



The QUILL

NEWSLETTER

Auto • Home • Life • Business

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Join The Bailey Place Team



Four years ago I took a leap of faith. I had worked in the same public-sector job for 10 years. It was comfortable. I knew what I was doing and had a steady paycheck, but there was little opportunity for advancement. Out of the blue I was approached about a job opening at Bailey Place Insurance.

“No way” was my first thought. Insurance? I didn’t know anything about insurance. It sounded boring, and I already had a good job in a field where I was contributing to my community. But I did some research and learned more about this local, independent agency. Having lived most of my life in the Cortland area, supporting local businesses was important to me. Usually you think about frequenting a locally owned restaurant or a gift shop – but not necessarily an insurance agency. So I moved my insurance to Bailey Place, and a few months later started my first day on the job.

After a fully-paid trip to licensing school, I became an insurance agent. I soon realized that it’s not boring, and that a good agent is helping their community and neighbors as much as any public servant. I was forming new relationships with people in our community, and helping them protect their way of life. Insurance can be confusing, and having someone you can trust and rely on is important. My leap of faith has paid off. Bailey Place has been a great career decision, we have an outstanding team that makes it fun to come to work each day, there’s always opportunity to advance your career, and the company is generous in giving back to the community.

Bailey Place is growing, and we are once again looking for new employees. Whether you’re already a licensed agent, or simply looking to make a change to an outstanding local company, send a resume to resume@baileyplace.com. Don’t be afraid to take that leap of faith.



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Which Deductible is Right for You?

There are many choices you need to make when it comes to choosing the right insurance policies. Many coverages are mandated by NYS, but there are some you can choose. When it comes to customizing your policy, one of the biggest decisions is what deductible amount you will choose.

Your deductible is the amount of money you will have to pay toward fixing or repairing your car before your insurance kicks in. Here’s an example scenario: Let’s say you’re involved in an accident and the repair estimate from the auto repair shop is \$2,000. If you have a \$500 deductible, you will be responsible for paying \$500 and then your insurance will take care of the remaining \$1,500.

Most people choose an auto deductible between \$250 and \$1,000, although they could possibly be as low as \$100 or as high as \$10,000, depending on the coverage and state laws. Some companies are now offering “diminishing deductibles.” Your Bailey Place agent can help explain your options so you can pick an amount that’s comfortable for you.

Generally, the higher your deductible, the lower your insurance premium (which is just a fancy word for price). The lower your deductible, the more you will typically pay for your insurance premium.

Our friends at Erie Insurance help us take a look at the basics.

It’s all about your budget – and your comfort level with risk. Here are some things to consider about deductibles when you talk with your agent:

- **Your budget: Ask yourself:** What’s the amount of money I would be comfortable paying if I need to repair my vehicle? The lower your deductible, the less you will have to pay out of pocket if you have to file a claim, but your overall car insurance premium will be higher. It works the opposite way, as well. If you have a high deductible, you will have a lower car insurance premium – but you’ll pay more out of pocket if you file a claim. This decision comes down to personal preference and what you can afford within your current budget.



How much will you pay out of pocket for your next fender bender?

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Are You Covered at College?

College is back in session. Is Empty Nest Syndrome setting in yet? Whether it's their first semester away, or their senior year, you may want your student to KIT (keep in touch), but they'll need some other kits, too. Here are a few dorm room essentials that are often overlooked:

First aid kit. You can't be there watching over him or her, so make sure your student is prepared with the basics like bandages, anti-itch cream and cough drops.

Sewing kit. This can be useful not only to repair clothing, but also to mend a torn backpack or make a do-it-yourself Halloween costume.

Small tool kit. It's move-in day and you want to set up that amazing shelving unit you found for your student's room, but when you reach for the screwdriver... you find out they don't own one.



It's always handy to have scissors, pliers, a tape measure and of course, a screwdriver.

There are also some ways you can help them stay safe and protect their belongings by making their dorm or apartment more secure, such as: Change the locks. Check with the landlord to make sure locks on exterior doors were replaced after the last resident moved out so no one can gain access with an old key. Put those locks to good use. Doors should always be secured, even when your student is inside or just stepping out for a few minutes.

