

# GRIFFITH AGENCY

Four Generations of Insurance Services

## Welcome 2019 and Our Inaugural Agency Newsletter

Fortunately, we've only had to brave a few winter storms and are now looking forward to a great 2019, starting with a number of upcoming events. We'll list some of those events in this issue and add more in our future newsletters.



After a bit of research we are fairly certain that this is our first newsletter since the agency was founded back in 1941 by my grandfather, William F. Griffith Sr. The credit for making this happen goes to Emma Torres, our newsletter editor and Commercial Insurance Manager. In this issue we've put together some tips on buying a new home, protecting passwords, insurance discounts, preventing unseen winter damage to your car, tricks for keeping your toddler happy in winter, and more.

We work hard to be a good community partner and to be the top insurance and financial services agency for each of our clients.

Mark Griffith Jr.

A handwritten signature in black ink, appearing to read "Mark Griffith Jr.".



### Meet our Staff (L-R)

Lauren Griffith, Consultant; Mark Griffith III, Personal Lines Manager; Mark Griffith Jr., President; Emma L. Torres, Commercial Lines Manager; Jonathan Torres, Account Associate



The Griffith Agency, Inc  
845-735-4800  
info@griffith-  
insurance.com  
[www.GriffithIns.com](http://www.GriffithIns.com)

## Winter | 2019

### IN THIS EDITION:

Page 2: Surprise! You need Flood Insurance  
Page 3: Torres Trio Tips  
Page 3: Avoid the Rust  
Page 4: DDC Schedule

## COMMUNITY EVENTS

### Heritage Quilters Quilt Show

Date: 3/9 & 3/10  
Time: 10am - 5pm  
Location: Pearl River Library Community Room  
Contact: 845-735-4804

### 29th Annual Train Show

Date: 3/2, 3/3, 3/9 & 3/10  
Time: Saturday 10am - 5pm, Sunday 12pm - 5pm  
Location: Pearl River United Methodist Church  
Contact: 845-735-2241

### 57th Annual Rockland County St. Patrick's Day Parade

Date: 3/17  
Time: 1:30pm  
Location: N. Middletown Rd. and Central Ave.

## Insurance Blog: Surprise! You Need Flood Insurance



### The hidden reason why a house is too good to be true

By: Emma L. Torres

The inspiration for this blog post came from a situation our very own Mark Griffith III encountered. The recently married Griffith started looking at homes in New Jersey hoping to find the perfect place to start married life in Bergen or Passaic County.

The newlyweds visited a mortgage broker and discussed their wish list with a realtor. Mark saw a beautiful 4-bedroom, 2-bathroom home listed in Hillsdale, New Jersey. The price was \$374,900 but it was listed on the market for over 200 days.

What's wrong with it? The home had beautiful hardwood floors, manicured lawn, updated roof, gas heat, curb appeal, finished basement, nice kitchen, comparable taxes, and seemed like a steal. So, why is it still on the market?

When Mark took a drive around the neighborhood, he noticed that kids were fishing down the block. At first thought having a body of water nearby would be a plus considering Mark is an avid fisherman.

But wait, does that also mean that the house could be in a flood zone? After looking at a flood map, Mark deter-

mined that, yes, the beautiful, reasonably priced home was indeed in a flood zone. But flood insurance can't be that bad, right?

An estimated annual flood insurance quote from FEMA was \$4,900. A lender would also require homeowners' insurance on the property; an additional cost to consider.

What is the solution if you encounter a similar situation in your home search? There isn't an easy answer. If you get a mortgage the lender will require flood insurance. If the home is paid for in cash, homeowners' insurance and flood insurance can be purchased at the discretion of the homeowner. (We would never recommend going without insurance.)

If you truly see the property as your dream home there is a solution if you're getting a bargain on the purchase price. For example, if you save \$100,000 on the price based on comparable homes in the area you can put that money aside and use it to pay the annual flood insurance premiums. Ideal? No. An option? Yes.

Mark ultimately decided to pass on the home and keep searching. If you've encountered this situation, or a similar situation regarding flood insurance, we would love to hear from you.

Have a comment? E-mail Emma at [Emma@griffith-insurance.com](mailto:Emma@griffith-insurance.com)

## STAFF ANNOUNCEMENT

Congratulations to Mark and Liane!

