



Dan Goodrich's

January 2017

# Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

**IN THIS ISSUE:** Am I There Yet? • Referral Winners! • Angry Driver Test • Our Favorites • New Office Space • Trivia Contest • Client of the Month • Quick Tips • Bright Ideas



## Am I There Yet?

I never imagined that taking a walk would turn into a lifetime (and maybe a million miles) of steps.

My journey began 39 years ago in 1977 while stationed with my family at Hahn Air Base in Germany. Setting out for Germany for the 4-year tour, I had my almost 3-year-old daughter in tow and a belly "ready to pop" with my soon to be born son, Brad. Oh, and did I mention this was my first time flying alone? Needless to say, I was scared to death, but this was "the chance of a lifetime" ... or so I was told!

If you can imagine your husband leaving for work each morning in the ONE family car and living 20 miles from base, then you would understand how difficult it was with a toddler and a newborn. Retaining my sanity was the ultimate goal! Television was a limited option as we only had AFN (Armed Forces Network) and the programming came on at noon and off at 8 like clockwork. The show selection was limited as *Sesame Street* and *Electric Company* were the only options for kids. I was in luck, though, the Network did have two soap operas (*All My Children* and *General Hospital*) for my viewing pleasure, and yes, I did see Luke marry Laura! There's nothing like watching the Super Bowl at 8:00 pm on a Wednesday night.... not the same!

With only one other English-speaking, military family in our village, we quickly became good friends and planned outings together. This is when we discovered volksmarches- a "volksmarch" being a noncompetitive 3.1 mile (5 km) or 6.2 mile (10 km) walk. It's not a pledge walk, it's not a race, but a fun activity you do with a club, your family, with your pet, or all by yourself. THAT'S WHERE IT ALL BEGAN!! I would challenge the definition of these volksmarches as being "non-competitive" .... a race is a race!

Every Saturday now involved a 5k (or sometimes a 10 k) volksmarch that always concluded with food, beer, and wine which was worth the walk. With kids in tow (Korie walking and Brad in what was similar to a backpack) off we went. To this day, Korie likens volksmarching to child abuse-despite the fact that you

got a medal!!! That box of medals has moved with us. Couldn't tell you where they are now, but I definitely still have those little reminders...somewhere.

We returned to the US in 1981 and moved to Hampton where we were now stationed at Langley AFB. With the kids being old enough to be left alone for a short period of time, I began walking 5 miles a day- 7 days a week. I know it sounds a bit compulsive, but the benefit was that I stayed slim, healthy and happy. Over the years, I've been dubbed by so many people as the "lady that walks all the time". I've been bitten by a dog and even had a policeman put a radar gun on me for walking too fast! I explored biking, kick boxing, roller blading, and many other physical fitness options (which always resulted in an injury), but always returned to walking.

I am back to doing 5K's again and completed my first in a long while at the Smithfield "Hog Jog" in 2016. Proceeds from the "Hog Jog" benefit the Christian Outreach Program. I am getting my group together for the 2017 event in hopes of raising \$20,000. Having come in 6<sup>th</sup> in my age group out of 15, I'm shooting for better next time. The runners seem to get the first few places, but I still place in a satisfying position near the top.

I've taken a lot of steps over the years. Some significantly more challenging than others. But with each stride, I'm reminded that life isn't so much about the finish line as it is about the journey getting there. I still walk 3-4 times per week and try to make the 4-mile mark in an hour. And although I don't know if I have walked a million miles yet..... I know I'm still leaving a footprint.

Warm Regards,  
Pam Watson



**Goodrich & Watson Insurance Protection Team Services**

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



Are you Client of the Month? See Page 3

# Congratulations to our 2016 Referral Express Winners!



Congrats! Tommy Hines was the winner of the Goodrich & Watson Insurers' \$1,000 Cash Grand Prize Drawing!



Congratulations! Scott Sagar was the recipient of a 50 inch Vizio Smart TV!

Congrats to Maggie and Scott Wiesiger who won the Wine Country Bed & Breakfast stay and to Melissa Gary for winning the make extravaganza basket!

## Take This Angry Driver Awareness Test

Are you an aggressive driver? If you are, you'd probably deny it. But here's a chance both to give the subject some thought and discover the truth about your driving habits.

We probably all have moments of anger behind the wheel, especially when we're in a hurry or someone cuts in or tailgates us. But just how aggressive can you be? It is almost February, which is Aggressive Driver Awareness Month, when the National Highway Traffic and Safety Administration urges us to reflect on how we handle ourselves in these types of incidents—knowing that millions of auto crashes are caused by anger issues.

If you're in denial, take this AAA test to see just how aggressive you are (and learn from it!). <http://tinyurl.com/AAA-anger-test>.

