

# The QUILL NEWSLETTER

Auto • Home • Life • Business

2 N. Main Street, Cortland, NY | (607) 756 2805  
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## Expect the unexpected!



Central New Yorkers are a hardy bunch. We are well prepared with snow blowers, shovels, remote car starters and outerwear galore as we expect the cold and relentless snowfall of our typical winter season. Occasionally however, we get an

unexpectedly mild winter that takes us by surprise.

Although the lack of snow and cold has been welcomed by many here in Central New York, many other friends are ready for some steady snowfall. Whether you enjoy snowmobiling, snowshoeing, skiing or just simply sledding with your kids, winter just doesn't feel right without the white stuff. Local ski resorts and many local businesses count on snow for their livelihood as well.

Before labeling this winter as the "winter that wasn't", remember that central New York has had some of its heaviest snowfalls in February and March. An early February weekend in 1966 saw 45 inches fall in Cortland County and the infamous blizzard of March, 1993 buried us with 34 inches in just 24 hours! So, don't let your guard down and don't give up hope if you are a winter sports enthusiast!

It's our business to anticipate the unexpected and to "Manage Risk". We do that by educating our clients with information contained in our newsletters and on our website. We also protect our clients by making sure that they have the proper insurance coverage and risk controls in place. Please take the time to discuss your policies with your account manager when you are contacted. This is one important way that we are able to live up to our pledge to manage risk by preparing for the unexpected.

*Steve*

Stephen D. Franco, CIC  
President

## Have some new jewelry in the house? Protect it!

It's exciting to receive jewelry from a loved one – or to give it as a gift. Not to mention romantic. But if you're lucky enough to have some new jewelry in your home this Valentine's Day, you should take a few minutes to think about something you probably don't find exciting or romantic: insurance.

At Bailey Place Insurance, we think it is exciting to help our customers protect what's most important to them – so we're ready to help and can answer all of your questions.



### Things to consider when insuring jewelry:

**You may need to purchase additional coverage.** Your homeowners policy covers valuable items such as jewelry only up to set amounts. If the cost of replacing your jewelry exceeds that limit, you will want to purchase scheduled personal property coverage. You can check your policy or call one of our local offices.

**You might want to reconsider your deductible amounts.** As always, this impacts your policy premium. It's a good idea to take a look at your deductibles whenever you make a change to your policy.

**Do you need an appraisal?** You may need to have an independent appraisal if the insurance company requires it or if you don't know the value of your jewelry. Each item should be listed with a description and value on paper.

**What kind of coverage is offered?** You'll want to determine if items are covered no matter where they are, whether they're in the Cortland, Dryden, or Ithaca areas, or on an international trip, and if the policy offers full replacement cost. You also should ask if you will be required to replace your jewelry if lost or stolen, or if you can simply keep the cash settlement.

**Pictures can be helpful.** Lost or stolen pieces of jewelry sometimes can be recreated if the jeweler has a good photograph to work from.

**Is the value of your jewelry mainly sentimental? Is an item irreplaceable?** If the answer to either of these questions is "yes," you might consider foregoing insurance. But please, talk to us at Bailey Place Insurance before making that decision. That's what we're here for.

Of course, it's important to store your jewelry securely when it's not in use; a safe in your home or a safe-deposit box is best. We want your jewelry to be replaced if it's lost or stolen, but we'd rather your sentimental and valuable pieces stay with you and your family for years to come.

### Contact Us!

For further questions and assistance, please call us.

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# Identity Theft

## Your Identity Belongs to You. Protect It!

A 2009 survey shows that identity theft is on the rise – and it's more likely to start with a stolen wallet than an online phishing expedition.

Researchers at Javelin Strategy & Research reported that the number of identity theft cases increased 22 percent to 9.9 million in 2008.

Crimes of opportunity, such as stolen wallets, represented 43 percent of cases, compared to 33 percent in 2007, indicating an increase in the desperation of criminals.

