



The
QUILL
NEWSLETTER

Auto • Home • Life • Business

2 N. Main Street, Cortland, NY | (607) 756 2805
78 North Street, Dryden, NY | (607) 844 8626
2428 N Triphammer Rd, Ithaca, NY | (607) 319 0094

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Hibernation is Over – Enjoy the Outdoors in CNY



Seven months. Central New York had snow for seven months this year. You would think we'd be used to winter dragging into April or even May by now. But, there's no better feeling than that first warm day. I love walking down the street without a coat on a

55-degree day that would have Floridians bundled up with hats and scarves.

Like a flock of geese returning north, we hardy Central New Yorkers take to the outdoors again in the spring. We clean up our yards and repair any damage done by our winter weather. We dust off our fishing gear and charge the batteries in our boats. We oil our baseball gloves and break in a new pair of hiking shoes. It's an exciting time.

And there is no place better to experience the spring than our own backyard in Central New York. The Ithaca gorges are rushing and foaming. Farmers are preparing for our local markets. Perhaps my favorite part of spring is returning to the trails. Whether I'm at Lime Hollow Nature Center or hiking along Buttermilk, Treman or Taughannack it's a thrilling experience. A new 3-mile section of the Dryden Rail Trail, connecting Dryden and Freeville, is another opportunity to enjoy all spring has to offer. The grand opening of the trail will be held May 11.

This issue of the Quill talks about ways you can stay safe while enjoying all that Mother Nature has to offer. Stay safe, sign up for your local farm-to-table CSA program, and I'll see you outside.



Jeremy D. Boylan
Director of Marketing
Phone: (607) 756 2805

Grilling Season Is Here!

With winter gone, families across the country are noticing wonderful aroma of a backyard barbecue floating in the air. While grills may be a convenient way to cook, they still require regular maintenance. Nearly 9,000 fires a year, on average, involve grilling.

According to our friends at Traveler's Insurance, five out of six of these reported fires involved gas-fueled grills. So what causes a gas grill to catch on fire? We'll take a look at three of the leading causes, and explore the science behind gas grill fires.

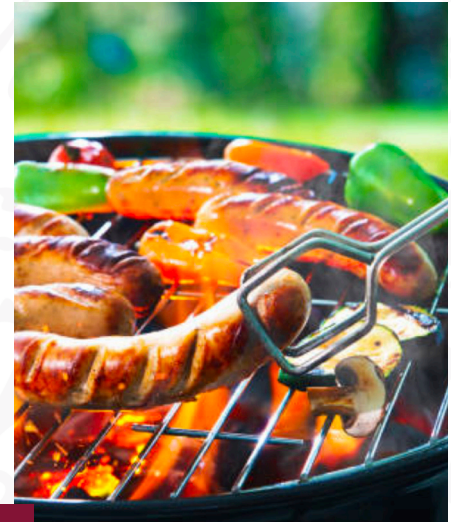
1. Failure to Clean the Grill, Including the Grease Trap

As grease drips from hamburgers and other foods, a secondary fuel source is quietly accumulating. It doesn't take too many barbecues for that grease trap to fill and create a dangerous condition. In addition to grease, spiders and other insects can build nests in the burner tubes. This can obstruct gas flow, resulting in what is called a "Flashback Fire," which causes flames to come out around the control panel.

What causes grease fires: When the grill cover is closed and the burners are on, the temperature within the grill can reach very high temperatures (>500°F) in just a minute or two. If residual grease is present, it can ignite and release an incredible amount of energy that can quickly spread to adjacent items or even your home, depending on where the grill is located. Flare-ups from cooking fatty foods or meats that have been marinated in oil (an expected part of the grilling experience) can also ignite residual grease if allowed to accumulate.

What you can do: Regularly clean your grill, paying particular attention to areas where grease can accumulate. These areas include around and under the burners as well as the grease cup, which is typically located under the grill. Other areas where grease can accumulate are on the flame tamers – these are the flat pieces of steel that are typically located above the burners to distribute heat evenly throughout the grill.

(Continued on page 3)



Enjoy backyard barbecues this summer with these safety tips.

Why is it called "Inland Marine" Insurance?

