



The QUILL

NEWSLETTER

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Taking Stock in the New Year



I believe that the beginning of a new year is a great time to reflect on the past and take stock of the present so we can better prepare for the future. We should consider those aspects of our lives that could be improved while reminding

ourselves of those things that we do well.

2016 was a great year for Bailey Place Insurance. We completed a successful acquisition of the Cotterill Agency and updated our new offices in Dryden. We welcomed very talented new staff members to the agency and, most importantly, we continued to provide outstanding service to you, our clients.

Just like the beginning of a new year, the annual insurance renewal process is the perfect time for you to take stock of any changes that could affect your insurance needs. I urge you to meet with your account manager and review your policies in order to be certain that you still have the protection you need.

I am hopeful that 2017 will be an even better year for our customers and our community and I wish you a happy and successful New Year!



Stephen D. Franco, CIC
President

How to protect your most cherished possessions

If you're like most people, there are certain items you own that you can't imagine ever losing—possessions you deeply cherish or those that would be impossible to replace due to the cost of re-purchasing them or simply because they're irreplaceable.

While your homeowners insurance is invaluable for covering the loss or destruction of many of your belongings (as well as damage to your home's structure), your policy might provide only partial coverage for your most cherished items.

The good news is that you can still protect the things that matter to you most, even if they're not fully covered under your homeowners, with a scheduled personal property endorsement that is tailored to meet your specific needs.

Not an easy name, but it can help you sleep better at night

A scheduled personal property endorsement is not something that everyone talks about, but at Bailey Place Insurance we can help you determine if it would be a good fit for you. The first step begins with you. Look around your home and make a list of your cherished possessions. Be sure to consider the following:

- Jewelry
- Antiques
- Art
- Collections
- Musical instruments
- Silverware/China
- Autographed items
- Rare or one-of-a-kind items

Once you have taken an inventory, make the time to talk with us. We are always here to help you determine if your prized possessions need more coverage than your current policy provides.

Please keep in mind that it is wise to complete an inventory every year or two, because it's easy to acquire new items over time that should be added to a scheduled personal property endorsement. It could be tragic to find yourself in a situation rendering you unable to replace what matters most to you.

Contact Us!

We can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. Just give us a call at 607-756-2805.

We want to help you meet your goals, and make sure what's important to you is protected!



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How to Identify and Help Remove an Ice Dam

Sometimes, even your best efforts to prevent an ice dam may not be enough. Knowing what an ice dam is, how to identify one and how to help remove it is important to protecting your roof and home from potential damage during the snowy, winter months.

What Is an Ice Dam?

Ice dams may form when water from melting snow freezes into ice at the edge of your roofline. Without proper roof snow removal, the ice that develops may grow large enough to prevent water from melting snow from properly draining off the roof. When the water is unable to drain from the roof, it may then back up underneath roof shingles and make its way into your home.

Do You Have an Ice Dam?

Most ice dams develop on the edge of your roof, but they may also form in other locations, depending on the slope, orientation and style of your roof. Be sure to monitor the weather and your roof for signs of ice dam formations.

- **Look closely at the icicles around the exterior of your house.** If the icicles are confined to the gutters and there is no water trapped behind them, then an ice dam has likely not formed. Nonetheless, icicles can be a precursor to ice dams. Depending on their location and size, icicles may also pose a danger if they fall off. Whenever possible, and if safe to do so, remove icicles from the exterior of your home, making sure not to stand directly beneath them. If you cannot safely reach the icicles from the ground, consider hiring a contractor to assist in their removal.

- Check for water stains or moisture in your attic or along the ceiling of exterior walls of your house. Water stains or moisture may be an indication that an ice dam has formed and water has penetrated the roof membrane.

How to Remove an Ice Dam

Removing an ice dam from your roof immediately after spotting the signs can be critical to helping prevent damage to your home. One way to remove an ice dam is to melt it using calcium chloride ice melt.

- Step 1.** Using a roof rake, remove snow 3-4 feet from the edge of your roof, being careful not to damage the roof covering or to allow snow to build up around walking paths or to block emergency exits.
- Step 2.** Use a calcium chloride ice melt product, which you can generally purchase from your local hardware store. Be sure not to use rock salt or sodium chloride, which can damage your roof.
- Step 3.** Fill a nylon stocking with the calcium chloride ice melt.
- Step 4.** Safely place and position the calcium chloride-filled nylon stocking vertically across the ice dam so that it can melt a channel through the ice.
- Step 5.** Cover and protect any shrubbery and plants with lightweight tarps near the gutters or downspouts for the duration that the calcium chloride stockings remain in place. This is important because the calcium chloride-saturated water dripping from the roof may damage the shrubbery and plants.

REMEMBER: Using a ladder in snowy and icy conditions may be dangerous. If you cannot safely reach the roof, consider hiring a contractor.

@Travelers

Baker-Miller Lumber - 150 Years on Groton's Cortland Street

"Ever since I was a kid I wanted to be in the building trade," said Mark DeWitt. "But I never planned on owning a lumber yard." Well, for nearly 30 years his passion for construction has served him well, and for the last decade Mark has been the owner of Baker-Miller Lumber Company in Groton.

The location at 102 Cortland Street started out as a lumber and coal yard more than 150 years ago, with lumber being shipped in on rail cars and hauled out by horses. While the delivery methods have changed, the principals of running a local, family run business has not.

"We pride ourselves on doing business locally, and we succeed thanks to the loyalty of our customers and our



The Baker-Miller Lumber Company team outside the showroom in Groton.

Customer Spotlight

employees." Baker-Miller employs 15 people, and Mark is proud to say he has never laid someone off. "When you work here, you are part of a team. We shine as a company because we function as a team."

