VERMOST INSURANCE AGENCY

Protection Team News

CERTIFIED PROTECTION & PEACE OF MIND VERMOST INSURANCE AGENCY INSURANCE AGENCY

VOLUME 7 - ISSUE 9

What's on Darren's Desk...

Inside This Issue

Trusted Choice® Independent Insurance Agent

DEAR FRIENDS,

Another month and still more rain... I'm about to start looking for carpenter plans to build an ark - just to be prepared. I know I said last month that we have to take the good with the bad, but dang it sure would be nice to have 7 days in a row without liquid sunshine. Lately, Mother Nature has been playing hide and seek with all the storms heading this way and then just disappearing once they get close. These storms have played havoc with the computer models and meteorologists at the National Hurricane Center. If this pattern continues, we should have a quiet storm season. But remember, always be prepared! It only takes one storm to ruin our year.

Darren and his family took a magical vacation as they embarked on the Hogwarts Express at King's Cross Station, Platform 9 ¾ in London, England to meet up with Harry Potter and Friends at Hogwarts School

A couple of months ago, I told you about an adventure of a lifetime that I was able to go on this summer with my lovely wife and parents. I promised to share the photos, but due to overriding events I am just getting back to sharing some photos. Make sure you take a look at some of the memories we created this summer. It was definitely an "11" for me on my list. While that was an awesome trip, what happened on our return certainly brought us crashing back to earth.

Shortly after our return, my wife and I learned that her cancer had now spread to her lungs and that it would need to be surgically removed as soon as possible. Needless to say, this was a bit of a shock for our family and not something we had on our calendar for this year. After consulting with her original head and neck surgeon, we were referred to an amazing thoracic surgeon in Tampa who would perform the surgery. Based on his review of her records, he was hoping he would be able to use the DaVinci Robotic Surgery tool and not need to open her up in the more traditional way to access her lung. Using the robot would cut the recovery time in half, as well as her hospital stay.

As I write this note, I can tell you Melanie has now had the surgery and the surgeon was able to robotically remove the cancerous area, and she is at home recovering. It is still too early to tell the success of the surgery or gauge just how long she will be out of commission and recovering. What I can report is that we are cautiously optimistic that it was a success, but are patiently awaiting the pathology reports.

Until next month,

Darren

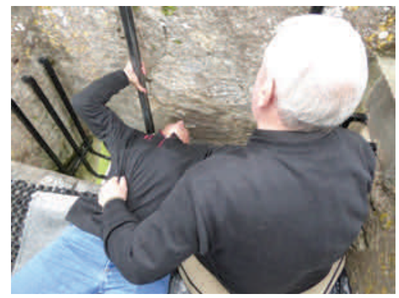
1120 Belcher Rd. S. Suite 1 • Largo FL 33771-3315 • Phone: (727) 748-2886
Toll free: (800) 828-2226 • Fax: (727) 577-4991 • www.vermost.com • newsletter@vermost.com

Vermost Family Summer Vacation Memories




IRELAND



Blarney Stone


SCOTLAND


Big Ben





ENGLAND





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SUBMIT ENTRIES BY: 10/12/2015

Autumn Fun & Games

Fall Word Scramble

Unscramble the four words. Then use the circled letters to unscramble the final word. Some of the words may unscramble into more than one word, but only one word is related to the puzzle.

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!

August Puzzle Winner:

Jeanne Marchand!!

B C E O O R T

A M N T U U

A F G I L N L

A E E L S V

Answer:

Did You Know…

Vermost Insurance NOW has a relationship with Chuck Chucri who offers

FINANCIAL ADVISORY SERVICES

CALL FOR DETAILS OR TO MAKE YOUR APPOINTMENT TODAY!

727-748-2886

Chuck Chucri, CLU, ChFC, FLMI
Financial Advisor

The Prudential Insurance Company of America

www.prudential.com/us/c.chucri

Fun Fall Recipe

Pumpkin Smoothie

INGREDIENTS:

1 (16 ounce) can pumpkin puree
2 cups milk
1/4 cup brown sugar
2 tsp ground cinnamon

DIRECTIONS:

1. Place the pumpkin puree in a freezer bag; store in freezer for at least 24 hours.
2. Heat the bag of pumpkin puree in the microwave on HIGH to soften, 1 to 2 minutes..
3. Pour the milk into a blender. Add the brown sugar, cinnamon, & pumpkin; blend until smooth.

You can play around with the recipe and add some vanilla, frozen banana, or apple pie spice. Top with whipped cream and cinnamon. Enjoy!

2015
REFERRAL PROGRAM

Because We're HAPPY!

Rewards For ~~EACH~~ Referral

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

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

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

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!

BONUS
Be Entered in MONTHLY Drawings For
$50 in FREE GASOLINE
PLUS… ANNUAL Drawings For An iPad© Mini

New Baby? Make a New Financial Strategy

When baby makes three, budgets sometimes fly out the door, lost in the rush of diaper changes and middle-of-the-night feedings. We all know babies are not cheap and thinking about college tuition sends that figure significantly higher. If you haven't adjusted your financial strategy to accommodate the needs of your future heirs, here are some key considerations to keep your long-term financial security intact:

Up the Ante on Life Insurance
Once you become a parent, it is crucial that you make adequate provisions for your child should one or both parents die. But how much insurance do you need? You'll need to consider things like your earnings and the total amount of your household debt. It's also a good idea to provide enough to cover the costs of college tuition for each child. If only one parent works outside the home, be sure to calculate the cost of hiring full-time childcare, should the stay-at-home parent die prematurely. Once you own a life insurance policy, be sure to update your beneficiary designations after the birth of each child.

