

The Killingbeck Family
 1501 E Markland,
 Kokomo, IN 46901
 452-8000 or 800-266-1612

Killingbeck Insurance & Tax Preparation



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Don, Laura, Amy, Cara, Doug

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auto | home | tax preparation | life | business

What's Inside:

- **Update on Tornado(s)**
- **The Right Way to Thaw Frozen Food**
- **Alert Over 911 Cell Phone Calls!**
- **Are You Client of the Month?**
- **Anchor it to Avoid Tip-Over Tragedy**
- **Trivia Contest, Word Search Contest**

IT'S A FACT: 33 per cent of all cell phone users lose or break their device at some time – mostly by dropping them down the toilet or throwing them in a fit of passion.



Don's Corner— The Tornado (s)

When driving around Kokomo, I am amazed how widespread the tornado damage was.

I shouldn't be so surprised as we have heard from close to 200 of our clients with tornado damage. Our insurance companies have paid these clients over \$1,550,000. That is over one and a half million dollars!

Don Killingbeck
Trusted Advisor

Surprisingly, many of our clients also had tornado damage 3 years ago. The path of the tornados wasn't the same, but close enough, especially in the Cedar Crest area. (Tornado Alley?)

Fortunately, our office was ½ mile away from the tornado and on a different electrical circuit. Our power was restored about 9:30 AM the morning after the tornado, so we were able to report claims.

I remember the 1965 tornado when I was 12 years old. Even though the tornado was a couple blocks away, we could hear its roar. Guess who was the first one to the basement? Me!

Maybe the lore of the Miami and Potowatomie **Indians** warning not to live south of the Wildcat because of the big winds has something to it?

Our family wishes you and your family a great Thanksgiving!

Tell Others About Our Insurance or Income Tax and Win!

It's Easy... Win \$10, \$100, \$600

1. Tell a friend or relative to call us.
2. **Have them tell us your name.**
3. **For each referral you receive:**



- A \$10 Gift of Your Choice** (\$20 for tax referral).
- A chance to win \$100** drawn bi-month.
- 1 chance to win grand drawings of \$600!**

The Right Way To Thaw Frozen Food

Just because you've kept your food safely frozen until it's needed, doesn't mean that it's safe to eat when the time comes.

That's especially the case with frozen food. Before you even put food into the freezer, chances are high that it contains a level of bacteria. Freezing it slows down the multiplication process but once you bring it out and the temperature starts to rise, you're in danger of triggering bacterial growth.

So, the number one rule is that you should never thaw food on the counter-top because bacteria multiply rapidly at room temperature. Instead, use one of the following options:

Put it in the refrigerator overnight: Food experts say this is the safest way to thaw meat, poultry and seafood.

Thaw it in cold water: If it's too late to use the fridge, place the item in a sealed plastic bag and immerse in cold water, changed every 30 minutes. Cook immediately after thawing.

Use a microwave cooker: Make sure you follow the manufacturer's instructions & weight/time ratio. Again, cook right away.

Cook without thawing: If you want to start cooking immediately and the food is still frozen, it's safe to cook from the frozen state. Just add an extra 50 per cent to the usual cooking time.

WORD SEARCH CONTEST: Find the below words, give us your answers and we'll enter you in a drawing for a \$10 gift card. Send to PO Box 2946, Kokomo, IN 46904, email to don@killingbeckinsurance.com, fax to 765-452-2995 or drop off at our office. Be sure to include your name & address.

M H A L F I T U R K E Y T L X
 A M K B R E A D K O F B I H Z
 S J H S A U Q S Y A D I L O H
 H G M Y L I M A F P K N T H P
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 D I N D C I J A E U A P K S M
 P V O D T V P H R D L I Z M P
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|-----------------|----------|----------|--------------|-----------|
| Bread | Carve | Corn | Cornucopia | Dessert |
| Family | Feast | Harvest | Holiday | |
| Mashed Potatoes | November | Pie | Pilgrims | Pumpkin |
| Rolls | Squash | Stuffing | Thanksgiving | Tradition |
| Turkey | Yams | | | |



Are You Client of the Month?

Even if your name doesn't appear below this month, please accept our heartfelt thanks for your support. We truly appreciate it!

\$100 reward. For outstanding work referring family or friends to our agency, this month we honor: Carolyn Browning

Runner ups each received a \$10 gift of their choice: Mike Reynolds, Brian Raper, Gene Johnson, Glenda Walker, Frank Guffey, Darlene Carden, Steven McCombs, Mindy Hobensack, Amy Hurst, Myrna Lee, Larry & Page Cross, Shelly Dobbins, William Drame, Breanna Price, Zach Trusty, Sherry Barley, Jennifer Douglas, Jim Clark, Dave Simmons, Helen Turnpaugh, Tim Simmons.

