

# Gotcha Covered

Frimark/Keller & Associates

April-June 2010  
Volume 1, Issue 2

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## We need your help:

- We are updating our files please send us your email addresses.
- Send us your comments on our newsletter.
- Send us your updated information and comments to:
- [vicki@frimarkkeller.com](mailto:vicki@frimarkkeller.com)

## Bob's Blog

Hi All. Welcome back to our second newsletter. I hope you enjoyed the first and please give us any comments you have on how we can make this a more valuable tool for you. Again we show a picture of your Protection Team on the front page, so that you can see who that is on the other end of the phone or keyboard. We make this promise to you.....that each call, fax, or email will be handled in the most professional manner. Our staff is committed to making each of your calls a WOW experience for you, and the best customer service in the industry is our goal. Howard and I are proud of our team, and the commitment they make to you, our clients.

As an independent agency, sometimes we don't tell our clients what we sell. From a product standpoint, we handle all lines of insurance both personal and commercial. This ranges from all of the property and casualty lines, to life and health

insurance. We represent some of the most prestigious insurers in the market, and if your needs go beyond the carriers we represent, we will look far and wide on your behalf to find the right insurance market for you. Our job is to protect your assets, whether you are a business or personal client. We find you the best protection for a competitive and fair price. We are committed to that.

Many are asking me what is going on with the health insurance market and how the new federal law will affect the marketplace. In the short term, you will see rates go up (how unusual) as insurers try to understand the future in the industry for them. The government has increased taxes to health insurers, and that cost will ultimately be passed on to their customers. Most of the benefits of the legislation don't take effect until 2013 thus if you are uninsured, you will not be

required, to have insurance nor will you receive subsidies until that time.

Long term, costs will continue to rise, until some type of cost containment is addressed. Unfortunately, cost containment was not a part of this legislation. This legislation was about getting the uninsured covered, and about redistributing wealth. If and when cost containment is addressed is anyone's guess, but if it is addressed as other nations have addressed it, it will mean one thing.....rationing, especially for seniors.

In the meantime, we will provide an excellent market for your health insurance needs, both for regular medical insurance and for Medicare supplements and part D Medicare. Give us a call.

Enough said.

## Meet Your Protection Team



Pictured L-R Beth Gawlinski, Tom Halpin, Vicki Colletti, Robert Keller, Helen Muguire, Howard Frimark

The Frimark/Keller & Associates staff looks forward to providing solutions to all your insurance needs.

## Meet the Employee

Tom Halpin joined the Frimark/Keller & Associates Insurance Agency in March 2002, as a Senior Customer Service Representative. Tom attended Norte Dame High School in Niles and Loyola University in Chicago. Tom is responsible for servicing our agency's commercial lines customers. His insurance knowledge is an asset when providing customers information about all their coverages. Tom is

committed to providing the highest possible standards of customer service, support and quality assurance to our clients.

Tom lives in Park Ridge. When not working Tom likes to go out to dinner, see movies, and take time to visit Las Vegas.

Tom can be reached at [tom@frimarkkeller.com](mailto:tom@frimarkkeller.com) or 847-692-3010 for any

questions, comments or concerns you may have.



## Business of the Month: Fabbrini's Flowers

We would like to thank Jim Fabbrini from Fabbrini's Flowers for naming our newsletter. He won a \$50 gift certificate for Lettuce Entertain You.

Fabbrini's Flowers has been a family owned business since 1966. Kathy Fabbrini started the family business with very little money and a boatload of courage and dreams; that continues today as the oldest business in Hoffman Estates and a pillar in the communities

of Hoffman Estates and Schaumburg.

Fabbrini's Flowers was the first small merchant and only florist to ever do business in Woodfield Mall and has remained there for 17 years.

Jim Fabbrini manages the shop while his parents Joe & Kathy are enjoying retirement. Fabbrini's Flowers gives away over 15,000 roses each year at community parades, local events and AMC Theaters. Jim

believes you will want to be a customer when you get a sample rose.

Fabbrini's Flowers is dedicated to providing long lasting flowers arranged with a special touch. This service ensures that their customers will continue to come back.

Fabbrini's Flowers is located at One Golf Center in Hoffman Estates.  
Phone: 847.885.2000  
Website: [www.fabflowers.com](http://www.fabflowers.com)



*Frimark/Keller & Associates has more than 70 years experience in the insurance business.*

## Thanks a Million Referral Program

Refer Your Friends And Family Members To Help Them Save Money On Their Insurance, And We'll Give You A Chance To **Win A Million! It's As Easy As 1...2...3!**  
1) Refer Your Family & Friends.

