



INSURANCE TODAY

DECEMBER 2023

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

*Happy Holidays
and a
Wonderful
New
Year*

From All of us at
W.J. Farmer Insurance



DECORATE SAFELY FOR THE HOLIDAYS.

As the holiday season gets into full swing, many families decorate to spread cheer and make their homes more festive. While holiday decorations can be fun and beautiful, they can also present fire hazards. To keep your home and family safe this holiday season, consider the following decorating tips.

Here are a few suggestions for your holiday decorating:

- Only buy electrical decorations that have a UL rating on the label, which indicates that they have been tested for safe use.
- Follow all installation and usage instructions for lighting decorations to ensure that you are not increasing your chance of starting a fire.
- Do not connect more than three sets of lights to an extension cord at one time.

- Inspect new and used lights before using them and discard any that have cracks, exposed wires or loose connections.
- Plug outside lighting only into a ground fault circuit interrupting (GFCI) outlet, as this will safeguard the outlet from any interaction with water.
- Do not secure outside lights with staples or nails, and avoid placing indoor extension cords under carpeting, rugs and furniture.
- Unplug lighting decorations before going to bed and leaving the house.
- If you set up a Christmas tree, place the tree in a sturdy stand at least one metre away from heat sources.
- Keep your Christmas tree hydrated or it will dry out quickly and can become highly flammable.

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Winner?**
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HOLIDAY THEFT



To help you stop holiday season shoplifters in their tracks, here are some key retail theft prevention tips for your business below:

- **Install a welcome bell at your door** to help you keep track of who's entering your store.
- **Make your presence known.** A friendly greeting to your customers can not only make trustworthy customers feel welcome but also guilt-trip any sneaky shoplifters.
- **Follow up with shoppers after greeting them.** If a shoplifter is engaged often within a store, they'll think twice before they shoplift merchandise. This also has the added benefit of ensuring customers feel they can ask you for assistance if they need it.
- **Review your store's layout to make sure there are no blind spots and that there's enough lighting.** You may also want to consider an elevated sales counter for better visibility.
- **Keep expensive items near the checkout counter.** Certain items in your store may be prime targets for amateur shoplifters. If the merchandise is near the checkout counter, there's a better chance you can keep an eye on it.
- **Use electronic tags on all of your merchandise to detect non-purchased items that exit your front**

door. Nothing stops a quiet getaway quite like an obnoxious alarm.

- **Offer to place things in a fitting room.** You'll be able to track the number of items being tried on and likely notice if something goes missing.
- **Set up security cameras to help you capture blockbuster footage of every nook and cranny in your store.** Surveillance systems or closed-circuit television cameras can be extremely helpful, especially when you're busy helping customers or simply distracted.
- **Have one exit and entrance.** If there are limited entrance and exits, it will be easier to see who's coming and going from your shop.
- **Pay attention to price tags when a customer pays.** Although it's not shoplifting, it is a form of retail theft if a customer alters price markings. Also be sure to issue customers receipts when they pay or are refunded, so that shoplifters can't return to the store with a stolen item and demand a refund or store credit.
- **Hire an adequate number of employees.** With more eyes looking out for shoplifting, the better chance you have of catching someone in the act. Plus, additional employees can assist with other tasks too, like re-stocking shelves and assisting customers.

BUDGET PROPERLY FOR THE HOLIDAYS



Be a good neighbour and shovel and salt the sidewalk.

Slippery surfaces such as your front porch or walkway can turn into a skating rink without proper care. You don't want anyone visiting your home, whether it's grandma or the Amazon delivery guy, slipping and falling. If that happens, it's YOUR liability insurance that covers their injury.



Did You Know?

The leading cause of stress during the holiday season derives from money problems. If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list.

- Check your shopping list and make sure that everyone you are buying for needs a gift.
- Write down a maximum dollar amount that you want to spend for your entire list and then track how much you are actually spending.
- Buy items in bulk so you always have something little on hand for unexpected gifts.
- Take advantage of post-holiday sales on gifts for next year.
- Get a part-time job during the holidays, such as wrapping gifts at the local mall.
- Consider opening a holiday savings account.
- Be realistic about your purchases and ask yourself the following: Can I really afford this gift? Do I have the cash in my bank account to pay for it?
- When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for it, you can't buy the gift.
- Consider shopping local. Not only will you be helping your community, many local retailers may have sales on and there will also be no exorbitant shipping fees to pay which eat into your shopping budget.

Plan Ahead

Instead of worrying about these money-related problems, get your finances in order before hand and spend time worrying about what colour to frost your holiday cookies instead!



DRINKING & DRIVING

The festive season is upon us. Now is the time to make a plan to get home safe and avoid drinking and driving.

If spending the night or walking home aren't options, do some research in the days leading up to the event on the options that exist in your community. Book a cab early, check out local not-for-profit designated driver programs or free public transport.

