



# Protection Team News



DEAR FRIENDS,

VOLUME 6, ISSUE 11

November is here. It's time for cooler weather, Thanksgiving, turkey, family get-togethers, Black Friday shopping, and the official end of hurricane season. It also means we are so

very close to the end of 2014 and the beginning of 2015. In the spirit of Thanksgiving, I thought I would take a moment and use this month's column to reflect on what I am thankful for.



Noelle is flying!

First, I am thankful for my wonderful and loving wife and two daughters who tolerate my craziness and constant motion, but still love and support me with all my faults. They are the reason I get up and do what I do each and every day. Thank you for all your patience and love.



Ainsley soaring! The girls enjoyed indoor skydiving at iFLY in Orlando.

I am also thankful to my parents, who gave me the opportunity to move to Florida and start working in the "family" business. Without this opportunity, I would not have met my wife or been able to experience the joy of being a dad. Thank you for believing in me.

My success would not have been possible without all the hard work and dedication of my team members, insurance carrier partners, and our valued clients without whom we would not have a paycheck or a place to go each and every day. Without any of these valuable pieces to the puzzle, this newsletter would be just a distant thought in the vast gray matter in my brain.

Last and certainly not least, I am thankful to the members of my accountability team that continue to push me to be a better person, leader, and business owner; and truly hold me accountable for my actions and sometimes lack thereof.

There are many more people that I am truly thankful for, but I just don't have the space to list them all. I am sure you don't want to read it either. I just want all of you to know that "thanks" can seem so small, but I truly am blessed and thankful for all of you.

From me and my family, let me wish each and every one of you a very Happy Thanksgiving!

Until next month,

**Darren**

## LINES OF PROTECTION

- 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!





# Give Thanks & Volunteer



'Tis the season for giving back! Volunteering your time or services is a good way to help the less fortunate. Volunteers are needed all year round to help the needy, but the holidays are when volunteers are most helpful. Food banks, churches, and homeless shelters are kept busy during the holidays trying to feed the homeless and the poor. Get the family together to make a difference in the Tampa Bay community this holiday season. Give thanks, get involved, and volunteer! Here is a list of ideas where you can get started:

Make-A-Wish Foundation  
324 N. Dale Mabry Hwy, Ste 203  
Tampa, FL 33609  
813-288-2600  
www.wishcentral.org

Metropolitan Ministries  
2301 N. Tampa St.  
Tampa, FL 33602  
813-209-1200  
www.metromin.org

The Volunteer Way  
7820 Congress St.  
New Port Richey, FL 34653  
727-815-0433  
www.thevolunteerway.org

The Salvation Army  
1625 N. Belcher Road  
Clearwater, FL 33765  
727-725-9777  
www.salvationarmyflorida.org

Suncoast Hospice  
727-467-7423  
www.thehospice.org



## Dave Ramsey Corner

### What Does Dave Ramsey Think About Homeowner's Insurance?

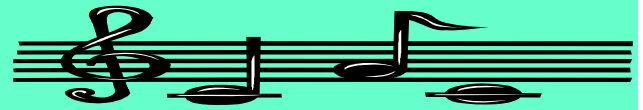
Dave Ramsey encourages people to get out of debt, protect their financial assets and find financial peace. You may think that you don't have many options to protect your home and save money, especially here in Florida. You could be very wrong, to the tune of hundreds of dollars. Dave recommends making sure you have all the discounts you can possibly get, with multi-policy discounts PLUS other options too many to list here. He also wants you to protect your home and contents with insurance that covers REPLACEMENT costs only. Replacement cost policies makes sure that if something "happens" that the items or home is replaced. Other policies offer "actual cost value" which provides considerably less money to replace items that are damaged, stolen, or destroyed. For more specific details of the homeowner's insurance protection that Dave recommends, contact your Account Manager. We'd be happy to explain EVERYTHING.

Next month: Financial Peace University (FPU) & Intro to Baby Steps





# What Are Our Agents Up To?



Now for a bit of a musical interlude... Vermost personal lines agent John O'Brien is a budding mandolin player. He recently attended the annual CampGrass event held in Plant City, FL. CampGrass is a weekend-long Bluegrass festival and workshop for all level of players and lovers of bluegrass music hosted by the Central Florida Bluegrass Association.

The weekend offered group lessons, live bands, jam sessions, BBQ, and camping. On Saturday after the lessons and workshops concluded, the musicians took to the stage. Some already-established bands played, some acts were newly formed combos featuring the instructors and teachers... and a very special performance by the students. John was invited by the teachers to participate in the student jam of the 1951 Flatt & Scruggs classic "Rollin' In My Sweet Baby's Arms" and Scotty Wiseman's 1935 arrangement of "Good Old Mountain Dew." His wife and children were on hand to cheer him on!



John O'Brien pictured above with his band mates. John is second from the left.

John M. O'Brien; Personal Lines Account Manager, CMSR, CISR



## Funny Insurance Claims



A bull was standing near and a fly must have tickled him because he gored my car.

I consider that neither vehicle was to blame, but if either were to blame, it was the other one.

I am responsible for the accident as I was miles away at the time.

I left my car unattended for a minute, and whether by accident or design it ran away.

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



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NOT WHAT WE SAY ABOUT OUR  
**BLESSINGS**  
BUT HOW WE USE THEM, IS THE TRUE MEASURE OF OUR  
**THANKSGIVING**

W.T. PURKISER

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"Option A covers defibrillator treatment. Option B covers someone rubbing their feet on a carpet and touching you."



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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!



James Borycens  
Thomas Phelan  
Max R. Ende  
Suzie Lombardo

George & Nadine Klinger  
Deb Leppla  
Frances Sirvio  
Kathleen Niehaus

Robert Hathaway  
John Thurston  
Joan Sherman  
Ryan Hollander

Thomas & Gayla Larkin  
Peter Ficksman  
Katheryn Ciganek

Referrals  
See Details  
Inside

Suzie Lombardo is October's Gas Card Winner! Congrats Suzie!

