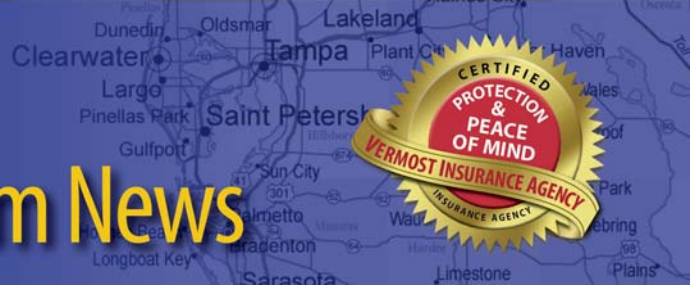




Protection Team News



VOLUME 6, ISSUE 10

DEAR FRIENDS,

The end is near! No, I am not talking about hurricane season. I am talking about the nasty traffic on US 19 in mid Pinellas county. That drive every day is getting very old. What makes it worse is you see just how little work they got done until the State of Florida found some money to incentivize the contractors to meet some new benchmarks and get the job done. Rumor has it that sometime in October there will be two lanes opened in each direction without having to stop from Pinellas Park north to Republic Drive. I can't wait for that first morning drive when I don't have to sit in traffic and look at long lines of brake lights. Let the racing begin.

Speaking of hurricanes, although we are in October and the tropics have been very quiet for us again this year, we can't let down our guard. The last major hurricane to hit the State of Florida was Wilma in October 2005, almost nine years ago. Other hurricanes that have hit Florida in the month of October include Irene (1999), Opal (1995), and Floyd (1987) to name a few. As you can see, we still need to pay attention and be prepared for storms, especially those that start in the Gulf of Mexico this late in the season where they have a tendency to form.

In previous issues, I have talked about our new partnership with Mr. Chuck Chucuri, CLU®, ChFC®, FLMI, from the Prudential Insurance Company of America, to bring full service financial service tools and software coupled with brokerage services for your comprehensive financial needs. I am very excited to announce that we have been able to secure Mr. Ron Pillon, Vice President of Prudential Annuities, to fly into town for one night and conduct an educational workshop at the Bayou Club, on "How to increase your Cash Flow in Retirement" just for our clients. I promise that you will NOT be sold anything, no products will be discussed, and this is 100% an educational workshop. If you are interested, please see the enclosed flyer for more information and RSVP instructions. The room we have secured has limited space, so please sign up early to reserve your spot.

I can't close this month out without a brief mention about baseball and the Rays. This year was just not meant to be for the Rays. That first month hole was just too big to dig out from and our batting didn't help matters either. I had high hopes that in October we would be still watching our Rays and feeling that excitement that playoff baseball has. If at the beginning of the season I was asked if I thought the Rays, Yankees and Red Sox would ALL not make the playoffs, I would have laughed. But that's how the baseball bounced this year. All we can do now is sit back and watch what management does in the office season.

Until next month,

Darren



Captain Fear hanging out with Ainsley and Noelle. Go Bucs!

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Medicare Open Enrollment

It is now time to check out any changes coming your way or that you want to make with your Medicare coverage. If you are a member of a Medicare Part D or a Medicare Advantage plan, be on the lookout for your annual notice of change.

Medicare's open enrollment period this year is October 15, 2014 - December 7, 2014 to register for 2015 Medicare coverage. This enrollment period includes Parts C & D. If you are 65 and over, this is the time to make changes to your Medicare supplemental drug plan. If you enroll during this period, your coverage will begin January 1, 2015.

Those who seek Medicare Part D prescription drug coverage are urged to shop plans and providers each year. It pays to shop around. One plan may cover the drugs you take with fewer restrictions that would charge less. It is also important to consider a MediGap (supplemental insurance) to help cover the costs that Medicare will not. MediGap is sold by private companies that help cover costs such as deductibles, co-payments, and co-insurance. To receive more information, please visit www.medicaregov.us

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

What Does Dave Ramsey Think About Auto Insurance?

Dave Ramsey encourages people to get out of debt, protect their financial assets, and find financial peace. Part of protecting their assets is in the area of Insurance. Regarding auto insurance, Dave has some very specific suggestions. All of his suggestions have in mind giving YOU, the maximum savings (looking for as many discounts that you can get), and giving you and your family the most protection that you can afford. It all starts with using an independent insurance professional who has the most resources available to find you the right insurance company to get you those discounts and protection plans. That's what Vermost Insurance Agency gives you every day. We do the shopping for you.

So, if you're reading this, and you have either your homeowner's policy with us, but NOT your auto, or vice versa, let us see how much money we can save you with multi-policy discounts. For more specific details of the auto insurance protection that Dave recommends, contact your Account Manager. We'd be happy to explain EVERYTHING.

Next month: What does Dave think about Homeowners 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!

