

Gotcha Covered

Frimark/Keller & Associates

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HAPPY HOLIDAYS FROM YOUR PROTECTION TEAM



The Frimark/Keller & Associates staff wants to wish all of our clients a safe and healthy holiday season and year to come.

Happy Holidays!

Bob Keller, Beth Gawlinski, Howard Frimark, Keith Armstrong, Vicki Colletti, Kelly Wolf, Helen Muguire, and Tom Halpin

Bob's Notes

December is here. I can't believe the year has come and gone, but I'm sure it has. The Christmas Tree is up at the office and at home, the lights and decorations give a feel of comfort and joy. Yes, it is a special time, a time to be thankful and a time to reflect on past and look forward to the future. I am thankful for the wonderful people I work with. From my partner Howard, who is busy going to his granddaughters hockey games; to Vicki who is celebrating with mom, dad, brothers and sisters; to Beth whose two young daughters are busy at St. Julianna and with a family that usually ends up at her house for food and

drink; to Helen whose oldest daughter will be home for Christmas after being away at school for the first year; to Tom, our eternal bachelor spending the holidays with family and his girlfriend; to Kelly running to and from wrestling tournaments with her son; and to Keith who spends his first holidays in Chicago and spends his quality time with my daughter Pam...to all of our work family, I am very thankful. You are all great people who have made this a special year for our agency and our clients.

To our customers, clients and associates we are thankful that you put your trust in us. The products we sell are

all backed in trust, and the fact that you put that trust in us is humbling. Thank you and we wish you the happiest of holiday seasons and blessings for the future.

Mostly, I thank God for my wonderful wife Nancy, my three daughters and two grandchildren. This will be a special Christmas at the Keller house, as two of my three daughters have come home to Chicago to live. As a result, the season will be livelier, louder, and more fun (and more work for my wife!!).

Lastly, I look forward to a prosperous new year, with my partner Howard, our great protection team and a loving family at home.

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LIKE
"Frimark/Keller & Associates"

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

How to Encourage Designated Drivers

As we enter the Holiday Season, anticipating the joys of celebrations, the big question is: Who's driving?

In groups where people expect to consume alcohol as part of those celebrations, designated drivers hold the key to safer Holiday road travel. Oftentimes, there'll be someone who volunteers to abstain but, if not, how do you select and motivate someone?

First, tackle this well ahead of the event and make sure you know the driving record of all the potential "candidates." Then focus on those you can also trust not to touch a

drop. Having trustworthy and skilled drivers is more important than selecting on the basis of whose "turn" it is. So is ensuring they're willing to do it if selected. Then choose a simple and fair selection process, like drawing short straws. Now, make it worth their while. For instance:

- Buy them a gift card or pay for their meal.
- Check if the bar/restaurant you're visiting offers rewards for designated drivers.

- Don't taunt them about how much you're enjoying your drink.
- Behave yourself in the car. Even the safest driver can be dangerously distracted.

If all else fails, use a specialized designated driver service – or take a taxi. Don't take risks! And even if someone does volunteer to be the designated driver, don't just take their willingness for granted. Show them you appreciate their offer.



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



JUST A

REMINDER!

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:

Stuart Searles · Tim Schroeder · Robert Tompkins (monthly winner) · Ruth Levine · Skip Behm · Frank Lodi (monthly winner) · Michael Schaab · Jill Bert (monthly winner) · Madhav Nadendla · Andrea Wolfcale

THANK YOU! THANK YOU! THANK YOU!



Fun and Easy To Make Gingerbread Ornaments



These easy and fun to make Gingerbread Ornaments aren't edible but sure look and smell like they should be. Every year when you unpack your gingerbread ornaments the fragrance of cinnamon and cloves will awaken your senses.

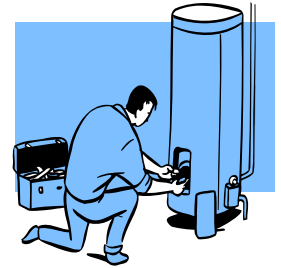
- * 1 cup Cinnamon
- * 1 tbsp nutmeg
- * 2/4 cup apple sauce
- * 3 tbsp wood glue

Mix all ingredients together and roll out on wax paper. Use a cookie cutter to cut out the shapes. Poke a small hole at the top of the ornament or in each arm using the end of a straw. Decorate eyes and buttons with cloves. Allow the ornaments to air dry for 1-3 days. Turning them frequently for even drying. Finish decorating with raffia to hang.



