



# Protection Team News



VOLUME 6, ISSUE 1

DEAR FRIENDS,

LINES OF PROTECTION

The New Year is here and we are already back into the hustle and bustle of everyday life. I don't know about you, but I sure had a great holiday season with family and friends. The New Year didn't start off the way I would have liked it when the Iowa Hawkeyes lost to LSU in the Outback Bowl. That morning started off with some rain and cooler temps. But being diehard fans, we made the trip to the game and cheered on the Hawks as best as we could. They made a good showing, but the poor first half was hard to overcome against a strong SEC team like LSU. The good news was we played on January 1st when no one at the beginning of the season was predicting more than 4 victories for the Hawks. I guess they proved the naysayers wrong.

Not only did Iowa lose to start the New Year, but I also came down with a confirmed case of the flu within a few days of the new year. If you haven't gotten your flu shot yet, I highly suggest you get it very soon before we get to the prime season - the first week of February. I am telling you from firsthand experience that this is NOT something you want to mess with. As you can tell, 2014 is not starting off very well for me. The only saving grace is that the year can only get better from here.



Ainsley and Noelle looking beautiful (like they always do) during the Holidays. Both lovely young ladies looking grown up!

Speaking of getting better, I have heard that there might finally be some movement on the Flood Insurance problem. Of course it's not all good news, but any news is better than nothing. What I am hearing right now is that if the current bill is passed, it would stop the increases until October of 2014. For those people who have already paid the higher increase, this would not be a help. Nor would this help businesses or owners of secondary homes. Only Primary Residences would benefit from this law. The intent is to find a permanent fix for this problem by October. That's why they're only letting the increases hold until then. Keep watching here for more updates.

Can you believe that in about 30 days Spring Training will begin for our beloved Tampa Bay Rays? It seems like just yesterday that we were watching them play the Boston Red Sox in the playoffs. The good news is there has been nothing but good news with some of our signings, while our arch enemies the Yankees have been dealing with bad news and distractions all off season. Let's hope that the Tampa Bay Rays have another great season and find a way to beat the Red Sox and Yankees and hoist up another American League East Pennant in the Trop.

Until next month,  
**Darren**



- Antique Vehicles
  - Annuities
  - Auto
  - Boat/RV
  - Bonds
  - Builders Risk
  - Commercial Auto
  - Commercial Property
  - Condo
  - Dental
  - Disability
  - Employee Benefits
  - Flood
  - General Liability
  - Health
  - Home
  - I.D. Theft
  - Life
  - Mobile Home
  - Motorcycle/Jet Ski
  - Notary Public
  - Umbrella
  - Workers' Comp
- ...And More!**



Independent Insurance Agent

# January is National Radon Action Month

The U.S. Surgeon General recommends ALL homes be tested for radon gas.

- Breathing radon in your home can cause lung cancer.
- Radon has been found in every state.
- You should test for radon.
- You can fix a radon problem.
- New homes can be built with radon-resistant features.

## How to get radon test kits:

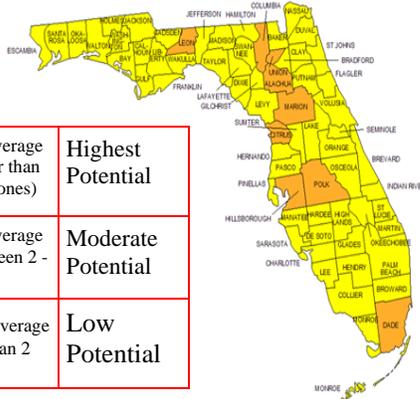
- Buy a test kit online or at your local home improvement store. Many kits are priced under \$25.
- Order a test kit at [www.sosradon.org](http://www.sosradon.org) or call 1-800-SOS-RADON.
- Request a kit from your state radon program at [www.epa.gov/radon/wherelive.html](http://www.epa.gov/radon/wherelive.html).

## What is radon and why is it a risk?

The EPA estimates that there are about 20,000 lung cancer deaths every year that are radon-related. Exposure to radon is the second leading cause of lung cancer after smoking. Radon is an odorless, tasteless, and invisible gas produced by the decay of naturally occurring uranium in soil and water. Radon is found in outdoor air and indoor air of buildings of all kinds. There is no known safe level of radon exposure. The EPA recommends that Americans consider fixing their home for radon levels between 2 pCi/L and 4 pCi/L.

## Additional resources:

- [www.doh.state.fl.us](http://www.doh.state.fl.us)
- [www.radonleaders.org/nram/events](http://www.radonleaders.org/nram/events)
- [www.sosradon.org](http://www.sosradon.org)



	Zone 1 counties have a predicted average indoor radon screening level greater than 4 pCi/L (picocuries per liter) (red zones)	Highest Potential
	Zone 2 counties have a predicted average indoor radon screening level between 2 - 4 pCi/L (orange zones)	Moderate Potential
	Zone 3 counties have a predicted average indoor radon screening level less than 2 pCi/L (yellow zones)	Low Potential

# Sudoku Fun

Each column and row of nine numbers must include all the numbers from one through nine, in any order, and every three-by-three section of the nine-by-nine Sudoku puzzle square must also contain the numbers one through nine.

			2				3	1
1				3	4		5	
2	3		7					
	4				7			9
5								3
8			5				2	
					2		4	6
	8		4	7				2
4	6				8			

## NHTSA Provides FREE VIN Searches for Vehicles



**Why?** To improve your safety and to better inform your purchasing decisions on a new vehicle.

The National Highway Traffic Safety Administration (NHTSA) announced that starting in 2014, owners and potential buyers will be able to identify whether a safety recall for their specific vehicle is incomplete. This tool is available to check the VIN on cars, light trucks, and motorcycles.

