

INSURANCE TODAY

JANUARY 2026

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



We wish all of our family, friends and customers a happy, loving and claims free new year



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W.J. FARMER
INSURANCE AGENCY, LLC

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OUR YEAR IN REVIEW 2025

HISTORY

28 YEARS IN BUSINESS

STAFF

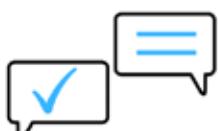
8 TEAM MEMBERS

Active Policies

4775

GOOGLE REVIEWS

372



REFERRALS

105



SOCIAL PRESENCE

503

PEOPLE LIKE US
ON FACEBOOK



Highlights from the Year

- Ranked top 5 in our division for both Commercial and Personal Lines in an Erie Insurance companywide contest
- Welcomed two new team members: Kate a Personal Lines Account Manager and Xander an Agency Support Specialist.
- Gave the building a much needed facelift with a new paint job and the inside of the office got some fresh paint and renovations too!

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

Erie
Insurance®

A NEW YEAR'S INSURANCE CHECKLIST

Your New Year resolutions this year, should include an insurance review to help keep you, your family and your business safe in 2026.

Homeowners

Now is the perfect time to review your coverage. Be sure to talk to your insurance agent about any life changes over the last year, any significant home improvements you've made, or anything else you might have forgotten.

- Home improvements, such as a new kitchen remodel, that new swimming pool or wood-burning fireplace you added...these may impact your home value.
- Did you replace the roof of your home?
- Don't forget any new safety features such as a sprinkler or alarm system you may have installed.
- Did you purchase a new boat, camper, snowmobile, ATV, or other fun recreational vehicle this summer?
- Do you now work from home or conduct any business from your home?
- Any new tenants or short-term rental practices?

Now is also a good time to update your home inventory with any notable purchase (jewelry, furniture, antiques, art, electronics, etc.) you made in the last year to be sure they are covered.

Drivers and families

Changes in your personal life or family structure can impact your home and car insurance needs. Do you have:

- A new driver in the house?
- A child that left the house or went to college?
- A new car or truck
- A new job that changes your regular driving habits?



Review your deductible too. You may want to increase your deductible in exchange for lower rates on your insurance premiums.

Business owners

When was the last time you updated your insurance policy? If your business has grown or evolved since then, you may be exposed to added risk.

- **Employees** - Has your workforce increased? Are you using more contractors?
- **Sales** - Have annual sales grown? If yes, consider whether your liability limits are high enough to cover your current exposure.
- **Services** - If you've expanded into new service lines, you may need to add new endorsements to your liability policy.
- **Drivers** - Check safety records and licensing for all the drivers in your business. Tell your agent if drivers are frequently using rented vehicles.
- **Contracts** - Have you engaged in any new contracts that could affect your liability? Review the "insurance and indemnity" sections with your insurance agent.
- **Property** - An increase in equipment could impact your commercial property policy.

A quick insurance review never hurts. Even if you haven't experienced any significant changes in the last year, we may be able to help determine if a new insurance option might better suit your needs.

Start the year off right... contact us today to review YOUR coverage.



ARE YOU USING A SPACE HEATER TO STAY WARM?

Space heaters, are a leading cause of home fires from December through February. If you plan on using a space heater for some additional warmth, keep the following safety precautions in mind.

- Do not use space heaters to warm bedding, thaw pipes or dry clothing.
- Select space heaters with U.S. Consumer Product Safety Standards mark. This mark signifies that the product was tested for potential safety hazards.
- Purchase units with automatic shut-off features and heating element guards.
- Keep any items that could potentially be a source of fire at least 3 feet away.
- Turn off space heaters when you leave the room or go to sleep.
- Check for frayed insulation, broken wires and overheating on electrical space heaters. If you notice any of these problems, have the unit serviced by a professional immediately.
- Use only fuel recommended by the manufacturer for liquid-fuelled space heaters.
- Turn off the heater and let it cool before refueling.
- Avoid using extension cords with space heaters. If you must do so, make sure that the cord is the right gauge size and type for the heater.

Safety First

Avoid placing space heaters in high-traffic areas of your home. Units with long cords can present a tripping hazard.



- **Make a mini resolution.** Who says you have to run a marathon or model your home after Martha Stewart's? There's nothing wrong with making less ambitious, but more achievable, goals like running a 5K or organizing your most out-of-control closet.
- **Be specific.** Lots of people fail because they make resolutions that are too general or too difficult to measure. Examples include "get healthy" or "spend more time with my spouse." Instead, vow to "Walk an extra 20 minutes every day" or "Schedule a weekly date night with your spouse."
- Plan, plan, plan. Maybe you have a big goal like "start a business." If so, you'll have more success if you plot out the many steps it takes to make it a reality. Buy a goal-setting journal or download an app to break down your plan by month, week and day. (And if you do want to start that business this

year, give us a call to learn more about business insurance – it's essential for protecting your investment of time and money.)

