

# INSURANCE TODAY

SEPTEMBER 2022

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

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

“Very helpful with helping me get the best insurance for my business without over doing it.”  
~ Arteasta Salon

“Bill was super nice, got me the best price for motorcycle insurance same day just half hour of my time.”  
~ Shawna J.

“Vicki is the best! She explains all my options and helps me make informed decisions about my policies. When I need assistance, the turn around time is minimal. Thank you Vicki!”  
~ Dan M.

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

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## HOME IMPROVEMENT TIPS TO MAKE YOUR HOME SAFER

It's impossible to prevent every accident or disaster, but there are some simple steps you can take that will go a long way to protecting your biggest investment.

- **Know your shut-off valves.** Few people know where the emergency shut-off valves are located for gas, water and electricity. Take a moment and find them, and make sure everyone in your house knows where to find them. Pro tip: give the water valve a practice twist, as these shut-offs can get jammed from years of not being used.
- **Check your washer and dryer.** Worn out rubber hoses in your washing machine can burst, spilling hundreds or even thousands of gallons of water on the floor. If your rubber hoses are more than just a few years old, swap them out for steel-belted hoses. When it comes to your dryer, lint can build up over time in the dryer vent and spark a fire. Luckily, a quick trip to the hardware store and some extra cleaning can reduce your risk of these common causes of fire and water damage.
- **Plan ahead and find a friend.** If you can't afford a monitored security system, the next best thing is to give the appearance that someone's home while you're away. Install lamp timers, keep a

radio turned on and tuned to a talk station, and when you're on vacation, have a friend shovel your walkway or park their car in your driveway. Above all, keep lower-level windows and garage doors closed and all entrances locked.

- **Smoke detection protection.** Every home should have at least one smoke detector on each floor, and the batteries should be tested twice a year. Make it easy and do it right before you adjust your clocks in the fall and spring. Smoke detectors last about 10 years. Each time you get a new one, use a permanent marker to write the month and year on the back. *(And don't forget to test your house yearly for other gases like radon.)*
- **Prepare for severe weather.** Whether your part of the country is prone to flooding, hurricanes or other natural disasters, take a look around and consider upgrades and simple maintenance to help minimize damage from wind and water. In tornado-prone areas, a safe room is always a smart addition to protect you and your family from the storm. If a home renovation is not in your budget, prepare a home emergency kit that contains 2 to 3 days of food and water on hand.

**Wherever you live, make sure your home and your family are protected based on your specific needs.**



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# FALL CHORES YOU CAN'T AFFORD TO IGNORE.

**Early fall is the right time to get your yard and house in order because come winter, small problems can turn into EXPENSIVE NIGHTMARES.**

*Here are a few outdoor chores that will have an immediate payoff...*

## Check the Roof

Once the winter freeze-thaw cycle kicks in, a tiny leak in your roof can turn into a crevasse—and a \$10,000-plus repair job. So get out and clean those clogged gutters and dribbling spigots before the weather turns too cold.

## Get Some Leaf Relief

Fallen leaves can kill grass when they're matted down by snow. Leaf piles can also attract rodents. But using leaf bags means work, and waste if they go into a landfill.

**What to do:** Make use of your lawn mower's mulching mode. Ground-up leaves nourish the soil, which saves you money down the line and you'll save the cost of leaf bags.

## Clear Gutters

Gutters stuffed with leaves, pine needles, and other debris can let water spill over the side, pool around your home's foundation, and seep inside. Water that freezes in gutters can force snow and ice into roof shingles, causing damage and leaks.

**What to do:** Consider a gutter-guard system to keep debris out. Make sure that gutter drains extend 5 feet from the house and that soil slopes away from the foundation 1 inch per foot for 6 feet or more.

Consider hiring a pro to clean your gutters instead of trying to do it yourself and risking injury.

## Close Your Hoses

Pipes can burst when water inside expands as it freezes, creating an expensive mess in your home.

**What to do:** Shut off inside valves that control water flow to hose spigots. Then briefly open the spigots to drain any leftover water in pipes and hoses. Also drain water from supply lines for water sprinklers and pools, and shut off inside valves that control them. And help prevent freezing by insulating pipes in unheated areas.

You can save thousands of dollars in plumbing repairs and water damage, especially if pipes burst and cause a flood while you're away.

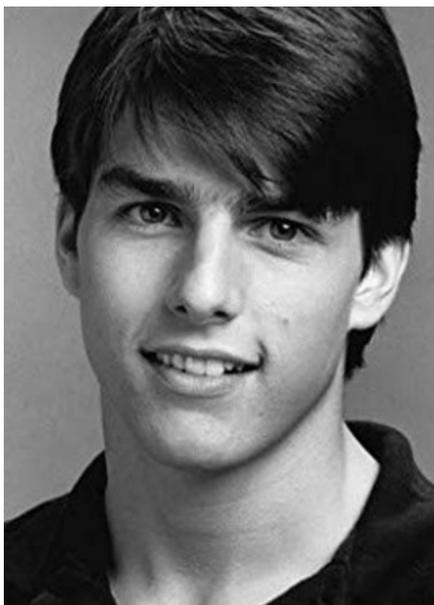
## Plug the Leaks

The swiftest savings come from sealing air leaks in your home's walls, windows, and especially its ductwork.

**What to do:** Sealing and insulating your home's air ducts are jobs best left to a professional. But you can use a combination of caulk, foam board, expandable sealant, and weather stripping to plug leaks around windows, doors, electrical outlets, and other openings.

