

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

Driving to work this morning, I talked to my two older daughters and my grandson in Florida. They were on their way to Marco Island for the weekend, and were looking forward to a great time. My 11 year old grandson, Cameron, was lamenting that no one would go fishing with him. The girls just wanted to hang out in the sun. Cameron loves to fish, and his goal is to one day catch a shark, and I'm sure he will. Cameron spends the summer with my wife Nancy and myself, and spends much of his summer fishing at our home in Wisconsin. Cameron fishes part of the day, and then every night after dinner, he and Nancy (and sometimes me too) sit on the dock and fish together. We can't wait for him to get here. My point in this story is that I am reminded today of the importance of family. Summer is a time to get together, to do things we like to do, and to share them with the most important people in our lives.

Our lake house is the summer family place. We are there every other weekend, and in July, all 3 daughters are there for a week. It is a crazy time, but fun, and we look forward to it. The girls are all adults, with their own lives and we love our time with them. But when there is quiet time on the dock, with a pole and a chair and my wife and grandson, life is really good!

I hope you enjoy this issue, Vicki has done an excellent job in putting it together. Since last time, we have added Travelers to our group of companies. They are one of the most respected names in insurance. Let us show you their products. Our team is here to help.

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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, Bob Keller, Helen Muguire and Howard Frimark

· Check out Bob's Blog on our website for tips on insurance. www.frimarkkeller.com

· Do you have Facebook? Please head over to our Facebook page "Frimark/Keller & Associates" for a visit.

Meet the Employee

Vicki Colletti joined the Frimark/Keller & Associates Insurance Agency in September 2006. She provides the general administrative support to the entire agency. She also is responsible for creating the newsletter as well as all other mailings going out to all of our customers.

Vicki lives with her family in Streamwood and enjoys spending

time with them and her friends. When not working, Vicki enjoys taking random road trips, creating scrapbooks, and taking pictures.

Vicki can be reached at vicki@frimarkkeller.com or 847-692-3010 for any questions, comments, or concerns you may have.



You Can Win!

With Frimark/Keller & Associates, you can WIN!! And it's EASY!!

Just tell a friend, colleague, relative or an acquaintance about Frimark/Keller & Associates.

When they call us for a quote and tell us your name, you immediately win a

\$3 ILLINOIS LOTTO TICKET

In addition, among all clients who made a referral, we will draw the monthly winner of a

\$40 LETTUCE ENTERTAIN YOU GIFT CARD

*At the end of the year we will then pull a winner from all the clients who made a referral for a... **\$350 SHOPPING SPREE***

Many thanks to the following clients for their recent referrals:

Michael Biondo (January winner) · Vince Parisi · John Carr (March winner) · Judith Villani · Gloria Whelton · Clarice Rossi (February winner) · Jessica Lewis · Patrick Coyne · Jose Luna · Jim Allegretti · George Rybak

THANK YOU! THANK YOU! THANK YOU!



Business of the Quarter: Pickwick Theatre

The Pickwick Theatre is an Art Deco movie palace located in Park Ridge. Designed by Roscoe Harold Zook, William F McCaughey and Alfonso Iannelli, the Pickwick opened in 1928, as a vaudeville stage and movie theatre. It is widely recognized for its marquee and 100 foot tower, which has appeared in the opening credits of *Siskel & Ebert & the Movies*. The main auditorium seats up to 1,400 people.

The building has been placed on the National Register of Historic Places in 1975 and continues to host films and well as live stage shows, such as the Park Ridge Civic Orchestra,



which performs at least five times a year. In 1990, the theatre management expanded the Pickwick by adding three new screens behind the original auditorium.

Dino Vlahakis and Dave Loomos are putting a million dollar renovation project into the works for the Pickwick this year.

For more information and movie times contact: Pickwick Theatre, 5 S. Prospect Ave, Park Ridge, IL Phone: 847-825-5800 Website: www.pickwicktheatre.com

8 Tips To Save Money On Gasoline

1. **Slow Down and Cruise**—It may be fun to drive fast. But your gas gauge will move down faster, too. Keep a constant speed, and use cruise control and/or overdrive if you have them. 55mph is a lot more fuel-efficient than 65 or 75.
2. **Easy Does It**—Quick starts and stops waste fuel, aren't exactly good for your vehicle in the long term, and cause accidents. Slowly accelerate from stops.
3. **Lose Weight**—No, not you, the car. The more weight you carry in your vehicle, the more gas you use. Is your trunk full of junk? Take it out. If you're not using that luggage rack, take it off.
4. **Get a Tune Up**—Fuel efficiency suffers when a car isn't running well.
5. **Replace Air Filters**—Dirty air filters can reduce gas mileage by up to 10%.



6. **Inflate Tires Properly**—Low tire pressure hurts gas mileage. High tire pressure is dangerous. Check your tire pressure regularly and keep it just right. Plus, make sure your wheels are properly aligned.
7. **Shop Around**—Do you really need “name brand” gasoline in your car? Maybe you do. If your engine is knocking you may need better gas or a higher octane. But if not, you might be able to save 10 cents per gallon by doing a little shopping.
8. **Use a Lower Octane**—Your car may need a high octane fuel. But most cars are fine on regular. Check your owner's manual if you're not sure. And pay attention to performance.

