



Support Our Agritourism Industry



Colder weather is here, and as we have for hundreds of years, Central New Yorker's are preparing for a long, hard winter. In addition to putting up our storm windows and getting out our snow tires, it's also harvest time at farms all over the United States.

Farming is among our largest industries here in Central New York. We start each day with milk in our cereal or coffee, and end each evening with meat and vegetables on our dinner tables. As they say, without our farmers, we'd all be hungry, sober and naked.

Central New York is a great place to celebrate harvest season, and further support our local agricultural community. Many farmers have diversified their operations and are inviting us in to take a behind-the-scenes look at how our food gets to our table. It's not only a great educational opportunity for young and old, it's also an opportunity to celebrate the harvest with a festival or event. Over recent years this trend has given rise to an entirely new industry – Agritourism.

We live in a great area for agritourism. If you haven't been out to Daisy Hollow Farm in Virgil, it's a great place to visit and learn about how they "Mix It, Make It, Build It, Bake It, Design It, Grow It, Dye It and Dew It" all themselves. Or stop by Anderson's Farm Market for local products and their "Punkin-Palooza." Visit the Corn Maze at Trinity Valley, or pick your own corn, apples and sprouts at Indian Creek Farm in Ithaca.

Take advantage of this harvest season, and celebrate our local farmers. It won't be long before we hear about the first "Nor-easter" of the winter season.

Learn more about how to safeguard your home and auto for the Fall and Winter inside this edition.



Stephen D. Franco, CIC
President

Beware Water Damage

If you're a homeowner, you may be surprised to learn that the bulk of water damage to a home isn't due to natural disasters or flooding. It's actually due to unchecked plumbing issues that lurk on the property — things like slow leaks, corroded pipes, and degraded valves and supply lines. Even your water make-up can be a culprit.

Fortunately, many of these issues are preventable with some basic, proactive home maintenance.

Do you want to reduce the chances of water damage in your house? Here are some home maintenance tips that Travelers risk control specialists recommend:

1. Locate your main water shutoff valve and learn how to turn it on and off

Knowing how to turn off your main water valve is critical in the event of a burst pipe or other water emergency. In many homes, the valve is located on an exterior wall of the home, in the garage, or in the basement. If you have a public water supply, the main water valve is typically on the street-side of your home. For homeowners who have wells, the main water valve will most likely be located on the same side of the house as your well. Typically, to turn off the main water valve, you simply turn the valve handle clockwise until it stops. Closing the valve should shut off all water supply into your home in the event of a leak, or if a repair is needed.

2. Have your plumbing systems professionally inspected

If you're unfamiliar with your plumbing system or have concerns about it, have a licensed plumber inspect it for any issues (or signs of impending ones). One good tip is to ask the plumber to tag your main water valve — as well as any other important plumbing valves — for example, with a red flag or piece of tape. This can help you locate them more quickly in an emergency.

3. Visually inspect your pipes regularly

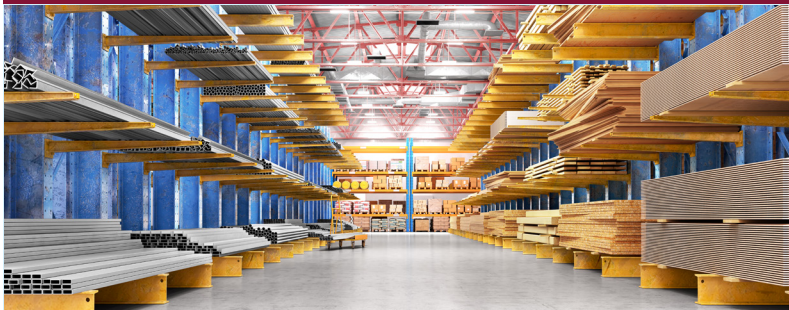
You don't have to be a professional plumber to recognize potential problems with your pipes. It's a good idea to regularly walk through your home to take a closer look at any exposed pipes, fittings, valves and supply lines you can see. You'll want to look for signs of damage. These can include things like:

- Discoloration on metal pipes (blue, green, yellow, or white, usually)
- Cracking or crimping of plastic, PEX, or polymer parts
- Deposits or rust-like build-up
- Frayed metal on braided supply hoses, as well as discoloration
- If you spot any of these issues, consider having a licensed plumber proactively replace the part. If left unchecked, they could lead to bigger (and more expensive) problems down the line.



A small pipe could lead to big claim.
Inspect your plumbing regularly.

How High Lumber Prices Can Affect Your Homeowners Policy



If you've walked through your local home improvement store lately, you've noticed that lumber prices are skyrocketing this year. In fact, the wholesale price of lumber hit an all-time high in May – climbing a staggering 323% since the start of the coronavirus pandemic in 2020.