These clients have earned a chance to win \$600! Drawing is in Dec. See other side of page for details on our referral program.

Thank you all for your continued business!



Don Killingbeck

Alert Over 911 Cellphone Calls

If you ever need to make an emergency 911 call, it's natural to assume your cell phone will do as good a job as your landline. Maybe you don't even have a landline any more.

In fact, there are significant differences between the way in which 911 calls are handled by wireless phones, which now account for about three quarters of all emergency calls.

According to the Federal Communications Commission (FCC), while wireless phones can be an important public safety tool, they also create unique challenges for emergency response personnel and wireless service providers.

"Since wireless phones are mobile, they are not associated with one fixed location or address," the FCC explains.

"While the location of the cell site closest to the 911 caller may provide a general indication of the caller's location, that information is not always specific enough for rescue personnel to deliver assistance to the caller quickly."

However, following a few simple tips can reduce the risk of this happening or of other things going wrong during an emergency call:

- When calling 911, tell the operator the location of the emergency first.
- Then, give your phone number so they can call back if you're disconnected.
- Don't send texts or photos. Call centers can't receive them.
- Don't place 911 on a single-key speed dial in case it's activated accidentally. If your phone is pre-programmed with 911 autodial you should turn it off, says the FCC.
- Get to know the designated number for highway accidents in the state in which you're traveling. Some states have additional numbers for non-life-threatening incidents. See: <http://tinyurl.com/emgncy-nos>

It's worth knowing that some newer phones do have a capability of identifying their location -- a facility known as E911 capability. The basic E911 simply identifies the cell phone tower nearest where the call is made but newer technology enables it to pinpoint the location to within a couple of hundred yards.

So, it's worth asking your provider about your phone's E911 support.



Doug Killingbeck



Amy Bangs



Laura Bianco



Cara Fruehling

We Appreciate YOU!!!

Bright Ideas: Tips and News Snippets For a Better, Safer Life

 Computer and electronics manufacturer HP has recalled almost 50,000 lithium-ion batteries in the US, Canada and Mexico because of a danger they might overheat. The batteries were sold with a range of notebook/laptop computers at many large retailers including Best Buy, Wal-Mart and Costco between March 2013 and August 2015. They have the barcodes 6BZLU, 6CGFK, 6CGFQ, 6CZMB, 6DEMA, 6DEMH, 6DGAL and 6EBVA. For more info, visit <https://h30686.www3.hp.com/>

Anchor It To Avoid Tip-Over Tragedy

One of those preventable tragedies we seem to read about almost every day happens when a TV or heavy piece of furniture collapses onto a child.

Statistically, every 24 minutes, tipped furniture or a falling TV sends an injured child to the emergency room. On average, one child dies in these incidents every two weeks and around 40,000 consumers in North America are injured every year due to tip-over incidents.

Nearly half of all of these accidents happen in bedrooms. Yet these incidents are entirely preventable simply by making sure these risky objects are properly anchored.

Top safety tips include:

- TVs should only be placed on strong, sturdy furniture designed for them.
- TVs that are not wall-mounted should still be anchored to the wall.
- Follow manufacturers' assembly and mounting instructions carefully.
- Secure top-heavy furniture, especially those with drawers, to the wall.
- Remove objects that tempt a youngster to climb.
- Buy and install anti-tip devices like straps and special kits.

For videos from the Anchor It campaign, visit <http://tinyurl.com/tipover-videos>

WIN! WIN! WIN! Not-So-Trivial Pursuit

This month's Trivia Contest offers you a chance to win a Bag of Gold (10 Presidential Dollar Coins). Test your knowledge! You could be the winner.

Write down your name and answer, and then email don.killingbeck@gmail.com or fax 765-452-2995 or mail to PO Box 2946, Kokomo, IN 46904.

Last Month's Winner: Congratulations! The winner of the tie breaker drawing was **Steve Morgan** Good Job to all!

This month's question is: Where and what is the Challenger Deep?

Last month's question: Asia is the biggest continent on earth both in terms of land mass and population, but it doesn't have the most countries. Which of the others -- Africa, Europe, America & Oceania -- does? *Africa with 53 countries (plus one disputed territory and one that isn't internationally recognized). There are 50 in Europe, 48 in Asia, 36 in America (North and South combined) and 14 in Oceania*