Our friends at The Hartford explain: Regardless of the term "marine," an inland marine insurance policy typically covers property on land. Inland marine insurance is an offshoot of ocean marine insurance coverage. Originally, insurance companies offered "ocean marine" insurance to protect owners from losses of goods shipped by water in the event the ship sank or was seized by pirates. Over time, individuals and businesses began shipping cargo beyond the major port cities and required protection from losses of goods while in transit over land. With the creation of inland marine insurance, insurance companies began offering protection for goods shipped beyond the major bodies of water and port cities. Today, inland marine insurance provides coverage for a broad range of miscellaneous types of property in transit and onsite.



Meet Our Team:



Rich Higgins

Rich joined Bailey Place Insurance in March having specialized in commercial insurance for the past year. Rich earned a Bachelor's Degree in Economics from the University of Rochester and a MBA from the University of Buffalo. Rich works out of our Triphammer Road office in Ithaca. Rich has four boys and three grandchildren.

He spends his time volunteering for the Ithaca Rotary and Trumansburg Travel Baseball league as the board secretary and a Babe Ruth assistant coach. You'll frequently find him on a field watching his 15-year old son Dylan playing shortstop, second base or pitching.

If you're looking for a commercial insurance quote, give Rich a call at 607-319-0094, or you can e-mail him at rhiggins@baileyplace.com.



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Perkins Funeral Home New Owner, Same Professional Service

Perkins Funeral Home in Dryden has been providing funeral services in our community for nearly 100 years. That tradition will continue with its new owners Joe and Karen Bowers.

Bowers purchased the historic Dryden business in January of 2019 from Brad Perkins. The Perkins family had owned the business since 1920, and can trace the businesses roots back to 1880. Bowers has been working in funeral homes since he was 14, growing up in Wayland NY, a town very similar to Dryden. He made a career of the business, recently working in the Syracuse area. With his decades of experience, Perkins Funeral Home will continue to provide the professional services Tompkins County residents have become accustomed to. Brad along with longtime employees Dennis Totman, Gary Tyrrell and Pamela Coudriet will continue to serve our community.

People visit funeral homes every day to pay their respects to a beloved family member or friend. But Bowers and Tyrrell encourage people to stop in for planning services. "The death of a loved one is often the most difficult time in our lives," Bowers said. "It can be made a little bit easier by planning in advance. We can help you and your family prepare for the future and ensure that your loved one receives the service they want, at an honest price."

It takes a special person to be able to run a funeral home. "We take pride in providing sensitive and empathetic services for our community," Tyrrell said. "From traditional religious services to contemporary services of remembrance, we strive to provide a courteous, professional and caring atmosphere throughout the planning and grieving process."

In addition to the funeral home itself, Bowers will continue to operate Cayuga Crematorium and Dryden Monument, which provides services not only for Perkins Funeral Home, but for several other funeral homes in the area. Perkins Funeral Home can accommodate both large and small services, with 6,000 square feet of space and up to 65 vehicles. The funeral home is located at 55 West Main Street in Dryden. You can find out more about the business at www.perkinsfuneralhome.com

Customer Spotlight



Karen and Joe Bowers are the new, proud owners of Perkins Funeral Home in Dryden.

Cortland Country Music Park

Kenny Rogers. Tammy Wynette. Jack Green. It's not every day that you have famous names like this associated with Cortland County. But, at the Cortland Country Music Park & Campground you will find these names and more at the NYS Country Music Hall of Fame.

The Cortland Country Music Park is a nonprofit, volunteer organization that provides a variety of opportunities for country music lovers and campers. The park is the result of a dream of a local musician, named Merlin Reynolds. Merlin envisioned a locally based Hall of Fame for country western musicians from New York State. Merlin's dream became a reality in 1984. Formerly named Lake Mary Campgrounds, Merlin, along with help from Dr. John Eckel and his wife Loretta, purchased the property at 1824 Route 13 in Cortlandville, NY. Thirty-five years later, the Hall of Fame now has memorabilia from some of Country music's biggest stars.

When the campground was purchased, there were about 5 campsites with no water or electric. Through the hard work of many dedicated volunteers, the park and campground now boasts of 107 sites, with water and electric on most of them. For summer campers the lake allows fishing for bass, pike, carp, and bluegill. "There are some monsters in that little pond," said Ed Kowalski, President of the board.

