VERMOST INSURANCE AGENCY

Protection Team News

VOLUME 7 - ISSUE 12

What's on Darren's Desk...

Inside This Issue

Trusted Choice®
Independent Insurance Agent

DEAR FRIENDS,

The end of 2015 is quickly drawing near. Where did this year go? With the end of November, it brings an official close to the Atlantic Hurricane Season and another year of NO storms hitting Florida. Can you believe that it has been over a decade since Florida has experienced the wrath of Mother Nature? The last official hurricane to hit Florida was Hurricane Wilma who came ashore near Cape Romano on October 24, 2005. So if you think this year went by fast, where did the last decade go?

Check out Chef Darren, Melanie, Noelle, and Ainsley serving meals at Pinellas Hope.

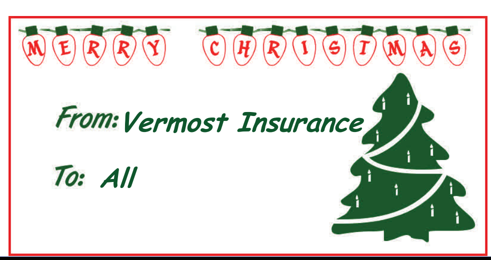
Since we haven't had a storm in a decade, we are finally experiencing lower homeowner's insurance premiums. In addition to lower premiums, we are seeing more and more insurance companies taking more business out of Citizen's and writing more business. In addition, the Insurance Commissioner announced that ALL insurance companies in Florida passed the storm stress test. I surely hope that this holds true if and when the next one hits. Let's hope it is at least another decade away before we find out if the test was accurate.

While I say it each and every year around this time, I truly would like to thank all of you for the trust you have put in us to protect you and your families' assets. We do not take this lightly and hope that 2016 will be your Best Year Ever. We have many plans already in the works for 2016 and they all are designed with you, our clients, in mind. If by chance we ever stumble and do NOT keep you in mind, please take a minute to gently remind us. We are human and do make mistakes once and a while.

From me and my family, let me wish each and every one of you a very Merry Christmas and a Happy New Year!

Until next year,

Darren



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Winter Holiday Fire Safety

Enjoy a safe holiday season and watch out for fire-starters. Listed are some safety tips and facts so you can take some basic precautions to ensure your whole family remains safe and injury-free throughout the season.

Candles and Fireplaces:

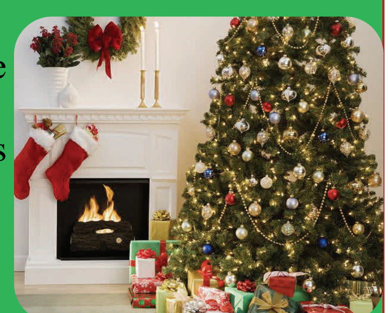
About 2,200 deaths were caused by fires, burns, and other fire-related injuries in 2013, according to Injury Facts 2015, and 12% of home candle fires occur in December, the National Fire Protection Association reports. Increased use of candles and fireplaces, combined with an increase in the amount of combustible, seasonal decorations present in many homes means more risk for fire.

- Never leave burning candles unattended or sleep in a room with a lit candle
- Keep candles out of reach of children
- Make sure candles are on stable surfaces
- Don't burn candles near trees, curtains, or any other flammable items
- Don't burn trees, wreaths, or wrapping paper in the fireplace
- Check and clean the chimney and fireplace area at least once a year

Portable Space Heaters:

Portable space heaters should not be used, unless there are no other adequate sources for heat. It's common for combustible materials to be placed too close to the heater, or for the heater to not be turned off prior to leaving the room or building. If portable space heaters have to be used, follow these safeguards:

- Only use space heaters that have a UL label or stamp or that of a nationally accredited testing lab
- The space heater should have updated safety features, such as a tip-over safety switch that will shut off the heater if it is tipped over
- Maintain minimum of a 3 foot distance between your space heater and any materials that may burn
- Keep your space heater away from foot traffic – especially children and pets
- Plug space heaters directly into electrical outlets, not extension cords. Do not use if the cords or outlets are damaged
- Do not store objects on top of the heater or use the heater to dry clothes
- Propane and kerosene heaters should only be used indoors for emergency situations and only with good ventilation present. Always check your local ordinances to see if indoor use is allowed
- Use only clear, 1-K kerosene in kerosene heaters, not gasoline or camp stove fuel
- For refueling kerosene heaters, allow them to cool completely and refuel outside
- Read and follow the manufacturer's instructions
- Always turn off and unplug the space heater when you go to sleep or leave the area
- Make sure that you have operational smoke and carbon monoxide detectors in place



Resources: National Safety Council and National Fire Protection Association

Words to live by...

