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MESSAGES from the Masters

7 KEYS FOR JOYFUL LIVING! by Chris Widener

Here are some thoughts for finding and experiencing joy in your life. If there was one thing I could wish upon my family and friends, it would be joy in everything they do!

Know your purpose. Nothing will bring you joy more than knowing what it is that you are about on this earth. Not knowing brings sadness, wondering, fear and lack of fulfillment. Above all, find out what your unique purpose is here on this earth - then fulfill it! As you do, you will experience joy!

Live purposefully. It is one thing to know your purpose, but then you need to live according to that purpose. This is a matter of priorities. Let your actions and schedule reflect your purpose. Don't react to circumstances and let them cause you to live without your purpose fully in sight. Living without your purpose will cause frustration. Living purposefully will bring you deep satisfaction and joy!

Stretch yourself. Don't settle into the status quo. That will leave you unfulfilled. Whatever you are

doing, stretch yourself to do more! Stretching yourself will break the limits you have set for yourself and will cause you to find joy in your expanded horizons!

Give more than you take. It brings happiness to accumulate. It brings joy to give away. Sure, buying something will bring you a sense of satisfaction and even happiness. But it won't bring you joy. Giving something away to the less fortunate will bring you deep, abiding joy.

Surprise yourself, and others too. The words here are spontaneity and surprise! Every once in a while, do the unexpected. It will cause everybody to sit back and say, "Wow, where did that come from?" It will put a little joy in your life, and theirs.

Indulge yourself sometimes. Too much indulgence and you are caught in the happiness trap. Looking for the next purchase, celebration, etc. to bring you a little "happiness high." But if you will allow yourself an infrequent indulgence as a reward for a job well done and a life well lived, you will appreciate the indulgence and experience the joy of it.

Laugh a little - no, a lot! Most people are just too serious. We need to laugh a little - no, a lot! This life is to be enjoyed! Let yourself laugh!

Joy can be yours! Look for it, pursue it and enjoy it!



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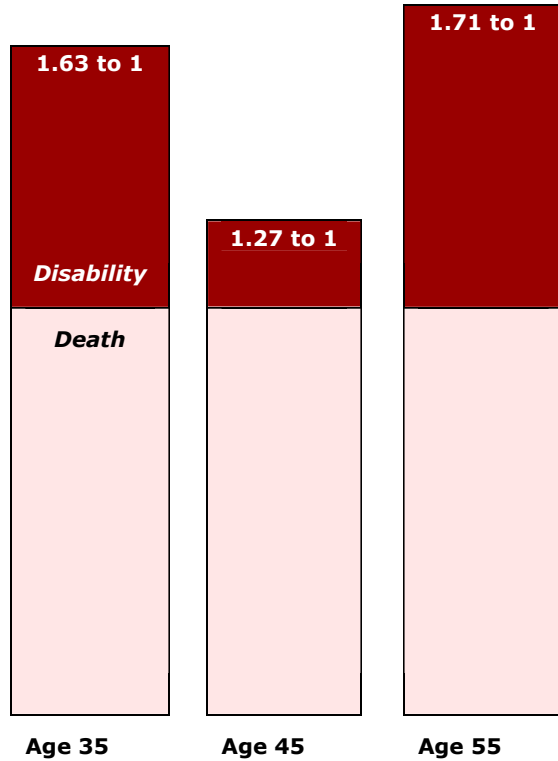
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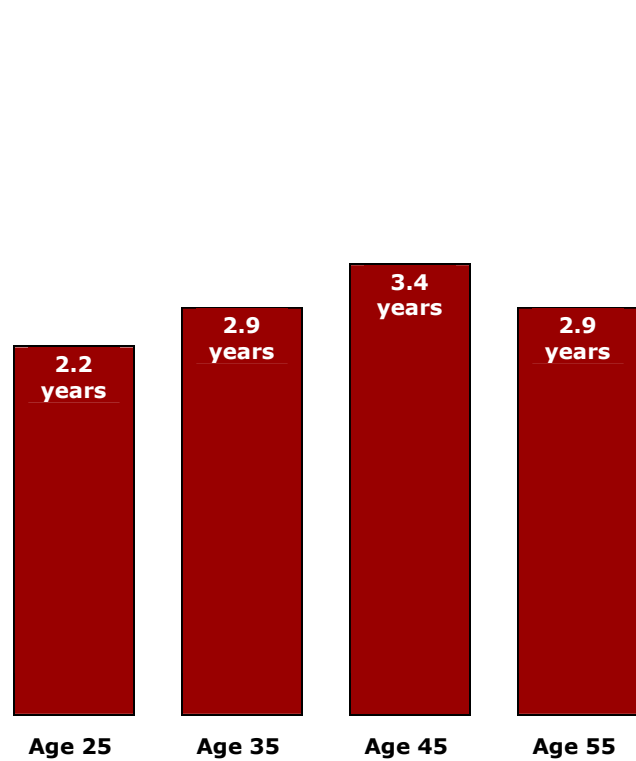
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Is This a Gamble You Want to Take?

Risk of Disability for 3 Months or Longer versus Risk of Death



Average Duration of a Disability Lasting Over 3 Months Prior to Age 65



Source: 1986 Commissioners Disability Table

In fact, disability is 16 times more likely than death to cause foreclosure!

Cause of Foreclosure	FHA	VA	Conventional	Average
Death	4%	3%	2%	3%
Disability	48%	49%	46%	48%

Source: U.S. Housing and Home Finance Agency

What steps have you taken to protect your earning power in the event of a disability?

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