

Newsletter Title

Frimark/Keller & Associates

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Bob's Blog

Hi all. I want to welcome you to our first newsletter. I hope you enjoy it. Give me any ideas you have on how we can make it more interesting. We are asking you to name our newsletter, and would like to know anything you would like us to include.

I will try to write something in my blog about the insurance industry. With my first blog (and I hope you don't want it to be my last), I have been in a quandary over what to write. The easy thing would be the healthcare situation in Washington, and certainly I have an opinion on that. I had intended to include that in this article.

Then, something happened that changed my mind. I had lunch last Friday with an old client and friend who told me the story of his life for the last 18 months. You see, his wife

had a brain tumor which was operated on. She was a vibrant woman of 50 years old. After the surgery, she was unable to walk, talk, eat, hear, or see to any degree. Most of the major nerves to the body from the brain were affected. He said that she worked daily on rehab with hired therapists, and with him. He said that the good news is this. With all of the physical therapy and hard work, slowly but surely progress occurred. She began to hear in one ear, she can lift her arm. She can now walk. Miraculously, her tongue exercises are working. The feeding tube is gone. She actually drove a car to the store!! She has a long way to go but has come so far!

So then he said to me, "Bob, tell your clients how their lives can change

overnight. They need to look at long term care insurance and life insurance. I know these are topics I never wanted to address, nobody does, but they are things you need to talk about." Well, I just did.

I will continue to talk with you and my team about this. I tell my team that we are here when tragedy occurs. That's our job. In spite of all of the criticism that our industry takes, I am proud of our role. Our role is to help people. Yes, we insure buildings and cars and homes and equipment, but primarily insure and help people. Ours is a people business and we need to be there when you need us.

Enough said.....

Meet Your Protection Team



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

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

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We Need Your Help:

- Help us pick a name for our newsletter.
- Send your ideas on a name for the newsletter.
- Call us at 847-692-3010 or
- Email us your ideas to vicki@frimarkkeller.com

Meet the Employee

Howard Frimark is a partner of Frimark/Keller & Associates Insurance Agency. Howard has over 40 years of insurance experience. In 1976, Howard opened and operated his own full service insurance agency until Frimark/Keller & Associates was established in 2007. Howard has been very active within the community. He has been a former Alderman, Rotary President, past President of

Park Ridge Chamber of Commerce, and past Mayor of Park Ridge. Howard is also a past President of Jaycee's. Howard lives in Park Ridge with his wife Nancy and their lab Reggie. When not working Howard loves to sneak down to Florida, go to a Green Bay Packer game, and play a few rounds of golf. Howard can be reached at howard@frimarkkeller.com

or 847-692-3010 for any questions, comments, or concerns you may have.



Meet the Employee

Robert Keller is a partner of Frimark/Keller & Associates Insurance Agency. Bob is a third generation insurance professional, carrying on in the company his grandfather and uncle began in 1910. Bob graduated from Indiana University in 1972 and has since become an active member in the business community. Bob has been a Rotarian since 1980 and a past President of the

Schaumburg/Hoffman Estates Rotary Club. He also was active with Jaycees. Bob lives in Elk Grove Village with his wife Nancy. Bob has three grown daughters and a grandson. When not working Bob likes to spend time at his summer home in Wisconsin on lake; fishing, tubing, and skiing with his grandson; he also likes to spend part of the winter in Aruba. Bob can be reached at

robert@frimarkkeller.com or 847-692-3010 for any questions, comments, or concerns you may have.



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:

January's Winner:

Ronald & Judith Villani

February's Winner:

Humberto & Antonia Santillanes

What To Do In An Auto Accident

1. Get help for injured.
2. Call police. Remain at scene of accident.
3. Warn oncoming traffic. Set hard lights/flares.
4. Try and remain calm.
5. Do not admit fault.
6. Call insurance company. Your insurance company will ask questions about the accident and begin the claim process immediately.
7. Exchange names, address, phone numbers, make of vehicles, license numbers,

- and insurance company/policy number information with all drivers.
8. Get names, addresses, and phone numbers of all passengers and witnesses.
 9. Sketch accident
 10. Examine and record damage to other vehicle and property. Take pictures if you have a camera.
 11. Do not discuss the accident. Only answer questions asked by police

- and your claim representative.
12. Do not sign any documents unless you are asked to by police or your claim representative.



Recipe of the Month: Chocolate Marshmallow Bark

8 ounces bittersweet chocolate, finest quality recommended
2 teaspoons butter
3 cups Kraft Jet Puffed Mini Marshmallows

Line a 9x9 inch pan with heavy duty aluminum foil. In a double boiler, melt chocolate and butter over medium heat, stirring occasionally, until thoroughly combines;

remove from heat and stir in marshmallows. Scrape chocolate mixture into prepared pan using a silicon spatula; smooth into a somewhat even layer.

Refrigerate until chocolate sets, at least 1 hour; keep refrigerated until ready to eat. Cut into 12 pieces and serve.

You can add your own favorite ingredients like nuts, dried fruit, crispy cereal, or crisp crumbled cookies.

Submitted By: Nancy Frimark

To submit a recipe you enjoy email us at vicki@frimarkkeller.com and we will draw a recipe for our next newsletter. Thank you for your help.



The Health Corner

Are you aware of the Red Reishi Mushroom also known as Ganoderma Lucidum? This mushroom is venerated in Asia, where it has been used in Traditional Chinese medicine for more than 4,000 years, making it one of the oldest mushrooms

known and used in medicine. This amazing herb has many properties including increasing energy, boosting the immune system, antioxidant, anti-inflammatory, and many others. The herb can be gotten through coffees and

teas. For more information you can visit www.rnhealthycoffee.com. Wow, I feel better just thinking about it.

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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**



Terms You Should Know

Not sure what a word could mean in the insurance world. Here are a few frequently used insurance terms with your **Auto Insurance:**

Actual cash value: cost of replacing the property minus an allowance for depreciation.

Bodily injury coverage: covers injuries the policyholder causes to someone else. May also cover legal defense fees.

Collision coverage: coverage for losses to your own vehicle caused by a collision with another vehicle or object. This coverage doesn't cover bodily injury or property damage liability resulting from the collision.

Comprehensive coverage: covers physical damage caused by events other than collision. These include fire, theft,

vandalism, falling objects, flooding and other causes of loss.

Deductible: amount you are responsible for paying toward your claim. Policies with higher deductibles cost less.

Graduated driver licenses: licenses for younger drivers that may include restrictions, such as on night driving, depending on state.

Liability: insurance to cover costs the policyholder is obligated to pay because of bodily injury to others or damage to the property of others.

Limits: the most an insurance company will pay for a specific insurance coverage.

Property damage coverage: coverage that pays up to certain

limits if your property is damaged, destroyed or can no longer be used.

Underinsured motorists coverage: if another driver is responsible for an accident that causes injuries to you or your party and the damages are more than that motorist's limits of liability, this coverage will pay the additional costs up to a certain amount.

Uninsured motorists coverage: coverage that pays up to certain limits when an accident resulting in bodily injury to you or others is caused by a motorist who doesn't have insurance coverage.