



# INSURANCE TODAY

JANUARY 2022

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



## There is no better way to start off the New Year than by making a donation to St. Jude Children's Research Hospital!

As a part of our referral program our agency donates \$10 to St. Jude for every referral we receive. At the end of the year, we make a matching donation for the sum of all our previous donations that year!

This year, we increased our referrals by 44% donating \$1,370 throughout the year for the 137 referrals received! We rounded up our matching donation and donated an additional \$1,400 to St. Jude last week!

**Thank you, thank you, thank you for helping us make these contributions!**

We couldn't be happier to make this donation and it is all because of you, our valued customers and referral partners. We greatly appreciate you referring your family and friends to us and helping us contribute to such a wonderful organization. Can you help us increase them another 44% in 2022 and donate even more?!?

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# Can YOU spot 10 Differences?



Images from Vecteezy.com

**Answers:** 1. No Pom Poms on Hat 2. Missing stripe on snowman's nose 3. Snowman missing buttons 4. No Hair Braid 5. Drawing on Hood 6. Missing face on shoe 7. Missing Trees 8. Missing snow on Tree 9. Mom's leg is Straight 10. Mom's hat is missing.



## 5 Insurance tips to start the New Year:

Although insurance is probably one of the last things on your mind, it will most certainly be one of the first things on your mind in case of an accident or natural disaster.

- **Don't go cheap** - The worst time to realize you don't have enough coverage is after a loss. Purchasing that cut rate low cost insurance on the front end may have tasted sweet at the time, but the nasty aftertaste is going to linger a long time should you discover you don't have the right coverage, or enough coverage in the event of a loss.
- **Review your coverage** - Yes, I know, reading an insurance policy is a sure fire cure for insomnia, but at the very least you should understand what coverage you have and any exclusions that may apply. If you don't have the inclination to read your policy, at the very least, have your agent explain it to you. This is a great time to also make sure you have all of your assets covered.
- **If you own it, and it has value, INSURE IT** - It is wise to insure anything of significant value. Insurance is very inexpensive to purchase compared to replacng an item out of your own pocket. You won't regret it.
- **Adjust your coverage as your stage of life changes** - For instance, your need for life insurance is greatest when you have a young family with small children at home. It is least needed when you are in your twilight years with no dependents. Adjust your coverage accordingly. If you have been carrying your adult children on your auto policy, consider moving them to their own coverage. Adjust your coverage to apply to your current lifestyle and stage of life.
- **Don't forget to add new assets to your policy** - Do you have a new car, boat, or motorcycle? Don't forget to add it to your coverage.

*Give us a call to review your insurance and start 2022 knowing that you and your family are properly insured.*



As the New Year begins, people will be making New Year's resolutions.

And yet...

Anyone who has witnessed a crowded January gym slow to a trickle by February knows that many resolutions just don't stick. Some studies have reported that as few as 8 percent of people actually succeed in keeping their resolution.

So, how can you be among the few who see their promise through? Here are a few ideas.

### Tips for Keeping Your New Year's Resolution

- **Make a mini resolution.** Who says you have to run a marathon or model your home after Martha Stewart's? There's nothing wrong with making less ambitious, but more achievable, goals like running a 5K or organizing your most out-of-control closet.
- **Be specific.** Lots of people fail because they make resolutions that are too general or too difficult to measure. Examples include "get healthy" or "spend

more time with my spouse." Instead, vow to "Walk an extra 20 minutes every day" or "Schedule a weekly date night with your spouse."

- **Plan, plan, plan.** Maybe you have a big goal like "start a business." If so, you'll have more success if you plot out the many steps it takes to make it a reality. Buy a goal-setting journal or download an app to break down your plan by month, week and day. *(And if you do want to start that business this year, give us a call to learn more about business insurance – it's essential for protecting your investment of time and money.)*
- **Take it public.** Some people feel that they're more likely to keep a New Year's resolution when they tell others. Still, others prefer to keep it private – and that's OK! If you've been keeping your resolution to yourself the past few years but haven't seen results... consider giving this strategy a try.
- **Find a buddy.** A friend who shares your New Year's resolutions can provide a massive dose of motivation.

**Good Luck with Your Resolutions... You Got This.**





2022 Referral Contest

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

**KASEY HARVEY**

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.

