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MESSAGES from the Masters

SEVEN "HAVE-TO'S" TO ACHIEVE PERSONAL GROWTH by Chris Widener

Quite frankly, I wish personal growth would just happen! The reality is that it is work to grow personally. The fact is that we "have to" do some things!

Without any further ado, here are the seven "have-to's" to achieve personal growth for yourself.

- 1. You have to know what it is that you want.** Clearly define in your mind what it is that you want! Once you do...
- 2. You have to decide that you really want it.** Is this what you really want or is it a dream you have to escape something else? Yes? Proceed...
- 3. You have to be willing to sacrifice to get it.** What will you give up to get personal growth? Are you willing? Then proceed...

4. You have to be willing to be criticized. The average person doesn't like the achiever. They secretly resent that the achiever benefits from rewards that they don't. Can you handle jealousy and envy to various degrees? Then see number five...

5. You have to decide you want it more than other pleasures. In order to grow personally or professionally, there will have to be a desire to work hard in spite of the pleasures that call your name. And if you work it right, in the end there will be plenty of time to reward yourself with the pleasures of accomplishment. Do you want it more than other pleasures? Really? Then let's move on...

6. You have to take a long-term approach. Why do most people fail to accomplish their personal growth goals? Because they take a short-term approach and then they quit. Are you capable of seeing your personal goals in the long-term? Well then you are ready for number seven...

7. You have to diligently, methodically, and relentlessly work at it. Every day, every week, every year. The more you put into it, the more you get out of it. Can you relentlessly pursue your goals? Certainly! But will you, that is the question. If you do, you will achieve any dream you set forth for yourself!



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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).



How Much Will a College Education Cost?

Approximate Undergraduate Costs (2008-2009) to Attend a Four-Year College

	Annual Cost
Public School:	
Resident Student *	\$14,333
Commuter Student **	\$ 6,585
Private School:	
Resident Student *	\$34,132
Commuter Student **	\$25,143

* Includes tuition, fees, room and board; in-state residency is assumed for public schools.

** Includes tuition and fees only.

Source: The College Board Annual Survey of Colleges, 2008-2009

Do You Know...the value of an investment in higher education?

According to the College Board's Education Pays 2007, full-time workers ages 25 and older with a bachelor's degree earned a median income in 2005 of \$50,900, almost 62% more than the \$31,500 earned by a full-time worker with only a high school diploma. Those with master's degrees earned a median income of \$61,300, which rose to \$100,000 for those with a professional degree.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. For more complete information, please contact my office at Office: (715) 627-4302.