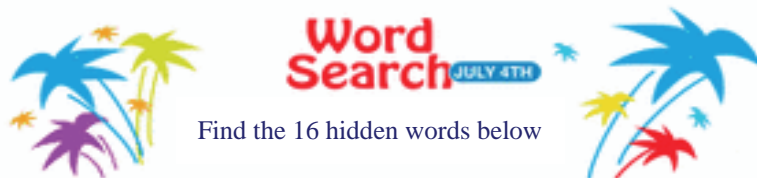






SUBMIT ENTRIES BY: 7/10/2015

# Fun & Games



Find the 16 hidden words below

- INDEPENDENCE**
- FIREWORKS**
- PARTY**
- PARADE**
- USA**
- FREEDOM**
- DECLARATION**
- CONSTITUTION**
- HISTORY**
- FRIENDS**
- FAMILY**
- BARBECUE**
- AMERICA**
- SPEECHES**
- CONCERTS**
- GOVERNMENT**

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

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!

May's Puzzle Winner:  
**JEANNE MARCHAND!!**



## Did You Know...

**Vermont Insurance  
NOW offers  
FINANCIAL  
ADVISORY  
SERVICES**

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

**727-748-2886**



**Chuck Chuceri, CLU,  
ChFC, FLMI**  
Financial Advisor

The Prudential  
Insurance Company  
of America

[www.prudential.com/us/c.chuceri](http://www.prudential.com/us/c.chuceri)

### JELL-O Firecrackers



What you need:

- 1-1/3 cups boiling water
- 1 pkg. (3 oz.) JELL-O Berry Blue
- 1 pkg. (3 oz.) JELL-O Cherry
- 1 env. KNOX Unflavored Gelatin
- 1 cup milk
- 3 Tbsp. sugar
- 1/2 tsp. vanilla
- 20 maraschino cherries with stems

Directions:

Add 2/3 cup boiling water to berry mix in bowl; stir 2 min. until dissolved. Repeat with cherry mix. Cool. Meanwhile, sprinkle unflavored gelatin over 1/4 cup milk in bowl; let stand 5 min. Bring remaining milk to boil in saucepan. Remove from heat; stir in sugar & vanilla. Add to plain gelatin mixture; stir until gelatin is dissolved. Cool 10min. Spray cooking spray into 1-oz. plastic shot glasses. Spoon 2 tsp. of berry Jell-O into each glass. Refrigerate 15 min. or until set but not firm. Top with unflavored mix, adding about 2 tsp. to each glass. Refrigerate 10 min. Insert cherry, stem end up, into white gelatin layer in each cup. Refrigerate 2 min. Cover with cherry Jell-O, adding 2 tsp. to each glass. Refrigerate 2 hours or until firm. Remove from shot glasses and enjoy!

Recipe by Kraft

Because We're **HAPPY!**

2015

REFERRAL PROGRAM



REFER MORE ...  
Get more Prizes! AND  
More Chances to WIN  
the  
BIG STUFF!

It might seem *CRAZY*  
What we're 'bout to say...  
REFER a FRIEND & we'll send GREAT STUFF  
your way!

### Rewards For EACH Referral

- ✓ \$5 Starbucks Gift Card
- ✓ 3 FL Lottery Tickets
- ✓ A chance to win prizes!
- ✓ \$5 Donation to your choice of Charities (below)



727-748-2886  
It's all they  
need to dial!



And YOU'LL BE HAPPY TOO!

**BONUS**  
Be Entered in  
MONTHLY Drawings For  
**\$50 in FREE GASOLINE**  
PLUS... ANNUAL Drawings  
For An  
**iPad® Mini**



## Retirement planning? Tips for getting the most out of Social Security

The majority of Americans support continuing the Social Security program, even if they are decades away from drawing benefits, a 2010 survey by AARP found. Nevertheless, with the program's future financial viability an ongoing subject of political debate, many people may undervalue the role Social Security can play in their retirement planning.

Considering the increased financial risks retirees now shoulder, the tax preferences that Social Security currently receives, and the income options that Social Security now offers, a strong argument can be made that Social Security should play a greater role in a retiree's retirement planning.

Each day, approximately 10,000 Americans reach retirement age. With people living longer and fewer companies offering pensions, saving for retirement has become even more important for today's workers. Yet, retirement savings rates remain low.

With Social Security accounting for approximately 40 percent of income for the average retiree, according to the Employee Benefit Research Institute, it makes sense to take steps to maximize potential Social Security benefits.

While most Americans realize they accrue Social Security benefits throughout their careers, many may be unaware that they can influence the amount they will receive upon retirement. Retirees can help maximize their Social Security benefits by avoiding four costly – and common – practices:

- \* Don't underestimate the real value of Social Security.
- \* Don't rush to collect Social Security – and then regret the reduced benefits for the rest of your life.
- \* Don't overlook the various ways married couples can integrate their benefits.
- \* Don't get blindsided by taxes.

Claiming benefits as soon as they're eligible is a common practice that can cost retirees tens of thousands of dollars over their lifetime. Although most everyone becomes eligible for benefits at age 62, delaying benefits until you reach Full Retirement Age (which varies depending on your birth year) or later may help you receive a higher amount of Social Security for your lifetime.

Retirees often apply for Social Security benefits early without realizing they could have had much higher initial payments by waiting until age 70.

Also common is forgetting that when you retire, the income received from IRA withdrawals often causes Social Security benefits to become taxed as well. Since Social Security income is taxed differently than IRA income, you can often reduce your taxes by choosing higher Social Security income and lower IRA withdrawals. For more information you can read the Prudential white paper, "Innovative Strategies to help Maximize Social Security Benefits," online at [www.Prudential.com](http://www.Prudential.com).

Understanding your choices can make a real difference toward a more secure retirement.

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.



**Chuck Chuceri, CLU, ChFC, FLMI**  
Financial Advisor  
The Prudential Insurance Company of America

0239900-00002-00, Ed 07/10/2014, Exp 01/10/2016





Your Protection & Peace of Mind Is Our Only Business

1120 Belcher Road South, Suite 1 • Largo, Florida 33771

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

Nancy Delgrosso	Meda & Robert Lusk	Amy Roper	John G. Heys	Jerri Evans @
Garet & Gail Peacock	Robert & Victoria Quail	Heather J. Heideman	Amir Masharka	Hoppe Law
Detective McKinney	Barbara & Hosea Lewis	April E. Winship	Pamela L. Gaylord, Esq.	Group

**Jerri Evans is May's Gas Card Winner! Congrats Jerri!**

In Observance of Independence Day  
Vermost Insurance Agency will be closed  
Friday July 3, 2015

1120 Belcher Rd. S. Suite 1 " Largo FL 33771-3315 " Phone: (727) 748-2886  
Toll free: (800) 828-2226 " Fax: (727) 577-4991 " www.vermost.com " newsletter@vermost.com