- |                         |              |               |
|-------------------------|--------------|---------------|
| Walter Steciw           | Kasey Harvey | Tammy Skinner |
| Caleb Manwaring         | George West  | Jeff Cerar    |
| Tobey Harvey Properties |              |               |



**GUESS THE CELEBRITY?**

Who is January's celebrity...?

Hint - She met her famous Canadian husband on the set of the movie - "The Green Lantern"

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 months winner was:

**Ruth Patrick**  
it was **SANTA**

No purchase necessary. Contest open to everyone.



**DID YOU GET A VALUABLE GIFT?**

Did you get an expensive gift for Christmas or your Birthday, or maybe you are buying an engagement ring for Valentines Day? Jewelry, paintings, sculptures, rare collectibles, and even top tier wines, can all fetch high prices. Your valuables are important to you—and insuring them is equally important to prevent serious loss in the event of damage or theft. Learn more about how you can protect the finer things in life with additional coverage.

**The Basics**

Standard homeowners, condominium or renters insurance policies include a limited amount of coverage for jewelry and other valuable items. However, many policies limit the dollar amount of coverage for the theft or loss due to a covered peril of such items. To properly protect certain types of valuables, additional coverage may need to be purchased.

*Call us today to find out more.*

# SNOWMOBILE SAFETY TIPS



The operation of a snowmobile needs to be treated just like any other vehicle – make sure you have the proper insurance coverage! Whether you are operating the snowmobile for the first time or you are a seasoned operator, the following safety tips are worth reviewing:

- **Know the law:** Make sure you are aware of the laws regarding snowmobile use. Be sure your registration and insurance papers are in order before riding.
- **Inspect before riding:** Check the engine, the oil, and make sure you have enough gas to reach your destination. Make sure everything is in working order, and make sure you have an emergency kit. Emergency kits are not only handy if you need to make a quick repair, they can be a life saver.
- **Don't drink and drive:** Drinking and operating a snowmobile has the same repercussions as if you were to drink and drive in a car. Never drink and operate any form of vehicle.

- **Be aware of your surroundings:** Driving a snowmobile safely requires concentration. Always focus on the path ahead and your surroundings. It only takes a second for a distraction to cause a serious crash!
- **Take lessons:** Driving a snowmobile is not as easy as it looks. If you have never driven a snowmobile before or if you have not been on one for an extended period of time, consider taking a lesson or two to brush up on your skills and knowledge.
- **Dress for the weather conditions:** Remember, you will be exposed to the weather at all times and you need to properly protect your body from the cold.
- **Tell people where you are going:** Always tell another person where you plan on riding before departing. This way if you don't come back as scheduled, they will know where to start looking.

**Have a warm, safe and fun ride.**



## OUR CUSTOMERS SAY IT BEST.

"Always friendly and professional. They will absolutely find you the best deal. Highly recommended."

– Tim R.

"My husband and I work with Bill Narsiff and we can only say good things about him. He worked so well with us! He always returned our phone calls, promptly answered questions and checked in on progress with buying our house. Thank you Bill you are the best!"

– Nikki A.

"A very competent and professional company."

– Len C



## WINTER and your PETS

It's important to adjust your pet's daily routine so you can keep them happy, safe and comfortable. Here are 5 things you can do to make this your pet's best winter ever.

1. **Take Care of Your Dog's Paws** - A pet's legs, tail and ears are most susceptible to frostbite. While there's not much you can do for the tail and ears—besides keeping your walks short—boots will provide some welcome warmth to your pet's paws and will also protect them from harmful chemicals like deicers.
2. **Adjust Daily Calories for Changes in Activity** - When activity levels change drastically, as it can in the winter, adjustments need to be made to ensure adequate nutrition. A pet that goes out five times a day when it snows to play, may need more calories because of the

increase in exercise. Other pets may be less active, they should consume fewer calories.

3. **Play with Your Pet's Food** - When it comes to how you feed your pet, there are fun and creative ways to give him a bit of a workout. Encourage activity by spreading meals throughout different parts of the house or throwing kibble to have your pet chase it down a hallway.
4. **No Off-Leash Time** - Falls through ice, getting lost and developing hypothermia or being hit by a vehicle increases during the Winter months.
5. **Keep a Blizzard Checklist Handy** - A checklist will help ensure you have everything your pet may need, in case you're stranded for a few days. Dog blankets, water, food, dog medications and something to stay entertained.