

CLIENT NEWSLETTER

INSIDE THIS ISSUE:

<i>Uncle Bernie</i>	2
<i>Solutions To Volatility</i>	2
<i>Tax Pressures</i>	2
<i>Are You Frozen</i>	3
<i>Changes In Men</i>	3
<i>Rising Cost Of Divorce</i>	3
<i>Control Spending</i>	4

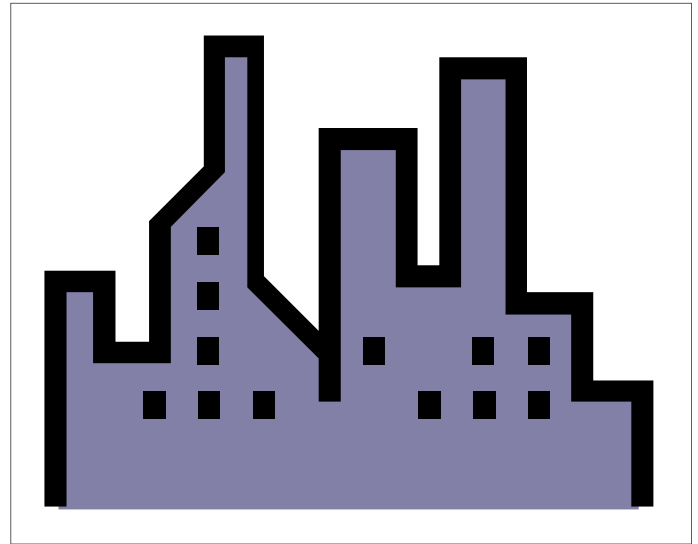
OBAMA MADOFF AND YOU

The Obama Administration:

Regardless of your political position, it is clear that the US Government has expanded by an extraordinary amount in just 6 short months. According to the USA Today, "**Taxpayers are on the hook for an extra \$55,000 a household to cover rising federal commitments made just in the past year...**"

http://www.usatoday.com/news/washington/2009-05-28-debt_N.htm.

This increased spending must be paid for. Social Security is projected to begin spending more than it is receiving in tax revenue in just a few short years! This must also



be paid for. According to the Congressional Budget Office, the budget for Medicare and Medicaid will double in less than 40 years! This will have to be paid for as well. The question is, who is going to pay for this?

The TAX PAYER that's who! YOU and ME. For the solution to this problem, read on.

STAGE OF LIFE FINANCIAL DECISIONS

Financial decisions are more successful when you take into count the stage of life you're currently in. If you go by age, you can be far off the mark. Some 65 year olds are healthy and happy and doing well financially, so much so, they don't

think of themselves as "old". Where as another age 65 year old may very well be discouraged and living with their children, even hoping to die. Rather than worry about your age, take more time being concerned with what financial life

stage you're in. Wise thinking involves where you are financially more than what age you are.

UNCLE BERNIE

Madoff (pronounced "made off" as in, "I made off with your money"):

Unless you have been in a coma, you are aware that Bernie Madoff was caught after bilking an estimated \$50 Billion from duped investors. Where was the SEC during this 20-plus year ponzi scheme? Well, recently they have been trying to extend their reach and capture Fixed Indexed An-

nnuities as a registered security. They appear more concerned about a product that has never lost anyone a penny rather than actively monitoring investment managers, mutual funds, hedge funds and the like. You see, the SEC functions like a police officer showing up a murder scene. Sure they will find the culprit and bring them to justice but the fact remains; **THE BODY IS ALREADY DEAD!** Because

of the nature of investments and the laws that surround them, the SEC can only punish wrongdoing. They cannot stop it from happening. For the solution to this problem, read on.

Can't Wait To Find Out

"How do you know what you are doing is right? It depends on the outcome".

~Bob Woodward

SOLUTIONS TO VOLATILITY AND PONZI SCHEMES

Insurance companies offering Fixed Annuities and Fixed Indexed Annuities are pro-actively monitored by their state department of insurance. They must have their assets exactly where they say they are! They

must also maintain statutory surplus positions to further protect policyholder assets. These are safe, secure, savings vehicles, offered; not investments. Also, there are life insurance products that offer the same

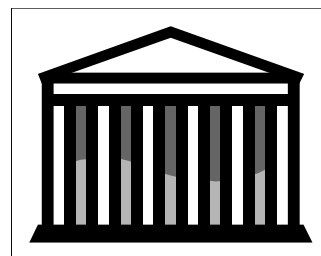
type of security with living benefits you don't have to die to use. Such as disability and Long Term Care benefits.

