



INSURANCE TODAY

DECEMBER 2022

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



From All of us at
W.J. Farmer Insurance

25 YEARS AND COUNTING

Last month, we celebrated our 25th business anniversary! What started out as me working at my dining room table in 1997, writing insurance for one new client at a time, has turned into a thriving business taking care of the insurance needs of several thousand policyholders through-out New York and Pennsylvania. During that time, our offices have relocated three times to our current location on John Street in Horseheads.

A few weeks ago, we had a community celebration and closed down the street in front of our office. While the weather decided to take a turn for the worse, we still had a great turnout with lots of free food, raffles, music, a magician, fire trucks, the sheriffs department, and even some impromptu face painting by a couple members of the staff! Many thanks to everyone that braced the cold and came out and showed their support. We also honored two local residents who have been clients of the agency from our very early days in business.

I am very excited to look ahead and envision what the future may hold for our business. I feel that I have the best staff working in the agency right now and our future is very bright! Many, many thanks to Stephanie, Valerie, Vicki, Melissa, Bill, Amy L., and especially my daughter Amy, who keep the office running like a well-oiled machine. As I start to slow down (a little), Amy is picking up the reins and moving the agency forward each and every day.

Obviously, our success is a reflection of our own hard work, but also a reflection of the great clients who have chosen to work with our agency. There are many choices when it comes to insurance companies and agencies, so I feel we must be doing something right to have the loyal client base that we have, and I appreciate each and every one of you. Thank you all!

Now, I have one request from each person that happens to read this article. If you are happy with your experience working with our agency, please, please reach out and tell at least one friend or neighbor to contact us and give us a try. The majority of our growth and success has come from referrals from satisfied clients like you. Remember too that we still send a small referral gift to anyone that sends a prospect our way and we also make a donation to Saint Jude's Children's Research Hospital for each referral. Soon, we will be sending our additional matching donation to them that will actually double the amount we donated this year.



Again, I thank each of you for your patronage from the bottom of my heart and I wish you all a fantastic holiday season and prosperous new year!

Jeff Farmer

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25th ANNIVERSARY CELEBRATION



Anniversary Celebration Raffle Winners:

GRAND PRIZE (FL TRIP) – Tee Cotter

\$200 VISA GIFT CARD – Michael Miller

HOMEPOD MINI – Roy White Jr.

\$50 TEXAS ROADHOUSE GIFT CARD – Chuck Combs

\$50 LET'S EAT GIFT CARD – Eric Sinsabaugh

\$25 CRACKER BARRELL GIFT CARD – Margaret & Richard Koriniskie

\$25 STARBUCKS GIFT CARD – Maryann O'Rourke

\$25 CHILI'S GIFT CARD – Rooney Motors Ltd.

\$25 PANERA GIFT CARD – Marge Stratton

\$25 JUBILEE GIFT CARD – Shannon Carver

FREE SANDWICH ON A ROLL – Louis McConley



I'LL BE **NOT** HOME FOR CHRISTMAS!

If you're planning on escaping the snow this winter, there's plenty of preparation your home and property will need before you leave. Don't forget, there is plenty of criminal activity during the holidays, and an empty house is an easy target.

- If you don't have a house-sitter, it's wise to put your lights on timers to make it look like someone is home at night.
- You can also have a friend or family member check your home routinely to keep up appearances.
- For peace of mind, you may also want to consider a security camera that you can check remotely on your phone or tablet.
- Finally, don't broadcast your vacation plans on social media until you have **returned** from your trip, unless you want to give thieves a heads-up that your home will be empty.



GUESS THE CELEBRITY?

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:

Jennifer Constantin

It was, of course...**Daniel Craig**

No purchase necessary. Contest open to everyone.

SAFETY TIPS



1. Overloaded electrical outlets and faulty wires are a common cause of holiday fires.
2. Keep trees fresh by watering daily. Dry trees are a fire hazard.
3. Use battery-operated candles. Candles start almost half of home decoration fires.
4. Keep any combustibles at least three feet from all heat sources.
5. Always turn off and unplug all decorations when going to sleep or leaving the house.



2022 Referral Contest

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

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.

Paul Nickerson
Jules Costello
Edison Moreira Espinoza

Marcus Kravitz
Hunter Dane Kehler
John Kelly

DID YOU KNOW?



Catching a few Z's after a night of drinking does not make a sober driver. In fact, if you go to a party and get really drunk - double the legal limit or more - go home at 2 a.m. by cab, but then get up at 7 a.m. and hop in your car or the company truck, you could still be above the legal limit.

PLEASE DON'T DRINK & DRIVE.

Holiday Act of Kindness

Acts of kindness, big and small are some of the most fulfilling and sweetest things you could ever do, especially when it is done for a complete stranger. Donate food, pay for a coffee for the person behind you or feed someone's parking meter. Here are a few other suggestions:

Volunteer

There are always people in need of some extra Christmas cheer. Spread some joy by helping in some way. You can volunteer at a Homeless shelter/kitchen or bring joy to a children's hospital.

