



Gary Sides'

May 2007

Insurance Insider

A Monthly Newsletter For Clients of Marshall Insurance

Meet Our Family

I thought some background on myself; my family and our agency would be appropriate for our first edition.

I started in the insurance business in 1986 as a Marketing Rep. for Fidelity and Deposit Insurance Company. Several years later I moved into commercial sales in a large insurance agency in Charlotte. In 1994 I

moved into an underwriting position, first with Royal Sunalliance then later Firemans Fund insurance Company. In 2001 I was able to fulfill a long time ambition and form my own agency, *Marshall Insurance*.

My first office was one of my spare bedrooms in my home. In 2003, after being located in several rented offices, we were able to purchase our own facility. In addition to myself, our staff consists of Tripp Ingram (my nephew), who joined the agency in 2004, and three part time employees: Myra Sides (my wife), Stanna Reinke and our newest em-

ployee, Tori Smith, who joined us in April.

On a personal note, the Sides family underwent quite a transformation this past December as my wife and I became foster parents of a 12-year-old boy, Gage. This has been a very special change in our lives, as my wife and I were not blessed with children of our own. So not only do



we put in long hours at the agency but also now we have soccer practice, Taekwondo lessons and school work. To top it off, the Sides clan, including our two dogs Rocky and Sophie, recently moved into a new house in Monroe.

I feel truly blessed with the success of our agency. We are very passionate about the insurance products and services we provide for our clients. Our mission is to protect your most vital assets, your family. Our goal will always be...The Right protection...At The Right price... Right Now! Thank you for your business!



Marshall Insurance Offers

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

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Marshall Insurance

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

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Fax: (704) 684-0083

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Don't Let Your House Get Eaten Alive This Spring!

When's the last time you had your house inspected for termites? Sometimes the signals of termite infestation are impossible for the untrained eye to detect. And almost always they are in places that are very difficult to reach.

Every inch of your home that comes in contact with the soil, and every inch that is wood, must be checked and scrutinized closely to make sure termites have not entered your crawl space. Concrete and masonry floors and walls must be examined for cracks or gaps through which termites could enter. The entire structure must be inspected for indications of hollowed out, weakened wood, and especially for signs of the termites' tubes through which they can reach wooden structural members.

Termites are most visible to homeowners when they're swarming, which describes the act of hundreds to thousands of winged reproductive termites leaving the nest in swarms to create a new colony. The swarming usually lasts less than an hour, so it's very likely you'll never even see it. The winged termites look quite a bit like flying ants, for which they are often mistaken.

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Swarmers shed their wings after flight and will never fly again. A tell-tale sign of a termite swarm are the

hundreds of discarded wings found on and around windowsills. That's because termites swarming indoors will attempt to get outside by flying toward light, usually around windows and doors.

While swarming used to be a seasonal occurrence, pest professionals have noted that the concept of a "swarm season" may be a thing of the past. As such, the pressure homes face from termites is a 365-day a year problem. In fact, you could have an active termite infestation in your home and never see a swarm.

Cleggs Termite and Pest Control in Charlotte offers Free Termite Inspection for homeowners so please call today (704) 921-2847. Ask for Marc Sanft. ■

Wipe Away the Cobwebs of Winter!

Spring Cleaning At Home: Good For The Psyche And Your Health

The origins of spring cleaning date back to the middle ages when the rushes or hay covering the floor of dwellings was finally removed and replaced with fresh. We don't cover our floors with hay anymore, but we still feel the need to deep clean our homes in preparation for spring and the end of winter. Here are some tips to make washing windows and cleaning out the garage a little easier.



Don't get overwhelmed.

Make a list of what you want to accomplish and post it on the fridge or bulletin board. Begin at the back of the house and work forward — or start with just the closet in the hall. When going from room to room always clean from the top down.

The right tools for the job.

Gather all your supplies together before you get started. Things to bring: a duster with a telescoping handle, lint-free cloths, trash bags, and a bucket to carry your supplies from room to room.

Now what?

Experts say before you tackle any decluttering project you should have a clear idea of what to do with the excess stuff. They suggest using boxes or bags and making three piles: one to keep, one to recycle, and one to throw

away.

It IS easy being green.

Using environmentally-friendly cleaning products is easier than ever before. These products are kid and pet friendly since they don't contain harmful chemicals. Yet they still clean very effectively.

For more information on where to buy "green" products visit: www.grist.org or try: www.greenhome.com

Whistle while you work.

Listening to music while you work lifts your mood, increases concentration and keeps you focused.

Finally a little spring cleaning is good for the soul. Studies have shown that opening windows to let in fresh air substantially improves mood and lightens fatigue. For more ideas visit: <http://housekeeping.about.com>. ■

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How Much Life Insurance Do I Need?

Everyone who considers purchasing life insurance struggles with how much of a death benefit they need. There's no simple answer to that question. We all have different needs at different times in our life, young marrieds without kids, young children, older children perhaps one in college and empty nester after the kids are grown. Basically, I advise my clients to look at this as if this is the last life policy you could purchase. Consider your current needs and those of the future. Here's a simple worksheet that I hope you will find helpful.

Final expenses (funeral, final medical expenses) _____

Paying off mortgage/other debts _____

College Fund (public or private school?) _____

Lost income x Number of years needed
(amount of \$ needed to maintain the desired standard of living) _____

Total need _____

Subtract current life policies in force
(May be provided by employer) _____

ADDITIONAL LIFE INSURANCE NEEDED _____

Don't put things off thinking you will buy more insurance "some day when I get around to it". What happens if you develop a health condition and become uninsurable?

Contest Winner

Food For Thought Referral Contest
Winner for March

Muni Bhambri
of Huntersville, NC

Congratulations Muni! You win a \$50
Harris Teeter Gift Card!

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

Do we insure both
your auto and
home?

If not,
give us a call.

**We can save
you 20% or
more!**

Email gary@marshallins.net

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Gary Sides' May 2007

Insurance Insider

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Client Address

**THIS 32" HDTV COULD BE YOURS!
SEE BELOW FOR DETAILS.**

Marshall Insurance's "Food for Thought" Referral Contest

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

★3 Chances to Win!★

Chance 1

\$10 Gift Card

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

YOU WIN:

- \$10 Harris Teeter Gift Card AND
- 1 Chance to win a \$50 Harris Teeter Gift Card (awarded each month)
- 1 Chance to win the Grand Prize 32" Flat Panel HDTV

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: \$50 Harris Teeter Gift Card.

Grand Prize

32" HDTV

On December 22, 2007 we'll conduct a random drawing from all chances for the Grand Prize that qualified.

GRAND PRIZE WINNER: A 32" Flat Screen HDTV (just in time for the Christmas!)

Email Referrals To: gary@marshallins.net or Call us at: (704) 684-0082