VERMOST INSURANCE AGENCY

Protection Team News

VOLUME 8 - ISSUE 1

What's on Darren's Desk...

Inside This Issue

Trusted Choice® Independent Insurance Agent

DEAR FRIENDS,

Vermost family on their cruise.

Its official; the New Year has arrived. I certainly hope that everyone had a safe and joyous holiday season and you are starting the New Year off on the right foot. As you can see by the photo on this page, the extended Vermost clan got together after Christmas for a family getaway aboard a cruise ship where we rang in the New Year out in international waters. Truly a first for all of us to remember and a fun way to kick off 2016!

With a new year, comes all of the talk about resolutions. Did you know that according to the Journal of Psychology that only 64% of resolutions make it past the first month? In addition, only 8% of people actually achieve their resolution. Why did I bring this up? No it's not to make you feel bad, but to let you know about our New Year's resolution. It is to make sure you know just how important you are to us every day and not just for the first month. We are working on a number of new ideas to make sure you know we really do care about you and your financial well being all year round. Keep your eyes and ears open for a number of new changes coming this year. We will be one of the 8% in 2016!!!

Mother Nature started the New Year off with a big temperature change. We were really spoiled in November and December with our warm temperatures here in Florida, as well as most of the East Coast. This month, we will begin to the feel the effects of El Nino with more rain and cooler temps. Let's hope El Nino sticks around, so we get another quiet storm season. Though about now, the Midwest and Texas are hoping that El Nino will just go away. Who would have guessed the winter rain and snow would be dumping in Texas and not in New York or the Northeast. It must be that global warming. Just kidding!

Hopefully, this New Year will also bring good changes for the professional sports franchises in the Tampa Bay area. Are the Rays going to get better bats and hits? Are the Bucs going to find a way to win more games with a new coach? Are the Lightning going to find a way to score more goals? Only time will tell, but I hope 2016 is a better year for all of our local teams.

Until next month,

Darren

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American Heart Month

February is American Heart Month. Join the cause to bring awareness to heart disease by participating in the cause by wearing red to fight heart disease in women. National Wear Red Day® is Friday, February 5, 2016. Don't forget to make your health a priority—schedule your well-woman check-up so your doctor can measure blood pressure, check cholesterol, and look for signs of heart disease, stroke, and other illnesses. Then encourage others to do the same!

Did you know…
Heart disease is the No. 1 killer of women, yet only one in five American women believes heart disease is her greatest health threat. Heart disease and stroke cause 1 in 3 deaths among women each year, killing approximately one woman every 80 seconds.

What are the symptoms of a heart attack:

- Uncomfortable pressure, squeezing, fullness, or pain in the center of your chest that lasts more than a few minutes, or goes away and comes back.
- Pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- Shortness of breath, with or without chest discomfort.
- Other signs such as breaking out in a cold sweat, nausea, or lightheadedness.
- Advice: Trust your gut!

As with men, the most common heart attack symptom in women is chest pain or discomfort. But it's important to note that women are more likely to experience the other common symptoms, particularly shortness of breath, nausea, vomiting, and back or jaw pain.

What are the symptoms of a stroke:

- Sudden numbness or weakness of the face, arm, or leg, especially on one side of the body.
- Sudden confusion, trouble speaking, or understanding.
- Sudden trouble seeing or blurred vision in one or both eyes.
- Sudden trouble walking, dizziness, loss of balance, or coordination.
- Sudden severe headache with no known cause.

Never wait more than five minutes to dial 9-1-1 if you experience even one of the signs above. Learn to spot the signs of stroke, or spot a stroke F.A.S.T. (Face drooping, Arm weakness, Speech difficulty, Time to call 911).

Courtesy: American Heart Association & Go Red for Women

Words to live by…

"If you have only one smile in you, give it to the people you love." ~ Maya Angelou

