



Dan Goodrich's

January 2022

# Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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



**IN THIS ISSUE:** Supercharged Willpower • Adopt A Classroom 2021 Winners • Chocolate Bark Recipe • Introducing Erik Goetzke • Client of the Month • Trivia Contest • Adopt A Classroom 2021 • Bright Ideas

## Supercharged Willpower—How to Make Changes Stick

The trouble with willpower—don't you always find this?—is that it's like a full tank of gas. You start off on a journey full of energy and optimism, but gradually you begin to run out of fuel until you come to a dead stop. Sometimes your miles-per-gallon are extremely poor and you don't get very far!

Whether it's dieting, quitting smoking, or launching that business, most changes we resolve to make just don't last. What we need is a way of refueling mid-journey. Actually, experts working in the fields of psychology and social science acknowledge this—we need more than sheer willpower to achieve many of our life goals.

There's a whole lot of research and a library shelf full of books on this subject, but there are some simple steps you can take straightaway to increase your chances of making changes stick. Here's a useful starter list.

1. Change your routine. We humans are creatures of habit. We feel comfortable with that same-old-same-old way of doing things. Find different clothing. Change the way you do things, and you tell your inner-self that things are different now.
2. Create a circle of friends. Tell other people you trust about your plans and enlist their honest support to provide feedback and be there when you need them. May-

be some will join your quest.

3. Use affirmations. It used to be considered corny to write and repeat motivating messages to yourself, but they actually work provided you think carefully about them when you say or read them.
4. Improve your knowledge. Use the library or the internet to research the issue you're addressing. How have other people coped? What are the proven routes to success?
5. Reward your efforts. Experts say you should reward yourself for trying, not for results. Small, frequent awards—a trip to the movies, a new sweater, that sort of thing—work better than a big splurge at the end.
6. Envision failure. Think of someone you know whose shoes you never want to be in. Even if it's no fault of their own, maybe they're in poor health or going nowhere. Mentally put yourself in their shoes and see what you look like a year from now.
7. Envision success. Conversely, picture yourself five or ten years from now when you've been moving steadily towards your goals. See yourself with your family, friends, work colleagues, celebrating the better you.

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- Life
- Business



Are you *Client of the  
Month*? See Page 3

## Quick Tips From Your #1 Protection Team

VERNA



For protecting your business, the Commercial Umbrella policy is an invaluable addition to your business insurance portfolio. The Umbrella policy, normally written in \$1,000,000 increments, provides an added layer of Liability coverage (and protection). This additional liability

covers you over and above the underlying liability limits for General Liability, Business Auto, and Workers Compensation coverage for your business. As an example, if you have \$1,000,000 General Liability policy and add a \$1,000,000 Umbrella—you would have \$2,000,000 in protection. The majority of Commercial Umbrellas for small businesses will cost between \$450.00-\$750.00 per year. Factors such as class or type of business and limit of liability needed of course will affect the rate.

Email me at [verna@goodrichwatson.com](mailto:verna@goodrichwatson.com) for more information.

MATT



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 rewritten 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 rewritten more appropriately under a Dwelling-Fire policy. Fortunately, the carrier paid our client's claim, but could have been denied coverages had they chosen to do so.

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

### Adopt A Classroom 2021 Winners

We would like to thank you for all the wonderful entries we received for our Adopt A Classroom 2021 Program! Knollwood Meadows Elementary won first place, and Christopher Academy won second. They will receive \$500 and \$300 respectively. We also decided to donate \$200 to the other contestants. We look forward to next year!



### Introducing Erik Goetzke



Erik joined our team June, 2021 as a Personal Lines Sales Agent. He was born and raised in Yorktown, VA, and also recently graduated from Mississippi State University with a Bachelor's Degree in Business Administration with a concentration in Marketing. Erik brings a fresh, young, and outgoing personality to our sales team, while also striving to make his clients feel appreciated and

cared for. Attention to detail and customer satisfaction are his top priorities in the workplace. Erik is also an avid dog lover and loves his two furry friends, Griffin and Genavieve. When not in the office, he loves to play golf, fish, and to support his Alma Mater's sports teams. He is looking forward to meeting so many new people through his work!

### 5 Minute

### Chocolate Bark

*One of our personal favorite winter treats is chocolate bark. This dessert is incredibly easy to make and so customizable—everybody will love it! There are only two main ingredients, the rest is up to you!*

*Ingredients: 1 11-12 oz bag of chocolate chips. 1 tbsp vegetable oil or shortening.*

1. Line a 10x15-inch pan with wax paper.
2. Place 1 11 ounce bag of your choice of chocolate chips in microwave safe bowl, add 1 tablespoon oil.
3. Heat in 30 second increments, stirring in between.
4. Spread mixture onto pan and top with desired toppings.
5. Chill and then smash into pieces!

