



Dan Goodrich's

December 2016

# Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

## Christmas at Springhill

We passed the Old Farmhouse at Benn's Church on the way home from a Family Reunion on New Year's Day, in Isle of Wight County. The year was 1967. These reunions had been a tradition of the O'Berry Family for as many years as I could remember. This day, my father and mother saw the old farmhouse on Route 10 (next to the cemetery), which this year, had a For Sale sign in the yard. Two short months later, we found ourselves living at Springhill Farm.

I have a whole host of great memories from my 12 years of life on that farm, but none greater than our Christmases at Springhill.

Our decorating and preparation would start just a few days before Christmas. My mother would have me gather fresh greenery from the bountiful harvest around our old home. Fresh pine branches, holly and juniper, with it's blue cluster of berries, would all adorn our fireplace mantels, downstairs doors, and of course, up the rickety old banister to the second floor. This all added to the wonderful aroma of evergreen that emanated around our home during this time of year.

By choice, the Christmas tree decoration was always Dad's responsibility. He would gather all of the kids, and we would go tree shopping on Christmas eve. I'm not sure why it was always so late...unless for Dad it meant a bargain perhaps? Not sure, but we enjoyed this frosty experience and the tradition nonetheless.

Dad's tree decorating included strings of large, multi-colored lights, hanging ornaments pulled and saved from the tops of previous Christmas gifts, hanging tinsel, and finished off with dollops of shaving cream—

carefully sprayed down selected tree branches. The aroma was now over the top!

The fields around the house on Christmas morning would be frosted from the cold winter night. Across our front yard, an early morning mist gave way to the familiar sound of Grandma and Granddaddy's '66 turquoise green Plymouth bounding up the front lane toward our house. Grandma and Granddaddy, you see, were here to see what Santa had brought us kids, and had joined us for a Christmas breakfast for many years.

A Christmas morning feast of ham, scrappel, fried eggs, and biscuits with homemade jams and jellies awaited our family. After breakfast, Grandma and Granddaddy would kiss us goodbye and reluctantly head back to the city.

There was little time in between as Mom would prepare for our next guests later for Christmas dinner. We never knew how many might appear, but there was always room for more.

After dinner, my afternoon was spent being teased and chased by the older cousins around the farm. The family, meanwhile, sat around the large oak table in the warm, roomy dining room and visited.

Everyone has their own special memories of Christmas. For me, those special times with family and friends at Springhill Farm still warm my heart.

On behalf of the Goodrich & Watson Protection Team and myself, we wish you and your family a **Merry Christmas and a Happy New Year!**

Cheers,

Dan



**IN THIS ISSUE:** , Christmas at Springhill • Our Protection Team in Your Community • Daily Press Choice Awards • Old Fashioned Apple Pie • Trivia Contest • Client of the Month • Quick Tips • Bright Ideas

**Save Up To  
37% By  
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- Renters
- Life
- Business



Are you Client of the  
Month? See Page 3

# Our Protection Team In Your Community

On Tuesday, September 22, Pam Watson and Matt Andrews attended the **Virginia Peninsula Association of Realtors REALTOR FEST**. This year's REALTOR Fest was held at the Marriott- City Center in Newport News. Pam and Matt had a great time and spoke with Realtors and Mortgage Brokers from all over the area and hope to attend again next year! Congrats to **Regina Scott** from **Berkshire Hathaway Towne Realty** for winning our \$50.00 Outback Steakhouse Gift Card Raffle.



## GW Insurers Sponsors Grafton High School's 2016 Homecoming Football Game

Goodrich & Watson Insurers was proud to be a sponsor of the 2016 Grafton High School Homecoming Football Game! We donated \$500.00 to the Grafton HS Athletic Department. Dan, Verna, Mary and Reagan enjoyed talking with the community and cheering for the Clippers! Congratulations to our halftime raffle winner of a \$50.00 Dick's Sporting Goods Gift Card— **Pamela Gibson of Yorktown**.

