



Dan Goodrich's

Insurance Update

June 2016

BUSINESS

HOME

AUTO

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BOAT

A Bi-Monthly Newsletter for Clients and Friends of Goodrich & Watson Insurers, Inc.

Adrenaline- Pumping, Bone-Chilling, Nail-Biting, Clothes-Drenching Fun!

And ALL in a Weekend! It's been two years now that this father (Dan) and son, Grayson, have ventured out with friends (other father-and-son dynamic duos) for an adventure weekend over spring break. Never to disappoint, the weekend was a blast, so I thought I would share some of the details of the trip with you, our clients.

The first leg of our marathon trip started in the town of Damascus, VA. Our "warm up" was a Friday morning, 15-mile bike ride down the Creeper Trail. Our guide, "Wolf", ferried us up the mountain in a shuttle to an elevation of 6,000 feet. This point on Creeper Trail overlooks White Top Mountain with White Top being the 2nd highest elevation in Virginia. An 8 a.m. mist covered the mountain as we gathered together with our bikes in 20-degree weather to start the descent back down. Funny how it was much easier going UP in the shuttle, *but what goes up...well...you know the rest.* After about 3 hours, we were finally back down in the town of Damascus, chilled to the bone, but alive and excited about the wonderful ride we had biking through the Blue Ridge Mountains. It was a beautiful day!

We grabbed lunch at a Sub Shop after dropping the bikes off at the outfitters and hopped back in the car for a bit of a drive to Asheville, NC-the next leg of our trip. Zip lining is one of the feature activities at Navitat Canopy Tours in NC, and we were game for the experience. Our 2-hour canopy tour that afternoon took us over gorges 300-400 feet deep on nothing but a small zip cable line. Some of the gorges spanned 3 football fields. Needless to say, it was a RUSH zipping along at speeds up to 35 miles per hour through the trees. Not for the faint of heart!

Saturday morning in the little town of Crosby, TN, we set out for the last (stiff) leg of our adventure-white water rafting down the Pigeon River. Admittedly, this was the part of our trip I was looking forward to the least. Not one to "enjoy" being cold and wet, we pre-empted any griping (mainly me) and rented wet suits and hoped for the best. It was two hours of white water rafting with only two rafts and two guides this year. This number is a little lower than in previous years as I'm sure most folks wouldn't think to white water raft on a freezing spring weekend. The water level was as low as the temperature outside on this brisk Saturday morning, but there was no shortage of fun as we rowed, splashed, bounced, and cascaded over the waves (and rocks) of the Pigeon.

After a weekend of tons of barbecue and bustle, everyone genuinely enjoyed our time together. How could you not love staying in beautiful woodland cabins with the sound of mountain streams coursing behind them? Tales of adventure, old stories, and plans for the next year dominated our evening conversations...and the long ride home.

Cheers,

Dan Goodrich

IN THIS ISSUE: Adrenaline-Pumping, Bone-Chilling, Nail-Biting, Clothes-Drenching Fun • How To Get Safely Through Airports- Airline Luggage Tricks • Trivia Contest- Client of the Month • Bright Ideas

**Save Up To
37% By
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- Business



Are you Client of the
Month? See Page 3

How To Get Safely Through Airports

It's almost vacation time – and that means many of us will be hitting airports to start out on what should be an exciting journey. Make sure it doesn't all go awry before you even get started because of some of the hazards you face either in your departure or arrival airport. Here are the key things to be on the alert for:

- **Rip-off money changing.** You're not likely to get the best rates at an airport but some currency services are much worse than others. For instance, ATMs that offer to issue foreign currency when you insert your debit card, or scruffy-looking money-changing booths at foreign airports usually signal a poor exchange rate. Change your money before you go or look for a big-name bank near the arrival airport.
- **Shopping rip-offs.** These days even duty-free shopping is not the bargain it used to be, but souvenir shops are even worse. In fact, many things you want to buy for your journey will likely cost more at the airport. Include water in that calculation. You can't bring your own water and take it through security but you can take an empty bottle and fill it at a fountain when you're on the flight side.
- **Eating right.** What could be worse than an upset stomach because of over-indulgence at an airport restaurant? Finding healthy food can be a challenge, says the non-profit organization Eat Right. Plus, airport meals are often expensive. Consider preparing and packing food in advance for your journey. Or at least research airport eating facilities before you leave so you know where to head for the best food.
- **Taxis.** If you haven't pre-arranged your airport transfer, only use vehicles parked on the official airport taxi stand. Ignore anyone who tries to grab your suitcase before you even get to the stand – usually with some sort of line about offering cheaper or faster services.
- **Guard your luggage.** Have a plan for who-will-carry-what and keep hold of luggage at all time, whether you're in the line for the flight desk or trying to view the flight departure tables. Don't allow children to carry anything that's either valuable or too big. Also, watch your pockets – airports are a pick-pocket's idea of paradise.
- **Personal security.** Take the time to check escape routes wherever you happen to be at the airport in case there's an incident or an evacuation order.
- **Solicitors.** Give a wide berth to those time-share vendors and people handing out other come-ons like scratch cards or flyers.

