



# INSURANCE TODAY

APRIL 2023

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



## DON'T EVER CLICK ON THESE LINKS!

Stan received an e-mail from the post office, informing him that a package could not be delivered. The e-mail instructed him to click on a link to arrange delivery. But when Stan clicked on the link, his computer was infected with a malicious virus!

Before clicking on any e-mail link you don't know, hover your cursor over it. Then look at the status bar at the bottom of your browser window- it will show the actual web address to which the link connects. If it looks fishy, don't click it.

Also...be aware that the US postal Service does not send e-mails about missed deliveries. They only leave notices in your mailbox.

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## SPRING YARD CLEAN UP

We may not be able to start planting outside in the garden just yet...but there is plenty to do to help your yard recover from Winter. Here are a few tips...

- **Check for damaged patches of lawn.** Salt, plows and disease can do a number on your grass, so use a metal rake to remove any dead or damaged patches.
- **Don't mow too early.** Grass needs a chance to reestablish itself, so let it grow reasonably tall before mowing. For the first mow, use the high setting to keep the grass strong. Be sure to take a walk through your lawn beforehand as well, and clean up any branches or debris that blew into your yard during the winter storms.
- **Overseed your lawn.** Overseeding is the process of planting grass seeds directly into the existing turf. This leads to denser grass with more color variation. Though best done in the fall, you can still get great results by overseeding in the spring. Slit-seeder machines can do the work for you; ask a home supply store specialist for help choosing one.
- **Switch to a new grass alternative.** If you've been debating abandoning the traditional grass lawn for something with less maintenance and a littler greener, spring and fall are typically the best times to start.
- **Prune trees and shrubs.** Using a pruner, trim trees and shrubs back to their live stems. (For any branches thicker than 1/2 inch, use a handsaw.)
- **Clean up the area around plants.** Rake up any leaves, uproot any dead annuals and remove existing mulch a little at a time as the temperatures warm. *(Please wait until you see bees start to emerge, as the queen hibernates in dead plant material and we need all the bees we can get. Also, wait until the soil warms up in mid- to late-spring before applying a new layer of mulch. If you put it down too early, it will slow the warming process.)* While in your garden, cut back flowering perennials to a height of four or five inches to allow space for new growth.
- **Restore your walkway.** Rake any errant gravel back into place. If you have flagstones, fill new sand or stone dust into the cracks.

*You work hard to make your home and yard beautiful...let us help you protect it. Give us a call to review your home insurance policy.*



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

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



# LOOK OUT, IT'S BIKE SEASON!

## ARE YOU RENTING YOUR HOME OUT TO GUESTS?

You may be considering renting out your home for extra income while you're away for an extended period of time. Though this seems like an ideal solution for families with extra room to spare, it can pose liabilities.

Take the following considerations to heart in order to protect your home.

- Ask for references from potential renters, especially those that will stay for a while.
- Draw up a rental agreement that defines the terms of the rental, including restrictions, liabilities and occupancy guidelines.
- Request a security deposit that is to be refunded if there is no damage to your home.
- Advise your current insurance carrier that you plan to rent out your home and ask about how this may affect your current coverage.
- Consider hiring a property manager to look out for your home if you are renting for a long period of time.
- Set aside a secure place in your home to store personal items, such as clothing and valuables.
- Take pictures of all areas of your home before the rental takes place in case damage occurs.

- Have your mail forwarded or held until you return.
- Provide your contact information to the renters and your neighbors in case of an emergency.

### The Risks of Airbnb and Home Sharing

Relying strictly on your regular homeowners or renters insurance policy while hosting guests through Airbnb can lead to significant gaps in coverage. These policies are designed to protect you and your family from everyday risks, and not from commercial renting.

If you're considering renting through Airbnb, your first step should be to contact your insurance broker to review your current homeowners or renters insurance policy. If you plan to rent out your residence on a regular basis, many insurance companies will consider this commercial use.

Airbnb does offer its hosts two forms of protection through its host guarantee program and host protection insurance. While hosts may be inclined to rely exclusively on these programs to manage their risks...Airbnb readily admits that its host guarantee is NOT insurance and should not be considered a replacement or stand-in for homeowners or renters policies.

**Give us a call if YOU are thinking about renting your home out to guests and don't leave yourself and your home vulnerable.**



With this warmer weather, we are starting to see more and more motor bikes and pedal bikes around town...and after the winter months...we're not used to that.

### All drivers need to be a little bit more cautious.

So first of all, we have to make sure that we can see out our windows. Make sure you have windshield wiper fluid and as well, good windshield wipers that are working and in good order, so that you can see in the event of rain.

Plan your turns and lane changes well in advance and also be aware of cyclist routes. Never use your horn unnecessarily, unless it's actually an emergency.

Leave lots of room when you're passing a cyclist. Check for cyclists prior to turning left or right, and never follow too close to a cyclist because a bike can stop a lot quicker than a car.

When you pull over and park, do a little shoulder check for bikes before you swing your car door open!

**This Spring and Summer...Let's all be safe on the roads.**



## The Art of Waking Up Refreshed

Some people wake up ready to take on the day, while others may need more time or a cup of coffee to get going. Regardless of which camp you're in, there's an art and a science to waking up refreshed in the morning.

