

A Monthly Newsletter For Friends & Clients of Quinton Insurance



*May joy and peace surround you, contentment latch your door, and happiness be with you now and bless you evermore!*

## What's inside:

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## HELPING TO HONOR OUR VETERANS

**Honor Flight Rochester flies veterans free of charge to visit the monuments built in THEIR honor. All They Did Was Save The World.**

Rochester, New York is one of 100 established 'hubs' in the national Honor Flight Network. They are a not-for-profit, and created to honor America's veterans for their sacrifices. Over the past several years Honor Flight Rochester has flown over 2,000 vets to DC for the trip of a lifetime.

Honor Flight first flew in May 2005 with six small planes flying twelve WWII veterans, departing from Springfield, Ohio. In 2006, with a rapidly expanding waiting list, the program transitioned to commercial airline carriers to accommodate more veterans.

**Our honored heroes travel absolutely free.**

This can only happen with generous support from Rochester's private community. Honor Flight accepts no government funding, nor partisan political sponsorships.

At Honor Flight, they are committed to providing these heroes with, quite literally, a safe and memorable trip of a lifetime.

Thank you for joining Quinton Insurance with your generous support and helping to **HONOR AMERICA'S VETERANS.**

To find out more information and about how you can apply, volunteer, sponsor or celebrate our veterans visit:

[honorflightrochester.org](http://honorflightrochester.org)



**PET OF THE MONTH:  
GINZO**

sent in by  
**Tom Singe**

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](mailto:service@quintoninsurance.com); mail to 2700 Elmwood Ave, Rochester, NY 14618, or fax pictures to 585-388-9531.

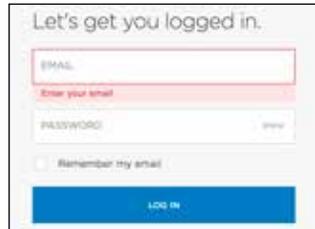
No pictures will be returned, and not all pictures will appear. No purchase necessary. Contest open to everyone.

# ATTENTION:



**ERIE INSURANCE  
CUSTOMERS**

**YOU ASKED...  
THEY FINALLY  
LISTENED!!!**



Now you can set up your own online account just go to:-  
**[erieinsurance.com/account](http://erieinsurance.com/account)**.

Customers who set up an Online Account have access to these self-service features:

- **Auto and/or home policy's full declarations page**—selected policy options, including deductibles and coverage limits
- **Insurance ID card**—they can print a copy or access via a mobile device
- **Electronic invoice**—view current and previous invoices.
- **Pay a bill online**—Customers can pay here and see their payment history
- **Agent contact information**—Quickly and conveniently contact your agent.

**Any questions please call our office anytime at 800-454-1970**

## WARM WELCOME TO OUR NEWEST CLIENTS!

Jose & Maritza Bendvides  
Dawn Colf & George  
Flannery  
Mario Forgione Ltd  
Eager Beaver Car Wash  
Irena Chrzan  
Clifford Dummond  
Elmwood Inn  
Juan Salvo & Irina Mindlis

Alexander Hillis III &  
Brittany Forcione  
Kazi Ahmed & Mahfuza  
Khanam  
Valentino Lawn Care, Inc.  
PlantUs LTD  
Kyle Piurkoski & Edwine  
Kimberly  
John Douglass

Maygan Repass  
Nickalos Rauscher  
Carlos Rivera  
30 Ridgeland Rd LLC  
Ryan Jeremie  
Mark Alphonso  
Oceanside Auto Wash  
John Armwood III  
Shree Venkatas Inc

Patrick Marron  
Barbara Jones  
Alisha Bermudez  
Osvaldo Espinosa & Maria  
De Jesus  
Omar Mohamed  
Vintage Entertainment  
Group Inc.  
Basheer & Monefah Everett

**Thank You** for choosing **Quinton Insurance**



# CONGRATULATIONS MARCH'S BIG WINNER!

**RITA TROCINO**

## 2019 Referral Contest WIN AN iPad

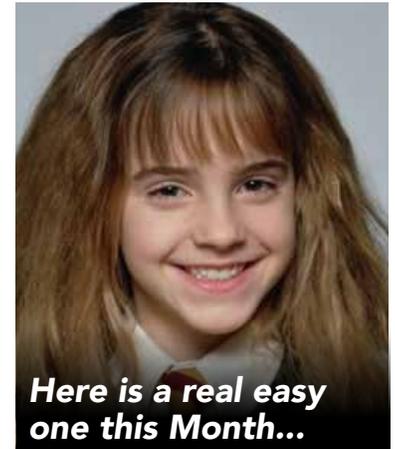
Each time you refer a friend or family member to Quinton Insurance, we'll enter your name into a MONTHLY drawing to win an iPad! We'll give one iPad away every month, and there is no limit to the number of entries. Refer 10 friends to us and YOU get 10 chances to win!



