



New York State of Mind



Summer has come to an end, taking with it the warm temperatures and backyard barbecues, and leaving behind beautiful sunsets and amazing fall foliage. Having lived in other parts of the country, there is nothing like experiencing all four seasons in Central New York (sometimes all in one day!).

Governor Cuomo recently made headlines by suggesting that many residents move out of the state due to the weather. While we would all like to see more sunny days, my family lives here so we can fully experience all four seasons. New Yorkers are a hardy group and I'm proud that Bailey Place has been a part of that group for 160 years.

The United States Census Bureau shows that the population of NYS actually increased by 2.4% from 2010 to 2017. This may be behind the growth rate of some other states, but it shows that people do recognize the benefits of living here. Both Cortland and Tompkins counties have positively contributed to the statewide population increase.

So as our temperatures begin to drop and the winter weather eventually sets in, we are lucky we have so many opportunities to take advantage of. A trip to Hollenbeck's Cider Mill (see page 3) is an annual pilgrimage for us. We will pick our own apples and pumpkins and visit a corn maze or two. Also, there is no better time for a hike on the Jim Schugg Trail or one last kayak trip on the lake. Once the snow does begin to fall, we'll be ready with our winter gear, ready to strap on our skis and build a snowman or two. Here at Bailey Place, we're always in a New York State of Mind.

Steve

Stephen D. Franco, CIC
President

Fall Preparation Makes for Safe Winter

While spring is a common time for many homeowners to spend some extra attention on upkeep and maintenance, autumn is just as critical a season for preparing your home to withstand Central New York's harsh winter weather and temperature conditions that soon await us. By making maintenance part of your annual fall routine you can identify potential problems before they arise, and help prepare your home and property for what Mother Nature has to offer.



Prepare both your yard and home for Winter.

Here are some home maintenance tips from our Risk Control professionals to help you prepare for the coming winter:

- Have your heating system cleaned and inspected annually by a qualified, insured technician.
- Replace your furnace filter in accordance with manufacturer's instructions.
- Insulate water pipes in areas exposed to freezing temperatures.
- Check gutters for damage and confirm they're securely attached to the house.
- Clean gutters and downspouts to keep debris from accumulating. This is especially important during the fall season when leaves may collect in gutters.
- Check and repair caulking around doors and windows that show signs of deterioration.
- Have your chimney cleaned and maintained by a professional.
- Clean the clothes dryer exhaust duct and space under and behind the dryer. Remove lint and dust that may have accumulated inside the dryer in accordance with the manufacturer's recommendation.
- Check electrical outlets for loose-fitting plugs or receptacles. Be sure not to overload electrical outlets.
- Keep a multi-purpose fire extinguisher accessible. Confirm that it is fully charged and ready for operation.
- Inspect your smoke detectors. Make sure you have a smoke detector in each bedroom or sleeping area and also, a smoke detector in the hallway outside each sleeping area. You should also make sure you have at least one smoke detector on each floor of your home, including your basement. Test them monthly, and change the battery annually or as needed.

The steps you take during the fall can help protect your home and property from more potentially expensive damage and emergency repairs in the colder months to come.

Prepare for Pilfering Pirates

Believe it or not, some store displays are beginning to show signs of Christmas already! There are several key times each year when people spend time shopping in stores and online for the perfect gifts for their loved ones, or themselves. While it is easy to get caught up in the fun of it all, it is important to remember that with increased purchasing comes a heightened risk of theft. Thieves on the prowl throughout the holiday and tax seasons are on the lookout for packages left in your car or outside your home.

Claim data shows that, on average, more thefts occur on Black Friday than any other day of the year. Personal identity theft can also increase this time of year. Data also shows that theft claims increase in April, likely due to people spending their tax refunds. Follow these steps from our friends at Traveler's Insurance while checking things off your shopping list.

Porch Pirating

At Bailey Place we encourage people to shop locally in Central New York. When that's not an option and you have packages delivered to your home, beware of "porch pirating" — when a thief steals delivered packages from your doorstep or porch. Thieves can follow delivery trucks, watching for prime targets. These thieves commonly strike during working hours as many homes are empty at that time. When possible, have your packages delivered to a location where they can be received in person, such as a neighbor's or relative's house.

When making a purchase online, if the retailer provides the option, choose a specific delivery time. If purchasing from a larger retailer, consider having your package delivered to a local store for pick-up. Take advantage of delivery alerts so you can be notified when a package arrives at your home. If you are not available to accept delivery, ask a trusted neighbor to take your package inside for safekeeping.

Hollenbeck's Cider Mill: A Family Tradition for 85 years

In 1933, the Hollenbeck family opened Hollenbeck's Cider Mill and started making apple cider in Virgil. They make cider. They make donuts. They make pies. But perhaps most importantly, for the last 85 years, they've helped families make memories. For 50 years, Bruce Hollenbeck, with the help of his family, carried out what his father, Harold, started; bringing cider to the masses every autumn. Now, Matt Hollenbeck, a cousin from Chenango Bridge, learned from Bruce what it takes to run a seasonal business. An avid biker, Matt had visions of starting his own small business as an outdoor adventure guide after graduating from Oberlin College. But the childhood memories of the apple peeler and the tradition of the press won out, and Matt took over the reins of the Cider Mill in 2016.

Matt has made only minor changes at Hollenbeck's, expanding the hours of operation, adding pizza, breads and pretzels to the bakery menu, and providing a home for the Virgil Farmer's Market every Saturday. Much remains the same as 1933. You can still find the same friendly service, the same antique press, and of course, the same donut recipe.

