



The QUILL NEWSLETTER

Auto • Home • Life • Business

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Lending a Hand: Helping others and yourself!



As the New Year gets underway it is a good time for all of us to evaluate where we are now and what we hope to accomplish in the year ahead. Most people see the New Year as an opportunity to focus on personal goals such as eating healthier and exercising more. While these goals are important,

I believe we should also consider how we can help to improve the lives of others in our community.

Bailey Place is committed to making a difference in our community. As a locally owned business, we are often asked to sponsor events and contribute to fundraisers. While we can't always participate, we are proud to be able to help with dozens of charitable causes every year. At Bailey Place, we also insure nearly 100 not-for-profit agencies throughout Central New York, and our team members volunteer to serve on boards or donate their time to these important agencies.

Personally, I have been involved with the boards of Cortland Memorial Foundation, the JM Murray Center and the Cortland Community Foundation for many years. My involvement has been an extremely rewarding experience and I am proud to be involved with organizations that provide such valuable services to our community. As I consider my New Year's resolutions, putting my time into causes like these helps keep me focused on what's important to me.

As you consider your New Year's resolutions, please think about what you can do to help to improve our community. Whether it's donating a bag of cat food to the SPCA or volunteering for FoodNet's Mac & Cheese Bowl in March, I encourage everyone to discover what you are passionate about. When you resolve to make a difference in your community you will not only be helping others, but the satisfaction that you receive will make a difference in your life as well.



Stephen D. Franco, CIC
President

Stay Safe This Winter With Proper Heating Precautions

Our winter weather is here, and many homeowners will turn to their fireplace, wood or pellet stoves as an additional heat source. While fireplaces can provide warmth and comfort, if you are not careful, they can also be a hazard. Our friends at Travelers Insurance remind us to take the following precautions to help ensure a safe winter season.



Keep Your Chimneys and Wood Stoves Clean, and Fires Burning Safely:

Heating devices are one the leading causes of winter fires.

- Have your chimney, fireplace, wood or pellet stove inspected and cleaned by a licensed chimney specialist. They should be maintained annually to help ensure they are functioning safely and efficiently.
- Be sure to keep the area around the hearth clear of debris, decorations and any other combustible materials.
- If you have a wood burning, insert or pellet stove, refer to the manufacturer's instructions for additional guidance related to operation and venting.
- Be sure the flue is open before lighting your fire to help ensure the fireplace will vent properly. Do not close your damper until you are sure the fire is out.
- When starting a fire, only use a match or commercial firelighter. Never use flammable liquids to start a fire.
- Glass doors of a fireplace should be kept open while burning a fire. This allows the fire to receive enough air for complete combustion and to help reduce creosote build-up in the chimney.
- Metal mesh screens should remain closed whenever your fireplace is in use to help keep embers in the fireplace.
- Only use dry wood in your fireplace. Wet wood can increase creosote buildup, which can lead to chimney fires.
- Do not burn plastic because it can release toxic chemicals and cause damage to your chimney, fireplace or wood stove.
- Never burn a Christmas tree in your fireplace as the sparks from the burning needles can increase the risk for a chimney fire. Also, do not burn cardboard boxes, wrapping paper or trash in your fireplace.
- Never leave a fire in a fireplace unattended. Before leaving the house or going to bed, you should make certain to fully extinguish the fire.
- Allow ashes to cool completely before disposing of them — ashes can take several days to cool completely. Never empty ashes directly into a trash can. Instead, place ashes in a covered metal container located at least 10 feet away from your home and any other building.

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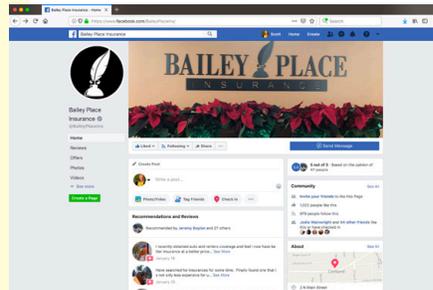
Insurance: Did you know?

