



INSURANCE TODAY

OCTOBER 2022

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

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




"I had a great experience. Bill took the time to thoroughly explain my options and the price was right too! I would certainly recommend."

~ B. Davis

"Very helpful and cooperative. Unlike many businesses today, they do what they say they're going to do."

~ J. Horton

"Always received prompt and easy to understand information from the team here." ~ D. Cameron

"Very helpful with helping me get the best insurance for my business without over doing it."

~ Arteaseta Salon

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

What's inside:

- **Having a SAFE Halloween** ...page 2
- **VISA card WINNER is...** ...page 3
- **Kids ZONE** ...page 4

Are YOU Our Newest Winner?

...page 3

PLEASE JOIN US FOR A **25th** ANNIVERSARY CELEBRATION

SAVE THE DATE

Sunday, November 13th
1:00pm - 4:00pm
106 John Street, Horseheads, NY

**FREE FOOD * GIVEAWAYS
RAFFLES * VENDORS
AND MORE**

Raffle prizes include local gift cards, \$200 VISA gift card and a **GRAND PRIZE** drawing for a 5 day, 4 night trip (including airfare and hotel) to Clearwater Beach, Florida!




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HALLOWEEN

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.

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.

- Accessorize with a flashlight!
- Wear a costume that is properly fitted to reduce the chance of tripping on it.
- Wear a light-colored or bright costume, reflective tape or arm bands to heighten visibility.
- Select a costume that is constructed from flame-retardant materials.
- Make sure their 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.

Before the kids hit the streets, it is important that parents be aware of the route that their children plan to follow. If you are unable to take them out yourself, consider asking another parent, an older sibling or babysitter to do the honors for you. Ensuring your child is wearing a watch also allows you to establish an agreed upon curfew.

Teach your children to recognize the places along his/her route where they can obtain help: Police Station, Fire Station or any other well indicated public place.

Although tampering of loot is rare, remind children that they must have their candy inspected by their parents or guardian prior to eating them.

SOME RULES FOR TRICK OR TREATERS

- Bring a flashlight.
- Walk instead of running.
- Stay on the sidewalks (If there is no sidewalk, walk on the left-hand side of the street facing traffic).
- Avoid jaywalking.
- Do not cut across lawns or take short-cuts.
- Take masks off when walking from one house to the next.
- Do not go inside houses and do not get into unknown vehicles.
- Only visit houses that are lit.
- Stay away from animals you are not familiar with.
- Vandalism is not a "trick" - it is against the law and has consequences.

Above all, have a safe and ghoulishly good Halloween!



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:

Katie Jones

It was, of course...**Tom Cruise**

No purchase necessary. Contest open to everyone.

OCTOBER HEALTH TIP



Take on a new mental challenge. Research shows that participating in challenging mental activities that would generally be outside our comfort zone are great for our brains. Try something that you don't normally do — read, do a crossword puzzle, learn a new language, or volunteer. The possibilities are endless.



2022 Referral Contest

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

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.

Jules Costello Marcus Kravitz Ron Mansfield



Using Public WiFi

Public Wi-Fi is convenient to use at a coffee shop or in a store, but, unfortunately, cyber criminals can log in to the same network and attempt to gain access to your information.

- Watch out for phony Wi-Fi access points. Always ask the business owner or hotel to verify the network name before you connect to it.
- When you're using free Wi-Fi, it's not a good time to shop online, use social media or access your bank account or email.

Once your identity is stolen, it can be very difficult to recover.

Storing Your Summer Toys



For those who picked up some new toys this summer, such as a boat, motorcycle, or ATV, you may be transitioning into the fall for the first time wondering about how you're going to store your new toy. With these simple tips, transitioning from summer to fall is a breeze!

Storing a Motorcycle

- Top off the fuel tank.
- Fill up all of your fluids.
- Do a fresh oil change.
- Conserve your battery life by removing it and trickle charge it.
- Be sure to apply a fresh coat of wax.
- Pick a safe, dry, dark place for your bike to rest for "hibernation."

Storing a Boat

- Do: Be sure to clean your boat thoroughly. It's important to keep your boat pest free, empty any food storage compartments, and throw away perishables that can attract rodents.
- Don't: Try to avoid storing your boat in your driveway. While it could save you money, it

could be difficult to pull into the garage or park other vehicles.

- Do: Try to rust proof any exposed metal areas on your boat.
- Do conserve your battery life by removing it and trickle charge it.
- Do drain the fuel tank, or add stabilizer for long periods of storage

Storing an ATV

- Do a full clean on your ATV, with soap, rinse and lubricant.
- Drain the fuel tank, or add stabilizer for long periods of storage.
- Tend to the battery with a battery tender.
- Inflate all the tires to the proper PSI.
- Be sure to do a fresh oil change, and change out the filter as well to be extra safe.
- Cover your ATV, but don't use plastic. Use a breathable fabric if possible.

Above all, make sure your toys are adequately insured. Give us a call to review your policy.



This November, To Celebrate our 25th BUSINESS ANNIVERSARY, not only will we still draw for our \$100 VISA gift-card...but, we will also be giving you a \$25 Dunkin' gift card for EACH referral you send us...AND...we will also make a \$25 donation to St. Jude Hospital.

Call or Email us TODAY



OCTOBER IS FIRE SAFETY MONTH.

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 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're aware of 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. Have a safe haven in mind. 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.

KIDS ZONE

HELP ZORG FIND HIS FLYING SAUCER



Can You Spot 10 Differences?



Illustrations from Vecteezy.com

ANSWER:

- 1. Missing bat 2. Door color 3. No crack in window 4. Tree has moved
5. Tree has eyes 6. Tree has red tongue 7. Bat's leg is missing
8. Bat has no fang 9. Bat has different eyes 10. No light in window



REAR END COLLISIONS INCREASE DURING THE FALL.

According to the National Transportation Safety Board (NTSB), there are approximately:

1.7 million rear-end collisions in the U.S. each year. Studies show that most claims happen during the fourth quarter...

and attributes 87% of them to drivers who aren't paying attention. It's important to put down the phone, stop adjusting the radio, and back up slowly, checking mirrors and windows multiple times for oncoming cars.

If you're following a car, leave at least three seconds of time between you and the car in front of you if going 45 mph. If you're going faster, that distance grows to 6 seconds or roughly one car length for every 10 mph of speed.