



Dan Goodrich's

February 2019

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

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Happy Valentine's Day
February 14, 2019

A "Get Fit" Challenge for 2019

As my waistband button nearly bested me in one-on-one combat, I realized on this particular November morning (yes, after Thanksgiving weekend) that I had better get back down to my fighting weight- whatever that looks like. You see, if I were to look back and consider how all my extra pounds had happened over the years, then I could blame it on the sympathy weight I gained each time Karla had one of our kids, or I could assign liability to the stress of running a business for 17 years. Or, it most certainly could've been the late-night snacking while binge-watching episodes of the *Andy Griffith Show*- which I affectionately call "*Barney*". *Don't judge me! It's wholesome good entertainment! Nonetheless, I have carried too much extra weight.*

Well, Christmas 2018 came and went in a mockery of my resolve to ignore the tasty treats that came along with the Holiday. But now...NOW is the month of redemption. Never the one to do well with New Year's resolutions, I've struggled each year with even the smallest of things I desired to change. Change isn't easy and so I'd find myself making excuses and burning out on my new resolutions quickly. So, no, getting fit resolutions don't have the doggedness to stick around much longer than a week or two into a new year. And because of this obvious fact, I'm finally going to stop the insanity and try a new approach...accountability.

The Epiphone came one morning as I stumbled into the office after packing on 5-6 pounds over the Thanksgiving weekend and after the pants button brawl that morning. As I was talking to one of my team around the Keurig Coffee Machine (sorry, we don't have a water cooler), I said plainly that I "*need to lose weight and get healthier in 2019. Nearing a milestone in age, my body isn't going to get healthier on its own.*" My Co-worker said she was telling her husband the same thing and that that was the exact conversation she'd been having with herself as well.

Now, I have no aversion to hard work, I've worked particularly hard for most of my life, but what I haven't done is work as hard on my physical well-being as I have on other things. Unfortunately, getting healthier doesn't just happen because I state the problem. Vague generalizations and wishy washy statements aren't good enough. It takes a concerted, focused, effort and therefore, that effort **STARTS NOW!**

The cat is out of the bag and the horse has left the stable, the official 2019 "Get Fit" Challenge is underway at the Goodrich & Watson Insurers office. Congruent with the writing of this article, we have had the somewhat painful initial weigh-ins and I'm happy to say that all of our team has jumped on board to **SOLDIER THROUGH TO A BETTER "YOU"...** err...THEM.

The motivational speaker, **Jim Rohn**, says that there are "**two major pains in life. One is the pain of discipline; the other is the pain of regret. Discipline weighs ounces, but regret weighs tons when you allow your life to drift along unfulfilled.**" He also said, "**Motivation is what gets you started. Habit is what keeps you going.**" Let's not think about diets, exercise, what we can and can't have compared to "*Naturally skinny*" Nancy down the street...let's work to develop better choices and conscience eating that will turn into life-giving healthier habits.



To a Happier, More Prosperous and Healthier New Year!!

Cheers,
Dan

Are you Client of the
Month? See Page 3

Quick Tips from Your #1 Protection Team

VERNA



Hired and Non-Owned Auto Liability are two coverages that can be added by endorsement to the Commercial General Liability policy. An insured can purchase one or both. Unless it duplicates similar coverage under their business auto insurance, every business should add these coverages to their general liability

insurance policy. So, what do they cover? **Hired Car Borrowed Autos**— coverage protects the insured against the possibility that a vehicle rented or borrowed for temporary use by a business (from persons not associated with the business) would be inadequately insured by the vehicle's owner for liability to others. **Non-Owned Auto Liability**— If an employee uses their own vehicle to run errands on company time and they have an accident there could be coverage afforded for the employer (not the employee). If the employer gets pulled into a claim the non-owned liability coverage would be excess over the employee's underlying policy or primary coverage if the employee had no personal coverage at the time of the accident.

Please email me with any additional questions at VERNA@GOODRICHWATSON.COM

RYAN



Did you know that **Personal Property of Others** is covered under your homeowners policy? This has to be requested by you, but the personal property of others can be covered while it is on the

part of a residence premises occupied by an insured (if the insured is a tenant, this coverage applies only to property in the insured's part of the apartment or dwelling). Also, at the insured's request, property owned by residence employees and guests can be covered while in a residence occupied by the insured.

Email me at RYAN@GOODRICHWATSON.COM and I can help you out!

Our Favorites

The chilling temperatures and frost on the windshield in the morning have never been discouraging in my family. It can only mean one thing....ski season is here! Every winter we love to take trips up to the mountains with friends and family to enjoy skiing, snowboarding, and of course the cozy fire and hot cocoa at the lodge afterwards. Our favorite "local" spots are Wintergreen Resort in Charlottesville, VA and Snowshoe Mountain, WV. Typically I ski while my husband snowboards, but a couple years ago we decided to swap and he skied while I attempted to snowboard. It was a sight to see! Whatever your favorite winter-time activities are stay safe & warm this season!

