



The Law Offices  
of Jeffrey S. Salisbury



## Clients & Friends Newsletter

May/June 2010

### How are you doing?

I want to apologize for not writing you sooner, but I was busy resolving three investment recovery cases over the past several months—two of which were successful and one of which, to my surprise, proved unsuccessful. Speaking of surprises, I know everyone has heard the phrases “the only things that are certain in life are death and taxes” as well as “the one thing you can always expect is the unexpected”! That has certainly been the case for my family over the past couple of months. Take for example my oldest son, Sean. He recently received an excellent report card from the University of Oregon Law School as he completed his first year there. So what did he decide to do with that accomplishment?—seriously consider transferring to an Ivy League school away from his family and friends, and most importantly his dad! Then just a couple of weeks ago my wife and I were in Hood River City to attend a lacrosse game in which my youngest son was playing. We walked into a small restaurant to have dinner just before the game and noticed a good number of MG sports cars pulling into the parking lot. To our surprise, and joy, we bumped into some dear friends who had moved to Boise two or three years ago and enjoyed a great time catching-up with them there at the restaurant. I am sure all of you have had similar “surprise” experiences in your life and, in one way or another, they all seem to add spice to the mix and keep us on our toes. You each have my best wishes for a wonderful, warm and happy summer here in glorious Oregon or wherever you and your family might be!

### Tip of the Month!

My tip of the month to you follows from the preceding discussion of surprises that we face in life. I recently encountered a new widow who lost her husband last fall to a sudden, massive heart attack at approximately age 50. The husband’s business had been generating several hundred thousand dollars per year of profit consistently. Unfortunately no succession or estate plan was in place, and the widow was distraught as she watched competitors of the business tear-up into little pieces and consume what was left of it. There was but little life insurance in place. This unfortunate lady is now facing more than just emotional grief as she tries to piece her life together again. With proper estate, business succession and insurance planning, the picture could have been quite different, to say the least. I know all of us want, and plan, to enjoy a long, healthy and prosperous life. However my suggestion, born of prudence, is that each of us take a moment to assess the state of our financial, estate and insurance coverages to make sure our loved ones are prepared to face the surprises and uncertainties that we may encounter as we journey through life. As always, I am available and would be honored to assist you in this endeavor in any possible way.

Law Office of Jeffrey S. Salisbury, 4725 Village Plaza Loop, Suite 200, Eugene, Oregon 97401  
(541) 345-7007– phone • (541) 342-5213– fax • [salisburylaw@comcast.net](mailto:salisburylaw@comcast.net) • [www.jeffsalisburylaw.com](http://www.jeffsalisburylaw.com)

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