



# News You Can Use

Gloud Insurance

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## Be A Voluntary Philanthropist

This is part 3 in a three-part series about “Learning from Michael Jackson”. To read parts 1 and 2 visit [www.nwprotection.com](http://www.nwprotection.com).

May I ask you a question? What plans have you made for the distribution of your social capital? You know what I mean: The part of the estate that you can't keep, that by default goes to the IRS in the form of taxes. Everyone has a plan either by design or by default. Why not create an inspirational plan that is designed to help you give your social capital away to charities of your choice rather than to the IRS by default?

Now you can pay more to the IRS if you want. The late Chief Justice Judge Learned Hand said, “No one owes a patriotic duty to pay more than the law demands.” So why not design a plan to pay the IRS what you owe and not a penny more. Who would manage your money better; your favorite charity or the IRS? Why not design a plan to leave a legacy of what you believe will benefit the planet long after you are gone. Would you pass your hard-earned money to your heirs and not to the IRS, if there was a legal and ethical way to do it?

I don't know enough about your unique situation to know whether the very way we help our clients would work for you or not. But I figure it would only take a few minutes to find out. What do you think?

In America, there are two types of plans: A plan for the informed and a plan for the uninformed. The plan for the uninformed may cost much more. Our firm would be happy to explore ways to help you accomplish your goals for the reasons that are important to you.

Tax deductions are offered to charities as a way to transfer some of the social responsibility from the government to the private sector. Why not design a plan to help you live your life on purpose though helping others live a better life? Why not become a voluntary philanthropist and direct your social capital to the charities of your choice rather than to the IRS by default?

With Michael Jackson's taxable estate estimated to be between \$100 million and \$200 million, do you think that his advisors helped him self-direct \$50 million to \$100 million to his family foundation as opposed to the IRS by default?

What a great Christmas gift that would make!



Involuntary philanthropy. IRS.gov Pub. 950 explains estate taxes. The top marginal tax rate for estates in 2009 is 45%.



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### Quotes

#### Convince Me-

“You have to be convinced you can do it-not just have a chance” - Unknown

#### Keep The Hope

“It's harder to be hopeless than jobless” - Unknown



What do you think she wants to do? Trade Stock or Currency

## Life Changing Question

### *What do you want to DO?*

You may have seen the movie *Julie & Julia*, or at least some of the trailers. Julia was eating dinner with her friend and was feeling a little low. She was concerned about her future and what she should do.

“What do you like to do?” her companion asked.

Her face radiated with a sudden burst of energy. “I like to eat!”

Knowing what she wanted to do, Julia knew what she had to be: a chef.

What do you like to do? What do you have to be to get that? Why do you want to be that? When you know what you have to do, and who you have to be to get it, you will move heaven and earth to get it with greater excitement and enthusiasm. Nothing will demoralize you. Nothing will stop you.



## Thoughts Flying Through The Air

Can thoughts leave the mind and physically move objects? That’s what *60 Minutes’* Scott Pelley asked thought researchers in a lab.

Scott interviewed Kathy, a paraplegic, who had a computer device attached to her brain. A wireless computerized wheelchair sat across the room. With only her thoughts, she maneuvered the wheelchair to go wherever her mind directed.

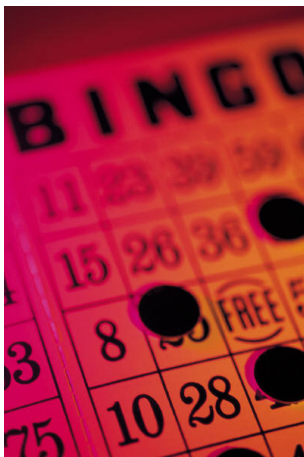
Can you send thoughts through the air? Og Mandino teaches you new habits in his multi-million bestseller *The Greatest Salesman in the World*. The first is love. For the first four weeks you send the thought “I love you” to everyone you come in contact with – friend or foe. At the end of the period, you’re amazed not only at how you’ve changed the way you interact with others, but how they respond favorably to you.

Does sending thoughts work? Try it for four weeks and prove it to yourself.

## The Law Corner

Here are some crazy laws that are submitted by attorney, Leandra Rayford. Enjoy.

- You may not eat a doughnut and walk backwards on a city street. (Marion)
- Minors may not enter a room where a “social game” is being played. (Portland)
- Babies may not be carried on the running boards or hoods of a car. (Oregon statute 811.205(1))
- No more than two people may share a single drink. (Stanfield)
- Persons may not pass through a “traffic congestion thoroughfare” more than twice per night. (Portland)
- It is illegal to predict the future. (Yamhill)
- One is not permitted to be associated with a horse tripping event or a bear wrestling exhibition.
- A woman isn’t allowed to drink coffee after 6 pm (Corvallis... wait until Starbucks hears that one... though it isn’t enforced)!



