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MESSAGES from the Masters

EMBRACING ADVERSITY FOR ACHIEVEMENT by Chris Widener

Success in life depends upon being strong people with clear goals and indomitable spirits. Unfortunately most of us aren't born that way. We grow that way. And that growth can either come from us entering willfully into situations that will cause us to grow or from the way we react when circumstances come upon us without our consent. The latter is what we call adversity.

Most of us spend our lives trying to avoid adversity, and I guess that is just as well. We shouldn't pursue adversity, but when she arrives, we should welcome her as a foe who, though our interaction with her, will make us into better people.

With that in mind, here are some thoughts on adversity, and how it can help you to succeed in every area of your life and achieve your dreams.

Adversity brings out our resources. Horace said, "Adversity reveals genius, prosperity conceals it." When everything is going well, we coast. But when adversity comes we begin to draw upon each and every resource that we have in order to conquer the

circumstances at hand. Adversity then, keeps us sharp.

Adversity brings us together with others. Sure a team can have their problems with each other, but when they step on the court, when they experience the adversity of facing another obstacle, they pull together. One for all and all for one, as they say. The next time you experience adversity of some kind, keep your eyes open for how it can bring you together with your family, your co-workers or your team.

Adversity makes us better people with stronger characters. Never underestimate the power of adversity to shape us inwardly. How will courage, discipline and perseverance ever flourish if we are never tested?

Adversity makes life interesting. John Amatt said, "Without adversity, without change, life is boring." How true. Have you noticed that while we are in the middle of adversity, we only long to get out of it, but we then spend a lifetime recounting it to anyone who will listen? Imagine how boring life would be if everything always went well, when there was never a mountain to be climbed.

Remember the words of Napoleon Hill - "Every adversity, every failure, every heartache carries with it the seed of an equal or greater benefit." Believe it, it is true!



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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).



Developing a Family Disaster Plan

A family disaster plan is your personal plan for how you and your family will deal with an emergency situation if one arises. It's important that every member of your family understands your family disaster plan and is ready to implement it, perhaps at a moment's notice.

Suggestions for your family disaster plan include:

- Understand the types of natural disasters that are most likely to strike the area where you live (hurricanes, tornadoes, earthquakes, flooding). Agree on what each family member will do in the event of one of those disasters.
- If you have to remain in your home, identify the safest places to stay.
- If you're advised to evacuate, plan your escape route in advance. Be prepared to listen to local radio for shelter locations.
- What if family members are separated? Agree on two alternative meeting places, one near your home and the second outside your immediate area.
- Make sure your children know how and under what circumstances to call 9-1-1.
- Have a plan to protect your property in the event of a disaster. For example, know where your utilities are and how to turn them off. Depending on the threat, remove small outdoor items, close window shutters, etc.
- Request information on your employer's disaster plans, as well as those for your children's school and/or childcare center. Be sure they have your emergency contact information and you theirs.
- Identify a family member or friend living in another area...someone your children can call if the need arises.
- Ensure that your home is safe: periodically test smoke alarms, carbon monoxide detectors and fire extinguishers to make sure they are working, identify any potential hazards and remove them, be certain that all family members know how to evacuate your home in the event of fire.

Additional advice on your family disaster plan and preparing a disaster supply kit is available from:

- Federal Emergency Management Agency (FEMA): 1-800-480-2520 or <http://www.fema.gov>
- Department of Homeland Security: 1-800-237-3239 or <http://www.ready.gov>
 - American Red Cross: <http://www.redcross.org>

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