



INSURANCE INSIDER

AUGUST 2018

A Monthly Newsletter For Friends & Clients of Quinton Insurance

PROTECTION TIP OF THE MONTH

When your child leaves for college, one thing you should think about is your insurance coverage and how it could change.

If your son or daughter moves more than 100 miles away to attend school and does not keep a vehicle there, your car insurance premiums could decrease by as much as 30 percent.

Be certain to review your homeowners policy. Many policies consider a dorm room an extension of your home, but if your child lives off-campus, you might consider renter's insurance.

What's inside:

- **E-delivery Has Arrived!**
Page 2
- **Who is the Cutest Pet?**
Page 2
- **Guess The Celebrity**
Page 3
- **Want Quicker Certs?**
Page 6
- **Fixing Credit Card Debt**
Page 7



Want to win a brand-new iPad?

GREAT NEWS! You asked for it, and we are bringing back the iPad Referral Program. All you have to do is refer any of your friends and family to us and we will enter your name into our monthly drawing for a brand new iPad.

There is no purchase necessary to win, and the contest is open to everyone. There is no limit to how many times your name can be entered into the monthly drawing.

So if you LOVE US as much as we love you, start telling all your friends and family about Quinton Insurance and win your brand-new iPad today!!!

P.S. — There is another way you

can get your name entered into our monthly iPad drawing. All you have to do is log on to our website at quintoninsurance.com and give us a review and we will automatically enter your name in to win an iPad.

Once your name is entered into the drawing it will stay in the drawing for an entire year, so that gives you 12 chances to WIN!!!

Good Luck,

Gordon Quinton, President
Quinton Insurance



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Fax: 877-397-2856

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PET OF THE MONTH: RIVERS

Quinton Insurance is happy to present Rivers, sent in by Linnea MacGregor.

Send us a picture of your favorite pet in his or her favorite pose, and you could win a \$10 gift card and get your picture in next month's newsletter.

Email your pictures to service@quintoninsurance.com;
mail to 2700 Elmwood Ave,
Rochester, NY 14618,
or fax pictures to 585-388-9531.

No pictures will be returned, and not all pictures will appear.
No purchase necessary. Contest open to everyone.

DID YOU KNOW...

... You share brain waves with your closest friends? Brains of close friends respond in remarkably similar ways when they view a series of short videos. Researchers could predict the strength of two people's social bond based on their brain scans alone.

... Cash use is dropping among younger adults? Among US millennials, 63% say they hardly ever use cash. US adults in this age group are twice as likely as baby boomers to use alternative mobile payments and messaging payment apps such as Venmo.

... There will be more elderly people than children in the US by 2035? That will be the first time people over age 65 outnumber those under age 18. Also: The percentage of non-Hispanic whites will drop to less than 50% of the US population by 2045.

... Shade does not fully protect against the sun? And even potent sunscreens do not provide full protection. In a study in which half the participants stayed in the shade under a beach umbrella and half used a sunscreen with SPF of 100 — higher than most commercial sunscreens — 78% of people in the umbrella group had at least one burned skin area... and so did 25% of those in the sunscreen group. Protect yourself from the sun by using a combination of shade, sun protective clothing and sunscreen.



WARM WELCOME TO OUR NEWEST CLIENTS!

Tri-State Contracting

Andrew Zimbelman &

Laura McArthur

Gujarati Samaj of Buffalo

Aaron Andrews

Ravi Patel

Kayla Parina

Emma Sullivan

Antonietta Toscano &

Matthew DiCicco

CW East Meadow LLC

Mary Saladino

Executive E. Syracuse Hotel

Matthew & Meaghan Capuano

Julia Mason

Chantal Aubry &

Cameron Corsaro

Eagle Bay Storage, LLC

Joseph Villa

Jenna Marcellus & Ryan Legault

Alex Garfield

T Mark Consulting Inc

Michael & Pamela Sullivan

Milan & Rinal Patel

Buffalo State Venture LLC

John Robinson

Stephanie Hodson

Belinda & Gregg Molesworth



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GREAT NEWS: iPADS ARE BACK BY POPULAR DEMAND!

Every time you refer a friend or family member to Quinton Insurance, we'll enter your name into a MONTHLY drawing to win an iPad! We'll give one iPad away every month, and there is no limit to the number of entries. Refer 10 friends to Quinton Insurance, get 10 chances to win!



THANK YOU!

We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us. We appreciate your business and generous referrals!

| | |
|---------------------|------------------|
| Russ Kipperman | Joseph Mitchel |
| Giovanni Zampini | Mary Santacroce |
| Jeffrey Rockey | Andrew Lee |
| Anthony Musso | Amy Coutant |
| Azeez Kham | Jose Rodriguez |
| Matt Geherin | Janice Valente |
| Steve Ward | Bobby Frantz |
| Dave Ferraro | Tom Cosentino |
| Tommy Marcus | Dave Hoffman |
| Alyssa Plow | Sara Karlak |
| Chad Burns | Susan D'Agostino |
| Chris Sinecal | Nick Gelan |
| David Shankles | Geeta Limbu |
| Alan Bates | Gerald Byrne |
| Ann Marie Singleton | Sam Kaiser |
| Mark Ruescher | Angela Toscano |
| Ralph Vaiano | Glen Spinelli |
| Arnie Linzer | David Dobson |
| Jon Bedford | Rodd Proefrock |
| Russell Barrows | Scott Thyroff |
| Tom Hebert | Jay Patel |
| Deb Cleveland | |

CAN YOU

GUESS THE CELEBRITY?

