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MESSAGES from the Masters

YOUR SECURITY by James Ray

Your security lies in your power to produce!

I was speaking with a young man at the gym about the idea of security. He made the comment to me, "It must be nice to be in your position James, to have created a career with such security."

Like so many, what this man failed to realize is that security in position or bank account are absolutely false. I coached a couple sometime ago, and her big thing was "paying off all debts and paying cash for everything."

How often do we measure our "security" by the digits in our savings account or checkbook? By our income or salary? By having a certain title or award in our business? By having a certain romantic relationship? A certain degree or education level? The list is endless.

NONE of these things are true security -- only a temporary illusion. So many times I have felt "secure" in some of the areas above, only to have some unexpected event come along and take the

wind out of my sails. I bet you have experienced this as well -- haven't you?

I looked this bright young man in the eyes and said, "Security is a state of mind."

True security comes from knowing that you have the power to produce. That you have full access to a greater source than yourself -- a totally unlimited supply of energy and goodness within our universe. This power can more fully work through you as you develop right thinking and right action.

Henry Ford was once asked, "What would you do if all your success and riches were taken away tomorrow?" He wisely responded, "I would find a human need and fill it -- and I would be a millionaire again in 5 years or less."

Let me challenge you to "judge not by appearances." You are secure - Right Now! Know it and Claim it!

"The greatest asset you have to constantly preserve, maintain, enhance and develop is your own capabilities." Greater than any digit in a checkbook, title, relationship, or present circumstance.

Develop yourself, and your results will flourish -- no matter what life throws your way. This unlimited power will be able to work and produce more fully through you.



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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).



Do You Still Have Enough Life Insurance?

Failing to consider the impact of inflation could result in a gradual erosion of the purchasing power of your life insurance program.

Impact of Inflation in 2009 on \$100,000 of Life Insurance

Year Life Insurance Purchased	Average Annual Inflation Rate Since Year Purchased *	Total Insurance Needed in 2009 to Equal the Purchasing Power of \$100,000 of Life Insurance	Additional Life Insurance Needed in 2009 to Maintain Purchasing Power of \$100,000 of Life Insurance
1980	3.8%	\$294,933	\$194,933
1985	3.1%	\$208,069	\$108,069
1990	3.0%	\$175,351	\$75,351
1995	2.7%	\$145,207	\$45,207
2000	2.9%	\$129,342	\$29,342
2005	3.3%	\$113,868	\$13,868

* Based on the Consumer Price Index - All Urban Consumers (CPI-U) - December to December; Base Period: 1982-84 = 100

No adjustments have been made for changes in financial obligations, loans, income, standard of living, number of dependents, etc. The additional life insurance amounts illustrated above simply restore the original purchasing power of a \$100,000 life insurance program.

Is it time to review your life insurance program?

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.