

# NORTHWEST TRUSTEE & MANAGEMENT *Services*

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## A WINDOW TO OUR COMPANY —

As I wandered through the Louvre Museum on a dreary Parisian Sunday afternoon last summer, I stopped to admire the well-known statue of the Venus de Milo. However, my attention was quickly diverted away from the famous armless figure by the flashes of digital cameras from every angle as hordes of enthusiastic tourists attempted to preserve the moment when they encountered the art icon. The one memento I have of that day is a photograph of their contorted bodies trying to capture the image of the sculpture. The photo tells a much more dynamic story of the experience than a picture of the statue ever could.

A picture which serves as a window to an experience can change an audience much more than a static photograph of an object. At Northwest Trustee & Management Services, we began the task of creating a new window to our company through an updated website. The newly revamped website highlights our growth and evolution as we created a more focused definition of our services, identity, and vision. We see it as a tool to help us realize our vision of becoming recognized as the regional leader in personalized trust and management services.

## THE PROJECT —

The website redesign posed an exciting opportunity to develop both the technology and the identity of our company. Our desire to create a more accurate picture initiated the project of communicating the growth we have experienced over the past 18 years. We used a local website design company to complete the technological and graphic design aspects, while we determined how we wanted to portray the company to the public. We created the text and identified design elements such as color, lines, pictures, and fonts that we felt best conveyed the image of Northwest Trustee & Management Services. The process included strategic meetings, countless reworks, patient advisors, and all the marketing know-how gleaned from a graduate business education.

## THE RESULTS —

The value of the website redesign for our current clients lies in our ability to accurately communicate the state of our company. Many of the people reading our newsletters met Steve Trefts decades ago when accountings were done by hand. Today, while his vision and passion remains steadfast, the way business is conducted within the walls of our office is significantly different. The client's experience with Northwest Trustee in 2007 is enhanced by the efficiencies of proprietary technology coupled with the continued attention to service by the dedicated team of trust officers and support staff. With a more focused identity and vision, we are able to define the specific services we offer in a more relevant manner which will bring clarity to both current and future clients.

So here is your invitation—browse [www.nwtrustee.com](http://www.nwtrustee.com). Take some time to read the clear definitions of our services, or understand our asset management policies. Meet the staff that serves you, and look through the archives of our newsletters. If you are just learning about Northwest Trustee, we hope this window to our company provides a memorable and enlightening experience. If you have known us for years, we trust the experience will be a refreshing change that indicates our growth and commitment to professional service.



Lisa Trefts, Trust Admin. Assistant

*After graduating from George Fox University, Lisa Trefts worked in London and Boston and completed a United Nations study program in Geneva. For the last two years, she has worked part-time in our firm and she recently graduated from Whitworth College with an MBA degree emphasizing international business.*



by Sandy Calbreath, Trust Officer

## STAYING IN CHARGE —

### THE FLEXIBILITY OF A REVOCABLE LIVING TRUST

We often talk about having a backup plan in case of incapacity, which is a good idea for everyone. However, individuals occasionally worry that if they establish a trust, they will lose all control over their life or finances. This is not at all the case. Consider how Lowell

and Geraldine used a trust to help them stay in charge of their affairs.

Lowell was a “self made man” and an astute investor. From his perspective, becoming incapacitated was out of the question. His main concern was that his wife, Geraldine, would not be able to manage their considerable investments if he should predecease her. To put their minds at ease, Lowell and Geraldine established a Revocable Living Trust naming themselves as co-trustees and Northwest Trustee & Management Services as successor co-trustee after Lowell’s lifetime.

True to his convictions, Lowell did not become incapacitated. When he passed away in his nineties, he was still managing their extensive investment portfolio and handling their personal finances very capably. After his death, Northwest Trustee & Management Services seamlessly stepped into his role and assumed management of the investments as planned.

But we did even more. We took care of all the details

necessary to make sure Geraldine’s immediate needs were met. This included contacting government and financial agencies and completing the myriad paperwork required to insure that she received her husband’s life insurance, social security and pensions. It also meant transferring vehicle titles and bank accounts, and handling the sale of their residence when Geraldine chose to move to a retirement community. At the most difficult time of her life, Geraldine was freed of all the perplexing and tiresome details that accompany the death of a spouse.

Though she was not comfortable handling her investments, Geraldine was perfectly capable of handling her personal finances. She opted to receive a monthly “allowance” from her trust (plus occasional draws for travel or gifts) and continued to manage her personal finances throughout her lifetime. During her final illness, we assisted with financial and contractual arrangements for her care. After her lifetime, the trustee handled all of her final affairs, including her funeral arrangements, and ultimately distributed her trust assets according to her wishes.

Lowell wanted to stay in charge and he did. The value of the trust for him was the peace of mind that the trustee would care for his wife after his lifetime. Geraldine maintained control of her personal finances, but she was relieved of the burden of managing her sizeable assets. For Geraldine, the trust also provided the additional benefit of help and support when she most needed it.

Far from wresting control from Lowell and Geraldine, the trust allowed them to make their own decisions and stay in charge in the ways that mattered most to them.

## COMINGS, GOINGS, AND COMINGS AGAIN—

Changes in our staff keep Northwest Trustee flexible and adaptable. This winter Theresa McKinney decided to take another position after years of excellent work with our company. She started as a part time college intern and left as a Trust Officer managing complex accounts. While she will be missed, we wish her the best in her new career.

Theresa’s departure gave us the opportunity to once again work with Maureen Rickard as a Trust Officer. Maureen started at Northwest Trustee



Maureen Rickard, Trust Officer

in 1995 as a Trust Administrator and tax accountant, but in 2002 she ended her administrative duties and focused

solely on tax preparation. Maureen brings extensive experience and continuity to her position. We are excited to welcome her back to the company as a full time Trust Officer.



7307 N. Division, Suite 303  
P.O. Box 18969

Spokane, WA 99228-0969

Phone: (509) 466-3024

Fax: (509) 468-2577

Email: [trustmgmt@nwtrustee.com](mailto:trustmgmt@nwtrustee.com)

[www.nwtrustee.com](http://www.nwtrustee.com)