

## The Killingbeck Family

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



Don, Laura, Amy, Cara, Doug

# Circle of Safety™

Your Consumer Awareness Advisor™

## Killingbeck Insurance & Tax Preparation

PRSR STD  
US Postage  
Paid  
Kokomo, IN  
Permit No. 136

May 2017

Auto

Home

Tax Preparation

Life

Business

## What's Inside:

### What You need to Know about Roadside Rescue, Uber, IRS Letters ...

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

### WIN! WIN! WIN! The \$100 and \$600 Winners Are... (see below)

**IT'S A FACT:** 71% of participants in a survey by Internet job site CareerCast said they suffer from moderate to severe work stress, with deadlines being the most common cause.



Don Killingbeck  
Grandpa

### Roadside Rescue Believer

Over the last 42 years of being an insurance agent, my feeling about carrying Roadside Rescue protection has gone from not needed to really beneficial. Here's what has changed my mind.

It started in the mid 80's when my car had to be towed as it broke down twice in the same week for different reasons. Over the years, additional tows were needed.

Then came the school years where our kids were active in sports and band. Sure enough a few times we decided to get out at the ball field or band event and our keys were locked in the car. A locksmith was needed.

My favorite episode was when my wife was parked at a store and the car wouldn't start. I rushed to help. It was 15 degrees below zero plus a heavy wind. My hands were freezing even with gloves on. I called Roadside Rescue. Then there was the time when a slow tire leak during tax season became a flat tire. I called Roadside Rescue.

The good news is you may already have Roadside Rescue Towing and Labor. Pekin gives it free on all cars with full coverage. If we have you insured with one of our other companies and you have full coverage\*, check your policy (or call us) to make sure you have \$100 towing and labor. If not you can add for about \$1 a month for each car. \*With Progressive, you can even add on cars with PLPD.

### And the \$600 Winner Is....

This month we recognize Charles Melton as the grand prize \$600 winner of the insurance referral drawing.



### Are You Client of the Month?

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

#### \$100 referral reward for Oct.– Dec is Scott Kellogg:

Runner ups received a \$10 gift of their choice: Athena Sullivan, James Fisher, Madeline Hodson, Kelly Partlow, Everette & Colleen Leach, Dennis Pickett, Jim Clark, Anna Daniel, Jeanne Shockley, Robert Rivers, Charles Michael, Jerry Cooper, Dafney Harrison, Madeline Hodson, Stacy Wines, Darlene Carden, Anna Lawrence, Hanna Bond, Linda Guntle, Dale Johanning, Stacey Nolley, John Harmon, Matthew Cox

#### \$100 referral reward for Jan.– Mar. is Angie Rutledge:

Runner ups received a \$10 gift of their choice: William Mitchell, Scott Kellogg, Sharon Cloum, Mindy Hobensack, John & Karen Ramseyer, William Randy Draine, Diane Giesecke, Lindsey Reed, Clarence Fletcher, Michelle D Dowler, Gordon K Akers, Elizabeth Johnson, Betty Cooper, George & Dixie Burton, Jerry Zabst, Helen Shook, Carolyn Browning, Joyce Fivecoat, and Dawn Beck.

**A Big Thank You To All From the Killingbeck Family.**

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



Don Killingbeck

### IRS or State Letters—Don't Panic

If you receive a letter from the IRS or Indiana Dept. of Revenue, don't assume they are correct. Instead, give us a call or stop by our office (with the tax folder we gave you and the letter) so we can check it out. We've seen several IRS, State letters that were wrong. We're glad to check it over for you.



Doug Killingbeck

### What Uber Drivers Need to Know

Uber and Lyft drivers should be aware that their personal auto insurance doesn't provide coverage for them while they are driving for Uber and Lyft. This is because car insurance policies specifically exclude coverage for accidents that occurred while driving for pay. To be covered drivers would need a commercial auto policy which average about \$3000 a year.



Amy Bangs

### Beware Of Flood Damaged Cars

Buying a used car? Watch out! Serious flooding this year has led to a glut of flood-damaged autos being sold off without evidence of what has happened to them. Carfax, car data experts, estimates as many as 270,000 damaged vehicles are back in use. Check for a musty smell in the trunk and interior. Carfax also offers a free check at: [flood.carfax.com](http://flood.carfax.com)



Laura Bianco

### Breathe Easy With Safe Rinsing

It's allergy season! Bring on the neti pots -- the nasal saline rinsing devices that many people find brings quick and effective relief, not just for allergies but all sorts of breathing and congestion problem. But using a neti pot or other devices for nasal rinsing could be a danger to your health. For example, **using straightforward tap water is a no-no because** it could contain bacteria and cause infection. Instead, you should use distilled or sterile water, or water that previously boiled (and cooled). Users should use commonsense hygiene when you're done -- such as washing hands and carefully washing and drying the pot.



Cara Fruehling

### Live Up To 2 Years Longer

Did you know that reading a book could extend your lifespan? A study by researchers from Yale University found that people who read for at least three half-hour sessions a week typically live up to two years longer than non-readers. But the reading material has to be books, not newspapers or magazines, which don't seem to have the same effect on longevity!

**We  
Appreciate  
YOU!!!**

## 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 tri-monthly.
- 1 chance to win grand drawings of \$600!**

### Can Coffee Help Your Workout?

If coffee can give you an energy boost, can it also help with your daily workout? Yes, says sports nutritionist Heidi Skolnik. For best results, you should drink your coffee about an hour before you begin your workout to help both your mind and body work harder, she claims. You'll also likely consume fewer calories during the rest of your day -- but make sure you also drink plenty of water before your exercise as well.

## **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](mailto: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 Don & Janice Riebe. Good Job to all!

**This month's question:** How does Indiana rank from 1 (high) to 50 (low) for states with the most tornados?

**Last month's question:** Where and what is the Challenger Deep? *Answer: It is the deepest measured ocean area in the world, located in the Pacific Ocean's Mariana Trench, close to Guam. At just over 36,000 feet deep, it would cover Mt Everest with more than a mile of water if the mountain was located at the bottom.*