**We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.**

- |                 |                |                 |
|-----------------|----------------|-----------------|
| Mike Tellone    | Ken Weiner     | Andrew Ehrlich  |
| Kara            | Sharon Marlin  | Jesse Terzi     |
| Bartoszewicki   | Jim Tuchrello  | Joe Rodriguez   |
| Larry Fleisher  | Jeffrey Jacome | Hien Luong      |
| Dan Colaprete   | Tom Ahrens     | Bright Aduasare |
| Jeff Rockey     | Prakash Patel  | Mehendra Gohil  |
| Michael Carrano | Bonnie Bradley | Tom Thomas      |
| Rich Mailander  | David Strebel  |                 |

**We appreciate your business and generous referrals!**



*Here is a real easy one this Month...*

## GUESS THE CELEBRITY?

Send your best guess for this month's celebrity to [service@quintoninsurance.com](mailto:service@quintoninsurance.com) and you could

### WIN a \$10 gift card

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

**Good luck!**

**Thanks** to all that submitted an answer.

**February Winner:**

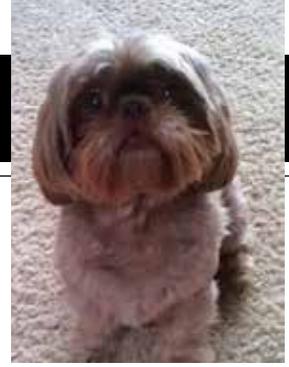
**Jean Fassino**

It was... **Harrison Ford**

No purchase necessary. Contest open to everyone.



Phone: 800-454-1970 Fax: 877-397-2856  
Email: [service@quintoninsurance.com](mailto:service@quintoninsurance.com)



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

## COOPER'S CORNER

# How many claims can I submit before my insurance gets cancelled?

*My general rule of thumb over the past 25 years is that 2 claims in the last five years will put you on your insurance companies radar and most likely have us shopping for new insurance for you on your next renewal.*

*Unfortunately, I must make that dreaded phone call to my clients telling them that their insurance company has decided to non-renew your home or car insurance due to too many claims.*

*Here is how you can help me having to make that awful phone call to you and receiving that cancellation letter in the mail from your insurance company telling you that they are divorcing you and that now you must go out and find new insurance at a significantly higher cost.*

### 1. Self-Insure .

- When you have a few shingles blow off the roof, or someone taps your bumper in the parking lot, your first call should be to a contractor or to your local collision shop and not to Quinton Insurance. Get in the habit of paying out of pocket for the little nicks and bruises and not turning that into your insurance company. Please keep in mind that it costs your insurance company more money to pay (2) \$1,000.00 claims that it does to pay one claim for \$5,000.00. **MAKE SURE YOU LET THEM KNOW THAT YOU'RE NOT TURNING THIS INTO INSURANCE AND THAT YOU WANT THEIR "CASH DISCOUNT PRICE TOO!"**

### 2. Raise your deductibles

- If your carrying a \$500.00 deductible on your home and cars, you need to call our office and raise both of those to \$1,000.00 and use the savings generated from raising your deductible to start your emergency fund that you are not going to set aside for minor mishaps to your cars and home.

### 3. Set Up an Emergency Fund.

- Now that you have raised your deductibles on your cars and home you now have a few hundred dollars set aside to pay for small incidents out of your new emergency fund. I recommend going to your bank and setting up this new account and put the money into this account that you just saved by raising your deductibles. For the next five years I want you to continue to pay your insurance at the old rate and instead of sending the entire amount to your insurance company you're now going to send them a check for the smaller amount and put the rest of the money into your emergency fund. After five years you can stop doing this and you will find out that you now have a few thousand dollars set aside for insurance emergencies.

A few more tricks to lower your insurance costs and put more money into your emergency fund

- Ask us about pay in full discounts on your car and home insurance. These discounts can be as high as 10% per year and most carriers will accept credit cards and allow you to earn points at the same time. **DON'T FORGET-SAVINGS PLACED INTO NEW EMERGENCY FUND**
- Take that dreaded defensive driving course- its now offered online so you don't have to sit in a classroom anymore-Again another 10% savings. **DON'T FORGET- SAVINGS PLACED INTO NEW EMERGENCY FUND**
- If you have vehicles that are over 100,000.00 miles look to drop full coverage on that vehicle. **DON'T FORGET-SAVINGS PLACED INTO NEW EMERGENCY FUND**




**WE ARE NOW PROUD TO BE A  
DAVE RAMSEY  
ENDORSED LOCAL PROVIDER**



## DID YOU KNOW...

### What was the first item listed on eBay

It was a broken laser pointer that sold for \$14.83. When the buyer, Mark Fraser, was contacted to make sure he knew it was broken, his reply was "I'm a collector of broken laser pointers."

### How animators were punished at Dreamworks

In 1996, Dreamworks animators who were failing at their work on Prince of Egypt were punished by being sent to work on Shrek. The Prince of Egypt movie...was a big flop at the box office, whereas Shrek went on to make over \$2 Billion.