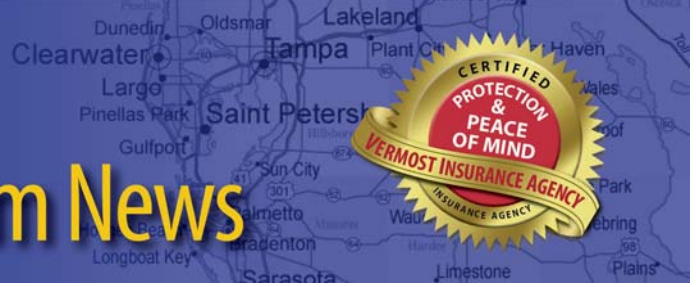




# Protection Team News



VOLUME 6, ISSUE 9

## DEAR FRIENDS,

September has finally arrived! This holds both good and bad feelings for me. First the good, it means the air temperatures will start to lower and hopefully so do the water temps to help lessen the threat of hurricanes. It also means we are on the downside of the hurricane primetime. This year has been looking good Billy Ray!!! On the bad side of September, it means another anniversary of the horrible September 11th World Trade Center and Pentagon terrorist attacks. This year will mark the 13th anniversary of this tragic day in our history. As if it was just yesterday, I can still remember where I was that morning. What really strikes me the most is that my youngest daughter Ainsley wasn't even born yet, and here she is in 7th Grade this year. She had a guest speaker in one of her school classes, a Marine who was in the Pentagon on that fateful day. That is frightening to even think about to me. Assuredly, I will never forget that day in history; I hope you will not either.

On a happier note, September means we are back in the swing of college and pro football! Yes, I do play Fantasy Football too! In previous years, I would spend time building spreadsheets and reading up on all the players to be ready for the draft. This year I am trying a whole different approach. Since I have been too busy to find the time needed to do all that preparation work, I just showed up for the Draft. I hope your fantasy team is a winner this year. I am just hoping to finish with a winning record.

While on the topic of college football, the Vermost family has had season tickets for the USF football games since the very first day the Bulls started playing football. As you all know, the girls are getting older; and more of their activities were conflicting with the games in the fall. This year, the girls decided they wanted to try something different with our entertainment budget. So instead of season football tickets, they wanted the Country Music Mega Tickets to see 6 country music concerts spread throughout the year. Good thing we have a big screen TV at home so I can watch football in the comfort of my recliner. Go USF Bulls & Iowa Hawks!!!!

As I close out this month, let me briefly mention our beloved Rays. It looks like we will NOT make the post season this year. Talk about a huge disappointment considering all the extra money the team spent in the off season to sign and re-sign certain players. The early season "hole" is proving to be too big to dig out from. It will be interesting to see what happens next year. I am still holding out hope we can at least finish in front of the Yankees and Red Sox with their huge payrolls. Only time will tell.

Until next month,

**Darren**



Noelle and Ainsley posing with the Rays! Go Rays!

## LINES OF PROTECTION

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Condo  
Dental  
Disability  
Employee Benefits  
Flood  
General Liability  
Health  
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...And More!



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# One Big Decision: Choosing a Personal Representative in your Will

Have you thought about your estate planning? Have you created a Will yet? There are a lot of things to consider when you are creating a Will and we are going to touch on one of those items here. Who am I going to choose to be my Personal Representative (Executor) of my estate once I pass? When considering a Personal Representative, we have included some important traits that person should possess when making this important decision. The Personal Representative is the most visible person and target for discontent throughout probate proceedings. This person should be someone who understands you and your wishes regarding family, property, and the beneficiaries. The Personal Representative is the person who does all the leg work after you are gone. He or she may need to pay your taxes, manage businesses, distribute assets, and represent your estate in court. We have listed some traits you may want to look for.



1. Good with money
2. Trustworthy
3. Geographic proximity for performing tasks
4. Organized
5. Extremely loyal and fair
6. Practical common sense
7. Tough
8. Willing and able

*This article provides general information and should not be construed as legal advice or a legal opinion on any specific facts or circumstances. If you have specific legal questions, you are urged to consult with counsel concerning your own situation.*

## Dave Ramsey Corner

**Who is Dave Ramsey?** Dave Ramsey is a personal money management expert, national radio talk show host (locally heard on 1110 AM Inspiration Radio), television host, and New York Times best-selling author. He's helped millions of people get out of debt and build wealth. He is today's voice of financial wisdom, and he exclusively recommends me and my team to help you! **Dave Ramsey encourages people to get out of debt, protect their financial assets and find financial peace.**

