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- 8 Pretend to be a Time Traveler Day
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## Deck the Halls Safely

Christmas trees, lights, candles, and warm fires – 'tis the season to deck the halls! Families wait all year long to decorate the tree, hang Christmas lights, and get cozy by the fire. The holiday decorations are cheerful and beautiful, but it's important to decorate your home safely. Home fires are America's biggest disaster threat, according to American Red Cross. Here are some helpful holiday hints to prevent home fires:

 Place Christmas trees, candles and other holiday decorations at least 3 feet away from heat sources such as fireplaces,

portable heaters, radiators, heat vents and candles

 If you have a real tree, make sure it has fresh, green needles and keep it as moist as possible by giving it plenty of water

 Check light strings to make sure they are in good condition – don't use frayed electrical cords and follow manufacturer's instructions

 Always unplug tree and holiday lights before leaving home or going to bed

 Install a smoke alarm near the kitchen, on each level of the home, near sleeping areas. Test the alarm each month and replace batteries at least once a year

### Santa's Favorite Cookies

#### Ingredients:

- 1/2 cup unsalted butter, softened
- 3/4 cup brown sugar, packed
- 1 teaspoon vanilla extract
- 1 egg
- 1 box (3.4 ounces) Instant Vanilla Pudding Mix (not sugar free)
- 1/2 teaspoon baking soda
- 1/4 teaspoon salt
- 1 1/4 cups all purpose flour
- 1/4 cup red and green sprinkles (or any colors)
- 3/4 cup Christmas (or any color) M&Ms

#### Directions:

1. Note: This dough requires chilling.
2. Cream butter and brown sugar in the bowl of a stand mixer fitted with the paddle attachment. (You can also use a hand mixer.) Mix in egg and vanilla until smooth. Add pudding mix, baking soda, and salt. Mix until combined. Mix in flour, then stir in sprinkles and M&Ms.

3. Scoop 2-tablespoon balls of cookie dough onto a cookie sheet covered with parchment or a silpat baking mat. There's no need to space them out; you're going to chill them. Cover and chill for at least 30 minutes.
4. Preheat oven to 350°F. Line cookie sheets with parchment paper or silpat baking mats. Place chilled cookie dough balls 2" apart on cookie sheet. Bake 9-11 minutes or until the edges just start to turn brown. Cool 5 minutes on cookie sheet before transferring to a rack to cool completely.



"For unto us a child is born, unto us a son is given: and the government shall be upon his shoulder: and his name shall be called Wonderful, Counsellor, The Mighty God, The everlasting Father, The Prince of Peace."  
– Isaiah 9:6

## Did You Know?

According to American Red Cross, there are nearly 50,000 fires that occur during the winter holidays, claiming more than 500 lives, causing more than 2200 injuries, and costing over \$550 million in property damage.



## Online Shopping... Deals and Steals

Holiday shopping is more convenient for consumers now more than ever! Sales for businesses have significantly increased with the ease of online shopping. We are in an age of technology; with just the touch of your finger (literally) you can check off the kids' Wish List for Santa all from a cell phone. Data from www.statisticbrain.com shows about \$52 billion will be spent on holiday shopping from November 1 to December 16. Of that, nearly \$4.5 billion will be spent on the Top 4 Online Spending Days alone – Black Friday, Cyber Monday, Green Monday and Free Shipping Day. Identity theft and fraud is the fastest growing crime and it has never been more important – especially during holiday season – to take precautionary steps to protect yourself when shopping online.

(continued on p. 2)



# CHELSEY lately.....



Thank you to valued clients and referral partners for your business, trust and friendship! I would like to wish you all a very Merry Christmas and may God bless you and your family!

### INSIDE...

- Woofington Post
- Services
- Recipes
- Humor
- Tips
- More!!!



