

# Gotcha Covered

Frimark/Keller & Associates

July—September 2011

Volume 2, Issue 3

## Bob's Notes

Summer is over and a chill is in the air. We are getting on with our lives; fall is a beautiful time of year. Leaves burning, footballs flying, kids back to school. It's a fun time, but also these times remain uncertain. The economy limps along and many Americans and many of our clients and friends are uncertain of their future. At the same time, we are seeing insurance rates inch up at a time people can least afford it.

Rest assured that we understand, and that we want you to call if you have any questions or concerns with your policies with us. Your protection team is keeping an eye on your coverage and the pricing of those policies. We routinely shop the insurance to all of our fine companies, keeping you and your protection in mind.

This fall, we will be instituting a new program in our Personal Insurance Department. We will be sending questionnaires out to each Car Insurance client this year and home client next year to make sure we are up to date on the protection you need. Please return them promptly. We will be reviewing all of our personal insureds to make sure you are getting the best policies at the most competitive price.

In the meantime, continue to call our team. We are here to help.

I am happy and we are all proud of Helen MuGuire, who was a finalist in the Customer Service Representative Mastery Program. Helen was chosen as one of the top 3 CSR's in the Country by Quantum Club, the number 1

Insurance Marketing Company in the nation. Many of you know and love Helen. Give her a call and congratulate her. Howard and I are proud of our team, who all work to improve our insurance skills. Helen's award, while well earned, shows her commitment to you our friends and clients.

Lastly, thank you to those who have honored us with referrals of friends and family. Referrals are the lifeblood of any business, and more importantly, it shows your confidence in us. We will do everything we can to continually earn that trust.

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## Meet Your Protection Team



The Frimark/Keller & Associate staff look forward to providing solutions to all your insurance needs.

Front Row L-R: Bob Keller, Beth Gawlinski, Howard Frimark

Back Row L-R: Keith Armstrong, Vicki Colletti, Kelly Wolf, Helen Muguire, Tom Halpin

### Are you on Facebook?

**LIKE**  
**"Frimark/Keller & Associates"**

**Check out our page for helpful tips on insurance and our "Free Coffee Friday" Trivia Contest!**

# Fall Maintenance Tips

Now is the time to get your home into winter shape—the days are still warm and dry enough to make it safe and maybe even a little bit of fun... (well, it would definitely be less fun if it was already cold and rainy out.)

1. Have your furnace cleaned and inspected by a qualified technician, and replace your furnace filter.
2. Inspect and test your smoke detectors. Make sure that there is one on each floor of your home.
3. Clean the clothes dryer exhaust duct and space under the dryer. Remove all lint and dust.
4. Check the caulking around your doors and windows, and repair it if there are signs of deterioration.
5. Insulate your water pipes to protect them from freezing.
6. Have your chimney inspected and cleaned by a certified chimney sweep **(and be sure to shake his hand for an extra dose of good luck!)**
7. Check for damage to your roof and downspouts to keep debris from accumulating. You want to be sure that water drains away from our foundation: Damage due to standing water or flooding is NOT covered by a standard homeowner's policy!



## 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 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 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:

Jessica Lewis (April winner) · Frank Lodi · Robert Tompkins · Joseph Orseno (May winner) · Christine Gabe · Barbara Reining (June winner) · Judith Villani · Ken Huebner · Dr. Hal Frankel

**THANK YOU! THANK YOU! THANK YOU!**

## Business of the Quarter: CVM Companies, Inc.

CVM Companies, Inc. was established in November of 2007 by Mike and Joe Orseno when they merged their companies, Champion Fan Corporation and Vibra-Mech, Inc. Upon completion of the merger, the two companies moved their operations into a larger facility and current home in Carol Stream. The two companies continue to do business as Champion Fan® and Vibra-Mech while utilizing all common internal departments.

Champion Fan® is a manufacturer of high quality Centrifugal Fans and Blowers used in the air pollution, chemical, petrochemical, pharmaceutical, food processing and steel processing industries, just to mention a few. While they make most conventional fan types,

their strength is in custom features involving higher pressure capabilities, special metals, fabrications to quality standards and/or weld



specifications, all made in a variety of arrangements.

The origins of Champion Fan® date from a day in 1874 when Henry B. Keiper, then a 16 year old driving a furniture wagon, watched a blacksmith shoe one of his horses. Keiper realized that a rotary blower would relieve the blacksmith from pumping the bellows to fan the fire in the forge. Champion Blower & Forge Co., Inc. was founded in Lancaster, PA in 1875 by Keiper.

Vibra-Mech is a leader in vibration analysis, dynamic balancing and mechanical services. They offer expert nationwide repair and maintenance of industrial *Continued on next pg*

# What Do A Laptop, iPod, Stereo, and X-Box Have In Common?

They all may find themselves in your college-bound student's luggage, be carried across the state or across the country, and deposited in either a dorm-room or in an off-campus home shared with friends. They might get destroyed, lost, stolen, or simply mysteriously disappear. And, they might not be insured. **So what's a parent to do?**

If your college student is still a dependent, and his or her main residence remains with you, your homeowners' insurance policy will extend to cover the items taken to college. That applies whether your student lives in a dorm, in an apartment, or in a house with roommates. Your homeowners' policy provides coverage up to 10% of the total limit on personal property on your policy. That means: If your homeowners' policy has a \$100,000 limit on personal property, your college student's possessions will be covered up to \$10,000. keep in mind that coverage is subject to your policy deductible, which is usually \$500 or \$1000.

