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My children called him 'Super-Gramps'

By Paul Glidewell

Family is important at GIG. Not only do father and sons work together, but home and auto agent Brandon Smith is a cousin to Mark and Paul.



'Super Gramps' praying over the 55 of us last Christmas

Last May 5th the three of them lost their grandfather, one of the men all three admire the most in their lives. He is pictured here, last Christmas. Little did we know that a few days later, Gramps would be stricken with a disease that would ultimately take him from us.

Paul shares his thoughts on his first Christmas without his Grandfather.

"Last Christmas, 56 family members gathered to celebrate Christmas with 'Gramps', the patriarch of this gathering. What a change from when I was the only grandchild being spoiled by my grandparents and 5 uncles!

If I make any resolution for 2011, it will be to better emulate my grandfather. But not for the reasons you might expect.

My grandfather was heroic in many ways. At only 12 years of age, he lived alone in the prairies for months, repairing fence and caring for the cattle. At 18, he joined the war and engaged in hand to hand combat, survived a sunken ship by hanging on to a life-raft for 36 hours and braved countless other events that he was never even able to talk about later. My 'Gramps' was larger than life

both physically – his hands larger than saucer plates – and in personality.

But those aren't the reasons I desire to become more like my grandfather. Rather, it is for three traits I saw him develop in recent years that make me want to be more like him:

1. He unabashedly pursued the Lord more each day.
2. Family became a greater priority in his life.
3. His joy and optimism flowed out of him and he vigorously pursued life up to the very last. He learned to golf, took guitar lessons, became an expert wood-worker and was the best cook around.

He may have been 86 in body when he passed away last May 5th...but he was 26 in heart and spirit. And that is how I hope to be.

My first Christmas without Gramps will be difficult not just for me, but for all 55 of us who gathered with him a year ago. But my hope is that in his honor, we all will age with distinction as he did. This Christmas I will miss him, but I am grateful for the legacy he left."

Do you recognize this photo?

Our last newsletter contained the story of the 'lost' ring that was found a few years later in a pillow case. After reading that article, several customers had some questions:

"Can my husband's hearing aid be scheduled?"

"How about my son's saxophone?"

Great questions. And "YES" they can be scheduled.

If you have any items of high value that often leave the home or you want protection for 'mysterious' disappearance...with no deductible(!), Call Wendy at 258-0021 or Rosanne at 258-0020 ...you may be surprised by the low cost!



Sharla Sweet 2010

"I've always believed in living on a budget and out of debt."



Brandon Smith, home and auto insurance agent for GIIG, recently earned the Dave Ramsey "Endorsed Local Provider" credential for Western Montana. Why did Brandon pursue this formal recognition?

As Brandon put it, "Dave Ramsey verified what I, and many others, know – that there is freedom when you live on a budget and work toward a debt-free life."

For those who are unaware, Dave Ramsey is a nationally recognized financial counselor whose organization promotes "Debt Free" seminars, hosts a radio program and offers a multitude of resources to help people live with more financial freedom.

<http://www.daveramsey.com/home/>

His philosophy supports ours at GIIG, that insurance should be a tool in your total financial plan, and not an expense. If your home or auto insurance is not with GIIG and you would like a quote, or you would like to learn more about Dave Ramsey's opportunities, contact Brandon Smith at 258-0022.



Santa bringing you a big 'toy'? Six myths you should know.



"Hey Slash! Is your ATV insured at GIIG?"



- 1. Myth:** My 'toys' are covered under my home owner's insurance. I don't need to insure them separately.
Fact: You are NOT required by Montana law to insure your 'toy' even if it is licensed (snowmobile, ATV, Motorcycle, etc.). But most homeowner's insurance policies EXCLUDE coverage for these types of vehicles.
- 2. Myth:** A registered street-legal 'toy' qualifies for an auto policy.
Fact: No! A separate 'toy' policy must be written.
- 3. Myth:** You cannot purchase medical payments for yourself.
Fact: Your 'toy' policy can include Medical Payments, covering both you and your passenger in the event of an injury.
- 4. Myth:** Your passenger is insured if you are.
Fact: Some policies require that "passenger bodily injury coverage" be added to a 'toy' policy to provide coverage.
- 5. Myth:** Once the season is over, I can discontinue the policy.
Fact: Policy premiums are discounted with the assumption the 'toy' will be used only a portion of the year. If the policy is cancelled, there is no guarantee that it can be re-written later, or that the premium will not increase.
P.S. Added advantage: If you carry comprehensive coverage, this will continue to insure your 'toy' for vandalism, theft, etc. while it is parked.
- 6. Myth:** If I injure someone in an accident, the liability coverage from my home or auto policy will cover them.
Fact: Most home and auto insurance policies specifically EXCLUDE liability coverage for 'toys.' If you injure someone, they could take you to court to recoup their losses.

A few notes of interest:

THREE 2011 PREPARATION TIDBITS

1. As the # of followers continues to grow on Facebook, in 2011 we are striving to provide more entertaining and helpful information for you! www.facebook.com/giig1



2. We have restructured our health web-site – www.mymontanahealthinsurance.com to make it more helpful and informative for our customers.



3. If you convert traditional IRA money into Roth in 2010, the income taxes you have to pay can be spread out between 2011 and 2012. Schedule your appointment with investment advisors Dave or Mark Glidewell!





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And a Christmas wish from the crew at GIIG:



Thank you for being a customer of GIIG. We hope you know how much we do appreciate the relationship we have with you...and speaking of relationships...may you have a joyous Christmas as we celebrate the birth of the Lord Jesus Christ.

If you enjoyed this newsletter, will you pass it along to a friend? And remember, if they allow us to quote their insurance, \$5 will be donated to City Life of Missoula on your behalf!