

GRIFFITH AGENCY

Four Generations of Insurance Services



Halloween 2019: Tricks & Treats with our Staff

Every Halloween the Pearl River Chamber of Commerce organizes a tick-or-treating event in downtown Pearl River and our agency always enjoys participating. We get to see the cute and creative children's costumes and the event gives our staff an excuse to dress up! Here are some photos from this year.



Left to right: Emma as kangaroo with a joey, Mark III as a cow, (special guest Dixie Hageman), and Mark Jr. as the Geico Gecko.

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Fall | 2019

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COMMUNITY EVENTS

Meditation for Holiday Stress

Date: Sunday, 11/17
Time: 2:30pm
Location: Pearl River
Library Community Rm.

Pearl River High School Choir Concert

Date: Thursday, 12/5
Time: 5:30pm
Location: Pearl River
Library Community Rm.

Share Christmas and the Holidays

Date: Friday, 12/6
Time: 7:30pm
Location: Braunsdorf
Park, Pearl River

Santa Brunch

Date: Saturday, 12/7
Time: 10:30am
Location: Pearl River
Saloon Pearl Room



Pearl River Then and Now:

Taken in 1920, this picture shows the Hook and Ladder Fire Company building on East Central Ave. Turn to page two to see how much the building has changed!

Insurance Blog: Pros and Cons of Condos



By: Emma L. Torres

There comes a time during every lease when a renter mulls the pros and cons regarding staying in their current living

situation or moving on to some form of homeownership. What would be the right fit: home or condo? I can relate as this has become my dilemma.

After some research, I started a list of pros and cons for condos. The pros of condo living include having the homeowner's association organize the landscaping and, possibly, snow removal on the property. Granted, these fees are included in the monthly HOA fee but the tasks would be one less thing you'd have to complete after coming home from work. Also, some associations offer amenities within the neighborhood including a fitness center, swimming pool, playground, or community room.

Traditionally, buying a condo is a more

affordable option offering a more favorable down payment. However, in Rockland and Westchester there are many newly-constructed condo developments that rival the cost of their single-family counterparts. As mentioned, the monthly HOA fee would be a budgeting factor to consider on top of a mortgage and taxes.

A major con of condos would be the set of rules outlined for the community. Want to play your music until midnight or have a dog? Probably not allowed in most communities. If you enjoy the privacy of a backyard a condo would not be for you. Condos are also not as private or quiet. You'll share at least one wall with a neighbor if you live in a townhouse-style community.

Another great resource for gathering information would be friends and family who live or have lived in condos.

Have a comment or tip for Emma as she chooses her next living arrangement? E-mail Emma@griffith-insurance.com

CLIENT QUOTES OF THE MONTH

"Best agency. Mark Jr. and Emma rock."

Michael Siegel

"They took care of my parents' needs for years."

Marian Niccum



Pearl River Then and Now:

The Hook and Ladder location has had quite the transformation over the past 100 years! The building currently features three bays for emergency vehicles. We are lucky to be their across-the-street neighbor; we have had a front row seat to the upgrades and take comfort in knowing our firefighters are a stone's throw away.

STAFF ANNOUNCEMENT

Congratulations to Emma!

Emma L. Torres celebrated her 10-year anniversary with The Griffith Agency on September 21, 2019!



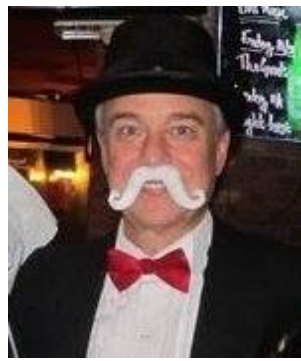
Halloween Throwback: Our Favorite Costumes



Left: Mark III as banana man, Liane as a skeleton, and Mark Jr. as the Geico Gecko for Halloween in 2017.



Right: Emma's favorite costumes throughout the years— devil, Princess Zelda, and Flo the Progressive girl.



Left to right: Lauren as a gumball machine with baby Kyle in 2017, Mark III as Master Chief in 2013, and Mark Jr. as the Monopoly man in 2016.

COMMUNITY INVOLVEMENT WITH MARK JR.

The Rotary Club of Pearl River unveiled their first Peace Pole in Orangetown at Veteran's Memorial Park. Senator David Carlucci (first row, far right) and Mark Griffith Jr. (middle) joined community members and Rotarians for the September 20, 2019 unveiling. Photos courtesy of Pearl River Rotary.



Reviews are very important to our agency and we value your opinion. Please leave us a review on Facebook, Google, or Yelp!

Torres Trio Tips: Welcoming a new addition in 2020

My husband and I are the oldest children in our families. Jon can remember when his first younger sibling joined the family. Here are some tips regarding how to introduce the concept of a new baby:

- 1) Simple explanations each day: Take time to explain that a new baby will be joining your family. Our son, Kyle, still hasn't fully grasped the concept but has learned he will be a big brother.
- 2) Call in reinforcements: There is a great PBS *Daniel Tiger* series which tackles welcoming a new baby. We also went to the library for some books on the subject.
- 3) Reinforce with family and friends: Kyle has toddler friends that have siblings. We explain that he'll be getting a brother just like his friend Mika!

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Defensive Driving Course Schedule

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

Palisades Center, Community Room, 4th Floor

Saturday, November 23 at 8:30am

Sunday, November 24 at 8:30am

Poughkeepsie Galleria Mall, 2nd Floor

Sunday, November 10 at 8:30am

Middletown Galleria Mall, Community Room, 2nd Floor

Saturday, November 16 at 8:30am

Contact: (845) 639-0330

Interested in taking the course online?

Visit <https://nysdriver.com/>

Why take defensive driving? Defensive driving provides a 10% reduction, for three years, on the liability, no-fault, and collision portions of your auto insurance premium.

www.facebook.com/TheGriffithInsuranceAgency

Local Business Spotlight

Gentle Giant Brewing
and Barbecue
7 N Main St
Pearl River, NY
(845) 201-8295

*Gentle Giant serves
craft beer and slow
smoked barbecue
dishes. Head over for
a pulled chicken
"sammich," dino burg-
er, or hawt dawg! For
drinks, enjoy some
cider or house made
beer. Gentle Giant will
host a charity
fundraiser on 12/14.*

[www.facebook.com/
gentlegiantbrewing/](http://www.facebook.com/gentlegiantbrewing/)