

GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

MARCH 2023



4 Things to Look for in a Neighborhood

When looking for a house, there's certain details you've dreamed about. Maybe it's the peaceful back porch to sip your morning coffee on or the large kitchen with an open concept first floor, perfect for hosting family get-togethers.

While the home itself can be painted and made your own, the location it's in can be make or break. We've compiled a list of items to check off when searching for your next home.

Culture and Visual Appeal

Even the perfect house can be in the wrong neighborhood, for you. There's a lot to consider when looking for a home, but ultimately it should feel like you were meant to live there. When looking at houses, take a walk around the block and take in the sights. Are lawns mowed and landscaped? Is there a high amount of noise pollution? Are houses maintained? Are sidewalks and roads clean? Does the culture match your lifestyle?

Consider visiting the neighborhood at different times to get a feel for what an average morning or evening is like and how the culture may change. Whether you need a quiet, family friendly block for your growing household or an area with a bit more night life, the neighborhood you choose should make you feel comfortable.

Crime Rate

Home is where you can rest easy knowing your family is safe and secure. Talk to neighbours and the local police force to learn the crime rate in a potential neighborhood. Just a few streets can separate a safer neighborhood from a more dangerous one, so be sure to center your research around your potential home's street address.

Convenience

Do you like city life or prefer rural living? Is it desirable to be just minutes from work, your child's school, and grocery stores, or is it better to be away in your own personal oasis? Living in close proximity to these locations may help you save time, gas money, and may ultimately reduce stress levels (not to mention increasing your happiness and overall mental health).

Taxes, Fees and Rules

Depending on the area, tax rates can be quite high. You can typically access your areas property tax on your city/municipality website.

Ask for a list of rules or expectations. You may be limited on certain renovations or expected to follow rules around fences, pools and even your mailbox.

Protect Your New Home

Once you have found your perfect home... protect it. Give us a call to get your free home insurance quote.



from left to right are: Lynn Sirianni, Taylor Quinton, Zack Quinton & Marie Quinton



Donation to...

Lollypop Farm Humane Society of Greater Rochester

Quinton Insurance took another road trip recently to drop off some much needed supplies to Lollypop Farm

Lollypop Farm is a private, nonprofit charity, not affiliated with any other humane society, SPCA, or animal welfare organization. They receive no government or funding assistance from other animal organizations, relying entirely on donations from businesses, grants, and community support from people like you and I.

Your support saves the lives of homeless and abused animals, educates the community on the importance of proper animal care, and investigates animal crimes.

<https://www.lollypop.org/>



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

MEET YOUR TEAM



Sandra Lambert

Sandra@quintoninsurance.com

Favorite food: Anything Italian

Favorite movies: The Little Mermaid

Dream vacation: Italy

Favorite pastime: Quilting and Scrap-booking, Just hanging with my Family

How I got into insurance:

I was in college at night and needed to make some money because I was living on my own and got a temporary job at Travelers in the file unit...and the rest is history!

Give Sandra a call for all your Insurance needs.

When our dog, Cooper heard that we were starting our own newsletter, he jumped up and down and begged me to have his own column. I got tired of the whining and finally gave in...So here is Cooper's Corner.

How many claims

can I submit before my insurance gets cancelled?

My owners general rule of thumb over the past 27 years is that 2 claims in the last five years will put you on your insurance companies radar and most likely you'll be shopping for new insurance on your next renewal!

Here are 3 simple rules to avoid this happening:

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 your Insurance company. Get in the habit of paying out of pocket for the little nicks and not turning that into your insurance company. Please keep in mind that it costs your insurance company more money to pay two \$1,000.00 claims that it does to pay one claim for \$5,000.00.

2. Raise your deductibles

- If your carrying a \$500.00 deductible on your home

and cars, you need to 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 going to set aside for minor mishaps.

3. Set Up an Emergency Fund.

- Now, 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.

Stay Safe



LOWER YOUR ENERGY BILLS...

START WITH THE BASICS

Use a laptop rather than a desktop computer. Laptops typically use only a fraction as much electricity as desktops-it is hard to be precise because power consumption varies substantially from computer to computer. This is not a big deal if our computer is on for only a few hours a day, but if yours is on for much of the day most days, it could easily add \$100 to \$200 to your annual electricity bills, compared with perhaps one-third of that amount or even less for a laptop.

