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### **MESSAGES from the Masters**

#### ***A DOLLAR AND SOME AMBITION by Jim Rohn***

Capital in your business isn't what matters. It isn't the money that buys you a future; it's your skills that buy you a future. Money and no skills, I'm telling you, you are still poor. Money and no ambition, where are you? Money and no courage, you're broke. A little bit of money and a whole lot of courage is all we need.

When looking for people, don't always look for the ones with money, money doesn't matter. What matters is somebody's willingness, somebody's ingenuity, somebody's willingness to try. If they have a dollar to invest, that's plenty for me. A dollar and some ambition and I can show you how to get rich and it will be one of the classic stories of the company. When recruiting somebody and they would say, "I don't have any money," I'd say "I've been looking for you for six months! Let me show you how to do it without any money."

Because here are the rules of capitalism: you can either buy and sell or, if you are in certain circumstances, you can sell and buy. That is, if you've got ambition. Now if you haven't got ambition, we can't cure that and money can't cure it - lack of ambition. But if you have a dollar and some

ambition I will show you how to get rich. Even if you don't have a dollar, I will show you how to get rich, because you can sell and buy. Somebody says, "As soon as the product arrives, I'll sell it." No, no, you don't understand. You don't understand the magic of fortune if you say I have to wait till the product gets here. And you probably don't understand the value of your own story.

By selling and buying you are simply sharing from your own excitement and belief about the product and the opportunity. Once the customer says yes, ask for the money and then go get the product. After doing this three or four times, you will be able to buy and sell, but never let money keep you from an opportunity when you have in its place true ambition, faith and courage.

### **QUOTES from the Masters...On Balance**

"Life is part positive and part negative. Suppose you went to hear a symphony orchestra and all they played were little, happy, high notes? Would you leave soon? Let me hear the rumble of the bass, the crash of the cymbals and the minor keys." -- **Jim Rohn**

"If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome." -- **Anne Bradstreet**



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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).

### What Sources of Funds May Be Available to Replace Your Earning Power During a Disability?

Source	Evaluation
<b>Savings</b>	If you save 10% of your income each year, it will take 10 years to set aside just one year's income
<b>Borrow</b>	What creditor is going to lend money to a disabled income earner?
<b>Liquidate Assets</b>	Assuming a market exists, a forced liquidation of assets can reduce their value. A single disability could consume the assets you've worked a lifetime to accumulate.
<b>Spouse's Earnings</b>	Your lifestyle may already be built upon a dual income. If, however, your spouse is not currently an income earner, is it realistic to assume that he or she could replace your earning power?
<b>Social Security Benefits</b>	It can be difficult to qualify for Social Security disability benefits. Assuming, however, that you do qualify, Social Security benefits do not begin until the sixth full month of disability and are generally not adequate to replace your earning power.

**There is, however, a possible solution...**

**Personally-owned disability income insurance, coordinated with other sources of disability income.**