

**EMERLING
FLOSS
MURPHY**
& ASSOCIATES
PROTECTION AND PROSPERITY

QUARTERLY NEWSLETTER

WINTER 2021



UNDERSTANDING EFM AND EMS

AND WHAT IT MEANS FOR YOU

When Emerling Floss Murphy & Associates became official in the Summer of 2020, many questions came along with the congratulatory comments: What about the EMS Group? Of course, we also had clients that asked: What is EMS Group?

Here's an FYI on EFM and EMS.

When it comes to a privately owned insurance agency, our customers benefit the most when they have an agency that is not too big, and not too small. EMS Group helps us provide our customers with the "just right."

EMS Group is NOT an agency...however, it represents the network of agencies that gives us the ability to negotiate the best prices possible for our customers.

EFM&A is an agency, that oversees the details, programs, and customer service aspect of your insurance program.

We consider our partnership with the EMS Group as a blue token of customer satisfaction. We have the ability to operate our agency independently while collaborating with other agencies that we believe, represent the best in Western New York.

To learn more about EMS Group, visit emsinsurance.com, or you can visit our website, efm-agency.com.



EFM CLARENCE BRANCH



MCMAHON AGENCY



STAHKLA AGENCY

an **EMS Group** partner

GIVING BACK TO OUR COMMUNITY



THANK YOU FOR SUPPORTING OUR FUNDRAISERS

When reflecting on the challenges of 2020, we find it important to also reflect on the blessings.

2020 was a very special year for Emerling, Floss, Murphy & Associates. Sure it had its challenges from COVID19, but it was the year that we merged three great agencies into the "super-agency" it is now known for today.

We couldn't have done that without the incredible support from our friends, family, employees, and clients, both old and new.

Before our merge, giving back to our community was an important aspect of our company culture that we all agreed to continue for our new organization. Although there were plenty of community organizations and charities that we proudly supported in 2020, we would like to highlight two organizations that were particularly supported by our employees.

Every year the staff at Emerling Floss Murphy & Associates selects a "charity of the year," for our "Friday Jean Days." For 2020, we voted to have Carolyn's House from the YWCA of the Niagara Frontier as our charity.

Carolyn's house is a supportive housing program for homeless women and children, with the mission of helping women achieve self-sufficiency and the ability to live independently through education, counseling, advocacy, supportive services, and housing.

Emerling Floss Murphy & Associates proudly raised \$2,000 through their Jean Day fundraising, in a year that seems particularly important to support.

During the holidays, all EMS Group agencies participated in a toy drive to benefit the Amherst Fire Council's annual event. Our team helped collect hundreds of toys, all of which stayed right here in Western New York, to help families in need have a Merry Christmas.

We would like to thank our employees for their hard work, and dedication to our community that they demonstrated throughout 2020.

For 2021, EFM voted for "Friday Jeans Day" to benefit Hospice of Niagara.



Pictured from left to right: Kathleen Granchelli, CEO of YWCA of The Niagara Frontier, Mary Murphy, Sonya Voelker, Kellie George, Anne Seekins, Barbara Schubring and Marisa Morgan.

EFM&A WELCOMES KELLY PLATT

KELLY PLATT, CLIENT RELATIONS MANAGER



Emerling Floss Murphy & Associates is pleased to announce the hiring of Kelly Platt.

Kelly is joining us as a Client Relations Manager in the Financial Services Department. She graduated from Niagara University with a bachelor's in Business and is additionally licensed in Life, Accident, and Health insurance (LAH).

Kelly is a native of Clarence, NY, and currently resides in Williamsville with her husband Chris, her daughter Cici, and her dog Lucy.

Outside of work, Kelly likes hiking, kickboxing, Sabres games, concerts & spending time with family and friends.

OFFICE VISITATION POLICY THROUGH SPRING 2021

For the health and safety of our staff, our office is currently open by appointment only. This includes appointments needed for customers that prefer to pay any of their insurance invoices in-person.

We have a lot of ways to assist our clients safely, including payments and claims that can be made through our website, as well as phone calls or video calls when needed.

If an in-person appointment is needed, please contact your agent for special arrangements. We kindly ask that guests at our office wear a mask as well.

Thank you for your patience and understanding.



SCAM ALERTS: USE CAUTION AND ASK YOUR AGENT

PHISHING SCAM TARGETING NYS DEPARTMENT OF MOTOR VEHICLE CUSTOMERS

If you ever receive a text or email that is asking for you to share personal information, please be cautious, as there is a strong chance it could be a scam. If you ever receive such a message, please consider doing the following:



- Inspect all electronic communications you receive to confirm the message was generated from a legitimate source.
- Look for telltale signs of phishing - poor spelling or grammar, the use of threats, the URL does not match that of the legitimate website. If the message does not feel right, chances are it is not.
- DON'T click on links embedded in an unsolicited message from an unverified source.
- DON'T send your personal information via text. Legitimate businesses will not ask users to send sensitive personal information through text messages.
- DON'T post sensitive information online

When in doubt, you can always give us a call and we will be glad to help you!

REFER A FRIEND - WIN A \$50 GIFT CARD

We work hard every day to earn your trust. It must be working because the majority of our business comes from referrals. By sharing our name, we want to say "Thank You!"



Tina Schmidt draws the winner of our Fall 2020 Referral Gift Card drawing.

OUR REFER A FRIEND PROGRAM:

- For every referral, you will receive a \$5 Tim Horton's gift card.
- In addition to the Tim Horton's card, for every referral you send our way, you will be entered into our quarterly drawing valued at \$50!
- You'll get the satisfaction of helping your friend work with a great insurance agency!

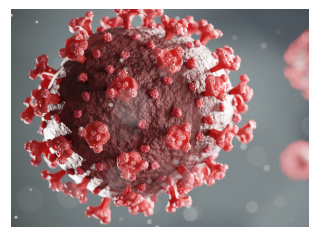
REFER A FRIEND THROUGH OUR WEBSITE!

EFM-Agency.com/refer-a-friend

COVID COVERAGE WITH YOUR INSURANCE PROGRAM

There are many coverage options for testing, care, and vaccines for COVID-19. Additionally, there are many policies, especially within NYS for sick leave, and other workplace protocols.

If you have any questions about your coverage or policies, please contact your EFM&A representative today. Remember...we are here to help!



CLARENCE BRANCH
9092 MAIN STREET
CLARENCE, NY 14031

716-631-0190
EFM-AGENCY.COM



LOCKPORT BRANCH
111 PINE STREET
LOCKPORT, NY 14094

an **EMS** Group partner

SECURITIES AND ADVISORY SERVICES OFFERED BY CADARET, GRANT & CO., INC., A REGISTERED INVESTMENT ADVISOR AND MEMBER FINRA/ SIPC. 9092 MAIN STREET CLARENCE NY 14031 716-631-0190. EMERLING FLOSS MURPHY & ASSOCIATES, EMS WEALTH MANAGEMENT AND CADARET GRANT ARE SEPARATE ENTITIES.