VERMOST INSURANCE AGENCY

Protection Team News

VOLUME 7 - ISSUE 8

What's on Darren's Desk...

Inside This Issue

Trusted Choice®
Independent Insurance Agent

DEAR FRIENDS,

Noelle and Ainsley looking beautiful and angelic!

Is anyone else tired of the rain? I sure am, but it does beat dealing with a hurricane. I have lost track of all the records we have broken with the July and August rain. Mother Nature can turn the spigot off any time now, to let us get back to our predictable summer afternoon rain showers. The West Coast can have some of our rain to help them with their wildfires and severe draught. I have been told by a California friend of mine that he is only allowed a 3 minute shower each day. If their daily water usage goes over the allotted amount, the fines and penalties are very steep. It just proves there are pros and cons to living everywhere. So, I will gladly take our little slice of soggy paradise.

Back in 2009, John Gay and I merged our separate offices into what we are today. It doesn't seem possible that six and a half years later I am writing about John's retirement. Yes, you read that correctly. John Gay will be retiring effective September 1st. He and his lovely wife Peg are going to spend more time traveling and working on mission trips for their church. John has always said he wants to be able to enjoy the benefits of all his long hours of work and now is the time, while he and Peg still have their health.

How does this affect you? Not much, as I will still be here and plan on being here for a very long time. I am always more than willing to answer any questions you might have or to assist you in any way possible. I will be reaching out to as many people as I can over the next few months to introduce myself to you. In the meantime, if you need something, please give me a call. If I am not immediately available, one of our trusted team members will be more than willing to assist you in my absence.

I know this news will come as a shock to many of you long time Mutual Insurance clients, but please know we will still be here to assist you. Many of you will be wondering if we are having some type of a celebration for John. The simple answer is no. If you know John at all, you know he is a very reserved and low key person. He has requested that the office not do anything for his retirement. However, if you would like to say good bye or good luck, please call or stop by. I am sure he would be humbled by your many well wishes.

Enjoy your retirement John! It truly has been a great 6 plus years working with you.

Until next month,

Darren

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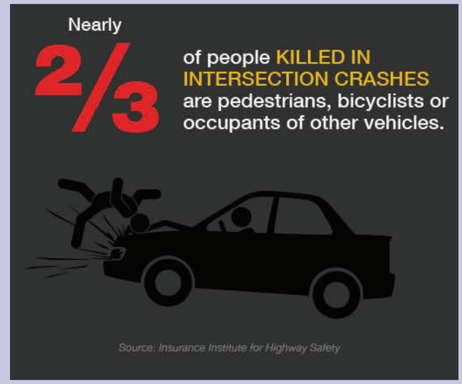
Pedestrian & Bicycle Safety

Florida Department of Transportation Safety Coalitions Urge Drivers to Stop on Red

School is back in session, which means more cars on the roads, more children walking to school, bicycling to school, or waiting at road side bus stops. Let's keep our roads safe and our pedestrians safe as well.



According to the Insurance Institute for Highway Safety (IIHS), about half of the deaths from red-light running crashes are pedestrians, bicyclists, and occupants in other vehicles that are hit by red-light runners. It is featured on NCSR's (National Coalition for Safer Roads) Top 10 Reasons to Stop on Red. NCAR states "One in three Americans know someone who has been injured or killed in a red-light running crash.

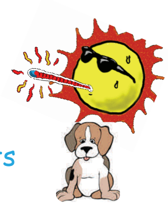
Tips for reducing intersection crashes include:
☐ When approaching a traffic light you should ALWAYS be prepared to STOP on RED.
☐ After stopping, you may turn right on red ONLY if the way is clear of pedestrians, bicyclists, and motorists, and there is no sign posted that prohibits right turns on red.
☐ Always SHARE THE ROAD safely.
☐ Pedestrians should always USE THE CROSSWALK, and even when you have the signal to cross, look twice for approaching motorists or bicyclists before entering the street/intersection.
☐ Bicyclists have the same responsibilities as motorists. You should always obey traffic signals and ride predictably, WITH THE FLOW OF TRAFFIC.

