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The QUILL NEWSLETTER

Changing with the Times



2018 represents a milestone for us at Bailey Place Insurance as we are celebrating 160 years of business in Central New York. Our beginnings were humble, starting out on an upper floor as a one man operation on Main Street in Cortland. Back then, the agency that would become Bailey Place

Insurance sold two types of policies, Fire and Life Insurance. (There were no autos to insure!)

Today our agency staff is made up of over 25 knowledgeable and caring insurance professionals and we have broadened our offerings greatly from just fire and life insurance. Today we are a leading personal lines insurance provider in Cortland and Tompkins County. We are trusted to insure the homes, cars and precious items for families across the region. We are also a leading insurance provider across the region for businesses large and small, public entities and not-for-profits.

As we look and plan for the future we see many changes. We are constantly working to provide the best customer experience by balancing both new technologies, and personal service. Autonomous cars may very well be the biggest game changer in our business since, well, the automobile. As vehicle technologies advance and eventually eliminate accidents, car insurance premiums are expected to decrease, and personal auto policies may even become obsolete. But as the market continues to change, our agency will be changing with it, always striving to provide you with the protection you need and the service you deserve.

Stephen D. Franco, CIC
President

Stay Safe In The Swimming Pool This Summer

In Central New York we suffer through 6-8 months of cold weather, so that we can enjoy our limited summer – that means swimming! Whether you're using the pool for a bit of fun with family and friends, for training or working out, the pool can be a great place for everyone to enjoy.

However, to be able to enjoy such an activity to its fullest, we must always be mindful of pool safety. Usually, as soon as you mention the words "pool safety", people tend to roll their eyes and sigh, feeling a boring lecture coming on about how to behave appropriately in and around the pool. However, while rules may seem tedious to many of us, they are essential and could be the difference between life and death. Our friends at Poolonomics helped us out with the following pool safety tips:

What to Teach Your Child About Pool Safety

- Children who can swim have all the fun! This suggestion is usually enough to motivate most kids to want to pass their succession of badges, but ultimately swim!
- No running around the poolside, unless you are in the water then go ahead and try to see how far you can get!
- No playing near the drains unless you want to lose a vital body part, your bathing suit or be left hairless! Though you don't want to terrify kids by giving them a fear of swimming over pool drains, you do need to emphasize the power of such areas.
- Never attempt to access somebody else's pool without their knowledge or permission. Not only is it rude to do so, but you also have no idea of the condition of the pool you're getting into.
- Never dive into a pool. Encourage your child to spot the depth markers in every pool before they get in and understand their meaning.
- The shallow end can be just as fun as the deep end! Often kids feel as though they're missing out when they can't quite swim in the deeper end of a pool but see so many others doing it. Show them what fun can be had in the shallow end – perhaps using goggles to go under safely here.

(Continued on Page 3)



Pools are great summer fun, but all owners should be aware of potential hazards.

Do You Need Renter's Insurance?

If you're among the millions of Americans who rent a place to live, you may also be included in the number who don't fully understand the importance of renter's insurance. Did you know that you may be held liable for injuries to guests in your home and to other tenants of the building? You also can be held responsible for damage to property of other tenants or the building owner. Are you aware that your landlord's insurance does not cover damage to or loss of any of your personal belongings?

For example, if you leave the bathtub running and it overflows, you may be responsible for damage to the building and to the contents of any other apartments affected. Think about the cost of repairing walls and ceilings and replacing carpet and electronics. Would you rather pay for those out of your savings account, or have your insurance company pay?

Renter's insurance can provide coverage for all of the above, and more! Liability is not the only risk commonly overlooked when tenants consider renter's insurance. The cost to replace the contents of your apartment can really add up. Small things like books, clothes and kitchenware can cost a fortune if you had to replace them.

At Bailey Place Insurance, we strongly recommend that you make a video inventory of your living quarters. In the event of a loss, this video will help both you and an insurance adjuster determine exactly what you had.



Your landlord's insurance does not cover your belongings, or your liability in the event of an accident.

Without renter's insurance you could lose all those possessions to fire, theft, vandalism or storm damage. A renter's policy even provides some coverage for your possessions if they are damaged or destroyed while out of the apartment!

Your landlord's insurance covers only the building and perhaps the appliances or furniture that they provided. Anything you own is your responsibility, and we are here to help you protect it. Renter's policies are very affordable, and may even SAVE you money when combined with an auto policy.

Lime Hollow Nature Center: Cortland County's Not-So-Hidden Gem

Cortland County is one of the only counties in New York State without a State Park – but there's no need for one with Lime Hollow Nature Center available for all to enjoy. In fact, more than 30,000 people visit every year. This year marks the 25th anniversary for the not for profit organization.