Are your student's valuables protected? Your homeowner's policy MAY extend to college. But our friends at Kemper Insurance's remind us that a renter's policy provides coverage for theft, liability and more. Ask your Bailey Place agent for details. You have a lot of things that are important to you – from your clothes and furniture to your sound system, sports gear, and computer.

Your renters insurance policy also protects you against certain bodily injury and property damage claims for which you are liable. Legal defense is also provided in the event you are sued after a covered loss. In addition, you can select medical payments coverage which will pay for medical expenses incurred by a visitor who is injured at your residence regardless of fault. Whether you're away at college, just starting out after graduation, between homes, or downsizing, we'll help you pick the renters insurance coverage that best fits your needs. Learn more at www.baileyplace.com/renters-insurance.

The Green Arch

New Family, Same Tradition

"It's like stepping back in time," says one of many reviews of the Green Arch Restaurant in Cortland. As they say, "If it ain't broke, don't fix it." This was the plan when Matt Petrella and his family purchased The Green Arch Restaurant three years ago. For nearly 90 years families have relied on the Green Arch to be transported back to a simpler time and a fantastic meal.

The Green Arch Restaurant was founded by Francesca Discenza, who came to Cortland with her husband Angelo around the turn of the century. While Angelo went to work at the Wickwire Brothers Factory in Cortland, Francesca ambitiously worked to become one of the area's most well-known entrepreneurs, selling chickens, eggs, bread, and fireworks out of the Elm Street location, which featured a green arch at the top of the stairs. It is often said she was the first in the area to offer a tomato pie (pizza). During prohibition the Discenza's opened up the house as a speakeasy for locals to sample Angelo's homemade wine. It would later become a bar and dance hall, and following WWII, the public restaurant we all know it as today was born.

With the exception of a few physical modifications, not much has changed inside the walls of the Green Arch over the years, and most consider this a good thing. Francesca's recipes were handed down through the generations to her grandson John Michael Discenza, and are now meticulously duplicated under the Petrella's guidance. You can still enjoy

Customer Spotlight



Matt Petrella is seen behind the bar at The Green Arch.

a famous "Old Fashioned" drink at the bar before enjoying your authentic Italian meal. The family atmosphere extends to the menu as well, as Matt and his wife Kristin have customized it with items like the East End Utica Greens, John Michael's Appetizers, and a kids menu named after their daughter Avery.

"Generations have grown up dining at The Green Arch. It's a wonderful family tradition," Matt says proudly. "We're thrilled to be able to carry on what the Discenza family built and provide this community with something that means so much to them."

The Green Arch, at 107 Elm Street, is open Thursday, Friday and Saturday from 5 p.m. to 10 p.m. You can learn more about this historic landmark at www.greenarchcortland.com.

Dragonfyre Distillery

Dragons and Fairies and Whiskey... Oh My!

“Who doesn’t love a good dragon story?” This was one of several factors that led to the name Dragonfyre Distillery. Proud owners Vince and Donna Pedini opened the Marathon distillery November 25, 2016 and have been piling up fans and customers ever since.

As you walk into the tasting room and extensive gift shop at 1062 Leonard Road in Marathon, you are whisked away to a land of fantasy, complete with suits of armor, pixies, fairies, and of course, dragons. Vince and Donna are big fans of Tolkien, Harry Potter, Game of Thrones and all things fantasy. “The fantasy theme allows us to escape the mundane day-to-day business, and be super creative. There’s no barriers,” Vince says. That translates to the decorations, and to the products. Dragonfyre offers a variety of moonshine, whiskey, bourbon, and apple brandy. Donna prefers the moonshine because it can mix with anything, including her “Whiskey Slushies”. Vince says he likes all his products, but if he had to choose only one, it would be his bourbon, commenting, “It’s just really good stuff!”

Vince is a third generation distiller, stating “I’m just the first in the family to do it with the proper paperwork.” As a NYS Farm Distillery, 100% of the grains and ingredients are acquired locally, including from Willet Hops and Grains, and Doty Farms.

Being “in the middle of nowhere” as Donna says, allows customers to relax, enjoy the scenic property (complete with a hobbit hole outside) and partake in a conversation about

Customer Spotlight



Owners Vince and Donna Pedini are photo-bombed by Sir Leak Salot at Dragonfyre Distillery.

anything from how the still works, to the intricacies of Middle Earth. “We enjoy the people,” Vince said. “We’ve had all kinds of great customers come in, from India, South Korea, Australia, and little Marathon, NY too!”

