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The QUILL

NEWSLETTER

The Only Thing We Can Count On Is Change



I'm extremely proud that last year marked the 165th anniversary of Bailey Place Insurance. Our agency has managed to weather the storms of change throughout the last century and a half and has grown to be one of the leading independent agencies in Central New York.

During the last 20 years the pace of change has been staggering. With the acquisition of sophisticated technology and software our agents can quickly and accurately find and quote the correct coverage for individuals, businesses and not for profit organizations. Our growth over the last 15 years has allowed us to partner with an increasing number of outstanding insurance companies. As a result, we are in a great position to offer the very best in coverage, service, and price.

More change is coming to our agency this April as we welcome both the staff and the clients of another long-standing Cortland insurance agency, Tanner-Ibbotson. You can read about the prominent history of Tanner-Ibbotson in this newsletter. To the Tanner-Ibbotson clients reading this, know that our combined team will continue to provide the very best insurance products and service available anywhere.

I can assure our current and new clients that any changes that have been made in the past or that we will make in the future at Bailey Place Insurance have been and will be client focused. We greatly appreciate your business and look forward to working with you to meet your changing insurance needs. As residents of Cortland and Tompkins counties, our staff members are committed to doing all we can to make our community a healthy, safe, and prosperous place to live, work and raise our families.

Stephen D. Franco, CIC
President

Returning to Main Street

Bailey Place Insurance To Acquire Tanner-Ibbotson

For nearly a century Tanner-Ibbotson Insurance Agency has served clients throughout the Cortland area with their insurance needs. In April, the company will close its doors on Commons Avenue, and become part of the Bailey Place Insurance team.

In 1922, after a stint with the Lehigh Valley Railroad and Brewer-Tichenor Corp, Harry B. Tanner joined what would soon become Jarvis & Tanner. The pair began selling real estate and life insurance in the Cortland area. Tanner found that he enjoyed the insurance business, and the legacy of his work would help protect the livelihoods of thousands of Cortland area residents for generations to come.



Harry Tanner set up shop in the Newberry Building on Cortland's Main Street in 1925. (Currently home to Wild Ginger Asian Fusion.) A few years later he was joined by his son-in-law John "Pete" Ibbotson, and Tanner-Ibbotson would soon become a household name in the Cortland area. Nearly 100 years later, the faded façade of the building still features the original Tanner-Ibbotson billboard.

The company incorporated in March of 1938, and went on to have great local success in the insurance industry. After nearly 40 years, the agency had outgrown their Main Street office and relocated to the corner of N. Main Street and Willow Street, in what became known as the Ibbotson Building. Pete Ibbotson and Paul Warner owned the company for many years hiring David A. Jones in 1973 and Eric Mertz in 1994. Ibbotson retired in 1984 and Warner retired after 40 years with the agency in 2004. Jones became the sole owner of the company upon Warner's retirement. The company grew and expanded over the years by acquiring other local agencies including the Preston Agency, the Vosburgh Brothers Agency, the Owen Agency and the Robinson Bailey Agency.

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Are You Guilty? Avoid these Bad Driving Habits!



Bad habits. We all have them. And sometimes, they can be hard to shake. This is especially true when it comes to driving. Depending on how many years you've spent behind the wheel, certain habits may be deeply ingrained by now. And many of them can be bad for your car.

Wondering if there are any bad driving behaviors you've picked up over the years? Check out our list of 13 habits that aren't good for your car, provided by our friends at Erie Insurance.

Whether you're running late and forget to fill up, or you're just not paying attention to your fuel gauge, finding yourself low on gas can happen from time to time. But running out of gas is more than just inconvenient; it can also be hard on your car.

Why? Because critical components, like your vehicle's fuel pump, aren't designed to operate without gas. The fuel pump is submerged in the gas tank, where it uses fuel to cool and lubricate the mechanisms in the pump. Most fuel pumps can last for the life of your vehicle.

But when you run your car on empty, the pump can overheat, which could lead to a costly failure. And because the gas tank typically needs to be drained and removed to replace the pump, this labor-intensive job could cost upward of \$1,000 to repair.

Revvng a Cold Engine

It's no fun getting into a freezing cold car. But you should know there are no shortcuts to warming up a cold vehicle. So never rev up the engine in an effort to get the heat flowing faster. Doing this will only cause excess wear and tear on your engine because the cold engine oil isn't at the right temperature to properly lubricate all its internal components.

