

# Gotcha Covered

Frimark/Keller & Associates

October—December 2016

Volume 7, Issue 4

## Happy Holidays & Happy New Year From Your Protection Team



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

**Happy Holidays!**

Howard, Bob,  
Beth, Brittany,  
Kate, Keith, Kelly  
and Vicki

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### **Bob's Notes**

The end of the year has been a busy one, so I'm going to keep this short and sweet.

I want to say how much we appreciate all of our friends who have put your trust in us to handle your insurance needs for your families and business.

Merry Christmas and may the New Year bring joy, peace and happiness to you and your entire family.



### ***We offer all of these services!***

- Home Insurance
  - Auto Insurance
  - Business Insurance
  - Flood Insurance
  - Life Insurance
  - Boat Insurance
  - Personal Umbrella
  - Motorcycle Insurance
- And much more!

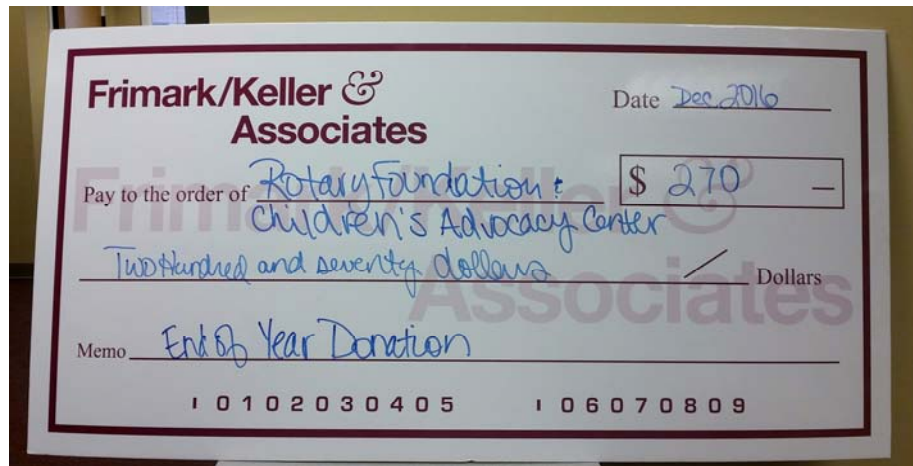
# THANKS A MILLION REFERRAL PROGRAM

## Thank You! Thank You! Thank You!

We would like to thank all of clients, family and friends who referred new clients to our agency this year. With all of your referrals we were able to donate:

**\$270 to Rotary Foundation and \$270 to The Children's Advocacy Center.**

We are so happy we could help both causes!



At the end of December we will pull a winner from everyone who made a referral for the GoPro Hero Camera. Look for the winner in our next quarter's newsletter and our Facebook page: [www.facebook.com/FrimarkKeller](http://www.facebook.com/FrimarkKeller)

Special thanks to: Michael Slusky, John McNabola, John Ahlgrim, Annie Ursache, Skip Behm, Pete Makrounis, Mark Striblen, Amy Gilman, Bill Taglia, Chuck Crispin, Terry Bliudzius, Eileen Higginbotham-Tenzis, John Muscarino, Mike Gawlinski, Santino Scarlato, Lisa Benson, Olga Pelensky, Jim Fabbrini, Alla Fridman, Anthony Johnson, Gary Anderson, Cathleen Cashman, Stan Przybylski, Ed Haag, Susana Lopatka, Jim McCrory, Linda DeBenedicits, James Saflarski, Lea Muniz, Tom Becker, Robert Hack, James Lorenz, Marie Biondo, Leslie Gorkowski, Vince Sanasardo, Irene Jinks, Pam Armstrong, Mike Savegnago, Nic Cortellini, Judy Soper, Tom Rizzo, Melvyn Perlman, Mary Frances Hegarty, Susan Vavra, Gary Padera, Robert Hack, Bill Ellis, and John Verb



# Holiday Traditions From Your Protection Team



Kate Leahy  
Commercial Lines Account Executive

We finish our Christmas shopping early in my family, around October. We do this so we can enjoy our holidays together. Oh...about 4 days before Christmas all the ladies in the family get together in one place. Just the ladies. We break out the family Christmas mugs and the Peppermint Schnapps. We brew a huge soup pot of hot chocolate, home-made with bars of milk chocolate and cream. Add a little

Schnapps, a little whipped cream on top, mmm, mmm, mmm. Then the

Christmas music begins to float in the air. And while we sing, we begin to wrap all the gifts and eat fudge made from my grandmother's recipe, the good stuff, and baked cookies. Christmas drink, music, fudge, cookies, wrapping paper, bows, ribbon, and the ladies in our family. It a wonderful Christmas celebration of love and laughter that we each look forward to each year. Merry Christmas everyone!



Keith Armstrong  
Personal Lines Account Executive

Our Christmas tradition begins on Christmas Eve where we attend mass and host a family get together at our house. Pam makes her special recipe chili which is my all time favorite. On Christmas morning, we open presents and listen to Christmas music. In the afternoon, we head over to Pam's parent's house where

there is always an abundance of scrumptious food items. Our family has grown over the years and I am

sure we will add to the traditions, but I know that we will never veer away from the quality time we all get to spend together as a family.



Vicki Colletti  
Marketing/Administrative Support

In my family we go to Christmas Eve mass, then go to Chili's to have dinner. On Christmas day we open gifts at my house with all of my siblings, I'm the oldest of six, after gifts we make breakfast which is usually eggs, bacon and sausage. In the afternoon, on Christmas day we head over to my

grandparents house to have a ham dinner with my aunts and uncles and we open more gifts there. After all

that we usually play a game of Scattergories. It's a lot of fun. I wish all of you a very joyful Christmas and healthy New Year.



Brittany Drugon  
Personal Lines Assistant Account Executive

Christmas Eve the whole family gets together at either my grandmas or aunts house they switch off every year, and we have a huge seafood feast! Crab legs, lobster, claim, shrimp there is so much food! It is an all-night event we start at about 2ish and go till about midnight. When you get there you are put to work asap, I'm usually helping my mom deep fry the shrimp all night. While the crab legs and lobster are cooking (we steam the crab legs in a dishwasher) we let the kids open gift and the adults do a grab bag.

Christmas Day: We go to my mom's house in the morning and have breakfast with her side of the family and open gifts. After that there is a break then at about 3ish we go over to my grandma's house and have a filet roast and open gifts.



Beth Gawliński  
Accounting

One of the Saturdays, before Christmas, my family spends the day downtown. We go to Water Tower Place to shop. We head over to Gino's East Pizza for lunch and we write on the walls and benches. We head over to State

Street to see the windows, and then over to Daily Plaza to see

the tree and the Christkindlmarket. It's a lot of fun.



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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 Illinois 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 847-637-1931, mail this page to 1920 Thoreau Drive, Suite 114, Schaumburg, IL 60173, or email your name and answer to [vicki@frimarkkeller.com](mailto:vicki@frimarkkeller.com). Good Luck!

**Two of Santa's reindeer are named after weather phenomenon.**

**What are their names?**

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

Address: \_\_\_\_\_

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

**Last Quarter's Winner:** Congratulations to **Lorraine Pontarelli** for correctly answering last quarter's trivia question! For the correct answer **Lorraine** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: Where and what is the Challenger Deep?** Answer: It is the deepest measured ocean area in the world. Located in the Pacific Ocean's Mariana Trench, close to Guam. At just over 36,000 feet deep, it would cover Mount Everest with more than a mile of water if the mountain was located at the bottom of the ocean.