

SPECIAL POINTS OF INTEREST:

- Rachel dresses more than 200 fans of the Lakota West Band
- Find out more about Cyber Liability
- Mel's Auto Glass partnership
- Thanksgiving Word Search
- Delicious fall recipe

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A Note From Herb

Welcome to our first newsletter. We will be publishing our newsletter every quarter. We hope to provide you with a little entertainment, knowledge and a chance to get to know us better. We thought we would start with defining our commitment to our clients.

What is our purpose? To show that we care.

Why do you buy insurance? A fender-bender, or water in your basement? What if there was a fire or tornado and you lost your photos, clothes, furniture, your computers? How about if you were sued because you

accidentally left your gate open to your pool? Do you have life coverage for your spouse - what if he/she

We work hard to build a personal connection; more of a friendship. That way we get to know you, your business, and try to better protect you or your loved ones from financial devastation.

We recently asked our clients "what do you think about us?". It was quite humbling. The results helped us define "our purpose" and we're glad our clients/friends feel the same way about us as we do them!

"EK Insurance provides quality customer service that goes above and beyond what would be required. Our agent's attention to detail regarding our needs makes us feel like more than just a client, more like a close friend. Thanks!"
 -Jerrod Gauer



Herb and Lisa at the Indianapolis 500 with Jim and Lisa.

didn't come home at the end of the day? Sure, you think it can't happen to you, but it does happen. We truly value our relationships with our clients.

Herb Kettenacker

Agency Principal

Employee Spotlight: Rachel



How do you make the friends, family, and supporters of a 200+ student band look “cool”? You provide them with shades or an awesome knit hat!

Rachel really enjoys spending as much of her free time as possible with the Lakota West Marching Firebirds. She serves as the spirit wear chair-person for the Lakota West Upbeat Club. That entails selling spirit wear items that both the kids and their parents will enjoy. At the beginning of every

season, her living room, dining room, hallway, and car is filled with items proudly donned by supporters and students alike.

The Lakota West Marching Firebirds are often the “Grand Champions” in their division. They participate in many competitions throughout the season and of course perform at the halftime show of every home football game!

55% of small businesses are hacked and need cyber liability coverage

Satisfying Customers since 1987!



Coverage Update: Cyber Liability

Are you a business owner? If so, have you considered your cyber risk? Just a few years ago, security breaches were only a problem for “big companies”. Nowadays, 55% of small businesses were hacked! Cyber liability is what you need to protect yourself and your clients from a cyber loss. Cyber liability can:

- Protect you from simple

mistakes such as including a customer’s credit card number on a bill, emailing a confidential list of donors, or accidentally uploading copyrighted pictures.

- Provide post breach support and expertise
- Provide optional coverages such as legal costs and notification require-

ments, and settlement monies as a result of a cyber loss

- Provide you with coverage extensions such as cyber crisis communications, automatic first and third party liability, and media liability.

Contact us to find out how simple and cost effective it is to add this coverage to your business policy!

Client Spotlight: Mel’s Auto Glass

Etlar Kettenacker Agency is proud to have Mel’s Auto Glass as a client. Mel’s is a family-owned, independent auto glass replacement and windshield repair company servicing the Greater Cincinnati, Dayton, and Northern Kentucky com-

munities since 1987. They are proud to be one of the largest family-owned auto glass businesses in the U.S. They realize their customers deserve the credit for their success. The owners continually invest in tools and processes required to retain their position as the Tri-State area’s auto glass

leader. Mel’s Auto Glass only hires the very best auto glass technicians to provide service and support to their valued clients. Make sure your windshields and cracks are repaired before the wintery cold strikes. Contact Mel’s at 513-563-7771.

Thanksgiving Word Search

R E L A T I V E S T I F S M F
 P N R E U K S S N C H A O E A
 X I E F B O B E T I L A A O S
 O B L Z Y O L T U R K S N T D
 W R Y G I C E T R E T P U K Y
 T S E V R A H L K N Y F M L S
 Y V A R G I M E E N F T I U N
 S Q U A S H M R Y I W M A R P
 F A L L P R A S N D A L O B A
 R M H T N B A G C F A C E K I

COOK CORN DINNER
 FALL FAMILY FEAST
 FOOD GRAVY HARVEST
 MAIZE PILGRAMS PUMPKIN
 RELATIVES SETTLERS SQUASH
 STUFFING THANKS TURKEY



Recipe: Cheri's Apple Cake - Hot Butter Sauce

Mix with Electric Mixer: 2 eggs, 2 cups sugar, 1 cup Crisco Oil.

Mix: 1 teaspoon baking soda, 2 cups flour, 1 teaspoon nutmeg, 1 teaspoon cinnamon, 1/2 teaspoon salt

Combine with above. Add 4 HEAPING cups Granny Smith apples. 1 cup nuts if desired. Put in 9x13 pan. Bake 325 degrees for 1 hour.

Sauce: 2 cups sugar, 1 cup real butter, 1 cup evaporated milk, 2 teaspoons vanilla

Cook until comes to a boil and continue cooking for 2 minutes. Serve warm.

This recipe is a sure way to make you warm up on a cool, fall day!

Community Involvement

I'm sure many of you know by now that in late 2014 Lisa Kettenacker was diagnosed with breast cancer. We can all learn from Lisa. She took this battle head on and defeated it like a champ.

In honor of her mother, Hannah (Kettenacker) Horvath and her hus-



band, Matthew have started a team for the Race for the Cure event in Nashville on October 24th. Herb, Lisa, Hannah, and Matthew all will participate in the event to help raise money to support the Susan G. Komen Foundation.

Hannah and Matthew's company, Lovinggood's Photography, also pledged that for every team member who reaches their goal of \$150, they will receive a credit of \$150 for photo or video work from their company.

All of us here are so proud of Lisa! Her strength and positive attitude has been an inspiration to us all!





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Referral Program!!!
If you love our service and value, please tell your friends. For every referral you make (and we are able to provide a quote), you will be entered into our quarterly drawing. On behalf of the winner, we will donate \$50 to the Susan G. Komen Foundation. Winners will be announced in our next newsletter.

Let us know what you think!! Do you love (or NOT love any of our features). Let us know what you want to hear!!!

Community Calendar

We would love to spotlight events from your company. Please submit information to Cheri@ekagency.com that you would like shared for your upcoming events. **Deadline to appear in the next newsletter is January 8, 2016.**

Hearth Warming Holiday: Nov 6 – 8, 2015

WAYNESVILLE HISTORIC BUSINESS DISTRICT
Main Street Area
Waynesville, OH 45068

An old- fashioned holiday open house at more than 60 shops and restaurants.

The Poinsettia Express: Nov. 14 – Jan. 3, 2016

KROHN CONSERVATORY
1501 Eden Park Drive
Cincinnati, OH 45202

Traditional holiday show with trains, flowers and holiday magic. Through Jan. 3.

Jerusalem: Now thru Feb 12, 2016

CINCINNATI MUSEUM CENTER
1301 Western Ave.
Cincinnati, OH 45203

Rare glimpse into ancient, storied city in ways never seen before. Explore iconic holy sites through aerial footage and see city through eyes of three teenage girls representing inhabits from each major religious faith that calls the city home.

Escape the Room Challenge: Ongoing

7391 Squire Court
West Chester, OH 45069

Escape The Room Challenge is a next-generation interactive adventure based on the classic “escape the room” game in which players are trapped in a room and must find clues and solve puzzles in order to escape...all the while the clock is ticking!