



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



Embrace Technology AND Buy Local



As I sit writing this column, millions of people around the world are doing the same thing - sitting at their computer. They may be at work or scrolling through Facebook, but many of them are making an online purchase. Online purchasing is predicted to increase by more than 10% over the next year - three times higher than the growth rate of retail sales!

As your insurance agent, this brings two thoughts to mind. First, use caution when making online purchases. The simplicity of making online purchases can save us all time, but may have consequences as well if you're not careful. Be sure you are using a secure internet connection when making a purchase (look for the padlock), and avoid shopping on free, public wi-fi. As inconvenient as it may be, use multiple passwords, and regularly check your account balances. Steps such as these can help prevent stolen banking information, fraudulent charges, and potentially save you a lot of time and money.

Secondly, companies like Amazon have made all small business owners evaluate our business models. Amazon is not the enemy of small business. Rather, they are revolutionizing HOW we do business. At Bailey Place Insurance we pride ourselves on being a locally owned company that has done business face-to-face for 160 years. But, we have also embraced technology in our industry. Our three offices are nearly paperless, electronic payments are made on a daily basis and clients can transact much of their business through our website. As your local businesses in Cortland and Tompkins counties work to embrace this, it's as important as ever to support them. Thanks to the support of our loyal clients we were able to reinvest in our community and complete the recent renovation of our Cortland office.

So as you consider making that online purchase - think twice. You can probably get what you need from a local business, and possibly do it from the comfort of your computer chair.



Stephen D. Franco, CIC
President

Bailey Place Insurance: Celebrating Our 160th Anniversary

In 1858, President Lincoln was delivering his famous "A House Divided" speech in Washington. Charles Darwin was announcing his Survival of the Fittest theory. Cortland County itself was celebrating its 50th anniversary after splitting apart from Onondaga. And in the bustling village of Cortland, the roots of what would become Bailey Place Insurance were planted in downtown Cortland. The company is proud to maintain its commitment to the community and the downtown area 160 years later.



Mr. Charles F. Brown

In 1858, Charles Foster, a local Main Street attorney in Cortland, began selling fire insurance and life insurance. Auto insurance didn't exist until about 1900, depending on where you lived. Foster's book of business was sold in 1875 to James A. Nixon and then eventually to George J. Maycomber. In 1911, Maycomber's insurance business was sold to Charles F. Brown, a prominent local businessman. Brown established the business as an official insurance agency and created the foundation for what would later become Bailey Place Insurance.

Charles F. Brown, who was also the first elected mayor of the City of Cortland, was the first in a long line of insurance professionals. He was Jim Place's great grandfather, and ran the agency from 1911 until 1946. It was then transferred to Charles' son in law J. Dempster Place. Two years later, J. Dempster's son John D. Place joined the agency and the name was officially changed to Place Insurance. In 1974 James W. Place joined the family-owned agency and he purchased the business in 1982.

During the 20th century, Place Insurance moved throughout the Main Street corridor but never left the bustling downtown. It was originally located in the McNeil building, then in the Newberry Building, above Dime Savings at 1 Main Street and then at 44 Main Street, above what was Bentley's Hardware Store. In the early 1980's, the agency was located on the first floor of what now is Pita Gourmet. It wasn't until 1974 that the history and future of Bailey Place would meet at the corner of Main Street and Groton Avenue. When the City of Cortland purchased and demolished the iconic Cortland Hotel, it ended one chapter of Cortland's history and started another.

After nearly a decade of serving as a dusty downtown parking lot, Jim Place purchased the lot in 1986 and constructed the building that houses the agency today. For the next 30 years, Place Insurance could be found under the "blue roof building."

Continued on page 3

Do I Have Coverage For My...?

There is nothing like the fear and frustration that comes with the loss of a valuable item. We can help you prepare for this situation. Yes, your home is covered. Yes, your cars are covered. But what about that priceless family heirloom? Your diamond engagement ring, expensive cameras or your firearms collection? Most homeowner's policies will cover jewelry, firearms and other items, but only to an extent. Coverages are limited and often do not fully cover the investment your family has made. You can protect the full value of these assets by scheduling them on your homeowner's policy, or purchasing a Valuable Items policy.

