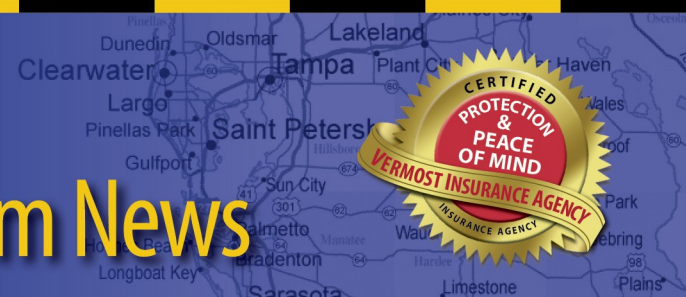




# Protection Team News



VOLUME 6, ISSUE 4

DEAR FRIENDS,

LINES OF PROTECTION

As many of you know, April is one of my favorite months of the year for many reasons. First, it's my birthday, and that means I have made it to one more year. I don't really care about the day or the number; I just care about seeing one more day and year. Secondly, it means the start of baseball's regular season. More on this topic later.

In last month's article, I talked about the Flood Bill that was waiting on the President's desk for his decision. Well, I can finally state that President Obama did sign the Flood Relief Bill. Now, we wait to see how FEMA will implement these changes; and more importantly, what will be the process to get refunds for those who have already paid the increased renewal premiums. As FEMA makes their announcements, I will let you know. Just know that FEMA does NOT move very fast in these matters.



Ainsley and Webb Simpson

As for the State Legislative session, there is really no news to report. This is not unusual - as they always wait until the last week to get things done. As I have written previously, I don't see much getting done this year in the session since there are no burning fires that need to be addressed. They could always surprise us, but I'm not holding my breath this year. Now watch them prove me wrong! Hopefully, in a positive way to benefit you.

On a personal note, in March my daughters had the opportunity again to serve as standard bearers for the Valspar Championship Pro-Am day. Both girls were fortunate to get great groups again this year. Noelle walked with Lucas Glover and Ainsley walked with Webb Simpson. Both were gentlemen and a pleasure to be around. The only bad part this year was dealing with the heavy downpours at times. Yes, I got soaked as well as the girls, but it a great time was had by all. If you ever get a chance to go to the event, make sure you go on the Pro-Am day. It is a relaxed day for the professional golfers. They are very friendly, sign plenty of autographs, and allow you to take photos. The best part is there are no crowds!



Noelle and Lucas Glover

The first home stand of the regular season is here, and the Rays keep making news of a good kind. The team has been spending money to lock in a few more years with a number of players, so this is a very exciting time for the team. We will be able to watch this group of players grow and win together for a number of years. I am very happy about this turn of events. Now, the fans just need to get behind the team and show our support. Let's Go Rays!

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!



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# Live To Ride, Ride To Live

Florida Department of Highway Safety and Motor Vehicles (DHSMV) reported that there were a total of 425 motorcycle fatalities and 8,463 injuries in 2012. Of those fatalities, 200 drivers were wearing a DOT-compliant motorcycle helmet and 209 drivers wore no helmet at all.

The table below lists total number of motorcycle drivers injured or killed by age group and sex.

Passenger injuries (not listed below) totaled 657; only 84 of those were male. Passenger fatalities totaled 30; in which all were female! And out of all the 657 injured passengers, 7 of them were between the ages of 0-4! Please be safe while riding! For more information, you can check out the motorcycle handbook at: <http://www.flhsmv.gov/handbooks/EnglishMotorcycleHandbook.pdf>

AGE GROUP	MALE INJURIES	MALE FATALITIES	FEMALE INJURIES	FEMALE FATALITIES
5-9	3	0	0	0
10-14	18	1	0	0
15	6	0	2	0
16	17	1	4	0
17	54	3	5	0
18	121	5	14	1
19	192	7	20	0
20	236	13	16	2
21-24	1,029	55	68	1
25-34	1,431	92	121	5
35-44	1,089	42	124	5
45-54	1,348	83	179	2
55-64	1,042	68	73	5
65-74	414	21	24	1
75-84	62	4	2	0
85-89	5	0	0	0
90+	2	0	0	0



We offer Motorcycle Insurance quotes—Call today!

## Top Ten Motorcycle Safety Tips

1. Wear a helmet.
2. Look twice.
3. Educate your passengers.
4. Watch the weather.
5. Leave enough space.
6. Avoid distractions.
7. Ride within your skills.
8. Protect your feet.
9. Get the right gear.
10. Take a motorcycle safety course.

## Are You Serious??

You can't make up this stuff! Check out these hilarious and true insurance claims. Get ready to laugh and be happy that it wasn't you... or was it?



- Going to work at 7am this morning I drove out of my driveway straight into a bus. The bus was 5 minutes early.
- I knew the dog was possessive about the car but I would not have asked her to drive it if I had thought there was any risk.
- The car in front hit the pedestrian but he got up so I hit him again.
- Windshield broke. Cause unknown. Probably Voodoo.
- I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment.
- My car got hit by a submarine.
- A truck backed through my windshield into my wife's face.



# SOLVE THE PUZZLE & WIN—SPRINGTIME CROSSWORD PUZZLE



You can find the words in the grid by looking diagonal, forward, backward, up, and down. Circle words with a pencil, pen, or marker. Have fun!

