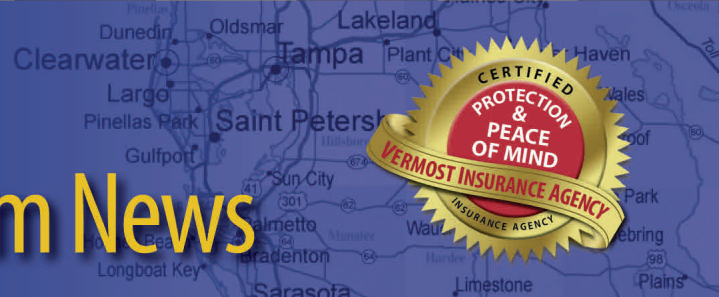




Protection Team News



VOLUME 1 - ISSUE 9

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Independent Insurance Agent

DEAR FRIENDS,

2015 has officially arrived, as well as the college football bowl games. This time of year is always a fun time to sit on the couch and just relax while watching some good football and eating snacks! Who really cares about New Year's resolutions? We know that they are all broken or forgotten in a relatively short period of time. It's always fun in our house to watch the Rose Bowl parade on New Year's Day. This year was no different! The girls just loved watching the beautifully decorated floats and hearing about all the work that went in to each of those creations. The best part was hearing how cold it was in Pasadena, CA, while we were enjoying some very nice weather here in Florida.



Noelle & Ainsley enjoying themselves at the Opera.

This new year brings some new and exciting changes for us at Vermost Insurance Agency. Not only are we looking to improve on what we already do, but we are looking for new and better ways to protect you, our clients, from financial disaster. To this end, we will be rolling out some new programs, but we have also promoted one of our team members, Carol Osgood, to be our new Personal Lines Manager. Carol has many years experience running her own Allstate Agency, as well as working at other independent insurance agencies in the area. She will bring a new level of professionalism to our Personal Lines Department. She also has some great ideas on how we can improve our service to you. Be on the lookout for some fresh changes from our Personal Lines Department.

Speaking of changes, I haven't said anything about the Tampa Bay Rays and their changes for 2015. It all started with the departure of Andrew Friedman that opened the door for Joe Maddon to exercise his contractual option to seek employment elsewhere. The only good thing about Joe's departure was that he went to the National League, and not one of our rivals. The Rays still weren't done after these two big changes. They also traded or got rid of Jose Molina, Will Myers, Matt Joyce, Sean Rodriguez, Jeremy Hellickson, and Joel Peralta, to name just a few. That's on top of the team trading all-star pitcher David Price last season. I'm not sure what kind of team we have left for this year, but I know that I will have to buy a program just to figure out who all the new players are. Hoping for some Rays wins in 2015!

Until next month, **Darren**

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Buying Watches in 1880 - Interesting

If you were in the market for a watch in 1880, would you know where to get one? You would go to a store, right? Well, of course you could do that, but if you wanted one that was cheaper and a bit better than most of the store watches, you went to the train station! Sound a bit funny? Well, for about 500 towns across the northern US, that's where the best watches were found. The railroad company wasn't selling the watches. The telegraph operator was. Most of the time, the telegraph operator was located in the railroad station because the telegraph lines followed the railroad tracks from town to town. Most of the station agents were also skilled telegraph operators and that was the primary way that they communicated with the railroad. And it was the telegraph operator who had the watches. The telegraph operator sold more watches than almost all the stores combined for a period of about nine years. This was all arranged by "Richard", who was a telegraph operator himself. He was on duty in the North Redwood, Minnesota train station one day when a load of watches arrived from the East. It was a huge crate of pocket watches. No one ever came to claim them. Richard sent a telegram to the manufacturer and asked them what they wanted to do with the watches. The manufacturer didn't want to pay the freight back, so they wired Richard to see if he could sell them. So Richard did. He sent a wire to every agent in the system asking them if they wanted a cheap, but good pocket watch. He sold the entire case in less than two days and at a handsome profit. That started it all. He ordered more watches from the watch company and encouraged the telegraph operators to set up a display case in their stations offering high quality watches for a cheap price. It worked! It didn't take long for the word to spread, and before long, people came to the train stations to buy watches. Richard became so busy that he had to hire a professional watch maker to help him with the orders. That was "Alvah". And the rest is history as they say. The business took off and soon expanded to many other lines of dry goods. Richard and Alvah left the train station and moved their company to Chicago, and it's still there. It all started with a telegraph operator: **Richard Sears** and his partner: **Alvah Roebuck!**

Courtesy of : Karla Voight

LOL

Insurance

Claims



Laugh OUT Loud with us... Can you believe it?

- "The indirect cause of the accident was a little guy in a small car with a big mouth."
- An insured claimed he broke his arm cycling to work when taking a shortcut through a farm: "I came around a corner and was run off the road by a herd of guinea pigs..." (The farmer verified the claimant's story. Apparently the farmer's daughters' pets had escaped and multiplied into plague proportions.)
- Extract from office worker's compensation claim form:
Agent of the injury: Drawer
How did accident occur: Drawer fell out and landed on my foot
Where was claimant injured: Foot



words to live by...

