



# INSURANCE INSIDER

A Monthly Newsletter For Friends & Clients of Quinton Insurance



## November HAPPY THANKSGIVING

### What NOT to feed your pets on Thanksgiving!!

Turkey Skin, Drippings, Twine & Bones, Stuffing, Sage, Raisins, Onion/Garlic, Nutmeg/nuts, Mushrooms, Corn on the cob, Chocolate, Candied Yams, Butter, Bread Dough, Fatty foods & Fat Trimmings and of course Alcohol

Have a safe, fun and happy Halloween from all of us at Quinton Insurance.

### What's inside:

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## 2019 FASHION WEEK ROCHESTER



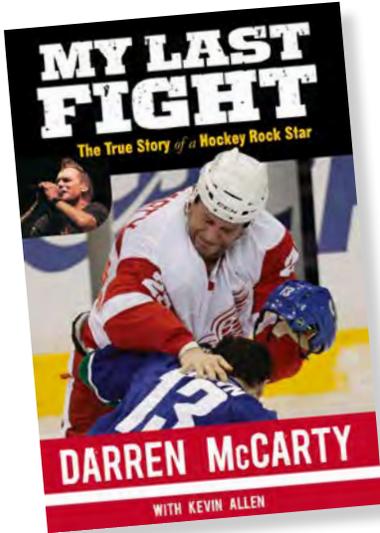
In its tenth year, Fashion Week Rochester featured six nights of runway shows highlighting local & national designers, retailers, community leaders and talent. The annual fundraiser for The Center for Youth attracted thousands of people to the city and raises funds and awareness for youth homelessness, youth shelters and emergency programs. Each runway performance was dedicated to a program that benefits young people.

I was so proud of my daughter Taylor Quinton, one of the models this year and Quinton Insurance was honoured to sponsor the event that raised over \$1,000,000 for The Center.

The Center for Youth is the best organization to turn to for young people seeking to deal with, explore, or understand issues of importance to them – from their perspective, and on their terms. Started by kids, for kids, all Center services – from counseling, to shelter, to education, to referrals – are rooted in, and delivered with the knowledge that youth want to, and can, take responsibility for their life choices.

They provide homeless, temporary & transitional housing, crisis nursery services for caregivers and families in need, school-based counseling, street outreach and so much more.





## WHAT I'M READING THIS MONTH!

You know I'm a hockey fan... so here is another great hockey story for you. Looking back on a memorable career, Darren McCarty recounts his time as one of the most visible and beloved members of the Detroit Red Wings as well as his personal struggles with addiction, finances, and women and his daily battles to overcome them.

As colorful a character as any NHL player, he has arms adorned with tattoos, and he was the lead singer in the hard rock band Grinder during the offseason. Yet this autobiography details what may have endeared him most to his fans: the honest, open way he has dealt with his struggles in life off the ice. Whether dealing with substance abuse, bankruptcy, divorce, or the death of his father, Darren McCarty has always seemed to persevere.

I loved how open he is in this book, speaking the truth about a local boy who made good before succumbing to the pitfalls of becoming rich and famous.

## YOUR TICKET TO HEALTHY FLYING



### 6 Ways to Protect Yourself When You Travel

In 2003, a flight departed Hong Kong with 120 passengers and crew on board-including one who was infected with the SARS virus. Within days, 20 of those passengers and two flight attendants had the potentially fatal disease.

Airline passengers spend hours stuck in a small space with fellow travelers, breathing the same air and touching the same surfaces-surfaces that might not get cleaned well or often. And their body's natural defenses against germs are compromised by the environmental conditions on planes. Beyond germs, the shrinking

airline seats, when combined with lack of movement, can lead to other serious health issues as well. Luckily, there are ways to protect yourself, particularly on longer flights...

