



Gary Sides'

January 2008

Insurance Insider

A Monthly Newsletter For Clients of Marshall Insurance

Happy New Year!

Here is a sampling of some New Years Resolutions our clients have mentioned to us:

- Set up a family budget – track my income and expenses and stick to it.
- Set aside \$xxx each month in some type of savings.
- I will complete a household inventory to store in a safe place in case of loss.
- Review my life insurance coverage to make sure my family is taken care of in case something happens to me.
- Set up an IRA and start stashing away money for my retirement.
- Review my investments. Do I have too much risk in my portfolio?
- Review my auto and homeowners insurance to make sure I have adequate protection in the event of a loss.
- Have a home inspection completed to see if there are any items I need to address before something happens.
- Purchase a Personal Umbrella policy to protect my family in the event of a large auto or homeowners loss.
- Purchase a rental property. Are there good opportunities in today's market to own investment real estate?
- Buy myself (or my spouse) a new car. How much will the insurance increase?
- Keep under the speed limit and obey traffic signs. I can't afford another ticket!
- I'm going to start my own business in 2008. How do I set things up correctly?

Everyone at Marshall Insurance wishes you and your family a happy and safe 2008.

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Marshall Insurance Offers

- Auto Insurance
- Home Insurance
- Boat Insurance
- Personal Umbrella
- Motorcycle Insurance
- ATV Insurance
- Flood Insurance
- Renters Insurance
- Condo Insurance
- Life Insurance
- IRAs
- Annuities
- Business Insurance
- Workers Compensation
- Commercial Auto Insurance
- Long-Term Care Insurance

Marshall Insurance

The Right Protection . . . At The Right Price . . . Right Now!

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Marshall Insurance Client of the Month: Clara's Choice for Herbs

Sisters Virginia Howie and Kathy Bramhall helped their beloved mother, Clara, endure a 20-year battle with breast cancer using the traditional allopathic means of surgery and drug treatments. "It was the only way she knew to go, but as she neared the end of her journey, she encouraged us to find a better way to deal with it should we ever have to face what she went through," recalls Bramhall.

After Clara passed in 1991 at the age of 63, the sisters began to ponder their mother's wish and wondered what they could do differently if they ever became ill. This marked the beginning of their journey in natural healing.

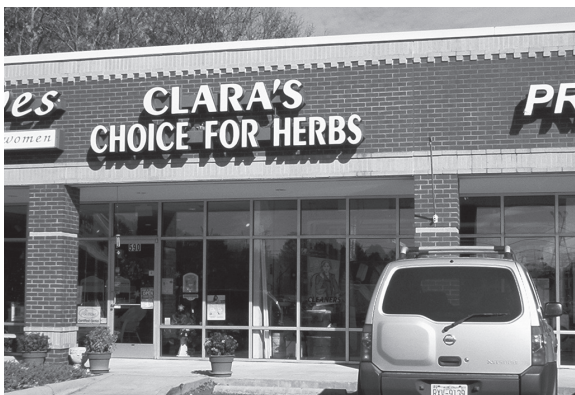
"We began this so we could help ourselves and our children. But as time passed, we realized we had to try to do for other people what we could not do for our mother," Bramhall states.



Virginia Howie & Kathy Bramhall inside their store

After years of extensive training and much prayer and deliberation, Clara's Choice for Herbs opened in 2000. Tucked in the corner of a shopping center in Indian Trail, clients travel from near and far to seek the sisters' knowledge, expertise, and down-home hospitality. The small but well-stocked establishment offers a wide variety of high quality, all natural supplements, vitamins, homeopathics, aromatherapy, and vibrational remedies for the mind and spirit.

The sisters are able to help clients select the right remedies for them using kinesiology, or muscle testing—a noninvasive way of evaluating the body's imbalances and assessing its needs. The technique involves testing the body's responses when applying slight pressure to a large muscle, to provide information on energy blockages, organ function, nutritional deficiencies, and food sensitivities among other things.



Clara's Choice for Herbs is located in Indian Trail at 590 N. Indian Trail Rd. Info: 704-821-5306.

"We both have training in kinesiology and with this tool we can help people choose supplements which offer the most benefit for their particular needs," says Bramhall.

Howie and Bramhall passionately believe in the natural healing methods and have tried and proven them. They have a strong desire to share their knowledge with all who will listen. Howie acknowledges a "deep satisfaction in knowing that someone's quality of life is improved."

Naturally, Clara has been her daughters' most valued inspiration. "The strength of her faith when walking through the darkest valley anyone could walk has been our example," notes Bramhall. "We learned from her to always have hope and perseverance."

Have You Completed Your Personal Protection Audit?



Before your next policy renewal you'll be receiving a form from us entitled "**Personal Protection Audit**". This form is our way of making sure all your coverages are up-to-date.



If we have your email address we will email this form to you. If we don't have your email address, we'll send it to you by mail.



Please take a few moments to complete the form and mail, email, or fax it back to us. Or, you can just give us a call and we can update you file over the **phone!**



• Marshall Insurance • Phone: (704) 684-0082 • Fax: (704) 684-0083 •

Contest Winner

"Food For Thought" Referral Contest



**Matthew Bentley
Davidson, NC**



Matthew won the grand prize . . .
a 32" LCD Digital Flat Screen TV!

*The next referral Contest Winner could be you!
3 chances to win for EACH referral! See Page 4 for details.*

Sides Family Christmas

This was the first Christmas since our foster son Gage came to live with us so it was a very special time. The Sides family packed up and drove to Texas to visit my sisters and their families. Our dogs, Rocky and Sophie didn't make the trip and stayed in a hotel (kennel) instead.



On the way to Texas we stayed overnight in Pascagoula Mississippi, Gage's birthplace. We stopped at the hospital where Gage was born. In Texas we had a great time with all the nieces and nephews. Some of which Gage had not met. We exchanged gifts on Christmas Day and went to my sister Linda's brother in law's house for Christmas dinner. It was a very special holiday.

The Sides family hopes your family had a happy holiday as well.

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your auto and home?**

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Marshall Insurance's "Food for Thought" Referral Contest

No Limit To How Many Times You Can Enter & Win!

★ **3 Chances to Win!** ★

Chance 1

**\$10
GIFT CARD**

Tell a friend, a colleague, a relative, an acquaintance, whomever about us.
When they contact us and tell us you sent them (don't worry, we ask why they called):

YOU WIN:

- A \$10 Harris Teeter Gift Card AND
- One Chance to Win a \$50 Harris Teeter Gift Card (awarded each month)
- One Chance to Win the Grand Prize . . . a \$500 Visa Gift Card!

Chance 2

**\$50
GIFT CARD**

The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers:

YOU WIN:

- A \$50 Harris Teeter Gift Card!

Chance 3

**32"
HDTV**

On December 19, 2008 we'll conduct a random drawing from all chances for the Grand Prize that qualified:

GRAND PRIZE WINNER:

- A \$500 Visa Gift Card!