



Auto • Home • Life • Business

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

baileyplace.com



The Seasons Change



It's hard to believe that we are nearing the end of 2015 and looking forward to the holiday season. It seems like only yesterday that we were welcoming spring and looking forward to a wonderful summer in Central New York.

For those of us at Bailey Place, this year has been very exciting. Over the summer, we revamped our website and developed a customer portal to provide an easier and more useful experience for our clients. This portal will allow you to have access to your account information anytime and anyplace.

Last September, we announced the grand opening of our new office on Triphammer Road in Ithaca. In only one year, the success of the Ithaca office has far exceeded our expectations. Clearly, the convenient location of this office and the outstanding customer service provided by our staff has resonated with our Tompkins County customers and neighbors.

Perhaps the most exciting news for our customers at Bailey Place, is our acquisition of the Cotterill Agency in Dryden this year. The Cotterill Agency has been a well-run and well respected agency in Cortland and Tompkins County for over 20 years. This acquisition will give you even greater access to the very best insurance companies in America. Our local growth allows us to hire, train, and retain what I believe to be the strongest team of insurance professionals in Central New York.

From all of us at Bailey Place Insurance, best wishes to you and your family as we head into the holiday season.

Steve

Stephen D. Franco, CIC
President

Driving Dangers

Driving Dangers: Responding to 4 Unexpected Incidents

This holiday season you might be headed out on a road trip or maybe just for a quick visit to the in-laws. But, if you lose your brakes, blow a tire or experience another unusual (but not unheard of) problem, you could be headed for trouble.



So, let's take a look at four situations you might face and some general guidance that may help you reach your destination safely:

1. The brakes go out

Your primary concern, of course, is to work your way over to the shoulder and stop the vehicle. To do so, try to downshift smoothly through the gears, which should slow down the car. Once you're off the road, try the emergency brake and, if needed, roll into something that will help bring you to a stop while going at a low speed. Always avoid high-speed collisions, if at all possible.

2. The accelerator sticks

Quick action may help you get things under control here. Shift into neutral, which will stop the engine from powering the wheels. Doing this allows you to retain power steering and braking ability, so you can better control the car. You can try turning off the car (which will certainly slow it down), but it will be harder to control without power.

3. A tire blows

The National Safety Commission advises drivers to not slam on the brakes. The car will want to veer toward the side of the bad tire, and braking can make it veer even more. Instead, concentrate on steering to the side of the road as you slow down gradually.

4. An animal jumps into the road

There are more than a million collisions between vehicles and wildlife each year, according to the U.S. Department of Agriculture. Be mindful whenever you're driving, especially around dawn and dusk, which are high-activity times for large animals. If you encounter a deer, moose or other animal in the road, hit your brakes and sound your horn. Try not to swerve — serious injuries and fatalities often occur when cars make extreme maneuvers to avoid animals.

We here at Bailey Place Insurance hope you never encounter any of these situations. But, if you do, keep your cool and respond safely. If something does happen, we'll be here to help you through it!



**"Like" us on Facebook
to get daily updates
BaileyPlaceIns**



Auto • Home • Life • Business

Agency News

Welcome Cotterill Agency Customers to Bailey Place!

We recently announced plans to purchase the Cotterill Agency effective December 31, 2015.

We are very excited and honored that Brad and Doug Cotterill chose to partner with our agency. As part of the acquisition, we have purchased the Cotterill office building and will be relocating our Dryden branch to 78 North Street after completing some renovation work in early 2016.

Both offices in Dryden will remain open until the end of January 2016.



We will be relocating our Dryden branch to the Cotterill building in early 2016

Baby Announcement:

Congratulations to one of our Account Managers, Hannah Botsford and her husband, Nate.

Evelyn Ray Botsford was born October 16, weighed 8 pounds, 14 ounces, and was 21 inches long.

She is happy, healthy, and gorgeous!



Stay in Touch!

As your insurance partner, we want to make sure we can contact you and your family in the event of an emergency. In addition to your home address and landline, we'd like to have your e-mail addresses and cell phone numbers on file.

You can update your records by calling 607-756-2805 or emailing info@baileyplace.com



East Side Bakery

Head on over to the east side of Cortland to 122 Elm Street, and you'll find Tim and Christine Armstrong, owners of the East Side Bakery. Once there, you'll discover cases full of homemade pastries and cookies, as well as fresh baked breads. In addition to the everyday items, they also have Italian meats and cheeses, homemade pasta, homemade sausage, house smoked pepperoni, and delicious pizza. The bakery not only makes beautiful custom decorated cakes and cookies, but also provides custom catering.

Tim and Christine say one of the best things about owning their own business is working in the neighborhood where they live. It's important to them to have a family atmosphere as a Mom and Pop business. Over the years they have developed great relationships with their customers and many have become like extended family.

The summer is probably their toughest season. With the heat comes long and uncomfortable days. It's also a very busy time, with weddings and catering. In the future, they are always looking to do more. Adding a daily lunch special is something that they've been seriously considering.

Customer Spotlight



This spring they will be starting their 12th year in business. Looking back, Christine doesn't think that there is any advice that can prepare you for owning your own business other than "work hard". Christine said "If you want to make your business successful, you are the only person that can make that happen."