Delaying Maintenance

Every vehicle manufacturer recommends following a routine maintenance schedule to keep your car running in tip-top shape. In the short term, it may seem like there's no harm in skipping an oil change, air filter replacement or tire rotation. But the truth is, taking care of these preventative maintenance tasks now can save you from needing major repairs later.

Ignoring Warning Lights

Modern cars feature a host of warning lights, and each is there to notify you of a particular problem with your vehicle. Ignoring these warning lights could leave you with a major repair down the road. Depending on the problem, it could even jeopardize the safety of you and your passengers.

So don't make a habit of ignoring your vehicle's warning lights. The next time that "check engine" light starts flashing, consult your car's manual and if need be, take your car to a qualified mechanic to get it checked out.

The Corner Brew Is Becoming a Cornerstone in Dryden

During the recent NY Forward grant process, Dryden residents were asked what their community was missing. The resounding answer was a community coffee shop. As Ray Kinsella learned in Field of Dreams, "If you build it, they will come." So, Kayla Lane and her husband Eric Clark built it. The Corner Brew is now a bustling community center in the heart of the village.

The Corner Brew opened in March of 2023 in the space formerly held by the Dryden Community Café, the longest tenant in the location for many years. When it closed it left a hole in the community.

"Our Main Street needed some new life," Kayla said. "I did some market research and our community agreed that we needed a place to gather and socialize."

The Corner Brew has breathed that new life into Dryden. The business employs six people, and has become more than just a coffee shop, expanding into the neighboring space to allow for meetings and community gatherings of up to 40 people. Dryden now has a new space to hold baby showers, crafting classes, and more. Even Santa Claus showed up for Christmas.

Kayla and Eric own the coffee shop, along with her father Jim Lane. For Eric and his family, the building has come full circle. His grandfather founded Clark's Food Mart in the very same location, before it moved to its present storefront on North Street.

Customer Spotlight



Kayla Lane and Eric Clark have given the Dryden community a new and exciting place to get together.

"There's a lot of history at this location," Eric said. "I'm proud to offer Dryden our products in the same building where my grandfather started out." Kayla and Eric are working on a collage tribute to the Clarks, showcasing the history of both the location and the family.

The menu at Corner Brew may require a closer look when you stop by. In addition to most breakfast staples, you'll also find some unique offerings, like a PBee Bagel, a Hungree Man Bagel, and Kayla's favorite – the Kay Bagel, named in her honor.

The Corner Brew is open six days a week, and you can learn more at www.thecornerbrew.com

Cortland Beer Company

- More Than a Brewery

Before the big brewery boom hit Upstate New York, there was Cortland Beer Company. CBC is Cortland's oldest brewery and has become a landmark in Historic Downtown Cortland.

As a New York State Farm Brewery, Distillery and Cidery, their products include many locally sourced ingredients, and that 'support local' philosophy runs through the heart of the company. Owner John Saraceno purchased the brewery in 2020. In fact, the closing of the transaction occurred on the same day the brewery was forced to close the doors due to the Covid pandemic. But that gave John, his wife Kelley and his son Vincenzo the time to really put their mark on the business.

One of the biggest changes was adding numerous distilled spirits to the product line. As the head distiller, John takes a lot of pride in his products, and they've become some of the company's biggest sellers. Customers can now enjoy various whiskeys, bourbon, vodka, gins, frozen cocktail slushies, and more.

Another major addition was the music scene. CBC features live music three to four nights a week. "Our stages (indoor and outdoor) host exceptional acts," John proudly says. All styles of music genres can be heard each week, with bands coming in from California, Florida, and more regional areas like Rochester, Ithaca and Syracuse. Cortland-based acts always bring a crowd with them as well, including one performer who's a member of the Country Music Hall of Fame, and another who is the studio drummer for the group Chicago!

"I'm a people person," John says. "We get a lot of enjoyment from mingling with friends, family, neighbors, and meeting so many new folks at the brewery." And you can find the

Customer Spotlight



The Saraceno family, Kelley, Vincenzo and John, welcome you to enjoy all that CBC has to offer.

Saraceno family there most of the time. Vincenzo runs the day to day operations. Kelley is the admin/bookkeeper, and John is the distiller.

