

GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

APRIL 2024

WHAT HAVE WE BEEN UP TO...



Congratulations

to our very own Meagan Warner for rescuing her new dog and now best friend...Jack.



Zack headed out to Colorado for a 3 on 3 ice hockey tournament.



Small Business Week takes place in the last week in April and is a great time to revisit your business goals you made at the beginning of the year. Use this time to take a look at what's working and what you can tweak with the help of these five tips.

1. Focus on your goals. It's ok to re-evaluate your business goals and objectives—it's even necessary sometimes. You can break your goals into smaller ones to make them more focused and easier to obtain. Knowing you're taking smaller steps to meet your larger goal is sometimes all you need for that extra push.

2. Make an investment...in people. Whether it's training sessions, onboarding new employees or having regular conversations around customer service, it's important to keep your employees engaged in the business. Having a greater knowledge about the business and better understanding of expectations is going to save you time and money.

3. Get ahead of your taxes. It's never too soon to prioritize and manage your taxes.

- Go digital. If you're still keeping your paper receipts in a shoebox, know that the IRS accepts digital copies of receipts. You can even use a digital expense tracker or other cloud-based tools that organize your expenses as they come in, which can save you time.

- Schedule time each week. Depending on the size of your business, it only takes about thirty minutes each week to reconcile your books, log your digital receipts and prep for your quarterly payments. Taking time each week to organize can make tax time a breeze.

- Mark your calendar with important tax deadlines. Are you known for filing late? You can sign up for email reminders directly from

the IRS to help make this year the year you file on time.

- W-2s and 1099 prep. If you have employees, they need a W-2 from you; independent contractors get a 1099. They'll both need to be sent to recipients and submitted to the IRS by January 31.

- Collect all necessary tax forms for the type of business entity you have established.

Pro Tip: save them all in one place on your laptop for easy access

4. Re-evaluate your risks. As you work through this year's challenges, new projects or business ventures may open you up to a new set of risks. When you have a business policy through ERIE, you have access to a variety of resources, including assistance from an ERIE risk control consultant, who can help you identify and mitigate potential risks.

5. Plan some self-care. While this business is your pride and joy, it's important to take time for yourself away from the hustle and bustle to help improve your overall productivity and reduce stress. Plan a weekend away, get a massage, do yoga. Whatever makes your heart happy will help you recharge.

Whether you're growing your home business or expanding to a second location, it's important to make sure you have the right coverage to fit the needs of your business.



What's
INSIDE

COOPER'S
Corner

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Did You
KNOW

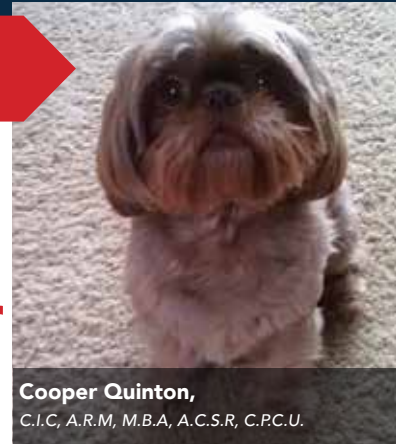
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Guess the
CELEBRITY

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



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.

Can Quinton Help Lower YOUR Insurance Bill?

YOUR PET...

Inflation is changing pet-food buying. Dog and cat owners tend to keep spending on items for their pets even when they buy less for themselves. But because of inflation, they have been cutting back on discretionary items, such as toys and are trading down even for pet food. Market share of premium dry dog food fell almost 3% in the quarter ending in July versus a year earlier. Sales of premium pet food have continued to grow, at an 8.5% annual rate in the second quarter of 2023, but that was down from a 10.7% growth rate in the first quarter and 21.3% growth a year earlier. And many people who do continue buying premium pet foods are now opting for smaller-size packages.

The Wall Street Journal. WSJ.com

Here is how you can SAVE money on your insurance...so that you can buy MORE tasty treats for your beloved pet.

- **Safe driving discount:** If you're a safe driver with a good driving record, you could get a discount on your auto coverage. And in select states, ERIE's free driving safety app, YourTurn® can help you earn rewards for safe driving.
- **Car safety equipment discounts:** You can save on your insurance coverage if your car is equipped with safety equipment like factory-installed air bags, passive restraint, anti-theft devices and anti-lock brakes.
- **Multi-car discount:** If we insure two or more of your vehicles, you could qualify for a discount. (All the vehicles in your household must be owned and used by the drivers we insure on the policy.)
- **Multi-policy discount:** A discount is available if you have a qualifying life insurance policy or home policy in addition to your ERIE auto insurance.

