

The Disease Of Consumerism

Martine Osterhoff* is on her way to the mall for the fourth time this week. She's going back to get shoes she saw earlier while shopping with her daughter. Martine admits she'll have to use a credit card to buy the shoes, a card she's already pushed to its limit, but as she tells her husband with a laugh, "I can't help myself, it's like a sickness with me."



Martine's problem is no laughing matter. She, like so many other Americans, is in the habit of getting what she wants, even if she doesn't have the funds to cover her cravings. "With all the choices, I just get so caught up in the possibilities," says Martine. "Besides, I work and pay for all my own things, so I feel like I've earned it."

Gary Praxton* feels the same way. "Last year I spent \$4,000 on electronic equipment for my home, simply 'cause I wanted it and I've earned it," he says. "My wife was screaming at me by the end of the year, but even then I saw ads for a CD player I wanted for my office and snuck out to buy it."

Martine and Gary are not alone in their relentless pursuit of clothes, electronics, music and other material goods.

The Disease of Consumerism:

Today's product-oriented society screams at us for attention and demands that we buy.

Americans have caved into the emotional media hype, becoming so accustomed to spending and borrowing in order to answer Consumerism's siren call that they never question whether something should be purchased. Like Martine Osterhoff, they only ask themselves if there will be enough money to make the minimum monthly payment. Even if there aren't enough funds, many Americans will buy a product anyway, driven to consume by a taskmaster of their own creation — one born of guilt, greed, pride, materialism, and expectation. We call this reckless spending the "Disease of Consumerism."

This disease stems from a lack of respect towards money, a respect that's been lost as a whole from our society since the ending of the Great Depression 60 years ago. The Depression taught people a profound respect for money and its power over life. It also taught them the importance of self-denial and the danger of over-indulgence. Unfortunately, as America came out of that great economic trial into the most prosperous time in all of history, it did not teach subsequent generations to fear and respect money as it ought. Instead, it taught its children to hold their hands out in expectation. Because of that, we now live in a time of great self-indulgence and very little financial self-control.

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Law Corner—The Arizona Immigration Law, Leandra Rayford, Attorney

One of the most controversial state laws is effective in just a couple of weeks. States have taken “for” or “against” stances, cities have boycotted, and individuals have marched. Arizona’s immigration law SB1070 has divided families, friends, and the country—and most people haven’t taken the time to read the law.

There are many illegal aliens here who have established lives, some with immediate family members who are legal residents or American citizens. The key thing is that the law doesn’t say that *any* illegal immigrant shall be transferred to the custody of Immigration and Customs Enforcement or Customs and Border Protection—it says that those who have been convicted of a crime shall be transferred. So they get a trial here, with guaranteed due process.

The law also redefines trespassing to say that a person is guilty of trespassing if present on any public or private land in the state and is in violation of US Code Section 1304(e) (which deals with being a registered alien) or 1306(a) (which deals with willful failure to register). The bill also includes sections that basically make it illegal to solicit work from a motor vehicle or to transport/conceal/move unlawful aliens.

Many can’t understand how the law could be in place. They see the faces of undocumented workers, of scared children, and of those from whom they regularly by fruit on the side of the road. What they do not see is the crime rate in Arizona involving illegal immigrants, or the cost to states of housing illegal immigrants. For example, in California, education, medical care, and incarceration for illegal immigrants is estimated to cost the state nearly \$9 billion each year. The same things cost Arizona about \$1.3 billion per year. In fact, Oregon lawmakers plan to save \$2.1 million by transferring only 175 prisoners to the federal government for deportation.

The law doesn’t deny individuals human dignity, such as the government of Mexico would have people believe. It upholds current law by requiring reasonable suspicion and due process, and demands justice.

Should you be interested in reading the law for yourself, go to the Arizona Legislature website at: <http://www.azleg.gov/legtext/49leg/2r/bills/sb1070s.pdf>

Disease Of Consumerism—Continued

Today’s generation, instead of fearing that it will not have anything, fears it will not have everything.

Many people today spend money as a way to feel powerful and capable of meeting any and all desires. The Disease of Consumerism is apparent in our nation’s personal saving rate, which has hovered around a negative .02 percent in recent years!

If the Disease of Consumerism is making you sick, you can do something about it:

First, ask yourself if you may have a problem with excessive spending. Awareness is the first step. Second, examine your feelings about spending money. Ask yourself why you need or want an item before you purchase it.

Third, begin to TRACK your spending. Examine your habits over the last 12 months by looking at receipts and other expense records. These will reveal your priorities and values. The experience will be highly emotional and may cause you to ask, “why did I spend money for that?”