## CLJ Risk Management Referral Rewards Program

- Receive a **\$10 GIFT CARD** for **EVERY** person referred for a quote
- Each referral enters you into a monthly drawing for **COOL PRIZES**
- **GRAND PRIZE** drawing at end of year for a **42" Flat-Screen TV!**

The prize for the month of November:

## OUTDOOR BLUETOOTH SPEAKER



**CONGRATULATIONS!**  
Art Aguilar with The Van Meter Mortgage Group was our winner of the K-Press Coffee Press!

+ to qualify for the gift card and drawing, the referral must receive a quote  
+ no obligation to purchase

## Deals and Steals, *(continued from front)*

While you are shopping for deals, professional scam artists and cyber-criminals are searching for steals...and I don't mean the bargains. They are targeting shoppers to steal credit card information, personal data such as



social security numbers, personal and business checking accounts, and other valuable information that can destroy your identity and credit. Businesses are at a high risk, suffering from millions of dollars of losses, data breaches can lead to job losses, and each time a company's security line is broken, the trust of consumers diminishes.

If you enjoy the convenience of online shopping, it is important to be cautious and follow some of these online shopping tips:

**1** Do your research. Before making a purchase from a new website, read reviews and see if other consumers have had positive or negative experiences with the site.

**2** When in doubt, throw it out. Forwarded emails, links in emails, posts and texts are often ways cybercriminals attempt to steal your personal information or infect your device.

**3** If a vendor is asking for information that seems inappropriate for a purchase, it is probably a scam. Remember, you only need to complete the required fields to check out.

**4** Use safe payment options. Credit cards are generally the safest option because buyers can request a credit from the bank or credit



card company if the product wasn't delivered or was not the item purchased.

**5** Carefully review your bank statements and credit reports to monitor spending.

**6** Be careful using Wi-Fi hotspots and Bluetooth and be sure to disable them when not in use.



**7** Make sure your computer is up-to-date on spyware/anti-virus programs to avoid hacking. Run the most current versions of software and apps.

**8** Create passwords unique and strong. It is also wise to have different passwords for every account you own.

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"I UNDERSTAND THAT YOU ONLY USE YOUR VEHICLE ONCE A YEAR, MR. CLAUS, BUT YOU DRIVE OVER A MILLION MILES THAT NIGHT. THAT'S WHY YOUR PREMIUM IS SO HIGH."

## Deals and Steals,

*(continued from p. 2)*

There is no guarantee that you will not be a cybercrime victim. These tips are to help prevent identity theft and/or

generally provides \$25,000 per occurrence for as little as \$25 per year. Cyber Liability Insurance can help businesses maintain operations and continue business more effectively when a data breach or network security failure has occurred.

So, although 'tis the season for deals...take precaution, follow these helpful hints, and talk to your agent about how you can protect yourself from steals.

Wishing you and your family a Merry Christmas!



data breach; however, if you do become a victim you could be exposed to financial loss, many other effects.

Coverages are available to individuals and business to reimburse for certain expenses and provide assistance to victims of identity fraud.

Identity Fraud Expense Coverage offered on Homeowners' Policies,

*Chelsey*

## woofington post *by Maggie Ben*

Texas rarely has extreme cold, but the frosty days and nights do come on occasion. Keep your four-footed family members safe and warm by following these few tips:

- 🐾 Keep pets indoors when the temperatures drop
- 🐾 Give pets plenty of food and water to maintain energy levels
- 🐾 Warm engines attract cats and other wildlife; bang on the hood to scare them before starting engine
- 🐾 Avoid antifreeze poisoning; if used, wipe up spills and keep out of reach



"It's not how much we give but how much love we put into giving."  
- Mother Teresa



## SERVICES

### PERSONAL

- Auto
- Home
- Renters
- Rental Property
- Mobile/Manufactured Homes
- Umbrella
- Windstorm
- Flood
- Builders Risk (homeowners)

### TOYS

- Motorcycles & Scooters
- Watercraft
- Antique & Classic Vehicles
- Motor Home & RV
- Trailer
- ATVs
- Pet Insurance

### BUSINESS

- General Liability
- Professional Liability
- Commercial Property
- Commercial Auto
- Workers Comp
- Builders Risk (builders)
- Errors & Omissions

### LIFE/FINANCIAL SERVICES

- Term Life Insurance
- Whole Life Insurance
- Universal Life Insurance
- Annuities
- Group Life Insurance