- **Stay hydrated.** You need moist mucous membranes to create a line of defense against germs that are inhaled. The air in airplane cabins is very dry-often only about 20% humidity or less. Drink four to eight ounces of fluid-preferably water-per hour. Avoid alcoholic beverages that can dehydrate the body.
- **Turn your air vent on.** Breathing filtered air blowing from the vent above your seat could reduce your exposure to germs from a sick passenger seated near you.
- **Pack a surgical mask in your carry-on bag when you fly.** Even if you feel embarrassed, don this mask if you are seated near someone who is coughing or sneezing.
- **Wear eyeglasses rather than contact lenses.** The low humidity on airplanes can dry out your eyes, creating discomfort for contact lens wearers.
- **Get up and move every hour or two.** Stroll up the aisle and back or at least stand and stretch. Spending long hours stuck in a cramped airline seat isn't just uncomfortable...it can lead to a potentially fatal blood-clot condition called deep vein thrombosis-even in travelers who have no history of circulatory problems.
- **Bring hand sanitizer and/or sanitizing wipes.** To prevent the transmission of germs, use sanitizer on your hands during flights immediately before eating, drinking, removing contact lenses or doing anything else that involves touching your eyes or face.



## MONEY MATTERS

### Debt Problems?

- **To stop harassment for debts you do not owe,** start by disputing a debt-you must do this within 30 days of being informed of it, and should do so in writing via certified mail. The debt collector must then send what it considers to be documentation of the debt. You can then gather proof that you do not owe the money. If the debt collector persists, notify the company-again, in writing by certified mail-not to contact you again. By law, the debt collector must comply, but it still can take you to court. If you are sued for a debt, respond immediately and get an attorney-the courthouse may be able to help if you cannot afford one. Never ignore a summons, or the debt collector will win by default. If you are being harassed or a firm is not following the law, file a complaint with the Consumer Financial Protection Bureau (ConsumerFinance.gov). You also have the right to sue debt-collection firms.

### Buying a New Vehicle?

- **Safest new vehicles for less than \$30,000:** Small SUVs: Mazda CX-5, Subaru Forester, Honda CR-V, Hyundai Tucson. Sedans: Toyota Camry, Subaru Legacy, Hyundai Sonata, Kia Optima. Pickups: Ford F-150, Honda Ridgeline.



# THIS MONTH'S BIG WINNER!

**MARLENE BANJOKO**

**2019 Referral Contest**

**WIN AN iPad, TV OR SECURITY SYSTEM**

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!



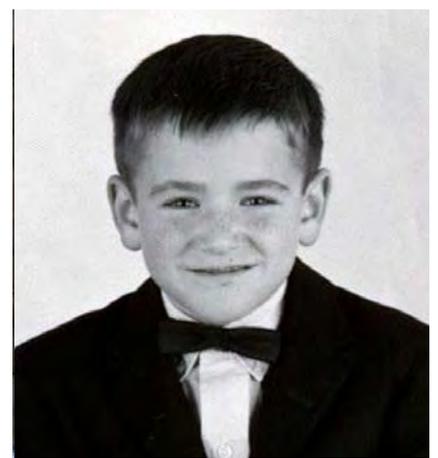
**We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.**

Barry Holtz  
Rubiel Ferrer Jr  
Marlene Banjoko  
Isaiah Corbin Jr  
Alejandro Flores

Marleny Cruz  
Christopher Young  
Jonathan Soto  
Jerald Wank  
Christine Cosentino

Tricia DiNova  
Vinny Luisi  
Vijay Singh  
Louis Spizzirro

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



## 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.

**Gary Johansen**

It was... **Prince William**

No purchase necessary. Contest open to everyone.



*Thanks*

**BIG THANKS** goes out to **LAMAY & SONS INC.**, who were kind enough to invite Aimee to their weekly luncheon. We are so lucky to have them as clients for 4 years now and look forward to many years more.



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



## PET OF THE MONTH:

Meet **SCOUT** the newest member of the Lambert family. He is a 14 week old Lab we adopted last week. He is fitting in pretty well with our family.

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.