Thanks to everyone who participated in last month's Guess the Celebrity contest. The picture was Morgan Freeman, and the lucky winners were: Donna Cahill, Andree Cooper and Penny Saulen. Congratulations!

Send your best guess for this month's celebrity to service@quintoninsurance.com and you could win a \$10 gift card! Every correct answer will be entered into a drawing, and we'll select up to three winners. Good luck!

No purchase necessary, contest is open to everyone.



COOPER'S CORNER



New Mexico Chile Cook-off

If you can read this whole story without laughing, then there's no hope for you. I was crying by the end. This is an actual account as relayed to paramedics at a chile cook-off in New Mexico.

Note: Please take time to read this slowly. If you pay attention to the first two judges, the reaction of the third judge is even better.

For those of you who have lived in New Mexico, you know how true this is. They actually have a Chile Cook-off about the time Halloween comes around. It takes up a major portion of a parking lot at the Santa Fe Plaza. Judge #3 was an inexperienced Chile taster named Frank, who was visiting from Springfield, IL.

Frank: 'Recently, I was honored to be selected as a judge at a chile cook-off. The original person called in sick at the last moment and I happened to be standing there at the judge's table, asking for directions to the Coors Light truck, when the call came in. I was assured by the other two judges (Native New Mexicans) that the chili wouldn't be all that spicy; and, besides, they told me I could have free beer during the tasting, so I accepted and became Judge 3.'

Here are the scorecard notes from the event:

CHILE # 1: MIKE'S MANIAC MONSTER CHILE

Judge # 1 — A little too heavy on the tomato. Amusing kick.

Judge # 2 — Nice, smooth tomato flavor. Very mild.

Judge # 3 (Frank) — Holy crap, what the hell is this stuff? You could remove dried paint from your driveway. Took me two beers to put the flames out. I hope that's the worst one. These New Mexicans are crazy.

CHILE # 2: EL RANCHO'S AFTERBURNER CHILE

Judge # 1 — Smoky, with a hint of pork. Slight jalapeno tang.

Judge # 2 — Exciting BBQ flavor, needs more peppers to be taken seriously.

Judge # 3 — Keep this out of the reach of children. I'm not sure what I'm supposed to taste besides pain. I had to wave off two people who wanted to give me the Heimlich maneuver. They had to rush in more beer when they saw the look on my face.

CHILE # 3: ALFREDO'S FAMOUS BURN DOWN THE BARN CHILE

Judge # 1 — Excellent firehouse chile. Great kick.

Judge # 2 — A bit salty, good use of peppers.

Judge # 3 — Call the EPA. I've located a uranium spill. My nose feels like I have been snorting Drano. Everyone knows the routine by now. Get me more beer before I ignite. Barmaid pounded me on the back, now my backbone is in the front part of my chest.



CHILI # 4: BUBBA'S BLACK MAGIC

Judge # 1 — Black bean chile with almost no spice. Disappointing.

Judge # 2 — Hint of lime in the black beans. Good side dish for fish or other mild foods, not much of a chile.

Judge # 3 — I felt something scraping across my tongue, but was unable to taste it. Is it possible to burn out taste buds? Sally, the beer maid, was standing behind me with fresh refills. This 300 lb. woman is starting to look HOT .. just like this nuclear waste I'm eating! Is chile an aphrodisiac?

CHILE # 5: LISA'S LEGAL LIP REMOVER

Judge # 1 — Meaty, strong chile. Jalapeno peppers freshly ground, adding considerable kick. Very impressive.

Judge # 2 — Chile using shredded beef, could use more tomato.

Must admit the jalapeno peppers make a strong statement.

Judge # 3 — My ears are ringing, sweat is pouring off my forehead and I can no longer focus my eyes. I farted, and four people behind me needed paramedics. The contestant seemed offended when I told her that her chile had given me brain damage. Sally saved my tongue from bleeding by pouring beer directly on it from the pitcher. I wonder if I'm burning my lips off. It really ticks me off that the other judges asked me to stop screaming. Screw them.

CHILE # 6: VARGA'S VEGETARIAN VARIETY

Judge # 1 — Thin yet bold vegetarian variety chile. Good balance of spices and peppers.

Judge # 2 — The best yet. Aggressive use of peppers, onions, garlic. Superb.