Your credit score can significantly influence your insurance costs

You probably know that credit scores influence your mortgage and auto interest rates, but you may not realize that there are “credit-based insurance scores” that influence the insurance premiums you’re quoted -- and sometimes significantly. About 95% of all car insurers and 85% of all home insurers use these scores when permitted. The companies are figuring that scores reflecting how you manage your money are likely to also suggest how likely you will be to file insurance claims, as well as pay your premiums. A report by the folks at Zebra.com found: “Drivers with poor credit may pay twice as much for car insurance as those with exceptional credit. Nationally, improving your credit score from the Poor to the Exceptional range would save you 53% (more than \$1,400) per year.”

Your home insurance probably covers volcano and meteor damage

You may know that your home insurance doesn’t protect you from flood damage, but you may not fully appreciate all that it does protect you from. Home insurance policies usually cover damage from volcanoes and even meteors. Like flood damage, though, earthquake damage is usually not covered. We are likely safe from volcanoes here in Central New York, but you should be aware of what is included, and perhaps more importantly, what is NOT covered in your policy. It’s best to read your policy closely, or talk to us here at Bailey Place, to find out exactly what is and isn’t covered, so that you can decide whether you want to add any other coverage, such as for earthquakes. (Earthquakes can occur in unexpected places.)



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Treasures Abound at Treeforms

You’ve all seen the store, perched on the hillside intersection of Route 13 and Dryden Road, but have you been in to see the treasures? Treeforms Furniture & Gifts carries on a long tradition. The store was first opened in 1964 by Ann Watson and was originally located in Dryden. Treeforms has been in its present location since 1975, and is now run by Ann’s daughter Maryann, her husband, son and a couple of friendly shop dogs.

With a huge 10,000 square foot showroom, the store features a large selection of Amish-made furniture, as well as gift items for every season and occasion. “We specialize in quality Amish and American made furniture in oak, cherry, elm, maple and pine, and we have one of the largest selections in the Cortland and Ithaca area,” Maryann is proud to share. “And custom orders are always welcome for your home or office.” Furniture can be ordered in any wood, stain or size!

In the gift shop you’ll find things you would have difficulty finding anywhere else. Whether you’re looking for Angel Chimes and wind chimes or walking sticks, or bird feeders, they’ve got something for everyone.

“I’m proud that we have been in business this long, and that we’ve been able to carry on my family business,” Maryann says. She added that her customers are what keeps her coming

Customer Spotlight



Wes Swanson and John Czapranski are two of the Treeforms team members you’ll see when you stop in.

to work every day “We have wonderful, loyal customers. It’s a pleasure to see them whenever they come by, whether it’s to buy a new piece, or just to visit.”

Treeforms offers delivery, layaway and gift certificates and is located at the intersection of Routes 13 & 366 (1302 Dryden Road). Treeforms is open seven days a week for your shopping convenience. You can learn more at www.treeformsfurniture.com.

The Clay School: A Community of Creators

When Julia Dean was 10 years old, she was mesmerized watching the deft and creative hands of a potter spinning a wheel and throwing a clay pot in Colonial Williamsburg. As the wheel spun the pot came to life before her eyes.

“I instantly felt this connection to something that you can build from scratch that is both beautiful, and useful.”

That experience, many years ago, has helped shape Julia Dean’s life today, and helped guide her in the creation of The Clay School in 2015. What started out as a hobby in her basement has blossomed to her own business. Located at 950 Danby Road in Ithaca, the Clay School provides nearly 3,000 square feet of vibrant, creative space for community members to work with clay, and learn alongside fellow artists, as well as local, professional and emerging potters.

Classes are held for both kids and adults during the day, and four nights per week. The shared community space is also open for local artists to utilize. “Our goal is to foster a sense of community among students of all ages and enrich their continuing education through shared experiences around making art,” Julia says. Bailey, The Clay School’s dog also helps set the friendly atmosphere.

The Clay School has seven teachers and a manager to assist artists of all levels. They also hold special events – everything from birthdays to bachelorettes parties. The wealth of experienced teachers offer a variety of class descriptions, techniques and approaches to working with clay. Students may choose to concentrate on wheel throwing, hand-building methods, surface decoration, and functional work.

