

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

Welcome to our 3rd newsletter. I thank you for reading this and ask for your feedback as to how this can be more useful to you. We want to let you know we are here for you to help when you need protecting. In watching TV today we are inundated with insurance commercials. Well over one billion dollars is spent on insurance TV advertising, and most of it has taken a professional service like insurance down to the lowest common denominator. Let me say this; we aren't little green lizards, cartoon girls or variety store actresses pretending to know about insuring you, your home, business and/or car and all of those other parts of your life that need protecting. Nope. We are the real thing, real people with real faces and real voices and real concerns. We

are your protection team. Give us a call or come by and meet us.

Again, I'd like to remind all of our clients and friends what we do. We write all types of insurance, both business and personal. Car, home, property, liability, worker's compensation, life, health and almost any type of insurance you can think of is what we do. We are here to talk with you about all the important things that need protecting and how to do it in the most economical way.

One more thing. Does your savings plan include a non-taxable retirement benefit, a long-term care benefit, and the ability to pay out the goal amount of money you're planning to save if you happen to die before you can accumulate it?

We can show you how Universal Life can work for you as a savings plan, long term care plan and life insurance all in one. We'd love to discuss this with you.

Congratulations to our business of the month, WineStyles of Park Ridge, and thank you to our monthly referral program winners Mr. & Mrs. Giambanco, Mr. & Mrs. Kuhr, and Mr. & Mrs. Whelton, and to the many people who have taken part in our "million dollar" referral program. Thanks again for your business.

Our protection team is here to serve all your insurance needs.

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Meet Your Protection Team



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

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

We need your help:

- We are updating our files please send us your email addresses.
- Send us your comments on our newsletter
- To vicki@frimarkkeller.com

Meet the Employee

Helen Muguire joined the Frimark/Keller & Associates Insurance Agency in September 2002, as a Senior Customer Service Representative. Helen attended Briarcliffe College in Miami, Florida. She is a licensed agent in Property and Casualty along with Life and Health.

Helen brings with her over 20 years of experience in the insurance industry. She is responsible for servicing our agency's personal lines customers. Her insurance

knowledge is an asset when providing customers information about their property and casualty coverages. Helen is fully committed to providing the highest possible standards of customer service, support and quality assurance to our clients.

Helen lives in Chicago with her husband Will and their two children Lynn and Allison. When not working, Helen loves to spend time with her family, going to her daughters' concerts and basketball games. She loves

going to the movies, shopping and visiting her family in California.

If you have any questions, concerns, or comments please contact Helen at 847-692-3010 or at helen@frimarkkeller.com.



Business of the Month: WineStyles of Park Ridge

From the moment you walk into WineStyles in Park Ridge, your perfect wine buying experience begins. You will find yourself transported to an Old World wine cellar, surrounded by a selection of the finest wines available from around the globe.

Tracy and Doug Bell are owners of WineStyles. They started this location in December 2007. The Bell's and WineStyles' mission is to bring superb, world-class beer and wine to wine lovers in their neighborhoods at affordable

everyday prices. WineStyles' wine experts work diligently to carefully select unique labels and they specialize in hard-to-find wines from large and small vineyards.

There is no need to feel overwhelmed while you are in WineStyles; not only are the taste "styles" clearly marked, but there is always a smiling and knowledgeable wine lover at your service to help answer any questions you may have or to suggest great gift basket ideas.

WineStyles has a Wine Club for their wine lovers. WineStyles of Park Ridge has over 200 members that meet every month to discover delightful new labels that are exclusive to our members and personally selected by our WineStyles experts and Masters Wine Panel.

WineStyles is located at: 105 S. Northwest Hwy in Park Ridge.
Phone: 847.518.WINE (9463)
Website: www.winestyles.com



Thank You For Referrals Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends, and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help.

Gloria Whelton, Robert Tompkins, Jan Tomassone-Bach, Harold Schefdore, Humberto Santillanes, Mary Ellen Rizzo, Salvatore Giambanco, Ken Fox, Ed Hoffman, and many more

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 Agency Will Automatically Send You:
 - a) \$3 in 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:

June's Winner: Salvatore & Frances Giambanco

July's Winner: Leonard & Barbara Kuhr

August's Winner: William & Gloria Whelton



Grilling Tips

Firing up the grill, under the hot dogs and burgers, is a welcome sight at a family cookout. But fire anywhere else can make your summer kick-off barbecue memorable for all the wrong reasons.