## Did You Know? This May Be Your Community

There are currently 1,114 foreclosed homes in Beaverton. In addition, 1 in 12 mortgages in Oregon are delinquent. (*Realtytrac.com*)

33.1% of students in the Beaverton School District qualify for free and reduced lunch. (*Beaverton School District 2008-09*)

Compared to August of 2008 there were 31% more Oregonians receiving food stamps in August 2009. (*The Oregonian, September 11, 2009*)

In Washington County, more than 43,000 residents are one catastrophic illness or job loss away from becoming homeless. (*"Times are Tough" Forum on Housing, Hunger & Health*)

Unemployment in Beaverton is over 10%. This rate has doubled in the last 12 months. That means there are more than 8,000 members of our community looking for work. (*Bureau of Labor Statistics, September 2009*)

The State of Oregon has the highest per capita rate of homelessness in the nation. (*The Oregonian, August 28, 2009*)

Approximately 73,000 Washington County residents have no access to health insurance. (*The Oregonian, August*



## Why Renters Insurance Is Worth Its Low Cost

Add up the cost of your TV, stereo, computer, PDA, furniture, CD's, DVD's, clothing – I think you'll be surprised at how much it could cost to replace them; yet many people don't bother to get renters insurance. According to the Bureau of Justice Statistics; renters are 50 percent more likely to experience theft than those who own their homes, and this increases *dramatically* during the holiday season.

Landlord's policies don't cover tenant's belongings. Unfortunately; learning this *after* the fact only adds to the devastation of the loss. In addition to fire, theft, and a list of other catastrophes, Allstate renter's insurance can provide compensation for living expenses up to 12 months while your place is being repaired - all for as little as \$100 a year. Don't wait until disaster strikes to protect your home and property; get your personalized renters insurance policy from Allstate today.

For a quote go to: [dgloud@allstate.com](mailto:dgloud@allstate.com)

### Here is a recent story that hits home

**November 20, 2009**

**PORTLAND, Ore.** -- Investigators are searching for the cause of a fire that heavily damaged an apartment complex on Southwest Oleson Road.

Fire crews were called to the Montclair Terrace apartments at 4 a.m. When firefighters arrived, they found heavy flames burning on a third-floor balcony and on the roof of the building. Crews carved open holes in the roof to help get ventilation

Crews were able to knock down the majority of the fire in the building's third story within twelve minutes of arriving on scene. Lake Oswego and Portland firefighters helped Tualatin Valley crews extinguish the blaze.

Eight people were displaced by the fire, officials said.

"We heard a loud noise of some kind. I think someone broke the glass to the fire extinguisher. I got up and I started to smell smoke," said Steven Crist, who lives at the apartment complex. "I looked over and I saw flames pouring out right next door."

There's no word on whether the residents involved have renter's insurance.





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Call of email [don@nwprotection.com](mailto:don@nwprotection.com)  
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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.

503-526-8685

## **Can You Survive Not Getting A Paycheck For ... 30, 60, 180 days**

Most of us are wired to live from paycheck to paycheck. No matter how much money we make we spend it. When we make a little more money we go and buy that SUV or the bigger home. And our income becomes what we need to survive and pay our bills. We didn't save enough of our income to protect ourselves from those unexpected incidents.

Come to the rescue, disability insurance. This type of protection will put a shield around your income in the event you cannot work because of an illness or and accident. Your ability to produce income is what give you your lifestyle, cover your bills, keep a roof over your head and provide for your family. But what if one day you got sick or injured

and couldn't work? How long could you afford life without a pay check?

Whether we like it or not, the unexpected happens. Did you know according to the Social Security Administration, there's a 1 in 3 chance that you'll get hurt or sick and be unable to work. According to the National Safety Council in a 1999 report, every 2 seconds, someone is injured in an accident.

If this happens you can't always rely on Workers' Comp or Social Security. 75% of disabling injuries happen outside of work, where you're not covered by your employer. And only a third of people who apply for Social Security disability are approved. The good news is that you can

plan for it now. Disability insurance protects your financial security. You can pick the policy details and amounts that is best for your budget and cost of living needs.

Some companies provide STD and LTD as a voluntary benefit, but many employees don't take advantage of this benefit because they don't understand the benefit. Many of these group voluntary benefits are excellent, low cost and guaranteed issue during open enrollment.

Our agency will look at your company benefits and help you find the "golden nuggets" in your benefits at no charge or obligation to purchase any products from us.

Call us at 503-526-8685



**OOPS!**

