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### MESSAGES from the Masters

#### **THE FIVE ABSOLUTELY UNBREAKABLE LAWS OF LIFE by Brian Tracy**

- 1. The Law of Cause and Effect:** Everything happens for a reason; for every effect there is a specific cause.
- 2. The Law of Belief:** Whatever you truly believe, with feeling, becomes your reality.
- 3. The Law of Expectations:** Whatever you expect, with confidence, becomes your own self-fulfilling prophecy.
- 4. The Law of Attraction:** You are a living magnet and you invariably attract into your life the people, situations and circumstances that are in harmony with your dominant thoughts.
- 5. The Law of Correspondence:** Your outer world tends to be a reflection of your inner world and corresponds with your dominant patterns of thinking.

### QUOTES from the Masters...On Goals

"Where there is life, there is hope. Where there are hopes, there are dreams. Where there are vivid dreams repeated, they become goals. Goals become the action plans and game plans that winners dwell on in intricate detail, knowing that achievement is almost automatic when the goal becomes an inner commitment. The response to the challenges of life - purpose -- is the healing balm that enables each of us to face up to adversity and strife." -- **Denis Waitley**

"Success equals goals; all else is commentary." -- **Brian Tracy**

"The major reason for setting a goal is for what it makes of you to accomplish it. What it makes of you will always be the far greater value than what you get." -- **Jim Rohn**

"The more goals you set – the more goals you get." - **Mark Victor Hansen**



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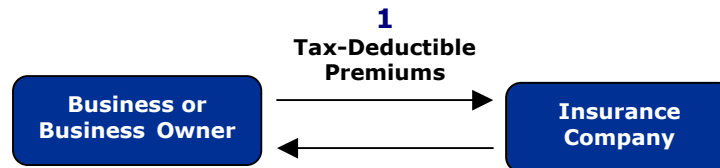
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#### About Our Firm...

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 will business operating expenses continue to be paid during your recovery from a disability?

Here's how business overhead expense protection could work for you and your business *today*...



**Business Overhead Expense Policy**

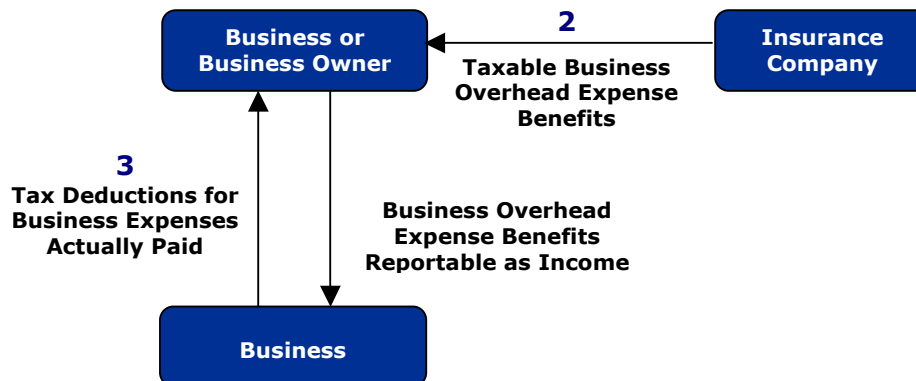
Insured: Business Owner

Owner: Business or Business Owner

Beneficiary: Business or Business Owner

1. The business owner is insured by a business overhead expense policy, which is owned by either the business or the business owner. Generally, a sole proprietor owns the policy personally, while in the case of partnerships and corporations, the policy is owned by the business. The tax-deductible premiums are then paid by the policy owner. In the event the business owner is disabled, as defined in the policy, benefits are payable to the policy owner.

Here's how business overhead expense protection could work *if the owner is disabled*...



2. If the owner is disabled, the taxable business overhead expense benefits are paid to the policy owner. Benefits are generally payable for up to two years of disability, which gives the business owner time to either recover and return to work, or to arrange for an orderly sale or liquidation of the business.
3. The policy owner must report the business overhead expense benefits as income. However, due to the extent that deductible business expenses actually paid equal or exceed policy benefits, there will be no additional income tax payable.

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 me (Office: (715) 627-4302).