Women were 26 percent more likely to be victims of identity theft, reporting a higher incidence of lost or stolen information during purchases in stores.

Only 11 percent of cases involved online access.

The smartest way to protect yourself from identity theft is to prevent it from happening to you. However, if your identity is stolen, you'll be able to mitigate problems by acting quickly.



- Call your credit card companies immediately. Explain what happened, and ask where to send a copy of the police report.
- Call and report to the police. Make several copies of police report.
- Complete a Federal Trade Commission (FTC) Theft Affidavit and FTC report (call 1-887-ID-THEFT to request the forms).
- Call your bank. They can place an alert on your Driver's License number and Social Security Number, and freeze your account.
- Call fraud units of credit report agencies: Experian, Equifax, and Transunion.

Fortunately, identity theft protection is available as an endorsement on most homeowners' policies at a small cost. For example, Safeco offers Identity Theft Protection for \$12 a year to homeowner policy holders. The coverage reimburses certain expenses associated with identity recovery. Customers can also get guidance on how to protect themselves from ID theft before it happens and may receive assistance with identity restoration.

If you're interested in learning more, call your personal account manager.



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## JB Smith Heating, AC and Propane

This winter got a late start, but the arrival of the new year brought with it the colder temperatures we Central New Yorkers are accustomed to. As the temperature drops, home heating and energy use goes up, and that is where JB Smith Heating, AC, and Propane comes in. JB Smith was founded in June 2007 by Scott Smith, who has over 20 years of experience working his way through all aspects of the HVAC industry. Named after his daughter, Jenna B., JB Smith delivers propane and serves both residential and commercial customers, while providing free estimates for replacement of your heating or AC system.

Walking into JB Smith is like visiting a friend, as you are greeted with a warm welcome, a cozy furnace in the product showroom, and even the wagging tail of Jacoby, the friendly office mascot. Located at 730 Route 13 in Cortlandville, JB Smith provides sales, service, and installation of all different types of heating and air conditioning systems from propane-fired, to natural gas, to fuel oil, air source heat pumps, and boilers.

By 2010 business was booming and JB Smith decided it was time to offer propane sales, and today has expanded to 12 hard-working employees. While propane costs can fluctuate, JB Smith is proud of their ability to keep prices

## Customer Spotlight



competitive and even across the board, allowing families to budget more effectively. Also, being a local company with local employees allows JB Smith to respond quickly when customers are in need – quickly getting people heat when it's cold, or AC when it's hot.

Whether it's a new installation or routine service of all makes and models, JB Smith's certified technicians provide the service you need to stay warm this winter. As their friendly staff will tell you, "Whether it's hot or cold, we enjoy making people comfortable."



## Pita Gourmet

Lebanon is located on the Mediterranean Sea in Western Asia, but you don't have to fly there to get authentic Lebanese cuisine. For the last 20 years Pita Gourmet on Main Street in Cortland has offered a delicious and healthy blend of Middle Eastern and Mediterranean traditional dishes.

Pita Gourmet founders Kozhoya "Cy" and Nassima Karam left war-torn Lebanon in 1992. In 1996 they decided to open their own restaurant and the couple found the perfect location in Downtown Cortland. Twelve years later, in 2008, Charbel and Hana Karam took over as the owners of Pita Gourmet and today they continue the tradition of providing great service and delicious food. Owning and operating a restaurant is hard work, but worth it. "We love interacting with our happy customers and getting their feedback," Charbel said.

Interest in and appreciation for Pita Gourmet has been steadily growing, fueled by the restaurant's comfortable atmosphere as well as increasing knowledge of the health benefits of Mediterranean cuisine. About 35% of the restaurant's business comes from outside of Cortland County, bringing customers from Syracuse, Binghamton and Ithaca. The simple and fresh ingredients in Lebanese food are combined in dishes that are exotic to the American palate. The emphasis in Lebanese cuisine on fruits, vegetables, olive oil, and herbs & spices provides a tasty alternative to American food, proving that healthy does not have to mean bland and boring.