### What is an ELP? Why are we an ELP?

An ELP is an Endorsed Local Provider for home and auto insurance. When Dave considers professionals for ELP status, he looks for team members who:

- Have the heart of a teacher
- Put the client's needs first
- Have proper licensing – active and in good standing
- Agree to help clients based on Dave Ramsey's principals

Vermont Insurance Agency has met all of these criteria, but we didn't do it to BECOME a Dave Ramsey ELP – WE ALREADY WERE all of these things! Dave Ramsey's philosophy to protect your financial future is right in our tag line: "Your Protection and Peace of Mind is Our Only Business". We have always thought this way, and we will continue to do so. You can find more information on Dave Ramsey on his website: [www.DaveRamsey.com](http://www.DaveRamsey.com)

**Next month: What does Dave think about Auto Insurance?**



# Fun & Games



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!

August's Puzzle  
Winner:

**DONNA GOLDIE**

SUBMIT ENTRIES BY:  
10/10/2015

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

## EMPLOYEE SPOTLIGHT

**DARREN J. VERMOST**



Darren is the President of Vermost Insurance Agency and has been in the insurance industry since 1990. He is happily married to Melanie for the past 16 years, and the very proud father of two daughters: Noelle and Ainsley. He is an extremely active volunteer at his church and both daughters' schools. Darren enjoys playing tennis and golf when he can find the time. He is an avid reader, especially business-related books. If you've read a good one, be sure to recommend it to him.

## MENU BOARD

### Avocado Hummus

#### Shopping List:

Avocado	Sea Salt
Lime	Cayenne Pepper
White Beans	Extra Virgin Olive Oil

#### Instructions:

1. Add the following to your food processor:

- 1 can of white beans, drained and rinsed
- 1 avocado, cubed
- Juice from 1/2 of a lime
- 1/2 teaspoon of sea salt
- 1/4 teaspoon of cayenne

pepper

2. Blend with olive oil until smooth

3. Serve as a dip with pretzels, crackers, or pita bread.







**VERMONT**  
INSURANCE AGENCY

## Rewards For EACH Referral

- ✓ \$5 Starbucks Gift Certificate
- ✓ 3 FL Lottery Tickets
- ✓ A chance to win prizes!
- ✓ \$5 Donation to the Charity of your choice



## BONUS

Be Entered in:

MONTHLY Drawings For

**\$50 in FREE GASOLINE**

PLUS... ANNUAL Drawings For

**42" FLAT SCREEN TV!**

**22" FLAT SCREEN TV!!**



REFER MORE ...  
Get more prizes!  
AND more chances  
to win the  
BIG STUFF!

## "Just like family"

2014  
REFERRAL  
PROGRAM



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

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Tell them to mention you!

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OF TAMPA BAY

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**MOFFITT**  
Cancer Center & Research Institute



**SUNCOAST**  
HOSPICE

# We would like you to meet our new website!



## www.Vermost.com

### Funny Insurance Claims



There was no damage done to the car, as the gatepost will testify.

I was thrown from my car as it left the road. I was later found in a ditch by some stray cows.

I knocked over a man; he admitted it was his fault for he had been knocked down before.

The pedestrian ran for the pavement, but I got him.

The other car collided with mine without giving any warning of its intentions.



### Words to live by...

"If you argue with a fool, you become a fool"  
~L.A. Hilden





*Your Protection & Peace of Mind Is Our Only Business*

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"It's a survey. Are we insured by the obnoxious woman in white or the little lizard?"



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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!



Adrian Cummings  
Vera K. Swade  
Joan H. Walker

Walter Garcia  
Fionna Nicholas  
Laura Benson

Robert Carpentier  
Mike McCracken  
Tanya Yunes-Pichardo

Richard & Claire Roth  
Ann Eller  
Christina Soderberg

Robin Andujar  
Janice Andrews  
Vincent Bauer

Referrals  
See Details  
Inside

**Richard & Claire Roth are August's Gas Card Winner! Congrats Richard & Claire!**

"Autumn is leaving its  
mellowness behind for  
its spiky, rotted stage.  
Don't remember summer  
even saying good-  
bye."

— David Mitchell, *Cloud Atlas*



"The Fall will always be yours and mine..."

— Jennifer Elisabeth

"Anyone who thinks  
fallen leaves are dead  
has never watched them  
dancing on a windy  
day."

— Shira Tamir