



INSURANCE TODAY

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



TRUCK DRIVER FATIGUE

Large Truck Crash Studies have reported 13 per cent of drivers involved in accidents were considered fatigued at the time of their crash.

Below are some tips to share with drivers that will help them stay healthy and feel well rested during their time on the road:

TIP # 1: Get enough sleep before getting behind the wheel. If possible, do not drive while your body is naturally drowsy, from the hours of 12 a.m. to 6 a.m. and 2 p.m. to 4 p.m

TIP # 2: Maintain a healthy diet. unhealthy lifestyle, long working hours and sleeping problems were the main causes of drivers falling asleep while driving.

TIP # 3: Recognize the signals and dangers of drowsiness. Being awake for 18 hours is comparable to having a blood alcohol concentration (BAC) of 0.08 per cent, which is legally intoxicated

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SPRING CLEAN THE CABIN

It's time to open the cottage or cabin... and the dreaded Spring clean-up. But there's no reason it has to be all scrubbing and no hot-tubbing.

Here is a short to-do list:

Inspect your deck boards

Bare feet on a splintered deck are no fun. Look for worn or splintered boards, and if you're planning to reseal your wood, be sure to replace the splintered boards first.

Clean your deck or patio

With constant exposure to the elements, and you've got a recipe for moss, mold, mildew, and dirt build-up. Clean it with a ready-to-spray bleach-free cleaner like Scotts Plus OxiClean Outdoor Cleaner, which is biodegradable and phosphate-free, so it won't harm your cottage flora.

Clean your outdoor furniture

No one wants to sit on filthy, moldy outdoor furniture. Give them a good wash with an environmentally safe cleaner.

Clean your cottage exterior

From cobwebs to bird droppings. To remove built-up dirt and stains from mildew, and mold, pair your garden hose with a ready-to-spray outdoor cleaner, and spray from top to bottom to make sure runoff doesn't resoil areas you've already cleaned.

Clean your cottage windows

To clean like a pro, use warm water, a bit of dishwashing detergent, a rag, and a window

scrubber. Use the rag to wipe down window frames, and then use the scrubber to clean the panes, finishing with a rubber squeegee. Be sure to wipe off the squeegee after every pass, and give the window a final wipe with a microfibre cloth when you're finished.

Inspect gutters

Remove any debris that may have collected in your gutters over the winter and ensure that your downspouts aren't clogged.

Inspect your roof

High winds and ice buildup can damage your shingles. Look for damaged flashings, asphalt grains in your gutters, and other signs of warping or rotting.

Clear fallen branches

Heavy snow takes a toll on trees, and for your first weekend back at the cottage, you can expect to find fallen branches everywhere. The good news is that you've got plenty of firewood for your first batch of s'mores!

Clean in and around your fire pit and or barbecue

Scoop out and dispose of excess ash, clean your BBQ with a hose, some soapy water, and elbow grease, then check the gas hose for cracks. Cut any vegetation that has grown up around or over the firepit so it is not a fire hazard.

That's a great start...now there is the inside to deal with! ...But first, grab a drink, fire up your barbecue, and enjoy your outdoor space. You've earned it.



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10 Tips for Beginner Boaters

Water sports, relaxing in the sun and splashing in the water are great ways to make memories with family and friends. This time of year, as boaters all across the country are returning to the water, many are venturing out on boats for the very first time.

HERE ARE A FEW TIPS TO HELP YOU IN YOUR FIRST BOATING SEASON.

- Check the weather before you hit the water. If you already checked it, check again before you head out. Weather changes, and unexpected storms can sneak up on you. If you're new to boating, that's no time to be caught by a surprise squall.
- Get on and off the boat ramp quickly so other boaters aren't giving you the evil eye. Load your boat ahead of time—not on the ramp. Find an empty parking lot and practice steering with your trailer so you'll have experience come launch day.
- Dress in layers. It might be warm on land, but you don't want to get cold if the breeze kicks up on the water. Be prepared for changes in conditions.
- Go slow when docking. If you rush, you could damage your boat, the dock, or worst of all, another boat. If it's not going

well, don't be too proud to back away and start again.

- Pack more food and water than you think you'll need. You may be surprised by how boating works up your hunger and thirst. There's no drive-through on the water, so make sure you're well stocked.
- Valuables like cell phones, keys and wallets have a way of getting wet or falling in the drink. Make sure they're secured.
- Leave a float plan. Things can go wrong on the water. Make sure if you get stuck out there, somebody onshore knows when and where to look for you.
- **Always wear a lifejacket.** The vast majority of boating-related deaths occur because victims were not wearing a lifejacket. It's easy to do, and it could save your life.
- Have an onboard first-aid kit. When you are on the water, you can't just run to the doctor's office if you suffer an injury. Be prepared to treat yourself until you can get back to land.
- Have a tool box. If you have a mechanical problem when boating, you don't want to be stuck on the water for hours waiting for help to arrive. Have tools and spare parts available so you can fix any problems yourself.



5 WAYS TO REDUCE OVERHEAD EXPENSES

Overhead expenses can add up quickly and have a major impact on the profitability of your business.

Overhead expenses often include fees related to things like accounting, advertising, insurance, interest, rent, repairs, supplies, telephone bills, travel expenditures and utilities.