In addition to visiting the distillery, you can find Dragonfyre products on the shelves at the Fingerlakes Tasting Room in Cortland, and liquor stores in Marathon and Whitney Point. The distillery and shop are open 11-6 on Saturdays; Noon to 5 on Sundays, and during the week “by chance, or appointment.”

How to Choose Your Deductible

(Continued from page 1)

- **Drive time:** Think about the amount of time you spend driving on a daily or weekly basis. If you’re in your car a lot – or driving in more accident-prone areas – you might be exposed to more risk than someone who drives less.
- **Value of your vehicle:** The more expensive the vehicle, the more it costs to insure. In that scenario, a high deductible could help you save on your premium. However, if you have a car loan, some lenders stipulate that your deductible should not exceed a certain amount. Check with your lender to be sure.

One final tip: Whatever deductible you choose, it’s smart to have that amount of cash on hand in your emergency fund. That way you’re financially prepared if you end up having to file a claim.

At Bailey Place we know life is not one size fits all. With just-right coverage, flexible options and available discounts, your agent is here to help you get auto insurance that suits your life and your budget. Not sure what your current deductible is?

Give us a call today at 607-756-2805.



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. Open enrollment for Medicare runs through 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.

A handwritten signature in white ink that reads "Val".

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Five Things to Avoid When Using Public Wi-Fi

Public Wi-Fi helps us stay connected no matter where we go. It's convenient to use at a coffee shop, a neighborhood restaurant or the airport, but how safe is it? Unfortunately, cyber criminals can log in to the same free network that you do and attempt to gain access to your devices and personal information.

"The Wi-Fi may be free, but that doesn't mean your online activities are safe," says Cheryl Lorei, a senior IT analyst at Erie Insurance who has worked in information security for more than 20 years. "The big concern with public Wi-Fi is that your information could be available to anyone on the network. It's nothing against the businesses that offer free Wi-Fi, it's just that they're not in the business of keeping your personal information safe."

Here are a few key things that you need know about public Wi-Fi security and how to keep your personal information safe.

- **Watch out for phony Wi-Fi access points.** Fake routers are designed to look legitimate, but hackers operate them. With this popular method, called a man-in-the-middle attack, the invader tries to get between you and your personal information that is stored on a banking website or in an email. "These situations can be difficult to detect," says Lorei. "If you don't know who is running the network, don't use it. Always ask the business owner or hotel to verify the network name before you connect to it."
- **Never automatically connect to a public network.** Once you're finished using one, remove the public Wi-Fi connection from your device by choosing "Forget this Network." If your device is still in the mode of actively trying to connect, a hacker may notice and create a phony access point.

- **Limit your activity while using public Wi-Fi.** When you're using free Wi-Fi, it's not a good time to shop online, use social media or access your bank account or email. "You want to avoid visiting websites that save and store your personal passwords or credit card numbers," says Lorei. "You could inadvertently make it easy for someone to access your personal information. Once they have your password, they will try to reuse it repeatedly to access other sites to gain more information about you."

- **Use secured websites or a VPN service.** Generally, it's best to access secured websites that begin with https rather than http. The s in the address is an indication that the site uses a secured encryption Web protocol to protect the confidentiality of online activities or transactions. A virtual private network (VPN) also offers a connection that is encrypted and secured. VPN can help protect you from digital eavesdropping even when you're on public Wi-Fi. The fees for basic VPN services are less than \$10 a month.

- **Turn your smartphone into a secure personal hotspot.** Most mobile phones can be turned into hotspots and support several devices at once. However, check your data plan before you try it to avoid unexpected expenses. "Personal hotspots are popular alternatives, but you still need to do your research about how to protect and secure the connection," Lorei says.

Once your identity is stolen, it can be difficult to recover. "Unfortunately, you're not going to be able to flip a switch to restore everything," Lorei says. "It's a smart move to do all you can to protect yourself."

Insurance coverage is available for identity theft and fraud. With the right policy in place, you'll get help with the recovery process and coverage for expenses like charges for credit reports, lost wages and even some legal fees. Contact your Bailey Place agent today at 607-756-2805, or learn more at www.baileyplace.com.