- Take it public. Some people feel that they're more likely to keep a New Year's resolution when they tell others. Still, others prefer to keep it private – and that's OK! If you've been keeping your resolution to yourself the past few years but haven't seen results... consider giving this strategy a try.
- Find a buddy. A friend who shares your New Year's resolutions can provide a massive dose of motivation.

Good Luck with Your Resolutions... You Got This.



2026 Referral Contest

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

KEITH ALBANO

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.

Kevin Barrett

Robert Bonnelli

Keith Albano

Richard Quarcco

Rocco Todisco



PREVENT FROSTBITE

Though everyone is at risk of developing frostbite when outside in winter, some are more susceptible than others. In fact, children, the elderly, diabetics and those with circulatory problems tend to get frostbite more often.

Symptoms

- Skin discoloration, along with burning and/or tingling sensations
- Partial or complete numbness of the affected area
- Intense pain if frostbite goes untreated, the affected skin gradually darkens within a few hours, and once the skin is completely destroyed, it turns black and looks loose and frayed, as if it is burnt.

To reduce your risk of frostbite:

- Protect your hands, feet, nose and ears by bundling up in warm, layered, loose-fitting clothing.
- Go inside to warm up periodically, even if you do not feel extremely cold.
- Do not drink alcohol before or during exposure to cold weather, because it may prevent you from realizing that your body has become too cold.
- Avoid smoking cigarettes, which can narrow your blood vessels and increase your risk of frostbite.
- Get out of the cold when your skin appears red or if you experience any pain.

Ward off Winter isolation and depression for Seniors



Harsh weather invites less social interaction, and for many seniors, can put a damper on mental health. To prevent loneliness and the winter blues in the elderly, schedule regular outings, personal visits, phone calls and social networking. Staying connected with others helps trigger the body's natural mood lifters including dopamine, serotonin and endorphins.

We also advise families check in daily with their elder loved ones who are living alone throughout the winter. If you don't live close, then a home healthcare company or a trusted neighbor can provide senior care services including visits for everything from companion care to driving the elderly to appointments, errands and wintertime activities.



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FUN Kids Zone

Can You Spot 10 Differences?



ANSWER:

1. Snowman Button Missing 2. No Pictures on Gigi On Left 3. Gloves Missing 4. Seat Not Orange and Yellow 5. Blue Gloves Chained to Front 6. Snow Missing 7. Gigi Has Brown Skirt 8. Touchie Pompon Missing 9. Snowman Hands Missing 10. T-Shirts Now Purple

Images from Vecteezy.com

"WJ Farmer handled my insurance for many years. Jeff is a good man and I've always appreciated his kindness and professionalism. His daughter is now at the helm now and apple didn't fall far from the tree. You will be in good hands with WJ Farmer ."

...Bruce Wilber

"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

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

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

ICE STORMS!



Here are a few ways you can protect your home and family during an ice storm.

- **Stay off the roads.** Driving on icy roads can be extremely dangerous. When an ice storm is in the forecast, don't plan on

driving unless it's absolutely necessary. If you absolutely must venture out, snow tires can make a world of difference.

- **Prepare for a power outage.** During an ice storm, it's highly likely you may find yourself without power. You may even want to consider purchasing a backup power generator. Remember to never operate a generator indoors.

- **Install a carbon monoxide detector.** If you plan to use a gas-powered generator during a power outage, make sure you keep it well ventilated and have carbon monoxide detectors inside your home.

- **Remove ice dams.** An ice dam is a ridge of ice that occurs on the edge of the roof of your house that prevents melting snow and ice from draining off your home's roof. It can also lead to interior water damage. To remove it, apply an ice melt product like calcium chloride, which will melt the ice and allow water to flow off the roof and gutters.



DID YOU GET AN EXPENSIVE GIFT FOR CHRISTMAS?

Standard homeowners, condominium or renters insurance policies limit the dollar amount of coverage for the theft or loss of such items. To properly protect certain types of valuables, additional coverage may be needed...Give us a call to review YOUR policy.

STAY WARM

Rearrange the Furniture

A little rearrangement does not only give a nice feel to the room, but it might also help you stay warm this winter.

Move your sofa, dining table, or the armchair near a sunny window to take in the sun's heat. If you work from home, you can also place your desk near the window. Move your furniture away from a drafty window or poorly insulated one to stay cozy in winter. Make sure to move your sofa or other pieces of furniture away from heating ducts or radiators so that the heat flows freely in the room.

