

MEET YOUR TEAM



Palko Szantho

Insurance Advisor

Favorite food: Mcdonalds

Favorite movies: Sound of Music

Dream vacation: Touring the Gulf of Venice

Favorite pastime: Mixologist and Pickle-baller

How I got into insurance:
I always wanted to make sure everyone is safe!

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OCTOBER IS FIRE PREVENTION MONTH

Fires are a serious risk for businesses of all types. It's up to employees to take the proper precautions to keep themselves, their co-workers and safe from fire hazards.

Lower the Risks of Fire

Here are some simple things employees can do to prevent fires at work:

- Always comply with regulations.
- Obey "No Smoking" signs.
- Dispose of cigarettes and matches in the proper receptacles after ensuring they are completely extinguished.
- Watch for frayed electrical cords and overloaded circuits.
- Dispose of flammable wastes and scraps by placing them in metal containers.

Combustible Storage

Make sure employees always store combustible materials in a safe area. Fumes can travel a considerable distance and become ignited by a furnace, stove, electrical equipment or even a lit cigarette. If employees need to dispose of flammable liquids, they should not pour them down the drain. Employees need to educate themselves on the proper method of disposal.

Inspect Equipment Regularly

Proper maintenance procedures are important for fire safety. If employees use electrical equipment or tools, they should inspect them regularly to make sure they are working correctly.

Preparing for a Fire

Employees should follow these guidelines:

- Become familiar with the location and operation of firefighting equipment.
- Learn where fire extinguishers are located and what types of fires they are to be used on.
- Participate in periodic fire drills to practice fire response procedures.
- Become familiar with the different types of alarms used in your workplace.
- Establish an employee meeting place.

When a Fire Breaks Out

Employees should take the following safety precautions:

- Always treat alarms as a true emergency unless you are told it is a drill. Just because you do not see it does not mean a fire is not present.
- Always use the stairs instead of the elevator.
- If the room fills with smoke, stay low and get out as fast—but as safely—as you can.

**Call Quinton Insurance today to review
YOUR Fire Insurance coverage!**



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

This is an EASY one. Send your answer to service@quintoninsurance.com

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

STEVE ROBEY

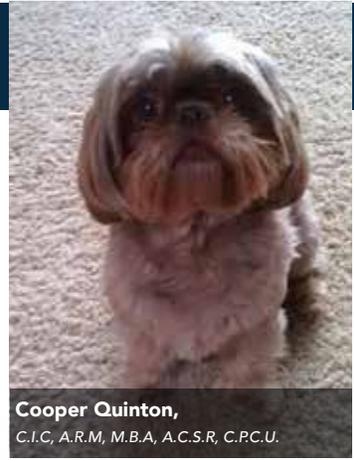
It was... **George Clooney**

No purchase necessary. Contest open to everyone.

COOPER'S CORNER



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



HALLOWEEN SAFETY TIPS

The night is quickly approaching when the streets will be filled with ghosts and goblins, not to mention princesses and fairies. As always, there are a few important Halloween safety guidelines that should be observed to ensure the night runs smoothly.

- Accessorize with a flashlight!
- Wear a costume that is properly fitted to reduce the chance of tripping on it.
- Wear a light-coloured or bright costume, reflective tape or arm bands to heighten visibility.
- Select a costume that is constructed from flame-retardant materials.
- Make sure your vision is not restricted. Consider completing your costume with make-up rather than masks. Masks may require that the eye-holes be cut larger for the sake of good peripheral vision.
- Shoes should fit properly even if they do not go well with a costume.
- If a child's costume requires the use of props, such as a flexible-plastic sword, make sure the sharp tip is cut or filed round.
- Glow sticks are also an excellent method to increase a child's visibility. You might want to consider creating a fun necklace with string to ensure they will want to wear as part of their costumes.

Above all, have a safe and ghoulishly good Halloween!

Around the House

Many people enjoy transforming their homes into eerie scenes. Be sure to keep the path leading up to your door free of obstacles for the little ones, especially those with masks who might have trouble seeing in dim light.

Keep pets indoors on Halloween to protect them from hazards and preventing them from being aggressive to visitors.

Before you light those candles in your pumpkin, consider using inexpensive safety glow sticks. Nothing says spooky like a glowing green jack-o-lantern!

Costumes

It is important that when helping a child pick out a costume, safety should be the main concern.



PET FIRE SAFETY

When it comes to fire safety, there's no such thing as being too careful. If you share your home with a furry friend or two, pet safety should be a priority when you're planning for a potential emergency.

1. **Prevent fires before they start.** Pets contribute to the start of approximately 700 home fires each year.
2. **Buy a pet-rescue alert sticker.** Stickers are easy to find — most online pet product stores sell them
3. **Smoke detectors save lives!** But only if they are working. Your pet, and family, will thank you for it.
4. **Know where to find your furry BFF.** A moment's notice may be all you have in an emergency, so make sure you know all the places your cutie likes to hide.
5. **Practice routes of escape.** Make sure you've got an emergency plan — and do a dry run with your pet.
6. **Safe haven** Make a list of preferred kennels and boarding facilities, or hotels that allow pets.
7. **Keep your leash and emergency kit near an exit.**
8. **Make sure your pet is easily identifiable.**



DID YOU KNOW?



The Milky Way may have many close neighbors? Just as the sun has planets and the planets have moons, models indicate that the Milky Way may have about 150 satellite galaxies awaiting discovery.