- **Reduced usage discount:** If you're not using your car for at least 90 consecutive days during the policy period, you could be eligible for a discount.
- **Young drivers:** Unmarried drivers under age 21 who reside with their parents may be eligible for additional savings on their car insurance.
- **Annual payment plan:** You can save by paying your auto premium annually.
- **Changing your deductible:** Generally, you can lower your insurance premium by raising your deductible. But if you'd prefer to reduce your out-of-pocket expenses in the event of a claim, our diminishing deductible is available were your deductible diminishes for every year you do not have a claim.

Let The team at Quinton Insurance work with you to ensure you're getting the best price possible for the coverage you need.



Money Savers

Less expensive medical care from Costco.

The warehouse chain has arranged with health-care company Sesame to offer its members virtual primary care for \$29 per visit...virtual mental-health therapy for \$79...health checkups (standard lab panel and virtual follow-up with a provider) for \$72. Other services will be offered at a 10% discount, including in-person appointments.

Health insurance is not accepted - Sesame aims to teach people who do not have insurance or who pay cash because they have a high-deductible insurance plan. Costco members need to create an account at SesameCare.com.

MoneyTalksNews.com.

RENTAL CAR RIP-OFF



STEEP FEES FOR ROAD AND BRIDGE TOLLS

Rental car companies such as Avis and Hertz are offering automatic toll-paying devices such as E-ZPass and FasTrak. But some companies charge as much as \$5.95 per day even if you do not use the device...and they charge the regular cash rate for all tolls, not the discounted rate that device owners get.

Self-defense: Decline the device and pay cash...or bring the automatic toll device from your own car if it covers the area

Christopher Elliott, a consumer advocate specializing in the travel industry. He is author of How to Be the World's Smartest Traveler. Elliott.org



BEWARE: The Truth about... ENZYME COFFEE.

Truth about "enzyme coffee." While coffee itself is rich in good-for-you antioxidants, there is no evidence that adding "enzymes" makes coffee any healthier...nor that it will help you lose weight without dieting or exercise. Recipes for making enzyme coffee as well as ready-made products can include adding lemon juice, apple cider vinegar, yerba mate, guarana and chromium. None of these has a demonstrated impact on body weight or health when added to coffee-and some of those ingredients, such as yerba mate and guarana, contain high levels of caffeine and when added to the caffeine already in coffee, could cause significant side effects in some people.

Kelly Jones, MS, RD, CSSD, LDN, dietitian, certified specialist in sports dietetic and owner of Kelly Joens Nutrition, Newtown, Pennsylvania, quoted at MindBodyGreen.com. Kelly JonesNutrition.com

Home Safety Tip: Fire Blankets



We all know a kitchen should at least have a kettle, toaster, cooker, and microwave...But what about safety equipment?

Did you know...Nearly two thirds of all household fires start in the kitchen.

It highlights the importance of having fire safety equipment in there. A fire blanket is a handy item to have in the kitchen area as it can quickly stop a small pan fire from spreading.

What is a fire blanket?

It's a flame-resistant blanket that works by cutting off the oxygen supply and smothering the fire.

Often made out of a fire-treated synthetic material, it has multiple uses. Designed for stove-top fires, it is also ideal for use on an out of control barbecue fire, engine fires, small chemical fires...or you can also use the blanket to wrap around someone if their clothes are on fire.

Alternatively, in the event of a house, condo or appartement fire, when wrapped up in it, you or someone else can exit the home safely, protected from the flames.

When mounted on the wall in a quick release container, it's easily accessible allowing you and your family to react quickly if something does go up in flames.

How do I use a fire blanket?

It's important that you, and everyone else in your home or workplace, know how to use a fire blanket before needing to use it.

- The first thing to do, is to turn off the gas or electric supply to the fire.
- Then pull the blanket out using the fabric straps.
- Make sure you wrap part of the blanket around your hands to prevent burning.
- Then carefully cover the flames, making sure it is all covered.

To burn, a fire needs its fuel, oxygen and heat. Therefore, by turning off the source and smothering the fire, you extinguish the flames quickly.

- After that, leave it for a while to make sure it is fully out and doesn't reignite.

It's vital to note that if the flames are bigger than the blanket, not to attempt putting out the flames yourself. You're better off getting out into safety and calling the fire brigade.

By positioning it on the wall in the kitchen, not only does everyone know where it is, but it's in an ideal position if a fire did occur.

