



INSURANCE TODAY

JUNE 2026

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



Did You Know... 5% of house fires start in a garage?

ELECTRICAL HAZARDS

The danger: Wiring, extension cords, plugs, circuit breakers, light fixtures and battery chargers can all cause a fire when they malfunction.
What you can do: Make sure your wiring is up to code. Have an electrician install more receptacles so you don't have to use extension cords.

CHEMICAL HAZARDS

The danger: Chances are you have a stockpile of flammable chemicals like paint, gasoline, fertilizers and lighter fluid in your garage.
What you can do: Don't smoke inside your garage. Store chemicals out of direct sunlight and far, far away from any heat or ignition sources.

VEHICLES AND POWER TOOLS

The danger: When oil and gasoline from vehicles and lawnmowers drips and collects over time, the possibility of a fire becomes very real.
What you can do: Check your vehicles. If you see any leaks, clean up the spill ASAP by spreading an absorbent material such as Kitty litter over them. Then sweep up and safely dispose of the material before taking care of the repair.

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FOURTH OF JULY FIREWORKS

Did You Know?

Even mild fireworks such as sparklers can get hot enough to burn through clothing. To prevent burn injuries, exercise extreme caution when lighting and holding fireworks, and monitor your children closely while celebrating.

An estimated **14,700** people were treated in U.S. emergency rooms for fireworks-related injuries, with 11 reported deaths, according to the CPSC. And it is no surprise that injuries typically spike around the Fourth of July.

Most Dangerous Fireworks:

Sparklers are a major cause, responsible for roughly 1,700-1,900 injuries, often to young children.

Commonly Affected Areas: Hands and fingers (36%) and head, face, and ears (22%) are the most commonly injured body parts.

Demographics: Children under 15 account for about 32% of injuries.

Firework Safety Recommendations:

- Read and follow the manufacturer's safety instructions and warnings.
- Do not try to make your own fireworks; use only those that are commercially manufactured.

- Only light fireworks outside in an open space.
- Obey local ordinances regarding private fireworks usage.
- Have a bucket of water handy in case of emergencies.
- If a firework does not go off, do not try to relight it. Instead, wait 20 minutes and then soak it in a bucket of water.
- Never light a firework in a glass or metal container.
- Do not drink alcohol while lighting fireworks.

Protection for Your Pets:

Like thunderstorms or the vacuum cleaner, fireworks may frighten your family pets. To protect your pets from becoming stressed as a result of loud noises from fireworks:

- Keep pets indoors away from loud noises in a place that is comfortable to them.
- Allow pets to go to the bathroom before beginning your fireworks show to prevent accidents.

Be Safe and enjoy your firework fun and July 4th celebration.



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GETTING READY FOR SUMMER

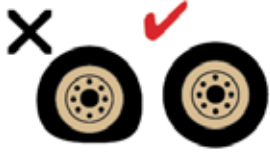
YOUR RV

Are you excited about hitting the road this Summer, looking for high adventure or maybe just some relaxation! Here are a few items to check before you leave.



Stopping & Turning

15% Of claims are from failing to correctly stop or turn. RV's need more distance to stop and a wider turning radius.



Inflate & Check tires.

60% of claims are from tire failure from wear.



Know Your Height.

10% of claims are from roof damage.



Balance the load.

Pack evenly and avoid overloading.



Share the Driving

Driving long distances can cause fatigue, have a buddy drive or take a break.



YOUR BOAT

You spent the winter months dreaming of being out on the water...it's finally here: beautiful weather you can enjoy on your boat. Before you set sail, make sure your boat and your boating equipment are prepped and ready for the season by following these tips:

Give your boat an inspection. Even if you store your boat in a protective shelter, it's still possible it sustained damage over the winter. Before heading to your marina or favorite ramp, inspect your boat. Hoses and other rubber parts may have fallen victim to dry rot since your last time out. You should also check metal surfaces and electrical areas to be sure they haven't been corroded by any moisture.

Bring it to the experts for a tune-up. It's worth having a professional take a look at your boat each year. Boat equipment, such as your engine, will probably require a tune-up after going months without use.

Pack your safety gear. Packing for a day on the water should include more than just water skis and sunglasses. Make sure your boat has the appropriate boating equipment on board. This includes life jackets, fire extinguishers, visual distress signals, a bailer, an anchor, a first aid kit, a flashlight and a bell or whistle. You should also make sure to bring a fully charged cell phone with you whenever you head out. If you'll have a pet with you, make sure they have a life jacket as well.

Once your boat is in ship-shape, there's just one more thing you need to go over – your boat insurance policy. Give us a call to ensure you have this extra safety net in place and some peace of mind so you can fully enjoy your Summer on the water.

