

Happy Thanksgiving

WINTER 2017

For a Range of Reasons

A Season of Thankfulness

What a blessing the “Season of Thankfulness” is, to remind each of us to pause and meditate over the many things we have in life to be grateful for. The holidays, most especially Thanksgiving, often bring family and friends close and we are reminded of many blessings. Don’t get me wrong, all of us have challenges and trials and there is much despair all around, but our attitude and how we react, is the only thing we can control. With this in mind, a determination to approach life daily, with an attitude of gratitude, is key to rising above negative thoughts and loss of hope.

“Gratefulness is the key to a happy life that we hold in our hands, because if we are not grateful, then no matter how much we have we will not be happy – because we will always want to have something else or something more.”

~ Br. David Steindl-Rast

In his book *The School of Greatness*, New York Times best selling author, Lewis Howes, shares a variety of tactics to help develop this daily approach:

- Wake up every day and express to yourself what you are grateful for.
- Tell whoever you are with at the end of the day the 3 things you are most grateful for.

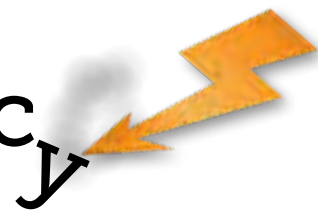
- Start a gratitude journal and record the things you are grateful for, proud of, and excited about.
- Acknowledge yourself for what you have recently accomplished rather than comparing yourself to others, give yourself credit for the big and small things you have been doing.
- Acknowledge other people and thank them for inspiring, helping, and supporting you.

Choosing a grateful heart is beneficial to both your mental and physical health. It is a skill and takes practice, but the benefits of gratitude are countless. With this practice we can

make the feelings of Thanksgiving last all year long. All of us at Kessler Alair Insurance want you to know how much we appreciate you, our customers and friends.

~Brad Kessler

Surviving an Emergency



Natural disasters seem to be on the news or in our neighborhoods more and more frequently these days. From earthquakes and wildfires to hurricanes and flooding we have seen devastation all around us. At Kessler Alair Insurance we see these events as reminders to get our families more prepared as well as share with our customers and friends essential ways to be ready if a disaster happens.

Whether you are hunkering down to weather a storm at home, scrambling to evacuate to get to safety, or facing the possibility of being stranded in your vehicle during stormy weather, one thing is sure: having the proper provisions can help make a difficult scenario safer for you.

When creating an emergency survival kit for the home, consider the supplies you might need to last you and your family for a minimum of three to seven days. In case of emergencies that may require that you leave your home quickly, such as a wildfire, prepare your kit well in advance, and keep it in an easily accessible location so you can take essential items with you if you must evacuate with little notice.

The following are some of the key considerations for a survival kit to fit these potential emergency situations. Consider how each of them could suit these scenarios and arm yourself appropriately.

- One gallon of water, per person, per day.
- Non-perishable and canned foods, along with a non-electric can opener.
- Sanitation and personal hygiene items.
- Flashlights with extra batteries.
- Battery-powered or hand-crank radio, with extra batteries if relevant.
- Extra clothing and blankets.
- A first-aid kit.
- Emergency cash and checks as credit cards may not be dependable in a power outage.
- Chargers for electronics, including vehicle chargers.
- A whistle to signal for help.
- Duct tape.
- Copies of personal documents, including a home inventory list, insurance policies and other important legal and financial documents.
- Bug spray (depending on location and climate).
- Hand and foot warmers (pending climate).
- Pen and notebook to keep notes such as important phone numbers, in case the power is out and electronic devices are not working.
- Baby supplies such as diapers, wipes, infant formula, food and bottles.
- Pet food and extra water for your pets.
- At least a three- to seven-day supply of any daily medication for family members and pets.

We hope this list can help you get started in creating an emergency kit or maybe updating the one you have. **Prep and Save** is an excellent local and online source to help you begin and they have included a generous coupon below for your use.

"According to home insurance data analyst CoreLogic, about 60% of homes in America are underinsured by an average of about 20%. This means a policyholder with a home valued at \$500,000 could receive an insurance payout that is \$100,000 less."



Emergency Readiness Products
PrepAndSave.com

Present this ad for

20%
Off

Any Item
(Excludes sale items)

436 N. Central Ave
Upland



A Helping Hand

Look at these two furry friends that came over for a sleep over to escape the Canyon 2 fire. **Orange Park Acres** is a horse community and was put on a mandatory evacuation. Kessler Alair Vice President, **Chris Ades**, called her customers affected by the fire in Orange Park Acres. She also posted on **Nextdoor.com** and several of her neighbors stepped up and replied to the post that they were able to help

with temporary housing for the horses impacted by the fire. Alexander Gibson, a horse trainer and owner, was able to his move his own horses and clients' horses out of danger. Alexander did a great job of getting the horses out safely. It is wonderful to see our community pull together in difficult times. Our thoughts and prayers are with those suffering from these disasters both near and far.

INTRODUCING

Ryan Hiatt



Local community involvement is a priority to Ryan Hiatt, Personal Lines Sales Executive. It was this desire, to serve the people of the community in which he was raised, that helped to make the decision to enter into the insurance profession.

