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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 Skills**

"The two major sources of value today are time and knowledge. Find new ways every day to use them better." -- **Brian Tracy**

"You can cut down a tree with a hammer, but it takes about 30 days. If you trade the hammer for an ax, you can cut it down in about 30 minutes. The difference between 30 days and 30 minutes is skills." -- **Jim Rohn**



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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).



## An Estate Planning Quiz

### How Much Do You Know About Estate Planning?

- |   | True                     | False                    |
|---|--------------------------|--------------------------|
| 1. The unlimited marital deduction postpones the payment of federal estate taxes.   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. A married couple can give any individual up to \$26,000 in gifts tax-free in 2010.   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Federal estate taxes must be paid in cash, generally within nine months of death.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Federal estate tax rates are progressive, meaning that they increase with the size of the estate.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Your estate may have to pay state inheritance taxes.   | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. If you die without a will, state intestacy laws will determine who inherits your property.   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. The federal estate tax is payable only if your taxable estate exceeds the unified credit equivalent, which was \$3,500,000 in 2009.                | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. The marital deduction does not apply to property you bequest to someone other than your spouse.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Under current law, the federal estate tax is scheduled to be repealed for only one year – 2010 – and then reinstated in 2011 under 2001 tax rules. | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Various estate planning techniques and tools can be used to reduce estate taxes.  | <input type="checkbox"/> | <input type="checkbox"/> |

All of these statements are true. If you answered seven or more correctly, you have a good foundation of knowledge upon which to build your estate plan. Regardless of how many you answered correctly, the time to begin planning your estate is today, before it is too late to make important decisions about the accumulation, preservation and distribution of your assets.