



INSURANCE TODAY

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



WORKPLACE ANXIETY & STRESS...

DID YOU KNOW...

One out of 3 Americans describes themselves as feeling anxious or being stressed out about work.

Many workers feel that their jobs are the number one cause of anxiety and/or stress in their lives.

Studies show that work-related stress has a greater impact on health issues than family and financial problems.

Here are some early warning signs that signify red flags, alerting you to anxiety and stress on the job:

- Insomnia or fatigue • Feeling anxious or irritable • Upset stomach • Muscle tensions or headaches • Extremely sore back • Apathy, loss of interest in work
- Trouble concentrating • Using alcohol or drugs to cope • Social withdrawal

As early symptoms emerge, they can develop into more serious health complications such as depression and heart conditions.

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HOLIDAY TRAVEL TIPS

Thanksgiving is one of the busiest holidays for road trips. Whether you're driving over the river or through the woods this holiday season, here's what to know to safely (and sanely) arrive to your destination.

Before the Drive

Get your car in gear. Now is the time to make sure you're on schedule with oil changes, wheel alignments and any other services your car manufacturer recommends. Also, make sure your tires are properly inflated — cooler weather can make the pressure drop more than usual.

Master the art of not getting lost. Have all your addresses handy, and consider inputting them into your GPS before you set off. If you plan on using Internet-based map services like Google Maps, make sure to save the maps to your device — you never know when you'll enter an area without service.

Bring backup chargers — and lots of them. Things can quickly go south when devices run out of power. Bring extra chargers — or, even better, invest in a multiple-port car charger.

Stock your emergency kit. To quote your mom, safety first. Even if you're only traveling to the next town, it's essential to have a fully stocked emergency kit, just in case.

Prepare for, "Are we there yet!?" Road trips with kids can create lasting family memories... but also test a parent's patience.

Don't forget your furry friends! Traveling with Fluffy or Rover? Then make sure you have a safe pet harness and/or pet carrier and a pet kit full of food, bottled water, toys and any necessary medications.

Helpful Websites and Apps

Here are five apps travel gurus rely on:

GasBuddy - <https://www.gasbuddy.com/> to locate the cheapest fuel wherever you are.

Roadfood - <https://roadfood.com/> to forgo rest stop food in favor of memorable small-town eats along the way.

iExit - <https://www.iexitapp.com/> to find out what kind of food, fuel and lodging is available at upcoming exits.

Waze - <https://www.waze.com/live-map/> to get real-time traffic updates along your route.

From the simple pleasures of being together to time-honored family traditions... Thanksgiving is about making memories with the people you love. Enjoy yours, and travel safe!



W.J. FARMER
INSURANCE AGENCY, LLC

Phone: (607) 796-0551
Email: service@wjfarmerinsurance.com

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





Happy Thanksgiving

Thanksgiving marks the beginning of a busy holiday season, which comes with a unique set of hazards. Here are 3 insurance tips to help you have a safe Thanksgiving, whether you're staying home and entertaining guests or traveling to spend time with loved ones.

1. Make sure your homeowner's insurance policy is up to date.

Check if you're covered for common holiday mishaps, such as:

- Fire caused by cooking catastrophes. The National Fire Protection Association says Thanksgiving Day is the leading day for home cooking fires, with three times as many occurring as any other day of the year.
- Topsy house guests. The increase in holiday house parties and guests leads to an increase of accidental injuries you may be liable for. If you are hosting a holiday party where alcohol is present, remember that your tipsy guests are your responsibility. If your guest gets drunk and crashes their car or injures someone, your regular homeowner's insurance may not cover the full cost.

2. Protect your home if you're going away.

Whether you are traveling thousands of miles away or

simply driving a few cities over, you should take added measures to keep your home safe while you are away. Studies have shown that some robberies jump 25 percent at the end of the year. Consider the following tips for deterring potential thieves:

- Don't advertise your travel plans on social media
- Ask a friend or neighbor to keep an eye on your home, bring in the mail, water the plants, etc.
- Keep lights on a timer and use motion detectors for outdoor lights
- Consider purchasing a "smart doorbell" to bolster your home security

3. Consider travel insurance.

Thanksgiving travel is famous for long delays, bad weather, and canceled flights.

One in six Americans has had their travel plans impacted by medical conditions, natural disasters, mechanical or carrier-cause problems, according to the US Travel Insurance Association. Of those affected, only one in five had travel insurance.

*Be sure that this Thanksgiving Holiday is memorable for all the right reasons. Be safe and have a **WONDERFUL** holiday season.*



PARTY SEASON IS HERE...

BE SURE YOU'RE COVERED LEGALLY

If you are responsible for organizing a company event, there's a good chance you've already got a lot on your mind. Organizing a significant event requires lots of time and mental energy, which means it can be very easy to overlook something important like acquiring event liability insurance. And yet, without this kind of insurance, you could be exposing yourself and your company to a lawsuit in the event that something goes wrong. Not only is this a problem for you and your company, but it could seriously impact your company's revenue, thereby impacting your income and putting those closest to you in danger.