When purchasing a fire blanket, looking for products that meet the appropriate legal and safety standards is crucial. In addition, always buy from reputable manufacturers and suppliers to ensure the quality and reliability of your fire safety equipment.



DID YOU KNOW?



KEEP SKUNKS, RACOONS AND OTHER PESTS OUT OF YOUR OUTDOOR GARBAGE.

Combine two tablespoons of dish soap and two tablespoons of cayenne pepper in one quart of warm water. Put the mixture in a spray bottle and spray your garbage cans liberally, repeating as needed. Most scavenging animals find the pepper distasteful.

Farmers' Almanac. FarmersAlmanac.com.



SAVE ON PET MEDS.

Markups for pet medicines from your vet can be more than 100%. If your pet is taking a medication that also is prescribed to humans, you might be able to have the prescription filled inexpensively at a chain drugstore, supermarket pharmacy or big-box retailer. To find free or discounted programs for vaccines and pet supplies, go to HumaneSociety.org and type "afford" in the search box.

Consumer Reports. ConsumerReports.org



YOUR MENTAL HEALTH.

Reminiscence therapy benefits older adults. Being hospitalized for any injury or illness often is associated with depression and anxiety. Recent finding: With reminiscence therapy (RT), a patient accesses his/her past through conversation, photos, mementoes, music and art. Among older patients who participated in RT during their hospitalizations for illnesses unrelated to mental health, only 13% had moderate-to-severe anxiety at discharge and 20% had depression-versus 32% and 49%, respectively, for similar patients who did not participate in RT.

Study by researchers at Hospital General Universitario Gregorio Maranon, Madrid, Spain, published in Journal of the American Geriatrics Society.



You never plan to need your insurance...

But when you need it, we've got you covered.

View your policies whenever from wherever at erieinsurance.com/account or from the ERIE Mobile App. Your ERIE account gives you access to all this and more with just a few clicks:

- Your policies and full declarations pages
- Your auto ID card (not available in New York)
- Your billing & payments activity
- Agent contact information
- The status of your claim

Take ERIE on the go and download our mobile app, too.

<https://www.erieinsurance.com/Account/createaccount/AccountCredentials>

Download ERIE's mobile app.



YOUR Home

Make Your Home Look More Upscale...

There are home projects that can bring a sense of class and distinction to a home for \$1,000 or less - sometimes much less!

- Install crown molding. Select a crown molding that is at least five inches in height-anything smaller will not make enough of an impression to be worth the trouble.
- Install subway tile in your bathrooms and/or kitchen. Subway tile is rectangular-typically three inches by six inches-so it is more eye-catching than ordinary square household tile.
- Upgrade interior doors. Good doors open with some weightiness. Or you can upgrade doorknobs. Select new knobs based on their solid feel, not just their appealing looks.
- Transform entryways from clutter receptacles into visual greetings. Use the surface of a cabinet or table to place a beautiful element of welcome such as a vase containing fresh flowers.
- Install laminate kitchen countertops that look like quartz, marble or granite. Quartz, marble and granite countertops typically cost \$75 to \$100 or more per square foot installed. But laminate countertops do an excellent job of mimicking the look of those desirable, high-end materials for less.

Hilary Farr, cohost of *Love It or List It*, which airs on HGTV. HilaryFarr.com



GUESS THE CELEBRITY WITH ZACK QUINTON

Send your best guess to -

Marketing@quintoninsurance.com and you could

WIN A \$10 GIFT CARD

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

Hint: Ice Hockey...but not a player!

Last month's winner was...

Donna Sutton
it was...Miley Cyrus

No purchase necessary. Contest open to everyone.



Do what you can to care about other people, and you will make our world a better place.

Rosalyn Carter, first lady to former President Jimmy Carter, mental health advocate



CONTACT LENS EYE EMERGENCY

To reduce the odds that a dry soft contact lens will rip, put a few drops of contact lens rewetting solution in each eye before taking out lenses. Do not use traditional eyedrops, which contain chemicals that reduce the amount of oxygen that gets through contact lenses.

If a soft contact does fall apart in your eye, see an ophthalmologist. Lens fragments can migrate to the back of the eye.

Peter Micholos, MD, ophthalmologist, associate professor of clinical ophthalmology at Columbia University, New York City.

HAPPY APRIL FOOLS MONDAY, APRIL 1st.



Thank You for choosing Quinton Insurance



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Rochester, NY 14618



100 Erie Insurance Place
Erie, PA. 16530-0001



OF PROTECTING OUR CUSTOMERS