



INSURANCE TODAY

JANUARY 2024

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



We wish all of our family, friends and customers a happy, loving and claims free new year

OUR YEAR IN REVIEW 2023

HISTORY

25 YEARS IN BUSINESS

STAFF

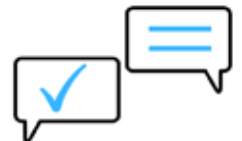
8 TEAM MEMBERS

CLIENTS

2440+

GOOGLE REVIEWS

207 ★★☆☆☆



REFERRALS

501

SOCIAL PRESENCE

509 PEOPLE LIKE US ON FACEBOOK

EVENTS

- Bill participated in the EndHunger campaign for the Food Bank of the Southern Tier. Erie Insurance was a proud sponsor of the event and they prepared 720 meals for school children in need.
- Won the Founders Award from Erie Insurance for excellent customer retention and satisfaction.

What's inside:

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W.J. FARMER INSURANCE AGENCY, LLC

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10 TIPS TO HELP PREVENT COLLEGE STUDENTS FROM ID THEFT!!!

- Put a cross-cut shredder and lock box on your back-to-campus list – and use them. Keep laptops, tablets and Social Security cards in the lock box.
- Never carry your Social Security card with you, and don't give out your Social Security number without verifying who is requesting it and why.
- Check that your school uses a student ID number that isn't your Social Security number.
- Be wary of peer-to-peer file sharing programs and unsecure WiFi networks, and use up-to-date computer security software.
- Resist the urge to over share. Avoid noting your birth date, high school name or pet's name on social media sites as these are often answers to security questions used to validate your identity.
- Avoid the myriad credit card sign-up booths on campus and use your cross-cut shredder to destroy mailed credit card offers you will not use. If you must, select one card from

a reputable credit card company and use it instead of a debit card for purchases, as credit cards provide extra layers of fraud prevention.

- Add a password to your smartphone. Reports indicate smartphone owners experience identity theft 1/3 more than the general public. Since many people store passwords, personal information and account information on their devices, if a phone is stolen and there is no password the thief will have access to all of that private information.
- Be aware of your surroundings including "shoulder surfers" and other suspicious activity.
- Check your credit score throughout the year and your bank and credit card statements monthly for signs of fraudulent activity.
- Consider purchasing identify theft protection coverage for your college student.

Give us a call to find out more.



REDUCING YOUR ENERGY BILLS

Winter is here and as temperatures begin to plummet, one of the most costly consequences is the increased energy it takes to maintain a comfortable home. Though it may be tempting to simply lower the temperature on a thermostat and bear the chilly repercussions, there are several ways to reduce your energy bill while staying warm and cozy.

8 ways to reduce your monthly expenses:

- Look for and seal any areas where heat may escape from your home, especially around windows and doors.
- Use a programmable thermostat to automatically lower the temperature when you are away from home.
- Check the temperature setting of your water heater and insulate it to prevent heat loss.
- Ensure that your vents and radiators are not blocked. This will allow warm air to circulate through your home freely.
- Open window curtains and blinds during the day to let the sunlight warm your home, and close them at night to keep the heat from escaping.
- Check your furnace filter and replace it if dirty.
- Have all HVAC systems inspected by a professional and repair any leaky ductwork.
- Shut the doors and close the vents to rooms that you are not using. Doing so will allow you to heat the rooms that are in use more efficiently.



HOW TO PACK FOR A WINTER ROAD TRIP

In many ways, preparing for your winter vacation will be similar to packing for a summer road trip. However, there are a few extra tips you should keep in mind.

- **Winterize your emergency kit.** A well-stocked emergency kit can help you get back on the road quickly and safely if you find yourself stranded. Pre-assembled kits are available to purchase, or you can assemble your own emergency kit. When travelling during the winter months, consider adding extra items such as warm blankets, hats and gloves.
- **Improve traction.** Driving through a snowy mountain pass? Your car will need as much grip as possible. Consider packing a set of tire chains for added traction, if needed. A bag of sand or cat litter can also help if you get stuck in the snow. And if you're really concerned about winter traction, you may want to consider mounting a set of snow tires.
- **Maximize visibility.** Driving through sleet and snow can make a real mess of your windshield. Be sure to carry a snow brush, ice scraper and extra windshield washer fluid so you'll always have a clear view of the road ahead.