*Toppings: M&Ms, Caramel, Pretzels, Peppermint, Oreos, Almonds, Dried Fruit, Sprinkles*



### 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!

- Ricardo Garcia
- TJ Properties
- Gail Blecher
- Sheppard Quality Homes
- Julie Hinton
- Jeff Smith
- Cindy Earnheart
- Rajendra Patel
- Stephanie Creel
- Ray Savage
- Jennifer O'Shaughnessy
- Diane Steele
- Michael Reed
- Jose Claudio
- Brian Griffin
- Joseph Robinson
- Barry Borden
- Keller Williams / Jessica Lucas
- KSB Cleaning Service LLC



### 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:

**Ray Savage**

as our Client of the Month!

**Ray** will receive a

**\$50.00 dinner 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 **February 30th**. Write down your name and answer, and then mail -11837 Rock Landing Dr. #102, Newport News, VA 23606 this page -- or **email** your name and answer to [mary@goodrichwatson.com](mailto:mary@goodrichwatson.com) -- Good luck!

**Question: Which team plays at the oldest stadium in the NFL?**

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

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

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

### Last Month's Winner:

Congratulations to **Rodney Anderson** for correctly answering last month's trivia question! For the correct answer, **Rodney** has won a **\$40.00 Dinner Gift Card!**

### Last month's question was:

*How many months have 28 days in them?*

*Answer: All 12.*

### 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.

## INSCO Insurance Group Acquisition



We have exciting news in the life of our office! If you have not already heard, Goodrich & Watson Insurers announced on October 15th that we have acquired INSCO Insurance Group of Virginia Beach as of September 1st.

INSCO Insurance Group has served clients with a full line of Insurance services since 1960 when Seeman Waranch founded the agency. They specialize in Technology, Contracting, Commercial Property and Professional Liability Risks. The Hallmark of the agency has always been providing excellent customer service to its clients and giving back to its community.

Goodrich & Watson is proud to be affiliated with INSCO Group. The combined companies will now have even more options for all of your personal or commercial insurance needs.

Goodrich & Watson Insurers, Inc.  
11837 Rock Landing Dr. #102,  
Newport News, VA 23606  
(757) 591-2032



Dan Goodrich's  
**Insurance Update**


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**IT'S A FACT:** The Statue of Liberty is the largest Christmas gift ever given. Standing over 150 feet tall and weighing 225 tons, the statue is an impressive figure. And since it was a holiday gift from France in 1886, it's officially the largest Christmas present in the world!


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


 **Move More, Sit Less.** Adults need at least 150 minutes of moderate-intensity aerobic activity every week, plus muscle-strengthening activities at least two days a week. Getting active also increases serotonin in your brain — making you both happier and healthier.

 **Meal Prep.** As you plan your week, fill in each day with when you plan to do grocery shopping, when you'll be cooking make-ahead dishes, and any deliveries that may need to come to the house. Don't wait until the day of to figure out what you're making. Instead, give yourself some time to prepare and relax. This helps increase free time while decreasing cost and waste.

 **Clean Hands Save Lives.** Prevent the spread of germs. Teach your kids the five hand-washing steps—wet, lather, scrub, rinse, and dry—and the key times to wash hands, such as after using the bathroom or before eating.

 **Bundle Up.** As colder weather approaches, remember to layer up and keep warm. Use earmuffs to protect your ears, and gloves or mittens to protect your hands as flu season is very much upon us. If you haven't already received your flu shot, stop by your local retail pharmacy or doctor's office and keep those germs at bay by continuing to wash your hands throughout the day. No one wants to spend the new year sick!

 **Sleep.** Getting 8 hours of sleep a night is vital to your health year-round, but especially this time of year. Proper rest comes with a ton of health benefits including a boosted immune system to protect against the cold and flu! If you struggle to get eight hours a night, consider setting a regular sleep schedule and sticking with it for the new year to see how much it improves your sleep quality.

 **Keep Hydrated.** In dry, cold weather, both kids and adults lose more water through their breath. It's important to keep hydrated not just in the heat! Offer plenty of water to others, and try consuming more warm drinks and soups.

**Quote:** "Even if you're on the right track, you'll get run over if you just sit there."

Will Rogers