



Dan Goodrich's

March 2017

# Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

**IN THIS ISSUE:** The Emerald Isle • How to Avoid Scams  
 • Sheperd's Pie • Our Favorites • Introducing Jillian  
 Warner • Irish Riddles • Trivia Contest • Client of the  
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## The Emerald Isle

In December of 1996, I received an official notification that our insurance agency had won a trip to Ireland to be taken in March of 1997. In celebrating their 110<sup>th</sup> Anniversary, the Penn Millers Insurance Company offered their top agents the opportunity to win an all-inclusive 7-Day trip for two to the Emerald Isle...for free! We'd met the criteria based on our insurance production and as the manager, I would be the one to go. Things could get dicey, however, considering I was already in the midst of planning an April 18<sup>th</sup> wedding to my beautiful wife, Karla. I wondered how I might pull off a trip to Ireland less than a month before our BIG day, but I'd always wanted to visit Ireland. It was no wonder that I'd wanted to visit the Emerald Isle since my family on my paternal grandmother's side (the O'Berrys) immigrated to this country in the late 1800's.

Fascinated by the people, culture, and customs of Ireland, I was a fan of "all things Irish." One of my favorite movies as a kid was "The Quiet Man" starring Maureen O'Hara and John Wayne. Like John Wayne's character, an American Boxer who travelled back to Ireland where he was born, I imagined myself doing the same someday...and this was my chance! This was the trip of a lifetime and thankfully, my gracious fiancée Karla (who was neck deep in stress-infused wedding prep) said I should go by myself. What a Gal!

The day finally arrived and I headed across the Atlantic towards Heathrow airport in London. From there, I took a short flight to Shannon where I stayed for six amazing days at a 15<sup>th</sup> Century, 400-acre estate. This beautiful residence was named Dromoland Castle- the ancestral home of the O'Brien family. This expanse of land in County Clare seemed perfectly fashioned for golfing... I, however, was not. So, while most of the other Insurance agents played several rounds, I was invited to enjoy a half-day of trout fishing with a professional Gillie.

An ancient profession, the hunting and fishing guide and I angled the beautiful lake on the Dromoland estate as he recounted the history of Ireland. Through a blend of colorful stories and historical fact, I spent an almost mystical day trolling along in that small row boat. This was a wonderful experience; yet, it was an experience I would have over and over again in this singular country. Whether a cab driver, pub owner, bed and breakfast proprietor, or almost any stranger on the street, the Irish people seemed to all have an awe-inspiring understanding of and pride in their nation's history. It was remarkable!


After day trips visiting the towering cliffs of Moher, the Harbor City of Galway on the River Corrib with it's boutiques and pubs, it was time to face driving on the left side of the road and travel to the capitol city of Dublin. After a nail-biting, 3-hour drive, I was gratified to have not injured any of the residents of the countless small towns and villages I passed along the way. Once in Dublin, I visited Saint Patrick's Cathedral (of course) and took a tour of Trinity College. But on my last night, I walked a few blocks down the street from my Bed & Breakfast to the famous Abbey Theatre to take in a show. Although the show was notable and all the attractions of my trip were a treat in themselves, Ireland fascinated me more for its sights, sounds, culture, and a bounty of heartwarming charm.

There's an old Irish Proverb that says, "Now sweetly lies old Ireland, Emerald Green beyond the foam, awakening sweet memories, calling the heart back home." This certainly rings true for me. As I headed home after ten, idyllic days in Ireland - I felt as if part of my heart was left behind in the Emerald Isle.

Hope you had a great St. Patrick's Day this month!

Cheers,

Dan




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37% By  
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- Auto
- Home
- Boat
- RV
- Flood
- Fire
- Secondary Residence
- Renters
- Life
- Business



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

## BBB Advice On How to Avoid Scams

- ◇ Don't be pressured into making quick decisions. Stop and think.
- ◇ Research the deal you're being offered. Check out organizations.
- ◇ Don't provide personal information to people you don't know.
- ◇ Don't follow links in unsolicited emails or text messages.
- ◇ If you get a message that seems to be from your bank or card company, contact them immediately to check it out.
- ◇ Don't send money by wire or prepaid debit to someone you don't know or haven't met yet.
- ◇ Don't send money to someone who claims to be in an emergency unless you know them and can verify they are genuine

### Our Favorites

As a young adult, and now, one of my favorite things to do was to get involved in community recreational sports. I joined an adult kickball league for the first time in 2010 here in Hampton Roads, and was immediately hooked! I spent a few hours every week with an amazing group of people, from all walks of life and all age groups. A few minor injuries and many seasons later, I always look back on this favorite time of mine. Joining that kickball league really showed me how important it is to get out of your comfort zone, meet new friends and let off some steam, all while getting a workout!

*-Kelly Easterling, Personal Lines Agent*

### Meet Our Newest Team Member– Jillian Warner



We are pleased to introduce our newest team member, Jillian Warner, as a Commercial Lines Associate. She has over 10 years of Customer Service experience and a degree in Applied Science from Tidewater Community College.

Born and raised in California, Jillian moved to Virginia in 2007. She is married and active in the community, volunteering at the Virginia Living

Museum and the Animal Aid Society. Jillian looks forward to working with our clients on their Commercial Service needs.