Unplug older electronics chargers. A decade ago, the chargers that powered up our electronic devices tended to be very inefficient-they often consumed substantial electricity even after the batteries were fully charged. That is no longer true-any charger made or imported after Department of Energy "Level VI" regulations took effect on February 10, 2016, should be much more efficient. Problem: some older, inefficient chargers remain in use. If you regularly use rechargeable devices that date back to 2016 or earlier, take a look at the markings on their chargers. If you see a roman numeral "VI" inside a circle, perhaps following the words "Efficiency Level," the charger meets today's efficiency standards. But if your see a roman numeral lower than six...or no markings at all...unplug this charger once the device is fully charged to avoid wasting electricity.

Bottom Line Personal interviewed Pierre Delforge, director of Clean Buildings in the Climate & Clean Energy Program with the National Resources Defense Council.

MARCH CHECKLIST:

1. Test CO & Smoke Detectors

Hold the test button down until you hear a loud siren. If you don't hear anything, replace the battery. We also recommend replacing your CO detectors and smoke alarms once every decade.

2. Inspect Roofing

Look for leaks and missing, damaged, or loose shingles. Ice dams that formed over the winter can damage your roof and lead to expensive repairs down the road.

3. Check Exterior Damage

Look for leaves or vegetation and clear any debris to make sure water flows freely.

4. Clean Road Salt from Entrances

This is important to avoid damaging concrete, asphalt, and wood. Road salt can also damage pets' feet, so be sure to keep your walkway clear once the snow and ice is gone.

5. Clean the Fireplace

This helps prevent soot accumulation, which could fuel a chimney fire. It's also smart to make sure you have a fire extinguisher on hand to keep near your fireplace.

DID YOU KNOW...



SHADE DOES NOT FULLY PROTECT AGAINST THE SUN!

It is true, and even potent sunscreens may 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.



Protecting Your Head

The human brain has the consistency of gelatin, and it can be severely damaged if it's forced against the inner walls of the skull by violent blows to the head or sudden acceleration.

The U.S. Centers for Disease Control and Prevention estimates that 4 million people get concussions every year. Brain injuries, like concussions, can lead to long-term damage.

Here are some common warning signs:

- Severe Headaches, Dizziness, Vomiting, and Trouble Concentrating.

Severe symptoms include:

- loss of consciousness, blurred vision, confusion and unresponsiveness.

If you experience any of these symptoms, go to an emergency room immediately.



That's ALOT of STUFF

The average household has 300,000 things in it.

That is close to a third of a million items in your home. Could YOU name everything in YOUR home? Make a home inventory list, and take photos incase you ever need to make a claim!!!

Give us a call to be sure all that STUFF is properly insured!

MONEY SAVERS



Recycle for money.

Do an online search for your area and "scrap yard" to find where you can recycle aluminum, copper and steel from old tools, pipes and other home equipment. Beverage bottles and cans can bring five to 15 cents apiece in 10 states. Junk cars-companies such as U-Pull-It (U-Pull-It.com) and Junk Car Medics (JunkCarMedics.com) pay cash for junk cars. Wine corks, used for craft projects, can be sold on Etsy or eBay-used corks can sell for about \$9 for 10 or about \$25 for 100. Used cardboard boxes can be sold through Boxcycle (BoxCycle.com) and other sites-about \$0.50 for a small box up to \$1.25 for a large moving box. Electronics including old laptops, monitors and tablets can be sold to Decluttr (Decluttr.com), which also takes CD's, DVD's and games...as well as school books and children's books.

The Penny Hoarder. ThePennyHoarder.com



Save money buying from Walmart Restored.

The new program—which has its own section on Walmart's website—promotes refurbished products from Apple, KitchenAid, Samsung and other brands. Walmart says all the products are professionally inspected, tested and cleaned, and come with 90-day free returns to guarantee satisfaction.

Walmart.com



Drink coffee = spend more!

Consuming a typical caffeinated beverage such as coffee or tea before shopping leads to purchasing more items, especially items associated with pleasure (scented candles, fragrances, décor items and massagers) rather than necessary (kitchen utensils and storage baskets). Reason: caffeine intake enhances arousal...which enhances perception of products features and increases purchases of hedonic (pleasurable) products.

