



The QUILL

NEWSLETTER

Auto • Home • Life • Business

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

baileyplace.com



Timeless Advice



George Bartlett Bailey often said "Know your product and get out and see people". Of all the business advice I've heard over the years, these words of wisdom resonate with me the most. In spite of the many changes that have taken place since Bailey opened his one man insurance operation in 1936, his advice remains as true today as ever.

Knowing all of our products extremely well sets us apart from many of our competitors. Whereas most insurance providers focus exclusively on price, our staff members work hard to identify risks and put together cost effective insurance solutions that will protect our clients when unexpected events happen. You can't do business in a small community for 80 years without having a complete understanding of the products you sell and the services you provide.

Getting out and seeing people has become a lost art. These days, with so much being done online and over the phone, we especially appreciate face to face meetings with our customers. The most enjoyable part of our job is when we have the opportunity to get a tour of a client's business or meet with a client at their kitchen table. This kind of personal interaction provides us with an in depth understanding of the business or the family and more importantly it ensures that our clients understand, and are satisfied with our insurance recommendations.

While no one knows what the next 80 years will bring for any business, I believe successful companies will be those that have exceptionally well prepared staff who know their products inside and out. Companies that flourish in the future will be visible in their communities and will make it a priority to maintain personal relationships with their customers. At Bailey Place Insurance, we embrace the advice espoused by George B. Bailey so many years ago and will continue to serve our community for years to come, guided by his time honored values.

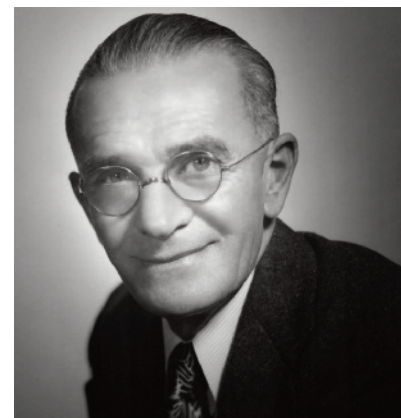


Stephen D. Franco, CIC
President

Celebrating 80 Years in The Dryden Community

Eighty years ago a heating and ventilation salesman quit his job and opened a one-man insurance agency in Dryden, New York. Today, the name George B. Bailey still resonates in the town of Dryden as Bailey Place Insurance celebrates the significant milestone of servicing the Dryden community for eight decades.

As a traveling salesman George Bailey found success as he ventured throughout his North East sales territory selling to centralized school districts. He found that once he had a family of his own it was time to settle down, and he chose the family-oriented village of Dryden. Bailey's venture into the insurance field, which he passed along to his son Bill, grandson John, and which now operates in Dryden as Bailey Place Insurance, has been a staple in the community ever since.



George B. Bailey opened his insurance agency in his garage in Dryden, NY 80 years ago. Bailey Place Insurance is proud to carry on his tradition of service to the Dryden community.

George's son Bill did not always plan on carrying on the family business. After graduating from Cornell, Bill took a job at Clark's Seed Farms, which was in the seed potato business. After spending one day on the job clearing a warehouse of rotten potatoes, Bill was sure of one thing- he did not want to be a seed potato farmer! Bill then spent two years in the army, and while he was in the service he married his wife Jane. While he was serving in Okinawa, Japan, he received a letter from his father, offering him a job at the Bailey Insurance Agency - an offer he accepted and never regretted.

George B. Bailey had begun working out of his house and garage, then opened an office on Main Street. The advice that George provided to his family is still followed today. "Know your product and get out and see people." By the 1960s the business had grown and Bill purchased the building at 5 South Street, where the company operated for more than 50 years. It was here that Bill Bailey continued the legacy his father had begun.

Bill Bailey joined the Professional Insurance Agency (PIA) of New York and in 1977 was named President. In 1979, he was named Professional Agent of the Year. This was also the year that Charles "Chuck" Spaulding joined the agency.

continued inside...



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Uninsured Motorist

Uninsured/Underinsured Motorist Levels are on the Rise

There's another unfortunate side of the economic downturn that impacts every driver on the road: The number of underinsured motorists is expected to rise.

According to a recent study from Insurance Research Council, about one in six drivers across the United States may be driving uninsured. This means responsible drivers who purchase insurance may end up paying for injuries caused by uninsured drivers.

If you haven't reviewed your liability coverage in the last two years, now is a good time to revisit your auto coverage to ensure you avoid extra costs after an accident. We're happy to help - and we can often increase your coverages without a significant increase in premium. Just call or stop by one of our locations to speak to your Personal Account Manager.



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AccuFab Inc. 30 Years of Artistry and Ingenuity

Thirty years ago Gary Wojcik spent his spare time sculpting metal into artistic pieces for friends and family and selling the occasional piece. Today, he and his son Odin have turned this talent into AccuFab Inc. a custom metal fabrication company providing high quality design and fabrication services and products in the Cortland and Ithaca area.

Based in Ithaca, AccuFab's highly skilled designers provide custom products and design concepts for addressing unique situations. Whether you have already envisioned the product you want or have only identified your need, an AccuFab designer will work with you and/or your team to generate the right machine or item. Whether you want a custom railing for your home, or need help to design a more efficient manufacturing processes, AccuFab designers can help.