2) Have Them Mention Your Name When They Call.  
3) The Frimark/Keller & Associates Insurance Agency Will Automatically Send You:  
a) Three Illinois Lottery Tickets  
b) We'll Enter You Into Our

Monthly Dinner Drawing  
c) We'll Enter You Into Our \$350 Shopping Spree  
**This Month's Winner:**  
*March's Winner:*  
*Robert Tompkins*  
*April's Winner:*  
*Joseph Chiczewski*  
*May's Winner:*  
*Kurt Koziol*

## Lawnmower Safety

Most lawnmower injuries are preventable if you concentrate on your task and use common sense.

**Some basic tips:** Read the instruction manual before using a lawnmower. Be sober. No bare feet. Always wear closed toe shoes. Do not remove safety devices, shields or guards on switches, and keep hands and feet away from moving

parts. Stay away from the engine cowling, as it can become very hot and burn unprotected flesh. Add fuel before starting the engine, not when it is running or hot. Use a stick or broom handle (not your hands or feet) to remove debris in lawnmowers. Never let children operate lawnmowers. Keep kids 15 years of age and younger away when lawnmowers

are in use. Do not leave a lawnmower unattended when it is running. If you must walk away from the machine, shut off the engine.



## Recipe of the Month: CHICKEN AND GRAPE SALAD

1/2 c. mayonnaise  
1 1/2 tsp. lemon juice  
1/4 tsp. dry mustard  
Salt and pepper as desired  
2 c. halved and seeded grapes  
2 1/2 c. cut up cooked chicken  
3/4 c. thinly sliced celery  
1/2 c. chopped walnuts

In a medium bowl stir together first four ingredients.

Add chicken, grapes, celery and walnuts. Stir well.

Cover and refrigerate until ready to serve.

4 servings

**Submitted By: Vicki Colletti**

*To submit a recipe you enjoy email us at [vicki@frimarkkeller.com](mailto:vicki@frimarkkeller.com) and we will draw a recipe for our next newsletter. Thank you for your help.*



## Are You Satisfied With Your Earnings?

With the fluctuations in the stock market over the past few months, we're seeing a pretty substantial increase in consumers' interest in annuities. Why? Well, people today are looking for safety. They want a product that won't have the wide swings in value they've been experiencing in the stock

market. Annuities can provide a safe place to put your money, they credit a higher return on that money, and you save money on income taxes. What could be better?

Consider this – according to Bankrate.com on April 20, 2010, the latest national average crediting rate is 1.16% for 2-year

CDs and 2.14% for 5-year CDs. That's pretty low. Pekin Life Insurance Company's Single Premium Deferred Annuities, on the other hand, can currently guarantee 4.00% for 2 years or 3.0% for 4 years, depending on which annuity is chosen. That's very competitive in today's market.

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Established in 2007, the **Frimark/Keller & Associates Insurance Agency** has grown to become a full service insurance agency serving Cook County and neighboring areas. It is now our privilege to serve the insurance needs of over 2,000 individuals and families as well as 400 business concerns in the metropolitan area. Howard Frimark and Robert Keller have more than 70 years of experience combined to make this agency a success. Both Howard and Robert are active Rotarians and active in the business community. We represent a carefully selected group of financially sound, reputable insurance companies. However, as independent agents, we work for you. Should you have a loss or any concern we will follow through to see that you get fair and prompt treatment.

Our number ONE focus  
is YOU



## Are You Satisfied With Your Earnings? (Continued)

Both annuities have a minimum guaranteed interest crediting rate of 2.0%, meaning the crediting rate will NEVER fall below that earning point. Even this floor interest rate is higher than what CDs are crediting today!

Annuities may not be for everyone, especially if you are planning on using the money in the next couple of years. Even so, they are worth considering. Here are some questions to think about:

*Do you keep any money in CDs, money market funds, bond funds, or any other taxable savings vehicle?* Most clients have some money stashed somewhere, and generally it is in a taxable account.

*Are you like most people in that you just let the interest accumulate?* Again, most clients

put their money in the account and don't draw out the interest each time it is paid because they want the money to grow over time.

*Does it bother you to have to pay income taxes on that income when you're not using it?* This is very important. Your financial institution sends you a 1099-INT at the end of each year so the interest earned on your money can be reported on your income taxes. The interest received in an annuity, however, is tax-deferred, which makes your money work that much harder. You won't pay taxes on your interest earned until you choose to take it out. With a CD, you must pay income taxes on the interest each year, whether you take the interest out or not. And remember – whether interest rates change or stay the same, if

your money is in a CD, the TAX COLLECTOR always gets his share first!

*For our retirees – are you happy about paying income taxes on 85% of your Social Security?* Because the interest earned in an annuity is tax-deferred and stays in the account, it doesn't count toward your taxable income when calculating what percentage of your Social Security payment is taxable. You may end up with a higher spendable income because, depending on your other income, you may drop below the 85% threshold, meaning only 50% of your Social Security would be taxable.

If you are interested in learning how to have the same degree of safety you have now, but earn a higher yield, AND you wouldn't have to pay taxes on

the income unless you used it, why not give us a call?

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