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## **MESSAGES from the Masters**

### ***DOING THE REMARKABLE by Jim Rohn***

When it comes to meeting and conquering the negativity in your life, here is a key question: What can you do, starting today, that will make a difference? What can you do during economic chaos? What can you do when everything has gone wrong? What can you do when you've run out of money, when you don't feel well and it's all gone sour? What can you do?

Let me give you the broad answer first. You can do the most remarkable things, no matter what happens. People can do incredible things, unbelievable things, despite the most impossible or disastrous circumstances.

Here is why humans can do remarkable things: because they are remarkable. Humans are different than any other creation. When a dog starts with weeds, he winds up with weeds. And the reason is because he's a dog. But that's not true with human beings. Humans can turn weeds into gardens.

Humans can turn nothing into something, pennies into fortune, and disaster into success. And the reason they can do such remarkable things is

because they are remarkable. Try reaching down inside of yourself; you'll come up with some more of those remarkable human gifts. They're there, waiting to be discovered and employed.

With those gifts, you can change anything for yourself that you wish to change. And I challenge you to do that because you can change. If you don't like how something is going for you, change it. If something isn't enough, change it. If something doesn't suit you, change it. If something doesn't please you, change it. You don't ever have to be the same after today. If you don't like your present address change it — you're not a tree!

If there is one thing to get excited about, it's your ability to make yourself do the necessary things, to get a desired result, to turn the negative into success. That's true excitement.

### **QUOTES from the Masters...On Overcoming the Negative**

"Although the world is full of suffering, it is also full of the overcoming of it." -- **Helen Keller**

"Don't water your weeds." -- **Harvey Mackay**

"Let criticism motivate you." -- **Jan Ruhe**



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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 Can a Forced Business Liquidation Be Avoided in the Event of Your Disability?

When disability strikes, most business owners want time in order to assess the likely duration and impact of the disability, before making business liquidation decisions. Without advance planning, however, even a short-term disability can result in a forced business liquidation.

#### A Short-Term Disability...

The Situation	Potential Insurance Solutions
<p>If a business owner wants to keep the business open during a shorter-term disability and avoid a forced liquidation, funds are needed:</p> <ul style="list-style-type: none"> <li>➤ to pay business operating expenses during the disability; and</li> <li>➤ to continue an income to the owner.</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Business overhead expense insurance</b> can be used to reimburse the business owner for business expenses during periods of shorter-term disability.</li> <li>➤ <b>Disability income insurance</b> can be used to replace business income lost while the owner is sick or hurt and unable to work.</li> </ul>

#### A Longer-Term Disability...

The Situation	Potential Insurance Solution
<p>With a longer-term disability, the owner needs time to liquidate the business in an orderly manner. Without sufficient income, however, the business owner may be forced to liquidate both business and personal assets in a disadvantageous manner.</p>	<ul style="list-style-type: none"> <li>➤ <b>Disability income insurance</b> can be used to replace the income previously generated by the business, giving the owner the time necessary to execute an orderly business liquidation.</li> </ul>