So, what's the trick to waking up refreshed? First and foremost, getting quality sleep each night is critical. Unfortunately, many fall short when it comes to sleeping enough.

Sleep experts recommend that adults get at least seven to nine hours of sleep nightly. Additionally, consider these tips to improve the quality of your shuteye and better your chances of waking up energized:

- Keep a consistent sleep schedule and routine. Try your best to have the same wake-up and bedtimes, regardless if it's a weekday or weekend.
- Set one alarm, and make it a happy tone. Wake up when your first alarm goes off and resist hitting the snooze button. While you're at it, select an alarm tone that is cheerful or upbeat to kickstart a good mood.
- Practice gratitude. Grateful thinking and moods can help you sleep better and longer, so focus on having a positive outlook. Consider keeping a gratitude journal to reflect on daily entries of what you're grateful for. Alternatively, you can focus on positive thoughts and what you're excited to do or achieve the following day. An attitude of gratitude can help keep pessimism or worrisome thoughts at bay.
- Practice good sleep hygiene. Sleep experts recommend avoiding exercising or eating spicy foods close to bedtime; they also suggest sleeping in a cool, dark room.

*It takes more than one night to see a change in your sleep habits, so stick with it and try it out for at least a week. Talk to your doctor if you continue to have concerns about your sleep quality.*



### 2023 Referral Contest

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

## DAVID AUSTIN

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  
Nick Tobey  
Anthony Lewoc  
Joseph Lehr  
John Figura

Richard Dicresce  
Emily Chapman  
David Austin  
William Degraw  
Joseph Benedict

Robert Bleskoski  
Brett Van Nostrand  
Todd Robertson  
*(Southshore Hardwood*



## Using Bluetooth While Driving!!!

According to data from the National Highway Traffic Safety Administration (NHTSA), 13 percent of all auto accidents are caused by a distracted driver – resulting in more than 3,000 deaths each year. And the number one cause of distracted driving: cell phone use.

When it comes to distracted driving, many assume that using a hands-free device or Bluetooth connection in your car makes it safe to call when driving. But the research begs to differ. In a 2018 survey, Erie Insurance found that after daydreaming, cell phone use was the second most common reason for distraction related to fatal car crashes.

Any cell phone use while driving will negatively impact the driver's performance – even if the call is made using a hands-free device. It's true that making phone calls using Bluetooth may be marginally safer than using a hand-held device. But NHTSA says it's the conversation itself that can lead drivers to miss the visual and audio cues needed to avoid an accident. For this reason, hands-free calling is not the same as risk-free calling.



When replacing light bulbs in fixtures and lamps, always select the correct bulb, based on the bulb's wattage. To do so, look inside the light source and find the label that outlines which size bulb to use. Using the wrong size can cause the lamp or fixture to overheat and start a fire.

#### Safety with Small Appliances

- Buy appliances with the UL mark on the label, indicating they have been tested for safe use.
- Unplug toaster ovens, coffee makers and mixers when not in use.
- Store appliances away from water sources.

#### Electrical System Warnings

- Cover electrical outlets and switches with faceplates when they are not in use, especially if you have young children. Kids may unknowingly stick their fingers or small toys into the openings.
- Discard all cords that are frayed or have exposed wires.
- Never tie or knot cords or place furniture on top of them.
- Be sure the electrical outlet in your bathroom has a Ground Fault Circuit Interrupter (GFCI).

# Electrical Safety

# FUN ZONE

## Can You Spot 8 Differences?



ANSWER:

1. Pigs tounge missing
2. Carrot missing
3. Shirt pocket missing
4. Barn door cross missing
5. Dress button missing
6. Cloud smaller
7. Cowboy hat missing
8. Rope lines missing

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

★★★★★

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

Victor Rendando

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

## 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 months winner was:

**Bernie Packard**

It was, of course...**Rihanna**

No purchase necessary. Contest open to everyone.



## SAVE AT THE GROCERY STORE

Grocery shopping is hard on your wallet, especially these days.

Here are a few tips to help your grocery money go further...

- **Know what you have.** Create an inventory of the food items you have along with their expiration dates. Before you go shopping, compare the inventory to what is in your pantry, and add or delete things as needed. *Smart: Organize foods on pantry shelves by date so that you use them before they go bad.*
- **Plan the week's meals.** If your plan includes something out of the ordinary, add those ingredients to your list.
- **Embrace small savings.** Lots of people dismiss a savings of 10 cents. True, you will never realize a \$1,000 savings during one trip to the store, but you certainly could save \$1,000 in a year.

- **But it was on sale!** Never buy something just because it is on sale, buy it because you needed it.
- **Don't buy food you don't like to save just a few cents.** It will only go to waste. But do try store brands and cheaper products to see if you might like them.
- **Be wise about warehouse clubs.** Compare the annual savings you expect from shopping at one of these to the cost of membership... and make sure your are taking full advantage of the club. *Bonus: Members can save lots of money on gas and car tires at some warehouses.*
- **Discounts.** Ask about senior discounts at the customer service desk.
- **Prioritize purchases.** When you go through checkout, put the must-haves on the belt first, then the nice-to-haves and finally the luxuries. Watch the subtotal tallying up. If you hit your limit, return some luxury items to the shelves.