

GRIFFITH AGENCY

Four Generations of Insurance Services

Welcome, Summer 2019 and Our New Website

With a goal of providing expanded assistance to our clients, even after business hours, we have partnered with Titan Web Marketing Solutions to bring you a brand-new, redesigned Griffith Agency website. Now you can find direct links to pay insurance bills (online or phone), report home and auto claims, and get many other services 24 hours a day.



Please visit either www.Griffith-Insurance.com or www.GriffithIns.com. Something we're missing? We welcome any feedback or suggestions about what you'd like to see.

In addition to being able to access your policy information from the insurance company sites, many have added mobile apps that you can download to your phone (with more on the way). Direct claims reporting, auto ID card access, and bill pay are some of the features available on most mobile apps.

Mark Griffith Jr.

A handwritten signature in black ink, appearing to read "Mark Griffith Jr.", written in a cursive style.



Pearl River Then and Now:

This building on West Central Ave in Pearl River was home to the First National Bank and Post Office in 1915. Turn to page two to see how little the building has changed.



The Griffith Agency, Inc
845-735-4800
info@griffith-
insurance.com
www.GriffithIns.com

Summer | 2019

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COMMUNITY EVENTS

Bruce Springsteen Night

Date: Thursday, 7/18
Time: 6pm
Location: The Shops at Nanuet

Comedy Night

Date: Thursday, 7/25
Time: 8pm
Location: The Pearl River Saloon

Rockland County Concert Band

Date: Thursday, 8/15
Time: 7:30pm
Location: Central Ave Field, Pearl River

Pearl River Farmers Market

Date: Sundays
Time: 10am-3pm
Location: N. William St

Insurance Blog: Parking Lot Accident Guide



By: Emma L. Torres

Parking lot accidents are some of the most common types of claims we receive and get questions about.

The situation goes something like this—You finish grocery shopping at the ShopRite of Pearl River, store your groceries safely in the trunk, and then get in your car to head home. After you carefully scan the adjoining spots to make sure you're in the clear to back-up you start to carefully inch out your car. Then, BUMP. You check your rear view mirror and someone else also backing out hits you. Or you hit a vehicle that was driving down the lane. The good news is that typically these accidents do not cause a lot of damage or any bodily injury.

First, check that you're physically feeling well, then survey the damage to your vehicle. Then, discuss the situation with the other party and survey

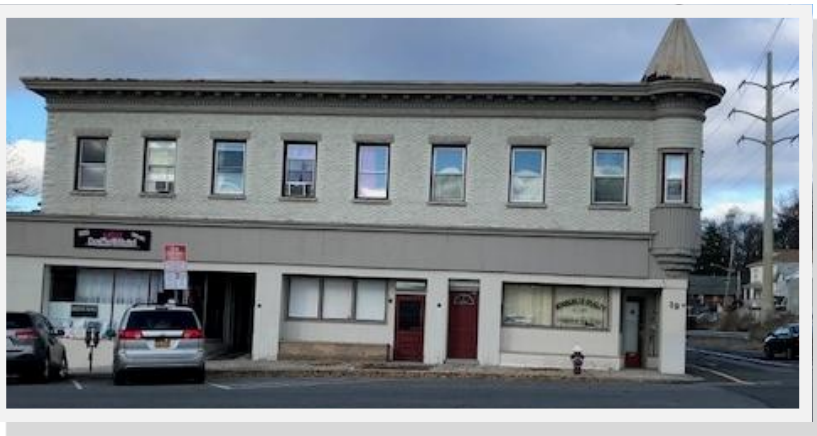
their vehicle. You should exchange insurance and contact information and take pictures of the damage. In most situations, the damage is extremely minor or below your deductible if you have collision coverage.

Generally, these types of accidents do not require a police report. However, you should gather contact information from any witnesses on the scene. Finally, call your insurance agent or insurance carrier to submit the claim.

Additionally, do not speculate about who is at fault. If there is no police report the insurance company will determine fault. This encounter is guaranteed to be an inconvenience, but a minor one at that.

Try not to get upset or frustrated with yourself or the other party. The quicker the claim is processed the quicker you can move on.

Have a comment? E-mail Emma at Emma@griffith-insurance.com



Pearl River Then and Now:

This building on West Central Ave in Pearl River is currently home to multiple occupants, including DanceWear Unlimited.

STAFF ANNOUNCEMENT

Congratulations to Mark and Liane!

Mark and Liane Griffith recently closed on their first property in Bergen County, New Jersey. The newlyweds are looking forward to making their new Waldwick, NJ house a home. The best part? It's close to a lake!