AccuFab employs 20 people on their design and fabrication teams. In the shop, fabricators work on custom designed work tables to allow them to quickly adapt to your welding needs. In the "Clean Room" they fabricate precision machine parts as well as architectural grade metalwork. Several large manufacturing operations in Central New York rely on AccuFab for

Customer Spotlight



The AccuFab Team can be found at 232 Cherry St., in Ithaca

design solutions to increase productivity and efficiency for many of its manufacturing processes.

For situations that demand on-site fabrication or modification, Accufab has fully equipped welding rigs that will go to work at your home or place of business.

The saying "They sure don't make them like they used to" rings true. At AccuFab they make them better. Odin, Gary and crew design and build their products with more precise technology, and still maintain the artistic design in which the company was founded. To learn more about Accufab visit www.accufabinc.com

Hit the links at Dryden Lake Golf Course

Golf season got an early start this year thanks to the warm weather - and nobody is happier about it than Randy and Nancy Luberecki, owners of Dryden Lake Golf Course.

The couple are entering their 11th golf season as owners, having purchased the course in 2005. The 9-hole course nestled in the hills of Dryden features all the hallmarks of New York golf - gently rolling terrain, multiple water hazards, and a breathtaking view of Dryden Lake from nearly every hole on the course.

Designed by Robert Martin, the Dryden golf course opened in 1962. Par for the course is 33, but it's not an easy 33. Nancy will tell you it's the par-3 third hole that will bust your score card. Many others will say it's the meandering hole six, par 4, that tempts golfers to make a daring and dangerous long drive off the tee. But, a bad day on the course is a better than a good day in the office.

"We love working outdoors and in nature," Nancy says. "We love being a business owner, making our own living, and providing a place for everyone to play the sport we love."

Dryden Lake Golf Club is open to the public every day, and every night except Monday - the busiest night for league play. The Lubereckis have also made the course available for the community. You can often see the Dryden High School Golf Team or Cross Country Team making their way around the course, and the Dryden Summer Recreation Program entertains kids at the course.

Warm up before your round at the on-site driving range, and get a few pointers from Randy - A Golf Pro since 1982. The course is open now for both walking and carts, and will remain open until the end of October. The course is located at 430 Lake Road in Dryden, NY. For more information about Dryden Lake Golf Club call 607-844-8300.



Owners Nancy and Randy Luberecki

80 Years in Dryden (continued from cover)

Bailey said his father, George, shared with him advice for running any good business. "Like a stool with four legs, any business should rely on the advice of four experts - a banker, a lawyer, an accountant and an insurance agent. I was proud to be one of those four pillars that my community could rely upon."

It was his love for the industry that led Bailey to be the NYS representative to the National PIA, and soon after, the president

of the national organization. It takes a special person to come from a little agency in Dryden, New York and make it to the presidency of a national organization - And Bill Bailey was that special person.



The early George B. Bailey Agency on West Main St. in Dryden.



Bill Bailey sits across the desk from his father and Bailey Agency founder George B. Bailey in the early 1960's. Bill and his wife Jane retired in 1996 and they still live in Dryden.

In 1987 the Bailey Agency acquired the Winchell Agency of Cortland, and then the Denniston Agency of McGraw in 1989. This allowed for expansion to the Cortland market. In April 2013, Place Insurance merged with the Bailey Agency to become Bailey Place Insurance, with its main office in Cortland. With the acquisition of the Cotterill Agency in December of 2015, Bailey Place Insurance cemented its commitment to the Dryden community and subsequently moved its Dryden office to the iconic Cotterill building at 78 North Street. Significant renovations were made to the building and state-of-the-art technology was implemented to ensure superior products and service for Bailey Place clients for years to come.

Eighty years is an exceptional accomplishment in the insurance industry. It is a tribute to the hard work of everyone that has been a part of the business over the years, and to the loyalty of our clients.



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Insurance Tips for Young Adults

Insurance Tips for Millennials

You keep your car filled up with gas so you don't get stranded on the side of the road. And, your phone charged so your loved ones can reach you. But, what kind of safety measures do you have in place for more extreme scenarios?

What if you lost everything you owned in a fire at your house or your apartment? What if your car were stolen? These situations are scary, but your insurance can help you through them, and much more, so long as you have the right coverage in place.

So, what's right for you? Whether you're starting out on your own or starting a family, these tips can help you begin to understand the level of insurance you may need.

Consider What You Own - And What It's All Worth

Could you imagine having to replace all of your personal belongings at once? What about having to do so from memory and on your own dime? It would be both a difficult and a costly task. So, make an inventory of your belongings and their value to make it easier on you. And, be sure you have enough insurance coverage, whether you rent or own a home. It's known as "personal property coverage," and you want enough of it to replace all of your belongings if it were to come to that.

Take Your Lifestyle Into Account

Drive an expensive car? Repairs are likely costly, so be sure to carry full coverage. Own a home with a lot of custom features? Be sure your homeowners policy takes them into account. The way you live can help you save, too.



Talk to Your Independent Agent for Ease, Choice and Advice

As an independent agency, Bailey Place Insurance offers a choice of carriers and options, plus personalized advice to help make sense of it all. And, we make it easy by doing the research and the work for you.

Remember, we're here to help. Contact us today with your insurance questions and needs.