Study led by researchers at University of South Florida, published in Journal of Marketing.



HEARD BY OUR EDITORS

Men taking aspirin daily for heart health have almost twice the melanoma risk of men not taking aspirin, reports Beatrice Nardone, MD, PhD. But the benefits of taking aspirin likely outweigh the higher melanoma risk. Men taking aspirin should be sure to use sunscreen, avoid tanning beds and have regular skin checks. Women taking aspirin do not have increased melanoma risk. Reason: Unknown, but it may be because men produce fewer protective enzymes than women.



Self-Checkout Snafus

You use the self-checkout kiosk at a local store. As you head to your car, a security officer stops you and accuses you of shoplifting...or perhaps weeks later, an officer shows up at your home. What happened? You may have forgotten an item at the bottom of your basket...or a barcode you scanned was not read correctly. These scenarios have played out scores of times around the country in recent years as self-checkout becomes common.

Retailers have a legitimate reason for their vigilance-theft accounts for nearly 4% of inventory at stores with self-checkout versus just 1.5% for stores with traditional checkout. In fact, big box chains and supermarkets routinely videotape self-checkout activity.

Be slow and intentional when scanning your items. Avoid rushing even if there is a line of impatient customers behind you. When you scan, listen for the beep indicating that the barcode has been read, then check the view screen for confirmation of your purchase.

Scan each item separately if you have several identical ones. To streamline the checkout process, some customers resort to scanning one of the identical items multiple times. Problem: You can easily lose count.

Use traditional checkout lines if you are purchasing expensive items.

Call an attendant if a self-checkout scanner is faulty or sluggish.

Our clients say it best...

Quick response and pleasant treatment!
Cathy P.

When I requested some Certificate of Insurance's they were promptly expedited.
Jackie d Lindenhurst, NY.

Always gets me what I need quickly
Marco G Ossining, NY.

It was a very smooth transition.
Richard Ricco Massapequa, NY.

We're very happy, and satisfied
Marcelo D.

Saved on my Carwash and Storage Insurance.
Glen - Dayton, OH.

Quick and up front cost comparison.
Amrish P Greenville, IL.

Knowledgeable, fast & friendly, Aimee saved us money on all our insurance. It's great to have one agent handle all our policy needs. Wish I had found out about Quinton Insurance sooner!
James D Copiague, NY.

Thank You
for choosing Quinton Insurance



SHREWD INVESTORS

When the Bear Bites Your 529

The bear market has been especially painful for parents of college students or children about to attend college. Their "529" tax-advantaged, education-savings plans-which families can use to pay for college tuition, books and supplies-may have suffered losses of 10% or more.

But you can use these strategies to avoid drawing from a beaten-down 529 portfolio and give it time to recover...

Use the 529 assets for a younger child or for graduate school. You are allowed to change the beneficiary of the 529 to a member of your current beneficiary's extended family without penalty. Downside: You will need to cover current college costs with other savings or sources of cash.

Use Parent Plus loans and Stafford student loans strategically. No one likes to take on additional debt. But most federal loans do not require repayment to start until six months after the student graduates. 529 beneficiaries are allowed tax-free withdrawals of up to \$10,000 in total to repay loans. An Additional \$10,000 can be withdrawn to pay the loans of each of the beneficiary's siblings.

If your child still has several years before college, continue contributions to your 529. Many parents stop adding money to their plans in bear markets for fear of further losses-but investing more at lower prices allows you to recover bear-market losses even faster when the stock market does rebound. In 2023, contributions to your 529 of up to \$16,000 per donor per beneficiary qualify for the annual gift-tax exclusion.

Bottom Line Personal interviewed Mark Kantrowitz, nationally recognized expert on saving for college and financial aid for more than 25 years. He is president of the consulting service Cerebly, Inc., and author of How to Appeal for More College Financial Aid.



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.



GUESS THE CELEBRITY?

Send your best guess to -

Marketing@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!**

Last months winner was:

Unfortunately, we had NO correct Winner last month!

it was...**ELVIS**



TIRED OF WAITING!

It may feel way, WAY longer in the at the time, but the average person spends two weeks of their life sitting at traffic lights.



St. Patrick's Day



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



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Erie, PA. 16530-0001



PROTECTING
OUR CUSTOMERS