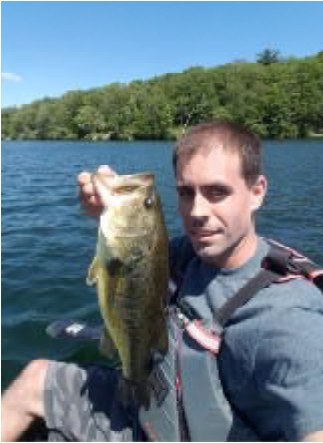


CLIENT QUOTE OF THE MONTH

"I find the personal, friendly, and compassionate level of service at the Griffith Agency a welcome relief from the cold and impersonal experience of online insurance companies."

Gil Griffith

Summer Fishing for Largemouth Bass



By: Mark Griffith III

Summer is here and by now all of the bass in the Rockland and Orange County area have finished spawning. These bass may stick around spawning

flats for a few more weeks but many of them will start heading toward deeper water. This time of year I start my fishing in the shallows near these spawning areas and move off to deeper water until I start catching. My lures of choice for this time of year are swimming jigs, walk the dog top water baits, frogs, crankbaits, spinnerbaits, Senko's, Z-man TRD ned rigs, and drop shots.

As the bass move deeper with the hotter days, I will downsize my bait size offerings to a finesse approach. I like to find deep weed beds in 15 to 16 feet of water and start there. For the deeper bass I will

fish almost exclusively drop shot rigs. I've had my best luck with 4.5" and 6" robo worms in Aaron's magic color with a ¼ ounce drop shot weight.

I heavily rely on my fish finder to locate offshore weedbeds and fish the edge of them. If I am fishing at a depth of 16ft or greater I will fish a drop shot right below the boat vertically. This is especially deadly on Lake Sebago and Lake Tiorati in Harriman State Park.

The biggest mistake I see anglers make during the summer is fishing strictly the banks. Yes, you can catch bass there pretty much year-round but you are missing a large population of bass offshore. These offshore bass are rarely fished for and will feed aggressively.

Generally, in Harriman State Park the clearer the lake the deeper the fish. Don't be afraid of fishing in the 16 to 17 feet range in Sebago and Tiorati as this is where most of the big bass will be.

Pictured above is a four-pound bass caught on Lake Tiorati fishing an offshore hump in 15 feet of water. Come into our office for more fishing tips or if you have a tip, e-mail Mark3@griffith-insurance.com.

Mark Jr's Tech Tip Quicken user Warning

Quicken has become a very popular, automated personal finance management program used by many of our clients. In 2016, Quicken was sold to private equity firm H.I.G. Capital who fired the entire Philippines call center for lower cost labor in Guatemala. The scam is that many of the "Quicken Support" phone numbers listed on the internet aren't Quicken but former tech support employees who will charge for support, or worse, get you to let them remote into your PC for more nefarious activities.

The real Quicken support number is 650-250-1900 or go to <https://www.quicken.com/>. Best of all- Quicken support is free!

TORRES TRIO TIPS: SUMMER, SUNBURN, AND SHADE

Kyle inherited his mom's fair skin and his dad's love for the outdoors. This past spring has been great for exploring the parks and playgrounds in our area. Since Kyle is spending more time outside we have to carefully monitor his exposure to the sun. Here's what we've learned:

- 1) Get a hat without straps: Kyle does not like hats with straps under the chip. He will wear a hat if we wait until he gets out of the car/house to put it on and make it part of the going outside routine.
- 2) Have a sunscreen massage: Kyle loves to have his legs massaged after bath time. When it's time for sunscreen I tell him he's getting a little massage.
- 3) Scope out the playgrounds with shade: We live in Ossining and have plenty of playgrounds to choose from. On sunny days we will visit the areas with great coverage; this helps Kyle, Mom, and Dad. Also, we save those shady parks for the sunny days so they are a new adventure for him.



Kyle enjoying the park in his hat.

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
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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, July 27 at 8:30am
Sunday, July 28 at 8:30am

Poughkeepsie Galleria Mall, 2nd Floor
Sunday, July 14 at 8:30am

Middletown Galleria Mall, Community Room, 2nd Floor
Saturday, July 20 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

Local Business Spotlight

Munno's Too
53 E Central Ave
Pearl River, NY
(845) 920-1766

*Munno's Too serves
delicious breakfast
sandwiches and
flavored iced and hot
coffee all day. A staff
favorite is the BOBO!*