Safety tips:

- Propane and charcoal BBQ grills should only be used outdoors.
- The grill should be placed well away from the home, deck railing, and out from under eaves, and overhanging branches.
- Keep children and pets away from the grill area.
- Keep your grill clean by removing grease or fat buildup from the grill and in trays below the grill.

-Never leave your grill unattended.

Charcoal grills:

- There are several ways to get the charcoal ready to use. Charcoal chimney starters allow you to start the charcoal using newspaper as a fuel.
- If you use a starter fluid, use only charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to the fire.
- Keep charcoal fluid out of the reach of children and away from heat sources.
- There are also electric charcoal starters, which do not use fire. Be sure to use an extension cord for outdoor use.
- When you are finished grilling, let

the coals completely cool before disposing in a metal container.

Propane grills:

- Check the gas tank hose for leaks before using it for the first time each year. Apply a light soap and water solution to the hose. A propane leak will release bubbles. If your grill has a gas leak, by smell or the soapy bubble test, and there is no flame, turn off the gas tank and grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department. If you smell gas while cooking, immediately get away from the grill and call the fire department. Do not move the grill.



Recipe of the Month: Cuban Stuffed Avocados

- 1lb lobster meat, cooked
- ½ cup mayonnaise
- 2tsp olive oil
- 1tsp vinegar
- 1tsp salt
- 4 small avocados
- ¼ tsp paprika
- ¼ tsp black pepper
- 8 green olives
- 4 red pimientos (canned)

Cut avocados in half and peel them carefully. Mix vinegar, oil, paprika, salt and pepper. Marinate the avocados in the mix; place in refrigerator. Cut lobster in small cubes, mix well with mayonnaise, fill avocado halves, and decorate with olives and pimientos. Serve cold over lettuce leaves.

Submitted by: Helen Muguire

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.



Ensuring Peace of Mind When College Beckons

This is an exciting but stressful period if someone in your family is heading off to college for the first time in a few weeks. Seems like there are 1001 things to think about and plan for. Make sure insurance is one of them – preferably at or near the top of your list. That’s because there are more than 50,000 thefts and other property crimes on US campuses every year – and countless more routine and emergency medical incidents.

In some cases, existing homeowners, health and auto insurance policies provide the coverage you need. In others you may need separate or additional coverage, especially if the student will be away from home.

Here are some of the issues to help you decide:

Property Insurance: It’s amazing how the value of a student’s personal belongings quickly add up, often to a five figure number. You should check whether your homeowners insurance covers this – but remember, even that may require expensive items such as computers or valuables to be separately listed in the policy. Otherwise, consider renter’s insurance, which has the advantage of liability protection and may even include certain medical costs.

Health Insurance: Most family policies cover dependents who are full-time students to age 23 (or

beyond in some states), but definitions of “full time” vary by insurer. Students who marry will likely lose this coverage. Also, if your policy is through a Health Maintenance Organization (HMO) and the student is outside their area, although they’ll probably be covered locally for emergencies, they may have to return home for routine medical visits. Separate student health insurance plans are available but benefits are usually limited compared with family policies. Premiums are affected by a range of considerations including deductibles and co-pays.

Auto Insurance: The key issue here is whether the student’s existing auto

insurance policy imposes any limitations on coverage for extended out-of-state use – or the other way around: does the policy meet the minimum auto insurance requirements of the state in which it is being used. You also have to let the insurer know when the auto is going to be parked or garaged at a new location, especially, again, if it’s out-of-state.

The important point is the need always to check the extent of your existing coverage before the student leaves. Of course, we would be happy to work with you on this and provide further

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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**



WIN! WIN! WIN! TRIVIA CONTEST

This month Frimark/Keller & Associates is sponsoring a Trivia Contest and offering you a chance to win a \$5 scratch off lottery ticket. Test your knowledge! Answer the question below and you could be this month's winner. The entry closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose name is pulled from a hat. Write down your name and answer, then fax 847-692-7253 –or mail 422 N. Northwest Hwy., Ste 100, Park Ridge, IL 60068 this page or email your name and answer to vicki@frimarkkeller.com. Good luck!

A word that means "mountain peak" was used by a well-known group of singers. The public knew them by a less complimentary name. Who were they?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____