Donate a Toy

Christmas is all about giving, and giving a gift to a child in need is one of the most rewarding things to do this holiday.

Send Soldiers Holiday Cards

Perhaps you personally know someone in the military or maybe you simply want to show your gratitude to those in active service. In either case, sending soldiers some holiday cards is such a beautiful and heartwarming act.

Donate Your Unused Mittens and Jackets

There are some unfortunate people who need a warm jacket or a pair of cozy gloves to get them through the frigid winter season. Take up a collection from friends, family and neighbors and then bring them to the local homeless shelter.

Check on your Neighbors

While many of us are surrounded by friends and family this time of year...others may not have any family visiting or spouses and friends may no longer be here or able to visit. It doesn't take much to spread the Holiday cheer.





ARE YOU HOSTING A PARTY OR FAMILY GET-TOGETHER THIS HOLIDAY SEASON?

The holidays are a time for gathering, and we open our homes to family and friends and our businesses to suppliers and customers to celebrate the past year. Unfortunately, we've seen a growing number of lawsuits when people host these parties.

Here are some tips to help prevent the possibility of being sued over the holiday season...

• **Watch What You Eat and Feed Others:** Hosts are still responsible, even if they did not prepare the food, themselves. Hosts should check the food, being careful not to serve anything that appears to be undercooked, spoiled or contaminated. Using reputable purveyors and following proper food-handling and storage recommendations can help hosts prevent food-borne illness. When in doubt, throw it out.

• **Mix up the Activities, not just the Cocktails:** Parties that center on drinking often result in guests drinking more, and although the holidays are a time for celebration, too much drinking could result in drunk driving accidents, for which the host could be responsible. Providing activities or entertainment that do not involve alcohol, serving filling food and non-alcoholic beverages for guests and making sure that designated drivers are established ahead of time can assist in preventing accidents.

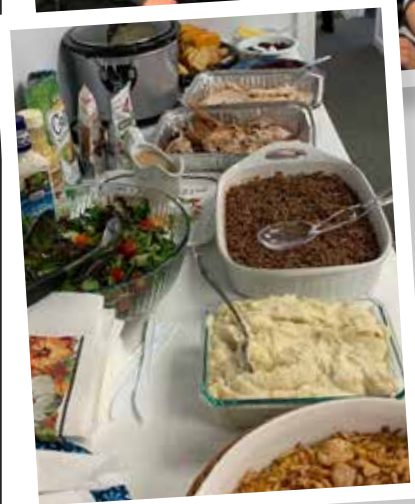
• **Party Elsewhere:** Hosting a party at a public location, such as a restaurant or bar that has a liquor license, can help decrease liability for hosts.

• **Call a Cab, Get a Room or Have a Slumber Party:** Arranging transportation or overnight accommodations for guests is a much safer alternative which eliminates drinking and driving.

• **Just Say No:** Hosts should be on the lookout for any guests who appear visibly intoxicated in order to prevent accidents. Encouraging party hosts to stop serving alcohol at least one hour before the party is scheduled to end or hiring an off-duty police officer or bouncer to monitor guests' sobriety or handle any alcohol-related problems are some possible solutions for hosts looking to lower their risk.

The correct insurance policy can often help ease the financial burden of fighting a lawsuit. Give us a call.

Annual Thanksgiving Celebration at the office.



We hope that everyone had a Very Happy Thanksgiving.

BATTLING HOLIDAY STRESS



While many look forward to the holidays, others dread the season. If you feel stressed, the obligations at holiday time can take their toll on even the most cheerful of people. Here are some tips to help you minimize holiday stress.

Causes of Stress

Ask yourself what exactly about the season makes you feel stressed. Your feelings may be triggered by the following:

- Unhappy childhood memories
- Difficult family relationships
- Negative feelings about your life, or the loss of a loved one over the last year.
- Seasonal monotony—seeing the same faces, eating the same food and going through the same motions
- Lowered immune defenses because of colder temperatures, high incidence of the flu, eating more and sleeping less
- Financial stress

Minimize Holiday Stress

Consider the following tips to help reduce stress this holiday season:

- Enjoy the present. Don't worry about what may be lacking.
- Don't feel you must meet all family obligations. Do not simply do something or go somewhere because of tradition, especially if it makes you unhappy.
- Ask others for assistance. For example, ask a relative to host the family get-together, or make it a potluck and have everyone contribute to the meal.
- Make a to-do list in chronological order to minimize stress.
- Limit your alcohol intake.
- Stay active and continue to eat a balanced diet.
- Create a new tradition, such as volunteering, especially if you feel lonely.
- Make time for yourself and your needs, even when hosting guests in your house.
- Keep tabs on your holiday spending. Make a budget and stick to it, no exceptions.