

CLIENT NEWSLETTER

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Special points of interest:

Ann Dunwoody

2008 — 1st female four-star general in the United States military.

Anousheh Ansari

2006 — 1st female "space tourist," on September 18, 2006, she paid \$20 million to ride on the Russian Soyuz TMA-9 capsule. also: 1st Iranian in space and 1st Muslim woman in space.

IS YOUR RETIREMENT PLAN ON TRACK?

When you look at the graph to the right, which strategy best represents what your retirement looks like?

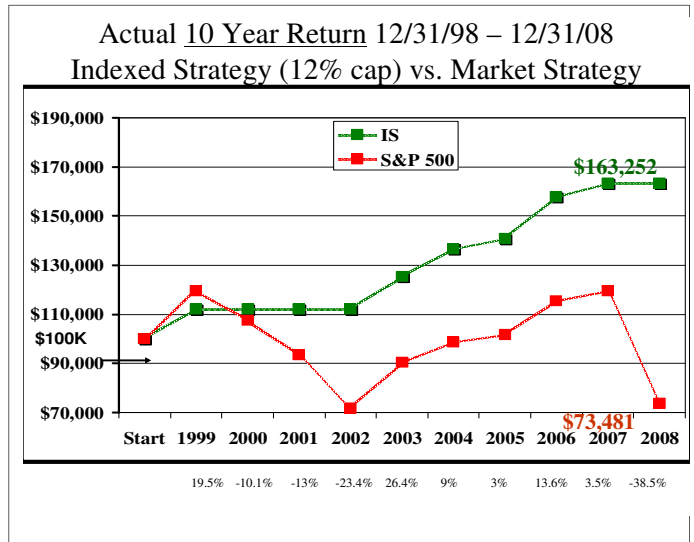
The market strategy is the S&P 500 which just about every fund manager uses as a benchmark to measure the results of their fund.

An indexed strategy is one you won't hear to much about from your broker or advisor because it doesn't pay as much as that mutual fund account.

Interest in an indexed strategy is earned on the positive movement of a stock market index, but as the graph shows does not participate in market losses.

Although an internal index may be used to determine interest credited to your account values, the policy does not participate in any stock equity investments. **You are not buying shares of any stock or index.**

The downside (if there is one), as shown by the graph is that the interest you earn may be



Maybe you should rethink your strategy or at least consider this one.

caped. This particular strategy is capped at 12%. Who would turn that down right now?

The clients who have this strategy has not lost any money.

When you are looking to diver-

sify your portfolio, maybe you should consider this strategy.

For more information call me at: 503-526-8685

TRIVIA FOR YOUR BOARDGAMES

William Blount

1797 — 1st person in the US to be impeached by the House of Representatives, the first time it even exercised this power, and was simultaneously expelled from the US Senate on July 8. He was found guilty 'of a high misde-

meanor, entirely inconsistent with his public trust and duty as a Senator,' because he had been active in a plan to incite the Creek and Cherokee Indians to aid the British in conquering the Spanish territory of West Florida.

HEALTHY CONSIDERATIONS THOUGHTS ON OVER-THE-COUNTER MEDICATIONS BY RIKI SOFER

Do you or someone you know regularly take over-the-counter medication for pain, indigestion, or allergy relief? What about vitamins or other nutritional supplements.

Telling your healthcare provider about these medications and supplements and how frequently they are used is just as important as telling him/her about prescription drugs.

Make a list of all medications that you are taking including all over-the-counter medications and vitamins. The list should include the name of the medication, the amount of medication per dose and how

Many times a day it is taken. An example would be; Ibuprofen, 200 mg, 2 tablets, twice a day. Share this list with your physician as well as your pharmacist and ask him/her to review it for possible interactions.

Once you have done this, continue to carry this list with you in your wallet or purse. Remember to review and update the list often. In an emergency, you will have a complete list of all medications that you are currently taking which you can give to health care providers who may not be familiar with you.

Take care and be well.

Riki Sofer is the Owner/Administrator for Oregon Elder Options In Home Care, Inc. Riki has worked with the elderly population for over 25 years providing Home Care and Home Health services. Along with her business partner, Jennifer Parsons, RN, CCM, Riki manages a company providing a broad spectrum of solutions for seniors and their families.

“I will study and get ready and then maybe the chance will come” - Abraham Lincoln

WELCOME NEW CLIENTS

We would like to welcome new clients in March:

Mike Francis of Portland
Sarah Maier and David Cohen of West Linn

Tyler Olson and Ian Olson of Portland

Chinh and Tam Tran of Portland

Thank you for your business and we will work hard to give you and your family the protection you need for your future. We would also like to thank Karen Fitzgerald at KJ Tower Enterprises, Inc. for her referrals. We appreciate the trust you have in us.

