

# INSURANCE TODAY

NOVEMBER 2022

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



"My premium with Progressive had gone up 20% over the last year, without ever having filed a claim. Stephanie found me a better policy at a significantly lower monthly premium and was a pleasure to work with. I would recommend W.J. Farmer to anyone without reservation."

~ J. Goode

"I have all my business insurance here. Every time I need a certificate, I get it fast. The policy rates are great. I'm very happy with them and always give their number out to my contractor friends."

~ D. Milazzo

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

~ D. Cameron

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

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**Are YOU  
Our Newest  
Winner?**

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## PLEASE JOIN US FOR A 25<sup>th</sup> ANNIVERSARY CELEBRATION

Sunday, November 13th

1:00pm - 4:00pm

106 John Street, Horseheads, NY

- FREE FOOD
- GIVEAWAYS AND RAFFLES
- LIVE MUSIC - by Steve Terwilliger Duo
- FACE PAINTING - by Painted Love
- MAGIC - by Doug Welch Magician
- OPERATION SAFE CHILD - Chemung County Sheriff's Department
- FIRE TRUCKS - Pine City VFD

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

Celebration open to the public



**W.J. FARMER**  
INSURANCE AGENCY, LLC



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

# Thanksgiving Safety Tips

Thanksgiving is a wonderful time of year...surrounded by loving family and friends while enjoying a yummy feast. Unfortunately, the holiday can also surround you and your guests with other troubles, from cooking accidents, to home and car safety issues. Here are a few safety tips you'll be thankful for.

## PREVENTING A FIRE

According to a national study, Thanksgiving is the leading day of the year for home fires involving cooking equipment. Please use caution when preparing your Thanksgiving Day feast.

- Check on food frequently and never leave your home while the oven or other cooking appliances are on.
- Keep your prep space clean and organized. Oven mitts, paper towels and dish towels, food wrappers and other easily combustible items should be kept away from heat and flames.
- Don't wear clothing that could come in contact with heat or flames.
- Avoid cooking if you're drinking.

## AVOIDING CAR ACCIDENTS

We should ALL know this by now... don't drink and drive! If you're planning on drinking on Thanksgiving (or any day), arrange for a designated driver or call a cab, or another service to get you safely there and back.

Thanksgiving is also one of the busiest travel periods of the year. This means the likelihood of getting in a car crash increases. Remember also that the weather can often be bad this time of year and with additional cars on the road, this is a recipe for disaster. Slow down and give your self plenty of extra time in case you encounter delays.

## PROTECTING YOUR HOME WHILE YOU'RE AWAY

While everyone else is thankful for what they have, thieves are thankful for what they can get. They know homes are often empty for days at a time and take advantage of this.

- Put your lights on a timer and use motion detectors for outdoor lights.
- Ask a neighbor or friend to keep an eye on your home and pick up any mail so it doesn't pile up.
- As an added precaution, invest in an outdoor security camera that you can monitor from anywhere
- Keep your travel plans off social media. Consider waiting until you're back in town to post photos, so the wrong person doesn't become aware of your absence.

**We hope you all have a Happy and SAFE Thanksgiving celebration**



## WORKPLACE ANXIETY & STRESS...

### DID YOU KNOW...

**One out of 3 Americans describes themselves as feeling anxious or being stressed out about work.**

Many workers feel that their jobs are the number one cause of anxiety and/or stress in their lives.

Studies show that work-related stress has a greater impact on health issues than family and financial problems.

Here are some early warning signs that signify red flags, alerting you to anxiety and stress on the job:

- Insomnia or fatigue • Feeling anxious or irritable • Upset stomach • Muscle tensions or headaches • Extremely sore back • Apathy, loss of interest in work • Trouble concentrating • Using alcohol or drugs to cope • Social withdrawal

As early symptoms emerge, they can develop into more serious health complications such as depression and heart conditions.



## 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:

**Sarah Kim**

It was, of course...**Taylor Swift**

No purchase necessary. Contest open to everyone.



## SAVING ENERGY

### Tips for Winter

#### Install a Programmable Thermostat

A programmable thermostat can be set to automatically turn down the heat while everyone's at school or work all day and in bed at night. This avoids the more extreme (and costly) swings that often come with manual adjustments. Smart thermostats like the Nest will even send owners a monthly report detailing energy usage.