"What the *New Year brings to you* will depend a great deal

on what *you bring to the New Year.*" — Vern McLellan

Fun & Games-New Year Crossword Puzzle

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!

December's Puzzle Winner:

Susan King!

SUBMIT ENTRIES BY:
2/08/2015

AULD LANG SING
BALLOONS
BLANK SLATE
DECORATIONS
DRINK
DROP THE BALL
EVE
HAPPY NEW YEAR
LAST DAY
NEW YORK
PARTY
SNACKS

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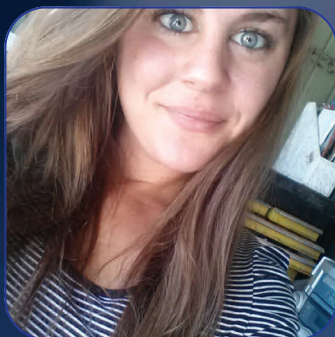
EMPLOYEE SPOTLIGHT

VANITY GOLEMAN

Vanity Goleman, Director of First Impressions

Vanity—a beautifully unique name. Her mother named her after the singing group “Vanity 6”. Vanity was raised in both Mobile, AL and St. Petersburg, FL. She has 2 sisters, 1 brother, and her boyfriend, Andrew, of 7 years.

Vanity loves to swim, do yoga, work out, and take her 6 year old dog, Tank, to parks. Prior, she has worked at Value Pawn and Buddy’s Home Furnishings.



Vanity is so happy to join our team and is excited to see where it will take her!

Welcome Vanity to our team!



SLOW COOKER RECIPE

Loaded Baked Potato Soup



Ingredients:

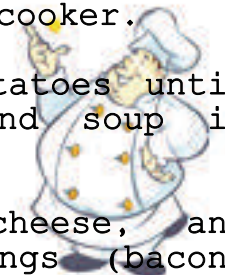
- 6 Large Potatoes, peeled & cubed
- 1 Large onion, diced
- 1 Quart chicken broth
- 3 Garlic cloves, minced
- 1 Cup cream
- 1 Cup shredded cheese
- Salt & pepper to taste

Combine all ingredients, except for cream and cheese.

Cook on high for 4 hours or low for 8 hours in slow cooker.

When done, mash potatoes until coarsely chopped and soup is slightly thickened.

Stir in cream, cheese, and garnish with toppings (bacon, chives, cheese, etc.)





Financial Peace University, Baby Step #1

Dave Ramsey encourages people to get out of debt, protect their financial assets, and find financial peace.



Dave Ramsey's philosophy begins with Baby Step #1 — Start with a budget, simplify your life—make choices—and set up an Emergency Fund of \$1,000. It's saving for those unexpected events in life that you can't plan for: the loss of a job, the air conditioner in your home dies, a faulty car transmission, and the list goes on and on... It's not a matter of **IF** these events will happen; it's simply a matter of **WHEN** they will happen.

Baby Step #1 sets in motion a way to help you handle life's unexpected occurrences and gives you a road map to financial peace of mind.

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**.

We insure more than JUST cars & homes.

Here's a list of some of our lines of protection:



PROMOTION ANNOUNCEMENT

Team member, Carol Osgood, has been promoted as Vermont Insurance's new Personal Lines Division Manager. Congratulations Carol!

Our Personal Lines division is ready for some changes and great ideas! Vermont's Personal Lines division includes:

- Carol Osgood, Personal Lines Manager**
- John O' Brien, Account Manager**
- Karla Voight, Account Manager**
- Mark St. Clair, Account Manager**
- Desiree Bresovits, Retention Specialist**
- Stacey St. George, Personal Lines Assistant**
- Sara Borgeson, Personal Lines Assistant**



Carol Osgood
Personal Lines
Manager

Call today for a quote on your home, auto, life insurance, annuities, and more!

Winners for our "Just Like Family" referral contests will be announced in a future issue. Be on the lookout for our 42" and 32" TV winners!

Need to contact Carol?: COsgood@Vermost.com



- 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
- Worker's Compensation

...and more!



Your Protection & Peace of Mind Is Our Only Business

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www.martybucella.com



"I'm sorry, but when you took out the policy, you never specified that it was a mobile home."



Vermost Insurance Agency - Your Protection & Peace of Mind is Our Only Business

You Make Us Happy...

Thank you for recently referring your friends, family & co-workers to our agency. With your help, our Vermost Insurance family keeps growing! We hope our referral program makes you happy too!

Referrals
Rewards

See Details

Inside



Kathryn Ciganek
Laura Frimer
Lois Pound

Terry Johnson
Jack Corley
Jay Beyrouiti

Sheryl Adams
Lester Clester
Angela Santoyo

Tasha & Chad Coates
George & Nadine Klinger
Jerrold & Helen Thompson



Lester Clester is December's Gas Card Winner! Congrats Lester!



A New Year's resolution is something that goes in one Year and out the other!



May all your troubles last as long as your New Year's resolutions!

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