



Dan Goodrich's

May 2018

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

Best Season of the Year

One morning in February, as I was getting ready for my day, I watched as a newscaster reported on the annual festivities surrounding Punxsutawney Phil. The prospect that this ground hog could prognosticate as to whether we will have an early Spring or six more weeks of winter was pretty amusing. Legend has it that this big rodent comes out of his lair, sees his shadow, and BOOM...several more weeks of snow storm predictions and moms everywhere running to the grocery store in a panic for bread and milk.

This year, as I watched Punxsutawney Phil's prediction, I remember mumbling to myself, I am DONE with winter! I'm done with leaving for the office in the dark only to also come home from the office in the dark. I'm done with the temperature numbers never exceeding my age. And, most of all, I'm done with shoveling snow to clear a path so I can make it outside to shovel more snow. I guess you can tell that my favorite season is NOT Winter, huh? It is indeed, Spring. And Spring has finally sprung!

My wife, Karla, would argue that Summer is the best season of the year. Summer's warmer temperatures, breezy nights, and temperatures that beckon us to the beach, are in her book, unsurpassed. But I beg to differ. Even with the drizzly rain of early March and April, Spring still takes the prize for me. The season reminds me of my days back at Springhill Farm in Smithfield. Our massive, 3-acre garden would just about be ready to explode with bloom.

With the onset of Spring came the frequent visits of my grandparents to the farm. They'd normally show up early on Saturdays to work in the fields for the day. Grandad would be dressed in green workpants with a shirt and hat, while grandma wore a sundress, big floppy hat, and her signature flip flops. They'd carefully tug weeds (row after row) from around the fledgling plants. It always amazed me how they could work for hours weeding and running a tiller in stifling heat without seeming affected by the tough conditions. I suppose their generation was more accustomed to that kind of daily labor.

High noon on those Saturdays meant lunch would be served by my mother in our large, farmhouse kitchen. My three sisters, grandparents, and I would all sit down to eagerly partake of a hardy lunch consisting of fried pork chops, cornbread, scalloped potatoes, succotash, and (my favorite) a large tossed salad! The pairing of this southern

meal with a bottomless glass of sweet iced tea was always humble perfection.

After those early spring days of endless farm chores, grass cutting, and weed-pulling, I would spend my down time in the barnyard. As I lay on the ground, I'd toss a ball up against the side of the old barn; challenging myself to get the ball to come back to me without having to move. This may have seemed like a cool trick, but I most likely made it a part of the game because I was way too tired to move anyway. It was a "ground rule" if you will. Back and forth, back and forth, back and forth I'd throw...and think...and throw again...and think. I'd think about my future and dream dreams as brilliant as the cornflower blue, spring sky.

Margaret Atwood, the Canadian Author and Poet, said this, "*In the Spring, at the end of the day, you should smell like dirt.*" Well, as that skinny, 12-year-old version of myself laid on the barnyard floor, I can tell you with absolute certainty, he smelled like dirt. And, I hope he still does.

In this issue, check out my Spring Home Safety Checklist Special Report. It's garden time! I hope you have a great Spring.

Cheers,
Dan

P.S. Check out the new garden box I added this year for Karla. She's ready to go!



IN THIS ISSUE: **Best Season of the Year** • So Sweet-But is it really Honey? • **Tips** • Our Favorites • **Mother's Day Gift Ideas** • Trivia Contest • **Client of the Month** • Bright Ideas



Goodrich & Watson Insurance Protection Team Services

- Auto
- Home
- Boat
- RV
- Flood
- Fire
- Business



Quick Tips from Your #1 Protection Team

KELLY



WHEN AN INSURED SUFFERS A TOTAL LOSS TO HIS CAR, HE MAY FIND THAT HE IS UPSIDE DOWN IN THE LEASE OR LOAN. IN OTHER WORDS, HE OWES MORE ON THE REMAINDER OF THE LEASE OR LOAN THAN HE WILL BE PAID IN A SETTLEMENT WITH THE

INSURANCE COMPANY BECAUSE THE AMOUNT OUTSTANDING ON THE LOAN EXCEEDS THE CAR'S ACTUAL CASH VALUE. THE COVERAGE PROVIDED BY THIS ENDORSEMENT IS SOMETIMES CALLED "GAP COVERAGE" BECAUSE IT BRIDGES THE GAP BETWEEN THE AMOUNT PAID FOR THE CLAIM UNDER THE PERSONAL AUTO POLICY AND THE AMOUNT OWED TO THE LENDER OR LESSOR.

