



# Protection Team News



VOLUME 6, ISSUE 8

DEAR FRIENDS,

LINES OF PROTECTION

Summer is almost over, and I don't even need to look at a calendar to know that school will be starting in a very short time. How do I know? All you have to do is look in the stores at the rows and rows of school supplies. For me, it's even easier. Noelle and Ainsley have gone on their annual get-away to Nana and Papa's house for rest and spoiling! That means I have a list of tasks that need to be done while they are gone and having loads of fun. I sure wish I had been able to do that every year when I was a kid. Ahh, the good ole days of being young.



The Vermost family at the finish line!  
Enjoying their summer at the races.

Not only is summer coming to an end, we are approaching the hurricane prime time. This year is turning into a nice a quiet season just like the forecasters had predicted. Our good news has been someone else's bad news. Look at the Pacific hurricanes and you'll see we have been very lucky. Hopefully, it holds for the rest of this season. It was only 10 years ago when we experienced those four storms in one year, with one of them named Charley who decided at the last minute to make a right turn and go ashore south of the Tampa Bay area. It just doesn't seem possible that it was already 10 years ago.

With school starting up again, please make sure to watch out for all the kids on the streets and around the bus stops. We don't need to have another child hit by a car in the Bay area this year. We all know that Tampa is the worst place for pedestrians, so please take extra care while out driving during those early morning and afternoon busy times.

Last month, I wrote about our All-Star David Price and if the rumors would turn out to be true. Unfortunately, they did turn out to be correct. David was traded to the Detroit Tigers and was a class act in his departure taking out a whole page ad in the Tampa Bay Times to thank everyone for all they had done for him during his time as a Ray. We will miss him, but will have to find a way to keep winning without him. Things could have been worse! Just look at what the Red Sox traded away. See the glass is always half full. Go Rays!

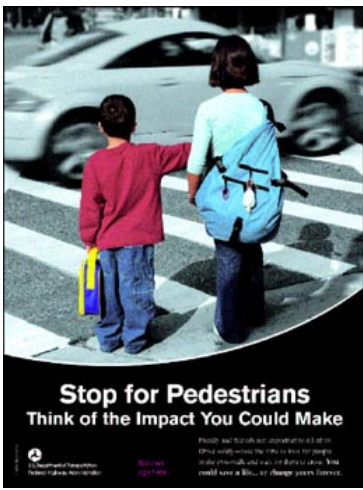
Until next month,

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!



Independent Insurance Agent



# Pedestrian & Bicycle Safety



In 2012, 4,745 pedestrians were killed and approximately 76,000 were injured in the United States, according to the National Highway Traffic Safety Administration. The death of pedestrians were made up of 60 percent of working adults, 23 percent are elderly persons aged 65 or older, and 17 percent are children up to the age of 20.

As pedestrians, we need to utilize crosswalks and designated crossing locations. We can help our own safety by learning the proper use of pedestrian signals, make ourselves more visible in the dark by wearing reflective clothing or carrying a flashlight, obey all traffic laws, walking against the direction of traffic so you can see oncoming vehicles if there are no sidewalk is available, always using the crosswalk, and looking before crossing. Bicyclists should ride in the same direction of traffic, obey all traffic signs, signals, lane markings, yield to traffic, ride in a straight line, and use lights at night. Don't forget to wear a helmet! A bicycle rider or passenger under 16 years of age must wear a helmet.

We also need to educate ourselves as drivers to look for and stop for pedestrians. As a driver, I came across a pedestrian crosswalk situation that I was not sure of the Florida State law. Pedestrian crosswalks with yellow flashing lights seem to be popping up everywhere, on the beaches and on busy intersections. I dug up some information in regards to the law and stopping for these yellow flashing signs. I called the Pinellas County Sheriff's office and spoke with Deputy Edward DiLuzio. Deputy DiLuzio informed me that you must stop at these crosswalks when this sign is lit up regardless if there is a pedestrian in the crosswalk or not. You must stop and yield to this flashing sign until the lights have shut off before you can proceed to drive your car through the crosswalk.



New pedestrian crosswalk with flashing lights

Sometimes I find that the sign is still flashing its yellow lights, but the pedestrian has already crossed the road. I was unsure if I needed to stop or if I could keep driving since there was no one in the crosswalk. I was glad to find out that all drivers must stop and wait for those lights to turn off before proceeding, with or without pedestrians in the crosswalk. Stopping and waiting is much better than hurting someone or getting a \$166.00 fine!

1. Orlando-Kissimmee
2. Tampa-St. Petersburg-Clearwater
3. Jacksonville
4. Miami-Fort Lauderdale-Pompano

Metropolitan Areas Ranked as the Most Dangerous Places to Walk by Transportation for America



Educate yourself and children by visiting: <http://www.pedbikeinfo.org/bicyclesaferjourney/index.html> and at <http://www.alertodayflorida.com/>

By Kathy Desgrosiellier

## Funny Insurance Claims



- One day, an insurance company received a letter from a lady saying that unfortunately they have to cancel her husband's life insurance policy. 'We always paid it in time', she wrote, 'but since my dear husband's sudden death last year we have had some financial hardship; therefore, we would like not to pay it anymore'.
- I pulled onto the side of the road because there was smoke coming from under the hood. I realized there was a fire in the engine, so I took my dog and smothered it with a blanket.
- The car in front of me stopped for a yellow light, so I had no choice but to hit him. (She pushed him through the intersection).
- The accident happened because I had one eye on the truck in front, one eye on the pedestrian, and the other on the car behind.