- |             |            |                |
|-------------|------------|----------------|
| APRIL       | EGGS       | SCAVANGER HUNT |
| BASEBALL    | FLOWERS    | SHOWERS        |
| BEACH       | GARDEN     | SLICKER        |
| BEE HIVE    | GRASS      | SPRING         |
| BLOOM       | HONEY      | SPRING BREAK   |
| BREEZE      | LAMB       | SUNSHINE       |
| BUNNY       | LILAC      | TADPOLE        |
| BUTTERFLY   | MELT       | THUNDERSTORM   |
| CAMPING     | MOTORCYCLE | TRAVEL         |
| CATERPILLAR | NEST       | TULIP          |
| CHICK       | PRANKS     | UMBRELLA       |
| CLOUDS      | PUDDLES    | WARM           |
| CLOVER      | RABBIT     | WEATHER        |
| CROCUS      | RAINBOW    | WINDY          |
| DAFFODIL    | RAINCOAT   | WORMS          |
| DUGOUT      | ROBIN      |                |

Submit your answers to us for a chance to win a \$10 gift card to Starbucks. Email or fax your answers. Winner will be announced in next month's newsletter! Good luck!

Fax: 727-577-4991 or  
Email: [newsletter@vermost.com](mailto:newsletter@vermost.com)



cut along the dotted line



## Social Security: One Size Doesn't Fit All

Whether you are married, divorced, or are a surviving spouse, when and how you take your benefits can dramatically impact your bottom line.

In a new report issued by Prudential Financial, it was revealed that many Americans are missing out on the full benefits of Social Security. Part of the problem is a general lack of understanding regarding age and circumstance-specific strategies for collecting benefits; with Social Security, one strategy does not apply to all.

Various strategies apply to both genders, while some are especially beneficial to women. For example, women are encouraged to look at the advantages of taking spousal benefits first and delaying distribution of personal benefits to a later date. This strategy alone can significantly maximize lifetime benefits. There are also numerous practical strategies for divorced spouses, widows and widowers, along with considerations regarding when to take IRA withdrawals versus claiming Social Security benefits. Some key findings of the study:

- A divorced spouse has the same rights as a married spouse to spousal benefits, if you were married 10 years and have not remarried.
- A divorced spouse becomes eligible for spousal benefits as soon as your former spouse becomes eligible, if you have been divorced for at least two years.
- If you are divorced and your former spouse passes away, you may be eligible to step into a survivor benefit if it is higher than your own.
- If you are widowed, you have several options, including taking the survivor benefit at age 60, and switching to your own worker benefit at age 62 or later.

Today's retirement income climate is all about choices. Employing a strategy that helps you avoid common pitfalls and costly mistakes can maximize your lifetime Social Security benefits. While many of the options can seem confusing, understanding and evaluating your available choices and selecting Social Security claiming strategies that best suit your specific financial needs is an important step to building financial security in retirement. A good resource to review is the Prudential Financial white paper, "Innovative Strategies to Help Maximize Social Security Benefits," online at [www.Prudential.com](http://www.Prudential.com).

HOMEMADE **EAT WELL** HEALTHY

**FEEL SWELL**

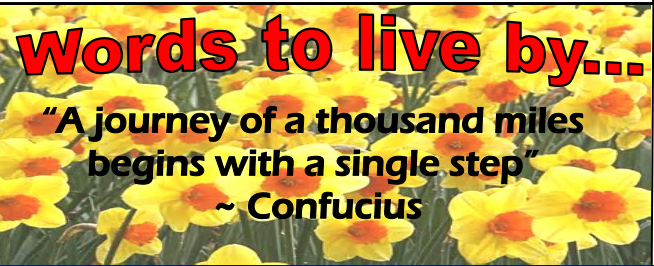
Dish Name: Oatmeal Cookies Dish Type: Healthy Treat

Ingredients: <u>3 mashed ripe bananas</u>	<u>1/2 cup raisins</u>
<u>1/3 cup apple sauce</u>	<u>1 tsp. vanilla</u>
<u>2 cups oats</u>	<u>1 tsp. cinnamon</u>
<u>1/4 cup almond milk</u>	

Directions: Bake at 350 for 15-20 minutes.

This treat is egg-less, dairy-less, flour-less, and has no added sugar. The raisins are optional.

You can also add cranberries, nuts, or coconut!



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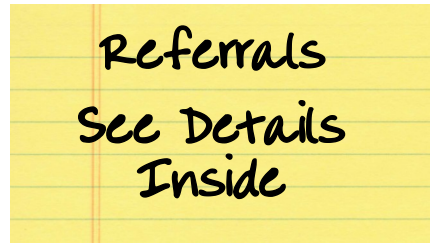
"I think you misunderstood. The million dollar umbrella policy only covers you for claims involving an umbrella."

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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!



Joseph Lanfranchi  
Sheri Nymark-2 times!  
Justin from Dean & Dewitt  
Property Management  
Anita Butler  
Jeannine LeBleu

Holly Combs  
Keith Reynolds  
Steve Campbell  
Bette Washburn-Niemann  
Tom Larson  
Harold & Barbara Burton

Shirley Chouinard  
Omar & Stacey Zidi  
Joyce Collins  
Ruth Sands  
Angela Santoyo  
Michelle Donahue

Jack Bittler  
Bob Drumheller  
Janice Andrews  
Cristina Young  
JoAnn Talley  
John D. Berkler



Anita Butler is March's Gas Card Winner! Congrats Anita!



- \* Insurance agents never retire, they just expire.
- \* With all of today's attractive accident insurance policies, a man can't afford to die a natural death.
- \* An insurance agent won a trip to Mexico City. Now he is trying to win a trip back home.



Q : What's the difference between an insurance company CEO and the mafia don?

A : The insurance company CEO can tell you how many people will die this year. The mafia don can tell you the names of all of them.