



Dan Goodrich's

September 2017

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

Grayson Heads to College

As I finish this article, my wife, Karla is completing some of the final packing preparations for my college bound son, Gray. This coming Saturday, August 19th, we will travel the 10 minutes or so, from Yorktown to Christopher Newport University in Newport News for the BIG move. Yes, I know...we made out very well as Gray will head off for the College Life literally in our own "back yard"! Nonetheless, Gray is excited about joining his fellow freshman classmates this Saturday and starting this next chapter in his life. Mom & Dad couldn't be more proud of their son in what he has accomplished. We are thrilled because we won't have to travel terribly far to see him play baseball for the captains next spring.

My oldest is going to College! Can this be true? It really seems like only yesterday he was starting pre-school or riding his first bike. Experiencing all of this now firsthand, I thought I would share with you some of the potential discounts available and insurance coverage issues to consider for your college-bound student.

If your student is taking a car with them to college, please call us with their college address. If your student won't have a car on campus, and they are at school over 100 miles, they may be eligible for a *Student Away at School Discount* on your Auto policy. Please make sure to let us know when they leave for school, so we can start saving you money if you meet the above criteria.

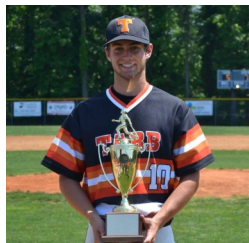
Also, make sure that your student's possessions are properly insured. Full-time student's personal possessions are covered under their parent's homeowner's policy, subject to 10% limit if they live on campus. That means if you—as parents—have \$100,000 coverage on personal property, your student's possessions will be covered for up to \$10,000. Keep in mind that your Homeowner's policy deductible will apply (usually \$500.00 to \$1,000). For an additional charge you could also schedule personal property, say their laptop computer, and have a \$100.00 or lower deductible in the event of a claim. If they rent an apartment off-campus, then they should get a *renter's insurance policy*.

Call us today if you have questions regarding insurance for your College Bound Student. We are here to help!

See you on the baseball field...

Cheers,

Dan



IN THIS ISSUE:

Grayson Heads to College

- Tips from Kelly & Matt
- Get into the Swing of Things
- Verna's Fall Favorite
- Correct Hand-Washing
- Trivia Contest
- Client of the Month
- Bright Ideas

**Save Up To
37% By
Combining All
Of Your
Insurance**

Goodrich & Watson Insurance Protection Team Services

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



September is Life Insurance Awareness Month!
We are offering \$20.00 Visa Gift Cards to everyone who requests a Life Insurance Quote during the month of September.

Are you Client of the
Month? See Page 3

Quick Tips from Your #1 Protection Team

KELLY



SUMMER IS COMING TO A CLOSE, HOWEVER, THAT DOESN'T ELIMINATE THE RISK OF STORMS DURING HURRICANE SEASON. THE OFFICIAL

SEASON RUNS JUNE 1ST TO NOVEMBER 30TH, SO DO NOT WAIT FOR A HURRICANE WARNING TO BEGIN EMERGENCY PREPARATIONS. THE STEPS YOU TAKE AHEAD OF TIME CAN HELP REDUCE THE RISK OF DAMAGE AND CLAIMS TO YOUR HOME AND PROPERTY. KEEP A HOME INVENTORY, SIGN UP FOR WEATHER ALERTS, HAVE A WEATHER RADIO ON HAND, AND NEVER RUN ANY GENERATORS IN AN ENCLOSED SPACE.

EMAIL ME AT [KELLY@GOODRICHWATSON.COM](mailto:kelly@goodrichwatson.com) AND I CAN HELP YOU OUT!

MATT



CURRENTLY, AMERICANS RUN APPROXIMATELY 38 MILLION HOME BASED BUSINESSES. HOWEVER 58% OF HOME-BASED BUSINESSES ARE WITHOUT BUSINESS INSURANCE. THOUGH MANY BUSINESS OWNERS

ASSUME THAT THEIR HOMEOWNERS INSURANCE POLICY PROTECTS THEM FROM POTENTIAL LOSSES RELATED TO THEIR BUSINESSES, IN NEARLY EVERY CASE IT ACTUALLY DOES NOT. EXCEPTIONS EXISTS, IN THE FORM OF A SPECIAL ENDORSEMENT TO THE HOME POLICY BUT IT IS LIMITED IN NATURE. THIS BUSINESS PURSUITS ENDORSEMENT MIGHT PROVIDE ENOUGH COVERAGE FOR MUSIC TEACHERS, TUTORS, AND CONSULTANTS. OTHERWISE, MORE COMPLEX HOME BUSINESSES WILL NEED ADDITIONAL COVERAGE.

EMAIL ME AT [MATT@GOODRICHWATSON.COM](mailto:matt@goodrichwatson.com) FOR MORE INFORMATION!

Ways to Get into the Swing of Things this Busy Fall

The key to starting the school year strong is to stay organized, set goals, and to stay motivated. By having a clear plan and a neat calendar to stay on top and on schedule, you won't be overwhelmed by the time the holiday season comes around.

