



Dan Goodrich's

November 2018

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

Thanksgiving at W. 19th Street

IN THIS ISSUE: Thanksgiving at W. 19th Street • Quick Tips • Trivia Contest • Community Involvement • Our Favorites • Client of the Month • Referral Winners! • Bright Ideas

The old, two-story, white clapboard home with slanted roof and front columns could be seen as we rumbled up the hill toward 603 West 19th Street in Richmond each Thanksgiving. This was the home of my Aunt Margaret and Uncle John Woodall (sister and brother) and their mother, (my Great Grandmother) Ella Mae. Now advanced in years, Ella Mae was simply known by us kids as "Nana". We never knew her by any other name, just as we never noticed the modesty of the home in which these three, precious family members lived. We only felt the warmth, love, and excitement that the Woodall family home contained. I loved everything Richmond. From the diesel smell of the buses scuttling around downtown to the hazy, gray views of the downtown business district skyline from the back porch of the house. Margaret and John's vantage point was not much more than a small deck, I believe, but nonetheless, it was a scene to behold from the crest of a rolling hilltop where their home was situated.

As the Thanksgiving meal was nearly ready, our entire clan would gather around the large dining room table while a few of the younger kids would obligingly take their place around a kids' table in the kitchen. Piles of turkey, spiral ham, sweet potato casserole, mashed potatoes with gravy, and of course, Nana's hot rolls floated by us in a grand fashion that rivaled the Macy's Day Parade (which we had all gotten up early to watch). Desserts were always plentiful on the sideboard with chocolate chess and lemon chess pies, coconut cake, and wine jelly with custard. If we were good, we kids got to have a spoonful of the latter from our parents' helping. Not too much, of course, since the wine still had a little kick to it.

While the family was enjoying the meal and each other's company, Margaret, John, and Nana would each pull out a small, spiral notebook. Not unlike Santa's industrious elves, they would take the time to record all of the grandkids' Christmas requests. This was the proverbial cherry on top of an already seamless day, until after our lunch when some of us would take the short walk down West 19th street to the steep banks of the rolling James River. Part of the excitement of this holiday trip would be our annual trek down to the "rocks". The adventurer in me loved bouncing and bounding over the rocks; around and over the coursing water to the island in the middle. Belle island, used as a holding prison for Union soldiers during the Civil War, was our tiny destination. Mostly consisting of a few scattered walking paths and an old abandoned building, it was an out-and-out "Shangri-La" compared to the gauntlet of river water and rocks we had to negotiate to get there. Never to disappoint our crew, the challenge was always real and we would take bets on who would be the first to fall in the frigid, river water. Yes, and in November, VERY frigid water. "Man in the water!" we would shout, "Throw him the rope!" This urgent cry was usually followed by bursts of laughter as the water was typically only knee-high. After reaching our destination and hiking the mile or so on worn trails, the sun would start to set over the James River rocks. This would cue our exit back to the house-back to the Thanksgiving leftovers that were waiting to nourish the hungry (and wet) adventurers. After drying off a bit by the radiator and with a few turkey and ham rolls in tote, we piled into the station wagon for the trip back home. This was another memorable Thanksgiving day for all of us!

Charles Kuralt, the American broadcaster once said, "The love of family and the admiration of friends is much more important than wealth and privilege." I am content to say that my life's best moments have had nothing to do with "wealth and privilege." It's curious to think that a simple white house, on a typical city street, could be such a treasure trove of unforgettable memories...and people.

On behalf of the Goodrich & Watson Protection Team and myself, we wish you a wonderful **Thanksgiving Holiday!**



Gray, Mary & me at the "Rocks" 2004

Cheers,
DAN

Are you Client of the Month? See Page 3

Quick Tips from Your #1 Protection Team

JULIE



IS YOUR VALUABLE JEWELRY PROPERLY PROTECTED?

EVEN THOUGH THE PERSONAL PROPERTY COVERAGE AMOUNT LISTED ON YOUR POLICY IS LIKELY A SUFFICIENT FIGURE TO COVER YOUR BELONGINGS, DID YOU KNOW THAT SMALL VALUABLE ITEMS MOST SUSCEPTIBLE TO THEFT ARE COVERED AT LOWER LIMITS? TYPICALLY, A HOMEOWNER'S POLICY WILL COVER SOMEWHERE BETWEEN \$1,500-\$10,000 FOR LOSSES TO JEWELRY. IN ADDITION, ON AN UNENDORSED POLICY, ONLY THE 17 NAMED CAUSES OF LOSS ARE SUPPORTED. THAT MEANS THAT IF THE ITEM MYSTERIOUSLY GOES MISSING OR IS EATEN BY THE DOG THERE WOULD BE NO COVERAGE! IF YOU HAVE VALUABLE ITEMS YOU WOULD LIKE TO PROTECT, CONSIDER SCHEDULING COVERAGE SPECIFICALLY ON YOUR POLICY TO AVOID THESE GAPS IN COVERAGE!

IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL ME AT [Julie@GoodrichWatson.com!](mailto:Julie@GoodrichWatson.com)

RYAN



CHIMNEYS AND FIREPLACES CAUSE SOME OF THE MOST EXPENSIVE DAMAGE TO HOMES. BUILD-UP FROM CREOSOTE CAN EASILY IGNITE, CAUSING A DEVASTATING FIRE. IF YOU ARE UNFAMILIAR WITH INSPECTING A CHIMNEY, IT MAY BE WORTH CALLING

IN A CHIMNEY SWEEP, WHICH IS USUALLY QUITE AFFORDABLE. MAKE SURE TO LEAVE YOUR FLUE CLOSED WHEN NOT IN USE, AND ALWAYS HAVE A FIREPLACE SCREEN IN FRONT OF OPEN FLAMES TO PROTECT YOUR HOME FROM WAYWARD SPARKS.

EMAIL ME FOR MORE INFORMATION ABOUT THIS AT [RYAN@GOODRICHWATSON.COM!](mailto:Ryan@GoodrichWatson.com)

Our Protection Team In Your Community

We have had an amazing time being a part of the Peninsula community this fall.



We had a fish themed table at the **2018 Realtor Fest** and a bass pro gift card drawing.

We had a "Wheel of Fortune" at the **Keller Williams Block Party**, where you get to win a prize after a fun game of corn hole or ring toss.



We brought our dogs and played with many more at the **2nd annual Rock & Rescue** event in Hampton where we also gave out free popcorn and did face painting!

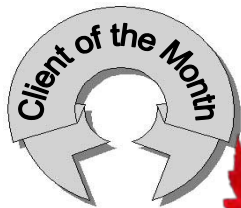


Thank You For Referrals Thank You! Thank You!

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!

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|------------------|----------------|
| - Jean McCullen | -James Taylor |
| -Carol Miller | -Sally Sheard |
| - Bonnie Hogan | -Larry Fowler |
| -Wynn Rogers | -Jeremy Zappas |
| -Pratrice Hewitt | -Holly Griffin |
| -Leonard Watford | -Melonie Fluet |
| -Sergio Ronconi | -Jessica Lucas |
| -Jeff Smith | -Candice Sayre |
| -Jason Lawrence | Jay Cremeans |
| -Melissa Wade | -Sibron Henry |
| -Albert Dower | -Pablo Osle |



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:

Leonard Watford

as our Clients 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 **December 17th**. 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 word goes before vest, beans, and quartet?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

Which chess piece can only move diagonally?

Answer: Bishop

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.

Our Favorites

F. Scott Fitzgerald said it best, I think. "Life starts all over when it gets crisp in the fall." As my favorite season of the year, the refreshing change from August's heat brings so many good times with it: The first day of sweater weather, fun at Halloween, bonfires and of course Thanksgiving! Virginia has a beautiful leaf changing season all over the state, and sometimes a long drive on a back road is all you need to see the sights!

-Kelly Easterling, Personal Lines Agent



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: Researchers found that the music one listens to can temporarily change a person's visual perception and affect what they think and see.

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


 Furniture retailer Ikea occasionally recalls pieces of furniture after the Consumer Product Safety Commission (CPSC) said they posed a serious risk of injury or even death from toppling on children if they are not anchored. At the same time, the CPSC has launched a campaign called "Anchor It" to prevent furniture and TV tip overs from injuring or killing children. Every 24 minutes, a child ends up in the ER after a tip over accident.

 You might regard your weight as a piece of personal information you'd rather keep to yourself. But that could change if a move by one airline to weigh passengers becomes a trend. The weigh-in has been introduced by

Uzbekistan Airways which says it's a safety measure and that it will safeguard the confidentiality of passengers' pounds or kilos. A few years ago, Samoa Air introduced a pay-as-you-weigh fare program which apparently is still in force.

 Listening to a favorite kind of music could help patients recover from surgery according to a study of more than 7,000. In fact, say the British researchers, listening to music before, during, and after an operation was shown to reduce anxiety and pain. In some cases, the effect of playing favorite music, whether classical or pop, reduced the amount of pain medication patients needed to take. However, experts noted that not everyone

likes to listen to music. Some people prefer peace and quiet while others prefer the distraction of TV game shows!

 You wouldn't leave your house keys in the door, with all your valuables inside, while you went out, so why would you leave your computer open to access by people intent on stealing your personal information — which could turn out to be a lot more costly than a burglar visit? Securing your computer is as easy as locking your door and you can learn the basics from a new 3-minute video posted online by the US government consumer security site OnGuardOnline.

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Quote: Gratitude makes sense of your past, brings peace for today, and creates a vision for tomorrow."

Melody Beattie