



Glidewell Investments & Insurance Group, Inc.

2001 South Russell Street
Missoula, MT 59801

To our Manhattan, Montana insureds –

Hopefully the repairs are finally complete from that hail storm! You have all been wonderful to work with and we are grateful that the infamous 2009 hail storm can go where it belongs...into the history books!

Here's looking forward to a hail-free 2010!!



Photo contributed by Marcia Leritz



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Advice, Answers and Aspirations

Last month the story of Dave's heart attack elicited so much interest that Dave is responding to the most commonly asked questions with the hope that it will benefit our readers.



Q: How did you know that it was a heart attack, because you said you didn't have pain at first?

A: Initially it appeared that I only had indigestion, but I also had a sense that something was wrong. When I awakened with heartburn, I took antacid, but also swallowed three aspirin "just in case." It seems that we have a sixth sense that knows when something is wrong, which is what initiated my thought to take aspirin. I have since learned that there would have been more value in chewing the aspirin, thus releasing them into my system more quickly. The aspirin saved my life.

Q: Did you have any clue that you were a heart attack candidate?

A: No, I did not anticipate a heart attack. The heart attack was the result of plaque breaking loose, probably from my leg. It traveled through the blood stream, becoming a clot that clogged the aorta. I didn't have clogged arteries, but did have plaque; there is a difference. I am working on reducing my cholesterol. Know your cholesterol numbers. It could save your life. I ignored mine and paid the price.

"As a point of interest, most heart attacks occur between 4 a.m. – 5 a.m. on Monday mornings. That is precisely when mine hit."

Q: You said that this is one of the "best" things to happen to you. How has it changed your life?

A: If I had passed on, I was not leaving with a lot of regrets. My spiritual, business and family relationships were healthy. However, I am grateful to God for not taking me from this world yet.

I am dedicating the rest of my life to blessing others as I have been blessed. Hopefully this newsletter fits into that goal.

Thank you for the many kind inquiries I've received. I appreciate it so much. Special thanks for the written cards.



We're grateful for your referrals...and so are others!

Each time you refer business to us, \$5 in your name will be donated to 'CityLife'.

Q: What IS City Life? **A:** A western Montana youth program to see teens' lives transformed

Referral Rules?: Simple! Encourage a friend to contact us – make sure they tell us you sent them – and \$5 will be donated!

“I have to open MORE presents?”

At the Mark Glidewell household we traditionally open gifts Christmas morning...but 'Santa' made a special appearance at Nana & Papa's house on Christmas Eve allowing my four year old son, Caleb, to open just one present.



Caleb Glidewell

Apparently he was content with one gift (a lesson in itself!), for when we awakened him early Christmas morning and informed him it was time to open more gifts, he grumbled, "We already did that."

There is more than one "moral to the story" to be found...including one connected to your insurance coverage.

When you're offered to review your current policies are you inclined to mumble, "We already did that?"

Please remember that every year everyone's lives transition and rarely will insurance remain appropriately caught up.

Don't miss out on this opportunity to be prepared - Call Mark Glidewell at 258-0024 to schedule your 2010 review with one of our licensed agents.

WAIT! You mean...claims happen to us too???

The Location: Residential home in Northwest Missoula

The Claimant: Brandon Smith – Home & Auto Insurance Agent for GIIG

The Problem: Arriving home from work Brandon's daughter Avery came running down the hallway to greet him...only her feet were making a strange noise...a...squishing noise...a wet, squishing noise; Brandon noticed that the hallway was wet so he went to the laundry room, opened the door, and his hallway became a streambed.

The Cause: The drain hose had detached from the wall and by the time it was noticed water damage had spread into five rooms and the crawl space.

The Damages: Five nights away from home and more than \$5,000 in damages.

The Good News: Brandon had recently reviewed his policy with...himself...and was adequately insured...AND...Avery can now play again without her socks getting wet!



Avery Smith

Acknowledgements & Reminders

OOPS! – The last issue provided the incorrect answer to the 'Debt Literacy' question. Thank you to customers Clover Quinn & David Rodli who properly applied the 'Rule of 72' and recognized the error! Our Financial Services Division provided the correct answer, but the editor mistyped it; we would fire him but he's the boss's son!

Speaking of the Financial Services Division...

Did you know that in 2010 Roth conversions are not restricted by income or amounts...and the tax liability can be spread out over 2 years?

If you have not recently discussed the merits of a Roth in your plan, schedule an appointment today to visit with Mark or Dave Glidewell.

Coming in March

to your e-mail box, humor stories, tips on saving money and community information – make sure your e-mail address is on file - update your e-mail address at www.giig.com

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