



Protection Team News



VOLUME 7 - ISSUE 6

What's on Darren's Desk...

Inside This Issue

Cell Phone Etiquette PAGE 2

Fireworks Safety Tips PAGE 5

Fun & Games PAGE 3

Retirement Planning Social Security Tips PAGE 4

Financial Peace University Baby Step #6 PAGE 5

\$50 Free Gas Referral Winner PAGE 6



... MORE WINNERS Page 3

Independent Insurance Agent

DEAR FRIENDS,

School is out, and summer is now upon us. Not only is summer here, but so is hurricane season. Now is the time to get prepared - just in case. To help assist you in getting prepared, I want to share a couple of "free" smart phone applications or "apps" you might want to try. During a disaster, our cell phones become our primary form of communication, so you want to make sure you are ready. These don't just work for hurricanes, but also for tornados, earthquakes, etc.

The first app is called NOAA Now. This app is a great source of information on severe weather, especially with quick updates on any tropical weather systems. The information is updated directly from NOAA, so you know it is accurate and up-to-date.

The next app is called FEMA. This app is a great source for emergency preparedness and emergency kits. One of the best features of this app is the ability to receive weather updates from five locations you select anywhere in the country, even if the cell phone is not physically located in that area. This feature is an easy way to follow severe weather that may be threatening family members or friends in other parts of the country.

The last app is the Red Cross First Aid app. This application provides information on how to handle some of the most common first aid situations such as burns, broken bone, bleeding, and poisoning. The information provides step by step instructions, as well as short helpful videos.

Each of these applications is available for FREE in the Google Play store for Android and the Apple App Store. Give them a try and let me know if you have any other great suggestions for other apps to share.

Before I wrap up for the month, I need to talk about the Tampa Bay Lightning. WOW, talk about exciting times! The Lightning are giving us so much to cheer for right now. The amazing Game 7 against the New York Islanders is one for the books. It brings back all the wonderful memories of 2004 and the series against the Flyers before they went on to win the Stanley Cup. Hopefully we'll see a repeat of 2004! Go Lightning, and I've got fingers crossed that next month I am writing about the Stanley Cup Champions - the Tampa Bay Lightning. Go Bolts!

Until next month,

Darren



Ainsley & Noelle enjoying their summer at the beach.

Are Cell Phones To Blame?

After a New York City restaurant kept getting bad reviews for slow service, they decided to compare surveillance footage from 2004 to 2014. They discovered shocking results. So much so, they posted their findings on Craigslist:

2004:

Out of 45 Customers seated, 3 requested to be seated elsewhere.

Customers on average spend 8 minutes before closing the menu to show they are ready to order.

Appetizers arrive within 6 minutes. Out of 45 Customers, 2 sent items back.

After guests are done, the check was delivered, and within 5 minutes, they leave.

Average time from start to finish: 1:05

2014:

Out of 45 Customers seated, 18 requested to be seated elsewhere.

Before even opening the menu, they take their phones out.

7 out of the 45 Customers had a problem connecting to the WIFI and ask the waiters for help.

Finally the waiters are walking over to the table to see what the Customers would like to order. The majority have not even opened the menu and ask the waiter to come back.

This happens again.

Average time from when the Customer was seated until they placed their order - 21 minutes.

Food starts getting delivered within 6 minutes.

26 out of 45 Customers spend an average of 3 minutes taking photos of the food.

14 out of 45 Customers take pictures of each other with the food in front of them or as they are eating the food. This takes on average another 4 minutes as they must review and sometimes retake the photo.

9 out of 45 Customers sent their food back to reheat.

27 out of 45 Customers asked their waiter to take a group photo.

14 of those 27 requested the waiter retake the photo as they were not pleased with the first photo.

Given in most cases the Customers are constantly busy on their phones, it took an average of 20 minutes more from when they were done eating until they requested a check.

Furthermore once the check was delivered, it took 15 minutes longer than 10 years ago for them to pay and leave.