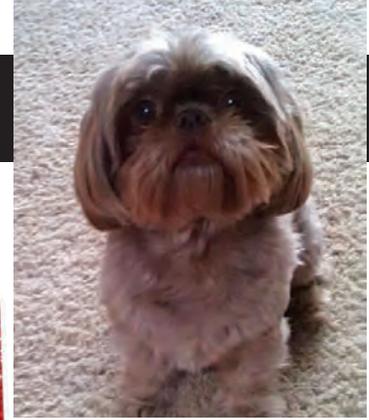
## QUINTON INSURANCE

ARE PROUD TO BE AN

## AUTHORIZED ADVISOR FOR



## COOPER'S CORNER



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

## New York State Extends Deadline for Mandatory Sexual Harassment Training to October 2019

**New York State and New York City** have implemented laws mandating sexual harassment training to all employees on an annual basis. The original state deadline for completing training was January 1, 2019. The state just extended the deadline to **October 2019**. Employers covered by the New York City law must comply with its training requirements beginning **April 1, 2019**. The state extension ONLY applies to the training. Employers are still required to adopt and promulgate a sexual harassment prevention policy by October 9, 2018.

Employers who are state contractors must submit an affirmation by **January 2019** attesting to the fact that they have a sexual harassment policy that complies with the new regulation and that they have trained all their employees on the terms of the policy.

**As our client that we can provide this training to you and your employees FREE of charge and to call us if you need help with being in compliance 800-454-1970**



## DID YOU KNOW?



**Hospital hand sanitizers are used less often than they should be because they cannot be placed close to patients.** Fire marshals require sanitizer dispensers to be removed altogether or located far from patients' bedsides because hand sanitizers contain at least 60% alcohol and are flammable. Fire regulations also limit how much hand sanitizer can be kept on site. Result: Sanitizer dispensers usually are in hallways-but greater use of sanitizers closer to patients could be more effective at germ control.

The New York Times



**Meditation is as effective as a vacation for stress reduction and increasing positive emotions.** Fifteen minutes of meditation per day brings about as much improvement in these areas as a day of vacation.

Study by researchers at University College Groningen, the Netherlands, published in Journal of Positive Psychology.

# CLIENT REFERRAL PROGRAM

## SAVE

your friends & family up to

### 37%

on their home, auto or business insurance

# WIN TODAY



iPAD



BIG SCREEN TV



SECURITY SYSTEM



WINNER: GREG STAR



WINNERS: JOE & RITA TROCINO, GUINNESS AND STELLA...The Dogs



WINNER: DAVE FERRARO

**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 Home Security System...*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](mailto:service@quintoninsurance.com)



## A HEALTHIER YOU



Moms who breast-feed get a heart health bonus later in life, reports Irene Lambrinouadaki, MD. Recent finding: Just six months of breast-feeding led to reduced arterial stiffness and plaque and a lower risk for heart disease. The longer women nursed, the greater the benefit. Breast-feeding also helps prevent postpartum depression and certain cancers and can help regulate blood sugar. Nursing women have high levels of prolactin, a hormone that lowers the risk for diabetes.

*Irene Lambrinouadaki, MD, is professor of endocrinology at National and Kapodistrian University, Athens, Greece.*

Some drugs cause loss of smell, we hear from Alan Hirsch, MD, including atorvastatin (Lipitor) and other statins...ACE inhibitor captopril (Capoten)...azithromycin (Zithromax) and other antibiotics... and antidepressants such as amitriptyline (Elavil) and fluoxetine (Prozac). These drugs may affect taste or smell receptors by causing dry mouth, which diminishes smell. If you have noticed this, ask your doctor about a lower dose or a different drug.

*Alan Hirsch, MD, is neurological director of The Smell & Taste Treatment and Research Foundation in Chicago.*



## CONGRATS to G.Q for finishing in 5th place

in the Men's 50 National Clay Court Championships in Sarasota FL this past month. Gordon finished with an 8-1 record



## SUPPORTING OUR COMMUNITY

Quinton Insurance is proud to sponsor the Hamburg Hawks Bantam Minor Hockey Team.



