

A Monthly Newsletter For Friends and Clients of Quinton Insurance

MEET YOUR TEAM



John Schiffmacher

john@quintoninsurance.com
585-244-9004

Favorite food: Tacos & Burritos

Favorite movies: Comedies like Anchorman or Happy Gilmore

Dream vacation: Relaxing at a lake house with family

Favorite pastime: Playing video games with friends and watching movies

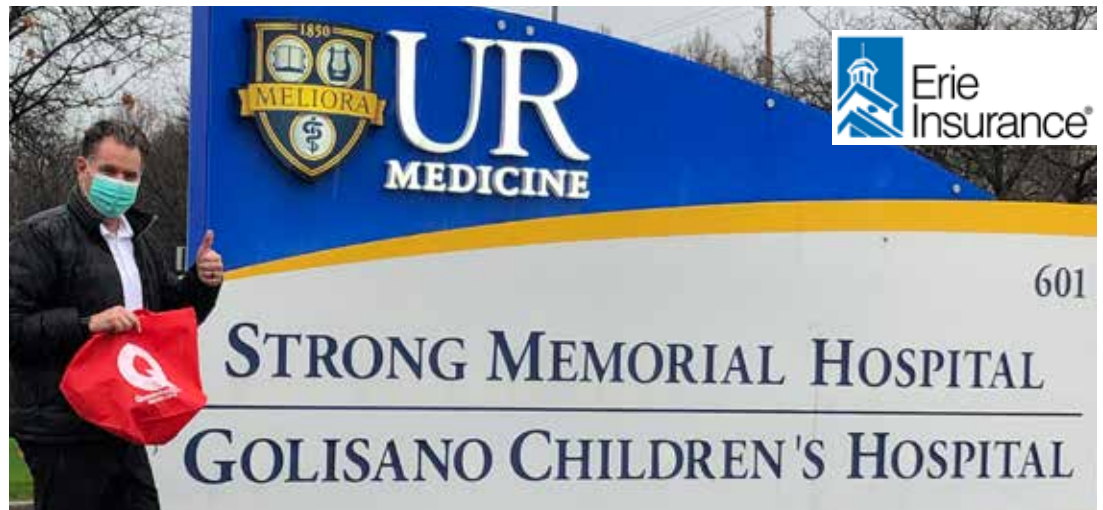
How I got into insurance:

I was working in fast food for over 7 years and was going to college for Graphic Design. After a couple of years I lost my interest in design and saw an opportunity to work as an assistant in a small insurance office. After a few years I got my license and I've been working to develop my career as a broker ever since.

What's inside:

- **Cooper's Corner**
...page 2
- **Referral Program**
...page 3
- **St. Jude Hospital**
...page 4

THANK YOU TO ALL OUR FRONTLINE HEALTH CARE WORKERS



SPECIAL THANKS TO

- **BELLA PASTA**
- **PITTSFORD TAP & GRILLE**

FOR THEIR SUPPORT

Quinton Insurance has partnered with Erie Insurance to support our local front line health care workers and we donated \$2,500.00 to purchase lunches for these amazing amazing people.

We delivered food and gift cards to Strong Memorial Hospital and to The Highlands at Pittsford hospital and nursing home.

We can never re-pay these amazing people for all their hard work and dedication to helping us get thru this very difficult time.



GUESS THE CELEBRITY? AND WIN A \$10 GIFT CARD

Send your best guess to
service@quintoninsurance.com

Every correct answer will be entered into a draw, and we'll select one winner.

JIM BAKER

It was... *the singer PINK*

No purchase necessary. Contest open to everyone.



SAVING FOR RETIREMENT IS NOW EASIER FOR GRAD STUDENTS

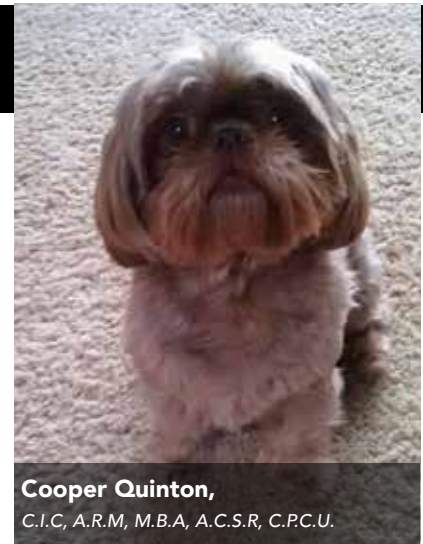
because of a new federal law, says personal finance expert Emily Roberts, PhD. It means money that graduate students and postdoctoral researchers receive from taxable fellowships is recognized for determining eligibility to make IRA contributions.

In the past, this type of income was not treated as taxable compensation unless reported on a Form W-2. That made it hard to fund an IRA because contributions cannot exceed earnings, wages, tips and/or other taxable employee compensation.

Emily Roberts, PhD, is founder of the website and podcast "Personal Finance for PhDs." She is based in Seattle. PFforPhDs.com

COOPER'S CORNER

BEWARE OF THIS HOMEOWNER'S SCAM!



