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Say Goodbye to the Blue Roof



You may see some changes at Bailey Place Insurance if you are driving by our Cortland Office. We are in the process of updating and renovating the façade of our building at 2 North Main Street. During construction we are open for business and available to serve you.

The site is the former home of the iconic Hotel Cortland, a landmark that was known throughout Central New York as a prestigious place to stay with impressive architecture and luxurious accommodations. But time took its toll and Hotel Cortland was purchased by the City of Cortland as part of an Urban Renewal project in 1974. It was soon demolished with hopes of a new hotel or shopping center. In 1884 the building cost \$55,000 to construct. Ninety years later it cost the City of Cortland \$50,000 to demolish it.

After over a decade as a dusty parking lot, the so called Blue Roof Building was constructed in 1986 and opened for business in 1987. Over the years many Cortland residents have often maligned the construction and how the blue roof clashes with the historic nature of downtown Cortland. Part of this project is the removal of the blue roof with a more subtle, shingle roof that fits in with our historic district. The project also includes improvements to the columns and masonry on the exterior of the building along with new sidewalks and landscaping. The work should be completed by mid-September.

In the last two years we've made significant improvements to our offices in Dryden (former Cotterill Building) and Ithaca on Triphammer Road. Bailey Place is proud to be a part of our community, tracing our roots back to the 1850s. With projects such as these we hope to demonstrate our long term commitment to the communities we serve.

Stephen D. Franco, CIC
President

Should You Have a Flood Policy?

As the recent flooding in Utica and along the shores of many of the Finger Lakes have proven, a high water event can occur anywhere, whether your property is in a flood zone or not. Hundreds of people lost property and possessions as a result of these recent storms and very few of them had policies in place to protect themselves.



This photo was taken following the July 3 storms near Spafford Landing on Skaneateles lake, down from the Glen Haven. (courtesy of WXHC Radio)

Floods are the most common and most expensive natural disaster occurring in the United States. Over the course of a 30-year mortgage you have a 10% chance of having a fire, but a 26% chance of having a flood. EVERY property is in a flood zone. Which flood zone you are in depends on your risk of a flood occurring. The risk is determined by elevation. You can purchase flood insurance in any Zone. Almost 25% of all flood claims come from outside of high risk zones.

FEMA defines a flood as a "general and temporary condition of partial or complete inundation of two or more acres of normally dry land area, or of two or more properties." The flood water must come from an overflow of inland or tidal waters; or unusual and rapid accumulation or runoff of surface waters from any source.

The most common way to purchase flood insurance is through the National Flood Insurance Program (NFIP) which is a Federal program, managed by FEMA. This program provides flood insurance to properties located in participating communities.

What is Covered?

A Flood Policy is a single-peril policy - it only covers floods. It is also limited by the coverages included. A Flood Policy can be written to cover the structure itself, as well as the furnace in a basement, electrical and plumbing systems. Contents in your basement are not typically covered. If you have a flood insurance policy check with your local agent to see if your policy covers all the family treasures you have stored in your basement. Outdoor items such as furniture, decks, docks or grills are not covered.

If your structure is in a Special Flood Hazard Area and you have a loan from a Federally backed lending institution then, as per the Flood Disaster Protection Act of 1973, you will be required to carry flood insurance. A bank can decide if they want you to carry just enough flood insurance to cover your loan amount or if they want you to carry replacement cost.

Is your property in a flood zone?

Are you looking to buy or sell a property and you're not sure if it's in a high-risk flood area? Bailey Place can check that for you. We work with several companies that can map a property and make a flood zone determination. Often we can tell you right away if a property is in a high-risk zone or not - and provide you with a flood quote either way. Contact one of our three offices in Cortland, Dryden or Ithaca today to learn more.

It's Motorcycle Season!

Riding can be an exhilarating way to enjoy yourself on a leisurely journey, or a practical way to get across town. Motorcycles allow you to enjoy the outdoors and the freedom of the road. They can also be dangerous if not properly maintained and driven. But, you can reduce the odds of being injured on a motorcycle by making important safety decisions.

What to Ride?