**Gold to reach \$1,900 per ounce by early 2021**, predicts precious-metals expert Frank E. Holmes. Investors have pushed up prices to a recent \$1,505 per ounce, a six-year high, amid anxiety over slowing global economic growth and US-China trade tensions. Frank E. Holmes is CEO and CIO of US Global Investors, San Antonio, and coauthor of *The Goldwatcher: Demystifying Gold Investing*. USFunds.com

# WIN A \$10 GIFT CARD!!

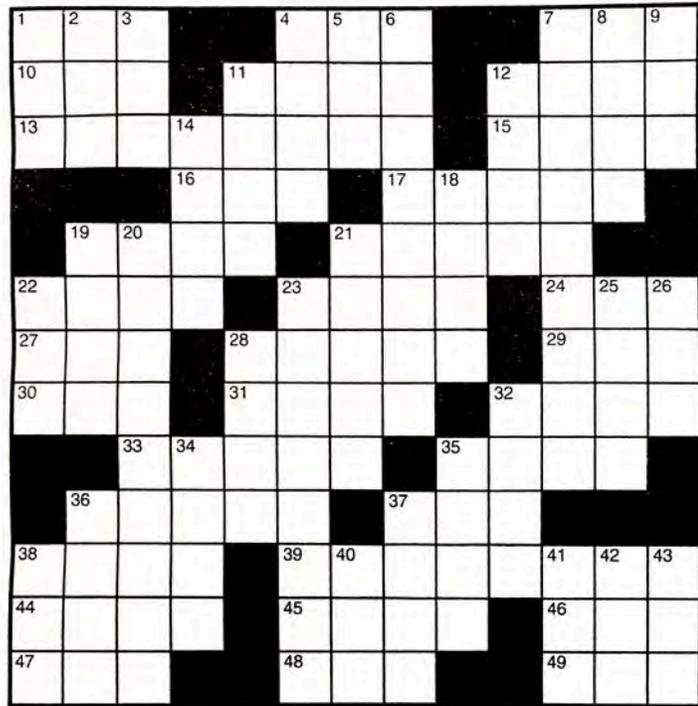
Quickly complete the crossword and send a copy to [Chris@QuintonInsurance.com](mailto:Chris@QuintonInsurance.com) The first correct puzzle received, will WIN a \$10 Gift Card!

### ACROSS

1. Finds acceptable
4. Scand. land
7. Banned insecticide (abbr.)
10. Falsehood
11. MP's prey
12. Transmission part
13. NBC news program
15. Military academy (abbr.)
16. Peat marsh
17. Madame Curie
19. Son of Isaac
21. Thighbone
22. Far and \_\_\_
23. Foe of 007 (2 wds.)
24. Labor organization (abbr.)
27. Barker who played Taman
28. Owl noises
29. "Who Wants to \_\_\_ Millionaire" (2 wds.)
30. Country club employee
31. Easier Bunny's burdens
32. Brewers' products
33. Verse writers
35. Special menu
36. Tex—Mex favorite
37. Marsh
38. Stupid person
39. Comparing
44. "King of the Hill" guy
45. \_\_\_ Knievel
46. Plant fluid
47. Ending for suburban or meteor
48. Tie recipient in June
49. \_\_\_ loss (2 wds.)

### DOWN

1. Like an antique
2. Sporange manufacturer
3. Harden
4. Gulp
5. Succeeded
6. Components
7. Worth having
8. Citizen of Copenhagen
9. Refrain syllable



11. Baseball manager Felipe
12. Hindu teacher
14. Online auction house
18. Hebrew prophel
19. Pitcher,
20. Bill Clinton's instrument
21. Toads kin
22. High mountain
23. Exhausted (hyph.)
25. Podiatrist's interest
26. Cruces, New Mexico
28. Sock part

32. Isn't, Incorrectly
34. Porcine sound
35. New \_\_\_
36. Outer garment
37. Ran from danger
38. F followers
40. Green or Mendes
- 41 "----- penny earned" (2words)
42. King Cole or Turner
43. 3.0, e.g. (abbr.)

**...Good Luck!**



## Trick or Treat COSTUME CONTEST

**Big Thanks to our staff who went all out this year with their WONDERFUL Halloween costumes.**

We had a lot of fun and the big winners of the day were: Lynn as Little Red Riding Hood and Angela as "Larry" of the 3 Stooges.