September's Puzzle Winner:

SYLVIA HUSEN

**SUBMIT ENTRIES BY:
11/07/2015**

Halloween Fun Word Search

bat	pumpkin
black	scare
broom	skeleton
cat	spider
costumes	spirits
ghosts	spooky
halloween	vampire
hoot	witch
monster	
moon	
mummy	
night	
owl	



g	h	o	s	t	s	b	a	t	n	t
b	o	l	h	s	p	o	o	k	y	p
v	o	b	a	w	i	t	c	h	o	u
a	t	l	l	b	r	o	o	m	w	m
m	q	a	l	n	i	g	h	t	l	p
p	j	c	o	s	t	u	m	e	s	k
i	n	k	w	a	s	c	a	t	p	i
r	s	k	e	l	e	t	o	n	i	n
e	j	e	e	m	u	m	m	y	d	f
i	m	o	n	s	t	e	r	q	e	v
m	o	o	n	o	e	s	c	a	r	e

EMPLOYEE SPOTLIGHT

JOHN B GAY III



John is a second-generation insurance guy too, taking over the family business which goes back to 1952, Mutual Insurance, Clearwater and running it from 1978 to 1999, at which point he merged with Darren's agency to form what is now known as Vermont Insurance Agency.

John is a life-long resident of Pinellas county and through the years has been active in many community organizations, including The Optimists Club and Jaycees.

His passions lie in golf, music (watching his sons play in their respective rock bands), travel, and many outdoor activities including hiking. Each year, he escapes the summer heat of Florida for a quick visit to his Wyoming refuge, which includes no phone or Internet service, beautiful skies, and miles of hiking trails. Make sure you ask to see some of the gorgeous photos he has taken.

MENU BOARD

OREO COOKIE BALLS

Shopping List:

1 PKg. (8 oz.) Philadelphia Cream Cheese, softened.

36 Oreo Cookies, finely crushed (3 cups).

4 PKg. (4 oz. each) Baker's semi-sweet chocolate, broken in to pieces, melted.

Instructions:

Mix cream cheese and cookie crumbs until blended.

Shape into 48 (1-inch) balls. Freeze 10 min-



Keep Your Pets Safe on Halloween



You are in the pet store buying dog food and then you see the cutest Halloween costume for your pet! Before you impulse buy, you may think it is cute, but that doesn't mean Fido will enjoy wearing it! Halloween is a night of fun and fright, but we need to keep in mind the safety of our four legged friends. Have a game plan set for the doorbell ringing all night, adult parties you may be having, or not letting your cat go outside at night. Vicious people find an excuse to hurt or kill animals during Halloween. Here are a few tips to keep in mind on the upcoming Friday Halloween night:

- * Don't give pets Halloween candy.
- * Tin foil wrappers can be deadly in your pet's digestive tract.
- * Don't leave lit candles or Jack-O-Lanterns where they could be knocked over.
- * Pets do not like to be intoxicated.
- * Keep pets indoors.
- * Make sure your pet has proper identification or microchips in case they were to get lost.

Funny Insurance Claims



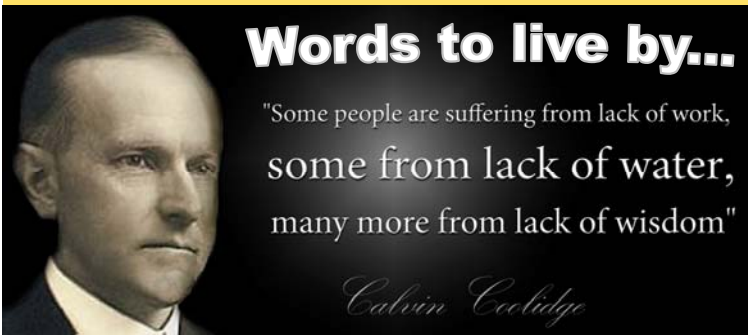
A truck backed through my windshield into my wife's face

I was driving along the motorway when the police pulled me over onto the hard shoulder. Unfortunately, I was in the middle lane and there was another car in the way.

The accident was caused by me waving to the man I hit last week.

An invisible car came out of nowhere, struck my car, and vanished.

In an attempt to kill a fly, I drove into a telephone pole.



Words to live by...

"Some people are suffering from lack of work, some from lack of water, many more from lack of wisdom"

Calvin Coolidge





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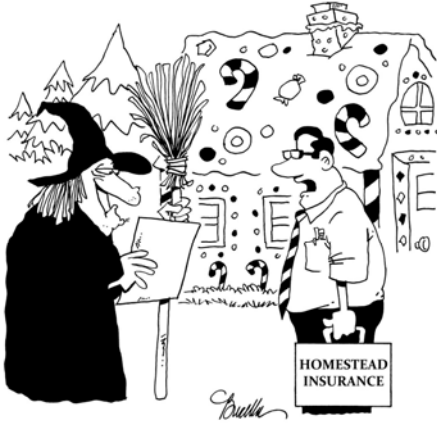


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Tom Szuba

Elena Z. George
Kathryn Baranski
Martin Jones

Pam Hummer
Charles Fasold

Referrals
See Details
Inside

Gregg Tottle is September's Gas Card Winner! Congrats Gregg!

Why couldn't Dracula's
wife get to sleep?

Because of his coffin!



Why is it so hard to get
a mummy on the phone?

They're all tied up!