

Gotcha Covered

Frimark/Keller & Associates

September—December
2013

Volume 4, Issue 3

Bob's Notes

Thanksgiving is over and Christmas is on the way! This is six weeks that move at a frantic pace, and poof.....it's over. Isn't it amazing how fast things come and go? The year just seemed to begin, and now it's almost over. It is time to slow down as we review the past and look forward to the future. It's been a challenging work year. Our team has dealt with storms, escalating property and home rates, protecting assets in troubled times, a sluggish economy, and most recently, the Affordable Care Act, and always striving to provide world class service.

I am blessed to work with wonderful people who have had challenging years themselves. Vicki with her large and close knit family, is always concerned with

others, and is looking for ways for our agency to be even more involved in the community. Helen and her husband Will, are adapting to being "empty nesters". Keith and his wife Pam are awaiting the birth of twin girls (hopefully by the time you get this, they are here!). Beth and family are dealing with the trials and tribulations of two daughters, one now a freshman in high school. Kelly's son is preparing for the next step as a senior in High School...and Howard and Nancy have been fighting for their health, and Nancy is doing so much better!!

These are the people that I work with, and this is our team that you work with to Protect your businesses and your families. I don't know

what next year will bring, but I do know that much will happen that I don't anticipate. Life is a precious thing, and I hope and pray that I will have the wisdom to slow down and enjoy my family, work, and the people around me in the coming year. I wish all of our friends the Happiest of Holidays, the Merriest of Christmas's and a happy and prosperous new year in all of your endeavors.

A special thanks to Vicki for another excellent newsletter. We have tried to highlight the two most pressing topics in our agency today, the Affordable Care Act, and homeowner's rates. This is what people are talking about when they call our team. I hope this is informative and that you continue to show your trust in us.

Inside this issue:

Affordable Care Act	2
Control Holiday Spending	2
Thanks a Million Referral Program	3
Homeowner Rates on Rise	3
Trivia Contest	4

Happy Holidays from Your Protection Team



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

Sincerely,

Keith, Vicki, Beth,
Howard, Helen, Bob, and
Kelly (not pictured)

Don't forget to
"Like" us on
Facebook.

Just search
Frimark/Keller
& Associates.



The Affordable Care Act

In March of 2010, the Affordable Care Act (ACA), (sometimes referred to as national health reform), was signed into law. This federal law focuses on consumer choices and protections and makes it easier and more affordable for individuals, families, and small businesses to find and enroll in health insurance; even if they have not had access to affordable coverage in the past.

What is a Health Insurance Marketplace? A Marketplace is a virtual portal allowing consumers to find out what insurance coverage they are eligible for, review and compare

insurance plans, and enroll in health coverage. Some individuals and families may also be eligible for financial help to reduce the cost of their monthly premiums. A Marketplace will be set up in every state, some run by the state and others by or in partnership with the federal government.

What is the timeframe for enrollment? The enrollment period will be October 1, 2013 through March 31, 2014 with coverage starting January 1, 2014. During open enrollment, Frimark/Keller & Associates will help consumers apply for and

enroll in health insurance throughout the state of Illinois.

How will Illinois consumers apply for health coverage? Illinois consumers will be able to apply for health coverage through our website, www.frimarkkellerinsurance.com or calling our office at 847-907-4520. We will guide you through the process and be available every step of the way.



How to Keep Control of Your Seasonal Spending

You can't avoid it—unless you're Scrooge! This is the season of big-time spending. But there are still lots of things you can do, both to control your budget and to safeguard your purchases. Here's how:

Set a budget: Before you start gift shopping, make a list of how much you plan to spend for each person and stick with it.

Use your card wisely: If you use a credit card, get one that gives you points or rewards and plan to clear it when the bill

comes in. Don't use "easy terms" from online sites that you don't know.

Keep receipts: And get no-price gift receipts for the people you give presents to. Keep online records too, including order numbers.

Avoid gift cards with fees: They may save you time but some gift cards include purchase fees and other charge a fee for each transaction. Read the small print.

Don't buy warranties: Most consumer products come with standard warranties.

They're usually sufficient. Extended warranties are highly profitable for stores but, usually not for you.

Don't overspend on trimmings: Gift wrapping, ribbons, fancy bags and boxes all end up in the garbage!

Find more budgeting ideas here: <http://tinyurl.com/hol-spend>



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 \$150 to St. Jude's Children's Hospital and \$150 to the Rotary Foundation.** We are so happy we could help both causes!

