



Dan Goodrich's

August 2016

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

2016, A Summer of Baseball...

...And perhaps, most of the fall. My son, Gray, you see, wants to play College Baseball. He first shared this dream with me when he was 10 years old. Now 17, and a rising senior at Tabb High School, Gray's a good student and a very good baseball pitcher; this coming from his dad, of course! Over the years, I've gone to more of Gray's games than can be counted, but now, things seem different. I'm realizing that with each out of town, College Prospect Camp, Showcase Tournament, or individual College Showcase, Gray is closer now than ever to reaching his goals. College coaches from D1, D2, and D3 Colleges are showing up in bunches to these events to check out some of the best High School baseball talent in the land and Gray's hoping he can grab their attention. This could be his moment!

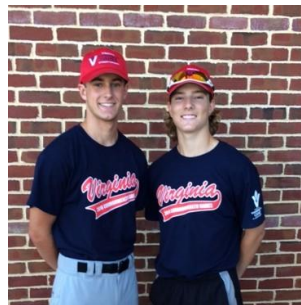
Yes, there was a "moment" when he was 4 and started playing t-ball, and perhaps another "moment" when he tried soccer. Maybe Gray had another brief "moment" at 11 when for one season, he begged to play Football, and I reluctantly allowed it. Though I'd played football myself, from midget league through High School, I just wasn't sure football would be the right fit for Gray. This, mainly because football players get hurt...a lot! Funny how your perspective changes when you become a dad. But although all of these smaller "moments" put Gray on the path he's on now, I realize that what has really brought him to this level is persistence and passion. "If we start, we don't quit. We finish the season," I would say whenever he wanted to try some new activity or sport. And (go

figure) he listened. In all honesty, if we do nothing but dream about achieving something, that doesn't bring about the dream. Goal-setting, in-and-of itself, doesn't allow us to reach the goal. But working hard and continuing to move forward regardless of what "moment" you are in is what brings about your "Wow" moments. Every entrepreneur, academic scholar, and Olympic Champion can attest to the fact that anything worthwhile is going to take focused effort. And focused effort is going to cost something.

As I write this article, we are preparing to travel this mid-July weekend to Liberty University for the VA Commonwealth Games. Some of the best talent in the state will be there, and yes, Gray will be pitching for the East Region Team. I'm a proud dad (if you couldn't tell), but not just because of my son's stats and accomplishments. I'm a proud dad because that is what a parent should feel for their child-no matter what dream or goal they pursue. To experience their child "going for it" with passion and perseverance is as much as any dad (and mom) could hope to see in their child.

Check out my special report, "The Smart Way to Achieve Your Goals" included in this issue.

Cheers,
Dan



Gray and Evan Glass at the Virginia Commonwealth Games

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Are you Client of the
Month? See Page 3

Goodrich & Watson donates \$1,250.00 to Mid-Atlantic Teen Challenge in July Sponsorship for MATC 35th Anniversary Event!



Teen Challenge of Tidewater opened its doors in Hampton Roads in 1981. Since then, this organization has assisted thousands of young men with addictions and life-controlling issues return to their families with a renewed purpose and a plan for success.

We are sponsoring their upcoming 35th Anniversary Family Fun Day Celebration on Saturday, August 20, 2016. Activities will include a Climbing Wall, Bounce House, Kids Games and more! Visit their website to get more details: MATEENCHALLENGE.COM.

We congratulate Rocky Russell, Executive Director and his staff, on 35 years of dedicated service to our community!



Pam Watson with Rocky Russell, MATC.

July 17th, 2016

5 Steps to Good Digital Parenting

In the age of the Internet, parenting is not as straightforward as it used to be back in the TV age! In those days, kids didn't even have TVs in their bedrooms and parents could easily monitor what they watched and set viewing time limits.

With the Internet, it's not only impossible to monitor what your kids or grandchildren are doing all the time but also you know darned well that there are some big dangers lurking out there, which could put their safety and wellbeing at risk. The trouble is that children are not always alert to those risks.

With this in mind, the Family Online Safety Institute (FOSI), a campaigning watchdog group has just published what it calls *5 Steps to Good Digital Parenting*. Here they are:

1. Talk with your kids. Yes, they may resent parental interference but there has to be a frequent dialog in which you calmly raise Internet safety issues openly and directly.
2. Educate yourself. You can't talk about the dangers unless you know what they are! Research what you don't understand and try out apps and games for yourself.
3. Set ground rules and agree sanctions. In addition to using parental controls, agree to rules on Internet usage and the sanctions for misuse with your kids. If they break the rules, they'll know what's coming.
4. Friend and follow them but don't stalk. Link up with your children on social media but respect their online space. Don't overdo it, but encourage them to create a good digital reputation.
5. Be a good digital role model. Set a good example to your children and grandchildren in the way you use your computer, limiting your own usage, showing courtesy to others and posting responsibly.