-Julie Camp, Personal Lines Agent

Romantic Netflix Movies for Valentine's Day

- ◇ Set It Up (2018)
- ◇ Sixteen Candles (1984)
- ◇ Love Actually (2003)
- ◇ P.S. I Love You (2007)
- ◇ How to Lose a Guy in 10 Days (2003)



6 Things A Food Poisoning Attorney Refuses To Eat

Eating is, literally, a matter of taste. Everyone has different preferences. But, as we all know, eating some food just doesn't make sense. One man who has an inside track on this is Bill Marler, an attorney who has represented hospitalized victims of food poisoning for the past 23 years. He recently listed for the website BottomLineHealth.com six foods he would never eat. Here they are:

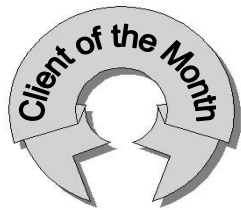
1. *Unpasteurized (raw) milk and packaged juices — they can be contaminated with bacteria, viruses and parasites.*
2. *Raw sprouts, including bean sprouts, alfalfa, mung bean, clover and radish sprouts.*
3. *Meat that isn't well done. E coli and salmonella poisoning can result if meat is not cooked to 160 degrees throughout.*
4. *Prewashed or precut fruits and vegetables. Too many hands can cause hygiene issues. Buy unwashed and do it yourself.*
5. *Raw or undercooked eggs. Risk of egg contamination is lower than it used to be but well-cooked is still safest.*
6. *Raw shellfish. Warming waters increase the risk of bacterial infection. Interestingly, though, raw fish — sushi — is not on Marler's no-no list!*

**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!

- Diane Gilliam - Karla Ibarra
- Sally Krob - Mark Malloy
- Amy Gregory - Linda White
- Joe Rollins - Saffi Harper
- Duane Lassiter - Sibron Henry
- Hany Saad - Nick Calafiore
- Patricia Thomas - Leonard Watford
- Michelle Dean - Larry King
- George Luziach - Jessi Jahic
- Shaun Gambil - Sebastian Ranno



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! 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 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 **March 1st**. Write down your name and answer, and then fax 757.591.2033 -- or mail -- 11837 Rock Landing Dr. #102, Newport News, VA 23606 this page -- or email your name and answer to info@goodrichwatson.com --. Good luck!

Question: Which country was the first to give women the right to vote?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Stephanie and Kelly Dixon** for correctly answering last month's trivia question! For the correct answer, they have won a \$40 Outback gift card!

Last month's question was:

Which word goes before vest, beans, and quartet?

Answer: String

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.

Find out What Happens at Your Front Door

Home safety technology is always on the rise, with one of the latest inventions being the "Ring" smart doorbell. This doorbell allows you to check in from anywhere, at any time, with the click of a button. The Ring app will notify you immediately when it detects motion on your property, allowing you to see, hear and speak to visitors, no matter where you are. With this in mind, you and your family can enjoy the moment without worrying about break-ins or robberies.



Goodrich & Watson Insurance Protection Team Services

- Auto
- Home
- Boat
- RV
- Flood
- Fire
- Secondary Residence
- Renters
- Life
- Business



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IT'S A FACT: In the U.S., staged wrestling is called 'professional wrestling' while real wrestling is called 'amateur wrestling'.

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



This is the time of year many bicycles emerge from their overwintering in the garage. Before you or your family members launch themselves off on two wheels again, allow 15 minutes for safety checks, including tire pressures, brake functions and brake pads, check that lights are working and tighten nuts and bolts.



The Centers for Disease Control (CDC) has launched a new website outlining training, tools and other resources for dealing with domestic violence. The site, <http://www.cdc.gov/vetoviolence/>, is mainly aimed at violence-protection practitioners. 20 people are victims of physical violence by their partner every minute in the US. Both men and women are victims.



Does your car key include a panic alert button? If so, why not take your keys to bed with you at night, if your car is within range. That way, you can click it, to sound the alarm, if your home has been invaded or to scare away burglars who may be lurking around your property. The noise will also alert your neighbors.



Forty-two percent of Americans keep a gun for their safety but the proportion of people who support the notion that firearms in the home actually help to increase safety tops out at 60 percent, according to a poll by the research organization Gallup. This latter figure marks an almost doubling of support since 2000.



More than 90 percent of American high school students are chronically sleep-deprived, endangering both their health and academic performance according to a Columbia University study. Reasons include homework, health problems, anxiety, depression and drug usage. Teens need at least 9 to 10 hours sleep every night.



Repeatedly checking your email may be bad for your health, say psychology researchers at the University of British Columbia. People who checked their inboxes only three times a day felt far less stress than those who checked more often. Unfortunately, the study also showed most users found it difficult to change their habit.

Quote: "There is nothing on this earth more to be prized than true friendship."

Thomas Aquinas