



# INSURANCE TODAY

NOVEMBER 2023

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



## 3 TIME-SAVING THANKSGIVING TIPS

### 1. Clean out your freezer & prepare any dishes that can be frozen beforehand.

Prepare – pie crusts, rolls, homemade stock and freeze now to save you time closer to the big day. Cleaning out your freezer will give you plenty of room to store those items and also have room to freeze left-overs.

### 2. Allow Plenty of Time for Defrosting.

Make sure to thoroughly defrost your frozen turkey in the refrigerator. Waking up Thanksgiving morning to a frozen turkey isn't the best way to start the day and may cause you more work and stress! Always handle food safely to avoid any food poisoning mishaps!

### 3. Buy a Turkey That's Big Enough

Plan to serve ¾ to 1 pound of turkey per person - that weight includes bones and other non-edible parts. If you want leftovers, use 1 to 1½ pounds per person.

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## Unwanted stowaways

Have you noticed tiny droppings or chewed wires under the hood of your car? If so, you might be dealing with a furry stowaway. This time of year, it is getting colder and mice are looking for a place to spend the Winter...your car could become their home before you even notice. So, how do you handle these unexpected guests?

### Signs of a Four-Legged Freeloader

Although an industrious rodent can render your car inoperable, evidence of a mouse in your car might not always be obvious. You should keep an eye out for signs like:

- Chewed wires: Mice are notorious for chewing on wires. This can damage your car's electrical system and cause expensive repairs.
- Small droppings: Mouse droppings are small and dark brown. They are often found in corners, under seats, and in other hard-to-reach places.
- Nesting materials: Mice will often build nests in your car. These nests can be made from a variety of materials, such as paper, fabric, and even your own hair.
- Smells: Mice have a strong odor. If you notice a strange smell coming from your car, it could be a sign of a mouse infestation.
- Scurrying noises: Mice are nocturnal, so you might hear them scurrying around in your car at night.

### Getting Rid of the Mouse

- Clean your car thoroughly. Remove all food and trash from your car. Vacuum up any droppings or nesting materials. Wipe down all surfaces with a disinfectant.

- Seal up any entry points. Mice can squeeze through very small openings. Check your car for any gaps or holes, and seal them up with caulk or weatherstripping.
- Use traps. Place mouse traps in areas where you have seen signs of mice. Be sure to check the traps regularly and dispose of any mice that are caught.
- Use repellents. There are a variety of mouse repellents available on the market. These repellents can be sprayed or placed in your car to deter mice.
- Avoid leaving your car unattended for long periods of time. If you must leave your car unattended for an extended period of time, consider storing it in a garage or other secure location.
- Call a pro. If you have a severe mouse infestation, you may need to call a professional pest control company.

Keep in mind: the best method to ensure a rodent-free car is prevention. With a clean, sealed car and no easily available food, you'll create an environment that's decidedly inhospitable to mice. If you follow these steps, you're more likely to keep your car mouse-free, ensuring your vehicle stays in the best possible condition for all your future journeys.

Did you know...Animal-related damage to your car is covered under your comprehensive coverage — including damage to your car from mice or rats.

Give us a call to find out more or to request a quote.



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# Have a fun but SAFE Thanksgiving



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

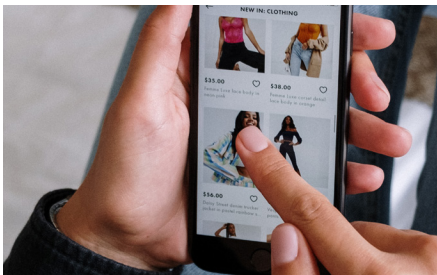
We should ALL know this by now... don't drink and drive! If you're planning on drinking on Thanksgiving (or any day), arrange for a designated driver or call a cab, or another service to get you safely there and back.

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.



## CYBER MONDAY ONLINE SHOPPING SAFETY TIPS...

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.**



## With Christmas just around the corner and higher heating bills... Here are a few popular side jobs for extra money.

- Baker: Have a talent for making beautiful and delicious baked goods? If so, consider baking wedding cakes and other goodies from your home kitchen.
- Freelancer: A few options include freelance writer, graphic designer, web designer and computer consultant.
- Mystery shopper: Some big chain retailers will pay you to go shopping in their stores in exchange for your honest feedback.
- Seasonal retail worker: With the holidays coming up, you can bet retailers are in hiring mode.
- Pet sitter: Depending on your schedule, you can take on regular work or sporadic jobs as they arise.
- Tutoring: A great side job for anyone with teaching experience.
- Babysitting: Who says a babysitter has to be a teenager? Many parents may prefer an adult watching over their children.
- Waiter or bartender: Shifts are commonly in the evenings and on weekends.
- Crafter: Whether you quilt, sew or knit, you have a definite skill. Consider marketing yourself as a tailor/seamstress or selling your wares online or at craft fairs.

Keep in mind...you might need extra insurance protection, if you operate a business from your home!





2023 Referral Contest

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

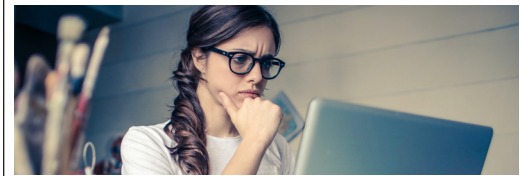
JOHN WILBER

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.

