



VERMOST
INSURANCE AGENCY



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Independent Insurance Agent

DEAR FRIENDS,

March is upon us, and that means it's time for clogged roads leading to the beach with Spring Breakers. With the nasty winter the people up north have had to endure this year, I fully expect to have even larger crowds this year. Yes, their money is green and the area could really use the extra funds, but sitting in those long lines of cars can be challenging, especially around the US 19 construction mess.

Speaking of US 19, there are signs that the end is near. As many of you know, I have the pleasure of driving on US 19 every day and get to see the slow progress as it's made. I have driven it a number of times late at night and have found more than 25 workers toiling away under the lights to make sure this project gets done. I have some very personal reasons I really want it done now. The biggest reason is my oldest daughter Noelle will be celebrating her 15th birthday this month. That means a trip to the DMV to get her a learner's permit. I really don't want her learning to drive with all that US 19 mess going on. So for my sanity, they really need to get that road work completed soon.

March also marks the end of the first quarter of 2015. I swear we just celebrated New Year's Day and here we are $\frac{1}{4}$ of the way done. Where does the time go? One answer would be we lose it, as in Daylight Savings Time. Yes, we get to "spring ahead" this month and wake up to darkness, but we do get longer daylight in the evening. We also need to change the batteries in our smoke detectors as well. They are real life savers!

Lastly, March means that Spring Training is in full swing, and the regular season is right around the corner. The Rays have had a so-so Spring Training, and unfortunately have already had a few injuries this year. Of course, it has been the pitchers getting injured! This does NOT bode well for the Rays, but I sure hope that the rest of the rotation will pick up the slack so they don't dig a huge hole that they can't get out of later this summer. On April 6th, we will hear those magical words at Tropicana: "Play Ball"! I can't wait for that first pitch... Go Rays!

Until next month,

Darren



Ainsley taking a break from Cheerleading Competition.



Noelle competing in her 2nd HS Tennis Singles Match.

New York's Secret Subway- Interesting

Sn 1904, New York's modern subway system was officially opened – changing the city forever. But what most people don't know is that it was not the first subway. Because of terrible congestion on Broadway, Alfred Ely Beach (the young owner of the fledgling magazine Scientific American) conceived of an idea – to build an underground railway, which used a giant fan to propel and suck a railcar back and forth through a tunnel. Because of the corruption of the commissioner of public works, William Tweed, Beach had to get consent to build his tunnel by pretending it was to be a mail delivery system. Tweed (whose income was derived largely from city transportation) did not veto the request.

Beach and a small group of men began digging a tunnel under Broadway in the dark of night. The entire enterprise was kept secret, as dirt was hidden in the basement of a building Beach bought for that purpose. The work went well, but just before they could complete their first line, the press got wind and it became public. Beach's team worked extra hard to finish the subway, and in grand style, they opened to the public on March 1, 1870. He charged twenty-five cents per passenger to travel from Warren Street to Murray Street. It was a huge success – carrying over 400,000 passengers in its first year of operation.

Unfortunately, Tweed was outraged and vetoed future extensions to the subway. Tweed was eventually imprisoned for his corruption, and permission was given for Beach to resume work extending the subway; but unfortunately, his private investors were fast disappearing, due to the beginnings of an economic crisis. The subway was not completed and remained hidden under the city completely sealed up (complete with the luxury car and machinery) until it was subsumed into the present City Hall Station.

Courtesy of: Listverse.com

LOL
Insurance
Claims



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

Q: And where was the location of the accident?

A: Approximately milepost 499.

Q: And where is milepost 499?

A: Between milepost 498 and 500.

Q: Did you blow your horn or anything?

A: After the accident?

Q: Before the accident.

A: Sure, I played for ten years. I even went to school for it.

-I told the police that I was not injured but on removing my hat, I found that I had a fractured skull.