Quick Tips From Your Protection Team



Helen Muguire
Personal Lines CSR

What's an UMBRELLA policy? Do I need one?
The answer is YES! An Umbrella policy is an extension of coverage encompassing your auto and home insurance. It adds an extra layer of protection. Lawyer/Attorney fees add up and you may not have enough insurance to cover the claim. Example: A **ONE million umbrella coverage is very inexpensive and usually starts at \$15 a month.** You can't put a price on “peace of mind.” Call our office and get your free quote today!

Just what is comprehensive coverage?

If you have comprehensive coverage on your auto insurance policy, it provides coverage for losses other than those as a result of collision. An example would be the theft of your vehicle, vandalism, fire windshield breaks, falling or flying objects damage and more. Each occurrence is subject to your comprehensive coverage deductible. I suggest you choose the highest deductible you are comfortable with to keep your premiums lower.



Tom Haplin
Commercial Lines CSR



Frimark/Keller & Associates is glad to announce that we are now writing agents with Travelers Insurance. Travelers offers a wide variety of insurance and surety products, as well as risk management services, to numerous types of businesses, organizations and individuals. FK&A looks forward to working with them to serve our clients the best way we can.

The Real Cost Of Worker Injuries

Workplace safety is most important because of people. As an employer, you don't want to see anyone get hurt if it can be avoided in any way. After the human concern, dollars and cents concerns come into play, too. Workplace accidents and worker injuries can be much more costly than you may realize.

Industry research shows that a worker injury costs the business 2 to 10 times more than the amount paid for the workers compensation claim. These uninsured, often hidden, costs come in the form of downtime and lost productivity, claims administration, training time, etc.

That means a \$1,000 work comp claim can cost you anywhere from \$2,000 to \$10,000 right out of pocket! Think about your work comp claims, how much they could be costing your business, and all the better uses you have for that money. Equipment upgrades, marketing and advertising, funding growth plans...maybe even bonuses.

The moral of the story is simple...improving workplace safety isn't a cost, it's an investment. It's the right thing to do for your people, and it will save you a bundle of money, too!

BUSINESS

CORNER

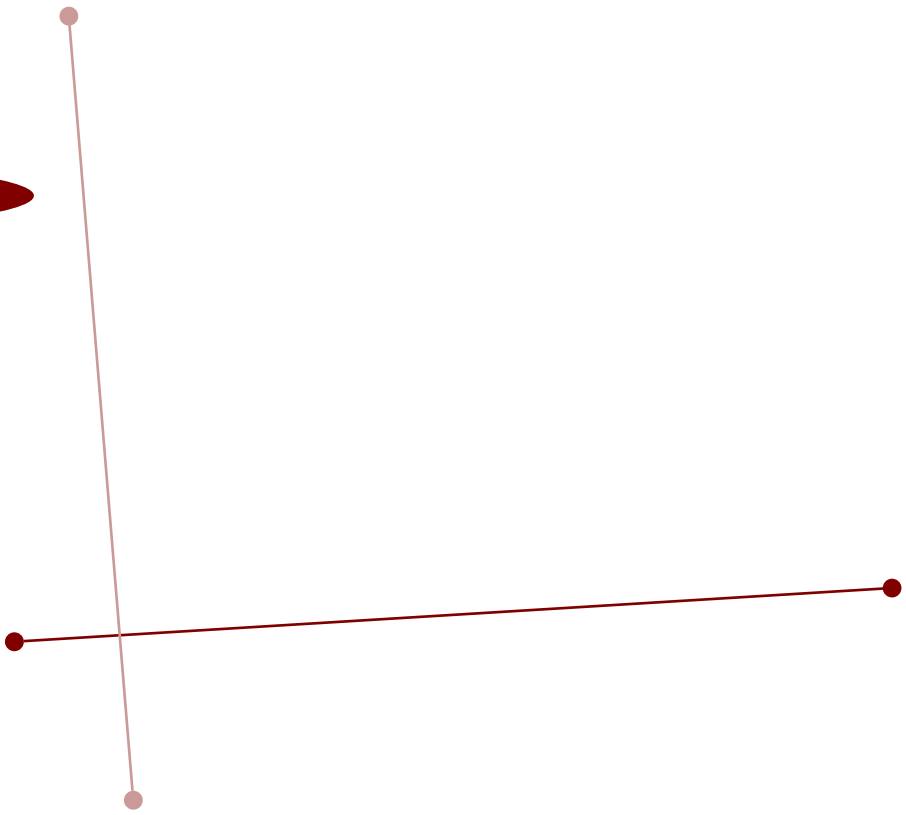


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Check us out on the web!
www.frimarkkeller.com

● Our number ONE focus
is YOU



WIN! WIN! WIN! TRIVIA CONTEST



Test your knowledge! This quarter Frimark/Keller & Associates is sponsoring a Trivia Contest and offering you a chance to win a \$5 scratch off lottery ticket. Answer the question below and you could be this quarter'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 same answer, the winner will be the person whose name is pulled from a hat. Write down your name and answer, then fax to 847-692-7253 or mail to 422 N. Northwest Hwy., Ste. 100, Park Ridge, IL 60068 this page or you can email your name and answer to vicki@frimarkkeller.com. Good Luck!

Where and when was the first baseball game played?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____



Last Quarter's Winner:

Congratulations to Michael Ericksen for correctly answering last quarter's trivia question! For the correct answer **Michael** has won a \$5 scratch off lottery ticket. **Last quarter's question was: By what name is the musical instrument called a French harp better known as?** Answer: Harmonica. In the old-time US south, "French" was used to refer to anything European (harmonicas actually came from Germany). And "harp" because they use the same principle as an Aeolian harp, an instrument played by the wind.