



# Protection Team News



VOLUME 6, ISSUE 2

DEAR FRIENDS,

LINES OF PROTECTION

Wow, one month is already gone and this year is flying by like no other. We have had some cold weather this winter, but at least we haven't had to experience the ice and snow that has fallen in other parts of the country. Just the other day, my daughters were telling me that Florida was the only state that did NOT have snow on the ground. I know what you are thinking, what about Hawaii! Yes, Hawaii did have some snow up in the mountain top areas. It is a very good thing for us that we live in a warm climate this time of the year.



Ainsley & Noelle enjoying a beautiful, sunny day at Compass Island.

Speaking of weather, I have another update on the ongoing Flood Insurance rates. Now that the Senate has passed a bill to address the rate increases, it looks like the House of Representatives will finally take up the bill later this month for a floor vote. I'm not holding my breath on this vote since the House has publicly stated that they don't like the bill the Senate has passed and they have their own bill that they prefer. Politics as usual up in Washington, D.C. Something we are all used to nowadays. Either way, it looks like there should be some movement before the start of another hurricane season. I will keep monitoring this situation and will keep you updated as things change - if they change.

Next month also marks the start of the Florida Legislative session. Auto Insurance will once again be a hot topic. There is talk about eliminating the Personal Injury Protection, or No-Fault requirement, and going back to a mandatory Bodily Injury Insurance requirement. Basically what this means is that instead of your insurance company paying the first \$10,000 of medical insurance before the other parties insurance starts paying, it starts paying at the first dollar. This is supposed to help get rid of the fraud and abuse in the No-Fault system. Only time, politics, and lobbying will determine this outcome.

Speaking of positive outcomes, the Rays management has done a great job this off season signing players and spending money to keep our favorite players like David Price! I just hope the fans will show up and support the team this season, so that they will continue to invest in this exciting group of players for years to come. Can you almost hear it, those famous words, Play Ball!!!! I am getting very excited.

Until next month,  
**Darren**



Independent Insurance Agent

- 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

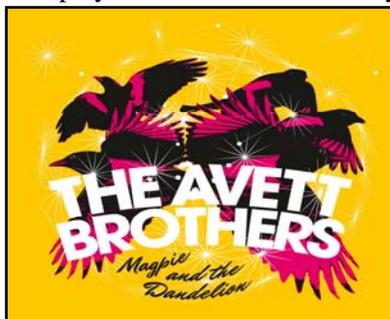
...And More!

# what's in my....Headphones

In late 2013, the Avett Brothers released their eighth album, *Magpie and the Dandelion*. If you are unfamiliar, they are more-or-less a folk-rock band using traditional stringed instruments like banjo, acoustic guitar, double bass, and cello. Some tracks are augmented by drums, piano, and organ.

Producer Rick Rubin, with a resume that stretches wide from the Beastie Boys, Slayer, and Johnny Cash, has been on board for the band's last three records, and has helped them develop a mature signature sound that recalls mellow bluegrass, Beatlesque melodies and harmonies, and 90's rock.

2012's *The Carpenter* was recorded during the same sessions. With both releases sharing the same tones and same studio friends, the two records make for a great back-to-back listen. Go for the trifecta and add 2009's *I and Love and You* to the playlist. Let me know what you think!



Submitted by:

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# Movie Love Quotes

Write the number of the quote next to the movie it was said in.

Forrest Gump	Good Will Hunting	The Cutting Edge	Fools Rush In
Patch Adams	Ever After: A Cinderella Story	Love Actually	Meet Joe Black
City of Angels	Sixteen Candles	Casablanca	Fifth Element
Notting Hill	Bridges of Madison County	Pearl Harbor	Runaway Bride
Moulin Rouge	As Good As It Gets	Practical Magic	Love Story

- Love means never having to say you're sorry.
- I'm just a girl standing in front of a boy asking him to love her.
- Take love, multiply it by infinity and take it to the depths of forever.
- Do you ever put your arms out and just spin and spin and spin? Well that's what love is like.
- That's why they call them crushes. If they were easy, they'd call them something else.
- You are what I never knew I always wanted.
- Don't say we aren't right for each other, the way I see it is, we aren't right for anyone else.
- When they ask me what I liked best, I'll tell them it was you.
- I give my smile to everyone, but I give my heart to only one.
- I love you without knowing how, why, or even from where.
- Kiss me. Kiss me as if it were the last time.
- The only feeling of real loss is when you love someone more than you love yourself.
- Love won't obey our expectations. Its mystery is pure and absolute.
- You make me want to be a better man.
- I kneel before you not as a prince, but as a man in love.
- But I also guarantee that if I don't ask you to be mine, I'll regret it for the rest of my life.
- I may not be a smart man, but I know what love is.
- And if you look for it, I've got a sneaking suspicion that love actually is all around.
- The greatest thing you'll ever learn is just to love and have that love returned.
- If I had one more night to live, I would want to spend it with you.

## February: National Children's Dental Health Month

You Don't Have to Floss & Brush All Of Your Teeth...



**Brush 2 Minutes Twice a Day**

**Visit a Dentist Twice a Year**

**Floss Every Day**

**Use Fluoride**



<http://www.ada.org/givekidsasmile.aspx>

Just the Ones You Want to Keep!



Congrats U.S. Olympians

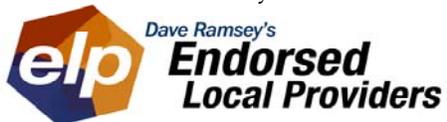


## Vermont Insurance Agency Earns ELP

Vermont Insurance Agency is proud to announce that we earned an endorsement from Dave Ramsey's Endorsed Local Providers (ELP). Dave Ramsey is a nationally syndicated radio talk show host and author. We are very proud and excited to join this elite team!

