



Protection Team News



VOLUME 6, ISSUE 3

DEAR FRIENDS,

LINES OF PROTECTION

First, let me apologize for the lateness of this month's newsletter. I have been waiting for the final word on the Flood Insurance Fix, and it still hasn't arrived as this goes to press. The good news is the United State House of Representatives and the United States Senate have BOTH passed a bill, that is a minor miracle in its own right, that would somewhat fix the Flood Insurance mess. The bill is currently sitting on President Obama's desk awaiting his decision on whether to sign it or veto it. The rumor mill is saying he will sign it since the bill did pass with wide bipartisanship numbers, but nothing has happened just yet.



The Vermost family hanging out with History Channel's "Swamp People" star Troy Landry!

The bill would reduce the huge increases many Tampa Bay area residents were seeing. The one sticking point is the bill only addresses Primary Residences, NOT businesses or Secondary Residences. Those rates will still increase significantly. The other good news in the bill is that the subsidized rates will be able to be passed on to the new homeowners at the time of sale, so that should help the real estate market that has seen the brakes slammed on them with these huge rate increases. For those who have already paid the large rate increases, you will see some relief as well in the form of a rebate of premium as

soon as all the software is reprogrammed again. Now all that is needed is for the president to sign the bill and make it final, so these fixes can move forward.

On the local legislative front, there is not much to talk about just yet. It appears that the Florida Legislative sessions are going to shape up just like all of the previous ones. Everything will happen in the last few days of the session. Why should things change in Tallahassee? Hopefully, next month I will be able to report to you some better state insurance news.

Speaking of good news, we are so very close to opening day of the baseball season. I can't wait! Wahoo!!! Other than one pitcher who is out for a short while, it looks like we will avoid the injury bug in spring training this year. Hopefully, it holds true for the regular season for the Rays, so they have a great season. Let's Play Ball!

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

"Rules Of The Road"...Er Water!

Traffic laws on the water are established by Federal, State, and County boating agencies. Very few boat owners actually understand the laws on the waterways. If you do know the rules, do not assume that every other boater does! The primary agency that publishes laws is the United States Coast Guard (U.S.C.G.). The U.S.C.G. states "No matter who is breaking the rules, every boat operator is responsible to take any necessary action to avoid a collision."

Statistics from the U.S. Coast Guard reveal that 70% of all drowning deaths occur from a boating incident; and 85% of those victims were not wearing their life vest! Life jackets are a must for all boats and required by the U.S.C.G. Your boat insurance company expects you to comply with U.S.C.G. regulations. Remember, it only takes 60 seconds for an adult to drown and 20 seconds for a child to drown!

We want our clients to be safer and know "The Rules of the Road". For boat safety information, take a U.S.C.G. Aux or United States Power Squadron boating course. For more in depth safety, go to: <http://www.navcen.uscg.gov>



Boating Weather is here!

Do you need boat or watercraft insurance? Give us a call for a quote. Be prepared this spring/summer season. And be safe! Call us today at 727-748-2886.



It's that time of year again...trips to the beach, kids home from school, and a lot more tourists. What special plans do you have for Spring Break? We would love to hear if you went on an exciting adventure or visited a new destination.

Remember to watch out for children during this Spring Break season. Kids will be out of school March 10th—14th for Hillsborough County schools and March 24th—28th in Pinellas County .

Travel safe if you are planning a trip, and don't forget the sunscreen!

A recipe card for "Strawberry Spring Cake" with a photo of the cake and a list of ingredients. The card has a decorative border and a small photo of the cake with strawberries on top. The text "By: Kathy D." is written in a small box at the bottom left of the photo.

Strawberry Spring Cake

- 1 Box of Strawberry Flavored Cake Mix
- 1 Cup of Applesauce
- 1 Cup Sliced Strawberries (reserve 1/2 cup for top of cake)
- 3 Eggs
- 1 Cup Water
- 1 Tub of Strawberry Cool Whip

Mix cake mix with all ingredients, except 1/2 cup slices strawberries and Cool Whip. Spray a 13x9 pan with Cooking Spray. Bake cake according to directions on box. Allow cake to cool. Cut cake in half and spread Cool Whip between cake layers and on top and sides. Add sliced strawberries on top of cake. Refrigerate until ready to serve.



BEWARE THE IDES OF MARCH.



Your Protection & Peace of Mind Is Our Only Business

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"The good news is, people are actually reading our company newsletter. But sooner or later someone is going to notice that Brad and Angelina don't really work here."

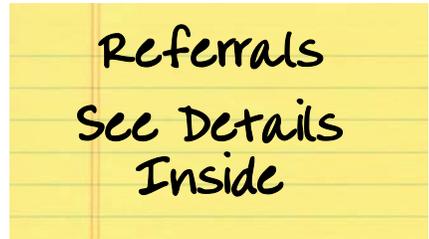


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JUST KEEP TALKING

Thank you for referring your friends, family, co-workers, and acquaintances to our agency recently.

Thanks to you, our Vermost Insurance family keeps growing!



Michael K. McFadden
Don Hall
Michael Anton-2 referrals
Beverley Bucklew

Sarah Paul
Holly Combs
Michael Malki
Alfred Karmann

Nicholas Chomko
Diego Echeverry
Edward Croak
Marla Hicks

Garnett Peacock
Amer Haveric
John LaMontagne
Linda Rupp



John LaMontagne is February's Gas Card Winner! Congrats John!

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:

Theo Nielson

Andrew Johnson was impeached in the month of February 1868.

On March 3rd of what year did the President sign the congressional act making "The Star-Spangled Banner" the official national anthem of the U.S.?

Name _____
Answer _____