

INSURANCE TODAY

JUNE 2023

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



Summer Food Safety Tips

Eating outdoors can be a lot of fun...but you also need to be careful with your food.

Raw meat should be kept away from other foods on a separate platter, and handled with different utensils. When you grill, use a thermometer to check that the meat is done because you can't judge it from the outside. Even if it's charred on the outside, it could be raw on the inside.

Perishables, like macaroni and potato salads, need to be kept cold. You don't want anything out for more than two hours, or only one hour if it's over 90 degrees.

As for leftovers — you don't really want to keep anything that's been outside the cooler...be safe and throw it away.

What's inside:

• Camping Tips

...page 2

• Guess the Celebrity

...page 4

• Your Pet at the Cabin

...page 4

Are YOU Our Newest Winner?
...page 3



THINKING OF BUILDING A DECK?

Warmer weather. Longer days. An escape from the cabin fever brought on by a long winter... It's finally outdoor season and it is the perfect time to spruce up your outdoor space and make your backyard a place where you can relax and your kids will actually want to hang out.

While you could update your landscaping or try out those stock tank pools everyone is crazy about right now, you may want to consider investing in something that will not only boost your curb appeal, but also the overall value of your home...a deck.

With a new deck, you can extend your living area, entertain, share a meal, unwind while you watch your kids play in the yard, sunbathe or simply enjoy a summer evening.

Is Adding a Deck a Good Investment?

Remodeling magazine reported that adding a wood deck can up your home's resale value by more than \$10,000. Decks built of composite material add more than \$13,000. So chances are, you're going to significantly recoup the value of this investment.

Should I Hire a Contractor to Build a Deck?

HomeAdvisor offers the following considerations on whether or not you should roll up your DIY sleeves or leave it to the pros and hire a contractor.

Cost: Given that contractors typically mark up materials (for perfectly valid business reasons), you may end up paying only a third of that materials cost if you purchase and build the deck yourself. Sounds good. But do you have the tools and additional materials to get the job done, and to do it right?

If you don't, that's an additional investment you'll need to make.

Time: a professional deck builder will do a better, faster job than you can." It will take longer to build a deck yourself, because, let's face it, life gets in the way sometimes. If you'd rather have the deck finished quickly, a local deck builder is probably your best bet.

Quality: Taking on a project like this can be a fun thing to tackle. But professional deck builders do this day in and day out. They're knowledgeable and efficient in what they do, and there's a craftsmanship they bring to their projects. They also should be up to date on any building codes that need to be followed when building your deck.

Upgrade Your Homeowners Insurance with Guaranteed Replacement Cost

Your home is often the biggest investment you'll make in your lifetime. That's why it matters to have the right homeowners insurance.

If you ever had to file an insurance claim, do you know how much you'd have to pay to rebuild your home (and that brand-new deck) from scratch? Often, the answer is: more than what you paid for it. A lot of things can affect the cost to rebuild, such as the price (and availability) of materials and labor.

Good news: You can take the guesswork out with adding Guaranteed Replacement Cost. With this coverage, your insurance policy will pay for the full cost of rebuilding your house and deck back to its previous size and specifications, without requiring you to shell out additional cash.

Give us a call to find out more.



W.J. FARMER
INSURANCE AGENCY, LLC

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

SAFETY TIPS FOR SUMMER CAMPING



There is nothing better than sitting around a fire – whether in a backyard fire pit or at a campsite – here are a few tips to make sure you’re doing so safely.

NOTE: Before you head out for a day of fishing or a camping trip, find out if there are any fire bans in place, especially during this hot weather.

- Check your surroundings. Aim to keep your fire at least 10 feet away from anything combustible.
- Keep your fire well-contained. Campfires should be built within a ring of stones, on a hard-packed surface with no grass or leaves. Firepits should be made from cement, brick, clay, or sheet metal, and covered with a heavy gauge metal screen to keep sparks from flying out.
- Firepits shouldn’t be used in windy conditions.
- Avoid fueling your fire with anything other than dry wood, charcoal, or manufactured fire logs.
- Keep people and animals safe

- Don’t use an accelerant – such as gasoline or lighter fluid – to start your fire. Newspaper, wood shavings, twigs, and natural fire starters are much safer choices.
- Keep a fire extinguisher handy at all times. If you don’t have one, a bucket of water, sand, dirt, or gravel will do in a pinch.
- Never leave children and pets near an open fire without an adult close by.