Earning an ELP endorsement is not easy. An agency is held to a higher standard to even qualify. In order to earn this privilege, an agency must go through a 45-person team that interviews possible ELPs. These interviews happen several times before a provider can be qualified.

Vermont Insurance Agency earned this ELP as a result of top-notch customer service. We are an independent insurance agency that works for the client, not the insurance company. We can search dozens of insurance company plans to get you the best policy and price options available to you. Most people are paying way too much for home and auto insurance and do not even know it! Using a professional insurance agency endorsed by Dave Ramsey's ELP, like Vermont, is absolutely free to use.



## Did You Know Groundhogs...

Now that we all know that Punxsutawney Phil has seen his shadow this year and we get 6 more weeks of winter, I thought I would share some facts about groundhogs. Do you know some of these? There is a lot I did not know!

- \* Are also known as woodchucks.
- \* Give birth to perhaps half dozen newborns, which stay with their Mom for several months.
- \* Are the largest member of the squirrel family.
- \* Can climb trees.
- \* Can swim.
- \* Can decimate a plot while voraciously feeding during the summer and fall months.
- \* Heart rate plummets during hibernation.
- \* Eat grasses, plants, fruits, and tree bark.

## Words to live by...

"We must be our own before we can be another's."  
~ Ralph Waldo Emerson



### Slow Cooker Ham and Scalloped Potatoes

#### What you need:

- 2 cups ham, cooked and diced
- 10 medium potatoes, peeled and sliced thin
- 1 large onion, sliced thin
- 10 - 3/4 oz. can cream of mushroom soup
- 1 1/2 cups sharp cheddar cheese, shredded
- 4 oz. can mushrooms, sliced and drained
- 1/4 tsp pepper
- 1/4 tsp salt

#### What you do:

Place all ingredients in a 3.5 quart or larger slow cooker and mix well. Cook covered for 8 hours on low, or until potatoes are to desired consistency.

## FEBRUARY SAFETY TIP

### Stroke Warning Signs: THINK FAST!

- FACE:** Does one side of the face droop?  
Ask them to smile.
- ARMS:** Does one arm drift downward?  
Ask them to raise both arms.
- SPEECH:** Are words slurred?  
Ask them to repeat a phrase.
- TIME:** If they show any of these symptoms, time is important!



### Heart Attack Warning Signs

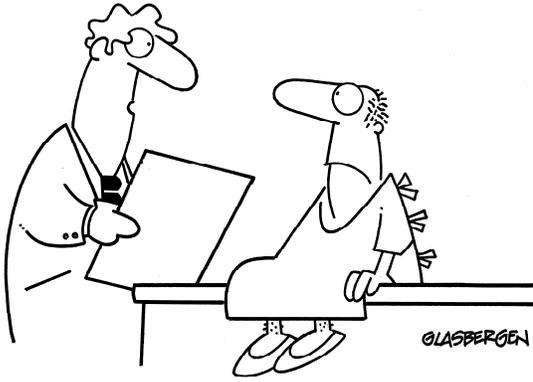
- Chest pain or discomfort that lasts for more than a few minutes, or that goes away and comes back.
- Pain or discomfort in the neck, jaw, arms, stomach, or back.
- Abdominal pain.
- Shortness of breath with or without chest discomfort.
- Cold sweats or nausea.
- Unusual tiredness.
- Dizziness or lightheadedness.



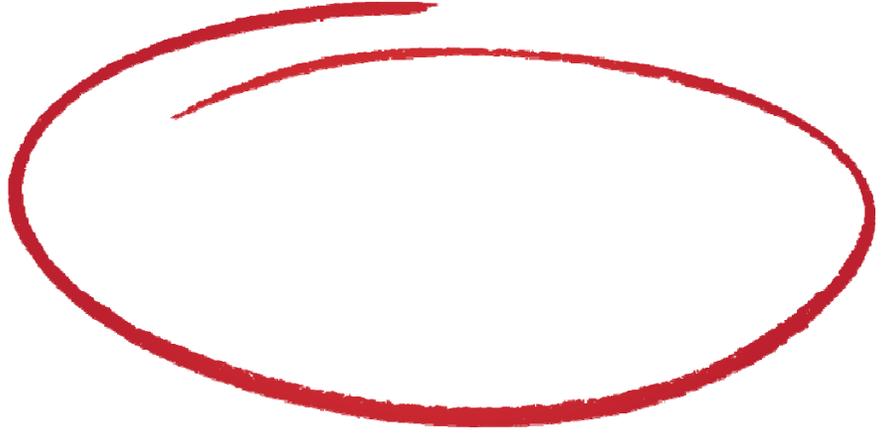


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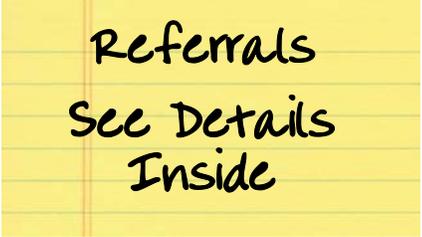
"Your insurance won't pay for an expensive procedure, so we'll be doing your colonoscopy with my cell phone camera."



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# 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!



Eddie Mae Cox

Sameer Malki

Joni Mann—referred twice!

Angela Santoyo

Mary Bryson

Sam Coghill

Marina Kloppel

Michelle Bruno



**Michelle Bruno is January's Gas Card Winner! Congrats Michelle!**

## 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:*

**Jim Quinby**

*Honey is the only food that does not spoil!*

*Honorary mention goes to:*

**Gretchen Elizabeth;**

*She had a great guess with Astronaut Food!*

**Which President was impeached in the month of February?**

Name \_\_\_\_\_

Answer \_\_\_\_\_