SUBMIT ENTRIES BY: 02/08/2015

Valentine's Day Maze

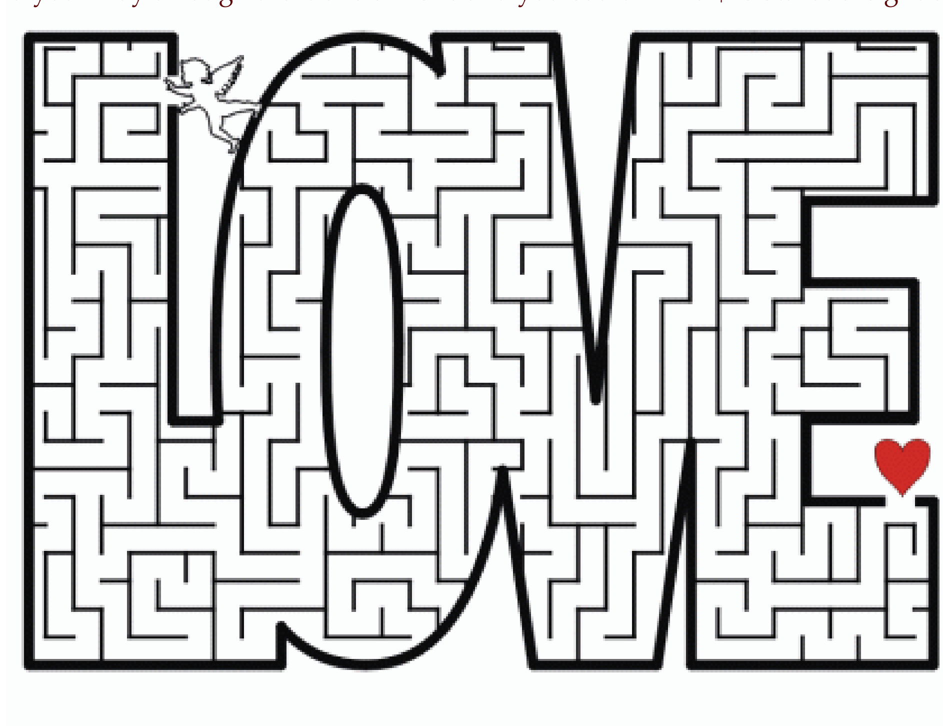
Submit your answers to us for a chance to WIN a $10 gift card to Starbucks. Email, fax, or mail your answers. Winner will be announced in next month's newsletter!

December Puzzle Winner:

Sue King!!!

Directions: Find your way through the Maze of Love. Start at Cupid and find your way to love at the red heart.

Find your way through the Maze of Love and you could win a $10 Starbucks gift card!



Did You Know…

Vermost Insurance

NOW has a relationship with Chuck Chucri who offers

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Chuck Chucri, CFP, CLU, ChFC, FLMI
Financial Advisor

The Prudential Insurance Company of America

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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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Crab Football Spread

Get ready for Super Bowl 50 with this easy crab cheese spread.

INGREDIENTS:

- 1 pkg cream cheese, softened
- 2 cups shredded cheddar cheese
- 1 cup shredded provolone cheese
- 1 cup crabmeat, drained, flaked, and cartilage removed
- 1 cup of 4% cottage cheese
- 2 tsp. Seafood seasoning
- 2 tsp. Worcestershire sauce
- 1 tsp. prepared mustard
- Pretzel sticks, crackers, and/or fresh vegetables

DIRECTIONS:

1. In a large bowl, beat cream cheese until smooth. Add cheddar cheese, provolone cheese, crabmeat, cottage cheese, seafood seasoning, Worcestershire sauce, and mustard; mix well. Cover and refrigerate overnight.
2. Form mixture into a football shape. Arrange pretzels over top for laces. Serve with crackers and/or fresh vegetables.

Yield: 1 cheese ball

Recipe from Taste of Home

Navigating Risky Waters: How You Can Protect Your Retirement Assets

Saving for retirement cannot take place in a vacuum. Whether you are just starting out, nearing retirement, or already enjoying those golden years, it's important to be aware of the risks we all face. That's where a retirement plan comes in—it helps you identify risks to your retirement assets and formulate strategies for addressing them.

Risk is usually defined as the potential for loss. When most people think of financial risk, they focus on investment risk and the potential for loss due to downturns in the economy, changing interest rates, inflation, or poor management of the companies in which they invest. These risks are typically addressed through diversification of one's assets—selecting different types of investments across several industry sectors. Please note that there is no guarantee that diversification will ensure a profit, or protect your investment against losses in declining markets.

But risk of loss also arises from life events such as illness, disability, or death.

Health Risks

While most people look to health insurance to pay for health care, finding adequate insurance is increasingly difficult. Rising premiums have forced many employers to shift a greater share of the burden to employees and to discontinue health coverage for retirees. The answer is to be prepared for the unexpected. Many experts recommend health insurance with high deductibles and co-payments as a way to keep premiums down, yet protect against catastrophic loss. This suggests keeping a portion of your retirement assets in cash to pay for doctor and emergency room visits, routine physicals, tests, and prescription drugs.

Long-term Care Risks

Another risk is chronic illness or a disability that requires not only medical treatment but also ongoing custodial care. Whether the care is delivered in your home or at a nursing facility, it can be expensive.

Keep in mind, that while Medicare covers most medical procedures and treatment for individuals, it is not intended to pay for extended or long-term custodial care. And although Medicaid, a program sponsored jointly by state and federal governments, covers long-term care services, eligibility depends on meeting strict guidelines and you may be forced to "spend down" to qualify. A possible solution is long-term care insurance. As more and more people live longer lives, the risk of requiring long-term care increases.