Thank you again for all your support in our agency to protect your assets. We can't wait for next year's donation.



Homeowners Rate on the Rise

To our valued clients:

As you may have heard, the insurance industry is experiencing huge losses on the homeowners insurance class of business.

Unfortunately, it is causing rates for home insurance to go up as much as 20%. We are extremely concerned and are doing everything we can to keep your rates as low as possible, while maintaining the protection you need. We want to make sure that you are getting all of the credits you deserve on your rates and we are reviewing all of our home business. As you

know, we represent more than one carrier and will shop for the best rates when that is necessary. Often, we are able to "tweak" the existing policy to get the rates where they need to be.

Do us a favor. If you receive your renewal and are concerned with the rates, give our team a call at 847-907-4520. If you want to review your coverage with our team, we are available at any time. Call us, email us, text us, however you want to communicate, let us know your thoughts. We want to continue to give you the best

homeowners protection at the right price. We do our best to provide the world class service with the best coverage, but sometimes there may be new discounts that you haven't received. Let's work together to make sure all is well with your insurance program. Thank you for your business. We work hard to earn and keep your trust.

Yours truly,

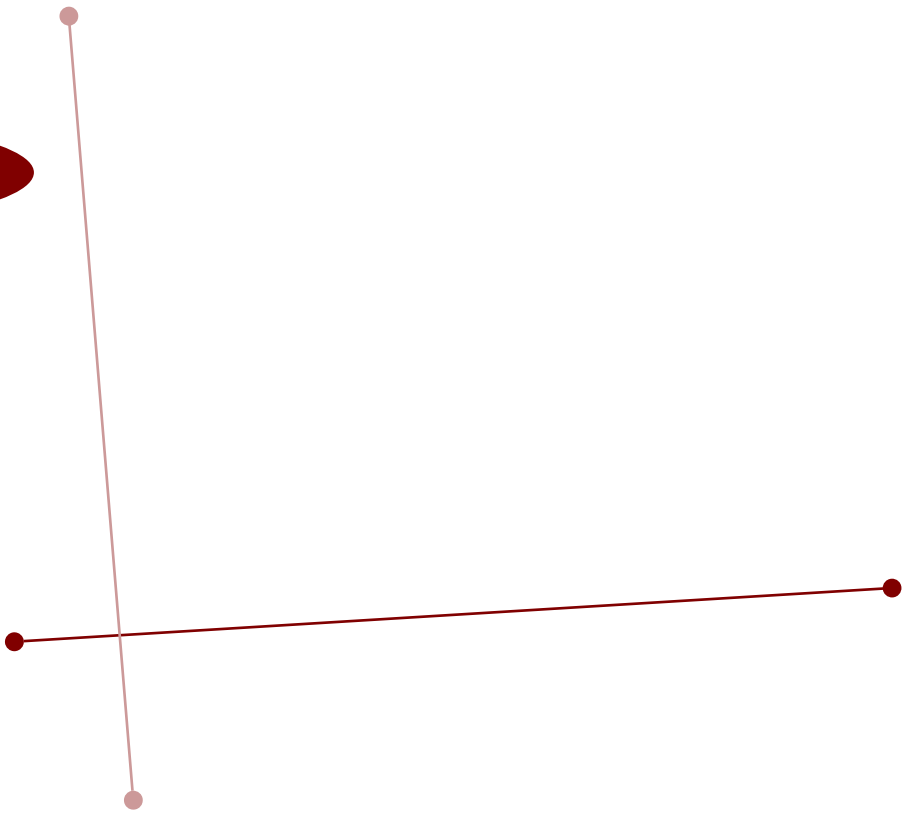
Your Protection Team at
Frimark/Keller & Associates



Frimark/Keller & Associates

1920 Thoreau Drive
Ste. 114
Schaumburg, IL 60173
Phone: 847-907-4520
Fax: 847-907-9479
E-mail: vicki@frimarkkeller.com

● **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 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!

Name two ‘sis’ words used to describe how plants draw water through their roots and convert sunlight to energy.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter’s Winner:

Congratulations to Chris Emerson for correctly answering last quarter’s trivia question! For the correct answer **Chris** has won a \$5 scratch off lottery ticket. **Last quarter’s question was: Which country’s flag consists of three equal-width vertical stripes of (from left to right) blue, white and red?** Answer: France. Luxemburg uses the same colors but the stripes are horizontal.