

# Client Newsletter

## News You Can Use

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## LET'S TALK HEALTH CARE— EDUCATION IS THE KEY TO REFORM

The true value of health insurance is not only that it pays for most of our medical expenses, gives us peace of mind, and protects us against an unexpected loss. It also helps finance our health care. Insurance is a financing vehicle and health insurance is what we Americans use to finance our health care system.

Last year, Americans spent a staggering \$2.3 trillion on health care, accounting for more than 16% of our Gross Domestic Product (GDP). Moreover, 50% of that expense was for illness and injury related to lifestyle choices.

I don't need to tell you about

the increase in obesity, diabetes, cancer, and heart disease. We all pay higher cost for health insurance.

Wellness plans and education is the real health care reform. Health insurance is expensive because health care is expensive. Typical inflation is around 3%, but medical inflation is usually 10 – 12%, varying depending on what part of the country you live in.

Health care is about the only thing we pay for in this country without having any idea what it cost before we receive it. We pay a co-pay when we visit the doctor but that is not what it cost for the visit. The American



Medical Association has reported that 25% of office visits and 55% of emergency room visits are medically unnecessary. Just think of how much money we would save if we only went to our doctor when it was medically necessary.

Continued

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### CHANGING THE SUBJECT

#### Why Didn't Our Parents Tell Us? That would Have Been Fun.

The dyes of a Polaroid photo are still wet after developing. If you quickly slap it on your arm it would result in a temporary tattoo.

#### Jump and Grab the Ripcord?

What did Apache Chief Geronimo's Indian name—Goyathlay— mean in English? One Who Yawns. The Mexicans gave him the name Geronimo, which means Jerome in Spanish.

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## ANIMAL TRIVIA

A father Emperor penguin withstands the Antarctic cold for 60 days or more to protect his eggs, which he keeps on his feet, covered with a feathered flap. During this entire time he doesn't eat a thing. Most father penguins lose about 25 pounds while they wait for their babies

to hatch. Afterward, they feed the chicks a special liquid from their throats. When the mother penguins return to care for the young, the fathers go to sea to eat and rest.

At nearly 50 percent fat, whale

milk has around 10 times the fat content of human milk, which helps calves achieve some serious growth spurts - as much as 200 pounds per day.



## HOW MUCH IS THE SURGERY IN THE WINDOW? HEALTH CARE CONTINUED



Think about the cost of Lasik surgery. 10 years ago it cost about \$2500 per eye. Health insurance in most cases did not cover the cost. Because it is elective surgery, and if you wanted it you paid for it 100%; competition and consumer awareness caused the price to come down. And now you can get that procedure done for \$500 per eye.

We have to change our mindset. We have to become more aware of what we are paying for, including prescriptions. The average prescription cost more

than \$55 a month and we spend about \$225 billion on them each year. That co-pay is only part of the cost. Have you ever asked a doctor who recommends an expensive procedure how much it cost? In most cases they have no idea. Some carriers (Kaiser) are starting to let patients know the cost of their portion of the procedure so they can prepare payment, but it is still not the total cost.

Education and awareness is the key to helping improve the industry, keep our health care system private, and reduce the

cost of care.

If you have any questions about health care or products that may be available to you or company, contact me at: 503-526-8685 or don@nwprotection.com

## CHEAP PSYCHOLOGICAL TRICKS

Why Was He Successful  
“Not because I was better- but because I was there”. - Walter Cronkite

Perry Buffington, Ph.D., wrote a neat little book I recommend (same title as this article) that I found on the bargain table at Barnes and Noble. He has 62 simple mind tricks that you can use in your business and personal life.

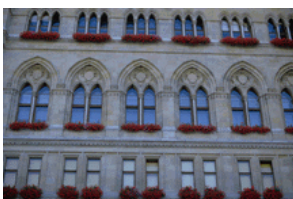
**Cheap Trick No. 24:** Your in-built circadian rhythm

clock controls your peaks and valleys. The best time to hold meetings, and make and return phone calls, is 8:00 a.m. – noon. In fact, introverts peak between 8:00 – 10 a.m., while extroverts are most productive between 10:00 a.m. – noon.

The best “analytical time”

is 2:00 – 5:00 p.m. This is when you want to attend to details and avoid personal interaction (including phone calls). If you call someone on the phone in the afternoon, you’re more likely to get a “no” to your request.