The camping amenities bring in many patrons throughout the year, but thousands of others visit to hear local, regional and national touring acts perform in the Opry Barn. The Opry Barn is the centerpiece of the campus and includes a kitchen for hungry guests. A spacious dance floor provides space for a large audience at concerts, as well as plenty of room for other events like family reunions, fundraisers, and the round and square dances held each weekend.

Customer Spotlight



The Cortland Country Music Park is a dream come true for Country Music fans.

Kowalski and other members of the board have been active in the music scene since the 60s, and many members of the Association still play throughout the region. He's proud of what the park and the Hall of Fame offers members and visitors. "It's important to keep this music alive and provide an outlet for these musicians."

You can learn more at www.cortlandmusicpark.org

Grilling Season Is Here! (Continued from page 1)

Having the Grill too Close to Something that Could Catch Fire

On a rainy day, it might sound like a good idea to set up the grill on the porch or under an awning to keep you and the food dry. But the heat from the gas grill can ignite other materials nearby, which can lead to property damage, including melted siding, and could spread to engulf the house or other structures.

What causes it: If you are grilling near exterior siding, shrubs and other nearby combustible materials, you could be serving up the ingredients for a serious fire. Heat and flames from the grill can radiate further than you may expect. Flare-ups and grease fires generate substantial heat, and combined with wind, the flames can reach three or more feet away from the grill.

What you can do: Always grill in a well-ventilated area and at a safe distance from structures, including wooden railings and other combustible materials, such as shrubbery. It is important to follow the manufacturer's instructions when trying to determine where to place your grill. Be sure to place your grill on a flat, stable and non-combustible surface. Do not grill under patio overhangs, in enclosed porches, on combustible decking or near overhanging branches. Clear away accumulated leaves and other items from the grill area.

3. Leaving the Grill Unattended

Even if your grill is located well away from your home or other combustible objects, it is unwise to leave the grill unattended. Children or animals may be injured if they come into contact with a hot grill. In addition, flare-ups or grease fires can threaten gas lines or even the propane tank.

Leaving the grill area unattended, even for a minute, means you can't react to quickly changing conditions.

What you can do: Remain at the grill at all times when it is turned on, and take steps to reduce the risk of fire by following manufacturer's instructions for inspections and maintenance; keep your grill clean from grease buildup and protect against flare-ups.



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Avoid Distracted Driving With These Safety Tips

More than 40,000 Americans died on the roads in 2016, the most significant increase in deaths in more than 50 years. Whether someone you love has been known to text and drive, or you have found yourself distracted behind the wheel, these tips can help avoid dangerous activity on the road.

- **Stow your phone.** Turning off the phone and putting it in “do not disturb” mode can help remove the temptation to browse online at a red light or respond right away to a text message.
- **Vow not to multi-task.** Anything that occupies your mind or vision can be a distraction behind the wheel. Make time at home to eat meals or put on makeup, so you can focus on the road.
- **Don't be a distraction.** Avoid calling or texting family members and friends when you know they are driving to avoid distracting them.
- **Talk to your employer.** Responding to texts or taking calls for work while driving can be dangerous. Encourage your employer to have a distracted driving policy that includes waiting to talk with employees until they are safely parked.
- **Keep kids and pets safe.** Make sure kids are in proper car seats and that pets stay secured in their zone in the back of your vehicle. It can also help reduce distractions if pets are not roaming about the car.
- **Set a good example.** Parents can model good behavior for their children by demonstrating attentive driving. Avoid texting, eating, grooming or calling someone while behind the wheel.
- **Plan your route before you go.** Programming your navigation system while you drive can take your eyes off the road. It's better to ask a passenger to do it or to enter your destination before you leave home.
- **Speak up.** If you see someone texting or otherwise driving while distracted, say something and let them know that you are not comfortable with that behavior. Encourage your children to do the same when they are passengers in a friend's car. It could save a life.
- **Set rules of the road.** Consider restricting the number of passengers until your teen or new driver gains experience behind the wheel.
- **Avoiding reaching.** Resist the urge to reach for items if they fall while driving. Taking your eyes off the road to search for an item can make you more likely to have an accident.

