

Gotcha Covered

**R.C. Keller &
Company**

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Change Is Good!

First and foremost we would like to wish everyone a Merry Christmas and Happy New Year. We would like 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 businesses.

As you may notice, this last quarter of the year has had a lot of changes. The main change being our agency name. As of December 1, our name is ***R.C. Keller & Company***.

We are still the same agents you have known for sometime now, but the new agency name is going back to the roots of the family business that was started in 1910.

We also moved on November 29, still in Schaumburg. We needed a change of scenery.

With the changes that have happened, our agency's philosophy has not. Our clients are still the number one focus and we are here in your time of need.

We hope you can stop by the new office soon. We would love to have you as a visitor.

**Merry Christmas
and Happy New
Year from Your
Protection Team**

We would like to wish all of our clients, friends and families a safe and healthy holiday season and year to come.

Happy Holidays!

*Bob, Keith, Vicki,
Kate, Kristina,
Kelly and Kelly*



Inside this issue:

<i>Referral Program</i>	2
<i>Many Thanks to All of You</i>	2
<i>Your Protection Team and the Holidays</i>	3
<i>Frostbite: A Big Risk</i>	4
<i>Gift Ideas</i>	4
<i>Trivia Contents</i>	4

THANKS A MILLION REFERRAL PROGRAM

Thank You! Thank You! Thank You!

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

\$300 to the Schaumburg Food Pantry

and

\$300 to St. Jude Children's Research Hospital

We are so happy we could help both causes!

At the end of December we will pull two (2) winners for \$150 Shopping Sprees. Look for the winner and 2019's program in our next quarter's newsletter and our Facebook page:

www.facebook.com/RCKellerCompany

Many Thanks to ALL of YOU

Without you, our clients, our agency would not be here. It is with the trust you have in us, we are able to help our charities as well as the new clients with their insurance needs.

Special thanks go out to: *Dr. Hal Frankel, George Borawski, Alex Lira, Mark Toch, Erica Lazridis, Luke Kulick, Paula Orseno, Karina Aranda, AJ Tayfel, Chris Dynek, Cris Hinojosa, Betty Mio, Susan Orseno, Chuck Dobra, James Allendoerfer, Wilberth Marin, Philip Greco, Lorraine Diasio, Marge Serritella, Steve Warnimont, Karen Tomassone, Dean Anderson, John Farmakoulas, Joane McLeod, Bob and Joanne Wentz, Mary Jane Walsch, Larry Mio, Mike Sheehan, Joseph Fee, Roger Smith, Wayne Pavlovic, John Hubka, Allen Gabe, Mike Rozovics, Anatoly Barsky, Dennis Laria, Michael Ericksen, Mike Savegnago, Joan Russell, Kelly Sheehan, Ted Gross, Mike Ruffalo, Jill Brickman, Debby Savegnago, Daniel Ansani, Nancy Melling, Maryanne Zissimopoulos, Michael Gutmacher, Skip Behm*



Your Protection Team and The Holidays

It's beginning to look a lot like Christmas here in our new location. We spent an afternoon decorating the office. What do you think?

We also went to Chicago Italian Prime for our Christmas Party. We played *Two Truths and a Lie*. Can you guess the lies about your Protection Team?

There are more photos on our Facebook page: www.facebook.com/RCKellerCompany Don't forget to hit the



Two Truths and a Lie

Vicki

1. I have three sisters, two brothers and one niece
2. I have seen Pitbull, Lionel Richie and Whitney Houston in concert
3. I have been to Las Vegas, Cape Cod and Myrtle Beach

Bob

1. I hitched hiked from San Francisco to Los Angeles with 2 college friends to see a Dodger baseball game
2. I was a witness to a bank robbery which happened while I was at the teller at Schaumburg State Bank
3. I fell asleep in the front row at a Michael Jackson concert

Keith

1. I moved from New Jersey to Florida when I was 5
2. I worked at Disney for one summer as the character Goofy
3. I worked up a SOBER business plan with my then roommate to purchase an Aunt Annie's pretzels shop in Florida

Kate

1. I counseled Eric Clapton after his 4-year-old son died
2. My cousin Sherri and I were travelling groupies with Led Zeppelin for a year
3. Every time I go to an Eric Clapton concert, I always have a late dinner with him

Kristina

1. I went to the same high school as Sean Hayes from Will and Grace
2. I am into genealogy
3. I am a distant relative of Paul McCartney

Kelly

1. I once stopped traffic with my body to save a soft-shell turtle during rush hour on a busy street
2. I once appeared on stage with Bob Eubanks for the Gong Show and won
3. I once had 10 different animals living with me at one time

Nancy

1. I've been up the Eiffel Tower
2. I flew in a biplane and experienced the Excitement of Aerobatics
3. I kissed the Barney Stone

Pam

1. My go-to karaoke song is "Bust a Move"
2. I once won a free bar tab in an arm-wrestling contest
3. One of my high school jobs was loading vending machines

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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 Mayo Clinic has useful info here: <http://tinyurl.com/mayo-frost>.

Giving an Experience Instead of an Actual Gift

Did you have a hard figuring out what to give people on your Christmas lists this year? Have you thought about giving the people on your list a experience to have memories that will last a lifetime? We came up with a list of some experiences that will create memories with your loved ones.

- Sporting events
- Mini vacations
- Pottery making
- Mini golfing (when there's no snow of course)
- Go to the movies
- Spa Day
- Race Car Driver for day
- Zoo Membership



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. Good Luck!

What is the name of Rudolph's dog-sled driving friend?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Betsy Kachan** for correctly answering last quarter's trivia question! For the correct answer, **Betsy** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: How many Stanley Cups have the Chicago Blackhawks of the NHL won?** Answer: The Chicago Blackhawks have won six Stanley Cups. In the years, 1934, 1938, 1961, 2010, 2013 and 2015