



# Protection Team News



VOLUME 6, ISSUE 12

## DEAR FRIENDS,

It is official; we survived another hurricane season unscathed. This is great news for all of us, but especially for you, our clients. Since a big storm did not hit Florida this season, we are now seeing a number of insurance companies lower their premiums on renewal. Not only is your fuel bill shrinking, your insurance bill could also be shrinking in 2015! What a wonderful way to start the New Year.

However on the health insurance front, we have all been receiving notices that our premiums are going up in 2015. In the last two years, our office's premiums have gone up over 50%. In 2015, health insurance premiums will be our 2nd largest expense, right behind payroll. That's right; we will pay more for our team members' health insurance than we will for rent and utilities combined. So I totally understand your pain.

Speaking of pain, we all know this is the time of the year for all those holiday parties and New Year's celebrations. Please make the good decision before leaving and select one person who will be the designated driver. We do NOT want to see you or anyone else injured or killed by making one bad decision. It truly is not worth it in the long run. There are many programs out there that will make sure you and your vehicle will get home safe and sound if you do decide to drink. Just don't put the keys in the ignition.

Before I close the book on 2014, I would like to thank all of you for allowing us to be your trusted insurance professional. It isn't just a tag line; we really do take your protection and peace of mind seriously. We hope that next year we will be able to continue to earn your trust and business. If there is ever anything we can do for you, please let us know.

From me and my family, let me wish each and every one of you a very Merry Christmas and a Happy New Year!

Until next year,

*Darren*



The Vermost Family wishes everyone a very Merry Christmas.

## LINES OF PROTECTION

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# Holiday Toy Safety Tips

The holidays are an exciting time of year for kids, and to help ensure they have a safe and happy holiday season, here are some safety tips from the American Academy of Pediatrics (AAP).

- Select toys to suit the age, abilities, skills, and interest level of the intended child. Toys too advanced may pose safety hazards for younger children.
- Before buying a toy or allowing your child to play with a toy that he has received as a gift, read the instructions carefully.
- To prevent both burns and electrical shocks, do not give young children (under age 10) a toy that must be plugged into an electrical outlet. Instead, buy toys that are battery-operated.
- Young children can choke on small parts contained in toys or games. Government regulations specify that toys for children under age 3 cannot have parts smaller than 1 1/4 inches in diameter and 2 1/4 inches long.
- Children can have serious stomach and intestinal problems – including death – after swallowing button batteries or magnets. In addition to toys, button batteries are often found in musical greeting cards, remote controls, hearing aids, and other small electronics. Small, powerful magnets are present in many homes as part of building toy sets. Keep button batteries and magnets away from young children and call your health care provider immediately if your child swallows one.
- Children can choke or suffocate on uninflated or broken balloons; do not allow children under age 8 to play with them.
- Remove tags, strings, and ribbons from toys before giving them to young children.
- Watch for pull toys with strings that are more than 12 inches in length. They could be a strangulation hazard for babies.
- Parents should store toys in a designated location, such as on a shelf or in a toy chest.

## Dave Ramsey Corner

### Financial Peace University (FPU) & Intro to Baby Steps

Dave Ramsey encourages people to get out of debt, protect their financial assets, and find financial peace. There are a few ways you can learn about the "How To's" of Dave Ramsey's philosophy on getting out of debt, protecting your financial future, and building your wealth. You can read one of his #1 New York Times Best Seller books, go to his website, or take a class at a Financial Peace University (FPU) local location. The classes are held in many places and the locations, start dates, times, and class/material fees are listed on Dave's website. During these classes, you will be brought through a process, called "Baby Steps". Each step focus on different aspects of your life to bring you to financial freedom and protect your assets. Thousands of people who go through the classes and follow the suggestions reach financial freedom, paying off all their debts, even their mortgage (with the ultimate) making their "debt free scream"! For more specific details on Dave's Financial Peace University and how it can help you protect your financial assets, contact your Account Manager. We'd be happy to explain EVERYTHING.