Cortland Beer Company operates a "20 Barrel Brewing System," a 250 gallon/20 foot tall reflux still, and employs 10 people. This gives them the ability to produce their traditional standard products like Fire House Ale and Naked Lap Lager. They can also make small batch brews for seasonal beers and exclusive releases, as well as many different craft spirits and ciders. With 16 tap lines there will always be something to please your palate.

CBC is open 7 days a week, but if you can't make it to the brewery, you can find their products in both stores and restaurants throughout Central New York and the Southern Tier.

Check out the live music and learn more at www.cortlandbeer.com

Getting to Know You

Bailey Place Insurance is proud to announce the addition of our three newest team members. Brandon and Morgan will be working out of our Cortland office, and Nicole will be joining our Ithaca location. Stop in and say hello!



Brandon Galutz

Nicole Montgomery

Morgan DuBois

Brandon Galutz

Hometown: Cortland

Hobbies: Outdoorsman, Gardening, Boating

Pets: Arya, Border Collie/Lab mix

Sports Teams: New York Yankees and the Green Bay Packers

Favorite Drink: COFFEE

Current Book: Actually a magazine, North American Whittail

Favorite Vacation Spot: Anywhere outside and relaxing

What do you enjoy about insurance? I enjoy meeting and forming relationships with clients. Insurance can be a pain point for many. Being able to guide and help reassure they have the coverage they need is what makes it rewarding for me.

Nicole Montgomery

Hometown: I've lived all over the country, but mostly in Winchester, Tennessee and Rancho Santa Margarita, California.

Hobbies: Researching MBTI-related theories like Vultology and Cognitive Personality Theory, Drawing, Travelling

Favorite Movie: Sabrina, with Audrey Hepburn

Favorite Artist: Caroline Polachek

Favorite Drink: Herbal tea

Current Book: Louise Gluck: Poems 1962-2012

Favorite Vacation Spot: Floyd, VA

What do you enjoy about insurance? I enjoy interacting with people from various walks of life and helping them to solve the problems they're facing.

Morgan DuBois

Hometown: Homer

Hobbies: Quality time with family, softball, golf, live music and genealogy

Sports Teams: New York Yankees and Syracuse University athletics

Favorite Food: Medium rare ribeye and Alaskan king crab legs

Favorite Drink: Iced Coffee from Coffee Mania.

Favorite Vacation Spot I highly recommend an Alaskan cruise.

Current Book: Anything my two-year-old son chooses before bed

What do you enjoy about insurance? Helping people navigate through the process.

BAILEY PLACE

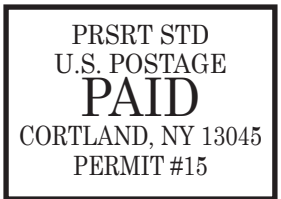
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The growth led Jones to look for another location, this time to the present-day Commons Avenue office, off Route 281. Jones retired in 2011. Now, after 30 years with the historic company and as its owner since 2012, Eric Mertz is bringing the Tanner-Ibbotson team back to Main Street. In April, the Tanner-Ibbotson staff will join the ranks of Bailey Place Insurance, on Main Street in Cortland.

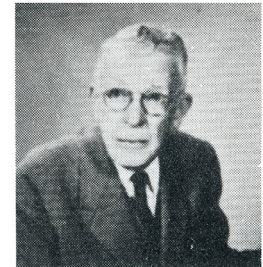
“Eric Mertz and I have been friends for many years and have enjoyed leaning on each other when faced with coverage or technical questions,” said Bailey Place President Steve Franco. “I’m thrilled to have the opportunity to work with him on a daily basis.”

Tanner-Ibbotson will close its doors April 1, 2024, but there’s no doubt that Harry Tanner would be proud of the legacy of his agency. “This is a great opportunity for us to continue the exceptional service and coverage that Tanner-Ibbotson has been known for,” said Eric Mertz. “This will be a seamless transition for our clients, who will now have access to additional insurance carriers and new technological advantages.”

Bailey Place Insurance is celebrating its 166th year in business on Main Street and is proud to bring the Tanner-Ibbotson team on board. For more



John S. Ibbotson



Harry B. Tanner

These two helped lay the foundation for what would become Tanner Ibbotson as we know it today.

information on the history of the two agencies, you can visit baileyplace.com, or visit the Cortland County Historical Society, who provided the photos and assisted in researching this article.

