



Protection Team News



VOLUME 4 - ISSUE 9

What's on Darren's Desk...

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Independent Insurance Agent

DEAR FRIENDS,

As you all know, April is my favorite month of the year. No, it's not because baseball is back in full swing or the Masters Golf Tournament is on TV, but it is my birth month. This year I have one of those milestone birthdays that ends in a "0". I really don't care what the number is! As long as I continue to see the numbers increase, I am one happy kind of guy. The only birthday that matters to me this month is my younger daughter's birthday. She will officially be a teenager. I just can't believe I will have two teens in the house at the end of April. It just doesn't seem possible they both can be this old now.

This year, April also means that my older daughter will be getting her Learner's License for driving. I think this milestone is much bigger in my mind than my birthday is. You have all been warned to watch out for the newest Vermost driver out on the roads around Safety Harbor. If any of you notice my hair getting grayer or some of it falling out, you can bet I have been out driving with her. I'm not saying she will be a bad driver, but learning to drive in Pinellas County is a lot different than learning to drive in a small rural town in Iowa like I did. Let the fun begin.

This month, we have added another service for all of our clients. We now offer full service Financial Planning Services. Take advantage of this great service by calling the office and making an appointment. There is no charge for this service and getting a second opinion is a great way to make sure you are on the path to Financial Freedom. What do you have to lose by calling and making an appointment? Do it today.

Let me take a minute to send best wishes to the Rays for this season. Last year, the Rays had a very bad April and dug a hole that they just couldn't get out of at the end of the season. Hopefully, that same scenario isn't repeated again this year, but things are not looking good with the top pitchers starting out on the disabled list. Maybe the new manager has some magic up his sleeve to get them off on the right foot.

I also would like to wish the Tampa Bay Lightning the best of luck on their final push to the playoffs and home ice for the opening series. I can still remember watching the Lightning with much younger daughters and their Thunder Sticks when the Lightning made their Stanley Cup run in 2004. Let's do it again.

Until next month,

Darren



Ainsley and Noelle
looking beautiful
during Easter.

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Social Security: One Size Doesn't Fit All

Whether you are married, divorced or are a surviving spouse, when and how you take your benefits can dramatically impact your bottom line. In a 2012 report issued by Prudential Financial, it was revealed that many Americans are missing out on the full benefits of Social Security. Part of the problem is a general lack of understanding regarding age and circumstance-specific strategies for collecting benefits; with Social Security, one strategy does not apply to all.

Various strategies apply to both genders, while some are especially beneficial to women. For example, married women are encouraged to look at the advantages of taking spousal benefits first and delaying distribution of personal benefits to a later date. This strategy alone can significantly maximize lifetime benefits. There are also numerous practical strategies for divorced spouses, widows and widowers, along with considerations regarding when to take IRA withdrawals versus claiming Social Security benefits. Some key findings of the study:

- A divorced spouse has the same rights as a married spouse to spousal benefits, if you were married 10 years and have not remarried.
- A divorced spouse becomes eligible for spousal benefits as soon as your former spouse becomes eligible, if you have been divorced for at least two years.
- If you are divorced and your former spouse passes away, you may be eligible to step into a survivor benefit if it is higher than your own.
- If you are widowed, you have several options, including taking the survivor benefit at age 60, and switching to your own worker benefit at age 62 or later.

Today's retirement income climate is all about choices. Employing a strategy that helps you avoid common pitfalls and costly mistakes may help you maximize your lifetime Social Security benefits. While many of the options can seem confusing, understanding and evaluating your available choices and selecting Social Security claiming strategies that best suit your specific financial needs is an important step to building financial security in retirement. A good resource to review is the Prudential Financial white paper, "Innovative Strategies to Help Maximize Social Security Benefits," online at www.Prudential.com.

Prudential Financial, its affiliates, and their financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstances.



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Financial Professional
The Prudential
Insurance Company of
America

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Words to live by...

"Of all the rights of women, the greatest is to be a *mother*" — Lin Yutang

CHECK THE SECURITY OF YOUR GOOGLE ACCOUNT

Google has a free service called, Google Security Checkup, that allows you to easily and quickly check the security of your Google accounts. Performing a security check is able to help you find any problems that may exist. It takes just a couple of minutes. Here's what it does:

- 1) Ensures your account recovery information is current.

If Google detects suspicious activity in your account, they use this recovery information to get in touch with you to make sure no one, but you, gains access to your account.

- 2) Lets you review recent sign-in activity.

Reviewing recent activity allows you to validate that the sign-ins are coming from you and not someone who should not be using your credentials.

- 3) Confirms the applications and devices that you have given permission to access some of your Google account information.