### TUSCAN VEGETABLE CHICKEN STEW

This secret recipe is shared by **Jean Fassino of Lamay & Sons Inc.** one of our VIP Clients. **Thanks Jean!**

- 1/2 tablespoon oil
- 2 tablespoon butter
- 1 medium onion, diced
- 1 teaspoon garlic, minced
- 1 large carrot ( chopped)
- 2 ribs celery ( chopped)
- 1 large zucchini ( chopped)
- 1 red bell pepper( chopped)
- 1/8 cup flour
- 2 cups chicken stock
- 1 teaspoon of dried oregano
- 1 teaspoon of dried basil
- 1/4 teaspoon crushed red pepper flakes ( optional)
- 1 (19 oz.) can cannellini beans, drained and rinsed
- 1 (28 oz.) can diced tomatoes, undrained
- 1 pound chicken breast diced
- 1 cup fresh spinach leaves, chopped
- 1 tablespoons cider vinegar
- salt and pepper to taste
- fresh parsley
- parmesan cheese

#### INSTRUCTIONS

1. In a large pot over medium high heat, add the butter and olive oil. Add in the chicken, onion, garlic, carrots, and celery and saute for about 4-5 minutes, until tender and fragrant. Stir in the zucchini and red pepper and cook for 2 minutes until slightly softened. Sprinkle in the flour to create a roux and cook for another minute. Slowly add 1 cup of the chicken stock while continuously stirring until it starts to thicken and comes together. Then slowly pour in the remaining chicken broth.
2. Stir in the Italian seasoning, red pepper flakes, beans and entire can of tomatoes.
3. Bring to a boil, stirring frequently. Reduce heat to low and simmer uncovered for 25-30 minutes.
4. Stir in the spinach and cider vinegar and cook for 3-4 minutes or until everything is heated through.
5. Season with salt and pepper and serve hot with fresh parsley and parmesan cheese, if desired.

If you have a secret recipe that you would like to share with the Quinton family please email it to:

**[chris@quintoninsurance.com](mailto:chris@quintoninsurance.com)**



# DO YOU NEED HELP WITH ALL YOUR BUSINESS INSURANCE NEEDS

- Auto Dealerships
- Automotive Program
- Boiler & Machinery Insurance
- Builders' Risk Insurance
- Business Interruption Insurance
- Business Owners Package Insurance
- Business Property Insurance
- Business Risk Management
- Car Wash Program
- Cargo Insurance
- Commercial Auto Insurance
- Commercial Earthquake Insurance
- Commercial Property Management
- Commercial Trucking Insurance
- Commercial Umbrella Insurance
- Contractor's General Liability
- Cyber Security Insurance & Data Breach Insurance Coverage
- Directors and Officers Liability
- Dry Cleaner Program
- Employment Practices Liability Insurance (EPLI)
- Farm Insurance
- Garage Insurance
- General Liability Insurance
- Hotel Insurance
- Key Person / Employee Insurance
- Kidnap & Ransom Insurance
- Landscaper Program
- Law Firms
- Learning Institutions
- Liquor Liability Insurance
- Management Liability
- Manufacturers Insurance
- Medical Malpractice Insurance
- Product Liability Insurance
- Non-Profits & Religious Organizations Insurance
- Professional Liability (Errors & Omissions) Insurance
- Property Owner Program
- Restaurant Insurance
- Retirement Communities
- Special Event Insurance
- State & Local Governments
- Surety Bonds
- Technology Insurance
- Transportation & Logistics
- Truck Dealers
- Vineyard & Winery Insurance
- Wholesalers & Distributors Insurance
- Workers' Comp Insurance
- Wrecker Insurance

Please Check Out Our  
Wonderful Reviews and

★ ★ ★ ★ ★  
**5 STAR RATING**

**Great service and fair pricing**

RITCHIE D Huntington Station, NY April 10th  
Assisted by Michele

**Nate was very helpful and friendly.**

Ramtin T, Brooklyn, NY April 9th Assisted by Nate

**I switched to quinton insurance and have never been happier!**

**I recommend them all the time!**

Kara C, April 2nd Assisted by Nate

**These guys respond to your needs.**

Kevin O, Rochester, NY March 29th Assisted by Nate

**Great customer service. And good company**

MARLENY CRUZ, Copiague, NY March 19th  
Assisted by Nate

**Extremely helpful, quick response time, professional service,  
very nice to talk to**

James Donnelly, Copiague, NY March 29th Assisted  
by Angela

2700 Elmwood Ave  
Rochester, NY 14618