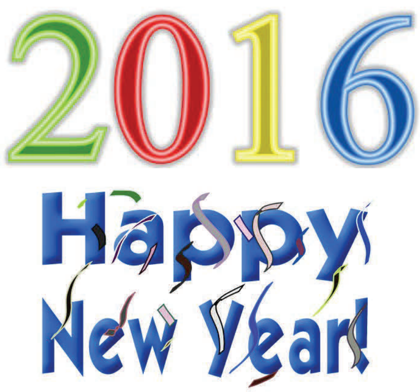
"Remember, if Christmas isn't found in your heart, you won't find it under a tree." ~ Charlotte Carpenter

SUBMIT ENTRIES BY: 01/7/2015

New Year 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!

November Puzzle Winner:
LYNN HUNTER!!



Word Search:

SPARKLERS
FIREWORKS
MIDNIGHT
COUNTDOWN
CONFETTI
PARTY
RESOLUTIONS
CELEBRATE
HAPPY NEW
YEAR
KISS
TOAST
BALL

P	P	Y	R	T	G	F	W	C	I	R	Z	S	I	H
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B	Q	I	R	A	R	H	R	F	X	S	A	S	A	Y
B	A	L	L	K	I	G	T	G	V	M	P	T	T	K

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!

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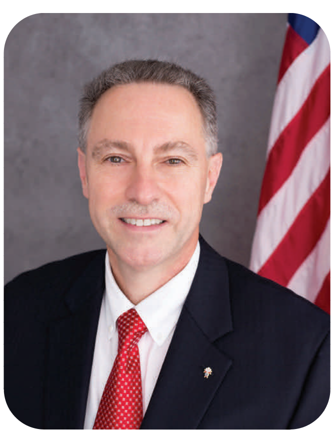

Chuck Chucri, CLU, ChFC, FLMI
Financial Advisor

The Prudential Insurance Company of America

www.prudential.com/us/c.chucri

Chuck Chucri offers financial planning and investment advisory services through Prudential Financial Planning Services (PFPS), a division of Pruco Securities, LLC (Pruco) pursuant to separate client agreement. Chuck offers insurance and securities products and services as a registered representative of Pruco and an agent of issuing insurance companies.

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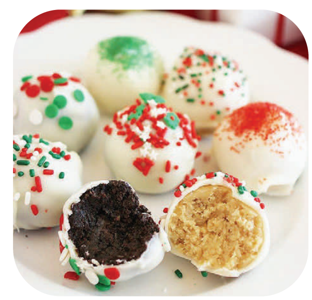
No Bake Oreo Snowballs



INGREDIENTS:

- 1 pkg Oreo cookies
- 1 pkg cream cheese (softened)
- 1 pkg. White Chocolate chips or a bar of white chocolate for melting
- Colored sprinkles
- 1 Gallon Ziploc bag

DIRECTIONS:

In the Ziploc bag, place the entire package of Oreo's and with a rubber mallet, smash all the cookies into fine pieces; this might take awhile.
Pour the cookies into a bowl and add the cream cheese.
With your hands, mix the cookies and the cream cheese together until thoroughly mixed.
Form small balls about the size of a ping pong ball or you can make them smaller.
Place snowballs on parchment paper lined cookie sheet and place a toothpick in each snowball and place in freezer for 30 minutes.
In the meantime, slowly with low heat, melt the white chocolate, preferably with a double boiler or you may use a microwave, but melt in 20 second intervals.
Take snowballs out of freezer, and dip each snowball into the white chocolate and place back on parchment paper and sprinkle with colored sprinkles!
May be keep in freezer in container for storage.

Recipe by: Gia Martino

Money Matters: Tips about Taxes after Retirement

Like most people, you're likely focused on how to save money on your tax returns, but don't lose sight of how the tax decisions you make today can affect your retirement plans tomorrow. If you are within five years of retirement, it's time to fine tune your future finances. For example, have you thought of how taxes will affect you after you say goodbye to your job? Securing retirement income and understanding how taxes apply to your money is crucial so you can afford to live the life you want throughout your golden years.

When you look at retirement assets through a tax lens, it becomes clear that decisions regarding the appropriate level of guaranteed lifetime income, maximizing Social Security, working in retirement, and how you deploy your assets are very much linked. You should consider all of these elements in a holistic manner because, ultimately, the goal is to help make sure your assets support your desired standard of living for the rest of your life.

For those planning for retirement, following are some tax considerations to discuss with your tax and legal advisors:

1 -- Personal income tax
Most people assume their personal income taxes will be lower after retirement because they won't be generating as much income and, therefore, will be in a lower tax bracket. But due to the recent economic downturn and losses in retirement assets, the dismal personal savings rate over the last decade, the decline of traditional pension plans, and the increase in the full retirement age under Social Security for those born after 1954, many retirees are choosing to take on part-time jobs.

Regardless of the reason for working in retirement, the income earned, combined with use of retirement savings, might create a situation where you will be taxed at the same level or an even higher rate than when you were working full time. With this in mind, it's important to have both taxable and non-taxable retirement assets upon which you can draw in retirement so you can manage taxes and maximize your income in the long term.