Items such as:

- Jewelry and engagement rings
- Silverware, china and crystal
- Antiques
- Stamp and coin collections
- Bicycles
- Computers
- Musical instruments
- Golf Equipment
- Furs
- Guns
- Pedigreed dogs
- Garden tractors

Our friends at Traveler's Insurance, one of many insurance companies we work with, provides two options for protecting the items that are important to you. A Personal Articles Floater is an itemized

policy that can give you some peace of mind knowing your belongings may be covered at the time of a loss. This is a separate policy that will provide you with peace of mind that you are properly covered. There is no deductible for most types of property and the coverage insures against many risks. This is beneficial for more expensive articles that may not be covered, or exceed the values offered on your homeowner's policy. A Valuable Items Plus policy is an add-on coverage to homeowners insurance. This increases the limits on certain types of valuables. Unlike the personal articles floater where items are individually listed, blanket coverage can provide protection for a class of property collectively, such as jewelry, up to a certain amount. This coverage insures against many risks.

Protecting your valuables from loss can be an affordable option that will save you time, money and frustration when disaster strikes. Call our agents today to learn more about protecting your family's treasures.



"Like" us on Facebook to get daily updates

Cort-Lanes: Still Rolling After 54 Years

Two rolls to knock down ten pins. Bowling is a simple game to understand, but difficult to execute. Families have been enjoying the sport at Cort-Lanes in Cortland for more than half a century.

First opened February 12, 1962, Cort-Lanes was purchased by John Partigianoni Sr., and his family in 1976. His family has been running it ever since. Prior to purchasing the business, John was owner of Partigianoni & Son Masonry, a job John Jr. had for 10 years. "My father was an accomplished bowler, and it seemed like a perfect fit when the opportunity came up to buy the business," John Jr. says.

Today you will find John or his wife Donna pouring drinks at the bar, or handing out shoes to the High School classes that visit regularly. And if you're in the mood for a meal, his mother, Dolly, will be happy to whip you up a snack in the kitchen.

If you haven't been to Cort-Lanes in a few years, you'll certainly see some improvements. With so many sporting options for today's youth, John knows it's important to keep the facility up to date, and he takes pride in all that has been accomplished. Over the last 10 years, improvements and renovations have been made to the scoring system, along with new lanes, new approaches, updated bathrooms, video games and machinery.

In addition to open bowling and various weekly leagues, Cort-Lanes hosts Christmas parties, birthday parties, and the CNY Mustang Club every other Tuesday. You can also enjoy a unique experience at the annual Rooftop Concert every July.

Customer Spotlight



Cort Lanes family and employees have proudly been running the alleys for more than five decades.

Whether patrons are chasing the elusive perfect game of 300, or hosting a birthday party, the Partigianoni's enjoy every day at the lanes. "I love the people," John says. "People come here to relax and have a good time. I'm happy that we've been able to provide that for them for so long."

The Elizabeth Brewster House: A Long History and a Bright Future

Today, Main Street in Homer New York is lined with historic, stately homes and businesses. But, in 1891, two clapboard houses on South Main Street were owned by a generous woman named Mrs. Elizabeth Atwater Brewster. At the time there were 11 widowed women living in the area, mostly farmer's wives, and Mrs. Brewster wanted to help. She donated the houses for what would become the Cortland County Home for Aged Women. Today, we know this fixture of Homer as The Elizabeth Brewster House.

By 1909 the women had outgrown the houses, and the Board of Managers decided to build a 3-story brick building in what was the choicest real estate at the time, directly across from the Village Green. The building has been expanded several times. Now 126 years after Mrs. Brewster's donation, the building is a 45-bed adult care facility with male and female residents, from all over the country.

The facility is still run as a private, not for profit organization and relies heavily upon volunteers, its Board of Managers, and Executive Director Michael Kilmer. Kilmer takes pride in the active lifestyle that residents have. "I've been here six years," Kilmer said, "and this is not your typical care facility. It's really hard to be inactive here."

Thanks to the addition of a handicapped accessible passenger van, residents from the Brewster House can be seen at all kinds of events. They can often be seen at sporting events, the NYS Fair, the zoo, Hollenbeck's Cider Mill, or on a float in the Cortland County Dairy Parade. "This place and the opportunities provided really make a difference in people's lives," Kilmer said. So much so that there is a waiting list for residency.