ONLY PRIVATE PASSENGER AUTOS, PICKUPS, OR VANS ARE ELIGIBLE FOR THIS COVERAGE, AND THE INSURED MUST REQUEST THE COVERAGE WITHIN 30 DAYS OF LEASING OR PURCHASING THE VEHICLE.

EMAIL ME AT KELLY@GOODRICHWATSON.COM AND I CAN HELP YOU OUT!

MATT



WITH THE SUMMER BOATING SEASON STARTING THIS MONTH, IT IS IMPORTANT TO UNDERSTAND WHAT COVERAGE IS AFFORDED UNDER THE HOMEOWNERS POLICY FOR BOATS.

MOST HOME POLICIES WILL COVER WATERCRAFT ON A LIMITED BASIS UP TO \$1,500. THERE IS ALSO SIZE & HORSE POWER RESTRICTIONS TO BE COVERED UNDER YOUR PERSONAL PROPERTY. THIS LOW LIMIT, TOGETHER WITH THE EXCLUSIONS FOR WIND AND HAIL LOSS TO THE BOAT (UNLESS IN A FULLY ENCLOSED BUILDING) OR THEFT AWAY FROM THE PREMISES, MAKES IT GENERALLY BETTER TO PROVIDE SEPARATE COVERAGE FOR WATERCRAFT AND THE ACCESSORIES.

EMAIL ME AT MATT@GOODRICHWATSON.COM FOR MORE INFORMATION!

Our Favorites

Spring is a great time for getting out of the house and enjoying the warm weather. A personal favorite is to grab a few friends, pull out our kayaks, and go rowing. For a great time I highly recommend putting in at Windsor Castle Park to the Pagan River over in Smithfield. The view is fantastic, and there's always something to see or do in and around the town.

But absolutely nothing beats a Sunday afternoon cookout with friends and family. These are the best of times. Hanging out in the sun, enjoying a burger with good company; there's nothing better.

-Ryan Palmer, Personal Lines Agent

Mother's Day Gift Ideas

- This year, show that you put in time, maybe use the flowers you grew, or paint your own vase. Cook your own version of her favorite recipe (or yours). Include nice frame with 2-4 photo options of you or your family.
- Techy gifts like an AeroGarden with digital panels to tell her when to add water and nutrients and automatically turns lights on and off to maximize photosynthesis. Another high tech gift is the Echo Spot that is easy for anyone to use. She can find recipes, check the weather, and video chat your whole family!
- Go for something personalized, like an elegant necklace, a fun mug, or a nice cooler just by engraving, adding stickers, or painting them.
- Look for something you can do with her like, create a new terrarium, tour a winery, cook a meal together, or relax at a spa.

So Sweet-But Is It Really Honey?

Who doesn't love the taste of icky-sticky honey? It's a natural product that some believe has medicinal properties as well as appealing to those with a sweet tooth. But not all honey is created equal, and some of it is downright fake. According to *Food Safety News*, more than three quarters of the honey sold in US grocery stores "isn't exactly what bees produce".

This is the conclusion of a scientific analysis conducted a few years ago, which found that pollen is filtered out of many products. If it has no pollen, it doesn't meet the US Food and Drugs Administration (FDA) definition of honey. The FDA has also been concerned about the number of producers who add sugar or even corn syrup to sweeten their honey. Last year, the agency issued guidance for the proper labeling of honey, insisting that producers use the word "blend" if a sweetener has been added. But there appears to be no guidance on filtering out the pollen, which mainly seems to come from China. Ironically, it's filtered to try to hide where the honey comes from! So, if you're buying honey, always read the label and check the country of origin. Home produced, organic products are your best bet for getting the real thing.

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!