## The Results Are In!!! For our Fall Pumpkin Carving Contest

They came. They carved. They won!  
Thank you to everyone who participated in Goodrich & Watson's first ever Fall Pumpkin Carving Contest. We were blown away by the amazing entries! Congrats to **Logan Cook** who won the contest! Logan won a \$40.00 Rebounderz Gift Card



We would like to extend a warm thank you to everyone who voted for our agency in the Daily Press Choice Awards. Our agency is honored to announce that we are the 2016 Peninsula Best Insurance Agency Winner!! Two of our agents Matt Andrews and Verna Cremeans were on hand for the ceremony held at the Mariners Museum on October 13th.

## Old Fashioned Apple Pie for the Holiday Season!

- 2 tablespoons all-purpose flour, plus more for dusting
- Pate Brisee (Pie Dough)
- 12 Granny Smith apples, peeled, cored, and sliced
- 3/4 cup sugar, plus additional for pie top
- Zest and juice of 1 lemon
- 1 1/2 teaspoons cinnamon
- 1/2 teaspoon nutmeg
- Pinch ground cloves
- 2 tablespoons unsalted butter
- 1 large egg, beaten

1. Heat oven to 375 degrees. On a lightly floured surface, roll out pate brisee into two 1/8-inch-thick circles to a diameter slightly larger than that of an 11-inch plate. Press one pastry circle into the pie plate. Place the other circle on waxed paper, and cover with plastic wrap. Chill all pastry until firm, about 30 minutes.

2. In a large bowl, combine apples, sugar, lemon zest and juice, spices, and flour. Toss well. Spoon apples into pie pan. Dot with butter, and cover with remaining pastry circle. Cut several steam vents across top. Seal by crimping edges as desired. Brush with beaten egg, and sprinkle with additional sugar.

3. Bake until crust is brown and juices are bubbling, about 1 hour. Let cool on wire rack before serving.

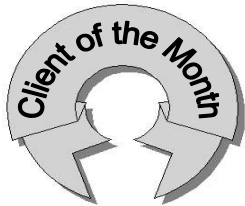
<http://www.marthastewart.com/344255/old-fashioned-apple-pie>

**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!

- Pete Esgro      -Ashley Strawsnyder
- Scott Sagar    -Tommy Hines
- Larry King     -Suzanne Sutton
- David Burley   -Shirley Newsome
- Paul Harte     -Chris Pederson
- Anna Gimple   -Dirk & Sally Krob
- Toni Taylor    -Melissa Gary
- Kandy Pena    -Lisa Winebarger
- Harley Owen   -Armando & Tressa
- Mike Urbanik   Schoener
- Dennis Rogers



**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:

**Kandy Pena**

of AM Administrative Services in Norfolk 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 January 15<sup>th</sup>. 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](mailto:info@goodrichwatson.com) --. Good luck!

**Question:** The highest temperature ever recorded in the United States occurred in which state?

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

**Last Month's Winner:**

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

**Last month's question was:**

Brazil hosted the 2016 Olympic Games this year. But where are the 2020 Games due to be held?

*Answer: Tokyo*

**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.

## **Quick Tips from Your #1 Protection Team**



Have you notified us about changes in occupancy of your home? Our carriers require notification when you move out, leave it vacant, or perhaps, rent your home under a lease agreement. Those changes in occupancy require new re-written policies.

A few years back we had a company that *almost* declined a fire claim under a Home policy for this very reason. The client had moved and failed to notify us that the home was rented out-- six months prior. The home should have been re-written more appropriately under a Dwelling-Fire policy. Fortunately, the carrier paid our clients claim, but could have denied coverages had they chosen to do so.

Call me today if you have questions about your Home, Auto, or Dwelling-Fire policy. Call or email me at [matt@goodrichwatson.com](mailto:matt@goodrichwatson.com).

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**IT'S A FACT:** Recycling one glass jar saves enough energy to watch TV for 3 hours.

### 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 FTC has prepared a guide to potential issues and legal requirements. Get it from <http://tinyurl.com/FTC-franchise>



Worried that your pet might go missing? A new smart collar for cats and dogs could 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 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 and high intensity interval training, 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 want \$120 to do the job. If you get a call like this, hang up. If you're worried it might 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 claiming ages between 62 and 70. Start here: <http://tinyurl.com/CFPC-calc>

**Quote:** You will never win if you never begin.

Helen Rowland