The Brewster House has also been able to make significant improvements over the last 10 years, installing new automatic door openers, a remodeled second floor, 72 new windows and a new emergency call system for residents. They also offer the only social day program for seniors in Cortland County, as well as an overnight respite program.

The Brewster House is located at 41 South Main Street in Homer. For more information call 607-749-2442.

Customer Spotlight



Residents at the Elizabeth Brewster House enjoy time outside near their gardens and the picturesque Tioughnioga River.

A Proud Part of Cortland's History Continued from page 1

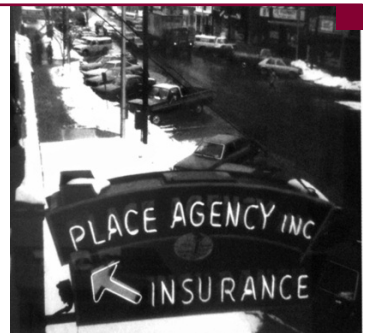
In 2010, Steve Franco purchased the building and Place Insurance. Three years later, in 2013, Franco merged Place Insurance with the George B. Bailey Agency, creating what is now known as Bailey Place Insurance. The Bailey Agency also has a long and storied history, serving the Dryden and Tompkins County area for more than 80 years. George B. Bailey opened the office in 1936, and then passed it along to his son Bill and grandson John. The Bailey Agency is rumored to have inspired Frank Capra's character, George Bailey in the Christmas classic, "It's a Wonderful Life." The Place and Bailey merger allowed for expansion, as Bailey Place now has three convenient offices, in Cortland, Dryden and Ithaca, employing 25 people.



In December of 2015 Bailey Place acquired the Cotterill Agency, another local business with a proud history in the Dryden community.

While historically the building has been known locally as the "blue roof building", Bailey Place Insurance invested again in its

future, by replacing the roof and making other façade improvements using exclusively local contractors. The 2017 improvements replaced the blue roof with a shingled roof as well as improvements to the columns, signage, landscaping, sidewalks and masonry work. While the building looks new, it includes some historical design elements, including several ornate bricks from The Hotel Cortland inlaid in the columns. Regardless of the location of the offices, throughout all 160 years of its history, Bailey Place Insurance is proud to be owned locally, providing jobs to local residents and protection to local customers.



160
BAILEY PLACE
INSURANCE
Celebrating 160 Years

160

BAILEY PLACE

INSURANCE

Celebrating 160 Years

P.O. Box 10, Cortland, NY 13045

RETURN SERVICE REQUESTED

PRSRT STD
U.S. POSTAGE
PAID
CORTLAND, NY 13045
PERMIT #15



Put Down Your Cell Phone

Like a golf score, you want the points on your driver's license to remain as low as possible. The NYS Department of Motor Vehicles assigns points for driving violations. The number of points you get depends not only on your particular violation, but also on the number of violations. In New York, if you reach 11 points in an 18-month period your license can be suspended. The higher the points are on your license, the higher your insurance premiums will be. While points assessed can vary from one offense to another, the DMV provides the following baseline:

Speeding 10 MPH over limit:	3 pts.
Speeding 11-20 MPH over limit:	4 pts.
Speeding 21-30 MPH over limit:	6 pts.
Speeding 31-40 MPH over limit:	8 pts.
Failed to Stop for School Bus:	5 pts.
Running Stop/Yield Sign:	3 pts.
Improper Use of Cell Phone	5 pts.
Child Safety Restraint Violation:	3 pts.
Leaving the Scene of incident:	3 pts.

While there are certainly additional violations that can result in points being assessed, any and all of these can result in a revocation and significant fines depending on the circumstances. All drivers should be cautious when behind the wheel and follow the rules of the road. NYS offers a safe driving course that can refresh your memory AND provide discounts on your insurance premiums once completed. To learn more visit our website at baileyplace.com.



New York Online Defensive Driving Course



100% ONLINE
NO FINAL EXAM

▶ **10% Mandatory Insurance Reduction for 3 Years**
Approved by the New York State DMV

Top 5 Reasons to Choose Our Course:

1. Guarantees Up to 10%* Car Insurance Discount
2. Reduces Up to 4 Points on Your License
3. Free Certificate & Electronic Reporting to DMV
4. Quick, Online & Easy. No Boring Classroom!
5. We Promise You'll Pass or Your Money Back

baileyplace.com **BAILEY PLACE**
INSURANCE