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MESSAGES from the Masters

FORMING HABITS by Josh Hinds

Forming habits - You had your plan all set. You knew exactly what you needed to do, maybe you even got off to a fantastic start! Then suddenly out of nowhere you realize that your goal is now out of sight. Does this sound familiar?

If you answered yes, let me assure you that you're not alone! If this has happened to you, here's an approach that might help.

Reaffirm to yourself that most things are accomplished when we are able to form habits around them. Much in the same way that negative habits transpire in our lives so can we introduce positive ones. The thing to remember is that habits are formed while we practice (either subconsciously or not) repetition of them.

Laying out our goals clearly is only one step in attaining them. Just as important is forming habits that go along with the dreams we have for ourselves.

How do I form habits you ask? I should say here that the exact number of times an event must be repeated for it to stick is going to vary a bit from person to person. However, I have heard it said that after 21 days of repetition, it becomes a habit. Again, this will most likely differ from person to person.

Creating habits is an excellent way to achieve our goals.

QUOTES from the Masters...On Basics

"Some things you have to do every day. Eating seven apples on Saturday night instead of one a day just isn't going to get the job done." -- **Jim Rohn**

"Every business or position has no more than 5 to 7 critical success factors that determine how well it does." -- **Brian Tracy**

"The great secret of success is that there are no secrets of success; there are only timeless principles that have proven effective throughout the centuries." -- **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).

Why Is It Important to Plan Ahead for Retirement?

Some people think that retirement planning isn't important because they won't live until retirement.

Consider...

Of 100 Men Who Are Age:	Their Odds of Living to Retirement at Age 65 Are:	Of 100 Woman Who Are Age:	Their Odds of Living to Retirement at Age 65 Are:
30	84%	30	87%
40	85%	40	88%
50	88%	50	90%
60	94%	60	95%

Source: 2001 Commissioners' Standard Ordinary Mortality Table; based on composite data (combination of smokers, nonsmokers and smoking status unknown); age nearest birthday

Not only will the vast majority of us live to reach retirement at age 65, but with advances in medical technology, we can also expect to live a substantial number of years after retirement.

Consider...

A Man Who Is Currently Age:	Has a Life Expectancy of Age:	A Woman Who Is Currently Age:	Has a Life Expectancy of Age:
30	78	30	82
40	78	40	82
50	79	50	83
60	81	60	84

Source: 2001 Commissioners' Standard Ordinary Mortality Table; based on composite data (combination of smokers, nonsmokers and smoking status unknown); age nearest birthday