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## **MESSAGES from the Masters**

### ***A SENSE OF URGENCY IS TREMENDOUS by Charlie "T" Jones***

Perhaps my findings are not the only solution, but with all my heart I believe the fires of greatness in our heart can be kept aglow only after we develop a sense of urgency and importance for what we are doing. I mean a sense of urgency to the extent that we feel it is a matter of life and death; and it is a matter of life and death, for in growing we are alive and in quitting we are dying in a sense. If you don't believe this, talk to anyone who has lost the sense of urgency of getting things done and has been drifting in complacency, mediocrity and failure. If you are without a sense of urgency in your work, you know what I mean.

A sense of urgency is that feeling that lets you know yesterday is gone forever, tomorrow never comes. TODAY is in your hands. It lets you know that shirking today's task will add to wasted yesterdays and postponing today's work will add to tomorrow's

burden. The sense of urgency causes you to accomplish what today sets before you. Thank God for the sense of urgency that can change a dull, shabby existence into a sparkling life. Right now, ask God to give you a sense of urgency. Believe that He did, and then act accordingly.

## **QUOTES from the Masters...On Life/Living**

"Life is no brief candle to me. It is a sort of splendid torch which I have got a hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations." -- **George Bernard Shaw**

"Life is what we make it. Always has been, always will be." -- **Grandma Moses**

"Out of love and hatred, out of earnings and borrowings and leadings and losses; out of sickness and pain; out of wooing and worshipping; out of traveling and voting and watching and caring; out of disgrace and contempt, comes our tuition in the serene and beautiful laws." -- **Ralph Waldo Emerson**



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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).



## The Three C's of Health Insurance

In attempting to purchase health care insurance, individuals face several problems:

- Cost** Due to the high cost of traditional health insurance coverage, it is difficult (if not impossible) for many people to purchase adequate health insurance protection at an affordable cost. Without this protection, however, the financial impact of a serious injury or illness can be devastating!
  
- Choice** While managed care has produced cost savings, people enrolled in managed care plans generally find their choice of doctors restricted. There is also increasing concern about the interference of bureaucracies in the doctor-patient relationship.
  
- Control** Individuals who need little or no health care receive no financial reward under traditional or managed care plans, nor is there any financial incentive under these plans for individuals to exercise control over their health care expenditures.

By combining tax-advantaged personal savings with a high-deductible health insurance plan, the **Health Savings Account (HSA)** puts you in control of your own health care dollars, while protecting you and your family against the cost of a serious illness or injury.