



INSURANCE TODAY

AUGUST 2022

A Newsletter For Friends & Clients of W.J. Farmer Insurance

Check Out OUR **5 STAR** Google Reviews and Ratings

"Bill's fast responses, concern for the customer needs, and overall savings he provides customers is par excellence. His detailed answers come at a time when most of my customers are totally consumed by the purchase process. Bill has always made securing insurance during the home buying process easy and seamless for my customers."
 ~ Jay D., Local Banker

"I was very desperate for a cheaper but good insurance policy and I think W.J. Farmer Insurance Agency, LLC is a God sent. They are very professional and yet very understanding and patient in delivering what is best for me, their client/customer. My agent is very understanding, polite and professional."
 ~ Comfort N., Middletown, NY

Check out more great reviews at:
<https://www.wjfarmerinsurance.com/testimonials/>

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HOW TO CHOOSE THE RIGHT CHILD SAFETY SEAT

As your child grows, the kind of car seat they need will evolve right along with them. Thankfully, there's a car seat option to fit every stage of your child's life.

The kind of seat your child needs is determined by three factors: their age, weight and size. We dive into the four types of seats below, along with the suggested National Highway Traffic Safety Administration (NHTSA) age ranges for each. As you read through this list, keep in mind that each car seat comes with its own maximum height and weight specifications. While the ages suggested by the NHTSA provide an excellent guideline, always refer to the manufacturer's stated limits.

Rear-facing car seats

All infants and younger children should be in a car seat that faces the back of your vehicle. This is the safest possible position.

NHTSA Recommendations:

- **Newborn to 12 months:** Exclusively rear-facing.
- **1 to 3 years old:** Use a rear-facing seat until the child reaches the car seat's maximum weight or height limit.

Forward-facing car seats

As the name implies, this car seat faces the front of your vehicle. But rather than using a seat belt, your child will be buckled in using a harness in the seat.

NHTSA Recommendations:

- **1 to 3 years old:** Children should transition to a forward-facing seat only when they reach the maximum weight or height limit for their rear-facing seat.
- **4 to 7 years old:** Children graduate from forward-facing car seats once they reach the maximum height and weight limit.

Booster seats

These are designed for older kids, usually around age 5 until 12 years old in some cases. Children riding in booster seats use the standard seat belts in the vehicle, although some are equipped with harnesses for younger riders.

NHTSA Recommendations:

- **4 to 7 years old:** Children will be ready for a booster seat after they have outgrown their forward-facing seat. Wait until they reach the maximum weight or height limit before making the switch.
- **8 to 12 years old:** Children should ride in a booster seat until they're able to fit into a seat belt properly.

Seat belts

Your child is ready to be a solo seat belt rider when they've outgrown the size limits of their booster seat or when the seat belt fits them properly, with the lap belt resting on the upper thighs and the shoulder belt fitting nice and snug across the chest and shoulders.



W.J. FARMER
 INSURANCE AGENCY, LLC

Phone: (607) 796-0551 Email: service@wjfarmerinsurance.com



GUESS THE CELEBRITY?

Who is this Month's celebrity...?

Hint: Grew up to become the God of Thunder!

Send your best guess to - service@wjfarmerinsurance.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 month's winner was:

Ali's Automotive

It was, of course...**Jennifer Connelly**

No purchase necessary. Contest open to everyone.



DID YOU KNOW?

Extreme summer temperatures are not only uncomfortable, they are also dangerous for your health. This is particularly true for older adults and children who are more susceptible to illness. Read on to learn more about heat-related illnesses and tips for preventing them.

Heat Exhaustion occurs when the body is not able to sweat enough to cool itself. Symptoms of heat exhaustion include:

- Dizziness, weakness, nausea, headache and vomiting
- Blurry vision
- Body temperature 100.94° F
- Sweaty skin
- Feeling hot and thirsty
- Having difficulty speaking

When someone is suffering from heat exhaustion, he/she should move into a cooler place and drink plenty of water immediately

Heat Stroke is the result of untreated heat exhaustion and includes the following symptoms:

- Sweating
- Unawareness of heat and thirst
- Body temperature rises rapidly above 100.94° F
- Confusion or delirium
- Loss of consciousness
- Seizure

When someone is suffering from heat stroke, medical personnel should be called immediately, as the condition is life-threatening. Place ice packs on the person's armpits and groin until help arrives.



BACKYARD SUMMER GUESTS

Here are some tips to help you shine as a summer host.

First Things First

Before inviting guests over, is your home party-ready?

- Keep the areas of your property that will be open to guests well-lit and free of clutter.
- Move valuable items (such as jewelry and electronics) to secure areas to prevent damage or theft
- Stock your First Aid kit and keep it accessible
- If you have pets that aren't great with crowds, designate a sitter or prepare a safe, comfy room for them to hang out in

Cocktails... with Caution

Your guests who enjoy a cool beer or glass of wine will

appreciate the opportunity to kick back...but as their host, the onus is on you to:

- Serve plenty of food and make non-alcoholic beverages available
- Be aware of the alcohol consumption of those in attendance. Don't overlook the underage guests. In fact, staying sober yourself will put you in the best position to monitor and care for your guests
- Arrange a designated driver to take people home or call a taxi for any intoxicated guests.
- Offer coffee and tea at least an hour before festivities wrap up

There's no question that everyone's safety is the most important reason to follow these tips. But also keep in mind that, as a host, you may be responsible for the actions of your guests! Talk to us about how to protect yourself.



2022 Referral Contest

THIS MONTH'S \$100 VISA GIFT CARD WINNER IS:

JOE VARIO

In addition to being entered into our monthly Visa Gift Card drawing, each referral wins a \$10.00 Dunkin gift card and \$10.00 donation to St. Jude Children's Hospital in their name!