The Price of Higher Education
One of the most common questions new parents ask their financial professionals is, "When should we start saving for college?" And the universally agreed upon answer is: when the child is born. When it comes to the skyrocketing costs of higher education, time and compound interest can definitely work in your favor. And thanks to provisions in the tax-law, there are a couple of attractive college savings options such as state offered "Section 529 plans" and "Coverdell Education Savings Accounts" that can offer significant federal and state tax advantages.

Claim Those Deductions
Diapers. Pre-school programs. School supplies. Braces. Daycare. There's no question parents deserve a financial break. The good news is, the government offers several tax breaks for parents that are worth exploring. A common one that many people neglect to take advantage of is a Flexible Spending Account (FSA) offered by many medium to large-size employers. These employer-sponsored plans typically allow you to sock away as much as $5,000 of pre-tax money for child care expenses, reducing your adjusted taxable income. Some employers even offer a company funds match.

If you don't work for a company that offers an FSA, take heart. You may qualify for a child-care tax credit if both parents are working and your child is under age 13. The credit is a percentage (based on your adjusted gross income) of the amount of work-related child and dependent care expenses you paid to a care provider. The credit can range from 20 to 35 percent of your qualifying expenses. Keep in mind these tax breaks are either/or – you can't use the same expenses for amounts disbursed from an FSA and to take the child care credit too (if you have two or more qualifying individuals and $5,000 in an FSA, you can take credit for up to $1,000 additional expenses not covered by the FSA; with one child, if you put less than $3,000 into the FSA, additional expenses over the FSA amount are eligible for credit but only for the difference between $3,000 and the amount in the FSA). Another big tax perk: The $1,000 annual child tax credit, which applies to children under age 17. Couples filing jointly who have one child and earn no more than $110,000 can claim the full credit. The child tax credit is scheduled to drop to $500 in 2018.

Put it in Writing: the Need for a Will
New parents may assume they don't need a will because they have minimal assets. But asset disbursement is not the sole reason for a will. This type of document is essential for you to designate a guardian for your child in the event you die before that child reaches adulthood. An attorney can draft a will for you in which you name an executor who would pay your debts and distribute your assets, and to name a guardian for your children. If you have special concerns, such as the support of a minor or disabled child, you may want to set up a more complex estate plan that includes a custodial account or a trust.

Your new bundle of joy came into the world with nothing but a birthday suit, but the next 18 years will prove anything but expense-free. Adequate planning now can keep that small addition from creating big financial headaches later.

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

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Personal Insurance Protection Principles

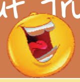
Based on Dave Ramsey's *Total Money Makeover*.

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.

Dave Ramsey's next Personal Insurance Principle is to use "Personal Insurance Protection as a Part of your Financial Planning Process". The purpose of insurance is to transfer the risk of loss to the insurance company. This allows personal assets, savings, and investments to be protected from legal judgments and catastrophic events. What is your need for liability protection? The amount of insurance protection one should purchase is different for each person based on their individual circumstances. Call us to find out if you are adequately covered or need more explanation. We'd be happy to explain **EVERYTHING**.

Next Month: More Personal Insurance Principles!

LOL- Funny But True!



Funny Florida Laws... Can you believe it?

- Women (and salon owners) can be fined for falling asleep under a hair dryer!
- Persons may not be "inappropriately attired" who work at hot dog stands!
- Torpedoes may not be set off in the city of Destin!

VERMOST INSURANCE UPDATES

Vermost Insurance's Receptionist, Vanity Goleman, has recently obtained her 4-40 Customer Representative License. When you call the office, make sure to congratulate Vanity on a job well done! She has high ambitions!

HELLO
my name is

Vermost Insurance Agency has added two new employees to our team. Please welcome:

Michelle Rutkowski, Personal Lines Account Manager
Elizabeth Richey, Commercial Lines CSR

Welcome Aboard!

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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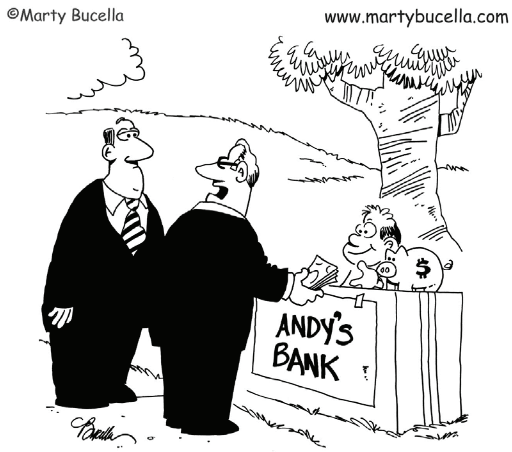

"My accounts aren't insured, but it's the risk I take for higher interest rates."

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

Ana McGee
John (Jack) Oberding
Tim Cantu
Gail McCauley-TWICE!
Cynthia McMillen
James Tucker
Jerri Evans
William Cloke
Janice Tetrault
Michael Hrica-TWICE!
Kathy Morris
Thomas Cummings
Allen Seeds
Melissa Duran
Michael Webber
Robert Poole
Nicole McQueen
Clyde "Ed" Ward
Doreen Powell
Tambry and David Green
Roderick Barnes
Stephen Szumita
Ashley Lepper
Marina Kloppel-FOUR times!!!
Attorney George C. Kelley, III
Pamela Lenz

Dave Ramsey's Endorsed Local Providers

Michael Webber is August Gas Card Winner! Congrats Michael!

Vermost Insurance Agency is not limited to only conducting business in our home county of Pinellas. We can write Commercial, Personal, Probate Bonds, Guardian Bonds, Health, Life, and more in any county in the state of Florida!