Design Speed (mph)	Speed Limit (mph)	Stopping Sight Distance (feet)
20	15	155
25	20	200
30	25	250
35	30	205
40	35	360
45	40	425
50	45	495
55	50	570
60	55	645

RED-LIGHT RUNNING BY THE NUMBERS
683 People killed in crashed (2012)
133,000 People injured (2012)
447 Communities that have red-light camera programs (as of June 2015)

In celebration of the "Dog Days of Summer" here are 10 pooch-friendly beach getaways:

- Eighth Avenue Dog Beach, Asbury Park, New Jersey
- Cannon Beach, Oregon
- Original Dog Beach at Ocean Beach, San Diego, CA
- Fort De Soto Park, St. Petersburg, Florida
- Huntington Dog Beach, California
- Driftwood Beach, Jekyll Island, Georgia
- Nags Head Beach, North Carolina
- Norton Point Beach, Edgartown, Massachusetts
- Walton Rocks Beach, Jensen Beach, Florida
- Gooch's Beach, Kennebunk, Maine



Words to live by...

" Try not. Do, or do not. There is no try."~Yoda

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SUBMIT ENTRIES BY: 9/11/2015

Back to School 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!

July's Puzzle Winner:
Danny Counselor!!

Find and circle all of the words from list below.

BOOKS
BUS
CRAYONS
GLUE
GYM
LEARNING
LIBRARY
MUSIC
PAPER
PLAYGROUND
PRINCIPAL
READING
RULER
SCHOOL
SCIENCE
SCISSORS
SPELLING
STUDENT
STUDY
WRITING

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

Chuck Chucri, CLU, ChFC, FLMI
Financial Advisor

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Easy Back To School Recipe

PIZZA PINWHEELS

INGREDIENTS:

1 (8 ounce) can refrigerated crescent roll dough
2 cups of shredded mozzarella cheese
24 slices of pepperoni
1 (14 ounce) can pizza sauce

DIRECTIONS:

1. Preheat oven to 375 degrees
2. On a large baking sheet, pinch the 8 crescent roll dough triangles into 4 rectangles. Layer each rectangle with 6 slices of pepperoni and even amounts of mozzarella cheese. Roll tightly lengthwise and slice each into 4 more pieces.
3. Bake in the preheated oven until golden brown, about 12 minutes. Serve with pizza sauce for dipping.

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!

We really are HAPPY that you like what we do for you and that you recommend us to your friends and family. We ask everyone who contacts us how they heard of us… when they mention YOU — You'll get FREE STUFF!

And YOU'LL BE HAPPY TOO!

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)

H. LEE MOFFITT Cancer Center & Research Institute

SUNCOAST HOSPICE

Ronald McDonald House of Tampa Bay

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

VERMOST INSURANCE AGENCY

Yours, Mine, and Ours

How to blend financial goals in a blended family.

Creating a clear and comprehensive estate plan for a blended family can be challenging. There are many complex emotions that come into play, all of which can put added stress on family members. Meeting with a qualified financial planner is essential – here's a quick list of do's and don'ts to take to your appointment and get you started on the right track:

Do: Be clear about your desires from the start. Statements such as "I want my spouse to be provided for" or "I want my children from my first marriage to receive their inheritance" can help avoid misunderstandings later.
Do: Consider an allocation of separate assets for a surviving spouse, children, and stepchildren.
Do: Set up clearly designated managers and operational rules for your estate.
Do: Consider your life insurance needs and how life insurance can benefit your overall estate plan.
Do: Provide incentives to prevent litigation, including specific instructions about your intentions for every aspect of the plan. If you own your own business, for example, make sure your estate plan includes a clearly spelled out business succession plan.
Do: Review beneficiary designations on a regular basis - especially on company benefits, qualified retirement plans, and group life insurance.
Don't: Commingle separate assets acquired prior to a second or later marriage with community property – ask your financial planner to clarify community property laws in your area as they vary from state to state.
Don't: Forget to take advantage of the spousal estate tax exemption. This can provide an opportunity to leave additional assets to children from a prior marriage
Do: Consider a prenuptial agreement if you have not yet tied the knot on your blended family. While not considered "romantic" by some, the pre-nup is an excellent way to ensure the concerns of both parties and their loved ones are protected right off the bat.