- * Start a Bullet Journal-This is good for people to has a million things to do and enjoys a pen and paper to-do list. The journal is a customizable, all-in-one journal that can be used for daily, weekly, monthly, and yearly agendas, goal setting, motivation, organization, creativity, and any sort of planning. Learn more about it at bulletjournal.com
- * Have a morning ritual (not a routine)- this is how you will "set you stage" for the day. A morning ritual is something you want to do (not need to do). It will let you start the day off in a positive state of mind, knowing you did something good for yourself and that you wanted to do. Treating it as a ritual will change your emotions and state of mind. This will also help you start and keep good habits when you combine things that is beneficial, both mentally and physically.
- * Set the right kind of goals-Making sure your goal is reachable is not all you goal should consider. Goals must come with a well thought out plan. Make your goal a game-plan by sticking a due date on it and tracking your progress. (maybe with that new bullet journal.)
- * Extra tips: Plan your day the night before (Including an outfit). Wake up early and eat breakfast (don't touch that snooze button). Don't use your phone right before bed and as soon as you wake up (That's at least 30 minutes). Invest in a good office chair. Award yourself. Do the most important things first. Keep a clear desk. Don't stress, meditate and clear your mind as well. Prioritize your free time. Be honest to yourself. Avoid "busy work". Don't put off exercise. Get enough sleep. Make time for family and don't forget the friends. Ask for help. Plan for the unplanned.



Our Favorites

September marks the official start of fall. This is the time where I think about the cherished memories made with friends and family. One of my favorite fall activities is going with my husband and kids on a Saturday or Sunday to the pumpkin patch. We drive up to Williamsburg and take the Jamestown ferry (the view is beautiful!!) over to Surry to go to College Farms pumpkin patch. We spend that time picking out our pumpkins and having the best Pumpkin ice cream. We then head over to Vinny's Pizza for lunch before taking the ferry back over to Williamsburg.

-Verna

**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!

Debbie Palmer	Freddy Binford
Ovelton	James Bales
Malone	Sabrina Bailey
Scott Sager	Ray Shemer
Melissa	Jessica Lucas
Evelyn Sanzo	D'Andre Jones
Byron Collins	Jean Kesner
Vikki Matheson	Sheldon
Daniel Haskett	Gilliam-Connie
Gloria Green	Blackwell
Sarah	Sheey
Cameron	MacLellan
Bo Nguyen	Joan/Aaron
Shelia Byers	Walling
Tom Mahan	Clifton
Thomas	Camden
Dourdoumis	Gloria Green
Tommy Hines	Laurie Ulbricht



**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:

Tom Mahan

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 **October 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:

What country was the first to send an object to the surface of the moon?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Daniel Haskett** for correctly answering last month's trivia question! For the correct answer, Daniel has won an Outback gift card!

Last month's question was:

Name the president(s) who passed away on July 4th?

Answer: John Adams, Thomas Jefferson, and James Monroe.

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.

Don't Wash Your Hands of Correct Hand-Washing!

Its back to school season and that means that its almost flu season. Wash your Hands! Sounds simple enough, doesn't it? But given that our hands play such a big role in our contact with food, other items, and people, how many of us are actually doing the job properly — that is, hygienically?

Not many it seems. According to researchers at Kansas State University, 90 percent of home chefs contaminate food. Mostly because we use only water or we don't wash our hands for long enough. Then, apparently, we wipe our hands on contaminated towels and repeatedly return to them to wipe again! Here's how the Mayo Clinic says to do it:

- ⇒ *Wet your hands with running water—either warm or cold.*
- ⇒ *Apply liquid, bar, or powder soap.*
- ⇒ *Lather well.*
- ⇒ *Rub your hands vigorously for at least 20 seconds. Remember to scrub all surfaces, including the backs of your hands, wrists, between your fingers and under your fingernails.*
- ⇒ *Rinse Well.*
- ⇒ *Dry your hands with a clean or disposable towel or air dryer. If possible, use a towel or your elbow to turn off the faucet..*

By The way, antibacterial soap is no more effective than regular soap at killing germs, says the Mayo.

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



Dan Goodrich's
Insurance Update

BUSINESS | HOME | AUTO | LIFE | BOAT

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



IT'S A FACT: According to the FDA, the stickers on fruit are edible and the glue is food grade.

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



How often should you wash your hair? Some people say (and do) every day, while others, like Kim Kardashian leave days between washes in the belief that shampoos remove natural oils from the hair and scalp. The truth is that the recommended frequency of washes actually depends on the type of hair and whether you use sprays and gels. If you do, you should wash your hair more frequently, says New York dermatologist Dr. Angela Lamb. Other experts believe frequent washing is preferable because of environmental impurities. The best formula seems to be to experiment and see what works best for you!



Hidden drugs and chemicals have been found in hundreds of over-the-counter dietary products according to the Food and Drug Administration (FDA). Some of these can cause serious side effects, including kidney failure and even death, especially where there might be a risk of interaction with other medications that the use is taking. Furthermore, even some of those that aren't dangerous have been shown to be totally ineffective in helping with weight loss.



Bedbugs? Yuck! But the sad fact is that you'll find them pretty much anywhere there's a bed. However, there are beds and then there are. . .more beds. In other words, some places are worse for bed bugs than others.

And now the pest control company Orkin has published a league table of the worst places in the US, based on the number of call-outs it has received. Top of the list is the city of Chicago, followed by Los Angeles and then Washington DC.



A single serving of leafy green vegetables each day may help keep dementia at bay, according to latest findings. Key nutrients, especially vitamin K, are found in dark, leafy greens. In the new study of 950 older adults over a five-year period, those who ate one or two servings of vegetables like spinach or kale, mustard greens and collard daily were found to have experienced slower mental deterioration than those who didn't eat leafy greens at all.

Quote: Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.

Thomas A. Edison