A graduate of Upland High School and Brigham Young University, Ryan brings a passion for service as he has been actively involved in local sports both as a player and later as a coach for youth basketball and Little League baseball. In fact, in 2013 he was awarded "Employee of the Year" from the City of Upland Parks and Recreation department for his service in the basketball, swimming and after school tutoring programs. He also served a 2-year mission for his church in Puerto Rico where he became fluent in Spanish.

Dodgers and Clippers games, as well as fishing in the Sierra Nevada mountains with his father and brothers, are events he looks forward to. Strong family ties are important and Ryan loves to be the favorite Uncle to his 2 nephews and 1 niece.

Youth Coach, Fisherman and Insurance Agent!



CELEBRATING 30 years



For Leslie Drury Hayes, working in insurance is the best job in the world, with daily opportunity to meet new people and provide clients with the best product at the most affordable prices. Since Kessler Alair Insurance Services recruited her in 1988, she has brought her unquenchable enthusiasm, thoughtful attention and deep compassion to each day at the California insurance agency.

Leslie, who is a Southern California native, has lived her entire life in Los Angeles and San Bernardino counties including the cities of La Verne, Alta Loma, Ontario and Fontana. The Inland Empire is her home, and Leslie is passionate about delivering the right products for the right needs so that residents can live and work with a confidence knowing that their needs are covered. She specializes in writing many lines of insurance including Auto, Homeowners, Life, Mexico, and of special importance to those living in California, Earthquake Insurance.

During her off hours, Leslie's number one joy is her husband, four incredible children and granddaughter, which keep her quite busy. The family also includes Sam, their Golden Doodle and their new family member, Abby, an English Bulldog. Together she and her family enjoy sports, scouting, and the wealth of other opportunities offered in the area.

Kessler's Client Corner

We have all heard the phrase "When life gives you lemons, make lemonade!" and that is exactly what Ray Robles did when his recent marriage ended in divorce. He was devastated at the loss of love and asked himself and God, "How can I make this moment serve me and the world?" An answer came and he knew what he should do. He would create fashionable clothing, tell inspirational stories of real life people and give money to worthy causes and people in need, and with that **FHI Apparel** store in downtown Claremont was born.



526 West First St
Claremont
www.fhiapparel.com

FHI stands for Faith, Hope, Inspiration and that is exactly what motivates Ray and his successful new boutique. Follow the shop on Facebook and Instagram and check out their 5-star reviews on Yelp and you will know why they are a new favorite of many refined shoppers looking for unique items to add to their wardrobe. Whether you are looking for dresses, accessories or a new top, to give as a gift or brighten your own day, you will always know that any purchase here provides 10% to worthy causes and people in need. Just like the store slogan reads "Buying yourself something cute, changes a life!"

Send us your Company Facebook or Google+ page address so we can "Like" it! We want to help spread the word about your business.



Victoria Gardens
12487 N. Mainstreet, Suite 240
Rancho Cucamonga, CA 91739



3 Locations to Serve You

Representing these and many other quality companies!



If you'd like to see a movie on us, send us your referral and if we write an insurance policy for them, we will give you the **Ultimate Movie Experience Package** which includes two movie passes and \$10 concession cash! We'd like to say "thank you" to all of you that have referred someone to us.

We would love to hear your input! If you have an article suggestion, please give us a call at ext. 122 or email us at: insurance@kessleralair.com.

Note: Content of this newsletter is for general information only and does not constitute individual investment or coverage advice. Please contact us for more information regarding your specific insurance needs.

3 Locations to Serve You:

College Business Park
2335 W. Foothill Blvd., Suite #3
Upland, CA 91786

Victoria Gardens
12487 N. Mainstreet, Suite 240
Rancho Cucamonga, CA 91739

Newport Corporate Tower
4100 Newport Pl Dr, Suite 570
Newport Beach, CA 92660

Contact Us

Customer Service
909-931-1500^{ph} • 800-788-4968^{toll-free}
909-932-2133^{fax}
949-536-3700^{ph} • 949-536-3995^{fax}
Se habla Español • Falamos Português
CA License #0A91387

Email insurance@kessleralair.com

Web www.kessleralair.com

fb.com/kessleralairinsurance

Find us on Yelp!

Follow us on *Instagram*
[kessleralair](https://www.instagram.com/kessleralair)

Staff Anniversaries
August to December 2017

- Maricela Caraway32 years
- Dennis Ferguson.....31 years
- Catherine Dalton25 years
- Victoria Haro.....14 years
- Michael Kessler.....13 years
- Kara Slocum.....12 years
- Carrie Adams.....11 years
- Michael Donaldson.....9 years
- Lorraine Gonzales.....6 years
- Dan Cavazos5 years
- Cristina Cleofe.....5 years
- Jackie Gutierrez.....4 years
- Nancy Cordero.....4 years
- Nicole Gonzalez4 years
- Claudia Sandoval.....2 years
- Monica Rusciolelli.....1 year