To check your vehicle, use the free online search at [www.SaferCar.gov](http://www.SaferCar.gov).

Have the peace of mind knowing that your vehicle or one that you are thinking of buying is safe.



### CORN CASSEROLE

Submitted by John O'Brien

**Ingredients**  
 1 (15 1/4-ounce) can whole kernel corn, drained  
 1 (14 3/4-ounce) can cream-style corn  
 1 (8-ounce) package corn muffin mix (recommended: Jiffy)  
 1 cup sour cream  
 1/2 stick butter, melted  
 1 to 1 1/2 cups shredded Cheddar

**Directions**  
 Preheat oven to 350 degrees F. In a large bowl, stir together the 2 cans of corn, corn muffin mix, sour cream, and melted butter. Pour into a greased 9 by 13-inch casserole dish. Bake for 45 minutes, or until golden brown. Remove from oven and top with Cheddar. Return to oven for 5 to 10 minutes, or until cheese is melted. Let stand for at least 5 minutes and then serve warm.

# 2013's "Just like family" Contest Winners

Congratulations to our winners! Thank you for your confidence in our company to refer your family and friends to us!



"Just Like Family" Referral Program  
Your \$5 Donated to Charities Adds UP  
\$130 for Moffitt Cancer Center  
\$25 for Ronald McDonald House,  
Tampa Bay  
\$205 for Suncoast Hospice



**Grand Prize Winner:** Mary Jo Arnold and Hayden pictured with Darren Vermost. Mary Jo won a 43" flat screen TV.



**2nd Place Winner:** Maryanne Van Haeren pictured with Darren Vermost. Maryanne won a 32" flat screen TV.

We love our Clients!  
"Just like Family".

We'll treat YOUR family & friends  
"Just like Family" too.

So, tell your friends & family  
about us; send them our way.  
Tell them to mention you!

We'll treat them "Just like Family"...

We promise.

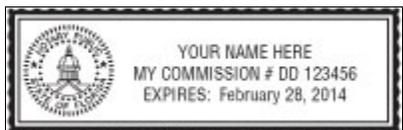
AND You'll get FREE STUFF!

## Do You Want to Be a Notary Public OR Need to Renew a 4 Year Notary Bond Commission?

You can become a notary public for \$118.00 (+ tax)  
Included in the basic package is:

- 5,000 of Errors & Omissions Protection
- State Required \$7,500 Notary Bond for the term of your commission
- State filing fee
- Customized Self-Inking Stamp
- Certificate suitable for display

We also sell Wedding Packages \$159.00 (+ tax)  
Platinum Packages \$169.00 (+ tax)



Call Kathy at 727-748-2886 or  
[www.FLNotaryPublic.com](http://www.FLNotaryPublic.com)



**Heating** - Try to keep everything that can burn at least one foot away from heaters. Clothes, blankets, curtains, newspapers, and furniture can start a fire if they are too close to a heater.

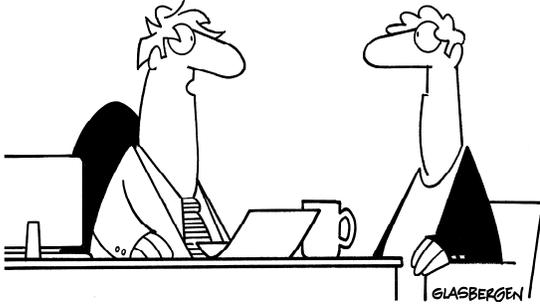
## Words to live by...

"In the end, we will remember not the words of our enemies, but the silence of our friends." ~ Martin Luther King Jr.



Your Protection & Peace of Mind Is Our Only Business

1120 Belcher Road South, Suite 1 • Largo, Florida 33771



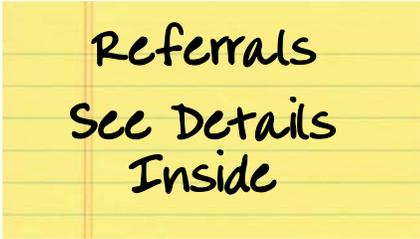
"A wise man once said, 'Yesterday is just a memory, tomorrow is only a vision and today is all that matters.' A wise man, but a lousy investor!"



1120 Belcher Rd. S. Suite 1 • Largo FL 33771-3315 • Phone: (727) 748-2886  
Toll free: (800) 828-2226 • Fax: (727) 577-4991 • www.vermost.com • newsletter@vermost.com

# JUST KEEP TALKING

Thank you for referring your friends, family, co-workers,  
and acquaintances to our agency recently.  
Thanks to you, our Vermost Insurance family keeps growing!



Tamara Howard

Cindy Hoover—  
referred twice!

Joni Mann—referred  
twice!

Maryanne Van  
Haeren

Jeff Sherman

James Baldwin

Janice H. Andrews



**Stephen Szumita is December's Gas Card Winner! Congrats Stephen!**

## Trivia



Just email, mail, or fax the form to the right (see blue bar above for contact info) by the last Friday of the month. The first correct answer is announced as the winner in the next issue !!!

*This month's winner:*

**Bill Bibb**

*Alabama was the first state to recognize Christmas as an official holiday.*

**What is the only food that does not spoil?**

Name \_\_\_\_\_

Answer \_\_\_\_\_