Cooper Quinton,
C.I.C, A.R.M, M.B.A, A.C.S.R, C.P.C.U.

You may have received a solicitation in the mail from Allstate Insurance, State Farm Insurance or Liberty Mutual in the past few months. *Here is the scam...*

These companies are purchasing leads on the internet and sending out homeowners quotes based on what the assessed value is for your home. It looks like a potential savings at first glance!!!

Here is what pisses me off with these agents. They are buying these mailing lists that show the month that you purchased your current home and the list also shows the **MARKET VALUE** of your home. The concern is that the market value of your home has **NOTHING** to do with the **REPLACEMENT COST** of your home and the amount of the insurance that you currently carry.

*The scam here is that they are offering you a cheaper policy... that will only cover you for the Market Value of your home which in most cases is substantially **LESS** than what it would cost to rebuild your home.*

So here are a few alarming things you need to be aware of:

Scenario #1- You have a kitchen and the cost to rebuild your kitchen is \$65,000.00 Under your current insurance with us, you would get paid the \$65,000.00 less your deductible. Under this scam you would only be paid the market value of your kitchen. So lets say that your kitchen has not been updated in 15 years, you may only receive a check for \$25,000.00 minus your deductible.

Scenario #2- Your house suffers a total loss due to a fire or hurricane or tornado. The cost to rebuild your home is \$325,000.00. Under your current insurance policy with Quinton Insurance they would pay you \$325,000.00 less your deductible. Under this new scam if the market value for your home is only \$195,000.00 you would only receive that amount less your deductible

Bottom line, if you ever receive one of these letters in the mail please give our office a call at 800-454-1970. As your agent, I would rather see you raise your home deductible to \$1,000, \$2,500 or \$5,000 and save some money that way, rather than putting yourself in a bad situation by purchasing one of these scam home insurance policies that could potentially ruin you financially!!!



DID YOU KNOW?



13% of Americans still do not wear seatbelts? Non-seatbelt wearers account for 50% of traffic fatalities.

National Highway Traffic Safety Administration statistics.



Half of US adults will be obese by 2030? About one-quarter will be severely obese. That is compared with 40% obesity and 18% severe obesity now.

Study by researchers at Harvard T.H. Chan School of Public Health, Boston, published in New England Journal of Medicine

CLIENT REFERRAL PROGRAM

SAVE

your friends & family up to
37% on their
home, auto or business insurance

WIN TODAY



iPAD



BIG SCREEN TV



DASH CAM



WINNER: **GREG STAR**



WINNER: **MARLENE BANJOKO**



WINNER: **BRAD QUATAERT**

EACH TIME you refer a friend or family member to Quinton Insurance, you will receive a **FREE GIFT...**
and, we'll enter your name into our **MONTHLY** drawing to win an iPad, a Big Screen TV or a
Vehicle Dash Cam...Your choice!

We'll give one prize away **EVERY MONTH**, and there is no limit to the number of entries.
Refer 10 friends to us and YOU get 10 chances to win! You will also get a FREE Gift just for your referral.



CALL TODAY WITH YOUR REFERRAL

800-454-1970



Phone: 800-454-1970 Fax: 877-397-2856
Email: service@quintoninsurance.com



Five numbers that define our challenge



400,000

That's the estimated number of new cases annually of childhood cancer around the globe. Sadly, most of these cases occur in countries where survival rates – not death rates – are 20 percent or less. That's roughly where they were in 1962 in the U.S. when Danny Thomas opened the doors of St. Jude. It's like turning back the clock on decades of research and treatments but St. Jude has pledged to raise survival rates of the six most common forms of childhood cancer to 60 percent, globally, by 2030.

94 percent

At St. Jude, the survival rate for the most common form of childhood cancer, Acute Lymphoblastic Leukemia (ALL) is 94 percent, the best worldwide outcome for the disease. It's such a hopeful number because when our doors opened, that number was just 4 percent. Just think how that impacts the world.

And by the way, the average cost to treat one child with ALL is about \$300,000.

0

No matter what's happening in the world around us – even during a pandemic – our commitment is always the same:

Families never receive a bill from St. Jude for treatment, travel, housing or food.



\$1,000,000,000

It now cost \$1 billion a year to operate St. Jude. Those costs don't stop, or even slow, because much of the world is sheltering in place.

20 percent

St. Jude has led remarkable progress in researching and treating childhood cancer but 20 percent of the kids who come through our doors – and yes, they're still coming during the pandemic – won't survive their disease. Our current public health crisis doesn't make losing 1 in 5 kids to childhood cancer any less unacceptable.

This year at Quinton Insurance, we have set a goal to donate \$5,000.00 and we could really use your help. All you have to do is refer your friends and family to Quinton Insurance and we will donate \$10.00 for EVERY referral you send us! Have your friends or family call us at 1-800-447-3756



2700 Elmwood Ave
Rochester, NY 14618

