

OUR HOMETOWN

DEC 2020

LIVE WELL AND THRIVE

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PROTECT & GUARD



by Dyneene Howes

Johnny woke up to the smell of smoke. It was eleven o'clock at night on December 24th. Because of his anticipation, he was barely asleep anyway. Sensing trouble, he jumped out of bed and knocked on his parents' door. "Mom, dad, something is happening downstairs!" Joyce was up within seconds, screaming "fire!" Joel was quick to follow. "Stay here. I'll go down to see what's up."

The lights on the tree had ignited a fire after being in close contact with the wrapping paper on one of the tall gifts. Johnny and Joyce heard the fire extinguisher, as Joel exclaimed, "It's the tree, but it's under control now."

Johnny ran down the stairs as fast as he could to assess the damage. Looking at his dad's devastated expression, he knew he had to hold in the tears that wanted to come out so badly. The last thing he wanted was to have a sad Christmas. "Don't worry, daddy, we're safe."

The firemen blocked 36th Street while evaluating the incident and ensuring safety. "It's really important to keep your smoke detector functional at all times. What would've happened if your ten-year-old hadn't woken up?" Joel and Joyce knew not ever to take that lightly again. But at that moment, they were just so grateful - their lives had been spared, and Johnny would have many more opportunities for a joyous Christmas morning. Just not this year, they thought. Soon after, feeling exhausted, the three of them fell asleep by the rubble.

At dawn, light sleeper Johnny decided to work some quiet magic. By the time Joyce and Joel woke up, all the mess was gone, and Johnny had a big smile on his face. "Mom, Dad, I want you to see something really special. Meet our *Tree of Life*." Joyce and Joel couldn't believe their eyes! Johnny had built the most spectacular tree of all time! It was made of all of his favorite toys and family objects, beautifully arranged in the family room. "Johnny, it's magnificent! We're just so sorry you don't have any gifts to open now." Johnny quickly replied, "I don't need them! Making this tree made me realize I already have all the gifts I could wish for, and they will never get burned by any fire."

If a ten-year-old can get to that conclusion, we trust that you too will find that the joy of the holidays is in appreciating the small things just as much as the big ones; the tangible things, just as much as those you cannot touch, such as memories and love - especially as we are still restricted by a pandemic. If you're having a hard time feeling that joy, consider this:

1. Since you probably won't have as much company this year, be kind to yourself and skip the stress and anxiety of the idealized "perfect" holiday party. Keep it realistic, and be happy for Zoom!

Miracle on 36th St.

2. By perhaps visiting fewer stores in person, you may have extra time to show support to your significant other, friend, sibling, or favorite nonprofit organization. Offer that help - even if it's just an ear - and allow non-materialism to fill you with a sense of purpose.
3. Do you have a pet? Then, you probably get face-to-face with pure, innocent joy every single day. Don't take that for granted this time of year, just because you are rushing around to check things off your list.
4. You may avoid it all year, but now, 'tis the season to enjoy a cup of delicious hot cocoa - or two!
5. Rejoice in the fact that it is okay to take some time out for yourself. Claim that right and do a crossword puzzle, start reading that book you bought, or just enjoy your own company for a few minutes in the morning.
6. **Feel free to jump very high on this one: At any time this month, you can get a free assessment by a professional at our agency regarding your best coverage options. You don't even have to be or become a customer!**
7. Even if you find them a bit cheesy, you can't rob yourself of the feeling that follows telling Alexa to play holiday songs. There just is something about Frank Sinatra, Michael Bublé, and Mariah Carey in December that is, yes, jolly.

Speaking of Frank Sinatra, *Winter Wonderland* was playing when Joel's phone beeped. Before leaving, the Chief fireman had handed him a report and told him to contact the insurance company. Joel immediately sent a message to his agent through the agency's mobile app but didn't think that would do much at all. He could always deal with it later. However, that caring agent who got the message felt the family deserved to receive this one gift - the assurance that their losses would be covered entirely by their insurance. To top it all off, they had also noticed an opportunity to apply a new discount to another one of Joel's policies and wanted to give that good news as well!

Joel looked at Johnny's tree and smiled, now gripping a new meaning for it. He felt very good about his recent decision to properly protect the things that mattered most in their lives - and to bundle all of those policies. "It's just really beautiful all together like that, isn't it?" We say it sure is.