Pita Gourmet has nine employees, but Hana and Charbel prep the all the traditional ingredients themselves every day. Hana's favorite dish is Toubeleh, while Charbel prefers the gyros or the Baba gannush wrap. In addition to traditional Lebanese dishes like these, the Pita Gourmet menu includes a few American items like turkey sandwiches and hamburgers, for those that are a little less adventurous.

You can try Charbel and Hana's traditional handmade dishes from 11 a.m. to 8:30 p.m. Tuesday through Saturday at 41 Main Street in Cortland.

## Customer Spotlight



## Employee Spotlight



**Val VanGorder** is Vice President of Sales and Marketing at the agency. She has worked here for the past six years. Val works daily with businesses and individuals and also brings to the agency her expertise in the flood insurance sector. She really enjoys working with all of our clients.

Val is currently a board member of the Cortland County Chamber of Commerce and past member of the City Council and the County Planning Board. She was also co-chair of the city's Flood Task Force.

Val attended St. Mary's and Cortland Senior High School before earning her degree in economics summa cum laude from the State University of New York at Brockport. She is a Cortland native and has been married to her husband, Garry, also a Cortland native, for 28 years. They have three daughters: Emily, Aubrey and their oldest, Stephanie, who was just married last summer.

Val enjoys hosting big family gatherings, spending time with their many friends, and watching sports, especially Syracuse basketball and the NY Giants.



**Liz Adams** has been in the insurance industry for the past 23 years in the Ithaca/Cortland area. For the past two years, she has been a Personal Lines Account Manager for Bailey Place. Her favorite part about her job is meeting people and creating lasting relationships with clients. Liz is a licensed agent and a Certified Insurance Counselor and is proud to be able to use her expertise to help her clients.

Liz has lived most of her life in the Ithaca/Cortland area with some time in Atlanta, GA. In her spare time she loves to spend time with her husband, two children, and her dog Mollie. Her favorite activities are photography and spending time outdoors hiking the gorges or just hanging out on her hammock on a sunny day.

Recently, Liz became an empty nester as her youngest son went off to Ithaca College in the fall. Her daughter graduated from Ithaca College in December of 2015. She also likes to listen to live music and supports the local music scene whenever she can.



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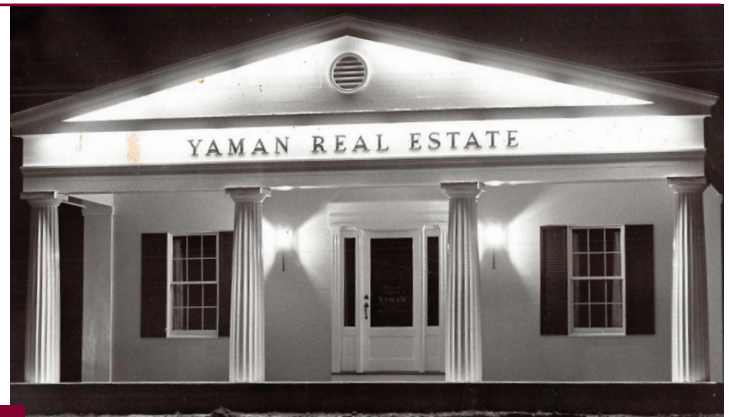


## We've moved!

It was bittersweet to leave our long time home at 5 South Street. After two months of renovations we were excited to move in to our new office down the road at 78 North Street in mid-January. Stop by and see us!



Dryden staff - Amanda Bronson, Chrystle Terwilliger, Julie Gross and Jeana Schoener.



Before it became known as the Cotterill Building, it was the Dryden branch office for Yaman Real Estate. Built in 1967, inspired by Early American architecture, Jim Yaman hired well-known local architect Conrad Arnold to design the building.



Jim Yaman stopped over to visit his old office building before renovations began.