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# DECEMBER 2014

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## ***Get OFF My Television!***

***(An Ode to Modern Christmas)***

Twas the night before Columbus Day, when all through the house The Ad man was shouting your wife needs a new blouse!

The bicycle and fishing boat were still in the drive. And commercials hawking Christmas shopping were being broadcast live.

I mowed the lawn and then sat and started to nap... When on droned an announcer about a new Christmas APP.

I turned off my radio and heard some more clatter, It was a football game on filling the room with chatter.

I knew in moment October Christmas season was here.

I sat down in my recliner and opened a beer. When all of the sudden a team did score, and Immediately a NEW Adman was trying giving me

something NEW to adore!

He said 'your wife will love this new jewelry piece. Buy before Halloween and your Christmas will be at peace!

When out on the lawn there arose such a clatter, I sprang from the couch to see what was the matter.. There was a brown truck in the middle of the street discharging big boxes to houses delivery so fleet.

When, what to my wondering eyes should appear, A postal Service truck with a BOX for my dear!. All down the street the trucks came and went quick, I knew in moment October Christmases were thick

.All through October, Halloween and Vets Day, Commercials were blasting BUY NOW!!!! And less PaY!

"Buy TVs and, Autos, Jewelry and Flooring!  
Buy, Candy, I-Phones, Xboxes, nothing Boring!  
Buy the Sears Catalogue! And Off the of the Mall!  
Now charge away! Dash layaway! Buy away all!"

### **TABLE OF CONTENTS**

- 1. Get OFF My Television!**
- 2. Luke 2, 1-14**
- 2. Dying Without a Will**
- 3. Your Security**
- 3. 3 Keys to Greatness**
- 3 Views from the Field**



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*"The oppressed shall soon be released; they shall not die and go down into the pit, nor shall they want for bread. For I am the Lord your God who stirs up the sea so that its waves roar, the Lord of Hosts by name." Isaiah 51, 14-15.*

*I've played three presidents, three saints and two geniuses - and that's probably enough for any man.*

[Charlton Heston](#)

## ***The Birth of Jesus Luke, 2, 1-14***

*In those days Caesar Augustus published a decree ordering a census of the whole world. This census took place while Quirinius was the governor of Syria. Everyone went to register to their own town. And so Joseph went from the town of Nazareth in Galilee to Judea, to David's town of Bethlehem. – because he was of the house and lineage of David – to register with Mary, his espoused wife, who was with child.*

*While they were there the days of her confinement were completed. She gave birth to her first born son and wrapped him in swaddling clothes, and laid him in a manger, because there was no room for them at the place where travelers lodged.*

*There were shepherds in that region living in the fields and keeping night watch over their flocks. The Angel of the Lord appeared to them as the glory of the Lord shone around them and they were very much afraid.*

*The Angel said to them: "you have nothing to fear! I come to proclaim good news to you – tidings of great joy to be shared by the whole people. This Day in David's city a savior has been born to you, the Messiah and Lord. Let this be a sign to you: in a manger you will find an infant wrapped in swaddling clothes"*

*Suddenly, there was with the angel a multitude of heavenly host, praising God and saying:*

*"Glory to God in high heaven peace on earth to those on whom his favor rests"*

### **On Influence and Leadership:**

**"The ideas I stand for are not mine. I borrowed them from Socrates. I swiped them from Chesterfield. I stole them from Jesus. And I put them in a book. If you don't like their rules, whose would you use?"**

**-- Dale Carnegie**

## **What Are the Implications of Dying Without a Will?**

People who die without a valid will, die intestate. In this event, the state in which they resided effectively provides a will through the state's intestacy law. This means that the state dictates who will receive the estate owner's property and in what proportion. While state intestacy laws do attempt to provide for a "fair" distribution of property, the state's "one-size-fits-all" will simply cannot reflect the specific wishes of the estate owner in regard to either property distribution or the unique needs of the estate owner's heirs. In addition, state intestacy laws require that the probate court appoint a guardian for any minor children. The court-appointed guardian, who may not even be a relative, may be required to post bond and the guardianship will be supervised by the probate court. Finally, when a person dies intestate, the probate court appoints an administrator of the estate. This administrator can be anyone of the court's choosing and is required to post bond, an additional expense that must be paid by the estate.

