

Your PayneWest Sales Executives



Billy Wagner



Jake Dennehy

“Listening, preparing and delivering exceptional service every time is always our goal.”



1108 Livingston Avenue
Helena, MT 59601
406-442-5360



Refer A Friend

Tick- tock, tick- tock, time keeps slipping past, and it seems there's always more to do. Your insurance professionals at PayneWest Insurance are here to save you time, by taking care of your insurance shopping. Our partnership with many of the industries major insurance carriers allows us to provide you with solutions and options tailored to specifically meet your needs, at a price that fits your budget.

Your referral of a friend or family member is the highest honor we can receive, and we consider it a privilege to assist them with their insurance requirements.

Every time we provide an insurance quote to someone your refer, it will be our pleasure to make a \$5 contribution to Merlin CCC.



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In 2014, Marisa Diaz-Waian founded a philosophy-based nonprofit to help people live better lives.

Photo provided by Independent Record

Changing Lives Through Philosophy

Merlin Counseling, Consult & Community (Merlin CCC) is a unique nonprofit organization that helps people live better lives through philosophy. It accomplishes this through activities and services, such as free philosophy walks, community socials, workshops/retreats, philosophical consulting and philosophical counseling.

Marisa Diaz-Waian founded the organization in 2014, and the self-described “philosophy geek” is excited about the power philosophy has to change lives. “Philosophy is a thinking activity and a way of life,” says Marisa. “It’s not just heady thoughts about abstract things. Philosophy is ideas and action...it’s fun, practical and very ‘hands-in-dirt!’”

When asked about the need for philosophical discussions during a tumultuous time for America that includes election year politics and random acts of

violence, Marisa was thoughtful before replying, “I think the need for philosophy is always here. We’re natural philosophers – we all have questions, want to understand, know what to do, and how to do it. But when things happen in the world — especially things that shake our foundations, evoke frustration, angst, despair and genuine concern — the vocalization of this need becomes amplified.”

Merlin CCC relies largely on donations for its operations and hosts two annual fundraisers. Its next fundraiser is a charity golf tournament set for September 17th called the 2016 Think on the Links Philosophy Classic.

Marisa has partnered with PayneWest and agent Lisa Wilkinson since she launched Merlin CCC, and she says she is very pleased with the service she receives.

For more information, visit www.merlinccc.org.



There's no place like home! Now is the perfect time to start preparing your home for the upcoming cold weather season. You can get started by cleaning gutters, wrapping exterior pipes, getting your chimney swept and checking the weather stripping around windows and doors. You may also want to get your furnace serviced so you'll be ready when that first cold snap hits.

Contact your PayneWest Insurance advisor if you have questions regarding your homeowner's policy. Providing you with the peace of mind is always our top priority. We thank you for your loyalty and trust.

We'd love to have your feedback, please go online and fill out our short survey.



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Capital Collision provides the necessary training and equipment to their technicians to ensure quality collision repair.

Family Business Delivers First-Class Service

“We make sure we have the training and the equipment to properly and safely repair today’s newer more complex vehicles,” says Bruce Halcro, owner of Capital Collision Center. “Over the past five years, things have really changed with new cars. There are so many different materials and so many different comfort options. Capital Collision has done a great job of staying ahead of these complex changes.”

For 18 years, Capital Collision Center has provided quality collision repair and professional customer service to the Helena area. Bruce, who has been in the collision repair business for 35 years, employs nine technicians as well as a full-time parts expert and a full-time detailer to serve his customers.

Capital is a family business. Bruce’s wife, Lorrie, works occasionally for the company, and their daughter, Ashley, and their son, Kasey, both work in the business

full-time. “It is fun to see them go after the business,” Bruce says of his kids. “They are both hard workers and do a great job.”

Capital gives back to the community by supporting the Toys for Tots campaign each year. In addition to frequently sponsoring youth sports teams, the business is a corporate sponsor of Carroll College.

PayneWest’s Shaun Peterson has served as Bruce’s business insurance agent for 17 years. “Shaun has worked with my business for so long that he knows what I need, and he has become a real friend to my business,” says Bruce.

“I deal with insurance companies all the time for my customers, so I know what it means to have good insurance coverage.”

For more information on Capital Collision, visit www.capitalcollisionmt.com.



Keeping A Family Afloat



Brigette Hunter with her children, James and Alyssa.

Brigette Hunter was just 27, and a new mother, when she was widowed. Her husband Matt, was killed in a car accident. Brigette had to borrow money from her parents to pay for Matt’s funeral, as he had no life insurance.

Six months later, friends introduced Brigette to Anthony. She wasn’t looking for a relationship, but Anthony was persistent. They married and soon opened their own electrical business. With the business and three children to support, the couple bought small life insurance policies. An insurance professional who met with them several years later, determined that they needed considerably more life insurance.

A year later, Anthony found a bump on his chin that didn’t go away. Anthony learned it was melanoma and it soon spread to his lungs, brain and bones.

Special thanks to Safeco, our newsletter sponsor.

Still wanting to provide for his family, Anthony invoked a provision of his life insurance policy that allowed him to access a portion of the death benefit, due to his terminal diagnosis. With that money, the Hunters were able to buy a nicer home while he was still alive. He was able to spend a month in the house before he died at 34.

The remaining money from Anthony’s policies helped Brigette pay off medical bills and meet her household expenses. It also kept the business afloat. “Without the money I would have had to close the business,” she says.

To learn more about life insurance options contact your PayneWest Insurance advisor. Visit www.lifehappens.org/hunter for more on Brigette’s story.

Average spent on take-out food: \$75 a month

Life insurance: \$30 a month

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As always, your local PayneWest team welcomes the opportunity to serve you.



“There are so many different materials and so many different comfort options. Capital Collision has done a great job of staying ahead of these complex changes.”

Bruce Halcro

COMMUNITY CALENDAR

Big Dipper Last Chance 15K & 5K Run
Saturday, Sept. 3rd
Walking Mall/6th Street
www.runsignup.com

Townsend Fall Fest
Sept. 30th – Oct. 2nd
Heritage Park, Townsend
www.townsendfallfest.com

Last Chance Pow Wow
Sept. 30th – Oct. 2nd
Lewis & Clark Fairgrounds
www.lastchancepowwow.com

Bull Fest 2016
Oct. 14th & 15th
Lewis & Clark Fairgrounds
www.lewisandclarkcountyfairgrounds.com/events