If you're hosting or organizing a holiday function that includes drinking, don't automatically assume all your guests will make smart travel plans. Serve alcohol-free alternatives and snacks, be mindful of how much guests are drinking and if pre-designated drivers have any drinks at all. Assign a sober driver to make trips home as the night winds down, and if you can swing it, offer to foot the bill for cab rides.

Often, employers commission taxi companies to take employees to and from the annual holiday staff party. If your employer offers a similar incentive to attend, take full advantage and stay safe.



2023 Referral Contest

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

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.

- | | |
|-----------------|----------------|
| Jeff Cerar | Mark Patrick |
| Jakub Faryniarz | Victor D'Atena |
| Brian Munson | Nick Tobey |



WINTER DRIVING MYTHS...BUSTED!

There's no shortage of winter driving tips. But unfortunately, not everything you'll hear is really advice worth following.

To help you separate fact from fiction, here's the truth behind 3 of the worst winter driving myths.

- **You should warm up your car before driving in cold weather.**
Not only does warming up your car waste fuel and create unnecessary exhaust emissions, but extended idling does nothing to benefit your engine. According to Consumer Reports, your car's engine is fully lubricated after less than a minute of idling. And the fastest way to warm up your vehicle is by getting behind the wheel and driving.
- **Letting air out of your tires will improve traction.**
Your car's tires were designed to be inflated to a specific pressure. Keeping them underinflated won't give your wheels better traction. In fact, it may actually make it harder to stop.
- **Pouring hot water on your windshield makes ice melt fast.**
You may think this is an easy way to melt a frozen windshield. But pouring hot water on ice-cold glass is usually just a recipe for broken glass.



DON'T LET A GRINCH STEAL YOUR CHRISTMAS

With so many packages being delivered this time of year, it's important to keep a sharp eye out for Porch Pirates. There will always be opportunists who steal from doorsteps, but they will be working in full force during the busy holiday season. If you know a package is on its way, track it closely so you can anticipate its arrival. You may also want to invest in a front door camera so that you can be sure when thieves strike.

Additionally, if you're out doing your Christmas shopping, it's wise to cover up unattended gifts or leave them in the trunk of your vehicle. If a potential thief sees gift bags and packages in your car, it's much more likely they'll try to break in.

KIDS ZONE

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

★★★★★

"I had a great experience. Bill took the time to thoroughly explain my options and the price was right too! I would certainly recommend."
~ B. Davis

"Very helpful and cooperative. Unlike many businesses today, they do what they say they're going to do."
~ J. Horton

"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/>



Images from Vecteezy.com

Can You Spot 10 Differences?



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: **Bernie Packard**
It was, of course... **Daniel Radcliffe**

No purchase necessary. Contest open to everyone.

ANSWERS: 1. No pom-pom on girls hat. 2. No bows in girls hair. 3. Snowman buttons have changed. 4. Snowman hat band is red. 5. Snowman's twig arms are smaller. 6. No bows in girls hair. 7. Girl missing pigtail. 8. Girl missing pigtail. 9. Scarf is longer. 10. Tree is taller.



Pet-Proof Christmas!

- Owners should watch their dogs and cats around the Christmas tree at all times. If possible, set up your tree in a room that you can easily close off when you're not home. Make sure you anchor the tree securely to avoid a dangerous tree-tipping disaster.
- Make sure the water reservoir inside of the tree stand is not accessible to dogs and cats. As the tree drinks water, it can release toxic sap into the stand that smells tasty to pets. Many fresh trees are also preserved with pesticides and fertilizer water additives, including aspirin. Aspirin can be fatal for cats because they lack a necessary protein in their livers to break down the drug.
- Be sure you fasten holiday lights to your tree and place cords out of reach of your curious pet's mouth.
- Those might look like tree ornaments to you, but to Fido and Fluffy, they are just potential toys in a festive display. Chewing on ornaments can cause cuts in the mouth, throat, and digestive system, as well as other serious injuries. Tree-trimmings like garland and tinsel when eaten can also result in gastrointestinal blockages that have the potential to harm or even kill your pet.
- Popular decorative plants like holly, mistletoe, and the poinsettia can be poisonous if ingested. Eating mistletoe can cause stomach upset and a slowed heartbeat, while a few bites of a lily plant can cause potentially fatal kidney failure in felines.



Prevent catalytic converter theft, says auto expert Greg Brannon. Thieves can remove these exhaust-system components in minutes. Insurance may cover the loss, but deductibles apply. Targets: Hybrid vehicles, SUVs and pickups. Self-defense: Park in a garage...aim motion-detecting cameras at vehicles parked outside...park in well-lit, heavily traveled spots. Caution: Aftermarket products that encase the catalytic converter are easily defeated by thieves. *Greg Brannon is director of automotive engineering for AAA in Heathrow, Florida. AAA.com*