Have a joyous holiday time, everyone!

Last month's RIDDLE answer is...

SECRET

Winner will be announced on our Facebook page by Dec 8th.

AGENTS OF CHANGE



Creating Hope for Families and Children

by Rich Howes

At our agency, we have pledged to represent and support our local community, vowing to provide peek protection and using our resources to serve others. As we continue to fulfill this promise, we want to extend our support to families with children facing serious illnesses.

We can't begin to imagine how heartbreaking it must be for families going through challenging treatments with their little ones. No matter how prepared, the diagnosis of a child is always a shock. No parent should ever receive that news.

JOIN US:

Howesinsuranceagency.com/community

Our agency wants to help families focus on what's important - time spent together, and do our best to help ease the financial worries placed on families. Maintaining high spirits can be strenuous when faced with the stress of financial burdens, but we want to assure families have everything in their power to focus on treatments and healing, giving every child the best chance of a full life.

Please join us, it's easier than you think. Your help can go a long way!

OUR GOAL:

\$500

YOU'RE APPRECIATED!

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facebook.com/Allstate-Insurance-Agent-Rich-Howes

+ For each QUOTED FRIEND you send our way, get...

• A \$10 Donation to a worthy cause!

• A \$10 Gift Card!

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by Athena Diaz

UNWRAP THIS Brussels Sprouts Tarte Tatin

INGREDIENTS:

- Cooking spray
- 2 tbsp. olive oil, divided
- 4 cups fresh Brussels sprouts, halved lengthwise
- 1/4 cup water
- 1/2 cup chopped shallots
- 2 tbsp. balsamic vinegar
- 2 tbsp. honey
- 1 tbsp. chopped thyme
- 1 tsp. kosher salt
- 1/4 tsp. black pepper
- 1 (9-inch) frozen whole-wheat pie dough, thawed

WHAT A TREAT

If you are looking for the perfect side to your ham or turkey, or for a dish that can stand alone for your vegetarian folks, stop right here! This hearty recipe is so satisfying, you won't need to bake multiple casseroles to make mealtime truly unforgettable. It's our gift to you!

HOW TO MAKE IT:

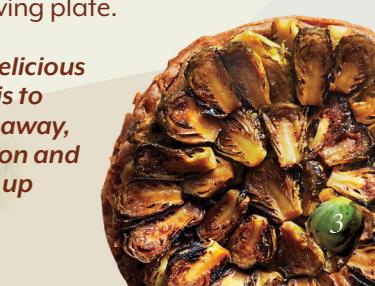
• **Preheat oven to 400°F.** Lightly coat an 8-inch round cake pan with cooking spray. Heat 1 tbsp. oil in a large nonstick skillet over medium-high. Add sprouts, cut sides down; cook, stirring occasionally, until beginning to brown, about 5 minutes. Add 1/4 cup water; reduce heat to medium. Cover and cook, undisturbed, until sprouts are tender, about 4 minutes. Transfer to prepared cake pan; cut sides down.

• **Wipe skillet clean.** Add remaining 1 tbsp. oil; heat over medium-low. Add shallots; cook, stirring often, until softened, 3 to 4 minutes. Stir in vinegar, honey, thyme, salt, and pepper; cook, stirring

constantly, until liquid is slightly syrupy, about 2 minutes. Drizzle evenly over sprouts. Drape pie dough over sprouts, tucking edges into sides of the cake pan. Prick top all over with a fork.

• **Bake at 400°F** until crust is golden brown, 25 to 30 minutes. Transfer to a wire rack to cool for 5 minutes. Carefully invert onto a serving plate.

Tip: The key to delicious Brussels sprouts is to serve them right away, so put your bells on and be ready to raise up your fork!



CREATE YOUR OWN

TRADITIONS



**JUST REMEMBER NOT TO LEAVE ANY HOLES IN YOUR COVERAGE.
CALL US TO PROTECT YOUR LEGACY!**



**Your home is a big
investment. Protect it.**

If you need home coverage, I can help.

I live and work right here in our community. I know what the homes are like in the area. So I can offer advice you can trust to help you get the protection that fits your needs.

If you're ready to talk home insurance or need some advice about protecting all that's important to you, call me today.



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