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### **MESSAGES from the Masters**

#### ***WHEREVER YOU ARE, BE THERE by Jim Rohn***

One of the major reasons why we fail to find happiness or to create unique lifestyle is because we have not yet mastered the art of being.

While we are home our thoughts are still absorbed with solving the challenges we face at the office. And when we are at the office we find ourselves worrying about problems at home.

We go through the day without really listening to what others are saying to us. We may be hearing the words, but we aren't absorbing the message.

As we go through the day we find ourselves focusing on past experiences or future possibilities. We are so involved in yesterday and tomorrow that we never even notice that today is slipping by.

We go through the day rather than getting something from the day. We are everywhere at any given moment in time except living in that moment in time.

Lifestyle is learning to be wherever you are. It is developing a unique focus on the current moment, and drawing from it all of the substance and wealth of experience and emotions that it has to offer. Lifestyle is taking time to watch a sunset. Lifestyle is listening to silence. Lifestyle is capturing each moment so that it becomes a new part of what we are and of what we are in the process of becoming. Lifestyle is not something we do; it is something we experience. And until we learn to be there, we will never master the art of living well.

### **QUOTES from the Masters...On Action**

"Everyone who's ever taken a shower has an idea. It's the person who gets out of the shower, dries off, and does something about it that makes a difference." -- **Nolan Bushnell**

"Act with purpose, courage, confidence, competence and intelligence until these qualities 'lock in' to your subconscious mind." -- **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).

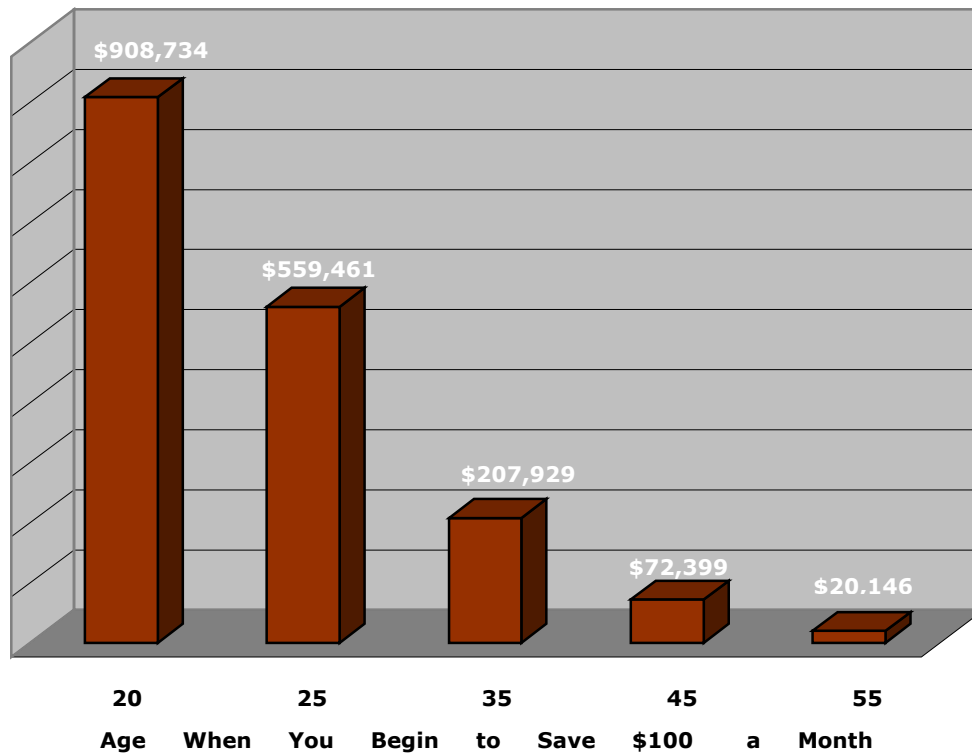
## *If You Wait...You Lose!*

**"The eighth wonder of the world is compound interest."**

**-- Albert Einstein**

Delaying retirement savings can keep you from realizing your retirement dreams!

If \$100 a month is saved, what will the savings be worth at age 65, assuming a hypothetical 10% annual rate of return\*?



\* This is a hypothetical illustration only and is not indicative of any particular investment or investment performance. It does not reflect the fees and expenses associated with any particular investment, which would reduce the performance shown in this hypothetical illustration if they were included. In addition, rates of return will vary over time, particularly for long-term investments.