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MESSAGES from the Masters

Imagination by James Ray

"Imagination is more important than knowledge" -
Albert Einstein

One of the greatest leaders of our time was Walt Disney. Walt's imagination was unparalleled and the world has benefited immensely as a result.

Walt was rumored to have required his employees to come in early each morning, point at their temples and recite, "My imagination creates my reality."

What is your image-maker creating for your life? Do you consistently take time to image (imagine) your future, your life, and your results?

Unfortunately, many use their amazing imagination to their own demise. Consequently, these confused individuals find themselves in misery, much like Job whose, "Worst fear has come upon them."

Do you pull the reins back on your imagination or do you let it run powerful and strong like the amazing jungle cat that it is? Do you allow it to soar over the pull of gravity and glide above the mountains and valleys in life?

Several years ago I was conducting a seminar in Kansas and I challenged the participants to let their imaginations fly. One young gentleman spoke up and told me, "I always expect the worst and then if what I want doesn't happen I'm not disappointed."

AMAZING!

I asked him, "How often do you get what you really want?" He quickly replied, "Not very often."

I wonder why? You, like me, know the answer.

Let me challenge you to take Walt's advice – let your imagination create your reality – the reality you truly want. Take time this week to imagine what you really want and don't worry about how you are going to do it at this time – just create the image.

Make it big, bold, King Kong sized exciting. It worked for Disney.

When EPCOT opened in Orlando, a reporter said to Walt's nephew, "It's too bad your uncle Walt wasn't able to see this." The wise nephew quickly replied, "Wait a second...my uncle Walt DID see this, and that is the only reason you are seeing it."

Imagine the life that you deserve and make your life magnificent.



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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 Long Can You Expect to Live After Retirement?

Male Life Expectancy	
Current Age	Life Expectancy (in years)
60	20.64
62	19.06
65	16.80
66	16.08
67	15.37
68	14.68
69	13.99
70	13.32
71	12.66
72	12.01
73	11.39
74	10.78
75	10.18

Female Life Expectancy	
Current Age	Life Expectancy (in years)
60	24.08
62	22.47
65	20.12
66	19.36
67	18.60
68	17.86
69	17.12
70	16.40
71	15.69
72	14.99
73	14.31
74	13.64
75	12.98

Source: 2001 Commissioners' Standard Ordinary Mortality Table; based on composite data (combination of smokers, nonsmokers and smoking status unknown); age nearest birthday

With longer life expectancies, however, comes the increased risk of outliving your retirement savings.

If You Withdraw Both Principal and Interest, How Long Will It Take to Exhaust a \$250,000 Retirement Savings Fund?

Rate of Return	Amount Withdrawn at the Beginning of Each Month:		
	\$2,500	\$5,000	\$7,500
4%	121 monthly payments (10 years, 1 month)	54 monthly payments (4 years, 6 months)	35 monthly payments (2 years, 11 months)
8%	163 monthly payments (13 years, 7 months)	60 monthly payments (5 years)	37 monthly payments (3 years, 1 month)

If we knew exactly how long we were going to live after retirement, this arrangement might be satisfactory. The reality, of course, is that none of us knows how long we will live after retirement. This uncertainty is what makes it so difficult to avoid the risk of outliving retirement income.

Please contact my office if you're interested in discussing possible solutions to the "risk of living too long."