SOLUTIONS TO TAX PRESSURES

The insurance industry is uniquely positioned to help people reduce, defer or even eliminate significant tax exposures. To accomplish this, you need to know the concepts, strategies, rules and products that combine to change the financial outcome for people without the risk of loss or the risk of being had.

A little education can go a long way. You don't need to become and expert, but there are nay-sayer who really want to leave the consumer in the dark. For example, what are most brokers telling their clients?

Stay the course. You are buying shares at a lower cost.



Anything not to lose the client and they are praying that the markets will one day turn around. Remember, they get paid on your account whether you earn any interest or not.

ARE YOU FROZEN?

Many of the clients I meet with are frozen. They are afraid to do anything. They have an IRA or a 401K that is losing money every month and they believe that if they just wait it out they might make back some or all of their losses.

The truth is, Who knows? What I give my clients is a plan. We take a look at what is happening now and have as discussion about what they want for the future.

Before I became an agent. My wife and I lost a considerable amount of money in our re-

tirement accounts from a company that has since changed their name so they could go on doing business in financial services. If I said their name you would quickly know whom I am writing about.

Our advisors told us to "stay the course", "It will turn around". "Keep the faith".

We were frozen. When I finally closed my accounts we had lost well over 50% of our savings.

Our advisors didn't even real-

ize we had closed our accounts. They sent us a letter 6 months later wanting to get together to go over our accounts that were no longer there.

When I became an agent my goal was to become a trusted insurance advisor. Giving my clients the best information possible even if it meant making less commission by recommending a product that benefited the client more than me.

Get Thawed Out!!

CHANGES IN MEN WHO MARRY

When men marry, among its many benefits, marriage raises the earnings of men and motivates them to work more hours. It also reduces by two-thirds the likelihood that a family will live in poverty, researchers learned. The

marital unions of high earners are a significant factor in the growth of income inequality since the 1970's according to Gary Burtless, an economist at Brookings. His research attributes 13% of the increase in the nation's income

inequality to such couples.

Source:

<http://blog.money mastery.com/category/Education.aspx>

DIVORCE AND ITS RISING COST

In the last 35 years the divorce rate has steadily increased. So has the income difference between those with college degrees and those with out. It seems that the less educated you are, the higher the divorce rate, until the change started to occur in the 1970's. It seems that when the less educated

decide not to even get married the divorce rate thus didn't apply. But today the number of single mothers with children who have been forced to enter the work force, has come at a huge cost. Twice the household expense, with twice the legal costs for both husband and wife, with income tax increase

by not filing joint tax returns has made it difficult for anyone to have surplus money other than the basics. Researchers say that those with college degrees don't divorce half as much as those without. What is the moral to this story? Get a good education, get a spending plan, and open lines of communication.

Words Of Champions

"The difference between the possible and the impossible lies in a person's determination"

~Tommy Lasorda

10215 SW Park Way, Suite C
Portland, Oregon 97225

Office: 503-526-8685
Cell: 503-319-5062
Fax: 503-526-0256
Toll free: 800-877-526-8686

We're on the Web!
www.nwprotection.com

Insurance For Life



Our Work is all about PROTECTION. We specialize in Life, Disability, Long Term Care, and Retirement Planning. We over help in individual or group products.

I founded Gloud Insurance Agency to offer you personalized help with one of life's biggest decisions. We have nearly 25 years of experience in the insurance industry. If you have any questions, please don't hesitate to call or e-mail me! I am always delighted to help you with your concerns.

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

5 TRULY EFFECTIVE WAYS TO GET SPENDING IN CONTROL MORE POWERFUL THAN SIMPLY "TAKING THE BUS" TO WORK

Here are 5 truly effective things I counsel my clients to do to stop the leaks immediately and get in control within 30 days:

1. Go back and look at the way you spent money over the past 12 months...this reveals true spending priorities and helps us become aware of our emotions.
2. Create a spending plan that includes categories based on the way we spent over the last 12 months; determine how much we want to spend in these categories going forward.
3. Track our spending, every day (every dollar) in every category to see

how we really spend and to reveal our true spending priorities; know what you have to spend in each category BEFORE you go to the store or write out the check to pay bills.

4. Compare how we actually spent with what we determined to spend to see what we really have available in each category and make adjustments as needed.

5. Apply "found" money from the spending plan (my clients find at least 1% they've been wasting every month) to debt and savings.

Learn more about these strategies and more at:
www.mymoneyplanet.net