- Sue Pezzi
- David Boger
- Carlton Hudgins
- Daniel McFarland
- Neil Chetney
- Lakisha
- Martha & Leroy Roberts
- Brent Darrin
- Reggie
- Ned McCabe
- Christopher Ramdeholl
- Aidan Welch
- Pat Ford
- Scott Fox
- Yvette Christian
- John & Holly Spears
- Mia Mansfield
- Cliff Camden
- Ted Brite
- Newell Turner
- Chris Waltz
- Mark Strick
- Leonard Watford
- Ashleigh Andrews
- Martha Rodgers
- Marcine Spencer
- Ann Weave
- Linda Hatcher
- Tim Marshall
- David Ostman
- Wayne McPhail
- Jessica Lucas
- Kelly McMurtrey



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. We truly appreciate it!
For outstanding work telling others about our agency, this month we honor:

Wayne McPhail

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 **May 31st**. 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 was the first music video played on MTV?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Boyd Easter** for correctly answering last month's trivia question! For the correct answer, **Boyd** has won a \$40 Outback gift card!

Last month's question was:

What did the famous Hollywood sign, located in Los Angeles originally say?

Answer: Hollywood land

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.

Send in a Testimonial for a Chance to Win!

Did you receive GREAT service from our agency? If we exceeded your expectations and delivered great rates, we'd love a testimonial for our Facebook page. And in return, We'll offer you a gift!

Here are three ways to win your gift:

1. Type out a review on our Yelp, Google or Facebook page (Make sure you like us on FB and make the post public so we can view it).
2. Email us at info@goodrichwatson.com or write-in a testimonial to send to us.
11837 Rock Landing Dr. Ste. 102
Newport News, VA 23606
3. Email us a Video of you saying how we exceeded your expectations or delivered great rates

Stop by our office to meet our wonderful staff and pick up a \$5 Starbucks gift card and your choice of Phone wallet, Pop socket, Koozie, or Headphone holders!
(Prizes must be picked up)

If you don't feel that we've earned a testimonial, please contact our agency office manager (Verna) at 757-591-2032. We want to provide excellent customer service!

Goodrich & Watson Insurers, Inc.
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(757) 591-2032


Dan Goodrich's
Insurance Update


BUSINESS | HOME | AUTO | LIFE | BOAT


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IT'S A FACT: The giraffe's tongue is so long that they can lick the inside of their own ear.


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


 Most people think of AARP as representing only the interests of older folk. Not true. The organization has published a guide showing how to make homes safer for everyone. It's called the HomeFit Guide, has 28 pages and you can download from (<https://www.aarp.org/livable-communities/info-2014/aarp-home-fit-guide-aging-in-place.html>)

 Devices that can detect if a car driver has consumed too much alcohol by just testing their skin surface or sampling surrounding air are on the way. They'll join the growing use of in-car breathalyzers that automatically prevent ignition when they detect blood-alcohol above legal limits. Experts say they'll cut DUI deaths by 85 percent.

 Are you an American Express card user? If so, watch out for a message that supposedly acknowledges that you changed your email address. Of course, you didn't, but if you click on the link inside the email, it will take you to a replica page that looks like AMEX and asks for your sign-on details, which are then used for ID theft.

 Can you trust those personalized genetic cancer tests you see advertised online and in magazines? Maybe, but they tend to overstate benefits and downplay limitations says a new report from Boston researchers. Providers' test claims are not regulated and standards vary immensely

 The Social Security administration (SSA) is clamping down on benefits fraud with a "Zero Tolerance" campaign. But the agency wants the public to help in its mission by learning more about the crime, knowing how to report suspicious activity and helping to spread the word. For more information, visit socialsecurity.gov/antifraudfacts/

 Suppose there's a chemical spill in your area? What are the risks to you and other members of your community? You need answers quickly. An online portal has been launched by the Agency for Toxic Substances with the answers and guidance you need. Make a note of this address: <https://www.atsdr.cdc.gov/substances/index.asp>

Quote: "ABILITY is what you're capable of doing. MOTIVATION determines what you do. ATTITUDE determines how well you do it."

-Lou Holtz