### Irish Beef and Spinach Shepherd's Pie

Ingredients: 2 lb. Russet potatoes (about 4), peeled and cubed; kosher salt; 1 lb. lean ground beef; 1 medium yellow or white onion, diced; 2 carrots, peeled and diced; 2 ribs celery, diced; 2 cloves garlic, minced; 2 tsp. fresh thyme leaves; 2 tsp. chopped fresh rosemary; Freshly ground black pepper; 3 tbsp. tomato paste; 1 c. chicken broth; 4 c. baby spinach; 1 c. milk

#### Directions:

1. Place potatoes in a medium saucepan and cover with cold water. Season with salt. Bring to a boil, then reduce heat and simmer until tender, 12 to 15; drain and return to pan.
2. Meanwhile, in a large skillet over medium-high heat, brown beef, breaking it up with a wooden spoon, 5 minutes. Add onion, carrots, celery, garlic, thyme, and rosemary and cook until vegetables are soft, 5 minutes. Spoon out and discard any extra grease in pan and season with salt and pepper. Stir in tomato paste and chicken broth; let simmer until liquid reduces slightly, 3 to 4 minutes. Stir in spinach until wilted, 2 to 3 minutes.
3. Preheat broiler to high. Add milk to drained potatoes and bring to a simmer. Using a potato masher or fork, mash potatoes until smooth. Stir in olive oil and season with salt and pepper.
4. Spoon beef and spinach mixture into a medium-sized baking dish and spoon mashed potatoes on top. Use a fork to create texture on top (the potatoes will brown better) and drizzle with olive oil.
5. Broil until nicely browned on top, 2 to 3 minutes. Serve immediately with a green salad.



Recipe from  
Delish: <https://tinyurl.com/hwm9k2h>

### See if you can solve our favorite Irish riddles! (Answers on the next page)

- Why are frogs always ready for St Patrick's Day?
- Where would you find a leprechaun baseball team?
- Why do people wear shamrocks on St Patrick's Day?
- Why can't you borrow money from a leprechaun?
- When is an Irish potato not an Irish potato?

### INTRODUCING: OUR NEW OFFICE

The day is finally here! We are officially moved into our new office! We are right across the hall from the old office, in Suite 102. Come check out the new space!



### 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!

- Larry King        -Jacob Wilson
- Karen Woods    -Jay Cremeans
- Murry Oakley   -Rita Newberry
- Kandy Pena     -Jessica Lucas
- Holly Spears    -Nancy Thatcher
- Nancy Spicer   -Margaret Burr
- Graham Costa   -Shawn Seeley
- Wynne Rogers   -Brian Gillespie
- Jessica Lucas   -Sherri McQuillian



### 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:

**James C. Haines Jr. of National Turf, Inc.**

as our Client of the Month! He will receive a \$50.00 dinner and movie gift card. Thanks for your

# 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 question below and you could be this month's winner. The winner will be randomly chosen from all correct entries received by April 30<sup>th</sup>. 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](mailto:info@goodrichwatson.com) --. Good luck!

**Question:** What is the official profession of the leprechaun?

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

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

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

### Last Month's Winner:

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

### Last month's question was:

Who was the first president of the United States to live in the White House?

*Answer: John Adams in the year 1800.*

*Answers to our favorite Irish riddles on page 2: 1.Because they are always wearing green. 2.Little League 3.Because real rocks are too heavy 4.He's always a little short 5.When it's a French fry*

### 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



Certain categories of personal property, although covered by standard homeowners insurance, are subject to *special limits of liability* that are much lower than the overall Coverage C limit (Personal Property under your Home policy). Property items included in these categories for the most part are of potentially high value (Jewelry, Firearm Collections,

Money, etc) of compact and readily portable form, and are attractive to thieves.

As an example, most Home policies will limit Jewelry to \$1,500-\$2,500 in coverage. If you have more extensive amounts of jewelry, you should consider adding Jewelry separately under an **Inland Marine Floater**.

Firearms and guns, silverware, watercraft, gold (and silver) bullion, and money all have similar restrictions.


For more information or questions regarding your Homeowners coverage, email me at [matt@goodrichwatson.com](mailto:matt@goodrichwatson.com) or call the office at 757-591-2032


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**IT'S A FACT:** Ireland is a snake-free island. Due to its isolation from the European mainland, Ireland lacks several species common elsewhere in Europe, such as moles, weasels, polecats or roe deer.


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


 New rules to improve food and drug safety are being introduced by the Food and Drug Administration (FDA). They cover hazard controls at food companies, protection for pet food, healthful eating, more scrutiny of food imports, and steps to improve consumer confidence in the food industry. The FDA has produced a series of videos about the new regulations. More details at <http://tinyurl.com/FDA-new-rules>

 A new analysis of a study of the effectiveness of the drug Praxil for treating troubled teenagers conducted more than 10 years ago— says it arrived at the wrong conclusions. The original study found that the drug was safe and effective, whereas the latest review notes that the drug can make some teenagers

suicidal. Although the review is new, concerns about the drug are well established and clear warnings have been placed on the product labels for some time.

 Car price guide publisher Kelley Blue Book has announced its five favorite new car safety features. They are: 1) Backup cameras; 2) Forward collision alerts that sound when you're in danger of rear-ending someone; 3) Side mirror warning lights that illuminate when there's a vehicle in your blind spot; 4) Lane departure warnings that issue an alert when a car drifts from a lane; 5) Voice-controlled navigation, phone, entertainment, and texting.

 Trying to make home safety a subject of interest is a challenge for most of us, but a clever animation from the National Film Board of Canada could be an entertaining solution. *Every Dog's Guide to Complete Home Safety* offers more than 40 safety tips for homes with youngsters. Check out Wally the safety dog in this 10 minute film: <http://tinyurl.com/every-dog-film>

 Got your copy of the Government's Consumer Action Handbook? This annual, free guide offers information on shopping and tips about your consumer rights. You can order a printed copy online or download it in several formats. It's also available in Spanish! Start here: [www.usa.gov/handbook](http://www.usa.gov/handbook)

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*Quote:* You'll never plough a field turning it over in your mind

*Irish Proverb*