## 2022 Referral Contest

# THIS MONTH'S \$100 VISA GIFT CARD WINNER IS: **JACOB FARYNIARZ**

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.**

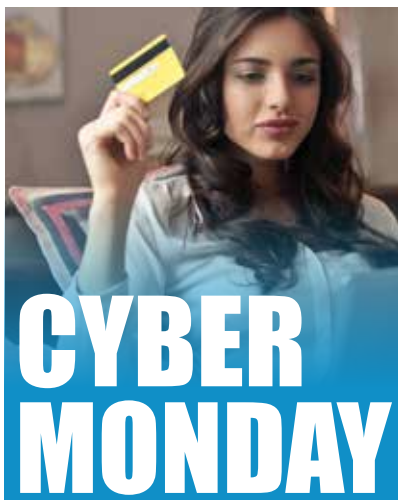
Brian Wise    Shawn Fortunato    John Corsi  
Jeff Seymour    Jacob Faryniarz



## Let's Talk Turkey:

Check out the USDA's "Let's Talk Turkey" time and temperature guides for thawing, roasting, storing and reheating your turkey.

<https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/poultry/lets-talk-turkey-roasting>



Cyber Monday has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. However, it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales and gift cards to phishing and social networking scams, cyber schemes are ever-evolving and, unfortunately, still successful. Stay safe while buying online this Cyber Monday and into the Christmas Shopping period:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures in attached files; the files may contain viruses. Only open

attachments from known senders. Scan the attachments for viruses if possible.

- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- **REMEMBER—if it looks too good to be true...it probably is.**



## PREPARE YOUR VEHICLE FOR...



## WINTER DRIVING!

Winter weather can create various driving challenges. Cold temperatures make it difficult for engines to work properly, while snow limits tire traction and salt causes rust on exterior paint. That's why it is important to protect your car during the winter months by "winterizing" your vehicle before the beginning of the season. Consider these car winterizing tips before the temperature drops.

- **Check your tire pressure on a regular basis**—Cold temperatures can cause your tire air pressure to drop.
- **Check your car battery**—Extreme temperatures can cause your vehicle's battery to operate at less than 50%. If your battery is over three years old, have it tested.
- **Check the antifreeze mixture**—The ideal mixture of antifreeze and water in your radiator is 50:50.
- **Change the oil in your engine and check the viscosity grade**—To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.
- **Conduct inspections**—Be sure to have your belts and hoses inspected. In addition, make sure you inspect your wipers and refill the wiper fluid.
- **Install snow tires on your vehicle**—Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- **Be prepared**—Place a roadside emergency supply kit in your car to be prepared for any scenario on the road.

### Protect Your Vehicle Against the Cold

The winter may be hard on you, resulting in dry skin, brittle hair and an increased risk of the flu. But, it's also hard on your vehicle. Take the necessary steps to protect your car against the cold to ensure that it will last the entire season long.

For additional auto insurance solutions, contact us today.

# KIDS ZONE

## 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 handle missing 9. Skateboard wheel missing 10. Boy's glasses missing



## That's Funny

Q: "What are the strongest days of the week?"

Saturday and Sunday. All the others are weekdays.

Q: "Which building has the most stories?"

The library!

Q: "I'm so good at sleeping that I do it with my eyes closed."

Q: "How do you throw a party in outer space?"  
You planet.



## Talking to Teens About Drugs and Alcohol

**Although it can be a difficult topic to broach, it's important to talk to your teenager about drug and alcohol use. By establishing open communication in your household, you can help your child make wise decisions when confronted with these temptations.**

*Consider the following tips for talking to your teen about drugs and alcohol:*

- Ensure open communication in your home. Your teen may be more willing to discuss uncomfortable topics if you have already established an environment of open communication.

- Listen when talking with your child. Show your child that you are interested in what they are saying and want to learn about their life.
- Create moments to talk one on one. Make a point to schedule time for you and your teen to talk, such as going for a walk, shopping or eating dinner together.
- Conduct family meetings on a regular basis. Hold regular meetings where family members can discuss what is on their minds and talk about any pressure that kids are facing at school.
- Act out example scenarios. To prepare your teen for potential peer pressure situations, act out various scenarios in your home.
- Encourage your teen. Throughout every aspect of their life, encourage your teen to be the best version of themselves and not let others influence their decisions.
- Be a helpful resource. Teens gather a lot of information about drug and alcohol usage from their peers. However, you can still be a beneficial resource for them by explaining why these activities are detrimental to their health and well-being.