Study by researchers at Stanford University, California, scheduled to be published in Astrophysical Journal.



Four new walking sharks have been discovered? The small tropical sharks-averaging about three feet long-walk on their fins and can withstand low-oxygen environments. This makes it easier for them to catch prey in very shallow water on reefs when the tide is low.

Study by researchers at University of Queensland, Brisbane, Australia, published in Marine and Freshwater Research.

EVERYONE WINS



GREAT NEWS!!!

Refer your friends and family to Quinton Insurance and for every referral we will donate

\$25 to St. Jude Children's Research Hospital

...whether they buy insurance from us or not

We will ALSO enter *YOUR* name into our **MONTHLY** drawing to **WIN** an iPad, a Big Screen TV or a vehicle Dash Cam
...your choice

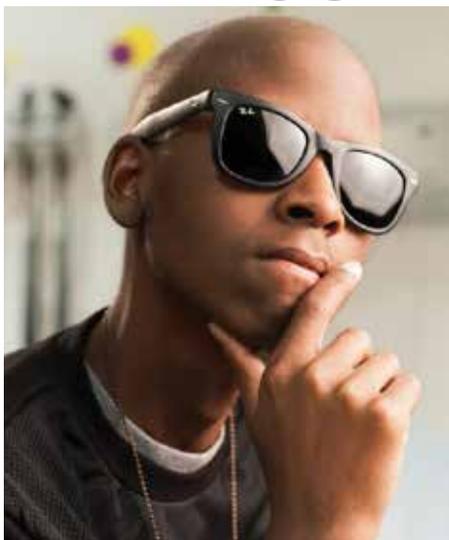
There is no limit to the number of entries.
Refer 10 friends to us and YOU get 10 chances to win!

CONTACT US TODAY WITH YOUR REFERRAL

800-454-1970

WWW.QUINTONINSURANCE.COM/REFERRAL-PROGRAM

HELP US...



Adam was 16 years old. He was enjoying the summer of his life, filled with vacations, rafting trips and the freedoms of a first summer with a driver's license.

Nick was 14. He'd just been recognized as one of the top basketball players his age in the nation and had an eye on major college basketball.

Vivian was 12; two weeks before her milestone 13th birthday.

Markell was 10 and living out the life of a preteen boy – sports, video games, friends and family.

Tayde was the youngest, just 7, just beginning to dream of the future in her native Mexico.

But in an instant, these normal, hopeful childhood moments changed – with three devastating words: "You have cancer."

Treatments invented at St. Jude have helped push the overall childhood cancer survival rate from 20 percent when it opened in 1962, to 80 percent today.

Four out of five of these precious kids survived.

Adam was allergic to his chemotherapy and needed a special treatment that cost \$30,000 a dose?

Nick, who walked hundreds of laps on his hospital floor, attempting to stay in basketball shape?

Vivian, who needed 12 surgeries on her leg?

Markell, who the night before having his leg amputated was thinking about his mom, how she didn't have a lot of money, how shoes only came in pairs?

Or Tayde, whose cancer came back two more times after she beat it the first time?

It shattered our hearts to lose Markell (shown in the photo left). Losing any child – is unacceptable. They're precious souls who have so much hope, promise and life ahead of them.

It's why St. Jude can't stop – won't stop – until five in five survive so they can grow up and thrive.

They are why we continue to help.





Can a Vampire get Life Insurance?

Dracula would probably not be able to get life insurance, the undead rarely can pass the health exam so many insurance companies require. Frankenstein would be out of luck as well, and if you happen to be a zombie there are some insurance companies that might require you to pay back that life insurance money your spouse received. Werewolves and ghosts face similar life insurance challenges but they don't tend to complain about it as much as the others. They understand that life insurance is exclusively for the living.

Have a FUN & SAFE Halloween.



When is the best time to switch over to Winter tires?

The general rule of thumb is that between Thanksgiving and Easter, you'll need winter tires. These holidays are the markers because they fall during the start and end of the time of year when it's likely that the temperature will regularly be at or below 7°C.

7°C is an important temperature for all season tires because of the way the rubber compound reacts: above that temperature, the compound used in all season tires will be flexible allowing for shorter stopping distances and giving drivers greater control over their vehicles. Below that temperature, however, drivers will be able to feel that their all season tires become stiff, resulting in longer braking distances in cold, wet and snowy conditions. Winter tires allow for drivers to be prepared for not just cold weather, but the snow, slush, freezing rain and ice that are part and parcel of winter where we live. *A good set of tires will help keep you and your family safe. Book an appointment with your local tire store today.*



BEWARE! Worst hiding spots for valuables:

- Bedroom closet:** thieves check shelves, clothing, even pockets. If you have valuables, put them in a box with a boring name, such as "old baby clothes."
- Dresser drawers:** if you use them, put valuables in socks, not jewelry boxes.
- A portable safe:** thieves will simply carry it away. If you want to get a safe, get a very heavy one.
- Medicine cabinet:** thieves will search for drugs and find jewelry or cash you may keep in pill bottles.
- Freezer:** thieves know this a common hiding place and look for anything that does not seem to belong. If you use it for valuables, put them in something such as a used frozen-fruit bag that will not stand out.
- Vases:** thieves may empty or break them. Use a vase only if you put flowers or a plant in it so it looks used.

Roundup of security experts, reported at RD.com.

2700 Elmwood Ave
Rochester, NY 14618