While there are signs that the market may be starting to cool as the U.S. economy reopens, wood still remains a hot commodity. So much so, that there are even reports of black market sellers and lumber yard heists! How did all this craziness start? And more importantly, how might it affect you – or your homeowners insurance? Our friends at Erie Insurance help explain.

Why is Lumber so Expensive Right Now?

It all has to do with the basic law of supply and demand. When demand outpaces supply, you end up with a shortage. And that shortage translates to higher prices. So, why is there a lumber shortage? Like pretty much every anomaly over the past year, we have COVID-19 to thank.

When the pandemic began, there were plenty of people predicting that a housing crash (and a resulting financial crisis) was imminent. Anticipating a drop in demand, many lumber yards

offloaded inventory and sawmills slowed production. Little did they know, the opposite was about to happen. Low mortgage rates kept housing demand strong. And isolated homeowners went on a DIY frenzy – building decks and renovating bonus rooms to make their homes more pleasant for quarantining. Instead of going down, demand increased. And because lumber suppliers are unable to meet all this extra demand, prices have continued to go up.

What is the Average Price of Lumber?

Like any commodity, it's hard to put an exact number on the price of lumber. But most news reports cite the industry group Random Lengths, which publishes a composite index that averages the prices of the most commonly used types of lumber.

Their data is calculated into the price of wood per thousand board feet. Board feet is a measure of volume of lumber. Simply put: One board foot is how much wood is in a board that's one inch thick, one foot wide and one foot long.

According to Random Lengths data published by the Wall Street Journal, the average price of lumber between 2015 and 2019 remained steady in the \$300-400 range. But in 2020, those numbers climbed drastically.

By May 2021, lumber reached an all-time high of \$1,711.20 per thousand board feet. Since then, prices have declined to settle around the \$1,000 level. But that's still a substantial increase from a few short years ago.

Of course, you probably don't buy lumber by the thousand board feet. But the prices you'll pay at the local hardware store will generally reflect these increases.

Bev & Co.

– A Family Tradition

Bev & Co. is a women's clothing store that has been dressing women since 1978. It all started when Beverly Lathrop opened a small storefront in Homer. Upon Beverly's retirement in 1998, her daughter, Renee Neiderman became actively involved in the business. Renee followed in her mother's footsteps and took Bev & Co. to the next level. With Renee's vision and determination, she now has three store locations in Homer, Ithaca and Skaneateles.

Renee's youngest daughter, Ashley Neiderman joined the business in 2012 after graduating from college. She grew up in the family business atmosphere and knew this is exactly what she wanted to do with her future. The mother-daughter duo absolutely love working together in the fashion business. They are both actively involved in all of the buying, merchandising and the day-to-day activities for their stores.

In all three locations you will find beautiful quality clothing. They strive to provide their customers with clothing that is Made in the USA for all ages and sizes. Renee and Ashley know their customers' names, and many of them become like extended family to them.

Not only do their customers become a part of the family, their employees do as well. "We are fortunate to have the best team to help our amazing guests," Ashley said. "It truly takes a

Customer Spotlight



The friendly staff at Bev & Co. in Homer.

family and village to run a family business, and without the help of our employees it would not be possible."

Bev & Co. has proudly been in the area for the past 43 years and they hope to continue to dress the next generation. Be sure to check them out at any of their locations in Homer, Ithaca or Skaneateles, or online at www.bevandco.com.

Southworth Library

- A Community Cornerstone

In 1883, when Jennie McGraw Fiske first left provisions in her will for the founding of the Southworth Library, she envisioned a small lending library to honor her mother and grandparents, the Southworth family, and to provide resources for the Dryden Community. She could never have imagined the impact that the library has had on the Dryden area in the 138 years to follow.

The library has become a cornerstone in the Dryden Village and beyond. More than a repository for informational and educational materials, it is a gathering place and technology hub that goes way beyond books.

The graceful stone building, designed by William Henry Miller, architect for the Uris Library at Cornell, opened with about 2,000 books in 1894. In 2011, the library opened the Lincoln Center Addition, made possible through the sale of a handwritten copy of Abraham Lincoln's 1864 re-election acceptance speech. Called the "Victory" speech, it was sold at auction on the 200th anniversary of Abraham Lincoln's birth, February 12, 2009. The addition, styled after the original structure, more than tripled the available space of the library.

Since that time, the library has seen an unprecedented increase of use. There are over 35,000 items for checkout, 14 public access computers, and digital archives and databases. Over 40,000 visitors come annually and over 100,000 items are checked out. As part of the Finger Lakes Library System, Southworth is connected to 34 member libraries. Your library card enables interlibrary loans to and from each of those locations as well as extensive digital loans. And NO LATE FEES! Movies, books, telescopes, dolls, science kits and puzzles are among the many things available.