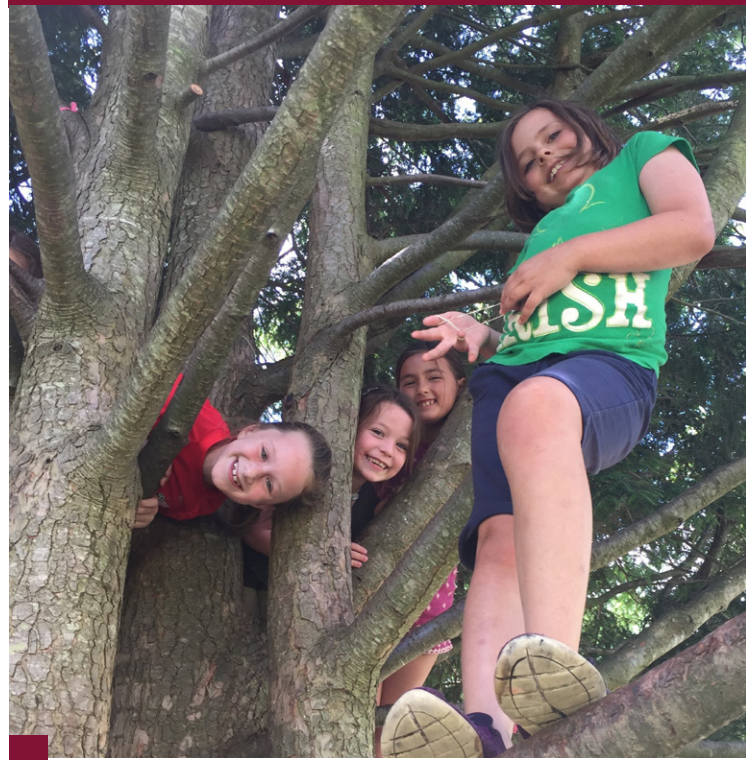
Since 1993, Lime Hollow has offered Central New York residents a path less traveled and has captured the hearts of both young and old. With nearly 450 acres of woodlands, wetlands, fields, ponds and streams, there is something for everyone to enjoy. Among the more than 12 miles of free trails, visitors experience rolling hills, streams, ponds (marl ponds and vernal pools) a peat bog and much more. Trails are open 365 days per year, from dawn until dusk, with the Lehigh Valley Trail Extension open for dog walking as well.

In today's technological society, with a computer in every pocket, kids get an escape at Lime Hollow's summer camps. Under the direction of Peter Harrity, Lime Hollow's Senior Naturalist, the camps have pioneered a mentoring-based model of environmental education. Nature lovers can also take advantage of an Adventure Day Camp on vacations during the school year, and there are opportunities for Home School families, and a Forest Preschool program. The Forest Preschool offers an ideal setting for children to learn about themselves, each other and their place in the natural world.

Lime Hollow isn't just for fair-weather adventurers. Trails are open for hiking and running year round, and you can find exceptional cross country skiing and snowshoeing trails in the winter. Beginners can rent shoes and skis, which is a great way to spend a family reunion or birthday party.

In the past 11 years, thanks to an active Board of Directors and industrious director Glenn Reisweber, Lime Hollow has grown in leaps and bounds. In 2007 they added a Visitor's Center, complete with exhibit space, a bird education room and staff offices. In 2015 a

Customer Spotlight



Kids enjoy the great outdoors all day at Lime Hollow's themed summer camps

net-zero energy Environmental Education Center was opened. An outdoor Art Trail welcomes artistic exhibits and wildlife viewing stations can be found throughout the area.

Lime Hollow Nature Center is located at 338 McLean Road, Cortland. You can learn more at www.limehollow.org.

The Dryden Hotel: Your Family Restaurant

It was 174 years ago, in 1844, when an early settler named Tom Lewis rented rooms in a building on Main Street in Dryden. That site was later enlarged and converted into the Grove Hotel. Over many years, the historic building has undergone several rehabilitations to become what it is today – The Dryden Hotel.

For the last 32 years, owner Chris Calabro has transformed the iconic Dryden landmark. After a devastating fire in 1996, he relocated the bar and added family style seating. “The Dryden Hotel has become a family restaurant, rather than the local tavern that it was once known as,” said General Manager Cassie Byrnes. “Our customers know they can come here for a delicious meal and a comfortable atmosphere.” The Hotel features a refined ambiance, complete with stately tin ceilings, a 12-tap, high-end bar and tasteful décor.

