

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

It's been a tough year on a personal basis. I don't know about you, but this year I've had a few people who were close to me and family pass away. In some ways, I guess, it is a sign of personal aging, but it is also a reminder that life is day to day, and to live each day to the fullest. I know we hear that all of the time, but there is so much truth to it.

Being in the Insurance business it further reminds me of the financial problems that death brings to any family or business. For the family it often means losing the family home. For the business, it often means the dissolution of the business.....not too happy of thoughts.

In all my years in this business, I'd say the one product that drives people (especially guys) nuts, is life insurance. When he doesn't have it he squirms when the subject comes up, it gnaws at him when he sleeps....."How much"....."When"....."What Kind"....." I don't want to go through the medical stuff, what if they find something"....."Pass the TV remote, I don't want to think about this right now!"

Over-thinking the particulars of life insurance fuels our natural, all-too-human inclination to put off the important purchase. Here's my take: Yes, do your research. Look into whole life, universal life, variable

life, annuities, etc.(I can help). But while you're becoming an expert, don't miss the forest for the trees.

One more quick point..... when the tragedy of death occurs, there is nothing like life insurance. It is instant money to pay off loans, debts, partner's spouses, college tuition, mortgages, family and business incomes. We have excellent products for any of these needs. I ask that you do your family and business a favor by giving us a call. We can show you a plan to protect you that will fit in your budget.

Nuff said....

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Meet Your Protection Team



The Frimark/Keller & Associates staff look forward to providing solutions to all your insurance needs.

L-R: Keith Armstrong, Beth Gawlinski, Howard Frimark, Kelly Wolf, Kate Leahy, Vicki Colletti and Bob Keller

Save the Date

Come join us for
**Customer
Appreciation
Day.**

October 16th
from 3pm-7pm.

Stop by the office
for some food
and drinks and to
say hello.

THANKS A MILLION REFERRAL PROGRAM



Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us.

Refer a friend, relative or acquaintance to our agency for insurance. When they mention your name (no worries-we ask) we will send you a **\$5 Dunkin Donuts Card** and make a **\$5 donation** to either the:

Rotary Foundation or St. Jude Children's Research Hospital

In **June**, we will give away a **\$100 gift card for a Dinner and Movie Night**.

In **December**, we will pull a winner from all the clients who made a referral for a **40" Samsung LED TV**.

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!



Congratulations to Larry Smetana!
Larry was our June giveaway winner.



Insurance Fact or Fiction...

- *Red cars are more expensive to insure?* **False:** Red is a popular but your premium is safe. Insurance companies definitely don't judge your car based on its color.

- *I was just in an accident but the police said it wasn't my fault. This means I won't have to pay a deductible?* **False:** While the policy may say you were not criminally responsible for the collision you still could be considered "at fault". The insurance adjustor will independently investigate the accident. If you are found 100% not "At Fault" you will pay zero of your deductible.

- *Insurers don't pay for damages caused by "Acts of God"?* **False:** "Acts of God" are called "perils" by insurance companies and are covered. These perils are listed by their real names such as hurricanes, wildfires, high winds and hailstorms.

- *My car insurance will go up if I'm caught without a seatbelt.* **True:** Believe it or not, buckling up can save your life and your bank account. If you have been convicted for not wearing a seatbelt, yes, you will be viewed as a higher risk, which means you will pay more.

Common Sense Planning For The Near-After

You don't have to be near the end or of a morbid mindset to be thinking about funeral insurance. It makes sound common sense and relieves other people of a burden they'd probably rather not face. The National Funeral Directors Association says that with funeral prices rising rapidly more people than ever are doing just that.

With some policies you can lock in the cost by prepaying through what's called

a *preneed* policy — often directly with a funeral director who is usually named as the beneficiary of the policy.

Alternatively, you might consider a variation of the more traditional life policy known as *final expense* insurance in which a family member is the beneficiary. One advantage is that you can often buy these policies up to a fairly advanced age, frequently 75 or more. Sometimes you can even buy

them when you are in poor health — known as *graded death benefit* policies.

Beware though that funeral insurance has become a target for scammers — individuals and companies overcharging for premiums and hiding reduced benefits in the fine print.

Naturally, you can avoid this by discussing your needs with us!

Quick Tips From Your Insurance Team



Loss Control Tips to Prevent Employee Injuries and Strains.

- Try to place equipment and materials within your premises in a way that will reduce the amount of lifting and handling as much as possible.
- Make sure there is open space around equipment and materials which allows employees to get closer and avoid reaching, bending and twisting.
- When lifting: make certain you have a good, secure grip; use both hands; avoid jerking movement, move in a smooth even fashion; keep whatever you are lifting as close to your body as you can; use your legs to push up and then lift, (do not lift with your upper body or back); do not twist your body but move from one side to the other side.

- Do not be stubborn! Find assistance to move large heavy items.
- Avoid awkward positions when you are carrying items.

Kate Leahy
Commercial Lines CSR

I know that school has started, but many newly minted college freshman have moved out of the house and to their first dorm rooms. Many freshman take a lot of electronics with them along with new laptops and other expensive gear. Make sure your freshman's possessions are protected. Give us a call to discuss the coverage you have or visit our website's resource center for more information.



Keith Armstrong:
Personal Lines CSR

Get the Family Protection You Need

Are you paying too much for your life insurance? Do you know if you have enough coverage? A 15 minute call to Frimark/Keller & Associates can help you answer these very important questions. Whether you need to provide for your family's continued financial protection, pay off your mortgage or protect your business, **NOW IS THE TIME** to call us at **847-907-4520**.

Monthly Premiums for Pekin Life Insurance 20 Year Super Preferred Term Life Policy

The rates shown are based on the insured qualifying for the Preferred Best underwriting classification and are not available to all insureds. Applications are subject to the underwriting standards of Pekin Life Insurance Company. Premiums are subject to change after 20 years.

AGE	\$250,000 Death Benefit		\$500,000 Death Benefit	
	MALE	FEMALE	MALE	FEMALE
40	\$33.06	\$26.75	\$57.86	\$45.27
50	\$73.30	\$51.55	\$133.11	\$91.79
60	\$175.74	\$106.14	\$327.99	\$194.88



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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!

What are the two measures used in a blood pressure reading?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to Thomas Sheagren or correctly answering last quarter's trivia question! For the correct answer **Thomas** has won a \$5 scratch off lottery ticket. **Last quarter's question was: What was the pen name of Samuel Longhorne Clemens?** Answer: Mark Twain. In his early 20s, he trained to become a river pilot- "mark twain" refers to the river depth at which a boat can safely navigate.