- |                 |                 |                |
|-----------------|-----------------|----------------|
| Dena Spencer    | Dennis Colpitts | William Degraw |
| Marcus Kravitz  | Gurcan Akis     | Angelo Stanco  |
| Caleb Manwaring | Gurcan Akis     | Kevin Hastings |
| John Wilber     | Mark Patrick    |                |



FILL IN THE GAPS.

An average policy will cover the basics, but you may need to add extra coverage to meet your unique needs. For instance, you may have items like electronics or a nice piece of jewelry that would be financially difficult to replace, even with the assistance of your average renters or homeowners policy. You may want to add additional coverage for these items.

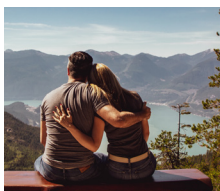
Give us a call to fill in the gaps.

DID YOU KNOW?



Running does not harm your knees-it protects them. Common medical wisdom holds that running can lead to knee problems later in life. Recent finding: Current and former runners had had less knee pain and fewer symptoms and less radiographic evidence of osteoarthritis than non-runners. Possible reason: Runners may have lower body weights on average, which puts less stress on knee joints over time.

Study of 2,637 adults, average age 64, led by researchers at Baylor College of Medicine, Houston, published in Arthritis Care Research.



IT'S YOUR MONEY

Finances that couples should combine...

Car insurance-putting two vehicles on one policy can save up to 25%. Emergency funds-you will probably share any emergency, so keeping a single account to cover the unexpected makes sense. Homeowners insurance-even if the mortgage is not in both your names, the insurance can include both of you. Credit cards or loans, if combining them will raise your credit score.

ThePennyHoarder.com.

Easy ways to save on everyday needs.

Skip extended warranties-they rarely are worth the cost and most products come with a limited warranty...and your credit card may offer an extended warranty when you use it to purchase the item. Opt for generic medicines, not brand names-generics contain the same active ingredients. Stop buying bottled water-it usually is just tap water and is packaged in environmentally harmful plastic bottles. Pass on brand-name clothing-it seldom is higher quality than less expensive clothes and often is made in the same factories. Look for generic batteries, not higher-cost brand names that do not perform any better. Do not buy pre-cut fruits and vegetables-they are not fresher or better quality than whole produce and won't last as long.





# THANKSGIVING FUN FACTS...

- Americans eat 46 million turkeys each Thanksgiving.
- According to most Americans, the best part of Thanksgiving is actually the leftovers!
- The heaviest turkey on record, according to the Guinness Book of Records, weighs 86 pounds.
- Californians consume the most turkey in the U.S. on Thanksgiving Day!
- 3,150-4,500 Calories - That is the average number of calories each person consumes on this holiday!
- 31 percent of Americans travel on Thanksgiving Day, and 47 percent of those travelers drive.
- The average amount of time it takes for a host to prepare that feast is 9.6 hours!
- Each year Americans eat an estimated total of 50 million pumpkin pies. And to think pumpkin comes in second to apple as the favorite pie!
- The average number of guests surrounding a modern Thanksgiving dinner table is 10.
- Butterball, a popular turkey company, opens a turkey hotline each November and December to answer any turkey-related questions you may have. It answers more than 100,000 questions across the U.S. and Canada every holiday season.

**Happy Thanksgiving.**

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

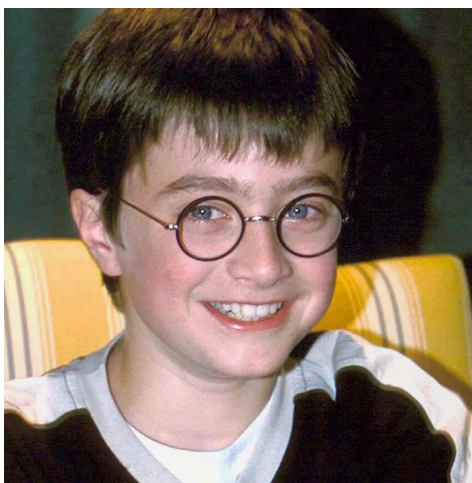
**Pearson Construction:**

They are amazing people to work with! We have used them for our insurance needs for many years and for many more years to come!

**Danielle Giordano:**

Amy, Melissa, and the entire team are amazing to work with. They are thorough, patient, and extremely knowledgeable in their field. They made a rather challenging process easy, and never rushed to explain anything in more detail or answer any questions that we had. They are committed to their clients and have their clients' best interests at the forefront. Highly recommend!

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:

**Eric Sinsabaugh**

It was, of course...**Selena Gomez**

No purchase necessary. Contest open to everyone.

# KIDS ZONE

## Can you help the Bunny family find the Carrots?



## Can You Spot 10 Differences?



Illustrations from Vecteezy.com

**Answers:** 1. Stitch missing from mouth, 2. Cheeks, Button missing, 4. Window on barn missing, 5. Corn missing, 6. Rail on fence missing, 7. Hat band missing, 8. Straw on sleeve missing, 9. Trees in background missing, 10. Buckle missing.