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MESSAGES from the Masters

LOVE THE OPPORTUNITY by Jim Rohn

Somebody said you have to love what you do, but that's not necessarily true. What is true is that you have to love the opportunity. The opportunity to build life, future, health, success and fortune. Knocking on someone's door may not be something you love to do, but you love the opportunity of what might be behind that door.

For example, a guy says, "I'm digging ditches. Should I love digging ditches?" The answer is, "No, you don't have to love digging ditches, but if it is your first entry onto the ladder of success, you say, 'I'm glad somebody gave me the opportunity to dig ditches and I'm going to do it so well, I won't be here long.'"

You can be inspired by having found something even though you are making mistakes in the beginning and even though it is a little distasteful taking on a new discipline that you haven't learned before. You don't have to love it, you just have to learn to appreciate America, appreciate opportunity and appreciate the person who brought you the good news; who found you.

If you will embrace the disciplines associated with the new opportunity you will soon find that your self-confidence starts to grow, that you go from being a skeptic to being a believer. And soon when you go out person to person, talking to people, you will find it to be the most thrilling opportunity in the world. Every person you meet - what could it be? Unlimited! Maybe a friend for life. The next person could be an open door to retiring. The next person could be a colleague for years to come. It's big time stuff. And sometimes in the beginning when we are just getting started we don't always see how big it is.

So, before you are tempted to give up or get discouraged, remember all success is based on long term commitment, faith, discipline, attitude and a few stepping stones along the way. You might not like the stone you are on right now, but it's sure to be one of the stones that lead to great opportunities in the future.

QUOTES from the Masters...On Personal Development

"It is hard to keep that which has not been obtained through personal development." -- **Jim Rohn**

"You are your greatest asset. Put your time, effort and money into training, grooming, and encouraging your greatest asset." -- **Tom Hopkins**



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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).



What Is Estate Planning?

The Estate Planning Process:

Estate planning is the process of accumulating, preserving and distributing assets to achieve the financial goals of people during their lifetimes, and to provide for their heirs according to the estate owner's wishes at death. As such, estate planning is not a one-time event. Instead, it is an ongoing process designed to accomplish accumulation, preservation and distribution objectives, both during your lifetime and after your death.

Estate Planning Objectives:

- Accumulation** Estate accumulation objectives involve accumulating assets and net worth during your lifetime by systematically channeling money into savings, insurance and investment plans.
- Preservation** Estate preservation objectives include protecting your ability to earn an income during your working years and planning to minimize and offset estate shrinkage at your death.
- Distribution** Estate distribution objectives deal with identifying and implementing the tools and techniques that will distribute estate assets to your heirs in an advantageous manner that is consistent with your wishes.

Please contact my office if you'd like additional information on estate planning and the benefits it might offer to you and your family.