***The choice is yours...***

***you can draw your own will or the state will do it for you!***

### **The Advantages of Having a Will Include:**

- A will allows property to be transferred according to the estate owner's wishes, avoiding state intestacy laws.
- A will permits a parent, instead of the state, to name the guardian for any minor children or other dependents, such as a handicapped adult child.
- A will enables the estate owner to name an executor to administer the estate which, in some states, minimizes probate and its related expense.
- A will can lower estate settlement costs by minimizing estate taxes, waiving probate fees and bonds and streamlining the disposition of estate assets.
- Provisions in a will can defer distribution of a minor child's remaining share of the estate to a more mature age than 18 or 21.
- With a will, an estate owner can be certain that bequests of money or personal property to specific individuals or charitable organizations will be carried out.
- If the estate includes a business, a will can authorize the executor to operate the business until the estate is settled, with no personal liability on the executor's part.

## **YOUR SECURITY**

**by James Ray**

*Your security lies in your power to produce! I was speaking with a young man at the gym about the idea of security. He made the comment to me, "It must be nice to be in your position James, to have created a career with such security." Like so many, what this man failed to realize is that security in position or bank account are absolutely false. Do we measure our value by our income or salary? By having a certain title or award in our business? By having a certain romantic relationship? A certain degree or education level? The list is endless.*

**NONE of these things are true security -- only a temporary illusion.**

*So many times I have felt "secure" in some of the areas above, only to have some unexpected event come along and take the wind out of my sails. I bet you have experienced this as well -- haven't you? I looked this bright young man in the eyes and said, "Security is a state of mind." True security comes from knowing that you have the power to produce. Henry Ford was once asked, "What would you do if all your success and riches were taken away tomorrow?" He wisely responded, "I would find a human need and fill it -- and I would be a millionaire again in 5 years or less." You are secure - Right Now! Know it and Claim it! "The greatest asset you have to constantly preserve, maintain, enhance and develop is your own capabilities." Greater than any digit in a checkbook, title, relationship, or present circumstance. Develop yourself, and your results will flourish -- no matter what life throws your way. This unlimited power will be able to work and produce more fully through you.*

## UPCOMING EVENTS:

1. RETHINKING RETIREMENT DINNER WORKSHOP. DAHLGREEN'S COUNTRY CLUB, CARVER MN, JANUARY 6 AND 8, 6PM
2. OFFICE IN RED WING OPENING DECEMBER 1, 2014. 2000 WEST MAIN ST, SUITE 301. THE POTTERY BUILDNG.

## Views from the Field

*❖ When I was a young man, I felt the need to establish goals. Once established, I would single-mindedly pursue that achievement to the detriment of all other objectives. With blinders on, like a war horse, I would pursue a goal until it was achieved or overtaken. In many ways, this fundamentally focused approach to life resulted in success, awards, medals, ribbons, and promotion. The other result was defeat on many more lasting, and important fields of accomplishment.*

*In my practice, I see the opposite tendency in many people who come to me for help. They are careening through life without a playbook. What they think is a 'playbook' is really just a set of suggestions ingrained over a lifetime of work, struggling to make ends meet, advice from well-meaning friends. This is in addition to relentless TV and radio advertising about retirement preparation. Many are simply 'over informationed' into the fear or making the perfect the enemy of the good.*

*When I see this condition, it tells me these people need to slow down. We take each challenge and break it down in to workable pieces. I find the tools to snatch defeat from the jaws of victory; re-setting the assets to do a different task. My experience, changing from the bull in a china shop life philosophy to a more ordered approach has its benefits: my clients learn that going slow has its rewards.*

## THREE KEYS TO GREATNESS

*by Jim Rohn*

Several years ago I went into the studio and recorded a 56-minute video for teenagers called "Three Keys To Greatness." Although my focus was for teenagers, the principles I shared certainly apply to adults as well.

Recently I was asked to list these three things using one to two sentences for each. Now for your benefit here they are again.

**1) Setting Goals.** I call it the view of the future. Most people, including kids, will pay the price if they can see the promise of the future. So we need to help our kids see a well-defined future, so they will be motivated to pay the price today to attain the rewards of tomorrow. Goals help them do this.

**2) Personal Development.** Simply making consistent investments in our self-education and knowledge banks pays major dividends throughout our lives. I suggest having a minimum amount of time set aside for reading books, listening to audiocassettes, attending seminars, keeping a journal and spending time with other successful people. Charlie Tremendous Jones says you will be in five years the sum total of the books you read and the people you are around.

**3) Financial Planning.** I call it the 70/30 plan. After receiving your paycheck or paying Yourself, simply setting aside 10% for saving, 10% for investing and 10% for giving, and over time this will guarantee financial independence for a teenager. If a young person, or for that matter an adult, focused on doing these three simple things over along period of time I believe they will be assured success.

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