Customer Spotlight



Library Director Diane Pamel (center) and the staff at Southworth Library are familiar faces in Dryden.

Diane Pamel has been the director of the library since 2007 and has seen a lot of changes over those years. "Library services are not just about getting resources to people or information in their hands. It is about creating a community where we are and extending it to others. It is really important that we are recognized as a friendly, affirming place that goes beyond the books and services we offer."

Services didn't stop during the pandemic – they moved outside, or online. "We put on our jackets and had "Stories in the Snow," Pamel said. "We created an outdoor Nutcracker Scavenger Hunt with area businesses." They also hosted reptiles, rabbits, a miniature horse and an emu this summer for our stories in the park, a kids Farmers Market, and puppet and book making workshops for teens and adults. You can visit the library at 24 West Main Street in Dryden. For hours and more info visit www.southworthlibrary.org.

Bailey Place Insurance Named Best Place to Work

Bailey Place Insurance has been named among the Best Places to Work in Central New York. For the ninth year, the CNY Business Journal has conducted its annual contest to determine employee satisfaction. Bailey Place Insurance was ranked 12, out of the top 50 places to work in all of Central New York.

The annual contest polls all staff members of a business that has been nominated. Based upon poll results relating to employee satisfaction, the winners are selected.

"I've been a proud member of our team at Bailey Place for 11 years, and this is the best crew of people I've ever worked with," says Vice President Val VanGorder. "Everyone is friendly and fun, and great at their job, which makes mine so much easier!"

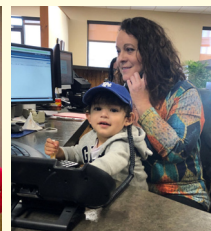
Bailey Place Insurance has offices in Cortland, Dryden, Ithaca, Syracuse and Rochester.

"This award means a lot because it was our team's responses that determined the winner," President Steve Franco said. "I'm proud that we've developed a culture here where our team feels comfortable and enjoys their work. This translates to better customer service."

This was the first time Bailey Place was nominated for the award, which is given out to recognize and celebrate Central New York's employers that "encourage, cultivate and promote a great place to work."



We're looking for fun, positive professionals to join our team in Cortland, Dryden or Ithaca. Visit our website at www.baileyplace/careers to see what positions we have available.



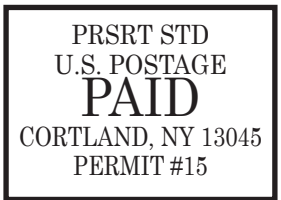
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RETURN SERVICE REQUESTED



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4. Watch for evidence of slow or weeping leaks

Not all leaks are obvious. In fact, slow leaks can be some of the most insidious, as they're often very difficult to spot before a larger problem occurs. Routinely check your appliances, such as your washing machine, dishwasher, or even fixtures, and the area around your appliances for signs of leaks.

Look in cabinets and areas that have pipes connecting to appliances or fixtures (under the kitchen sink, for example) for telltale signs. Is there discoloration or damage on the wood below a pipe or fitting? Is the paint peeling? These environmental signs could point to a slow leak.

5. Tag or label any items you replace or repair

If you do end up having a licensed plumber replace a part or make a repair, be sure to label the item with the date it was replaced or repaired and keep records of the work done. Plumbing fixtures have a set lifespan and knowing when you last replaced or repaired a part can help you plan ahead for a maintenance check of that fixture.

6. Have your water tested

The chemical make-up of your water can lead to corrosion. Mineral content, pH, and chlorides are examples of water characteristics that should be measured and controlled to prevent issues with your plumbing system. This is especially important if you own a well. Consider having your water tested and treated, if necessary, by a certified professional to help guard against an often-overlooked threat to your home's plumbing.

7. Inspect and replace toilet supply lines and valves proactively

Just as you inspect your exposed pipes, you should also check your toilet supply lines and valves regularly. Make sure the supply hoses going to and from your toilets are in good condition and consider replacing them if they have signs of wear and tear or are more than a few years old. Read



the installation instructions carefully and do not overtighten connections. Many of these products are installed hand-tight only, which means don't use a wrench. You should also open your toilet tank and evaluate the flushing valve for signs of degradation, including crazing, cracking, or discoloration of plastic components.

More Ways to Protect Your Home

Technology has made water loss prevention easier than ever. There are now "smart" water leak detectors and sensors you can install near or around your appliances and connection points that can alert users of leaks in their earliest stages.

These water leak detectors come in both DIY and professionally installed options, so there's likely something for every budget and capability.

Finally, having the right amount of homeowners insurance coverage is also an important step toward protecting yourself from the potentially devastating costs of water damage. If you are not sure if your home and belongings are covered in the event of non-weather water damage, reach out to your local Bailey Place agent, or visit www.baileyplace.com.