



Protection Team News



VOLUME 7 - ISSUE 2

What's on Darren's Desk...

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Independent Insurance Agent

DEAR FRIENDS,

Wow! That's all I can say about that Super Bowl finish. I'm sure the Patriot fans are rejoicing now, but I bet they were all ready to throw items at their TVs with that amazing catch by the Seahawks receiver while lying on the ground with just seconds left in the game. Then the incredible interception on the goal line to win the game. Regardless of your team preference, the football game kept you watching until the very end. I believe that is what is called an emotional roller coaster. Now that the Super Bowl is over, it's time to start gearing up for Spring Training. Rays pitchers and catchers report this month on the 21st, so we are getting closer to those famous words: "Play Ball".



Looks like someone was rooting for the Patriot's! Ainsley and Noelle during Super Bowl Sunday!

As most of you know, we like to reward you for all the referrals you send to us. Thank you to everyone who sent us referrals in 2014. We really do appreciate each and every one of them. Each year in December, we hold our annual drawing for our Grand Prize, a big screen TV. 2014 was no different. On December 23rd, we pulled the winners from all our referrals, and the winners were Delbert & Tina Yoder and Wayne Wilhelm. However, the story doesn't end there. This year's winner of the 42" TV did not have a need for it in their home, so they donated it to the Ronald McDonald House who just happens to be one of the charities we make contributions to on behalf of all the referrals you make. It was truly thoughtful of them to make such a donation. I have included a copy of the thank you note we received from the Ronald McDonald House after their receipt of the TV. A special thanks for Delbert and Tina for their generous gift.

Speaking of gifts, St. Valentine's Day is fast approaching. If you decide to purchase that special someone a piece of jewelry, please make sure you call to let us know. You have limited coverage on your homeowner's policy for jewelry. We don't want to see you buying the item twice if something were to happen to the new piece of jewelry.

I would like to wish a Happy St. Valentine's Day to the loves of my life: my lovely wife Melanie, daughters Noelle and Ainsley, and my mom. I love you all!

Until next month,

Darren

Letter of Thanks—Ronald McDonald House

Dear Darren,

1/23/15

Thank you very much for allowing your client, Tina Yoder, to donate the new 42-inch flat screen TV that she won from you to the Ronald McDonald House! Our West House (the oldest RMH) was in dire need of a new TV, and so ^{in Florida} Tina + I agreed that we thought it was meant to be. Vermont has been such a wonderful supporter through your referral program and performance guarantee program. Tina also mentioned that your daughters have made meals at the House for our families. I can't tell you  how much this means to us and to the families we serve! Please feel free to reach out if



RONALD McDONALD HOUSE®
TAMPA BAY

we can give you a tour of one of

Ronald McDonald House Charities Tampa Bay provides comfort, care and support to children and their families through the operation of core programs like the Ronald McDonald House®, the Ronald McDonald Care Mobile®, RMHC College Scholarships, and grants to other non-profit organizations that assist children.

our Houses or if you have any interest in partnering with us in any other way. Again, thank you very much for your support!

Best regards,
Kelly Gicale

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!

SUDOKU

How to Play: Fill a 9x9 grid with digits so that each column, each row, and each of the nine 3x3 sub-grids contain all of the digits from 1-9.

January's Puzzle Winner:

Danny Counselor!

SUBMIT ENTRIES BY: 3/09/2015

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

EMPLOYEE SPOTLIGHT

Kathy Desrosiellier



Kathy is our Bonds Account Manager. She has worked at Vermont Insurance for the past two years and previously worked in the Real Estate/Property Management field. Kathy loves spending time with her husband, Scott, and two children, Kayla and Jake. Call Kathy if you need information on Probate Bonds, or need to obtain or renew your Notary commission!



Words to live by...

“Success is living up to your potential. **That’s all.** Wake up with a smile and go after life... *live it, enjoy it, taste it, smell it, feel it.*”

— Joe Knapp

Perfectly Chocolate Hot Cocoa Recipe



It has been cold lately! Since the groundhog said we are having six more weeks of winter, let's keep warm with some hot cocoa!

Ingredients

1/2 Cup Sugar
1/4 Cup Cocoa
Dash of Salt
1/3 Cup Hot Water
4 Cups Milk
3/4 Teaspoon Vanilla Extract

Directions

Stir together sugar, cocoa, and salt in medium saucepan; stir in water. Cook over medium heat, stirring constantly, until boiling. Boil and stir for 2 minutes. Add milk; stir constantly, but do not boil—just heat. Remove from heat; add vanilla. Beat with mixer until foamy. Top with marshmallows or whipped cream. Enjoy!



Financial Peace University, Baby Step #2

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



Dave Ramsey's second tier to his philosophy is Baby Step #2 — Pay off all debt using the Debt Snowball. List your debts, excluding the house, in order. The smallest balance should be your number one priority. Don't worry about interest rates unless two debts have similar payoffs. If that's the case, then list the higher interest rate debt first.

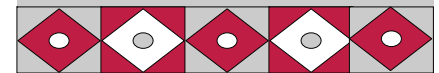
Baby Step #2 is your next course of action to help you handle life's unexpected occurrences and give you a road map to financial peace of mind.

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**.

Next month: Baby Step #3

We insure more than JUST cars & homes.

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



2014 REFERRAL WINNERS

**Winners for our 2014 "Just Like Family" referral contest are... 1st place winner: Tina & Delbert Yoder
2nd place winner: Wayne Wilhelm (not pictured).**



Sue Lockett assists Darren Vermost as he is drawing the names for the contest winners!



First Place Winners, Tina & Delbert Yoder, pictured with Darren Vermost!

Vermont Insurance Agency extends our many thanks to Tina and Delbert Yoder for donating their prize of a 42" LED TV to the Ronald McDonald House! Please read the letter from Ronald McDonald House on page 2 for more information.

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



"For sake of argument, let's say my home planet of Alderaan is destroyed by an Imperial Death Star. Am I covered for that?"



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**



Robert Ori
Jeanne Marchand
Otis Wolf

Pamela L. Gaylord, Esq.
Debra L. Dandar, JD
Ricky & Rosa Georgia

Alison A. Carpenter
Daniel Minton

Krystal Lynn Passero-
referred 3 People!



Robert Ori is January's Gas Card Winner! Congrats Robert!



In honor of President's Day

"I have left orders to be awakened at any time in case of national emergency, even if I'm in a cabinet meeting" - Ronald Reagan

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