-To avoid hitting the bumper of the car in front, I struck the pedestrian.

words to live by---

“One way to open your eyes is to ask yourself: ***What if I had never seen this before? What if I knew I would never see it again?***” — Rachel Carson

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!

EASTER WORD SCRAMBLE

How to Play: Figure out the words and unscramble. Write words in space provided.

February's Puzzle Winner:

Patricia Dyson-Kowatch!

SUBMIT ENTRIES BY: 4/10/2015

estera	
geg	
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clchteao	
ncday	
ynasdu	
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hypap	

EMPLOYEE SPOTLIGHT

sara Borgeson



Sara is our spotlight employee of the month! Sara started at Vermost in 2013 as our Receptionist. Sara has worked her way up to one of our two Personal Lines Assistants! Sara has 4 sisters, 1 brother, and is owned by 2 cats! She enjoys science fiction, marvel comic books, and crafts. Need to contact Sara?

SBorgeson@Vermost.com



GLAZED CORNED BEEF



Ingredients:

4 1/2 lbs. corned beef, rinsed
1 cup of water
1 cup apricot preserves
1/4 cup brown sugar
2 Tbsp. soy sauce

Directions:

Preheat oven to 350 degrees. Coat a large pan with non-stick cooking spray. Place corned beef in dish and add water. Cover tightly with aluminum foil and bake for 2 hours; drain liquid. In a small bowl, combine apricot preserves, brown sugar, and soy sauce. Spread the apricot mixture evenly over the corned beef. Bake uncovered at 350 degrees for 25 to 30 more minutes, or until the meat is tender; basting occasionally with pan drippings. Slice corned beef across the grain and serve.



Financial Peace University, Baby Step #3

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



Dave Ramsey's third tier to his philosophy is Baby Step #3: Have 3 to 6 months of expenses in savings. Once you complete the first two baby steps, you will have built serious momentum. But don't start throwing all your "extra" money into investments quite yet. It's time to build your full emergency fund.

Baby Step #3 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**.

Next month: Baby Step #4

NEW BARRIER ISLAND RE-ENTRY PROGRAM

What is this? Program established by Sheriff Bob Gualtieri and city officials to prevent looting and burglary after a large scale mandatory evacuation. This program will keep trespassers from easy access to the barrier islands.

When is it effective? Effective immediately.

What communities will require the Emergency Access Permit?

Belleair Beach, Belleair Shore, Clearwater, Indian Rocks Beach, Indian Shores, Madeira Beach, North Redington Beach, Redington Shores, St. Pete Beach, Tierra Verde, and Treasure Island.

Details? A total of two permits will be issued per household, but businesses may be allowed additional permits. These permits are free and you can contact your local municipality or visit www.pcsoweb.com for more information. The Barrier Island Re-Entry Program is a partnership between the listed cities and the Pinellas County Sheriff's Office which seeks to

provide free Emergency Access Permits to all businesses and residents of the barrier islands. Once evacuation orders are lifted, Emergency Access Permits will be required to re-enter an evacuated area. There are nine points of entry into the barrier islands. After an evacuation, access will be limited based on the closest active entry point to your residence or business; or as directed by law enforcement.

We insure more than JUST cars & homes.

Here's a list of some of our 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
Worker's Compensation

...and more!





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"We deny most claims, but that's how we keep your premiums so low."

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Brandon Rossetti
Bea Vizcaya

Royce Rarick
Tasha Coates
Ed Ward

J. Phillips Electric, Inc.
Paul Carter & Joann Rash
Susan Balamenos



Paul Carter & Joann Rash are February's Gas Card Winner! Congrats !



Over 20,000 people have purchased Alien Abduction Insurance.

WIERD

John Harrison, the official taste-tester for Dreyer's Ice Cream, insured his tongue for 1,000,000.



FACTS

Apollo 11 Astronauts couldn't get life insurance prior to their launch so they gave themselves their own "life insurance policy made of autographs" that could be sold by their families if they did not return.



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