## THINK BEFORE YOU BUY YOUR BOSS THAT GIFT



Most people buy gifts based on the person’s personality. Don’t do it. Such gifts are often re-gifted and passed on. Instead, consider someone’s activities and hobbies and

choose a gift accordingly. Do they like to run, hike, or bike? Are they computer gamers? Is photo their hobby? Hang gliding their passion? They will appreciate any gift in their

gifted areas of fun.

## A NEW WAY TO LOOK AT SAVINGS

So many people go about spending money the wrong way.

That's because when they get paid, the money is put into their checking account and they pay out monthly expenses from there. And what happens after expenses are paid? The money's usually gone, right? Nothing left for savings...any "extra" money gets frittered away because it's in a place that is meant to be spent out of — a checking account.

That can change if when you

get paid, you deposit all your money into what I call the "Wealth Accumulation Account" or WAA.

This is a liquid savings account that earns interest. Your goal is to get your spending under control through tracking so that you triple the money in the account (or if you are really excited about using a WAA, until you have accumulated one month worth of expenses plus \$1,000).

Now, once a month, you withdraw enough money from the

account to pay for expenses from your spending plan and leave the rest in the WAA to continue earning interest.



There is always light behind the clouds.

## DID SOMEONE SAY CHOCOLATE? THIS ONE'S FOR YOU MARINA

A 1.5 oz. milk chocolate bar has only 220 calories.

A 1.75 oz. serving of potato chips has 230 calories.

A recent study indicates when men crave food, they tend to crave fat and salt. When women crave food, they tend to desire chocolate.

American and Russian space flights have always included chocolate.

American chocolate manufac-

urers use about 1.5 billion pounds of milk -- only surpassed by the cheese and ice cream industries.

Americans consumed over 3.1 billion pounds of chocolate in 2001, which is almost half of the total world's production. Aztec emperor Montezuma drank 50 golden goblets of hot chocolate every day. It was thick, dyed red and flavored with chili peppers.

Bittersweet chocolate is what is usually called for in baking. It contains more chocolate liquor (at least 35%) and less sugar than sweet chocolate. Semi-sweet chocolate contains 15% - 35% chocolate liquor.

Chocolate contains Phenyl ethylamine (PEA), a natural substance that is reputed to stimulate the same reaction in the body as falling in love.

**Yee-Haw!**  
**"There is no education in the second kick of the mule"**  
**-Mitch McConnell**

## WOULD YOU LIKE TO WRITE A STORY IN MY NEWSLETTER?

This area can fit 75-125 words. There are areas that can fit up to 200 words. I publish this newsletter to keep in touch with clients but also to let you know about what is going on in the industry and give you stories you might find interesting.

I have received comments from

many of you giving me ideas on what to write about. But now I want you to give me some stories. We all need information. We can get much of it on the Internet. An newsletter is a little more personal.

So send me your stories about your insurance experiences.

Case studies are fun.

**I do reserve the right to edit or refuse a story for content.**



If you send me a picture, I might be able to get a 6 year old to show me how to crop it to the area.

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*I can help your through every step to find the perfect policy for you. Your satisfaction is my primary goal. I am your partner In Asset Protection.*

*We live in your community and understand you and your insurance needs.*

*~Don Gloud*

**Please keep in mind that this 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!**

## CAN I AFFORD THIS BIG SCREEN TV?



We all know how to spend money, but few know how to spend money with the future in mind.

So can you afford the new big screen TV?

The only way to determine that is through the "Spending Decision."

Any time you spend money, think of anything you've spent money for, when you made that decision you had to:

1. Decide if you were happy with its **utility**: did it satisfy your prefer-

ences?

2. Decide about the **availability** of money to buy the item: did you have cash in your pocket, could you get a loan, did you have a credit card you could use to buy it?

3. Decide about the **affordability**. We often don't think about this third component; we think that if we like the item, it satisfies our preferences, and we have some method by which to pay for the item that we can afford it, but that's not necessarily the case.

There's a difference be-

tween affordability and availability. Just because you can't afford a \$1,000 expense for something doesn't mean you can afford \$100 a month or \$25 a month to purchase that same thing by using a credit card and financing the purchase because you have a card available to do so.