2 -- State and local taxes
There's a reason, besides warm weather, that people retire in states like Florida and Texas. Where you retire can have a significant impact on your after-tax income because state and local taxes can affect how long your retirement savings will last. Florida and Texas have a state income tax rate of zero, so they are attractive to many retirees who want to maximize their retirement assets. California, on the other hand, has the highest state income tax; residents there are taxed at 9.3 percent.

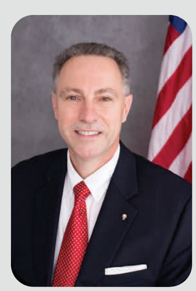
In addition to state income taxes, there are sales and property taxes to consider. Some states derive more of their revenue from these taxes than from income taxes. You should understand how all of the taxes in the state and town in which you plan to retire will affect your income.

3 – Future tax rates
Another thing to consider when figuring out your post-retirement income is how federal and state taxes might change in the future. It's hard to predict whether they will remain the same, be lower, or increase. A good indicator of future federal income taxes is to look at history and take an educated guess. Doing so suggests that rates are at historic lows right now, which likely means an increase in the near future. An indicator of future state taxes might be the current budget position of the state, which, at the moment, suggests that many states may be looking to increase their income, sales, and/or property taxes in the short term.

What does this mean for retirement planning—especially in those critical five year periods just before and just after retirement? Basically, if federal or state taxes go up, your retirement savings and assets will be depleted sooner. You will have to save more to make your money last longer or you will have to adjust some of your spending habits.

As you finalize your taxes for this year, think ahead to how taxes will affect you down the road when you retire.

The Prudential Insurance Company of America, its affiliates, and their licensed financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstances.



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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: "Consider a Personal Liability Umbrella Policy". An umbrella liability policy is so dubbed because it acts like an umbrella, poised above a person's auto and home liability insurance policies to provide an additional layer of protection when needed in a lawsuit. Some people may feel they can't afford an umbrella policy. Yet, they are relatively inexpensive for most people. The average cost for umbrella policies is around $200 per year for a family with one home and a couple cars. If you give us the opportunity to work with you, we'll try to find a way you can get this valuable protection and fit it inside your budget. Call us today to make sure you are adequately covered or provide more explanation. We'd be happy to explain **EVERYTHING**.

Next Month: More Personal Insurance Principles!

Funny New Year's Resolution —What are your resolutions?

- New Year's Resolution: To catch up on my resolutions for 2013, 2014, and 2015!
- My New Year's resolution was to start smoking. One day in and I already stopped.
- My New Year's resolution is to be less perfect.
- I will not bore my boss with the same excuse for taking leave. I will think of some more excuses.

New Year Resolutions

Some of the most common reasons a person fails with their New Year resolutions is they set an unrealistic goal, do not keep track of their progress, they just forgot about it, or they made too many resolutions. So where did the history of resolutions start? The custom began during the Rome period in order to be good to others. When the Roman Empire took Christianity as its official state religion, these moral intentions were replaced by prayers and fasting. In time, resolutions developed from simply wanting to get healthy, lose weight, stop smoking, etc. So what's the secret to keeping it? One way is to share your resolutions with others. Around 45% of Americans make resolutions. 1 in 3 will ditch those resolutions by the end of January! Which ever your resolution will be for the New Year, be fully committed to your goal for the best success. Good luck!

REMINDER:
Vermost Insurance Agency will be closed for New Year. Closing noon on Thursday December 31st and closed all day Friday January 1st.

May every day of the new year glow with good cheer and happiness for you and your families. Happy New Year to all!

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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Your Protection & Peace of Mind Is Our Only Business

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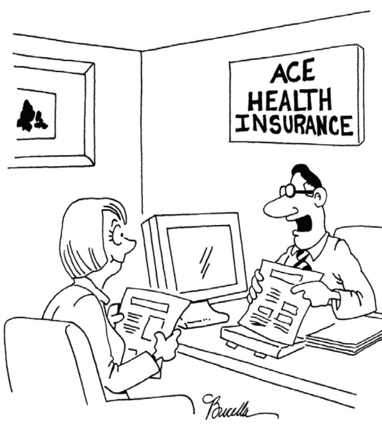


"This policy is more expensive, but it prohibits your doctor from ever weighing you."

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

Holly Wintrip
Gary Parkhill

Lee Carr, II
James Gardner

Sharon Benson
Vickie Adams

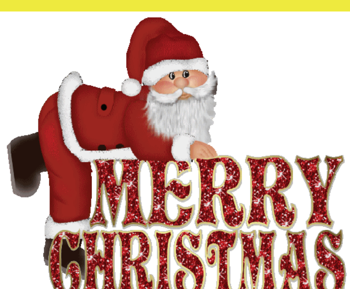
Hector Valladares
James Gardner

Dave Ramsey's Endorsed Local Providers

Sharon Benson is November's Gas Card Winner! Congrats Sharon!

What kind of motorbike does Santa ride?
A Holly Davidson!

What do you call Santa's little helpers?
Subordinate clauses!



What do elves eat for breakfast?
Frosted Flakes!

What do get if you cross a bell with a skunk?
Jingle Smells!