



# Caleb Insurance Group

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## MONTHLY NEWSLETTER



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### **MEET OUR NEW COMMERCIAL AGENT AT CALEB: JESSICA KILGORE**

Jessica Kilgore, a graduate of A&M Kingsville, with a degree in Communications Sciences and Disorders. She worked in Home Health for 9 years in pediatrics, helping children find their voice. Jessica's desire to help others is what allowed her to be successful in home health for so many years, and now with a career in the insurance industry it allows her to help others in a different way. "It fills my heart to help people." Jessica enjoys spending time with her husband, family and friends. Jessica and her husband are expecting their first child in February of 2020. Jessica will be working in the Commercial Division of Caleb Insurance. She is excited to get out into the community and meet and educate our current and future clients.





# HALLOWEEN TRADITIONS & THEIR ORIGINS

## Carving Pumpkins

It all began when the Devil gave a man named Stingy Jack a carved out turnip with a hot coal in it to light his way. As the story goes, Stingy Jack would continuously trap the Devil and only let him go under the condition that Jack would never go to Hell when he died. Upon his death, Jack learned that Heaven didn't want his soul either. Condemned to wander the Earth as a ghost, the Devil gave Jack a turnip with a hot coal to light his path, which led to the tradition of carving scary faces into pumpkins to ward off evil spirits.

## Scary Costumes

With some many ghosts wandering around during, Samhain, an annual harvest festival that took place nearly 2,000 years ago on October 31, you had to wear a costume to disguise yourself as a ghost to be left alone by the wandering spirits.

## Trick or Treating

Trick or Treating comes in many different forms around the globe, but the American way stems from...

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# CANDY CORN SUGAR COOKIE BARS

- |                                    |                               |
|------------------------------------|-------------------------------|
| <b>Ingredients:</b>                | 2 1/2 cups flour              |
| 1/2 cup unsalted butter (softened) | 1/2 tsp. salt                 |
| 1 cup sugar                        | 1/4 t. baking soda            |
| 2 eggs                             | 1 1/2 cups Brach's Candy Corn |
| 1 tsp. vanilla                     | sprinkles (optional)          |

1. Preheat Oven to 375 degrees, Foil and grease a 9X13 pan with cooking spray
2. In large mixing bowl, cream the butter and sugar until smooth. Add eggs and vanilla. Mix thoroughly.
3. Add flour, mixing in three additions and mix in the salt and baking soda in between the flour additions mixing until all is incorporated. Using a large wood spoon, mix in 1 cup of the candy corn.
4. Spread the batter evenly into the pan and press the remaining cup of the candy corn onto the top of batter. Add sprinkles (optional).
5. Bake for approximately 15 minutes or until a toothpick comes out clean. Do not over bake.
6. Remove from oven and allow to cool for at least 15 minutes.
7. Slice into 24 bars and ENJOY!!!

## Check out some of the carriers Caleb Insurance partners with...





## RESTORING YOUR BUSINESS AFTER A FLOOD

Floods can be miserable ordeals, even with extensive preparation. They can spring up with little to no warning and saddle you with the responsibility of a lengthy, expensive restoration period. You could face mounting repair bills and extended interruption to your business.

But floods can be regenerative. Large-scale damage to your business is an opportunity to rebuild and minimize potential damage and disruption that could be caused by future floods. If your business has sustained flood damage, do not panic. Think of it as a chance to fortify your business against future flood damage rather than nothing but a misfortune.

### CLEANING UP AFTER A FLOOD

Fight the urge to immediately get your hands dirty and start clean up. Floods leave multiple hazards in their wake. Exposed wires, weakened buildings and contaminated water.

Before entering your flood-damaged building, notify your insurer, take pictures of contents and damage for your insurer, only if it safe to do so. Also, turn off your building's gas, electricity, fuel tap and check for structural damage before entering. Your insurer will send a loss adjuster and other specialists to assess your business' damage.

Check out our website for more information on cleaning up after a flood, how to clean how damaged equipment and how to upgrade your business after a flood. Also we have a list of preferred vendors to use for restoration, cleanup, construction and towing and car rental if vehicles are damaged as well.



**Follow us on Facebook, Instagram, Twitter and LinkedIn.** Caleb Insurance uses these platforms to educate and inform our clients and community on upcoming events, news, weather, safety and of course all things insurance. We even do some really fun give-aways!!!

belsnickling. Belsnickling is a tradition in German-American communities where children dress in costumes and visit their neighbors. The goal was to see if their neighbors could guess who they were. If no-one could identify who you were, you would get a treat.



### Black Cats

Before black cats were connected to witches and their dark magic, black cats and their "spooky" reputation date back to the Middle Ages when black cats were a symbol of the Devil.



### Bobbing For Apples

Bobbing for apples is a game that dates back to Roman times. Played at a festival honoring Pomona, the goddess of agriculture and abundance. The game, being played young men and women, would foretell their future in relationships.



*Visit our Facebook & submit your best halloween costume to enter our Halloween Candy Supply Contest!!! Caleb Insurance will supply you with candy to pass out for all the Trick-or Treaters!!!!*