Customer Spotlight



Julia Dean displays two of her finished products, along with a rack of clay pots awaiting the kiln.

In addition to the Clay School, Julia’s expert hand and eye-catching style can be seen in her own work. She sells her products wholesale, online and on Etsy, as well as in a few local shops. You can learn more about The Clay School at www.clayschoolithaca.com

Meet Our Team:



Melissa Fitch

One of the first faces you’ll see when you enter our Cortland office is the friendly smile of Melissa Fitch. She is celebrating a year at Bailey Place Insurance.

Melissa grew up in Groton, but now lives in Cortland

with her family, and a cat named Mittens and her dog, Lilly. She’s a proud sports mom, attending a lot of Cortland High School events.

“I enjoy meeting all our clients and helping them with their insurance needs,” Melissa said. “Everyone is always so friendly.”

When she’s not cheering on the Purple Tigers, Melissa enjoys snowmobiling, traveling and spending time camping and fishing at her family pond. You may also catch her at Watkins Glen or other racing venues throughout Central New York.

Stop in and say hi to our friendly Account Support Specialist.

Stay Safe This Winter (Continued from page 1)

Keep the Inside and Outside of Your Home Safe

Firewood should be stacked at least 30 feet away from your home. This takes fuel away from any fire, and also keeps critters that may be living outside away from your cozy home. Your roof and chimney should also be kept clean of leaves, pine needles and other debris, and prune your trees and branches to keep them away from your chimney.

Speaking of chimneys, be sure to install a chimney cap with spark arrester to help keep debris, leaves, branches and animals out, and to help prevent burning embers or sparks from escaping and creating a fire hazard.

To help make your winter even safer, we recommend that you take the time to test your smoke and carbon monoxide detectors. A smoke detector is the most effective way to detect smoke from a fire and signal an alarm so that you can get you and your family out safely. A carbon monoxide detector can alert you to the buildup of this dangerous odorless and colorless gas. Make sure you test the detectors monthly, and after you change the batteries to ensure they work properly.



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Why did my auto rates go up, or down?

I'm an excellent driver – so why did my car insurance rate go up? It's a frequent question with many of our customers, and throughout the industry. In many cases, it has absolutely nothing to do with anything you may have done wrong behind the wheel. Rather, it's likely that national trends and other factors have affected the market.

The fact is, all kinds of factors are used by the insurance industry that can affect your rate over time. While you may not have realized it at the time, when you moved to another residence, or got another year older, you changed your premiums and set the new rate in motion.

Some of the factors that may affect your rates are:

- Purchasing a new vehicle (the more expensive or exotic, the more to insure)
- Moving to a new location (a higher risk area; city vs. rural)
- Changes in your commute (more driving miles means higher premiums)
- Changes in your credit score (a drop in your score can mean a rise in your rate)
- Adding a new or inexperienced driver (teen driver)
- Causing an accident
- Getting a traffic citation (speeding and other moving violations)

Inflation can also lead to higher costs. As cars become more expensive and medical, property damage reimbursements, and other industry expenses increase, so will your annual premiums as insurance companies work different ways to absorb their losses.

Another factor that can affect your insurance rates is one that has plagued the industry for a long time – fraudulent claims.



Over-inflating damages and filing false claims not only cost the industry billions of dollars each year...it's a serious problem that can contribute to driving up your rates as well. However, insurance companies are doing their best in trying to identify and prevent insurance fraud.

When fraud scams become predominant in certain cities or when areas of the country turn into hotbeds for fraudsters, insurance companies react, which typically can mean raising rates for customers who live or move to these areas. It's a domino effect that no one wants to be caught in, but it's all part of the insurance world.

Because there are so many different variables and ways your premiums can go up from year to year; it's safe to assume they'll continue to fluctuate over time. Just keep driving safely and maintain a clean driving record. In the long run, it will still keep the increases to a minimum. Fluctuations aside, you always want to make sure you know what limits and coverages you have on your policy, so contact your Bailey Place team member to discuss what options you have.