There are a variety of options when dining at the Dryden Hotel – from breakfast every day, to the Famous Wing Night every Thursday throughout the year. The memories made while hosting holiday parties, birthdays, reunions and more, make it a true community institution, fit to be included on the hand painted mural in the dining room, featuring local historic landmarks. The 30 employees that rely on the Hotel for employment further cements its place as an important part of the Dryden community.

Gone are the days of renting a room at the Hotel, but in addition to the restaurant, the building does include 11 studio apartments, as well as a barber shop.

Byrnes has worked at the Hotel for 11 years, and it’s the people that keep her coming back each day. “Our customers are like our

Customer Spotlight



These, and other friendly faces can be seen at the historic Dryden Hotel.

family,” she said. “We go to each other’s weddings and baby showers. It’s like walking into Cheers, where everybody knows your name.”

The Dryden Hotel serves breakfast, lunch and dinner 7 days a week. You can visit www.thedrydenhotel.com for more information, menus, and daily specials.

Stay Safe In The Swimming Pool This Summer

- Encourage your children to remain aware of other swimmers. Though kids just want to have fun, there must be a balance which ensures there’s no pulling or dragging on others, or playing too roughly around those not as confident in the water.
- Be vigilant of those in need of help! Children can also be taught how to spot anybody they think may be in distress, and how to call out for help when doing so.

By teaching our kids to respect the water and those around them, hopefully, they will take such rules with them through to adulthood.

Always Adhere to The Most Important Rule of Them All

Never leave a child unattended, whether in the water or near the water- just don’t risk it.

As adults, our job is to ensure that children develop a love of the water. However, nothing says we can’t expand on this love alongside our children and enjoy the process at the same time.

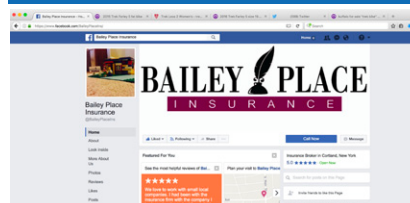
Why should the kids have all the fun!

- Always make sure an adult is assigned to a small group of children if you’re in a pool with family and friends.
- Leave the phones and books for another time and focus your concentration on your child.
- Never forget that a lifeguard is human, and unfortunately, there may be times when they’re unable to spot a distressed child in time.

Fun Insurance Facts



- In Japan, avid golfers buy insurance to protect themselves on the course. They purchase it because if they get a hole-in-one, they have to buy gifts and drinks for their friends.
- Alien abduction insurance has been available in the USA since 1987.
- No insurance company will underwrite Jackie Chan’s productions. Therefore he personally trains his own stuntmen and pays their medical bills out of his own pocket.
- Hiding behind teeth lies the tongue, and Gene Simmons, bassist for 70’s band, Kiss, once insured his for \$1,000,000.



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Keep Your Home Secure During Vacation

Remember the movie Home Alone? Chances are your house isn't filled with traps to catch would-be thieves. Don't let your house be the target of a holiday or vacation burglary, especially if you'll be out of town. Thanks to our friends at Erie Insurance, here are a few tips to keep your home safe this summer.

Keep doors locked. This almost goes without saying, but make sure you keep your doors and windows locked. According to fbi.gov, 35 percent of burglaries are unlawful entry, rather than breaking and entering. This suggests that doors and windows were not secured.

Shore up your garage. This part of the house often has some weak points that make it easy for an intruder to work their way in. If you park your car in the driveway, don't keep the garage opener in your car; keep it in the house. Never store gifts in the garage, especially if your garage has windows and non-deadbolt locks on exterior doors. Finally, always use the deadbolt to secure the door that leads from the garage to the house.

Look like you're home. It's a good idea to put your lights on a timer and keep a radio on when you're out and about. It's a great way to fool a burglar into thinking someone's home.

Discard wisely. What's a sure sign to a burglar that your home is now filled with expensive gadgets? Empty boxes stacked next to your recycling bin. Instead, load them up in your car and find a place where you can drop these off.



Keep your home safe this summer, and over holidays, by following a few simple rules.

Be social media savvy. Be sure to take lots of pictures of your vacation or the delighted faces of your loved ones splashing around, but be mindful of what you share online and when you share it on social media. You never can tell who's watching!

During the holidays and on vacation, it's worth going the extra mile to make sure you, your finances and your property remain safe and secured. If you are leaving valuables at home, like jewelry or firearms, make sure you're properly covered and your homeowner's policy has appropriate limits if they were to go missing.

Enjoy your summer vacation, and when you are ready for a protection review please contact one of our three offices in Ithaca, Cortland or Dryden.