Death and Disability Risks

The financial loss due to the death of a wage-earner can be devastating. Sometimes overlooked is the impact on a surviving spouse's retirement. Assets that had been earmarked for retirement including IRAs, mutual funds, and 401(k)s may need to be tapped for immediate needs. Life insurance can be an affordable way to provide generally income tax-free death benefits (See IRC Section 101(a)) to survivors at the time they need it most. Death benefits can be used to settle outstanding doctor bills, funeral expenses, and other death-related costs. The balance can be used to help pay off mortgage and other debts, fund college education tuitions, and provide income for survivors, leaving retirement assets intact for the purpose for which they were intended.

Many individuals find that life insurance needs diminish during retirement as mortgages are paid off and children become financially independent. On the other hand, increasing estate values and the potential for increased death taxes can increase life insurance needs during retirement. Life insurance can also be a good solution for retirees who wish to provide a bequest to a favorite charity or create a legacy for their heirs.

A long-term disability results in a financial strain that is similar to the death of a bread-winner. With a wage earner unable to work or earn at the same level, it is easy to divert retirement savings to more immediate needs. Individual disability income insurance is a good solution, for self-employed professionals and other high-income individuals.

Conclusion

While risk cannot be avoided, it can be managed. It's important to keep in mind that in a world with many risks, you're not alone.

**This article provides general information for the subject matter covered. Prudential Financial, its affiliates and representatives do not render tax or legal advice. An individual's particular circumstances should be discussed with a personal tax or legal advisor.*

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Dave's Do's & Don'ts on Insurance

Based on: The Dave Ramsey Show

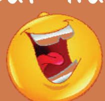
Insurance is an important part of any financial plan. It transfers risk away from the individual in exchange for a premium payment. It is very valuable in some key areas to help avoid financial devastation, but can also be a drag on your ability to get out of debt and grow wealth if the wrong plans are purchased. Creating an Emergency Fund equal to three to six times your monthly income eliminates the need for many types of insurance programs and allows you to concentrate your insurance dollar on the bigger financial risks. Below is a brief review of strategies that Dave Ramsey recommends as an overall approach to purchasing insurance in a way that will maximize your protection and minimize your costs. Check out this tip on Life Insurance:

Do: Term Life Insurance Only! Typically recommended is an amount equal to 10 times your income on 15 or 20 year guaranteed level term plans. Companies rated "A" or better are acceptable. Be sure to protect your spouse, whether working or not, and consider only small add on riders for children ($10,000-20,000).
Don't: Purchase any type of Cash Value plan including Whole, Universal, or Variable Life. Stay away from Return of Premium Plans since they are just another form of Cash Value plans. All of these plans are too expensive and horrible savings plans. Also, don't buy riders such as Accidental Death or Waiver of Premium on any life insurance policies. Don't fall prey to sales tactics that are based on emotions, confusion, or savings/tax features.

Call us today to make sure you are adequately covered or for 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 are not allowed to break more than three dishes per day.
- In Destin, torpedoes may not be set off in the city.
- In Miami, it is forbidden to use a bicycle whistle.
- In Pensacola, it is illegal to roll a wheelbarrow through the streets. The amount of the fine is based on the contents of the wheelbarrow.

2015 Referral Contest Winners

Darren Vermost holds an annual drawing to thank everyone for their referrals each year. This year we had two winners; first prize for an iPad© and second prize for an iPad© Mini. All the names of those who submitted referrals throughout 2015 were put in the drawing and we had two lucky winners. Check out the winners below:

First place winner for our 2015 "Because We're Happy" referral contest winner is Pam Gaylord! Pam won an iPad© for her referrals in 2015.

Thanks everyone! Keep on referring!

Second place winner for an iPad© Mini went to Gail McCauley! Congrats to Gail! Gail and Darren are pictured right.

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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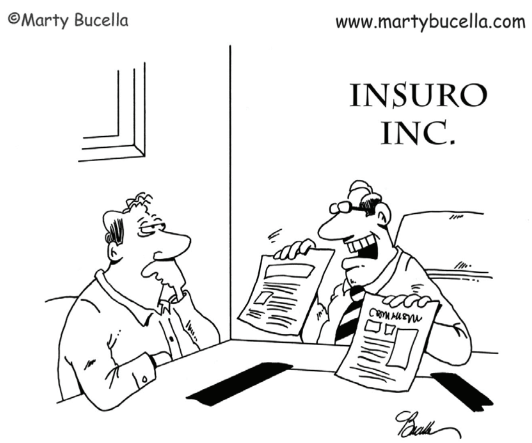

"And for a few hundred more, you get this policy, which covers you in the event you miss a payment on this policy."

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

John MacGloan	Richard A. Venditti	Teresa Burrell	Irene Rausch	Gregory Richards
Michael Hearn	Raymond Lopez	Mark Wirth	Mark St. Clair	Joan Walker

Dave Ramsey's Endorsed Local Providers

Richard A. Venditti is December's Gas Card Winner! Congrats Richard!

What do you call Punxsutawney Phil's laundry?

Hogwash.

What do you get when you cross a groundhog with a pistachio?

A green beast who predicts a dry spring and acts like a nut.