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

Brandon Coon
Anthony Stola
Maria Elston

Nicholas Tobey
Matt and Dominic Lio

Joe Vario
Marc Jensen



DID YOU KNOW?

THE AVERAGE SPENT ON...

TAKE-OUT FOOD:
\$75/MONTH

LIFE INSURANCE
\$30/MONTH

LIFE INSURANCE...
CHEAPER THAN YOU THINK.

IMPROVE YOUR GAS MILEAGE?

The U.S. Department of Energy's Office of Energy Efficiency & Renewable Energy and Consumer Reports offer several ways that you can improve your MPG:

Drive more efficiently.

- Follow the speed limit, and drive sensibly, not aggressively (e.g. quick accelerations, hard stops, etc.).
- On the highway, don't speed up and slow down (unless you need to for safety). Once you get up to speed, stay there. Use cruise control when possible.
- Remove unnecessary extra weight, avoid idling and take the cargo box off the roof of your vehicle (unless you really need to use it) to help even more.

Keep your car in shape.

- Make sure your engine is tuned, keep tires properly inflated and use the right grade of motor oil.

Plan and combine trips.

- Spend less time sitting in traffic by avoiding rush hour on daily commutes.
- Run all your errands on one day rather than taking multiple short trips during the week.
- If you have an especially long commute, ask your employer if you can work from home a day or two per week.

Opt for a more fuel-efficient vehicle.

- If your budget allows it, consider purchasing a vehicle that touts better MPG than your current one. With fuel prices rising, you could save hundreds of dollars in fuel costs per year switching from a vehicle with 20 MPG to 30 MPG.





E-Bikes

what you need to know

E-bikes have become the fastest-selling electric vehicle on the market, now outselling electric cars by more than two-to-one, according to Deloitte. And Deloitte predicts that by the end of 2023, more than 130 million E-bikes will have been sold worldwide since 2020.

E-bikes are generally categorized into three classes:

Class 1: These e-bikes have an electric motor that only works when the rider is pedaling. This class, commonly referred to as a pedal electric cycle, or pedelec, can reach a top speed of about 20 mph.

Class 2: E-bikes in Class 2 also max out at 20 mph, but possess a throttle that powers the bike even when it isn't being pedaled. However, riders typically still have the pedal-assist option of Class 1. E-bikes in Classes 1 and 2 are generally permitted for use anywhere you would ride a standard bicycle—on bike lanes, paths and the road.

Class 3: These e-bikes are the fastest, reaching speeds of up to 28 mph. These bikes must also have a speedometer but depending on the state in which they're used, may or may not have throttles. Some states, such as California, don't allow Class 3 e-bikes to have throttles, while others allow them to function only up to 20 mph before pedal-assisted power can be used to reach 28 mph. Most states allow Class 3 e-bikes into road or bike-only lanes, but they're typically prohibited from bike paths and multiuse trails shared by pedestrians.

E-BIKE LAWS AND LICENSES

Many states and localities have their own laws about e-bikes, including a minimum age to operate them. Familiarize yourself with laws in your area before you start pedaling. Depending on your state, you might also need a license to operate an e-bike.

While laws vary depending on your location, basic etiquette applies everywhere. E-bike riders should follow the same rules of the road as standard bikes.

- When riding on the road, obey traffic lights and road signs.
- Wear reflective or high-visibility clothing so other drivers can see you. Consider a light, too.
- Ride with the flow of traffic and use hand signals when appropriate.
- Be courteous to other riders and pedestrians.
- Wear a properly fitted helmet at all times.

Finally: Always keep your bike locked up or securely stored when you're not using it.

If you have, or are thinking about getting an E-bike, talk to us about insurance to protect you from injuries, property damage and liabilities.

5 Pet Tips



Summertime is fun time, but hot weather makes for some unique summer pet care challenges. Here are 5 ways to stay safe while enjoying summer activities with your pet:

1. Respect the heat. Humans aren't the only animals that can find a hot summer day overwhelming. But unlike you, your pet has a limited ability to deal with the heat. Dogs release heat through their paw pads and by panting, while humans can sweat through all of the skin on their body. Dehydration can be a big problem for pets during the hot weather, too. According to the SPCA, animals with flat faces—like Pugs and Persian cats—cannot pant as effectively, and are therefore more susceptible to heat stroke.
2. Keep bugs away—safely. Another summer pet safety issue is the presence of ticks and other summer insects. Not only can bugs carry diseases, but the ways people try to ward them off can also cause problems for your outdoor pet's health. Fertilizers and pesticides may help keep a lawn looking great, but they can be very dangerous for your pet. In the areas where your pets play, it's better to keep the grass cut short to reduce the presence of ticks and other insects.
3. Beware of antifreeze. In the summertime, antifreeze can leak out of cars when they overheat, leaving puddles on the ground that your dog can easily lap up and swallow. The sweet taste of antifreeze is tempting to dogs and cats, but when this toxic substance is ingested, it's potentially lethal.
4. Find out if your pet needs sunscreen. Some pets, particularly those with short fine hair and pink skin, can be susceptible to sunburn. Talk to your veterinarian about which types of sunscreen are safest on your pet's skin. Do not use sunscreen or insect repellents that are not designed specifically for use on animals.
5. Practice water safety. Although it's fun to bring your pet to the beach or pool to stay cool together, always keep a close eye on your pet when they're in or near the water. For more risky summer adventures with your dog, like boating, look into a doggie life preserver. It could prove to be an excellent investment for his safety.

Summer pet safety isn't hard, it just requires some thought and attention. Watch over your pet the way you would a small child—and everything should be just fine.