Next month: Baby Step 1



# Fun & Games-Guess the Movie



These Lines are from which Christmas movies?

1. "Bumbles Bounce!" \_\_\_\_\_
2. "When a bell rings an angel gets its wings". \_\_\_\_\_
3. "You'll shoot your eye out kid". \_\_\_\_\_
4. "I forged these chains during my life" \_\_\_\_\_
5. "They're not twinkling Clark" \_\_\_\_\_

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!

SUBMIT ENTRIES BY:  
01/05/2015

November's Puzzle  
Winner:

SYLVIA HUSEN

## EMPLOYEE SPOTLIGHT



# Nancy Roberts

Nancy Roberts, Commercial Lines Account Manager

With 30 years of experience in the insurance industry, Nancy is a integral asset within our commercial department. She grew up in Northern Ontario, Canada, one of seven children, and has lived in Florida for 24 years. Nancy loves camping, biking, swimming (notice no winter sports here), cooking, baking and reading. Her favorite activity is spending time with her two grandchildren.

Welcome Nancy to our team!



### December—National Pie Day Christmas Egnog Pie

#### Ingredients

- 2 cups eggnog
- 1 cup milk
- 1 package (4.6 oz.) vanilla pudding mix
- 1 Tbsp. rum or 1/2 tsp rum extract
- 1/8 tsp ground nutmeg
- 1 pastry shell (9 inches), baked
- Whipped topping, & nutmeg, optional



#### Directions

- In a large sauce pan, cook eggnog, milk & pudding mix over medium heat until thick. Remove from heat, cool. Stir in rum and nutmeg. Pour pudding mixture into crust. Chill until set. Garnish with whipped topping and sprinkle with nutmeg, if desired.



DECEMBER: SEASONAL DEPRESSION AWARENESS MONTH  
FEELING SAD? *Seasonal Affective Disorder*

**SAD** is more than the winter blues. It is a real type of depression that is most common in the fall and winter months.

What are the symptoms?

Low energy, depressed mood, hopelessness, irritability, anxiety, poor concentration, social withdrawal, changes in sleep and/or appetite, and loss of interest in activities you once enjoyed.

What can you do about it?

Structure your daily routine, make your environment brighter, get outside, exercise, socialize, take a trip, volunteer, begin a new holiday tradition, and don't succumb to holiday pressures.

We all have tough days, but this illness has a high success rate of 70-90% recovery when treatment is sought.

If your feelings of sadness during the holidays are accompanied by suicidal thoughts, call 911, immediately proceed to a hospital emergency room, or contact the National Suicide Prevention Lifeline at 1-800-273-TALK(8255).



Vermont Insurance Agency Holiday Schedule  
Wednesday December 24th—closing at 12:00pm  
Thursday December 25th and Friday December 26th—Closed  
Thursday January 1st and Friday January 2nd—Closed



## Funny Insurance Claims



While moving furniture around for Christmas dinner, I tripped over the plug when carrying the TV set and dropped it in the fireplace.

I opened the oven, armed with a baster and a pair of oven gloves, but the turkey was heavier than I expected and it flew out of the oven onto the floor. We had a lovely meal, but the carpet was ruined.

I got up on Christmas morning to make the Christmas dinner, only to see that the freezer had defrosted on its own.

Every year, a surprising number of unlucky merrymakers succumb to food poisoning after mistaking inedible holiday decorations for chocolates.



Maybe Christmas doesn't  
come from a store.  
Maybe Christmas, perhaps,  
means a little bit more.  
—The Grinch

Merry Christmas and  
Happy New Year





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"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."



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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!

Angela Santoyo

Bruce Orloff

Manny & Sandra Rios

Manny & Sandra Rios are November's Gas Card Winner! Congrats Manny & Sandra!

Referrals  
See Details  
Inside

What did the Gingerbread  
Man put on his bed?

A cookie sheet!



How would you fire Santa?

Give him the sack!



What do snowmen  
eat for breakfast?

Snowflakes!