Judge # 3 — My intestines are now a straight pipe filled with gaseous, sulfuric flames. I crapped on myself when I farted, and I'm worried it will eat through the

chair. No one seems inclined to stand behind me except that Sally. Can't feel my lips anymore. I need to wipe my butt with a snow cone.

CHILE # 7 - SUSAN'S SCREAMING SENSATION

Judge # 1 — A mediocre chile with too much reliance on canned peppers.

Judge # 2 — Ho hum, tastes as if the chef literally threw in a can of chile peppers at the last moment. **I should take note that I am worried about judge number 3. He appears to be in a bit of distress as he is cursing uncontrollably.

Judge # 3 — You could put a grenade in my mouth, pull the pin, and I wouldn't feel a thing. I've lost sight in one eye, and the world sounds like it is made of rushing water. My shirt is covered with chile, which slid unnoticed out of my mouth. My pants are full of lava to match my shirt. At least during the autopsy, they'll know

what killed me. I've decided to stop breathing. It's too painful. Screw it; I'm not getting any oxygen anyway. If I need air, I'll just suck it in through the 4-inch hole in my stomach.

CHILE # 8: TOM'S TOENAIL CURLING CHILE

Judge # 1 — The perfect ending, this is a nice blend chile. Not too bold but spicy enough to declare its existence.

Judge # 2 — This final entry is a good, balanced chile. Neither mild nor hot. Sorry to see that most of it was lost when Judge #3 farted, passed out, fell over and pulled the chile pot down on top of himself. Not sure if he's going to make it. Poor feller, wonder how he'd have reacted to really hot chile?

Judge # 3 — No Report



MEET YOUR TEAM

Angela Vaudo Certificate Specialist



Certs@QuintonInsurance.com
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Favorite food:

Pasta and Salad

Favorite movie:

Man on Fire

Dream vacation:

Alaskan Cruise

Favorite pastime:

Four-wheeling and hiking

How I got into insurance:

I wanted to better myself and start a great career, so I took the leap into a new experience.

Are fixed annuities safe?

Fixed annuities are insurance products that are guaranteed to return both the principal you invest plus a fixed rate of interest. They are very similar in concept to Certificates of Deposit (CDs), except a fixed annuity grows tax-deferred.

One of the most frequently asked questions from investors is “are annuities safe?” When considering fixed annuities, the answer is yes. Fixed annuities are one of the safest investment vehicles available.

Although they are not backed by the Federal Deposit Insurance Corporation (FDIC), fixed annuity providers are required by state law to protect their outstanding annuity contracts with cash reserves on a dollar-for-dollar basis. Fixed rate annuities are insured by licensed and regulated companies in much the same way as your home or auto insurance, so fixed annuities are very safe!

Under state insurance law, a fixed annuity must provide you with a minimum rate of interest, which will be set out in the contract. One of the major benefits of fixed annuities is the rate of interest they pay. Fixed annuity rates tend to be a little higher than those of CDs or saving bonds.

This is because the insurers invest the annuity assets into a portfolio of US treasuries or other long term bonds while assuming all the risk. In this way the insurers are able to pass the majority of the earnings onto their contract holders. Traditional fixed annuities generate interest on the premium contributed by you at a rate that is declared in advance by the insurer. Some fixed annuities will offer the same rate of interest over multiple years while others will stipulate a variable rate of interest over the term of the annuity. For example, in the first year of a three-year fixed annuity, you might be offered a rate of 6%, but for the remaining two years the contract might only pay you 3%. Whatever the rate agreed upon, it can never be less than the minimum guaranteed rate stated in the contract.

Fixed annuities are very conservative but safe investments for retirement funds.



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BUSINESS NEWS YOU CAN USE

Share Your Driving Data to Help Lower Business Auto Insurance Costs

For many businesses, the most dangerous part of the workday is the time employees spend in their vehicles. In fact, the average car accident costs an employer \$16,500, according to research conducted by OSHA. If an on-the-job crash results in an injury, the average cost to the driver's employer is \$74,000.¹

Yet, fleets with active telematics programs experience up to 11 percent fewer losses from collisions, according to studies conducted by the Federal Motor Carrier Safety Administration.²

How telematics help lower insurance costs

You may be eligible to save up to 10 percent on your business auto insurance policy, if you have telematics devices installed on at least two-thirds of your commercial vehicles and a positive fleet or FAIR Score®.³

Similar to a financial credit score, the FAIR Score® allows you to see at a glance where your business stands on a driving risk index that compares fleets of similar type and territory. The FAIR Score is an overall risk ranking for the entire



fleet that looks at vehicle characteristics and the driven environment, in addition to vehicle performance. Monitored weekly, with monthly trend reports, the FAIR Score lets managers put safety first and reduce risk.

With EnRoute, you'll also have access to an easy-to-understand online portal that allows you to see which drivers are improving your score and

which ones have room for improvement. Identifying and analyzing contextual driving risks may lead to better driving performance, a reduction in risky driving and improved driving safety.

If you don't have telematics devices on your vehicles and you're interested in this technology, you can purchase the devices from one of the EnRoute service providers.