POOL SAFETY



Though splashing and diving is carefree fun, owning a backyard pool comes with serious responsibilities, too. From poolside party safety tips to supervision, there are many general safety precautions you can take to make sure your friends and family enjoy your pool safely.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and closing gates to completely isolate your pool from your house and the areas around it.
- Do not leave your children or guests alone in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enroll your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool

SAFETY FIRST

When hosting a pool party at home, it is wise to assign several adults to the job of "lifeguard" for all swimmers. These individuals should not drink alcohol and should stay on constant alert for swimmers in distress.



2026 Referral Contest

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

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.

Tanya Vanderhoeven
James Hughes
Pat Mace
Brandon Roe

Laurel Pell
Lazaro Larosa
Latisha Wilcox



Paint Your Home With Safety in Mind

Painting is one of the easiest, most affordable ways to brighten up a tired room or give the front door a facelift. Whatever the motivation, you need more than just the proper paint and brushes. Specifically, you need to ensure safety is a priority. These tips can help make your next painting project safe and successful.

- **Maintain ventilation.** Many paint, stain and stripper fumes are harmful to inhale and can cause dizziness, headaches and nausea. Wear a paint respirator or keep your area well-ventilated. They can also be extremely flammable, so never paint near an open flame (e.g., pilot lights, candles or cigarettes).
- **Wear protective equipment.** Skin and eye irritation can occur from fumes. Use protective equipment, such as goggles and gloves, to protect yourself. A long-

sleeve shirt can guard your arms against splashes, and an old hat can help prevent hair and scalp irritations.

- **Be wary of lead.** If your home was built before 1976, you should use a lead-testing kit on painted surfaces. If you do find lead, hire a professional to strip away and safely discard the lead-based paint.
- **Use a secure ladder.** Prevent falls, injuries and spilled paint cans by checking the shakiness of your ladder.
- **Clean it up.** If you are done painting or just stopping for the day, keep paint tightly sealed in a cool, secure place, away from any heat source or open flame. Any rags used with paint thinner are also potential fire hazards. Dispose of them properly.

Your home looks wonderful now...let's protect it with the right insurance. Give us a call.

Check Out
OUR



5 STAR Google
Reviews and Ratings



"Awesome experience. Excellent customer service. Melissa saved us as a small company from closing our doors. Our Emu insurance went up so much that we worked to pay them. No claims ever. She came to the rescue with affordable complete insurance. Thank you"
...Dialasewermechanic

"I have been dealing with Amy and she has been very professional and responsive. She understands what our business needs and offered great solutions. I would highly recommend."
...Joseph diconimakis

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



Your Vehicle Recall Notices

A recall notice should explain what aspect of the vehicle needs to be fixed and how to get it done. If you decide to ignore a vehicle recall, you may be putting your vehicle, yourself and your passengers at risk.

Manufacturers have three options for correcting a recall problem:

- 1. Repair:** The vehicle or part is repaired by the manufacturer at no cost to you.
- 2. Replacement:** The manufacturer provides you with another identical vehicle, if the problem cannot be fixed.
- 3. Refund:** The manufacturer refunds the purchase price of your vehicle, minus the cost of depreciation.

Outstanding recalls can be found with your vehicle identification number (VIN).

BBQ Safety



- Keep children and pets far away from a hot grill, and never leave them unsupervised.
- Never use wood, charcoal briquettes, barbecue starter fluid or gasoline in conjunction with your propane or natural gas barbecue. Doing so is likely to result in a highly flammable and volatile situation that may cause extensive damage to your property, personal injury or loss of life.
- Barbecue in an open outdoor space due to ventilation and safety reasons. Keep the barbecue at least 9 feet from windows and doors.
- Keep the barbecue away from fences, wooden walls, overhead roofs, and trees with low branches.
- Don't allow an accumulation of grease to occur. This will minimize the chances of a grease fire.
- Never fight a grease fire with water. This will only cause the flames to flare up. Keep loose clothing away from a hot barbecue. Roll up your sleeves or cook in a short sleeved shirt. If your clothing catches on fire, quickly **Stop, Drop and Roll**.
- Use long handled tongs while grilling that put an extra bit of distance between you and the flames.
- Wear oven mitts and a heavy apron to protect yourself from fire while grilling.

If you do burn yourself, run the affected area under cool water for five minutes. If your burn is serious (charring, blistering) seek medical attention right away.

A quality home insurance policy can help protect you financially should any grill related accidents occur. Call W.J.Farmer Insurance TODAY for a free home insurance quote!

Can You Spot 10 Differences?



Illustration from Vecteezy.com

ANSWER:

1. Fish facing the wrong way
2. Boy missing eyebrow
3. No seaweed behind crab
4. Girl wearing gloves
5. Crab has moved
6. Boy has green suit on
7. Girl has no air tank
8. Crab missing leg
9. Bubbles have moved
10. Girl has yellow snorkel.