The first step in riding is to determine the best motorcycle to fit your needs. Why do you want a motorcycle and what will you use it for? Commuting to and from work may require a different bike than off-roading on the weekends or extended road trips. The motorcycle should also fit you properly, with both feet able to reach the ground, and you should easily be able to reach all the controls. Bigger is not always better so make sure you get the bike that's right for you.

Protect Yourself – Gear Up

It is illegal in New York to drive or ride on a motorcycle without a helmet. According to the NYS Department of Health, helmets saved the lives of 1,829 motorcyclists nationwide in 2008. Protective eyewear is also required. Outerwear can be just as essential in staying safe. A leather jacket and pants protect you not just in the event of a fall, but can protect you from the elements. It can also protect you from bugs and debris which can be distracting and painful when traveling at high speeds. Gloves and boots are also essential in staying safe.

An annual inspection of your bike is required in NYS, but when choosing a bike make sure it has the right safety features for you. Does it have anti-lock brakes? What color is it? Brighter colors and signaling lights improve visibility and make it easier for other drivers to see you.

Ride Safe For Yourself and Others

Summer is a great time for parties, but do not ever get on a motorcycle, or behind the wheel of any vehicle while you're intoxicated. Certain medications can also effect or impair your driving ability. And, speaking of drinking, stay hydrated. Long summer rides on the hot pavement can become a concern if you're not properly hydrated. Dehydration can lead to dizziness, confusion and fatigue.

Avoid distractions while driving.

Listening to music is fun, but wearing headphones or trying to stream music on your phone while driving can prevent you from hearing traffic around you. Be aware of your situation and keep an eye out for potholes, loose gravel, or aggressive drivers.

Protect Your Investment

A motorcycle can be a significant investment, and like any investment you want it protected. Even if you follow all the advice above, your bike may get struck or knocked over. You may crash it, or it could be stolen. Make sure you have the right insurance coverage for your investment. Stop in to one of Bailey Place Insurance's three convenient locations in Cortland, Dryden or Ithaca to review your coverages. By practicing the above safety guidelines you and your family can enjoy riding your motorcycle for as long as this Central New York weather will allow.



Jason McRae and Rob Carlo of Stupid Choppers perform a safety inspection on a customer's bike.

The Cortland Standard Celebrates 150 Years

In the heart of Cortland's downtown, the Cortland Standard keeps its finger on the community's pulse. For 150 years, Cortland County's only daily newspaper has reported the community's triumphs and tragedies and documented the lives and livelihoods of the people who call this area "home."

The newspaper's hard-working reporters criss-cross the region, rooting out local news stories and features, and dedicated editors push for answers to hard questions and help shape accurate, compelling reporting. The rest of the Cortland Standard's staff - a total of about 50 employees - makes sure that readers receive a high-quality product on time, six days a week.

The advertising sales team works closely with local businesses to develop print marketing and promotional strategies. The members of the team regularly meet with advertisers to present different options and ideas to help them attain their marketing goals and fit their budget needs. The Cortland Standard offers targeted marketing opportunities throughout the year in a variety of special sections, as well as consistent ad programs in the daily paper.

As Cortland County's official newspaper of record, the Cortland Standard is an essential resource for local residents, and is responsible for keeping thousands of households well-informed and engaged in the community.

"Keeping readers well informed on local news and human interest articles is a responsibility our staff takes seriously," said publisher Evan Geibel. "We are proud to serve our friends and neighbors, as we have for the last 150 years."

Customer Spotlight



Cortland County's only daily newspaper celebrates 150 years



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All-Mode Communications: Changing with the Times

Your old rotary phone has been replaced. And if you work in an office building in Central New York it was probably replaced by All-Mode Communications.

All-Mode Communications was founded in 1972 by Fred Mellberg and Max Mattes, and it operated out of a small corner of a building at 1725 Dryden Road, which it shared with four apartments. Today, under the leadership of President Keith Swimley and Vice President Tom Mellberg, the company has expanded to the entire building and boasts a workforce of 29 employees.

All-Mode is a locally owned company that has grown steadily in the communications industry, providing telephony, video and data networking solutions. Initially a distributor for Northern Telecom (later Nortel), in 2007 All-Mode partnered with ShoreTel Communications and has quickly become one of the largest ShoreTel partners in the Northeast, and the largest in NYS.