That said, if your college student lives in an apartment, the *landlord* may require that a separate renters policy be in place. And if your child does not come home during break, but lives year 'round in his or her own place, then he or she should have their own renters' insurance. We can help with that. Another reminder: If your college-bound student takes a car to school, let us know. Insurance rates may be significantly lower. Please don't hesitate to call us with any questions: **847-692-3010**.



## Quick Tips From Your Protection Team



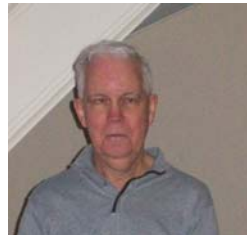
Helen Muguire  
Personal Lines CSR

### Have you been approved for a mortgage?

Banks will offer you mortgage insurance which protects their financial interest in your property—but what about your loved ones? If your family is dependent on your income you should know that you have more **flexible options with the term life insurance products we offer.**

### Why Is Making Your Payment On Time Important?

We do not want to have to tell you...I'm sorry to say you have no coverage. Here is another unfortunate recent story that I do not want to happen to you: "I just spoke to another client whose policy lapse for nonpayment and got into an accident this morning at 6:15 am. She made her payment at 7:00am, too late!"



Too many people are putting off paying their insurance thinking nothing is going to happen. Please be careful about the due date on your next insurance bill.

Tom Halpin  
Commercial Lines CSR

air moving equipment, industrial fans and blower, pumps and other rotary equipment. Their experienced and highly trained technicians offer expert service on-site at your location or in-house repair at the Carol Stream facility. Their services include vibration analysis, dynamic balancing, mechanical repair or replacement, laser alignment, condition monitoring and predictive maintenance.

Vibra-Mech was founded in April 1995 by engineering and service individuals experienced in centrifugal and axial fan equipment. They have grown to be experts in the operation and repair of pumps, cooling towers,

make-up air units, air houses and some high tech ovens in the food processing industry.

The combination of the two companies allows CVM Companies, Inc. to offer their customers quality products, expert service and turn-key operation.

For more information contact  
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125 Tubeway Drive  
Carol Stream, IL 60188

Champion Fan@  
847-888-9200  
[www.championfan.com](http://www.championfan.com)

Vibra-Mech  
847-844-1600  
[www.vibramech.com](http://www.vibramech.com)

*Frimark/Keller & Associates would like to welcome KEITH ARMSTRONG to our team. Keith is a producer and is working on the personal lines accounts.*

**WELCOME KEITH!**



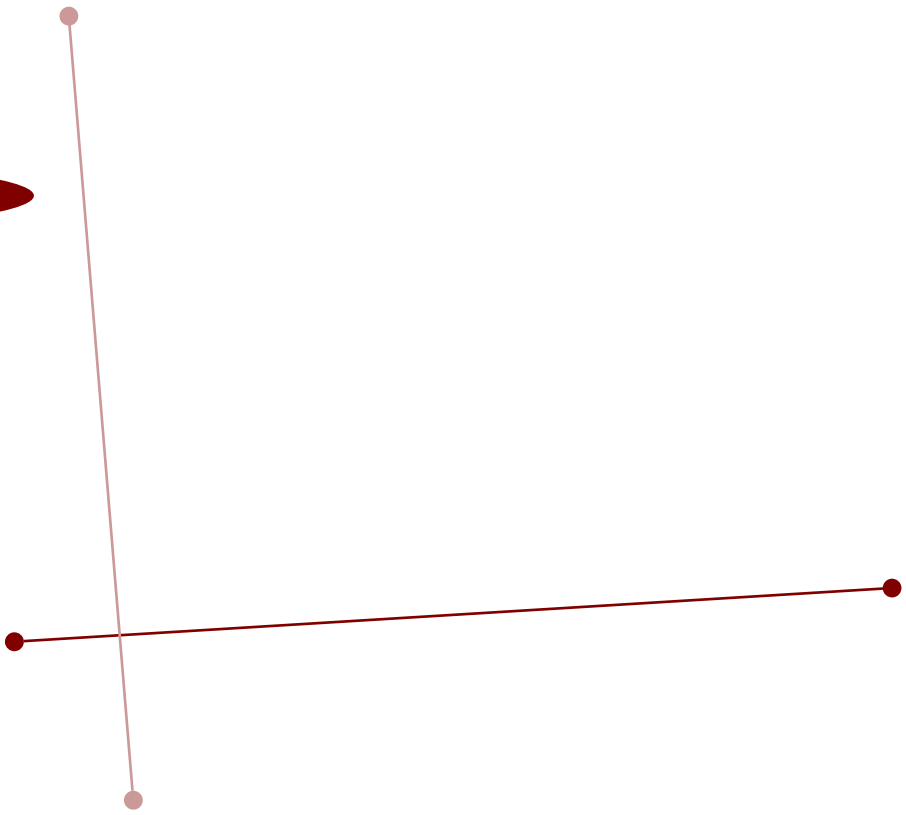


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● Our number ONE focus is  
YOU!



## WIN! WIN! WIN! TRIVIA CONTEST



This quarter 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 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](mailto:vicki@frimarkkeller.com). Good Luck!

*What new method of reading and writing was devised in 1825?*

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_



**Last Quarter's Winner:**

*No one answered last quarter's trivia question correctly. See if you can answer this quarter's. For answering the question correctly you will win a \$5 scratch off lottery ticket.*

**Last quarter's question was: Where and when was the first baseball game played?**

*Answer: Cooperstown. Otsego County, NY in 1839. The field was laid out by army officer Abner Doubleday*