

# Gotcha Covered

Frimark/Keller & Associates

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## Bob's Notes

Spring is finally here, and a long, long winter is finally over. Through it all, that winter leads to a new beginning, new life, and new growth. In our family, my daughter gave birth to twin girls this winter, so we are seeing the new life and growth every day. Visions of summer are beginning to take shape and that means cookouts, ball games, golf, and for our family, trips to our summer home in Wisconsin.

At the agency as the first Affordable Care Act deadline is finally in the background, we are looking forward to the Shred-It day on May 31<sup>st</sup>. We'll be here to shred anything that needs shredding for all of our clients and friends. Bring your papers by and we will

have them shredded and disposed of for you. Coffee and donuts will be on hand.

We are having fun insuring summer toys for our clients. Boats, wave runners, motorcycles and classic cars are on the streets and waterways, and we can insure all of these things for you. Give Keith a call, and he can help you. He may sound a little tired; he's the father of the twins, and he might have been up all night!!

I want to welcome Kate Leahy to our team. Our commercial clients may have had the opportunity to talk with Kate. She is there to help with any of your commercial insurance needs, from coverage questions to certificates

and all questions in between, give Kate a call. Ask her about Employment Practices Liability. It is a coverage that businesses with employees need and it is not routinely covered.

Lastly, I want to thank all of our friends for doing business with us. These last few years have been challenging economic times for many of our friends, and we know how difficult they have been. We appreciate you trusting your insurance dollars to us, and we take that responsibility very seriously. We will do our best to protect your family and your business and do it as economically as possible. That is our pledge.

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## Meet Your Protection Team



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

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

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# THANKS A MILLION REFERRAL PROGRAM



**AND THE WINNER IS...ANNIE URSACHE**, the Grand Prize Winner of the \$350 Shopping Spree. Annie was eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Annie has been a loyal customer of Frimark/Keller since 2011. We are all very excited for her new-found luck in 2013! **Congratulations Annie!**

Thank YOU for the Referrals! We would like to thank all of our clients who graciously referred their family, friends, and associates to our agency. We couldn't do it without your help!

## 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 call and 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 make 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!



## Free Shred-It Day!

Please join us on May 31st, from 9am to 12pm for our Shred Day.



Bring your old bills and any paper you have been waiting to shred to the truck in the parking lot of our building. Join us for coffee and

donuts and some door prizes.

Location: 1920 Thoreau Drive, Schaumburg, in the parking lot.

## Meet the Employee

Kate Leahy joined Frimark/Keller & Associates March 17<sup>th</sup>, 2014, as a Commercial Lines Account Manager. Prior to joining our agency, she worked with other insurance agencies and insurance carriers on the commercial side of the industry. Kate is committed to providing excellent service to our clients and is looking forward to building relationships with them. Kate graduated from the University of Michigan with B.A. in Education & Journalism. Kate's 39 year old African Gray Parrot, "Merry," allows Kate to live here in Arlington Heights. Kate enjoys reading, baking, gatherings with her friends, bungee-jumping, down-hill skiing, and hang-gliding.



Kate would like you to call her any time with questions, comments or concerns at 847-907-9479 or e-mail her at [kate@frimarkkeller.com](mailto:kate@frimarkkeller.com).

## Quick Tips From Your Protection Team

### Do You Own a Boat, Motorcycle, Wave Runner or Classic Car?



With the warm weather that's around the corner, insuring your summer toys has never been more important. Kick back and relax knowing that you are properly protected.

Call us to ensure all your summer toys are covered.

Keith Armstrong: CSR

### Employment Practices Liability Insurance.

Job discrimination complaints are at their highest level in twenty years. Don't think you have to be a big national company to get sued big time by an employee. EPLI can help with relieve the stress of the possibility of getting sued. Call us and we can talk over your options that work best for you and your company.



Kelly Wolf: Producer

## New Insights On Vitamin D

Deficiency of Vitamin D, the key nutrient we mainly get via sunshine, may not be the culprit it's long been suspected as a cause or contributor to diseases like diabetes and cancer.

Instead, low levels of the vitamin may actually be a symptom of the disease, according to the findings of a study in France. Vitamin D is made by the body in response to the sun, but it's also found in food such as

egg yolks and fatty fish, as well as supplements. The study showed that adding the supplement to the diet of sick people made no noticeable difference in the treatment of diseases.

However, Vitamin D was found to have a preventive role in reducing the risk of heart problems,

diabetes and colon cancer. It also reduced the risk of dying from any cause in older people taking 800 international units (IUs) a day.



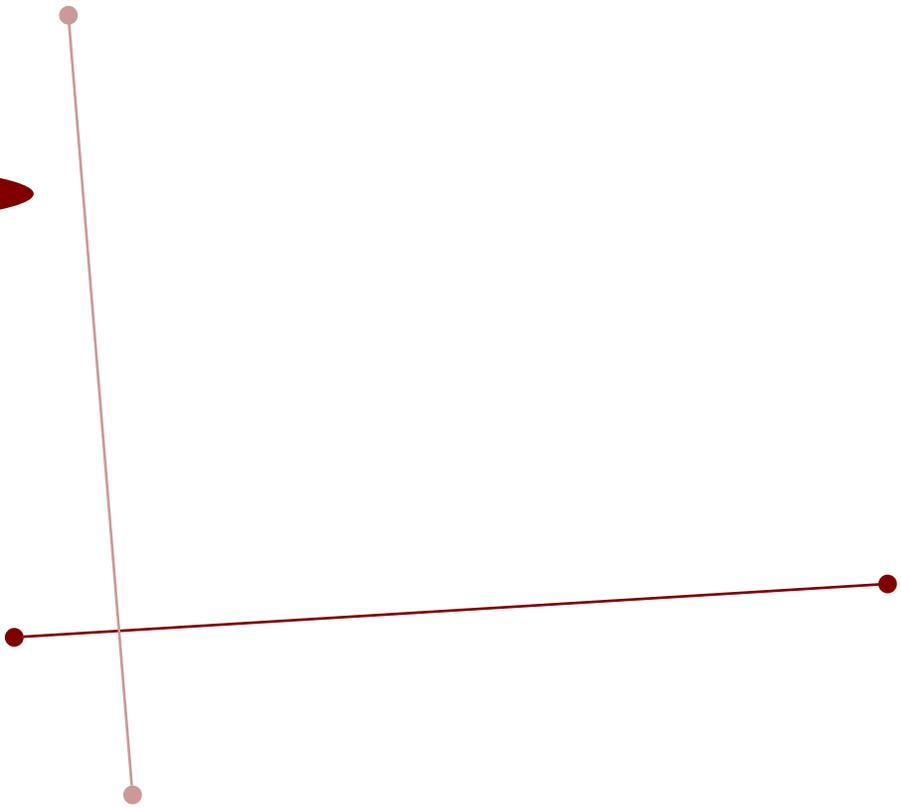
Learn more about Vitamin D here: <http://tinyurl.com/Vit-D-info>



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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 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](mailto:vicki@frimarkkeller.com). Good Luck!

**This year sees the centenary anniversary of the start of the Great War. It's also the 100th birthday of which great waterway?**

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

Address or Contact Details: \_\_\_\_\_

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

Last Quarter's Winner: **Congratulations to Charlotte Neumann** for correctly answering last quarter's trivia question! For the correct answer Charlotte has won a \$5 scratch off lottery ticket. Last quarter's question was: Name two 'sis' words used to describe how plants draw water through their roots and covert sunlight to energy? Answer: Osmosis, to draw water and Photosynthesis, to convert sunlight to energy.