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### **MESSAGES from the Masters**

#### ***Enterprise Is Better Than Ease by Jim Rohn***

If we are involved in a project, how hard should we work at it? How much time should we put in?

Our philosophy about activity and our attitude about hard work will affect the quality of our lives. What we decide about the rightful ratio of labor to rest will establish a certain work ethic. That work ethic - our attitude about the amount of labor we are willing to commit to future fortune - will determine how substantial or how meager that fortune turns out to be.

Enterprise is always better than ease. Every time we choose to do less than we could, this error in judgment has an effect on our self-confidence. Repeated every day, we soon find ourselves not only doing less than we should, but also being less than we could. The accumulative effect of this error in judgment can be devastating.

**--- FORTUNATELY, IT IS EASY TO REVERSE THE PROCESS ---**

Any day we choose we can develop a new discipline of doing rather than neglecting. Every time we

choose action over ease or labor over rest, we develop an increasing level of self-worth, self-respect and self-confidence. In the final analysis, it is how we feel about ourselves that provides the greatest reward from any activity. It is not what we get that makes us valuable, it is what we become in the process of doing that brings value into our lives. It is activity that converts human dreams into human reality, and that conversion from idea into actuality gives us a personal value that can come from no other source.

So feel free to not only engage in enterprise, but also to enjoy it to its fullest along with all the benefits that are soon to come!

### **QUOTES from the Masters...On Activity/Labor**

"The most practical, beautiful, workable philosophy in the world won't work - if you won't." -- **Zig Ziglar**

"It is by work that man carves his way to that measure of power that will fit him for his destiny." -- **Josiah G. Holland**

"Work is the open sesame of every portal, the great equalizer in the world, the true philosopher's stone which transmutes all the base metal of humanity into gold." -- **Sir William Osler**



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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).

It is recommended that you keep the following documents in a **secure location in your home**:

- ◆ Copies of wills and trusts
- ◆ Copies of living wills and powers of attorney
- ◆ Income tax returns

These documents are best kept in a **bank safety deposit box**:

- ◆ Original wills, trusts and powers of attorney
- ◆ Marriage certificates, birth certificates, divorce decrees, death certificates
- ◆ Deeds and car titles
- ◆ Military discharge papers
- ◆ Any stock or bond certificates
- ◆ Citizenship papers
- ◆ Insurance policies

Consider giving these items to your **attorney, executor and/or spouse**:

- ◆ Living will/medical power of attorney (original should be given to the agent named in the document)
- ◆ Copies of wills, trust agreements, powers of attorney
- ◆ Inventory of insurance and investments
- ◆ List of professional advisors (attorney, accountant, insurance agent, etc.)
- ◆ Safety deposit box access information
- ◆ Funeral instructions

**Please contact my office if we can be of assistance.**