Water Heater Safety

How's your water heater? Did you know there are around 1,500 explosions and other water heater accidents every year in the US? Poor maintenance and failure of fuel cut-off safety mechanisms when water is low are the main culprits. It's not always easy to tell when things are going wrong. Yes, you can look out for warning signs like steam rising when faucets are turned on, or an overflowing relief valve. Or, if you have the type of boiler that indicates water level, you can monitor that. But most of what goes wrong happens out of sight. That's why it's important to have a safety check, ideally done by a professional. This includes regular system draining (with the device turned off!), testing the temperature pressure relief valve usually found at the top (pulling the handle to check that water comes out), and checking that any external insulation doesn't block ventilation, pilot light access, or the pressure relief valve. Burners should be cleaned every year by a professional, who should also inspect flues and vents. Finally, the lifespan of a gas or electric water heater is 8 to 11 years. **Don't try to beat it!**



Quick Tips From Your Protection Team



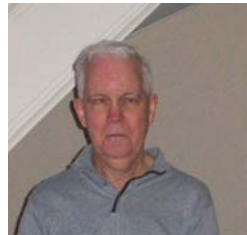
It's that time of year that many people store vehicles for the winter.

If you are planning on storing a vehicle in your garage for the winter or while away, the owner of the vehicle will need to have auto insurance. Contrary to what many people think homeowners insurance does not cover vehicles stored in your garage. Your homeowners insurance will cover the contents of your garage in the event of theft or fire but does not cover autos.

Helen Muguire
Personal Lines CSR

Please Buckle Up this holiday season.

During the holiday months, people travel more than ever. Wearing a seat belt may prevent injury in a motor vehicle collision. Ensure that all passengers are wearing safety belts. Seat children in the back seat of the car and in approved safety seats if younger than eight years old, or according to local law.



Tom Halpin
Commercial Lines CSR

Check Out Our New Website

Frimark/Keller & Associates is making a new *Digital Office* for our agency's website. With this new design our customers can ask for quotes, get ID cards, and make payments all with the click of the mouse. Please check it out at www.frimarkkeller.com and give us your feedback.

Speaking of Christmas...

We know that during these dark winter days, it is wonderful to come home to a lit Christmas tree. But unfortunately, it can be very dangerous to leave Christmas lights plugged in while you are away. Electric shorts can cause quick fires. Please be safe and turn off your Christmas lights before you leave the house.



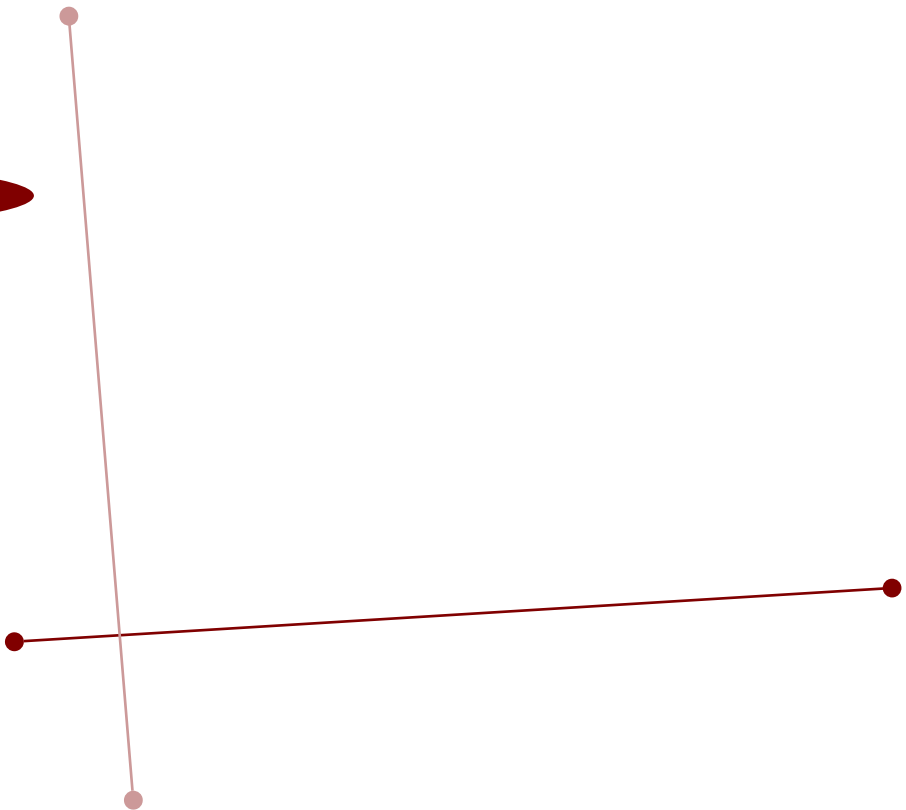


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● Our number ONE focus is
YOU



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 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!

Name the fossilized tree resin used in perfumes, folk medicines and jewelry.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____



Last Quarter's Winner:

Congratulations to Tom Kean** for correctly answering last quarter's trivia question! For the correct answer **Tom** has won a \$5 scratch off lottery ticket. **Last quarter's question was: What new method of reading and writing was devised in 1825? Answer: Braille—the reading and writing system used by blind people was devised by blind Frenchman Louis Braille.