Like migratory birds, every year thousands of Central New Yorkers make their annual pilgrimage to Virgil. Like Hollenbeck's recipes, it is a tradition that spans generations. "It's the highest compliment that can be afforded," Matt says. "Customers have allowed our family to become a part of their



Parking Lot Pilfering

Your parked vehicle can be a prime target for thieves. Open windows and unlocked doors also can make your car an easy target. Park your vehicle in well-lit, high-traffic areas and away from larger vehicles or shrubs. Thieves can target cars parked in isolated areas in order to "work" without drawing attention.

Do not keep any items — including your purse or wallet — in plain view as clearly visible items can catch the eye of a thief. Be sure to stow and secure all items prior to reaching your destination. Also, be sure to remove any portable accessories, such as GPS units and stereo faceplates, when leaving your car.

Personal ID Theft

The holidays are a prime time for thieves to target their victims. To help reduce the chances of falling victim to ID theft, limit the amount of personal information you carry in your wallet or purse to only what you will need for each shopping trip. Always take credit card and ATM receipts with you. Do not throw them into public trash containers or leave them on the counter as thieves can pick up the receipt.

Guard your credit card or debit card when making purchases or using an ATM. It is critical to always be aware of who is around you, as some identity thieves have been known to copy credit card information or even use cellphone cameras to snap pictures of cards.

Customer Spotlight



Matt Hollenbeck has been carrying on the family tradition since 2016 at Hollenbeck's Cider Mill in Virgil.

family traditions. Not many businesses can say that, and it is something we take pride in."

"We're a locally owned family business, and it's important to me that we support other local shops as well. In addition to the cider and donuts, you can find all kinds of locally sourced products, from jarred preserves to cheese curds, and pickles to syrup.

For those new to the area, looking to start their own annual tradition, Hollenbeck's Cider Mill is located at 1265 Route 392 in Virgil. You can find out more at hollenbeckscidermill.com

Royal Motors: No Hassle, No Razzle Dazzle

The Home of No Hassle, No Razzle Dazzle. You know the slogan, now meet the man and his team. For 25 years Joe Reagan and his staff at Royal Motors have been providing Central New York residents with cars, trucks and generosity.

Joe was hired by the Chrysler Corporation after college and began selling cars in 1992. He found he liked the retail side of the business more than the factory side. "I don't even like cars," Joe says. "But I love working with people."

That love of people, and a lot of hard work, allowed Joe to purchase Ames Chevrolet in 1992. Then, in 1997 he bought out the Jim May dealership, followed by Valley Nissan in 1999. Now, he is expanding again, moving some operations back to the Ames building where he first started. Renovations are underway and Joe hopes to be doing business in the 'new, old' building by November. "It's kind of nostalgic, to be able to finish doing business right where I started," he says.

Royal Motors employs 65 people, and Joe is proud of the low turnover – some employees have been with him for all 25 years. He credits this to the family atmosphere, which will continue, as Joe's son, Colby, just began working at the company as well.

While his vehicles carry passengers throughout town, Joe's generosity goes far beyond those borders. Royal Motors runs regular fundraisers for local charities and nonprofits, donating thousands of dollars back to the community every year. I haven't always been in a position to do it," Joe said. "But as a local business owner, I feel a responsibility to the community that is supporting my business. A lot of these nonprofits are

Customer Spotlight



Jeromy Bushy, Joe Reagan and his son Colby are a few of the friendly faces you will find at Royal Motors.

run by volunteers. They are special people and I'm happy to help when I can."

You can learn more by visiting www.royalmotorco.com, or by stopping by the dealership at 3838 Route 281 in Cortland, the home of No Hassle, No Razzle Dazzle. More importantly IT IS the home of 65 hard working and generous Royal Motors family members.

Employee Spotlight



Pat Place

Congratulations Pat Place!

As we prepare to say goodbye to 2018, we also say thank you to Pat Place. Pat began working with her brother, Jim Place, at Place Insurance in 2002.

She served as a licensed customer service representative for 13 years before her 'first' retirement in 2015. But we weren't letting Pat go that easy.

Since 2015 Pat has been working with Bailey Place part time. Longtime customers stop in regularly and enjoy Pat's quick wit and dry sense of humor. She will fill the days of her 'second retirement' caring for her 14 acres of land and her pond. "I'm going to miss seeing our clients, and the friends I've made during my time at Bailey Place." Thank you Pat for your years of dedicated service, and congrats on your second retirement. You will be missed!

Do you have questions about Medicare?

Medicare can be complicated that is why Bailey Place is now offering plans to assist our customers in weaving through the maze of Medicare.

Medicare is a Federal program that offers health insurance to American's 65 and older, and other eligible individuals. The program is often called Original Medicare. Part A covers inpatient hospital care, Part B covers doctor visits and outpatient care. Medicare Advantage plans (Part C) combine Part A and Part B coverage. They often include drug coverage and dental, vision, hearing, and health club benefits that you do not get with Original Medicare. Medicare prescription drug plans (Part D) help pay for medications. You can get a stand-alone Part D plan or get a Medicare Advantage plan that includes drug coverage. Medicare supplement insurance (Medigap) helps pay some or all costs not paid by Original Medicare (deductibles, copays and coinsurance).

Open enrollment for Medicare is October 15th – December 7th. Or, if you are turning 65 you have three months before your birthday month, the month of your birthday, and the three months after to sign up for Medicare. Give us a call to set up an appointment and let us help you unravel the Medicare maze.





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Trees: Precious and Perilous

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.

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. Thanks to our friends at Travelers, these are a few 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.
- 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.



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, insured 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.