



INSURANCE TODAY

APRIL 2026

A Newsletter For Friends & Clients of W.J. Farmer Insurance



DON'T EVER CLICK ON THESE LINKS!

Stan received an e-mail from the post office, informing him that a package could not be delivered. The e-mail instructed him to click on a link to arrange delivery. But when Stan clicked on the link, his computer was infected with a malicious virus!

Before clicking on any e-mail link you don't know, hover your cursor over it. Then look at the status bar at the bottom of your browser window- it will show the actual web address to which the link connects. If it looks fishy, don't click it.

Also...be aware that the US postal Service does not send e-mails about missed deliveries. They only leave notices in your mailbox.

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SPRING YARD CLEAN UP

We may not be able to start planting outside in the garden just yet...but there is plenty to do to help your yard recover from Winter. Here are a few tips...

- **Check for damaged patches of lawn.** Salt, plows and disease can do a number on your grass, so use a metal rake to remove any dead or damaged patches.
- **Don't mow too early.** Grass needs a chance to reestablish itself, so let it grow reasonably tall before mowing. For the first mow, use the high setting to keep the grass strong. Be sure to take a walk through your lawn beforehand as well, and clean up any branches or debris that blew into your yard during the winter storms.
- **Overseed your lawn.** Overseeding is the process of planting grass seeds directly into the existing turf. This leads to denser grass with more color variation. Though best done in the fall, you can still get great results by overseeding in the spring. Slit-seeder machines can do the work for you; ask a home supply store specialist for help choosing one.
- **Switch to a new grass alternative.** If you've been debating abandoning the traditional grass lawn for something with less maintenance and a littler greener, spring and fall are typically the best times to start.
- **Prune trees and shrubs.** Using a pruner, trim trees and shrubs back to their live stems. (For any branches thicker than 1/2 inch, use a handsaw.)
- **Clean up the area around plants.** Rake up any leaves, uproot any dead annuals and remove existing mulch a little at a time as the temperatures warm. *(Please wait until you see bees start to emerge, as the queen hibernates in dead plant material and we need all the bees we can get. Also, wait until the soil warms up in mid- to late-spring before applying a new layer of mulch. If you put it down too early, it will slow the warming process.)* While in your garden, cut back flowering perennials to a height of four or five inches to allow space for new growth.
- **Restore your walkway.** Rake any errant gravel back into place. If you have flagstones, fill new sand or stone dust into the cracks.

You work hard to make your home and yard beautiful...let us help you protect it. Give us a call to review your home insurance policy.



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Need to File a Claim?
Call us Directly:
607-796-0551





YOUR Home

Make Your Home Look More Upscale...

There are home projects that can bring a sense of class and distinction to a home for \$1,000 or less - sometimes much less!

- Install crown molding. Select a crown molding that is at least five inches in height-anything smaller will not make enough of an impression to be worth the trouble.
- Install subway tile in your bathrooms and/or kitchen. Subway tile is rectangular-typically three inches by six inches-so it is more eye-catching than ordinary square household tile.
- Upgrade interior doors. Good doors open with some weightiness. Or you can upgrade doorknobs. Select new knobs based on their solid feel, not just their appealing looks.
- Transform entryways from clutter receptacles into visual greetings. Use the surface of a cabinet or table to place a beautiful element of welcome such as a vase containing fresh flowers.
- Install laminate kitchen countertops that look like quartz, marble or granite. Quartz, marble and granite countertops typically cost \$75 to \$100 or more per square foot installed. But laminate countertops do an excellent job of mimicking the look of those desirable, high-end materials for less.

Hilary Farr, cohost of *Love It or List It*, which airs on HGTV.
HilaryFarr.com



SMALL BUSINESS DATA

A data breach is not something that just happens to mega retailers – small businesses are also at risk. From customers’ credit card numbers to employee tax information, your business handles sensitive data on a regular basis.

All it takes is one convincing phishing email or a stolen laptop for that sensitive data to get into the wrong hands. With many people still working from home, here are five surprising things to know about small business data breaches – and how you can protect yourself.

Data Breaches: What Small Business Owners Should Know

- **They affect any business, large or small:** Almost a third of data breaches involved small businesses, according to Small Business Trends. Larger businesses might have the money and resources to help them recover, but smaller companies face greater challenges in the recovery process.
- **They’re costly.** If records are compromised, you could easily be looking at hundreds of thousands of dollars in expenses. These expenses can include legal fees; costs to upgrade or replace your POS system or even a forensic examination. Some of the more serious small business data breaches have led businesses to close. For those that do stay open, it can be costly to repair the damage to their reputation and restore customers’ trust.

- **They have multiple causes.** Small businesses can experience a data breach in a number of different ways. Last year, 70% of breaches were caused by external sources. Phishing scams top the list. Phishing is a tactic scammers use to contact others by email, phone or text– acting as a legitimate institution – to lure them into providing sensitive data. Another popular method for hackers is to install spyware to get into your system to steal private information.
- **They can take a while to detect.** The complexity of today’s technology combined with the sophistication of many hackers can make a data breach fly under the radar for weeks or even months. It can be hard for a small business, lacking the resources that many big businesses have, to uncover a breach.
- **If it happens to you, take action and alert those involved.** It’s important to let your customers and employees know what’s going on. Be transparent and be prepared to address any questions from affected individuals. Several states even require that businesses contact any individuals whose private, nonpublic information is exposed through a data breach.

Here’s the good news: A business insurance policy can help protect you and get things back to normal...Call us today to find out more.



When Should I Change My Seasonal Tires?