Customer Spotlight

Dryden Agway became an independent store in 1984 and has been locally owned and operated ever since. While store ownership has changed over the years, their number one priority has always been “customers first!” Providing excellent value and outstanding customer service, the staff strives for 100% customer satisfaction.

After working at Dryden Agway for 15 years, Kelly Ritter had the opportunity to purchase the store in January of this year. As the new store owner, Kelly knows that one of the keys to success is to continue to provide the wide array of products needed in the Dryden community.

While small compared to the big box stores, Dryden Agway has just about everything that a do-it-yourselfer could every need. The store carries a complete line of plumbing, electrical, hardware and paint. It also carries lumber, both treated and untreated, fencing, and a nursery filled with shrubs, perennials and all of the tools needed to grow a successful garden.

In addition to its impressive inventory, the staff can work with customers to order just about any product that is needed. The store has the ability to provide all of the products and materials to build a house from the ground up. This includes windows, doors, siding, roofing and everything in between.

Of course, animal owners know that Dryden Agway is a great place for canine and feline food and toys, small animal food and accessories, as well as products for horses, poultry, sheep, goats and more.

Last year, Dryden Agway started a Farmers’ Market on its premises. The market runs from June to September and offers local fruits, vegetables, baked goods, eggs, honey and lots of delicious homemade items. Kelly and her staff have really enjoyed helping area vendors have a chance to showcase their talents.

Finally, as Kelly’s first year of ownership comes to a close, she is grateful for the support that she has received from the community this year and is looking forward to providing outstanding products and services to her customers in 2016!



Employee Spotlight



Jeana Schoener has been a Commercial Lines Account Manager for over 26 years. The last 2 years have been with Bailey Place Insurance in the Dryden Office. She never intended to have a career in insurance but the daily interaction with customers and staff and the constantly changing industry made for an exciting and fulfilling job.

She has always lived in Upstate NY, moving to Lansing 3 years ago. She enjoys the area, especially in the fall. Jeana spends a lot of her free time outside walking, including walking around the Village of Dryden every day at lunch. The people in the community are so pleasant and friendly; someone is always stopping to talk to her or say hello.

When her daughter went to college, Jeana started crocheting again. Her daughter’s room is now filled with yarn; enough projects to last a lifetime. However, there is always another good yarn sale to go to. Jeana has always wanted to learn to play the piano and maybe she will take lessons when she retires.



Pat Place is a Personal Lines Processor in our Cortland Office. She has been a Bailey Place employee since 2002. The favorite part of her job is meeting all kinds of interesting people.

Pat has a histology certification, Associate’s degree in Landscape Gardening, and a Bachelor of Science Degree in Animal Science from Cornell. She is a current member of the Cornell Club and the Cortland Rural Cemetery Board.

Pat grew up in Cortland and now lives in Truxton. She loves oldies music. In her spare time, she enjoys spending time outside, watching the birds do silly things, and reading.

BAILEY PLACE
INSURANCE

Auto • Home • Life • Business

Auto • Home • Life • Business

P.O. BOX 10, Cortland, NY 13045

RETURN SERVICE REQUESTED



Black Friday Strategies

Add some strategy to your 'Black Friday' shopping

If there's anything more satisfying than melting into the couch following a multi-course Thanksgiving dinner complete with all the fixings, it has to be shopping for the best deals of the season the day after in Cortland or Ithaca.

Hitting the shops on Black Friday has become a ritual that is as all-American as watching fireworks on the Fourth of July. And why wouldn't it be, considering what a win-win it is for New York's consumers and retailers alike?

Over the years, however, Black Friday has evolved. Stores that used to open at 6 a.m. now open at midnight, and Cyber Monday has entered the picture, offering bargain prices online the Monday following Black Friday. All of this means that getting the best deals now requires a bit of strategy.

At Bailey Place Insurance we want you to get the best deals for your holiday shopping, so here are a few pointers for maximizing your experience.

- **Be willing to forego the shut-eye.** It's a fact: stores open early. Accept that you will not get eight hours of sleep Thursday night (and remind yourself that your wallet will thank you).
- **Do your research.** Go online before the holiday and note who has deals on what and when. Remember to factor in your opportunities for Cyber Monday.
- **Pick your favorites.** You probably won't have time or energy to go everywhere, so narrow your shopping store list down to focus only on your favorite stores or those that are offering sales on exactly what you're looking for.
- **Create an itinerary.** Before you go, make a list of stores in order of priority based on times they open and items you want to snap up. Then, map it so you know your route.

From Bailey Place Insurance to you, we wish you a very productive and enjoyable Black Friday!

Fun Fact

Considered as the kick-off to the Christmas holiday season, Black Friday is often described as the busiest shopping day of the year. This has been true since 2005. The millions of Americans who shop on Black Friday have been keeping the streak alive for nearly seven years.

New York Online Defensive Driving Course

100% ONLINE
NO FINAL EXAM

10% Mandatory Insurance Reduction for 3 Years
Approved by the New York State DMV

Top 5 Reasons to Choose Our Course:

1. Guarantees Up to 10%* Car Insurance Discount
2. Reduces Up to 4 Points on Your License
3. Free Certificate & Electronic Reporting to DMV
4. Quick, Online & Easy. No Boring Classroom!
5. We Promise You'll Pass or Your Money Back

baileypplace.com **BAILEY PLACE**
INSURANCE