If you give us a referral and they do business with us we will give you a \$25 gift card.

BERNANKE PLAYS IT SAFE WITH HIS MONEY

Posted 7/26/2006 10:05 AM ET
WASHINGTON (AP) — Federal Reserve Chairman Ben Bernanke has a complex job trying to keep the nation's economy on an even keel, but when it comes to his own finances, he keeps it fairly simple.

The chairman's financial disclosure form, released Tuesday, showed that he's a

millionaire, with holdings last year in no-frills U.S. Treasury securities, Canadian Treasury bonds, stock and bond mutual funds and two annuities.

Bernanke, 52, took the Fed helm in February succeeding longtime chairman Alan Greenspan, who also played it safe when it came to his own

investments while at the central bank.

An economist who spent most of his career in academia, including teaching at Princeton,

Bernanke also is receiving royalties on two textbooks he wrote. Royalty income was listed at \$50,001 to \$100,000 for each textbook, the document showed.

BERNANKE PLAYS IT SAFE WITH HIS MONEY—CONT.

Ben Bernanke may be the most important Fed chairman in history. The question is, can he help lead America out of this deep recession and when?

Bernanke's biggest assets last year were two annuities — TIAA Traditional and CREF Stock

Large Cap Blend, which were each valued at \$500,001 to \$1 million. He sold some of his holdings in those two investments last year.

The disclosure form asks only for broad ranges for the values of holdings.

The value of his assets last year totaled \$1.14 million to \$2.39 million. The income from his

investments, which includes checking and savings ac-

counts, came to \$151,800 to \$377,100.

The chairman and other Federal Reserve board members are not allowed to own stock in

banking and financial companies or shares of mutual funds specializing in banking and

finance. Other holdings are permitted.

The Federal Reserve sets interest rate policy in the United States and is responsible for

overseeing the nation's banking system to ensure its soundness.

STILL CAFFINE BY ANY OTHER NAME

What beverage was advertised as "good to the last drop" in 1907? Maxwell House coffee.

Wrong. Coca Cola. But the slogan was long forgotten by the time the coffee maker adopted it.

Brain Freeze in C

Major

To stimulate his brain before sitting down to work, Beethoven always poured ice water over his head.

Hands On!

"I say touch can be learned. I don't say touch can be taught. The way you learn touch is by practice. There is no other way" - Harvey Penick, legendary golf Instructor.

FACTS OF LIFE

At the age of 26, Michelangelo began sculpting his monumental statue of David. He finished it seventeen months later, in January, 1504.

Currently the world's tallest building is the Petronas Tower in Kuala Lumpur, Malaysia. The Petronas Towers measures 1,483ft.

First occupied by John Adams in 1800, the White House has

witnessed one presidential wedding, five first-family weddings, 11 births, and seven presidential funerals. Recent additions include John F. Kennedy's swimming pool, Richard Nixon's bowling alley, and Bill Clinton's running track

Hoover Dam is 726 feet tall and 660 feet thick at its base. Enough rock was excavated in its construction to build the Great Wall of China. Contrary to old wives' tales, no workers

were buried in the dam's concrete.

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Bernanke listed no individual stocks or corporate bonds among his holdings. No liabilities were listed, either. Bernanke also did not have any gifts or travel expenses to report.

The disclosure form stated that Bernanke's wife collected a salary from the National Cathedral School in Washington, D.C.,

DO YOU NEED LONG TERM CARE INSURANCE?

We will spend the next few months writing about Long Term Care. With approximately 80 million baby boomers soon to become retired, this is going to become a drain on the already stressed Medicaid coffers.

If you can't take care of yourself when you're old, there are plenty of resources from which to choose:

home-health services, adult day-care centers, assisted-living facilities, or nursing homes. Finding the money to pay for such help, however, presents a dilemma.

Right now, the average rate for a private room in a nursing home is \$181 a day, or about \$66,000 a year, according to a 2003 survey by

Metropolitan Life Insurance Co. If the room rates reflect current annual increases in nursing-home costs, then by 2021, when today's 60-year-olds might need such care, the average rate will have risen to about \$480 a day, or \$175,200 annually. Have you been preparing for this expense? Do you have this much set aside for two and a half years which is the average stay in nursing care. Since we are living longer this will change.

Something to ponder until next month.

For more information on this important topic go to:

<http://www.medicare.gov/LongTermCare/static/Home.asp>

Or contact us at: Gloud
Insurance 503-526-8685

Please keep in mind that the information is designed to be of help for you, but is not to be relied upon as advice. It is merely a reminder that there are many choices you have available to you, and that planning is the only way to find the right answers for your situation! As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you!

<http://www.nwprotection.com>