



News You Can Use

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How to Talk To A Man—La La La La La La La

Barbara and Allan Pease (*Why Men Don't Listen and Women Can't Read Maps*) found that if women want to talk to men, they must understand the men's M.O. Men are competitive and aggressive in their conversations. Every word counts. Men are conversational bottom liners. Leave out the fluff, get to the point. Women can multi-task conversations. Men are single-task talkers.



And men hate to be interrupted. They found that when two men are talking with each other, rarely will they interrupt one another.

(Chris Matthews is the #1 exception.) However, when men are talking with women (sorry ladies – this is not fair but true), they'll interrupt the women 76% of the time. "Hurry up!" their mind is yelling.

The lesson for women in business? Don't interrupt the man, be precise with your words, and get to the point with as few words as possible.

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Protecting Your Income—A Good Financial Plan

By Caterina Hamilton, Benefit Specialist

When budgeting your finances, make sure that you consider disability as a necessity. Too often I see people who didn't take the time to look into it, or think "I'm never sick or get hurt" have something happen that causes them to regret it. It's better to pay a small amount regularly now for protection, than the high cost of being disabled and without an income later on.

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“Women think computers should be referred to as males because: (1) They have a lot of data but they are still clueless, and (2) they are supposed to help you solve problems, but half of the time they are the problem.”

“Men think computers should be referred to as females because: (1) No one but the creator understands their internal logic, and (2) the message ‘Bad command or file name’ is about as informative as ‘if you don’t know why I’m mad at you, I’m certainly not going to tell you.’” - Unknown



Avoid Haggling Over Price With a Twist

Looking to unload that Toyota, dining room set, or boat? Something the buyer has to see before money changes hands. Want to avoid haggling over price?

However you get the word out for people to make an appointment to drop by and see your offerings, put a twist on it. Put in your ad that you show by appointment only. For each person that calls, tell them to be there at 10 o'clock sharp. So if seven people want to look at your boat, schedule all seven for 10.

Whoever shows up first let him look. As the other six arrive, tell them you'll be with them in a minute. Now they get to see who they're competing with for the boat. Their thought changes from "How cheap can I get this?" to "I better grab it before the other guy gets it."

I can expect my consulting check soon?



Body Language—The Head Tilt

Tonya Reiman (*The Power of Body Language*) says people who tilt their heads are seen as friendly, kind, and honest. A tilt to the right or to the left can land a job – or a date.

1. The man in the picture to the left is interviewing for job. Should his head be tilted to his right or left?
2. At a social gathering he's trying to get the woman's phone number. Tilt to the left or right?
3. Which way will his head be tilted when he's speaking?



Tonya Reiman

The Answers

1. On job interviews, tilt to the right. He'll be seen as more trustworthy than those with the tilt to the left or head straight up.
2. Tilting to his left will be seen as more attractive to women.
3. You can only speak when your head is straight up. But you can listen with your head tilted in either direction.

What Would Paula Do?

Psychologists in Holland have found an easy way to change how you think and how you act. Ask yourself, "What would (blank) do?" Spend five minutes writing down a few words about the behavior, attitude, and actions of someone you want to emulate and those characteristics will carry over to you.

Let's say you're going in for a negotiation and you want to be as good as your boss. Ask yourself, "What would my boss do?" She's...

- Direct, driven, focused, brash, bold, unapologetic.
- Impulsive, acts now, just do it attitude.
- Quick decisions, intuitive, requires minimum detail.
- Finds a way, relishes confrontation.
- Takes nothing personally, get over it attitude.
- Observant, opinionated, takes charge.

Another quick example. I want to learn to cook like my favorite personality on Food Network. "What would Paula Deen do?"

- Lots of butter.
- Fry it.

Jerk!

Jury consultant Jo-Ellan Dimitrius (*Reading People*) has a "personal hardness scale" to help make quick judgments about people. She asks if you've ever walked away from meeting someone thinking "What a jerk!" or "What a nice guy." She said at one end of her scale, it's "cold" and the other end is "hot".

Cold people are uncaring, critical, intolerant, unforgiving, harsh, punitive, and self-centered. They're analytical, scan the facts and make quick decisions. Their motto is "What's in it for me?"

The hot people are compassionate, generous, fair, sincere, affectionate, gentle, forgiving, family-oriented, and understand human frailty. They give the benefit of the doubt, are patient, and inquisitive. They don't want to hurt anyone and want to do the right thing.

Dimitrius said that if she can peg someone quickly on this scale, it tells her how they are likely to think and behave and how to communicate with them.

Avoiding Foreclosure Fraud Means Better Credit Management

Here's some sound financial help that will steer you clear of so-called debt recovery "services" promising to fix your mortgage problems:

1. Contact your lender as soon as you become delinquent.
2. Seek the advice of a financial coach or a real estate attorney.
3. Don't transfer the title of your home to a third party.
4. Look into government agencies that may be able to help you: www.hud.gov
5. Report anybody who guarantees they will solve your problem with your state government.





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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.

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Law Corner—To Resuscitate or Not By Leandra Rayford, Attorney

Do you know what you would want done if you were to become comatose and on life support? Would you want the doctors to fight for any chance of life? Would you want your family to let you go? Not long ago, you wouldn't even have a choice... but because of Karen Ann Quinlan and her family, you do.

As many do, Karen Ann Quinlan went out to celebrate her 21st birthday with her friends. Karen didn't drink much according to her friends, but what they didn't know is that somehow she consumed barbiturates, which when combined with the alcohol made a lethal mix. Karen fell asleep on April 15, 1975, and suffered cardiac arrest. She would never awaken.

Three and a half months after Karen was placed on a respirator at the hospital, her parents met with doctors. Karen had repeatedly told both her parents and friends that she would rather die than be in a vegetative state, and they were finally able to come to terms with that. As Catholics, they didn't believe that any "extraordinary measures" (such as a respirator or life support) had to be used. Her doctors, however, refused to remove the respirator. Understanding the doctors' fear of liability the Quinlans drafted an authorization form directing doctors to remove the respirator and removing them from liability. Still, they refused.

A long and arduous legal battle ensued in which the Quinlans argued for Karen's rights for free exercise of religion, not to suffer cruel and unusual punishment (if the state decided to keep her in the hospital), and her right of privacy. In the first case, they lost. The judge found that the doctors had not violated medical standards in any way, and Karen had to remain on the respirator. On appeal, the ruling was overturned on the basis of right to privacy: if Karen had awakened for even a brief moment, Judge Hughes speculated "she could effectively decide upon discontinuance of the life-support apparatus, even if it meant the prospect of natural death." Finally, Karen was granted the right to choose.

Doctors still had difficulty accepting the court's decision. In fact, they not only refused to remove the respirator, but they added a new life-support machine. Arguments between the family and the doctors continued, until the doctors agreed to slowly wean Karen off the respirator in hopes she would breathe on her own. After over a year of being on the respirator, it was finally removed. Amazingly, Karen survived for another nine years.

The "right to die" was first debated as a result of the Quinlan case. In 1976, California passed the Natural Death Act. 1980, Pope John Paul II issued *Declaration in Euthanasia* to permit the right to refuse extraordinary means for sustaining life. But most importantly for a majority of Americans was the creation of advanced directives and "do not resuscitate" forms. While unknown before the case of Karen Ann Quinlan, these have become a conventional method of expressing a desire to die or to have life-support.

All of this begs the question: now that you have the right to chose, what is your choice?