Mark Griffith III and Liane Simon celebrated their wedding on October 20, 2018 at the beautiful Olde Mill Inn in Basking Ridge, NJ. The newlyweds spent their honeymoon cruising the Mediterranean stopping in Italy, Spain, and France.



Mark Griffith Jr., Liane Simon, and Mark Griffith III

## CLIENT QUOTE OF THE MONTH

*"I have been doing business with the Griffith Agency and family since 1979. Through storms and unexpected incidents they have always been there for us."*

**Stewart Reitzfeld**

## WINTER CAR MAINTENANCE: TIPS TO AVOID RUST



By: Mark Griffith III

It's that time of year- snow, sleet, and ice. This also means you can expect salt on the roads- lots of it. Salt and metal do not mix, and even rust resistant metals can quickly fail leading to premature rust. What's even worse than salt is the relatively new salt brine sprayed in anticipation of a snow storm. You can spot areas that were recently treated with salt brine by the multiple parallel white or wet-looking lines on the road. The salt brine is a combination of salt and water and puts down salt crystals that stick to the road better than

traditional rock salt. This also means it will stick to the bottom of your vehicle better, causing rust.

My first tip is to avoid being behind the brine trucks that are actively pre-treating the road at all costs. Also, avoid roads that still have the wet lines in the road as they have just recently been sprayed. Brine in liquid state will get into every nook and cranny under your vehicle, slowly eating away at anything metal.

The most common areas for rust are wheel wells and fenders. This can cause unsightly rust and bubbling of the car's paint. My recommendation to help combat road salt is a biweekly car wash on a day when the temperature is above freezing. When selecting the car wash, the most important part is to get a wash that also cleans the undercarriage. This will help remove salt from all of those hard-to-reach spaces. Not only will this help prevent ugly exterior body panel rust, it will also help keep maintenance costs down. You may get a few extra years out of vehicle suspension parts, exhausts, brake components, and steering components as they are all in active contact with road salt.

## Mark Jr's Tech Tip

Password Purgatory?

How can you memorize complex passwords, change them frequently, but never write them down? That's what we are told but it was just not possible for me.

I use a Password Manager. Popular ones include LastPass, 1Password, Dashlane, KeePass, Keeper. I chose LastPass, the *Digital Trends* top pick, but they all work the same: create one master password and the program creates complex passwords for each site. The free version works on one computer. The premium version for \$3/month adds your phone and other devices.

## TORRES TRIO TIPS: SURVIVING THE WINTER WITH A TODDLER

We got lucky last winter because Kyle was just learning to crawl. This winter, our now 20-month-old walker loves to be out of the house. Here are some of the ways we keep him entertained:

- 1) Local community center: Big open space to run... check! Indoor pool... check! Stairs to climb... check!
- 2) Library rotation: Kyle visits 2-3 libraries a week depending on the program offered for his age group.
- 3) Palisades Center: On rainy days we take Kyle to the mall to stretch his legs. He loves to ride the escalators! If we're feeling adventurous we spend time at Billy Beez.
- 4) Grocery store: Sometimes just taking a little joy ride in a grocery cart is all we need for a fun morning.



*Kyle enjoying his "tools" at the library.*

The Griffith Agency, Inc  
59 E Central Ave  
Pearl River, NY 10965



*The greatest compliment  
we can receive is a referral from  
our customers and friends.  
845-735-4800  
info@griffith-insurance.com*

## Defensive Driving Course Schedule

### Insurance & Point Reduction Course Presented by On-Site Defensive Driving

**Palisades Center, Community Room, 4th Floor**  
Saturday, March 9 at 8:30am

**Poughkeepsie Galleria Mall, 2nd Floor**  
Saturday, March 30 at 8:30am

**Middletown Galleria Mall, Community Room, 2nd Floor**  
Saturday, March 23 at 8:30am

Contact: (845) 639-0330

**Interested in taking the course online?**  
Visit <https://nysdriver.com>

**The class at the Palisades Center comes highly  
recommended by Emma and Jon Torres.**

[www.facebook.com/TheGriffithInsuranceAgency](https://www.facebook.com/TheGriffithInsuranceAgency)

### Local Business Spotlight

Dean's Coffee Co.  
39 E Central Ave  
Pearl River, NY  
(845) 920-8043

*Visit Dean's Coffee  
for a perfectly craft-  
ed cold brew, a de-  
licious mocha latte,  
or warm chocolate  
croissant.*