Average time from start to finish: 1:50

Restaurant asks Customers to be more considerate - The restaurant concludes their rant with, "We are grateful for everyone who comes into our restaurant, after all there are so many choices out there. But can you please be a bit more considerate?" Did the restaurant do the right thing? Should restaurants use these findings as a great opportunity to re-train staff on today's Customer? What do you think? Do you agree that cell phones are causing slower service in restaurants?

Courtesy of The DiJulius Group

Summer Beach Safety: 10 Dangers at the Beach

1. Rip Currents
2. Shore break
3. Lightning
4. Harmful Algal Blooms
5. Marine Debris
6. Jellyfish
7. Sharks
8. Heat & Sunburn
9. Water Quality
10. Rocks/Shells on beach



Florida is known for its beautiful beaches. We are proud to be the home of so many vacation destinations and encourage all residents and visitors to exercise healthy and safe practices when enjoying our state's wonderful beaches. Beachgoers should remember to use sunscreen, stay hydrated, practice water safety, prevent injury, and be respectful and aware of the animals and organisms that call our coast home.

courtesy of Florida Department of Health

Words to live by...

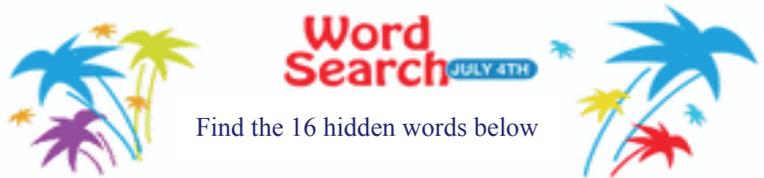


"Freedom is never *given*, it is *won*." ~A. Philip Randolph



SUBMIT ENTRIES BY: 7/10/2015

Fun & Games



Find the 16 hidden words below

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!!



**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

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

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!



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.

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



Financial Peace University, Baby Step #6

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



Dave Ramsey's sixth tier to his philosophy is Baby Step #6 — Pay off home early. Now it's time to begin chunking all of your extra money toward the mortgage. You are getting closer to realizing the dream of a life with no house payments.

Baby Step #6 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 you and your family.

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 #7**

LOL-Funny
But True!



Funny Florida Laws... Can you believe it?

- Women may be fined for falling asleep under a hair dryer, as can the salon owner.
- The state constitution allows for freedom of speech, a trial by jury, and pregnant pigs to not be confined in cages.
- It is illegal to skateboard without a license.

JUNE 1ST–JULY 4TH FIREWORKS SAFETY MONTH TIPS

- Obey all local laws regarding the use of fireworks.
- Know your fireworks; read the cautionary labels and performance descriptions before igniting.
- A responsible adult SHOULD supervise all firework activities. Never give fireworks to children.
- Alcohol and fireworks do not mix. Save your alcohol for after the show.
- Wear safety glasses when shooting fireworks.
- Light one firework at a time and then quickly move away.
- Use fireworks OUTDOORS in a clear area; away from buildings and vehicles.
- Never relight a "dud" firework. Wait 20 minutes and then soak it in a bucket of water.
- Always have a bucket of water and charged water hose nearby.
- Never carry fireworks in your POCKET or shoot them into METAL or GLASS containers.
- Do not experiment with homemade fireworks.
- Dispose of spent fireworks by wetting them down and place in a metal trash can away from any building or combustible materials until the next day.
- FAA regulations PROHIBIT the possession and transportation of fireworks in your checked baggage or carry-on luggage.
- Report illegal explosives, like M-80s and quarter sticks, to the fire or police department.



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!



Your Protection & Peace of Mind Is Our Only Business

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

©Marty Bucella

www.martybucella.com



"You can stop now. The results show your insurance doesn't cover this test."

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
Garet & Gail Peacock
Detective McKinney

Meda & Robert Lusk
Robert & Victoria Quail
Barbara & Hosea Lewis

Amy Roper
Heather J. Heidemann
April E. Winship

John G. Heys
Amir Masharka
Pamela L. Gaylord, Esq.

Jerri Evans @
Hoppe Law
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