

RETIREMENT

readings

VALUE YOUR TIME

Imagine there is a bank which credits your account with \$86,400 each morning, carries over no cash balance from day to day, and every evening cancels whatever amount you have failed to use during the day.

What would you do? Draw out every cent, of course!

Well, everyone has such a bank. Its name is TIME. Every morning, it credits you with 86,400 seconds. Every night it writes off as lost whatever time you have failed to use to good purpose. It carries over no balance. It allows no overdraft.

Each day it opens a new account for you. Each night it erases the records of that day. If you fail to spend the day's deposits wisely, the loss is yours. There is no going back. There is no drawing against the "tomorrow."

You must live in the present on today's deposits. Invest it so as to get from it the utmost in health, happiness and success! The clock is running. Make the most of today

- To realize the value of ONE YEAR, ask the student who has failed his exam.
- To realize the value of ONE MONTH, ask the mother who has given birth to a premature baby.
- To realize the value of ONE WEEK, ask the editor of a weekly newspaper.
- To realize the value of ONE DAY, ask the daily wage laborer who has ten kids to feed.
- To realize the value of ONE HOUR, ask the lovers who are waiting to meet again.
- To realize the value of ONE MINUTE, ask the person who has just missed the train.
- To realize the value of ONE SECOND, ask the person who has survived an accident.
- To realize the value of a MILLI-SECOND, ask the person who has won a silver medal in the Olympics.

--Author Unknown

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Phillip Scheiber, FICF
S & R INSURANCE SERVICES
 1008 Lexington Avenue N.
 New Prague, MN 56071
 Office: (952) 649-0504
 pscheiber@tcunderwriters.com
 finsecurity.com/pscheiber

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S & R Insurance Services, was founded in 1996 in New Prague, Minnesota. We are in the asset protection business. Using a variety of planning tools, S & R Insurance Services provides our clients with peace of mind and security. Not one of our clients has ever lost a dime, had an unnecessary probate, or lacked the proper documents. Each client has obtained guaranteed lifetime income that is not affected by stock market returns. This is our area of expertise.

QUOTES

from the Masters...

On Desire/ Motivation

"When you know what you want, and you want it bad enough, you will find a way to get it."

-- Jim Rohn

"Whatever you want wants you even more than you want it."

-- Mark Victor Hansen

"Let us not be content to wait and see what will happen, but give us the determination to make the right things happen."

-- Peter Marshall

On Focus

"Above all be of single aim; have a legitimate and useful purpose, and devote yourself unreservedly to it."

-- James Allen

"What this power is I cannot say; all I know is that it exists and it becomes available only when a man is in that state of mind in which he knows exactly what he wants and is fully determined not to quit until he finds it."

-- Alexander Graham Bell

"To do two things at once is to do neither."

-- Publilius Syrus

MESSAGES

from the Masters...

DISCIPLINE AND LOYALTY ARE TREMENDOUS

by Charlie "T" Jones

We live in a world where these two great words -- discipline and loyalty are becoming meaningless. Does this mean that they are worthless? On the contrary, they are becoming priceless qualities because they are so hard to develop in the first place. And should you be one of the fortunate few who by God's grace has caught the vision, your battle has just begun because the greatest battle is to keep what you've learned through these two priceless qualities.

Discipline is that great quality few people use that enables them to be constructively busy all the time. Even in discouragement and defeat, discipline will rescue you and usher you to a new place to keep constructively busy while you forget about doubt, worry and self-pity. Oh, that more in this day would realize the absolute necessity of discipline and the degree of growth and happiness to be attained from it.

Most people think that loyalty is to a thing or to a person when actually it is really to one's own self. Some think that it is to a goal or an objective, but again it is to one's own convictions. If loyalty has to be earned, then it is deserved and is hardy, more than devoted emotion based on a temporary feeling. No, loyalty is the character of a person who has given himself the task before him and he will always realize that out of a loyal heart will spring all the other virtues that make life one of depth and growth.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described.

For more complete information, please contact me (Office: (952) 649-0504).

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