We recommend switching out your winter tires when your local area is experiencing a steady temperature of around 41-44 degrees Fahrenheit.

Do You NEED to Change Winter Tires during the Summer?

The short answer is yes. Winter tires are

designed to perform at their best in cold and wet conditions. When driven during the summer your snow tires will:

- Wear down over 50% faster when driven on warm, dry roads. This happens because the rubber compound of the tire is softer in a winter tire.
- Increased risk of blowing a tire: the ingredients used to create a winter tire are not effective enough at handling heat, so the potential for over inflating your tire or having it blowout are increased.
- Decreased traction and handling: with the softer rubber compound a winter tire will not deliver a good driving experience in the summer.
- Make noise! Snow tires are nowhere near as smooth and quiet as summer tires.

Changing your tires from Winter to Summer helps protect you and your vehicle.

What Should I Do After I Hit a Pothole?



Inspect Your Car

If a pothole sends a shock through you and your car, it’s a good idea to safely pull over and check your vehicle’s wheels, tires and undercarriage for any obvious damage. You should be on the lookout for the most common signs of damage to your vehicle:

- Pulling to one side
- Steering wheel vibrations
- Low tire pressure
- Rattling noises
- Fluid leaks

If you notice any of these signs, take your car to a mechanic right away so they can take a closer look at any possible damage.



2026 Referral Contest

THIS MONTH'S \$100 VISA GIFT CARD WINNER IS:

JAMES BRANCAZIO

In addition to being entered into our monthly Visa Gift Card drawing, each referral wins a \$10.00 Dunkin gift card and \$10.00 donation to St. Jude Children's Hospital in their name!



We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

Brett VanNostrand
Bob Conklin
John Kelly

Gary Bonelli
James Brancazio
Sandra Thelisma
Mike Elmasry

Roger Bump
Richard Smith
James Brancazio



Using Bluetooth While Driving!!!

According to data from the National Highway Traffic Safety Administration (NHTSA), 13 percent of all auto accidents are caused by a distracted driver...

When it comes to distracted driving, many assume that using a hands-free device or Bluetooth connection in your car makes it safe to call when driving.

Any cell phone use while driving will negatively impact the driver's performance - even if the call is made using a hands-free device.

But NHTSA says it's the conversation itself that can lead drivers to miss the visual and audio cues needed to avoid an accident.

Electrical Safety

When replacing light bulbs in fixtures and lamps, always select the correct bulb, based on the bulb's wattage. To do so, look inside the light source and find the label that outlines which size bulb to use.

Safety with Small Appliances

- Buy appliances with the UL mark on the label, indicating they have been tested for safe use.
Unplug toaster ovens, coffee makers and mixers when not in use.
Store appliances away from water sources.

Electrical System Warnings

- Cover electrical outlets and switches with faceplates when they are not in use, especially if you have young children. Kids may unknowingly stick their fingers or small toys into the openings.
Discard all cords that are frayed or have exposed wires.
Never tie or knot cords or place furniture on top of them.
Be sure the electrical outlet in your bathroom has a Ground Fault Circuit Interrupter (GFCI).



Check Out OUR



5 STAR Google Reviews and Ratings

★★★★★

"Best prices and Customer Service. Would definitely recommend if they cover your State." ...Mark Holder

"Amy Cerar is professional, friendly, and efficient without being pushy. Highly recommend working with her for all your insurance needs, whether property, auto, or umbrella" ...Colin Emerson

"I just started with WJ Farmer. My experience thus far has been very positive. They have been responsive, and genuinely helpful with my insurance needs. I also saved money, with better coverage to meet my needs. I feel confident that I am in good hands." ...E. Carr

Check out more great reviews at:
<https://www.wjfarmerinsurance.com/testimonials/>

FUN Kids Zone

Can You Spot 8 Differences?



Illustrations from Vecteezy.com

ANSWER:

1. Figs toung missing
2. Carrot missing
3. Shirt pocket missing
4. Barn door cross missing
5. Dress button missing
6. Cloud smaller
7. Cowboy ear missing
8. Rope lines missing



The Unexpected Benefits of Decluttering

It's natural to feel overwhelmed at the thought of sorting and clearing items that have accumulated in your home for years.

But fear not. It all boils down to having the right plan in place before tackling your first project. To get started, AARP recommends these eight easy ways to declutter any space in your home.

- Remove trash.** Bring a garbage bag and throw away anything that is legitimately trash, especially items that are broken.
- Start small.** Begin your decluttering journey by focusing on one easy-to-tackle area, like your linen closet or kitchen junk drawer.
- Get sorting.** As you work your way through the area you're decluttering, organize your items into three piles: keep, donate and toss.
- Give everything a home.** Find a specific place to store or display the things you plan to keep. For example, designate a drawer for your phone power cords or a basket for your TV remotes.
- Store like with like.** Group similar items together so you'll always know where to find them. For example, keep the screwdriver out

- of the junk drawer and stow it away in your toolbox where it belongs.
- Enforce the "one in, one out" rule.** If you buy something new, find something to either donate or toss to keep the number of items in your home down to a minimum.
- Ask before continuing to store something.** You may have some favorite items that you're planning to pass down to the next generation. But does your granddaughter even like your wedding china? Now is the time to ask your heirs if they want the items you're holding on to for them. And be prepared if they say no.
- Don't bite off more than you can chew.** Pace yourself. Trying to do everything at once could set yourself up for failure. Instead, you should set aside small chunks of time that are dedicated to decluttering and organizing your home, and commit to tackling it on a consistent basis.

These steps are a great jumping-off point for your entire decluttering process. Just make sure that you consider holding on to the items that every home needs.