These expenses can add up quickly and have a major impact on the profitability of your business. In order to save money and improve your finances, consider the following tips for reducing overhead:

- 1. Be cost-effective about travel.** Travel expenses eat up a budget quickly, especially for smaller organizations. To reduce these costs, consider holding teleconferences instead of flying in off-site employees.
- 2. Switch your business communications programs.** Internal communications services such as Skype or Google Voice can greatly reduce your phone bill.
- 3. Negotiate rent, as rent is often one of the highest costs for businesses.** Costs can be reduced by negotiating with your landlord or by moving to a less expensive building.
- 4. Be mindful about utility costs.** Electricity and other utility costs can add up quickly, but there are some ways to cut back. LED bulbs use 70 to 90 per cent less energy than incandescent bulbs. In addition, electronics plugged into outlets use energy even if they're not charging.
- 5. Rent equipment.** Renting reduces upfront investments and lets you upgrade equipment easily. What's more, renting equipment can also result in maintenance and repair savings.



SPAM: Nuisance or Threat?

We have all received SPAM on our mobile devices. Some of it is from companies that you have voluntarily given your email address, but, some spam may be connected to scams and other devious activities by illegitimate businesses or individuals.

They can "phish" for your information by tricking you into following links or tempting you with offers and promotions that seem too good to be true. Spam can also contain malware, scams, fraud and privacy threats. This type of spam presents a more direct threat to your privacy and the security of your information.

IF YOU THINK YOU'VE RECEIVED SPAM:

- **DON'T** respond to it
- **DON'T** open any attached files
- **DON'T** click any buttons to open web pages

WHAT NOT TO DO WITH SPAM TEXTS

Have you ever replied to a text message with **STOP** or **UNSUBSCRIBE**?

If it is an unmistakable spam message, never respond with those words. Spammers are hitting up thousands of people in search of working contact information. When you interact, you're saying, "Yes, this phone number belongs to someone!" That's great news for them. It lets them know you're a real person they should target more often. You think you're putting an end to the noise, but you'll just make it worse.



2024 Referral Contest

THIS MONTH'S \$100 VISA GIFT CARD WINNER IS: VICTOR T. RENDANO

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.

- Robert Conklin, Mark Lamoreaux, Debbie Carapella, John Fraser, Mohinder Singh, Jeff Perry, Mark Patrick, Edward Hoose, Robert Conklin, Thomas Keefe, Hunter Kehler, Daniel Butler



TICK SEASON!!!

If you do find a tick on your pet, it is important to take care when removing it. Any contact with the tick's blood can transmit infection to your pet or even to you. Follow these step-by-step tick removal instructions:

- Step 1: Prepare - Put on latex or rubber gloves... Because throwing a tick in the trash or flushing it down the toilet will not kill it... If possible, enlist a partner to help you distract and soothe your pet and hold her still during removal.
Step 2: Remove - Using a pair of tweezers, grasp the tick as close to the animal's skin as possible... Pull straight upwards with steady, even pressure... Do not twist or jerk the tick... Do not squeeze or crush the body of the tick, because its fluids may contain infective organisms.
Step 3: Disinfect and Monitor - Disinfect the bite area and wash your hands with soap and water... Sterilize your tweezers with alcohol or by carefully running them over a flame... Monitor the bite area over the next few weeks for any signs of localized infection... If infection occurs, please bring your pet—and your jarred tick—to your veterinarian for evaluation... Keep your kit in an easily-accessible place in your home, and remember to take it with you when you travel with your pet, too!
Bonus Tip: Give us a call to find out more about Pet Insurance



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

★★★★★

"I decided to investigate my homeowner and auto insurance options. I decided on making a switch to W.J. Farmer Insurance Agency. My new policies offer similar and better coverage while saving some money. Bill N. was great to work with."
 ~ Janet Ross

"Great agency to do business with. I dealt with Amy and Vicki. They made the experience very simple and easy to understand. Both are very knowledgeable about the business. I would strongly suggest everyone to do business with W.J. Farmer Insurance Agency. Also had the best prices."
 ~ David Wallimann

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

Car Seat Safety

A rear-facing seat provides the best protection for your child's head, neck, and spine in a sudden stop or crash.

Motor vehicle injuries are a leading cause of death among children in the United States. Booster seats, and seat belts reduces serious and fatal injuries by up to 80% CDC, 2020.

Children 2-6 years old in child safety seats are about 28 percent less likely to be fatally injured than those using seat belts alone.

- It is important to install a child's restraint seat properly in order for it to be effective.
- Read the manufacturer's installation instructions thoroughly
- Check your local Police/Fire/EMT departments to see if they have programs/courses to help with proper installation.



WHO IS THIS CELEBRITY?

Send your best guess to - service@wjfarmerinsurance.com and

WIN A \$10 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.
Good luck!

NO correct Winner last week!

It was, ... **Christina Ricci**
No purchase necessary. Contest open to everyone.

Can You Spot 6 Differences?



ANSWER:
 1. Inside ear missing 2. Acorn Stem Missing 3. Sole of foot missing 4. Eyebrow missing 5. Notch on branch missing 6. Leaves are missing

Illustrations from Vecteezy.com

FUN Kids Zone

That's Funny 😄

- Q: How do the oceans say hello to each other?**
They wave!
- Q: What did one wall say to the other wall?**
I'll meet you at the corner!
- Q: What do you call a bear with no teeth?**
A gummy bear!
- Q: Where do cows go for entertainment?**
To the moo-vies!

Bet you didn't know.....

- It is impossible for most people to lick their own elbow. (try it!)
- A crocodile cannot stick its tongue out.
- A shrimp's heart is in its head.