



Protection Team News



VOLUME 7 - ISSUE 10

What's on Darren's Desk...

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Independent Insurance Agent

DEAR FRIENDS,

First, I want to say a big thank you to everyone who called, mailed, emailed, or stopped me to wish Melanie well and a speedy recovery. You all are just so wonderful and I can't say thank you enough.

To give all of you a brief update, we did get the pathology results back and they had mixed results. The good news was that the margins were all good, but the bad news was somewhat shocking and that was how the thoracic surgeon put it to us. The initial lab results came back negative for medullary thyroid cancer, but positive for breast cancer. This possibility was not even on the radar when they found this spot on her lungs. This has certainly changed our thought process and we are now working with Moffitt Cancer Center again to run tests and determine what - if any - steps we will need to take to beat this nasty disease. The ironic part is October is national Breast Cancer Awareness month and you will be seeing lots of pink this month. I even have a special tie I wear every Friday in October. This year it has extra special meaning to me and my family.

We are fast approaching the end of hurricane season 2015! Mother Nature has huffed and puffed, but we have avoided all her fury this year. It hasn't been quiet because many storms have formed this year, but they have either dissipated over the water or have headed north out to sea with no direct hits. Still, the rain has been coming down. With no named storms to report, South Carolina has seen their fair share of water this month. Hopefully this time next month, we will have calmer winds from the west.

Speaking of season enders, the Rays finished the year on the wrong side of the column. They had more losses than wins; and a lot of that can be attributed to the pitching. I alluded to that earlier this year, and unfortunately, it looks like it came true. The arms just got tired in the bull pen, and the starters just couldn't go as long as needed. Let's hope next year they can get their arms healthy again and they can find some more consistent hitting.

But we have two other seasons just beginning! The Tampa Bay Lightning is looking good again this year, and there are high hopes they can take it all the way this time. The Bucs are still the Bucs and just not looking good. It's a long gridiron season, but they need to get it in gear very soon.

Until next month,

Darren



"Tweedle Dee & Tweedle Dum"; Noelle and Ainsley in the Halloween Spirit!

Top 10 States for National Flood Insurance Program Payouts

Floods, big or small, can have devastating effects on communities, homes, and families. In 2014, major flooding resulted in more than \$351 million in claim payouts through the National Flood Insurance Program (NFIP). The average 2014 NFIP claim was \$29,033, according to the Insurance Information Institute (I.I.I.) data gathered from the U.S. Department of Homeland Security (DHS) and the Federal Emergency Management Agency (FEMA).

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.

The NFIP provides coverage for up to \$250,000 for the structure of the home and up to \$100,000 for personal possessions. NFIP earned premiums rose slightly to \$3.56 billion in 2014 from \$3.51 billion in 2013.

Using data from DHS and FEMA, I.I.I. found the following ten U.S. states had the highest total amount of NFIP claim payouts from Oct. 1, 2013, through Sept. 30, 2014. Can you guess which state ranks No. 1?

10. **Maryland:** \$6.93 million = Total amount of claim payments; 434 = Total number of claims.
9. **Michigan:** \$6.98 million = Total amount of claim payments; 635 = Total number of claims.
8. **Iowa:** \$7.48 million = Total amount of claim payments; 552 = Total number of claims.
7. **New York:** \$13.06 million = Total amount of claim payments; 1,401 = Total number of claims.
6. **Pennsylvania:** \$14.36 million = Total amount of claim payments; 785 = Total number of claims.
5. **Louisiana:** \$14.73 million = Total amount of claim payments; 728 = Total number of claims.
4. **Ohio:** \$14.74 million = Total amount of claim payments; 736 = Total number of claims.
3. **Alabama:** \$51.81 million = Total amount of claim payments; 1,365 = Total number of claims.
2. **Texas:** \$58.52 million = Total amount of claim payments; 1,975 = Total number of claims.
1. **Florida:** \$115.84 million = Total amount of claim payments; 3,823 = Total number of claims.