## Our Favorites

One of my most favorite traditions growing up was Sunday dinner at my Grandparent's home in New Haven, West Virginia. It was always noon on Sunday after church and there was always plenty of food. There was a grown-up table and a kids table connected in the same room. Nobody sat on a couch or recliner eating; we all squeezed in to make sure the whole family was sitting together at the dinner table. My Grandparents, Mom, and Uncle always seemed to tell the same stories and jokes, but every time, it was as if we were hearing them for the first time. So many laughs and memories were shared at my Grandparent's home. When my husband and I have our grandchildren, we hope to continue that tradition with our little family, and tell them all of our stories.

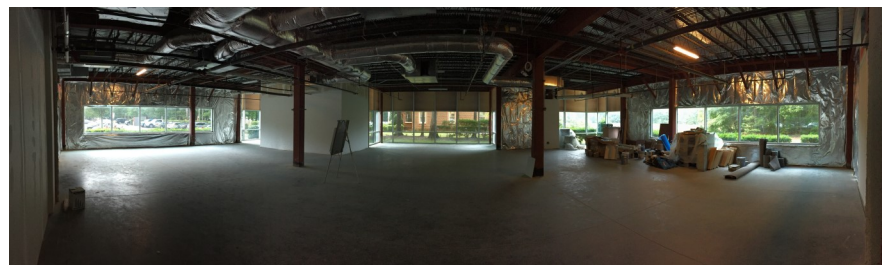
**-Verna Cremeans, Commercial Lines Agent**



Goodrich & Watson Insurers, Inc. celebrates our 15th year in business! We thank our wonderful customers for the pleasure of serving you through the years. We are grateful to those who have made our progress possible.

## COMING SOON: OUR NEW OFFICE

We are moving!!!! But just across the hall!



Though it's not much to look at yet, construction will start soon on our new expanded office space (across the hall). We expect to move into our new digs by March 2017.

**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!

- Kim Jewel
- Kandy Pena
- Scott Sagar
- Sheri King
- Larry King
- Mike Shafer
- Termaine Edwards
- Jeremy Jordan
- Cindy Tripplet
- Melisa Wade
- Chris Robinson



**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:

**Larry and Sheri King**

as our Clients of the Month! Larry and Sheri 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 October 30<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:** Who was the first president of the United States to live in the White House?

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

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

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

**Last Month's Winner:**

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

**Last month's question was:**

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

*Answer: California (134 degrees on July 10, 1913)*

**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**



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 a \$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 Umbrella's 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.

If you have any questions regarding the commercial umbrella policy, email me at [verna@goodrichwatson.com](mailto:verna@goodrichwatson.com) or call the office at 757-591-2032

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**Dan Goodrich's**  
**Insurance Update**

BUSINESS | HOME | AUTO | LIFE | BOAT


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Check out our new 2017 Referral Program, "Talk a Little... Talk a Lot" for a first look at all of the new exciting prizes and see how YOU can WIN!





**IT'S A FACT:** Sea otters hold hands when they sleep so they don't drift away from each other.


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


 Finding critical information during a power disruption just got a whole lot easier— at least for those with Android smart phones and tablets. The Department of Energy has released a new, free app called Lantern Live to provide and share details about local gas stations and outages during emergencies and sever weather events.

 It's not too late for the middle school student in your life to bid for a \$1,000 cash prize for designing a poster to alert people to the dangers of carbon monoxide— the so-called "invisible killer". The competition is organized by the Consumer Product Safety Commission. Closing date is Feb 27. See: <http://tinyurl.com/CPSC-poster>

 Surprise, surprise! Over-the-counter medications may be more effective for easing acute pain than prescribed painkillers, says the National Safety Council. Combinations of ibuprofen and acetaminophen are often more effective than the so-called opioid products such as hydrocodone, the Council suggests.

 The FBI wants to help youngsters understand more about its activities, pick up safety tips, and even understand what a typical day in the life is like for an agent. The Bureau has set aside part of its website just for kids, with a series of cartoon characters and some fun games to play. Find the section at: <http://tinyurl.com/FBI-kids>

 Pre-packaged microwavable soups are a frequent cause of scald burn injuries (especially noodle soups) because they can easily tip over, pouring hot liquid and noodles on the victim. Know how to deal with a scald—and how to prevent them? See this poster from the National Fire Protection Association: <http://tinyurl.com/NFPA-scald>

 You get in your car, fire the ignition and then spot what looks like a \$100 bill stuck under the windshield wiper. You jump out to get it and a car thief slides into your seat and drives away, leaving you with a dud \$100 in your hands. It's a slick new trick. Don't fall for it. If you must get out to check, switch off and take your keys with you.

**Quote:** Obstacles are those frightful things you see when you take your eyes off your goal.

Henry Ford