And that team knows what they're doing, having a reputation throughout Central New

York for being professionals in the industry. "Our customers get to know us, and they rely on us for high-quality products as well as our personal customer service." You can hear testimonials about Baker-Miller from customers all over Central New York, in places like Auburn, Ovid, Binghamton, Ithaca, Cortland and more.

Under the leadership of Mark and his daughter Alicia, Baker-Miller has seen some significant changes in the last 10 years, including upgraded vehicles, computers, an extensive retail show room and renovations to all the buildings on the campus. Whether you're a contractor building a new house, or a Do-it-yourselfer, Baker-Miller has the products and the expertise to make your project a success.

The best way to learn about Baker-Miller is to stop by, check out the lumber yard, the show room and to meet the staff yourself. After your visit you will be sure to "Buy where the builders buy."



A painting by Arlen Withey of the Baker-Miller Lumber Company in the late 1850s.

Melodyland – An Italian Family Tradition

In 1932, Jasper DiIorio opened a small Italian restaurant on Cortland's south side to share his family recipes with friends and neighbors. When he first opened the doors, he invited local musicians to play every weekend. He said the place was always filled with music, so he named his restaurant Melodyland.

The name, like the music, struck a chord with Cortland residents, and now, 85 years later, Melodyland is still a family run business. Jasper's nieces and nephews, grandchildren and now great grandchildren have all played a part in carrying on his family traditions and sharing them with the Cortland community. Today the restaurant is managed by Jasper's great granddaughter, Lisa Reitano. Lisa learned the business from her parents, John and Maria, who ran the restaurant from 1977 to 2005. Maria can still be found each day and night in the kitchen helping get the family recipes just right, as she and Lisa do all the cooking.

The limited menu, and more importantly the sauce, hasn't changed since 1932. "Everything is still the same as it's always been," Maria said. "I think that's why people keep coming back. We have been serving four generations of customers." Even the booths, built by Maria's father, can still be found in the dining room.

John ran the restaurant with Maria for nearly 30 years, and while he has passed away, his legacy lives on. John's NY Met's memorabilia grace the walls of the bar. "The only time the Yankees are on in here is when they are playing the Mets," he was fond of saying.

"It means a lot to be able to carry on our family tradition, which has become such an important part of the community," Lisa said. "Not just our family tradition, but many family traditions include Melodyland, and we are very proud of that."

Melodyland can be found at 208 South Main Street in Cortland, and is open Wednesday through Saturday from 5:00 to 8:30. Seating is limited so call ahead for large groups, and just as it was in 1932, only cash and checks are accepted.

Customer Spotlight



Maria and Lisa Reitano, shown here behind the bar with a photo of John. The family-owned business has been serving customers since 1932.

Employee Spotlight



Courtney Holt works out of our Ithaca office as a Personal Account Manager. As a Texas transplant, she has survived two winters in Ithaca due to the beautiful summers, although they are a little short for her liking! Courtney stumbled into the insurance business and enjoys her daily interactions with customers. What Courtney finds rewarding is learning new aspects of the industry. In addition to her work at Bailey Place, she can be found in the tasting room at one of Cayuga Lake's wineries on the weekends.

As a fountain of useless information, Courtney enjoys competing in the local trivia scene with her friends. This is influenced mostly by her love of all things nerdy, particularly Star Wars. In her spare time, Courtney enjoys dabbling in the kitchen with a new recipe or lounging on the couch with a new TV show or novel.



Roberta Plew is the Accounting Manager for Bailey Place Insurance and works out of our Cortland Office. Roberta came to the agency with 25 years of accounting experience. The best part of her job is that she is still constantly learning and broadening her accounting knowledge.

Roberta has lived in the Cortland/McGraw area her entire life. This year she and her husband Andy will celebrate 20 years of marriage. They reside in the Village of McGraw with their 15 year old son Trentin. Roberta enjoys reading, watching movies, motorcycle rides, camping and spending as much time as she can with her family and many friends.

One of her favorite quotes is "Nobody ever said life would be easy, they only said it would be worth it"

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RETURN SERVICE REQUESTED



Heat Efficiency

How Efficiently (or Inefficiently) Do You Use Your Heat?

Many homeowners in Central New York see their energy bills each winter and think, “How can I be spending this much when the house isn’t even that warm?”

To get an answer to that question, you should start with some other questions that will help determine just how efficiently you’re heating your home.

- **Where is the warm air going?** If you’ve got a leaky house, you’re costing yourself money, plain and simple. Heat ends up escaping and cold air keeps flowing in, which means you either turn up the thermostat or just shiver in your living room.
- **When is the heat on?** Are you keeping the house at the same temperature all day and night? Even when you are sleeping or at work? There’s no reason to, and programmable thermostats mean you can still have a warm house when you wake up and when you get home.

- **How often do I use space heaters?** If you find that you’re using space heaters to supplement your main heating system, you could be masking a bigger problem – and actually increasing your energy costs. Addressing underlying issues, such as a furnace that isn’t working well, can be more cost-effective in the long run.
- **Am I maintaining my system?** A lot of homeowners simply forget to do things such as changing their air filter regularly or getting periodic examinations of their furnace. These routine tasks can not only prevent more costly problems down the road, they can help you more effectively heat your home right now.
- **Is my fireplace hurting more than it’s helping?** It could be, if you always leave the damper open even when you don’t have a fire going. And, if you have the damper closed, a leak can make it yet another place where warm air gets out and cold air seeps in. Check the seal around your damper, and consider using a chimney balloon when you aren’t using the fireplace.

Taking some time to answer these questions can increase your efficiency, decrease your bills and perhaps even prompt another, more pleasant question this winter: “Is it too warm in here?”

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