Courtesy of: Jayleen R. Heft, Propertycasualty360.com



WELCOME
BACK



OCTOBER IS BREAST CANCER
AWARENESS MONTH



Words to live by...
“The beginning is always today.”~Mary Shelley

Halloween Fun & Games

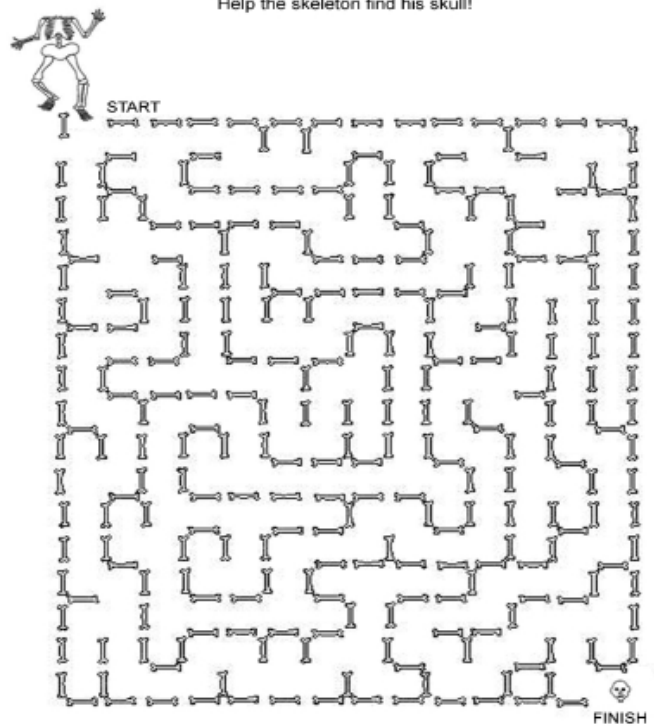
Skeleton Maze

Help the skeleton find his skull. The object of the game is to draw a line from the "start" to the "finish".

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!



September Puzzle Winner:
Breta McQuire!!



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HALLOWEEN RECIPE

ROASTED PUMPKIN SEEDS

INGREDIENTS:

- 1 1/2 CUP RAW WHOLE PUMPKIN SEEDS
- 2 TSP BUTTER, MELTED
- 1 PINCH SALT

DIRECTIONS:

1. PREHEAT OVEN TO 300 DEGREES F.
2. TOSS SEEDS IN A BOWL WITH THE MELTED BUTTER AND SALT.
3. SPREAD THE SEEDS IN A SINGLE LAYER ON A BAKING SHEET AND BAKE FOR ABOUT 45 MINUTES OR UNTIL GOLDEN BROWN; STIR OCCASIONALLY.



ALTER YOUR SEASONINGS BY ADDING GARLIC POWDER, CAYENNE PEPPER, CAJUN SEASONING, OR YOUR FAVORITE SEASONING!



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AND More Chances
to WIN the
BIG STUFF!

It might seem *CRAZY*
What we're 'bout to say...
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- ✓ 3 FL Lottery Tickets
- ✓ A chance to win prizes!
- ✓ \$5 Donation to your choice of Charities (right)



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**For More Information
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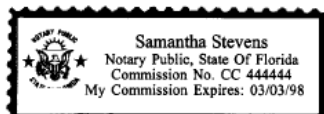
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was a breeze. Thank you!"*

- Edwin Torres, Clearwater, FL



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**Marriage
Kit**



Personal Insurance Protection Principles

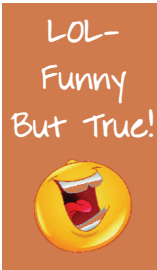
Based on Dave Ramsey's *Total Money Makeover*.

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: "Be sure to insure your home for replacement cost, not market value". It is vitally important to you as a homeowner to

understand exactly how your homeowners policy will cover in a total loss. It is more expensive to build after a total loss (for example, a fire) than to build a new home on an empty lot. And this can often be much more expensive, especially if it is a catastrophe where many homes are affected at the same time. The law of supply and demand forces building cost to go up dramatically. 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!



Funny Florida Laws... Can you believe it?

- Miami Beach City Ordinance states "it is illegal to keep pigs in the city"!
- Zolfo Springs mandate states you can't leave your horse hitched for a certain length of time!
- Statute 826.03 states it is illegal to knowingly marry someone else's husband or wife!

We insure more than JUST cars & homes.

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



VERMOST STAFF UPDATES

Stacey St. George, Personal Lines Assistant, is pictured right with her mother Cindy. Stacey and Cindy are seen kissing a sting ray during their sting ray expedition! Stacey, her mother, and two daughters, Jessica and Shianne, embarked on a cruise this month. Stacey took some much needed time off. The four enjoyed their vacation cruise and got to visit Jamaica, Grand Cayman, and Cozumel. Doesn't that water look beautiful!



From left to right: Jessica, Shianne, Stacey, and Cindy on the cruise ship. Out for the night getting ready to enjoy dinner. What a beautiful group of ladies - glamorous!

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Health
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Life
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Motorcycle/Jet Ski
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Worker's Compensation

...and more!

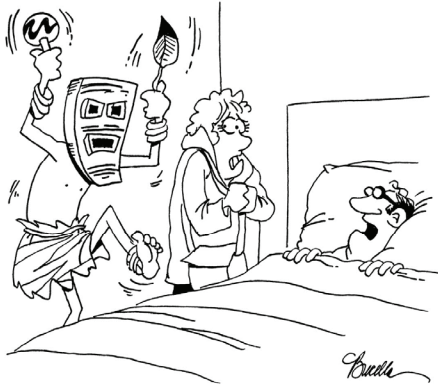


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"The jury's still out on it's effectiveness,
but it is covered by insurance."

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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
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Jay John Beyrouiti
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Carolyn & Felix Hill
Tricia Fanelli

Marvin Spielman
Leticia Easterbrook
Janice Andrews
Bill Stover Jr.

Frank Santoyo @ T Solutions
Norka Garcia
Joseph Bennett
Jason & Sara Ochs

Jason & Sara Ochs are September Gas Card Winner! Congrats Jason & Sara!



Daylight Savings Time ends Saturday November 1st. Set your clocks back one hour and check the batteries in your smoke alarms.



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