If you’re going to light a fire, you need to know how to put it out properly. You don’t want to find yourself responsible for causing a wildfire, or for damage to a neighbour’s property or even your own home!

- Douse the fire with water and then mix the ashes and embers around with a stick. Make sure everything gets wet and goes out.
- Pour a bucket of sand or dirt over the fire and mix it around until embers are smothered.

If you’ll be lighting any fires this summer, make sure you, your home, and your belongings are protected just in case anything goes wrong.

CHECK YOUR GARAGE!



If you’re like most people, your garage contains lots and lots of stuff. At best, you have some unsightly clutter on your hands. And at worst? Fire hazards that could pose a danger to your garage and your home. (Can you believe that five percent of house fires start in a garage?)

ELECTRICAL HAZARDS

The danger: Wiring, extension cords, plugs, circuit breakers, transformers, light fixtures and battery chargers can cause a fire when they malfunction.

What you can do: Make sure your wiring and lighting is up to code, use bulbs with the proper wattage and don’t overload outlets. Have an electrician install more receptacles so you don’t have to use extension cords.

CHEMICAL HAZARDS

The danger: Chances are you have a virtual stockpile of flammable chemicals like motor oil, paint, gasoline, fertilizers and lighter fluid in your garage.

What you can do: Don’t smoke inside your garage—after all, one spark is all it takes to cause a fire. Store chemicals out of direct sunlight and far, far away from any heat or ignition sources.

VEHICLES AND POWER TOOLS

The danger: When oil and gasoline from cars, motorcycles, and lawnmowers drips and collects over time, the possibility of a fire becomes very real.

What you can do: Regularly check your vehicles and power tools. If you notice any leaks, clean up the spill ASAP by spreading an absorbent material such as kitty litter over them. Then sweep up and safely dispose of the material before taking care of the repair.

FIREWORKS



Did You Know?

Even mild fireworks such as sparklers can get hot enough to burn through clothing. To prevent burn injuries, exercise extreme caution when lighting and holding fireworks, and monitor your children closely while celebrating.

Firework Safety Recommendations:

- Read and follow the manufacturer’s safety instructions and warnings.
- Do not try to make your own fireworks; use only those that are commercially manufactured.
- Only light fireworks outside in an open space.
- Obey local ordinances regarding private fireworks usage.
- Have a bucket of water handy in case of emergencies.
- If a firework does not go off, do not try to relight it. Instead, wait 20 minutes and then soak it in a bucket of water.

- Never light a firework in a glass or metal container.
- Do not drink alcohol while lighting fireworks—they can pose burning hazards if you are not careful.

Protection for Your Pets:

Like thunderstorms or the vacuum cleaner, fireworks may frighten your family pets. To protect your pets from becoming stressed as a result of loud noises from fireworks:

- Keep pets indoors away from loud noises in a place that is comfortable to them.
- Allow pets to go to the bathroom before beginning your fireworks show to prevent accidents.

Healthy Hints

Sparkler fireworks are especially fun for children. Once children are old enough, allow them to hold a sparkler under your guidance. Those who are younger than 12 years old should not hold sparklers and should remain spectators only.



2023 Referral Contest

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

MICHAEL McCONNELL

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.