Event Liability Insurance provides you with the coverage you need in the event of a lawsuit arising from an event with or without the service of alcohol. It's the right way to protect yourself and ensure that, even if something does go wrong, it won't prevent you from hosting similar events in the future.

Alcohol can be a festive addition to a party, but at company events, as in your workplace, employee safety should be your top concern.

HOLIDAY ONLINE SHOPPING



Cyber Monday has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. However, it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales and gift cards to phishing and social networking scams, cyber schemes are ever-evolving and, unfortunately, still successful. Stay safe while buying online this Cyber Monday and into the Christmas shopping period:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures in attached files; the files may contain viruses. Only

open attachments from known senders. Scan the attachments for viruses if possible.

- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.

REMEMBER—if it looks too good to be true...it probably is.



2025 Referral Contest

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

GARY BONNELLI

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.**

Mark Lamoreaux
Kevin Hastings
Abit Maris
Brett Van Nostrand

Josephine Smith
Chris Rossi
Gary Bonnell
Mohinder Singh

George Spanos -
Bethpage Group LLC
Richard Persichilli

THANKSGIVING DID YOU KNOW...

- Benjamin Franklin wanted the turkey to be the national bird, not the eagle.
- Americans eat 46 million turkeys each Thanksgiving.
- Neil Armstrong and Buzz Aldrin's first meal in space after walking on the moon was foil packets with roasted turkey.
- The heaviest turkey on record weighs 86 pounds.
- Californians consume the most turkey in the U.S. on Thanksgiving Day!
- Female turkeys do not gobble. Only male turkeys gobble.
- The average turkey for Thanksgiving weighs 15lbs.
- Average Cost of Thanksgiving Dinner is \$53.31 for 10 guests.
- 13 percent of Americans plan to order takeout or go to a restaurant in lieu of preparing Thanksgiving dinner.
- A whopping 47 percent of Thanksgiving hosts will take time off of work in order to properly prep the feast.



DID THE APOLLO 11 ASTRONAUTS HAVE LIFE INSURANCE?

NO. Since the astronauts were unable to obtain adequate insurance due to the extremely high-risk nature of their job, the Apollo 11 astronauts signed hundreds of postal covers as a form of insurance before they left, presuming that these items would become highly valuable in the event of their death. The crew would designate a trusted ally with the covers who would then have them cancelled at the Kennedy Space Center (KSC) post office on the day of launch and/or on the day of the lunar landing.

Apollo 11 insurance covers normally fetch the highest prices because it was the first lunar landing mission.

Although artefacts from space would usually be the most desirable memorabilia for souvenir collectors, Apollo Insurance Covers have become extremely popular. Displaying everything that a collector would want from a beautiful design that normally included the mission emblem, authentic signatures of the mission crew and a certificate of authenticity. Insurance Covers started with Apollo 11 and continued on until the Apollo 16 mission.

Check Out OUR 5 STAR Google Reviews and Ratings

"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 hands."...E Carr

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

PREPARE YOUR VEHICLE FOR...



WINTER DRIVING!

Winter weather can create various driving challenges. Cold temperatures make it difficult for engines to work properly, while snow limits tire traction and salt causes rust on exterior paint. That's why it is important to protect your car during the winter months by "winterizing" your vehicle before the beginning of the season. Consider these car winterizing tips before the temperature drops.

- **Check your tire pressure on a regular basis**—Cold temperatures can cause your tire air pressure to drop.
- **Check your car battery**—Extreme temperatures can cause your vehicle's battery to operate at less than 50%. If your battery is over three years old, have it tested.
- **Check the antifreeze mixture**—The ideal mixture of antifreeze and water in your radiator is 50:50.
- **Change the oil in your engine and check the viscosity grade**—To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.
- **Conduct inspections**—Be sure to have your belts and hoses inspected. In addition, make sure you inspect your wipers and refill the wiper fluid.
- **Install snow tires on your vehicle**—Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- **Be prepared**—Place a roadside emergency supply kit in your car to be prepared for any scenario on the road.

Protect Your Vehicle Against the Cold

The winter may be hard on you, resulting in dry skin, brittle hair and an increased risk of the flu. But, it's also hard on your vehicle. Take the necessary steps to protect your car against the cold to ensure that it will last the entire season long.

For additional auto insurance solutions, contact us today.

KIDS ZONE

Can You Spot
10 Differences?



ANSWER:

1. Helmet holes missing 2. No shoelaces 3. Trash lid missing 4. Trash handle missing 5. Missing plants 6. Girl has missing ponytail 7. Arm missing 8. Spokes missing 9. Skateboard wheel missing 10. Boy's glasses missing



That's Funny

Q: "What are the strongest days of the week?"

Saturday and Sunday. All the others are weekdays.

Q: "Which building has the most stories?"

The library!

Q: "I'm so good at sleeping that I do it with my eyes closed."

Q: "How do you throw a party in outer space?"
You planet.



Let's Talk Turkey:

Check out the USDA's "Let's Talk Turkey" time and temperature guides for thawing, roasting, storing and reheating your turkey.

<https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/poultry/lets-talk-turkey-roasting>