Plugging leaks could lower your annual heating and cooling bills easily by \$400.

***Fall is also a great time to review your Home Insurance so that you will be ready for anything Winter throws at you!!! Give us a call today.***



## GUESS THE CELEBRITY?

Send your best guess to - [service@wjfarmerinsurance.com](mailto: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:

## Bernice Packard

It was, of course...**Chris Hemsworth**

No purchase necessary. Contest open to everyone.



## Maintaining your Car

Staying on top of routine car maintenance and repairs, especially as the seasons change, keeps your car in road-safe condition and may also help save on gas.

- Check your tire pressures once a month for a couple of months. If the pressures remain steady, you can check them quarterly, as you know the tires are holding air.
- Oil is the lifeblood of your engine. Oil lubricates all the moving parts in your car's engine, so you never want to let it run low.



2022 Referral Contest

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

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.

Vernon Vansickle  
Donald Wheaton  
Robert Allen  
Ron Darnley

Susan Vota  
Susan Cox  
Thomas Keefe  
John Fraser

Norma Altintas  
Jules Costello



**OFFICE INJURIES**

Common injuries office workers experience include carpal tunnel syndrome; back sprains and strains; and slips, trips and falls. The injury or disease typically has to arise out of a work-related activity to be covered under workers' comp.

Injuries are possible even if you have a desk job! That's why it's important to practice good ergonomic activities. Simple things like good posture and remembering to take time and stretch, or getting up and walking around, can make all the difference.

**DRIVING AT NIGHT**



Statistically speaking, the most dangerous trips you take are the ones that happen after the sun goes down. Following these tips will help you maintain a clear view of the road ahead.

- **Check your vision.** Poor night vision may warrant a trip to the eye doctor. As we age, it's common to have more difficulty seeing at night. Blurry vision, trouble seeing objects or experiencing glare from lights are all reasons to schedule an appointment.
- **Get a clear view.** A dirty windshield or worn windshield wipers can add an extra layer of difficulty to nighttime driving, especially if the rain starts to pour. Always make sure your windshield is clean and replace your wipers if they start to streak.
- **Clean your headlights.** Road grime can easily cover your headlights and dim their beams. Old, oxidized plastic housings can make lenses foggy. Remember to clean your headlights periodically and pick up a headlight restoration kit at your local auto parts store if your lights look cloudy or yellowed.

• **Dim your dashboard.** Bright screens and dashboards aren't just distracting – they can also make it difficult for your eyes to adjust to low light. Use the dimmer switch in your vehicle to turn down the lights and improve your nighttime visibility in the process.

• **Check your headlight ratings.** Not all headlights are created equal. In fact, only half of the 2018 vehicles evaluated by the Insurance Institute for Highway Safety did a good job of lighting the road and limiting glare. Consider upgrading your headlight bulbs to gain more visibility.

• **Leave the night driving glasses at home.** Like many "As-Seen-On-TV" products, night driving glasses aren't all they're cracked up to be. Tinted lenses can help during the day, but anything designed to limit light at night is counterintuitive. Your eyes will adjust to low light on their own. If it's hard to see at night, try the above tips before investing in these yellow shades.

**Give Us a call for the best auto insurance protection for you and your vehicle.**



# ROAD RAGE

Road rage, which is classified as aggressive or angry behaviour exhibited by motorists, is a prevalent safety concern on roads across the country. In fact, 95 percent of drivers admit to engaging in aggressive and road rage-like behavior when behind the wheel, according to a recent survey.

### What Causes Road Rage?

Road rage is often caused by inconveniences and incidents that occur while driving, usually in a retaliatory fashion. Some common forms of road rage include:

- Yelling • Honking • Tailgating • Cutting off other vehicles on purpose • Initiating confrontation outside of vehicles • Ramming other vehicles intentionally

While most instances don't go further than expletives and hand gestures, road rage can lead to violence. Some of the most common causes of road rage are:

- Heavy traffic—Stalled traffic can cause impatient drivers to get frustrated, allowing minor inconveniences to set them off more easily.
- Anonymity—Some drivers believe they can get away with honking, gesturing or cutting people off because there's a sense of anonymity behind the wheel.
- Distracted driving—Observing distracted driving behaviors—such as swerving and cutting people off—can be scary and result in anger directed toward irresponsible drivers.

- Impatience—Drivers who are running late or feel their time is more important than others' tend to drive more erratically.

### Road Rage Prevention

It's impossible to control the actions of others, but all drivers can control how THEY respond. To prevent road rage, drivers should follow the rules of the road, including maintaining adequate following distances, using turn signals and allowing others to merge. The following measures can help prevent road rage:

- Leave on time. Lateness can lead to unsafe driving. Plan for construction, heavy traffic and other delays to give yourself plenty of time to reach your destination.
- Cool down first. Drivers who are angry—for example, those driving after an argument—should hold off before getting behind the wheel.
- Have empathy. Drivers shouldn't take others' actions personally; they should have patience while sharing the road.

### Conclusion

Road rage can happen to anyone and threaten the well-being of **ALL** those on the road.

**STAY CALM & STAY SAFE.**

# KIDS ZONE

HELP GEORGE FIND THE BANANNA



Can You Spot 10 Differences?



ANSWER:

1. Helmet holes missing 2. No shoelaces 3. Trash lid missing 4. Trash handle missing 5. Missing plants 6. Girl has missing ponytail 7. Arm missing 8. Spokes missing 9. Skateboard wheel missing 10. Boy's glasses missing

Illustrations from Vecteezy.com