## Words to live by...

"ONLY THE EDUCATED ARE FREE."

- EPICTETUS

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# Back To School Word Search

How to play: Circle the 14 words listed. Words appear straight across, backwards, up and down, and diagonally.

Submit your answers to us for a chance to WIN a \$10 gift card to Starbucks. Email, fax, or mail your answers. Winner will be announced in next month's newsletter! Fax: 727-577-4991 email: newsletter@vermost.com

July's Puzzle Winner:  
Shirley @ Hicks Laundry

SUBMIT ENTRIES BY:  
9/08/2014

B	Z	X	X	O	W	J	F	P	L	A	Y	U	N	P
B	A	P	G	K	W	F	T	L	G	I	Q	L	Z	O
Q	F	S	E	S	J	N	O	T	E	B	O	O	K	S
F	S	X	T	N	T	W	Y	A	S	K	O	O	B	T
G	U	V	V	T	C	U	N	O	M	P	L	H	Y	F
E	N	H	U	Q	E	I	D	Y	P	K	U	C	T	T
N	M	M	O	B	R	S	L	Y	H	U	N	S	C	U
R	E	A	D	M	Q	I	T	L	M	Q	C	Y	D	P
E	F	P	F	I	E	S	T	N	G	N	H	P	A	A
H	S	T	S	G	L	W	C	C	D	F	X	O	L	P
C	X	G	U	I	M	O	O	R	S	S	A	L	C	E
A	V	P	H	H	W	V	J	R	G	M	I	A	U	R
E	B	W	W	U	F	R	W	G	K	D	G	O	J	D
T	D	G	E	U	D	A	V	Y	P	B	G	Z	W	U
Z	Y	I	I	X	F	J	B	R	D	M	S	K	D	P



BOOKS  
SCHOOL  
TEACHER  
PENCIL  
PEN  
PAPER  
PLAY  
STUDY  
HOMEWORK  
READ  
CLASSROOM  
TEST  
NOTEBOOK  
LUNCH



Vermont Welcomes:  
*Kaity Varner*

Kaity joins the Vermont staff as our new "Director of First Impressions". Kaity moved to Florida from Boulder, Colorado after completed her B.A. in psychology. She is the youngest of 6 children and enjoys volleyball, horseback riding, hiking, and kayaking. Kaity's favorite vacation spot is Colorado, but flying in a plane is the worst part of traveling! Motto: "There's always a way to do something, you just have to find it."

## BACK TO SCHOOL RECIPE

### SCRAMBLED EGG MUFFINS

#### INGREDIENTS

- 6 EGGS
- 1/2 CUP WHOLE MILK
- 1/2 CUP SHREDDED CHEESE
- DASH SALT & PEPPER
- 1/4 TSP ONION POWDER
- 12 FROZEN POTATOES



PREHEAT OVEN TO 350°. WHISK EGG IN MEDIUM BOWL; ADD MILK, CHEESE, ONION POWDER, SALT, PEPPER AND STIR UNTIL MIXED.

GREASE MUFFIN PAN. ADD ONE FROZEN POTATO TO BOTTOM OF EACH MUFFIN AREA. SCOOP A LADLE OF EGG MIXTURE INTO EACH MUFFIN AREA, TO MAKE 12 MUFFINS. BAKE FOR 20-25 MINUTES DEPENDING ON YOUR OVEN. REMOVE THEM FROM THE OVEN WHEN THE EGGS ARE SET.



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"We don't help ladies across the street anymore. Can't afford the liability insurance."



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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!

Irene Rausch,  
Professional Guardian  
Steven Hitchcock,  
Attorney

Joseph Phippen, Jr.,  
Attorney  
Steven Ledbetter,  
Attorney

Wayne Wilhelm  
Frances Novak  
Michael Porter,  
Attorney

Louis Broyles  
Carol Mozden  
Richard & Carla  
Miller

James Baldwin  
Sheryl Adams  
Dennis Wheeler



Referrals  
See Details  
Inside

Irene Rausch is July's Gas Card Winner! Congrats Irene!

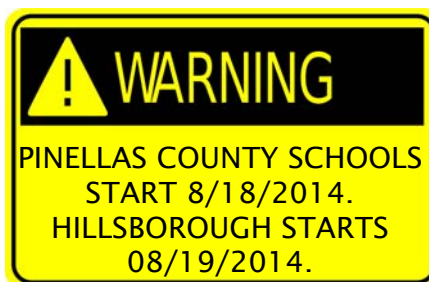


**Teacher:** How can you make so many mistakes in just one day?

**Student:** I get up early!

**Dad:** Does your teacher like you?

**Son:** Like me, she loves me. Look at all those X's on my test!



**Teacher:** If this class doesn't stop making so much noise I'll go crazy!

**Students:** Too late, we haven't made a sound for an hour!

**Mom:** How did you find school today?

**Daughter:** I just got off the bus and there it was!