Track your spending

9 Ways To Get A Person On The Phone

A few tips for connecting with a real, live human being when an automated phone maze simply won't do.

- **Press everything on your phone.** You may be able to trick systems into thinking that you're on a rotary phone -- or that you're crazy. Either way, you're in.
- **Mumble.** If the system can't understand you, it has no choice but to connect you with a live person.
- **Speak nonsense.** See above.
- **Do nothing.** They sense a rotary phone. Voila -- a human.
- **Speak Spanish.** The Spanish option often has a shorter wait time, and you'll probably get a bilingual operator.
- **Select the cancel-service option.** If a company thinks it's going to lose you as a customer, someone may try to convince you otherwise -- in person.
- **Mention a competitor.** Systems sometimes monitor what you say while you're on hold. If you name a competitor, someone may help you sooner.
- **Swear.** (Not my favorite) Some systems put anyone who is using profanity at the front of the line.

Plan your call time wisely. Avoid Monday, and call at an odd hour if you can. For more help, consult gethuman.com, which maintains a list of more than 900 U.S. companies and how to get a human on the phone at each one.

-From Reader's Digest

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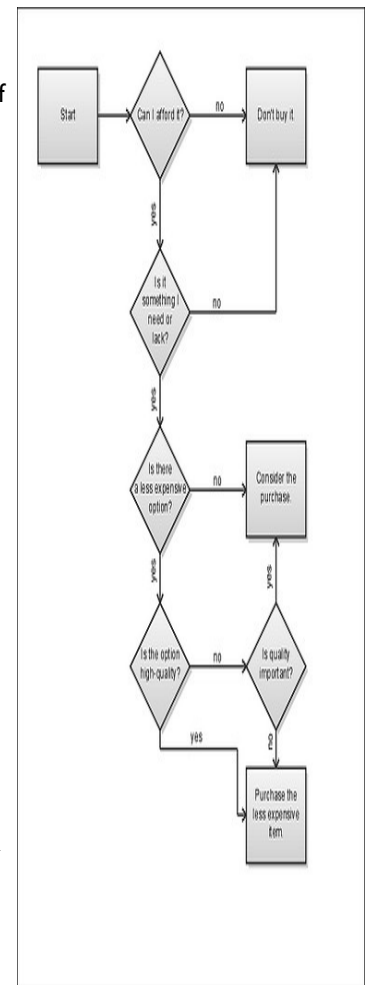
Consumerism-cont.

Once you have a clearer picture of the way you feel about money and on what you like to spend, you are better prepared to make conscientious decisions about where money ought to be spent. Those sick with the Disease of Consumerism don't feel the need to make a choice, but remember, you can have anything you want, you just can't have everything.

**Names have been changed to protect privacy.*



Don't stress it just hang up on frustrating conversations.



Flow Chart to evaluate potential purchases.

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Please remember that the information in this publication is intended to be helpful & informative in nature; but not to be relied upon as advice. As with all planning, a comprehensive review & evaluation of your current portfolio is the best way to determine needs. If we can assist you in the process of finding answers and solutions to your own personal and financial strategies, please let us know.

Vitamin D– 5 Reasons it's Good For You.

There's solid evidence that vitamin D is important for your body. But about half of all Americans aren't getting enough of it. And research from a study led by Joseph B. Muhlestein, MD, of Intermountain Medical Center in Murray, Utah, found that 70 percent of children have low levels of vitamin D.

Vitamin D can prevent bone loss. Also, if you aren't getting enough vitamin D, you may be increasing your risk for these five conditions:

- diabetes
- high blood pressure
- stroke
- heart failure
- some types of cancer

(Although studies show associations with these diseases, there is no proof that treatment with vitamin D lessens your risk, except that it helps decrease the risk of falls and fractures in older people.)

How do you know if you're getting enough vitamin D? Kaiser Permanente endocrinologist Jerry Minkoff,

MD explains, if you avoid the sun or use sunscreen, or if you are dark-skinned, overweight, or over 50, you're at greater risk of deficiency.

Our preventive care guidelines currently recommend 1,000 IU of vitamin D per day for adults women 18 and older and men 50 and older. Since vitamin D is actually a hormone, not a vitamin, it's not found in many foods.

An easy and safe way for adults to increase daily intake of vitamin D is to take a supplement with 1,000 IU every day. For more on this and other vitamins, visit the [natural medicines database](#).

-From the Kaiser Permanente website