Many people put off this type of necessary financial planning, but establishing a wealth transfer plan is one of the most loving decisions you can make for all family members. One thing that may help take the edge off is remembering that an estate plan is fluid – it can change and evolve as your family does. If you think of it as an ongoing process rather than a final commitment, it might help make decisions you make today a little easier.

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Financial Advisor
The Prudential Insurance Company of America

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Personal Insurance Protection Principles

Based on Dave Ramsey's *Total Money Makeover*.

Dave Ramsey offers a consumer guide on how to fully protect your financial "nest egg" when the unthinkable occurs as a vital part of a total financial plan. Dave Ramsey is a big believer that adequate personal insurance protection is a vital part of the financial planning process.

The first Personal Insurance Principle Dave Ramsey suggests: "To avoid a major loss of assets and possible bankruptcy, be sure to obtain adequate limits on your auto and home insurance policies." This seems like a fairly simple concept, but you'd be surprised at the high percentage of people who are underinsured when we first meet with them. Many people would not be able to rebuild their home after a fire! Vermost Insurance works closely with clients to make sure they're getting the best deal, but more importantly, they are adequately covered. Call us to find out if you are adequately covered or need more review. We'd be happy to explain.

Next Month: The Second Personal Insurance Principle!

LOL-Funny But True!

Funny Florida Laws... Can you believe it?

- Florida (accidentally) banned all computers & smart phones in Internet cafes!
- Doors of all public buildings must open outwards?!
- It is illegal to sing in a public place while attired in a swimsuit!

VERMOST INSURANCE UPDATES

HAPPY RETIREMENT

John Gay will officially retire as of 9/1/2015! Enjoy your retirement. We will miss you! Congratulations and best wishes!

Vermost Insurance Agency
will be closed
Monday September 7, 2015
In observance of Labor Day

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!

VERMOST INSURANCE AGENCY

Your Protection & Peace of Mind Is Our Only Business

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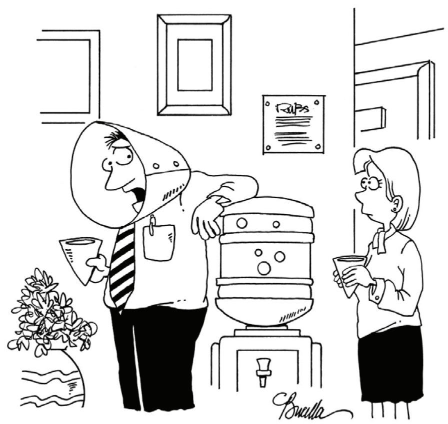

"I really should have paid more attention to the company's health care coverage options before I accepted a job here."

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

Jennifer Barton @ Flagler Law
James Booth
Lyle Fulton
Dustin J. Layton @ Remax
Janice Andrews
Lewis Scott
Phil Puzzanchera
Thomas R. Chapman
Jenn Weitzel @ Special Needs Lawyers
Leonard & Barbara Smith
Ana McGee @ Caketastic
Angela Santoyo @ Strategic Tax
Justin & Angie @ Romos's Plumbing- TWICE!
Vivian Vila
Kelle Dowling
James Tucker
Karen Magee & Andrea Rankin @ Self Employment Specialist
Richard Birnbaum

James R. Tucker is July's Gas Card Winner! Congrats James!

Dave Ramsey's Endorsed Local Providers

What happened to the plant in math class?
It grew square roots.

Why did the scientist go to the tanning salon?
Because he was a paleontologist.

Why did the music teacher need a ladder?
To reach the high notes.