

Gotcha Covered

Frimark/Keller & Associates

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Happy Holidays From Your Protection Team



Wishing all of our clients, friends, and families a safe and healthy holiday season and year to come!

Happy Holidays!

Keith, Beth, Kate, Bob, Howard and Vicki

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Bob's Notes

Another year come and gone. I hear that everywhere this time of year, but how true it is this year. Really a mixed bagmany people so close to us have passed on, way too early. We ask why, never really understanding. Life can be so cruel sometimes. Juxtaposed to adult children growing, succeeding, experiencing life in an adult way. Hopefully not making the same mistakes we made in our lives, but experiencing life in ways we never could. Grandchildren, one in high school, a 3 year old in Florida, and twin girls just one year old.....how special a year it has been for all of them, and my wife and I love watching them grow and experience life. Sisters and

brothers, nieces and nephews, family all it is a time of reflection and giving thanks. This is the time we think about what has passed and where we are going. I know you do the same.

The same can be said of our team here at Frimark Keller. I know that our clients know us as people. We are your insurance agents, but we are, in many cases, much more than that. We know you and you know us. We are here to make your life easier when problems occur. We can empathize with you because we are real, just like you.

I love this time of year. Christmas trees, decorations, holiday music,

rich foods, delicious desserts, lots of cheer all bringing people together, reminding me of times past, from childhood to present. The smell of cookies baking, the sight of a Christmas ornament or the sounds of a particular song, will bring back memories of Parents, Grandparents or other special people. I am truly blessed.

Mostly, at this time of year, on behalf of all of us here at Frimark Keller, I want to wish you and yours Merry Christmas, Happy Hanukkah, Happy Holidays.....all of these and more.

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THANKS A MILLION REFERRAL PROGRAM

Thank you to all of our clients, family and friends who referred new clients to our agency. **With your referrals we were able to donate \$250 to Rotary Foundation and \$250 to St. Jude Children's Research Hospital.**

We are so happy we could help both causes!



At the end of **December**, we will pull a winner from all the clients who made a referral for a **40" TV**. Look for that winner in next quarter's newsletter and on our Facebook page (www.facebook.com/pages/FrimarkKeller-Associates)

We love to receive referrals! Just ask them to call us at 847-907-4520 for a free no obligation insurance quote! Our foundations will benefit with each referral whether we are able to help with the referral's insurance needs or not!



Why Frostbite Is A Bigger Risk Than You May Think

We tend to think of frostbite as something that happens to people who get stranded on a frozen trail or mountainside but it's much more common and easier to get than you may think. For instance, if you take certain drugs like beta-blockers, smoke cigarettes, consume alcohol, suffer from disorders such as diabetes or poor circulation, take part in winter sports, or simply get a good soaking during cold weather, you could be more susceptible when temperatures drop. Children are also at greater risk than adults, so dress them appropriately. You feel it first in your fingers, toes and on your face, and in mild cases (known as "frostnip"), we may not even realize we have it. We're just aware of itching and pain, followed by numbness and maybe yellow or red skin patches. Anything more severe, including blistering, total loss of feeling below the skin surface, calls for urgent medical attention. And, no matter what, there are certain things you should definitely not do if you have frostbite, like plunging your hands into hot water—warm affected areas slowly instead. The highly reputable May Clinic has useful info here: <http://tinyurl.com/mayo-frost>.



Quick Tips From Your Insurance Team



Christmas Tree Safety Tips

When you are buying a live Christmas tree this year, remember to give it the holiday fresh tree safety test:

- The pine needles should resist being pulled off & do not snap when bent
- The trunk bottom should be sticky with resin
- The limbs should be strong & if shaken very few pine needles will fall off

Kelly Wolf
Executive Producer

• Do not put your live Christmas tree next to a fireplace or near heating ducts/radiators.

• A dry tree will burn faster than a wet tree. When you purchase a live tree you need to cut 1 to 2 inches off the trunk to make certain it is able to absorb water. Keep your tree in a vessel that holds an adequate level of water. Water your live tree. Check the water level daily. If you give one of the branches a soft tug and the needles break, your tree is too dry.

• Remember that an artificial tree, even if it holds a "Fire Resistant" label, can still go up in flames too. And do not use electrical ornaments or light strings on an artificial tree that has metallic leaves or branch coverings.

• Keep your children and pets safe this Christmas. Hang the unbreakable and non-toxic ornaments on the bottom portion of the tree and remember to replace those wire hooks with ribbon so no one gets injured or chokes.

Your family may not be together when disaster strikes, so plan how you will contact one another. Think about how you will communicate in different situations.

- Identify a contact such as a friend or relative who lives out-of-state for household members to notify they are safe. It may be easier to make a long-distance phone call than to call across town, so an out-of-town contact may be in a better position to communicate among separated family members
- Be sure every member of your family knows the phone number and has a cell phone, coins or a prepaid phone card to call the emergency contact. If you have a cell phone, program that person(s) as "ICE" (In Case of Emergency) in your phone. If you are in an accident, emergency personnel will often check your ICE listings in order to get a hold of someone you know. Make sure to tell your family and friends that you've listed them as emergency contacts.
- Teach family members how to use text messaging (also known as SMS or Short Message Service). Text messages can often get around network disruptions when a phone call might not be able to get through
- Subscribe to alert services. Many communities now have systems that will send instant text alerts or e-mails to let you know about bad weather, road closings, local emergencies, etc. Sign up by visiting your local Office of Emergency Management web site.



Keith Armstrong:
Personal Lines CSR

You're a Person, not a Policy

We are more than the Statefarms, Progressives, and Geicos. We are a Trusted Choice® agency, that is committed to you. These ten reasons are what we, Frimark/Keller & Associates, pledge to you, our clients.

1. Work with you to identify the insurance and financial services that are right for you, your family or your business and use our access to multiple companies to deliver those products.
2. Guide you through the claims process for a prompt and fair resolution of your claim.
3. Help you solve problems related to your coverage or account.
4. Explain the coverages and options available to you through our agency, at your request.
5. Return your phone calls and emails promptly and respond to your requests in a timely manner.
6. Provide 24/7 services for our customers, offering any or all of the following: emergency phone numbers, Internet account access, email and call center services.
7. Use our experience and multiple company relationships to customize your coverage as needed.
8. Commit our staff to continuing education so they may be more knowledgeable in serving you.
9. Treat you with respect and courtesy.
10. Conduct our business in an ethical manner.

Thank you for your trust in us. We wouldn't be here without all of you.



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Our number ONE focus
is YOU



Independent Insurance Agents

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 your name and answer, then fax to 847-907-9479, mail this page to 1920 Thoreau Drive, Suite 114, Schaumburg, IL 60173, or email your name and answer to vicki@frimarkkeller.com. Good Luck!

Which popular Christmas food was an American invention?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to Neil Bercovitz or correctly answering last quarter's trivia question! For the correct answer **Neil** has won a \$5 scratch off lottery ticket. **Last quarter's question was: What are the two measures used in a blood pressure reading?** Answer: Systolic (Which measures pressure in the arteries when the heart beats) and diastolic (which measures the pressure between heartbeats). A "normal" healthy reading would be below 120 (systolic) and 80 (diastolic).