Airline Luggage Tricks The Experts Use

Remember the days when you didn't have to pay an arm and leg to take your luggage on air travel? They're long gone, with most airlines now charging for even one suitcase, at least on domestic flights. But experts know how to exploit the carry-on rules to the max. That means a main carry-on of maximum permitted size, (usually 22" x 14" x 9" – excluding retractable handle) – check with the airline for precise rules. On top of that, though, you can usually also carry a laptop case. Good size laptop cases can also be used for additional personal and clothing items. Many airlines also allow an additional personal carrier such as a purse. And that's not all. Seasoned travelers in cooler climes know the advantages of wearing a large coat with big pockets! All in all, if you carefully plan your carrying requirements, you may save yourself the \$20 to \$50 airlines now charge each way for a suitcase.



Watch Out For Charges on 0% Card Transfers

Think you scored a good deal with that zero percent credit card detail? Perhaps you did ... but beware!

Most of these 0% deals relate to transfer of balances from another card and usually allow the customer 12 months to clear this balance without paying interest.

However, in some cases, if you subsequently use the card for another purchase and clear that sum in your next payment cycle, you may find the sum you paid is deducted from the balance you transferred and you're now going to be charged interest. Here's an example:

1. You transfer a \$1,000 card balance to the new 0% card.
2. You use the card for a \$500 purchase.
3. You pay the card company \$500 within the payment cycle.
4. But the card company deducts that \$500 from the \$1,000 balance you transferred.
5. You'll now have a 0% balance of \$500 and have to pay interest on the \$500 you spent.

The Consumer Financial Protection Bureau has issued a warning about this and other misleading 0% marketing, Read it here: <http://tinyurl.com/CFPB-zero>

**Thank You For Referrals
Thank You! Thank You!**

Thanks to all our clients who recently referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

- Scott Sagar -Bo Garner
- Jeremy Jordan -Alan Dawkins
- Melissa Gary -Charles and Gloria Truitt
- Jessie Dake -David Burley
- Laura Worrell -Jay Cremeans
- Keller Williams -David Burley
- Joe Rollins -Fessenden
- John Singleton -Teele
- Dorothy Jones



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it! For outstanding work telling others about our agency, this month we honor:

Joe Rollins

as our Client of the Month! Joe is the owner of JR Contracting Inc. in Poquoson, VA. He will receive a \$50.00 dinner and movie gift card. Thanks for your continued business!

WIN! WIN! WIN!

This month Goodrich & Watson Insurers is sponsoring a Trivia Contest and offering you a chance to win a \$40.00 Outback Steakhouse Gift Card. Test your knowledge! Answer the question below and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax 757.591.2033 -- or mail -11837 Rock Landing Dr. #103, Newport News, VA 23606 this page -- or email your name and answer to info@goodrichwatson.com --. Good luck!

Question: To the nearest minute, how long does it take for light from the Sun to reach the Earth?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**? Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Goodrich & Watson Insurers to a friend, relative, or colleague and have them give us a call at (757)-591-2032. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

Joining the team as a Commercial Lines Account Manager Assistant

Melody Williams is the newest Commercial Lines Associate to join the Goodrich & Watson Protection Team. She brings with her over 20 years of customer service experience. She looks forward to assisting customers and building new relationships.

Born and raised in California, she enjoys having fun with family and friends. She is also passionate about volunteering at her church and The Catalyst Effect, a faith based leadership and empowerment training group.



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To:

IT'S A FACT: According to the World Health Organization, 50 million people worldwide are injured or disabled in road crashes every year, and 1.2 million die.

Bright Ideas: Tips And News Snippets For A Better, Safer Life

 One in every ten samples of meat bought from different delicatessens was found to contain the listeria bacterium by researchers at Purdue University. You're better off making a sandwich from your own pre-packaged cold cuts they say, or, at the very least, choosing a clean deli with no signs of crumbling grout where the bug likes to live.

 Scientists in the UK have developed the first pill for treating both hearing loss and the excruciating ear-ringing condition known as tinnitus. The new drug works on brain cells that are used for processing sounds. The pill, currently known simply as AUT00063 is undergoing trials in the UK and the University of South Florida.

 Fake versions of fashionable make-up brands like MAC and Benefit have been found to contain poisonous chemicals including arsenic, mercury and cadmium. If you see well-known products being sold, especially online, at ridiculous knock-down prices they're almost certainly fake – and dangerous. So, don't buy!

 A couple of new smartphone apps have been launched that will automatically dial 911 for users who find themselves under threat or in an emergency situation. WatchMe 911 and 911 Help are both free. They join the already-established emergency auto-alert SafeTrek, which costs \$1.99

 Around 2 million Americans suffer bullying and/or violence in their workplace every year. If you're one of them or you know someone who is, it's vital to report the perpetrator, otherwise things will only get worse. Learn more on how to tackle this issue by visiting www.workplacebullying.org

 It's obvious when you think about it, but researchers have confirmed that buying a latte is less dangerous than a regular bubbly coffee – because the layers of foam suppress the tendency to create waves when you carry your beverage. Fewer waves mean it's less likely to spill and scald you or cause other damage!

Quote: It takes a great deal of bravery to stand up to our enemies, but just as much to stand up to our friends.
Harry Potter author J K Rowling

