



Gary Sides'

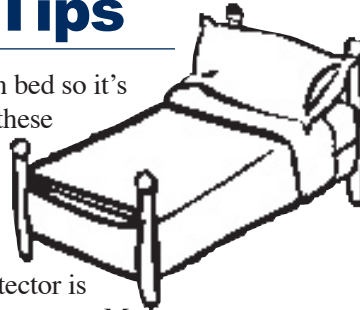
February 2008

Insurance Insider

A Monthly Newsletter For Clients of Marshall Insurance

Rest Easy Tips

The average American spends 2,000 hours a year in bed so it's a good idea to protect what you've paid for! With these simple steps you can extend the life of your mattress and enjoy many hours of comfortable and healthy sleeping:



Use a Mattress Protector — Using a mattress protector is the easiest and most effective way to care for your mattress. Mattress protectors prevent moisture from ever hitting your mattress, therefore extending the life of your mattress.

Flip for Even Wear — To minimize wear, rotate your mattress every four to six months, or as recommended by the manufacturer. Make sure to flip over the mattress from top-to-bottom as well as turn it end-to-end for uniform weight distribution. Always have two people flip the mattress to avoid damaging the mattress and injuring yourself.

Air Out — It is also important to air out your mattress upon buying it and throughout its life. When you first purchase your mattress, take it out of the packaging immediately. Throughout the life of the mattress, occasionally fold back the covers to allow moisture and odors to escape.

Don't Bend — Bending a mattress can damage the innersprings. If you have to bend the corners to put on a sheet, the sheet is too small. Carry the mattress on its side when moving through doorways, and if you must bend it, do not flex more than 45 degrees.

Clean Gently — Before putting a protector on a mattress that is not new, you should clean it first. To remove dust and surface dirt, use your vacuum's upholstery attachment. To remove stains, use a damp washcloth and mild detergent or vinegar on any soiled areas and scrub lightly. Limit the amount of water you use. Excess water can get trapped inside your mattress triggering the growth of mold and mildew. Once clean, place it in the sun or set up a fan to dry the damp areas.

Your bed is one of the most important investments in your home. By caring for your new mattress now you can save money down the line and get a good night's sleep.



Marshall Insurance Offers

- Auto Insurance
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- Personal Umbrella
- Motorcycle Insurance
- ATV Insurance
- Flood Insurance
- Renters Insurance
- Condo Insurance
- Life Insurance
- IRAs
- Annuities
- Business Insurance
- Workers Compensation
- Commercial Auto Insurance
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Marshall Insurance

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

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Marshall Insurance Client of the Month: Spring Green Lawn Care

People often ask why a C.P.A. of ten years would leave a Fortune 500 Company as a Corporate Controller to go into lawn care. The answer is simple. I wanted to have full control over my future financial well being. If I failed, I would do so of my own accord. However, it was the thought of imminent failure that drove me to succeed, to push harder, work longer hours, return home physically drained but mustering up the energy to personally call back each and every customer who had phoned that day.

Hours were grueling, because in the beginning I did the work single handedly. The end of the first year we won the "Rookie of the Year" award and beat out the highest sales revenue record in Spring-Green's history. Our family and my wife soon realized this wasn't a mindless career change, but a new beginning. I had spread my wings in uncharted waters to grow a business from "0" customers and "1" territory to over "1,200" customers and "4" territories located in both North Carolina and South Carolina.

The business continues to grow and we have surpassed our yearly goals every year since inception of 2002; a trend in which we intend to keep. With a knowledgeable staff in place and my wife beside me, we intend to grow Spring-Green here in Charlotte. Looking back I have no regrets, only thanks to give! Many thanks to Gary Sides and Marshall Insurance for providing guidance and support to our growing company with regards to all our insurance needs.



Spring Green Lawn Care is located in Matthews, NC.

Spring-Green Lawn Care has been a leader in the lawn and tree & shrub care industry since 1977. Spring-Green stands strong behind its mission statement to *provide services that beautify our environment through higher standards of Quality, Service, Professionalism and Value.*

— G. Derek Richardson, Owner
Angie Richardson, Co-Owner

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 •

Monthly Contest Winner

"Food For Thought" Referral Contest

**Heather Pugh
Matthews, NC**

Heather won 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.*

Is Your Christmas Present Insured?



Did you purchase diamond earrings for that special someone last Christmas? Or did you receive a special piece of jewelry?

Even the best homeowners policy (HE-7) provides only \$5,500 of jewelry coverage with a limit of \$1,500 per item.

The good news is jewelry is relatively inexpensive to insure properly. About \$.90 per \$100 of value. (i.e. a \$1,000 ring would only cost \$9 to insure with NO DEDUCTIBLE). We call it "scheduling" an item. The bottom line is much better coverage at a very reasonable price. Insurance companies require a current appraisal for items valued in excess of \$3,000.

Have items that you added to your insurance years ago?
The value is probably much higher today.

**Do we insure both
your auto and home?**

If not, give us a call!

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

**Call Us Today!
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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

**FREE
LARGE PIZZA**

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 free large pizza from Dominos 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

**\$500
VISA CARD**

In the month of December we'll conduct a random drawing from all chances for the Grand Prize that qualified:

GRAND PRIZE WINNER:

- A \$500 Visa Gift Card!