Reece Hendricks
(Scenic Services)

Marcus Kravitz (Acute Builders)

Patrick Paradiso
(Patrick's Resale Center)

Marc Amato (Amato & Sons)

Ronald Fulkerson

Nick Tobey
(Tobey Harvey Properties)

Katharine Harris

Jasime Ahmed

J'Frances White

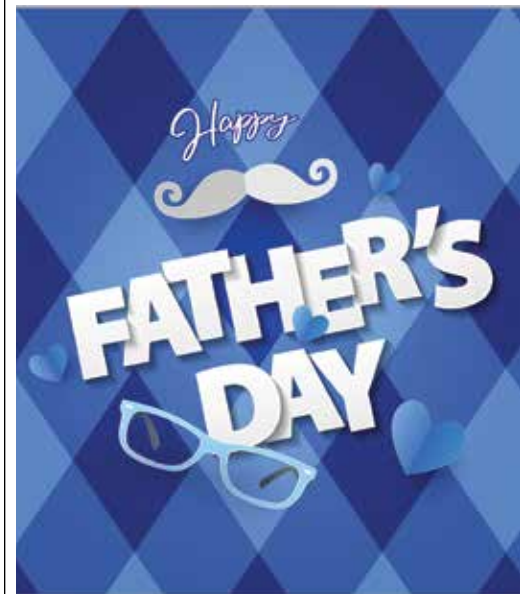
Kasey Harvey

John Figura (Quality Irrigation)

Michael McConnell

Linda Dann

Mary Wilcox



During this hot weather splashing and diving is carefree fun and a nice way to cool down...but owning a backyard pool comes with serious responsibilities, too.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and closing gates to completely isolate your pool from the areas around it.
- Do not leave your children or guests alone, in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enroll your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool.

Safety First

When hosting a pool party at home, it is wise to assign several adults to "lifeguard." These individuals should not drink alcohol and should stay on constant alert for swimmers in distress.

GETTING YOUR RV READY FOR THE SEASON...

RV owners are excited about hitting the open road this Summer, looking for high adventure or maybe just some relaxation! Here are a few items to check before you leave the driveway to be sure you arrive safely at your destination.



Stopping & Turning
15% Of claims are from failing to correctly stop or turn. RV's need more distance to stop and a wider turning radius.



Inflate & Check tires.
60% of claims are from tire failure from wear.



Know Your Height.
10% of claims are from roof damage.



Balance the load.
Pack evenly and avoid overloading.



Share the Driving
Driving long distances can cause fatigue, have a buddy drive or take a break.

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



I'm a big fan of erie after 8 years and wj farmer was solid when claims and repairs were needed. I absolutely would have continued coverage with them if i still needed homeowners or if WJ was allowed coverage in my new state. *Chris Glen.*

Great entity-very responsive-highly recommended Highly recommended. Very responsive, very professional. This is now my go to company for insuring all my properties-home and businesses. *Victor rendano*

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



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 months winner was:

Ruth Patrick

It was, of course...**Elon Musk**

No purchase necessary. Contest open to everyone.



Pets at the cabin.

Summer is here and many of us are planning trips to the cabin at the lake. There is nothing better than savouring these relaxing moments with our animal companions, but out in rural areas requires you to take extra precautions and be extra safe.

THE TRIP

Summer days can be hot and your pet can feel the stress of a long ride. Prepare ahead to make the trip comfortable and safe for your animals.

Control the temperature

It takes only minutes for an animal to develop heatstroke. Also, remember that while your dog may want to travel with their heads out the car window, heavy traffic and sudden stops can lead to injuries.

Take regular breaks

Plan to take rest stops every two to four hours for exercise, bathroom and water breaks. Also, remember to attach your dog's leash before opening the car door – accidental escapes in heavy traffic areas can be tricky.

AROUND THE COTTAGE

Keep your pet on the cottage property

Your pet could easily get lost in wooded area, so keep them close by. Make sure the pet is microchipped and tagged with your address and phone number.

Protect your pet from wildlife

Encounters with porcupines or skunks can leave your pet with injuries, and encounters with wolves or bears can be deadly. Keep your pet on a leash when exploring outdoor areas to prevent them from any unwanted encounters.

Protect against parasites

Fleas and ticks are a real problem. Speak to a vet about flea and tick medications.

On the Water

Your dog may not realize how tired she is getting or how far out he has travelled. There are life jackets for pets too. Even good swimmers can get stuck in rough waters or if they jump overboard far from shore.

Dogs ingesting water could pick up intestinal bugs such as giardia, or bacteria including E. Coli, salmonella and Campylobacter. Please be aware and prevent your animals from swimming in waters that are not known to be safe.