This step lets you see other applications and services you've given permission to access your account information. You can remove apps and devices that no longer need access.

The Google Security Checkup is free, and you can run the process by going to <https://myaccount.google.com/> and clicking on **GET STARTED**.

Courtesy: Steve Anderson Techtips



Do You Know...

**Vermont Insurance
Now offers**

FINANCIAL ADVISORY SERVICES

**CALL FOR DETAILS
OR TO MAKE YOUR
COMPLIMENTARY
APPOINTMENT!**



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!

March's Puzzle Winner:
Donna Goldie!!

WORD SEARCH

CANDY
CHILDREN
FLOWERS
HOME
HUGS

KISSES
LOVE
MAY
MOTHERS DAY
SMILES

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

NEW TEAM MEMBERS



Ben Dykeman
Commercial Account
Manager



Nancy Roberts
Commercial Account
Executive



Vanity Goleman
Director of First
Impressions

Mother's Day Brunch



Baked Strawberry French Toast

Ingredients:

- 1 loaf day old bread, sliced into 3/4" thick slices
- 1 cup strawberries, hulled and sliced
- 4 eggs
- 3 1/2 cups milk
- 3 teaspoons sugar
- 1 teaspoon salt
- 2 teaspoons fresh grated nutmeg
- Zest of 1 lemon
- 1 tablespoon vanilla extract

Directions:

Butter 9X13 baking pan. Arrange bread slices so they overlap. Tuck strawberries between the slices. In a medium bowl, lightly beat the eggs. Whisk in the milk, sugar, salt, nutmeg, lemon zest, and vanilla. Pour over the bread. Make sure all slices are just about covered by the egg mixture. Bake in oven for 40-45 minutes at 350 degrees. Serve with maple syrup and more strawberries!



Financial Peace University, Baby Step #4

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



you reach this step, you'll have no payments—except the house—and a fully funded emergency fund. Now it's time to get serious about building wealth.

Baby Step #4 sets in motion a way to help you handle investing 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 #5

We insure more than JUST cars & homes.

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

LOL
Insurance
Claims



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

- "A truck backed up through my windshield into my wife's face."
- "I was thrown from the car as it left the road. I was later found in a ditch by some stray cows."
- "A pedestrian hit me and went under my car."
- "My car was legally parked as it backed into another vehicle."
- "The guy was all over the road. I had to swerve a number of times before I hit him."

Sign Up at IRS.GOV Before a Criminal Does It For You

"If you're an American and haven't yet created an account at IRS.gov, you may want to take care of that before tax fraudsters create an account in your name and steal your personal and tax data in the process."

This article goes on to describe in great detail how one individual stumbled upon a case of identity fraud perpetrated against him using an account opened up in his name on IRS.GOV, and how he subsequently involved the IRS and law enforcement to help track down the fraudster.

Condensed from: Krebs on Security

Full article: <http://krebsonsecurity.com/2015/03/sign-up-at-irs-gov-before-crooks-do-it-for-you/#more-30547>

Announcement!

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!

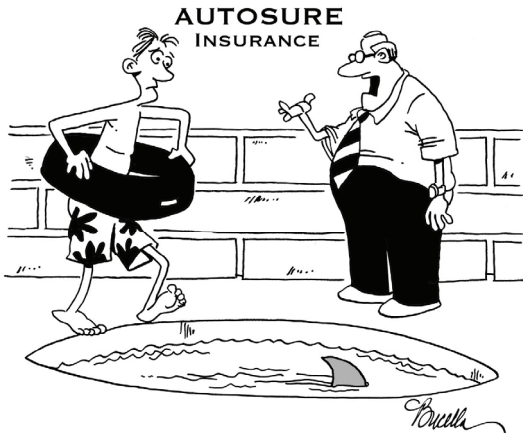


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"It's standard procedure. Your rates will come down after a few years in the risk pool."



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**

Tom Larson
Tasha Coates
Thomas Phelan

Cathleen Curran
Lynn Hunter
John Annarino

George Collins
Jeanette Buerkle
Nancy Delgrosso

Thomas Chapman
Dan Parri
Stephen Mazurek

Jay John Beyrouti
Shelley Hanrahan
Richard C. Williams

Debbie Killham
John McGuire

Thomas Phelan is March's Gas Card Winner! Congrats Thomas!



**In honor of Mother's Day,
Celebrate Women of Science.**



Margaret Hamilton pictured with the results of the self-testing code her team wrote for Apollo 11 Moon landing. She coined the term "software engineer".



Katherine Johnson, an American physicist and mathematician who calculated NASA's rocket flight trajectories. Her work was so accurate that when NASA switched to using computers, they would call her to check the computer calculations for errors.



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