Mellberg started with the company in 1975 and Swimley in 1989, both as installers, while Fred Mellberg (1975-1983) and Dave Yeater (1983-2016) were company presidents. They are proud of the roots the company has developed in Central New York. "When you've been around as long as we have, people know you" Swimley said. "We do business with the same people who are our fellow school board members, youth league coaches, and golf league partners. We are invested in our community and we take our business relationships personally."

All-Mode prides itself on conducting business in the best interest of their customers, not just the bottom line. The integrity found in that business model has led to All-Mode to work with more than 1,500 customers of all sizes, including Binghamton University, Schuyler Hospital, United Health Services and municipalities throughout the region.

"We're proud that we have been able to evolve and grow as the industry has changed, and we're committed to continue that progress," Swimley said. You can learn more about All-Mode and the services they offer at www.all-mode.com.

Customer Spotlight



Staff members from All-Mode Communication outside of their office on Dryden Road

What are the most unusual items to be insured?

Entertainers are at the top of the list when it comes to insuring uncommon items, like body parts.

- **Mariah Carey has insured her legs, and her voice.**
- **Rolling Stones guitarist Keith Richards insured the middle finger of his left hand.**
- **Singer/actress Dolly Parton is reported to have insured, you guessed it, her chest.**
- **Las Vegas Crooner Tom Jones has insured his chest hair.**
- **Thousands of people in the United States are insured in case of Alien Abduction**
- **The gameshow "Who Wants To Be A Millionaire," is actually insured against the possibility of a contestant winning.**
- **The world's largest cigar, over 12 feet, made from 15,000 tobacco leaves is insured by Lloyds of London.**



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baileyplace.com **BAILEY PLACE INSURANCE**

A woman with long dark hair, wearing a yellow top, is sitting at a desk. In front of her is a laptop with a video player interface showing a play button and the text "10% Insurance Discount" and "Play Video".

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Tree Care: Beautiful and Burdensome.

We've had a wet and stormy summer so far in Central New York, and with those storms come damaging winds. Our office has had many calls about tree-related damage. The trees in your yard can enhance your property, provide shade and offer abundant environmental benefits. However, trees can also pose a safety hazard to your family and your home if they are not properly inspected and maintained. Our friends at Travelers Insurance have some pointers to offer.

Trees can present a particularly significant danger during a storm. Wind, lightning, snow and ice can all transform a tranquil row of trees into an imminent threat to your property. Proper tree maintenance involves more than pruning and trimming overgrown branches. These are some of the key steps you can take to protect your trees and prevent them from becoming a safety hazard.

Steps to Take Before a Storm

- Remove any dead trees on your property.
- Enhance the health of trees through timely watering, proper fertilization and protection from soil compaction. Healthy trees will be able to better adapt to changes in the environment, remain firm in the wind and react more effectively to damage.
- Regularly prune dead or broken limbs to help trees maintain their structural integrity. In addition, thin excess branches every three to five years. For more information, visit arborday.org.
- Remove or treat pest problems as soon as you spot them to minimize potential damage to trees. Be careful not to over-treat tree hollows, and do not remove decayed wood from hollows unless it falls away in your hands. Cleaning hollows can cause additional internal damage to trees. If possible, cover the opening to hollows.



Six Signs to Monitor

When performing maintenance on the trees in your yard, please make safety a priority. If you are unable to safely prune or remove trees and limbs, contact a professional tree-care service or arborist to help you do so. It may be a good idea to consult with a professional if the trees in your yard already display any of the following characteristics:

- **Cracks in the trunk or major limbs.**
- **Signs of hollowing and decay.**
- **Mushrooms growing from the bark.**
- **Significant leaning to one side.**
- **Limbs in contact with power lines.**
- **Branches hanging over your house.**
- **Although the branches may not be touching your house under normal conditions, high winds can cause trees and branches to bend or break.**

Most homeowner policies will cover the costs of removing a tree or shrub that has fallen on an insured building, up to \$500. If you have questions about coverage on your policy, or to get a quote on your homeowners insurance stop in to one of our three convenient locations in Cortland, Dryden or Ithaca.