How To Deal With Poison Ivy, When To Visit The ER

Watch out, there's poison ivy about! Yes, it's that time of year when we start to see increased cases of poison ivy and poison oak contact. Most of us are at risk. According to the American Skin Association, 85% of us are allergic to the troublesome constituent- urushiol- and 10 to 15 percent are rated as extremely allergic. If you've touched poison ivy, oak, or sumac, here's what to do:

- *Rinse the area with warm soapy water immediately.*
- *Remove and wash clothing you were wearing at the time*
- *Wash everything, like garden tools that might also come into contact with the oil.*
- *Don't scratch. Instead, try bathing with an oatmeal preparation you can buy at drugstores, or adding a cup of baking soda to bathing water.*
- *Use calamine lotion or hydrocortisone ointment on the affected area. Cool compresses and antihistamine pills may also help*
- *Go to ER if you have breathing or swallowing difficulties, the rash covers large or sensitive parts of the body, you suffer swellings (especially of eyelids) or nothing seems to ease the itching.*

**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!

- | | |
|--------------|------------------|
| Rodney Beltz | Jonathan Catlett |
| PD Jones | Rodney Caison |
| Kandy Pena | Jeremy Jordon |
| David Burley | Linda Williams |
| Melissa Gray | Katherine Parker |
| Alonzo Bell | Carlton Hudgins |
| Ron Phillips | Pam Christiansen |



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:

Judy Imdahl-King, CPA of Jones CPA Group in Newport News, VA

as our Client of the Month! She 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 another Trivia Contest and offering you a chance to win a \$40.00 Dinner Gift Card. Test your knowledge! Answer the riddle below and you could be this month's winner. The winner will be randomly chosen from all correct entries received by August 30th. 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: A boy left home running one night. He turns left and he is still running. He then takes a left again and again. When he arrives back home, he sees two masked men. Who are the masked men?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Diane Gilliam** for correctly answering last month's trivia question! For the correct answer, Diane has won a \$40.00 Applebee's gift card!

Last month's question was:

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

Answer: Travelling at about 186,000 miles a seconds, across almost 93 million miles, it takes light 8 minutes (8 minutes 18 seconds to be exact) to reach planet earth.

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.

2015 "Referral Express" Grand Prize Winners

Congratulations to all of our winners of the Goodrich & Watson Insurers 2015 Referral Program!



Wine Country Bed and Breakfast Stay (Nellysford, VA)- Mark Malloy



Movie Extravaganza- David Burley



\$1,000 Cash Grand Prize Award- Scott Sagar



48" Big Screen TV- Cuong and Vianh Thui Tran

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Dan Goodrich's
Insurance Update


BUSINESS | HOME | AUTO | LIFE | BOAT


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To:


IT'S A FACT: One third of all water consumed in North America is used in gardening and other outdoor activities. An estimated half of this is wasted.


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


 Have you ever thought about buying a franchise? In these days when self-employment and small business ownership is increasingly attractive, there are an estimated 900,000 franchises in the US, employing more than 9 million people. But Franchise ownership is fraught with pitfalls that can lead to costly mistakes. Fortunately, the Federal Trade Commission has prepared a guide to potential issues and legal requirements. Get it from: <http://tinyurl.com/FTC-franchise>

 Worried that your new pet might go missing? A new smart collar for cats and dogs might be the solution. The device features a waterproof tag that enables owners to track their pets. It allows owners

to set a distance range over which their pets can travel before issuing an alert, and enables them to monitor pets' overall activity levels so they can identify any significant variation from the norm- which may be a cause for concern. More info at <http://hellonuzzle.com/>

 Talking of technology, the American College of Sports Medicine has recently issued a report forecasting that wearable technology – smart watches and the like – will be the leading fitness trend this year. Based on a global survey of health and fitness professionals, the study also highlights the growing popularity of weight training (2nd) and high intensity interval training (3rd), which uses short bursts of activity.

 Watch out for a new con trick in which victims receive a call purporting to be from their satellite TV company saying they need to upgrade their system or face losing the TV signal. Of course, the crooks with \$120 to do the job. If you get a call like this, hang up. If you're worried it may be true, independently contact your TV service provider to check.

 The Consumer Finance Protection Bureau has launched a new guide to how Social Security affects retirement plans. The service includes a simple calculator that shows estimated benefits based on earnings and claiming ages between 62 and 70. Start here: <http://tinyurl.com/CFPB-calc>

Quote: Realize that if a door is closed, it's because what was behind it wasn't meant for you.

Author Mandy Hale