- **Use your roof rack.** If you're going on a ski trip, avoid filling the inside of your vehicle sky high with gear. This obstructs the view from your rearview mirror and severely limits your visibility. Instead, consider a rooftop ski or snowboard rack to free up storage space inside your vehicle.
- **Rely on mobile GPS.** During severe winter weather, it's not uncommon for mountain roads to be closed. And if there's an accident on a narrow highway, traffic can get backed up for hours. To avoid delays, use a mobile navigation app when you're driving. Most apps will give you live updates on travel times and reroute your path in the event of a road closure.
- **Prep your playlist.** Mixtape nostalgia, anyone? Every good road trip needs a soundtrack. Whether it's on your smartphone, CDs or the good ol' fashioned radio – pick your tunes ahead of time so you can keep your eyes on the road and hands on the wheel.

One last thing to do before you leave...be sure to check your Auto Insurance. Give us a call to review your coverage.



2023 Referral Contest

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

ERIC LEVINE

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.

Brandon Roe
Richard J Dicresce
Stephanie Sierr
Eric Levine

Brett Van Nostrand
Manda Lewis
Mohamed Walid
John Villano



MOVING?

Don't Forget to Update Your Pet's Microchip...

If your pet has a microchip insert, it's important to ensure that the information in the registry is correct and up to date. That's why it's so important to contact the registry when you move or change phone numbers. You may be charged a few dollars to update your information, but it's a small price to pay to help ensure the safety of your pet.

How to Prevent Other Problems Caused by Heavy Snow



Your roof isn't the only part of your home that can be damaged by deep snowfall. Be sure to check these other potential problem areas.

- **Pool covers:** If you have a swimming pool, all that extra weight could stretch or tear your expensive pool cover. And for above ground pools, deep snow adds extra pressure to the pool walls, which may even cause it to collapse.
- **Satellite dishes:** Losing signal after the big storm? All that snow may be interfering with your reception. You can clear snow from your satellite dish by using a soft bristled snow brush or broom. Remember – don't risk injury by climbing out on your roof.

- **Solar panels:** While it may seem counterintuitive, most solar panel manufacturers recommend you let the snow melt naturally off your system. Clearing the panels with a brush or broom could do more harm than good.
- **Water damage:** As snow begins to melt, it will produce a lot of water that needs to drain from around your home. Make sure your gutters and drainage system is clear and free from debris. And double-check that your sump pump (if you have one) is working properly.

Be ready in any weather, no matter what mother nature throws your way.

FUN Kids Zone

That's Funny



- **Why did the picture go to jail?**
Because it was framed.
- **What do you call a bear without any teeth?**
A gummy bear!
- **What do you call a hippie's wife?** *Mississippi.*
- **The shovel was a** *ground-breaking invention.*
- **Dad, can you put the cat out?** *I didn't know it was on fire.*
- **Does anyone need an ark?** *I Noah guy!*

Can You Spot 10 Differences?



ANSWER:

1. Snowman Burton Missing 2. No Piglets on Girl On Left 3. Hubcaps Missing 4. Scarf Now Orange and Yellow 5. Blue Gloves Changed to Green 6. Snow Missing at Front 7. Girl Has Brown Skirt 8. Touque Pompom Missing 9. Snowman Hands Missing 10. T-Shirt Now Purple

Images from Vecteezy.com

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

"Great company to do business with. Always professional yet very friendly and helpful. My most recent dealing with Stephanie got us a refund we were not expecting. Highly recommend!" – D. Starner

"Very good people to work with! It was nearly time to renew my car insurance and they found an insurance provider that charged half the price for the same features as my previous one." – D. Conklin

"Bill was great to deal with and the cheapest insurance quote I got by a long shot. Definitely recommend!" – J. Lynn

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



Hint: she lives on the island of Themyscira

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, ...**Dwayne (the ROCK) Johnston**

No purchase necessary. Contest open to everyone.

ICE STORMS!



Here are a few ways you can protect your home and family during an ice storm.

• **Stay off the roads.** Driving on icy roads can be extremely dangerous. When an ice storm is in the forecast, don't plan on

driving unless it's absolutely necessary. If you absolutely must venture out, snow tires can make a world of difference.

• **Prepare for a power outage.** During an ice storm, it's highly likely you may find yourself without power. You may even want to consider purchasing a backup power generator. Remember to never operate a generator indoors.

• **Install a carbon monoxide detector.** If you plan to use a gas-powered generator during a power outage, make sure you keep it well ventilated and have carbon monoxide detectors inside your home.

• **Remove ice dams.** An ice dam is a ridge of ice that occurs on the edge of the roof of your house that prevents melting snow and ice from draining off your home's roof. It can also lead to interior water damage. To remove it, apply an ice melt product like calcium chloride, which will melt the ice and allow water to flow off the roof and gutters.