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MESSAGES from the Masters

THE GREAT CHALLENGE OF LIFE by Jim Rohn

Here's the great challenge of life - You can have more than you've got because you can become more than you are.

I have found that income seldom will exceed your own personal development. Once in a while income takes a lucky jump, but unless you grow out to where it is, it will go back to where you are. Somebody once said if you took all the money in the world and divided it among everyone equally, it would soon be back in the same pockets. However, you can have more because you can become more. You see, here is how the other side of the coin reads - unless you change how you are, you will always have what you've got. The marketing plan won't do it. It's a good plan but it won't work without you. You've got to work it. It is the human effort that counts. If you could send a sales manual out to recruit - wouldn't that be lovely? The major thing that makes the difference is what YOU do.

In order to have more, you need to become more. The guy says "If I had a good job I would really pour it on, but I have this lousy job so I just goof off." If that is your philosophy, you are destined to stay there. Some people say if I had a lot of money I would be really generous, but I don't have much so I'm not generous. See, you've got to change that philosophy or you will never have "the lots of money". Unless YOU change, IT won't change. Amazingly, however, when we throw out our blame list and start becoming more ourselves - the difference is everything else will begin to change around us.

QUOTES from the Masters...On Thinking Big

"If you can dream it, you can do it." -- **Walt Disney**

"Shoot for the moon. Even if you miss it you will land among the stars." -- **Les Brown**

"Imagine no limitations; decide what's right and desirable before you decide what's possible." --
Brian Tracy



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About Our Firm...

McCormick-Klessig & Assoc., Ltd. provides individuals, families, small and medium sized businesses with complete coverage of personal and business risks in all product lines: Commercial Personal Life Accidental and Health (including group products).

Consider the Odds of a Business Owner Becoming Disabled for 90 Days or Longer Prior to Age 65:

Age	Number of Business Owners				
	1	2	3	4	5
30	54%	79%	90%	96%	98%
35	50%	75%	88%	94%	97%
40	45%	70%	84%	91%	95%
45	40%	64%	78%	87%	92%
50	33%	55%	70%	80%	86%
55	25%	43%	57%	68%	76%

Source: 1985 CIDA Table and 1980 CSO Table

It's also important to know that a disability lasting for more than 90 days is likely to continue for:

Age When Disabled	Average Duration of Disability
30	2.5 years
35	2.8 years
40	3.1 years
45	3.2 years
50	3.1 years
55	2.6 years

Source: 1985 Society of Actuaries DTS

Are you willing to gamble your financial security, and that of your family and business, on these odds?