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## MESSAGES from the Masters

### **DEVELOPING DESIRE TO SUCCEED** by **Tom Hopkins**

Here are three methods of developing a burning desire to succeed. They will work — if you want them to.

**1. The greatest obstacle to developing desire is a conviction that we'll never be able to fulfill it.**

So many people discourage desire to avoid the frustration they may encounter. If you don't have a burning desire to better your life, you're cheating yourself and your loved ones with phony excuses. You're choosing a level of life that's poor compared to what you could have with the extra exertion you're capable of. It's all on your shoulders and there's no way you can shift a bit of the responsibility to anyone else.

**2. Focus on the specific things you want.** Make agreements with yourself. When I do this, I get that. Don't try to make yourself work for nothing.

**3. Take it in steps.** If you've never made more than minimum wage, don't aim for half a million dollars the first year. The essential element is faith in yourself.

I know former migrant farm workers who came out of the fields and make themselves wealthy. If your sunshine wants far outstrip your cold morning desire, have a talk with yourself, then have a lot more talks. Convince yourself you can succeed and will succeed.

## QUOTES from the Masters...On Management

"Without involvement, there is no commitment. Mark it down, asterisk it, circle it, underline it. No involvement, no commitment." -- **Stephen Covey**

"Write out a clear detailed description of the ideal candidate before you begin interviewing new people." -- **Brian Tracy**

"Help those who deserve it, not just those who need it. Life responds to deserve not need." -- **Jim Rohn**



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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).

***Ask Yourself...***

What would the impact on your business be if a ***key employee started his/her own business or went to work for a competitor?***

Are you making effective use of business dollars to achieve your ***personal financial security objectives?***

**Objective:**  
**Reward and Retain  
Key Employees**

**Issues to Consider:**

- What is the value of your key employees to your business success?
- Do you have any selective benefit programs to assure the retention and loyalty of your key employees?
- What types of benefits are important to the people who are critical to your business?
- Are your current benefit plans meeting these expectations?

**Objective:**  
**Use Business Dollars to Satisfy the  
Owner's Personal Financial Needs**

**Issues to Consider:**

- If you had died or become disabled yesterday, would there be an adequate income to maintain your family's lifestyle today?
- Will you have the funds available to meet your education and/or retirement goals?
- Will your estate have sufficient liquidity to pay estate taxes and other settlement costs?
- Are you taking full advantage of business dollars to meet your personal financial security goals?

**The objective of executive benefit planning is to assist you in identifying key employees who should be rewarded with selective executive benefits in order to retain their services, and to help you determine how you, as a business owner, might make the most effective use of business dollars to provide for your personal financial security needs.**