



## HOW MUCH WILL YOU EARN IN A LIFETIME?

**Your earning power -- your ability to earn an income --  
is your most valuable asset.**

Few people realize that a 30-year-old couple will earn 3.5 million dollars by age 65 if their total family income averages \$100,000 for their entire careers, without any raises.

### How Much Will YOU Earn in a Lifetime?

Your Future Earning Power If Your Family Income Averages:

Years to Age 65	\$50,000	\$100,000	\$250,000	\$500,000
40	\$2,000,000	\$4,000,000	\$10,000,000	\$20,000,000
35	1,750,000	3,500,000	8,750,000	17,500,000
30	1,500,000	3,000,000	7,500,000	15,000,000
25	1,250,000	2,500,000	6,250,000	12,500,000
20	1,000,000	2,000,000	5,000,000	10,000,000
15	750,000	1,500,000	3,750,000	7,500,000

Brought to you by:



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**About our firm:**

Jeffrey Bensman is pleased to announce the formation of Risk Reduction Strategies Inc. RRS will address the challenges businesses and their employees encounter attempting to address the rising cost of employee benefits. By establishing

<b>10</b>	500,000	1,000,000	2,500,000	5,000,000
<b>5</b>	250,000	500,000	1,250,000	2,500,000

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

**How much of this money will be available to achieve future financial objectives, such as funding a child's college education or enjoying a secure retirement?**

**How much of your earning power will you save and keep saved?**

## MESSAGES

*from the Masters...*

### THE DAY BEFORE YOU GO ON VACATION

*by Zig Ziglar*

How do you achieve employment security in a world where there is no employment security? I start with a question. How many of you consider yourself to be honest and at least reasonably intelligent? Can I see your hands, please? Okay. How many of you honest, intelligent people, as a general rule, get about twice as much work done on the day before you go on vacation as you normally get done? Can I see your hands, please? Well...Glad to see so many honest folks. Now I am going to ask you a long question, so stay with me all the way through. If we can figure out why and learn how and repeat it everyday without working any longer or any harder, does it make sense that we will be more valuable to ourselves, our company, our family and our community? Does that make any sense at all? The answer is "Yes."

I want to make it crystal clear that I am going to be talking to you about you, not going to be talking about anybody that's not here, but to you about you. You have already confessed that you are honest and intelligent. Now how many of you on the night before the day before vacation, got your laptop out or a sheet of paper out and said, "Now tomorrow, I've got to do this

strategic partnerships with organizations on the leading edge of innovation, RRS has positioned itself to provide cost efficient risk management tools to selective niche markets that deserve concierge service. An example of one of the niche markets RRS will serve initially is through the appointment of RRS to be a Strategic Marketing Partner of Prism. Prism is the only independent organization in the group and supplemental insurance marketplace that offers: – A means for meeting/expanding corporate Diversity goals – The strength of its product underwriters – The strength of its service providers who provide technology innovation – The Simplicity of a Single Source for "Best in Class" products and services

and this..." How many of you did that? Can I see your hand? We coined a very clever name for that. We call that goal setting. So, you set your goals. Then you got them organized in the order of their importance.

Let me encourage you to make one slight change there. If you have got to go give Charlie the worst possible news, and he is the 5th on the list of gotta do's, when you finish the first one, the next order on your mind is "Gotta talk to Charlie." Finish the second one, "Gotta talk to Charlie." See Charlie first. Get the disagreeable things and difficult things out of the way first. Free your mind, so you can concentrate on what else you have got to do. You got it organized. You accepted responsibility. You made the commitments. You know some people are about as committed as a kamikaze pilot on his thirty-ninth mission. They just don't make it a serious thing.

Now commitment is important whether it is to get your education, make one more call, whether it's to keep the marriage together, whatever. Commitment is important because when you hit the wall, not if, when you hit the wall, if you made a commitment, your first thought is, "How do I solve the problem?" If you haven't made the commitment, your first thought is, "How do I get out of this deal?" And we find literally what we are looking for. When you make that commitment, things happen. It shows that you really care about the other people there. It demonstrates that you are dependable. Even though you're leaving town, you're not going to leave an unfinished task for the other people to do. Your integrity comes through.

Now the beautiful thing about integrity, when integrity is part of you as a person and is part of your life, you do the right thing. When you do the right thing, you have nothing to feel guilty about. With integrity you have nothing to fear because you have nothing to hide. Now think about it, with guilt and fear both removed from your back, doesn't it just make sense that you can function more effectively? You will be freer to do the right thing always. Not only that, but that's the way you take steps up. You know Emerson said, "If you would lift me up, you've got to be on higher ground." And truer words were never spoken. You also, when you look at this, what you decide to do is you're going to work smarter; and you're optimistic you're going to get it done.

How many of you ever participated in organized, team sports? Can I see your hands? How many of you ever went home one night and said to your parents, "Mom or dad, you can't believe

## QUOTES from the Masters...

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### On Thoughts/ Thinking

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"Use your body right: warm it up before you put it under strain. Use your mind right: psyche it up before you put it under strain."

-- *Tom Hopkins*

"Success and failure are an inside game. Transform your thinking and you transform your world."

-- *James A. Ray*

"Your thoughts are the architects of your destiny."

-- *David O. McKay*

"You are in an ongoing process of becoming, growing, and developing in the direction of your dominant thoughts. What

the game plan the coaches worked out. Man alive, it was incredible. We're going to kill those suckers tomorrow. You can count on it." You were optimistic simply because you had a plan of action and so you were optimistic that the next day you were going to be able to get all of these things done.

Now some of us are born optimistic, and some are born pessimistic. For your information the 1828 Noah Webster does not have the word pessimist in it. It has the word optimist. Now I am a natural born optimist. I really am. I would take my last two dollars and buy a money belt with it. That's the way I'm put together; but the good news is if you are a natural born pessimist, you definitely, emphatically, positively can change. You are a pessimist by choice because you are what you are and where you are because of what's gone into your mind. You can change what you are; you can change where you are by changing what goes into your mind.

Anyway, the next day, you not only got there on time, you were a little early, and you immediately got started. You didn't stand around and say, "Well, I wonder what I ought to do now." You couldn't wait to get after it. You wanted to do the right thing, so you really got started in a big hurry. You were enthusiastic about it. You were highly motivated. You decisively move from one task to another. Now I am going to camp on this one for just a moment.

As a general rule, how many of you have noticed that people who have nothing to do want to do it with you? Can I see your hands? Okay. Now, on this day before vacation, when you finish one task, you move with purpose to another one. And people will not block you for that two-minute gossip session or four-minute or five-minute or six-minutes. I am absolutely convinced, no doubt about it that the listener has more to do with the gossiping than the speaker because if you don't listen, you're not going to have the guy or gal talking to you. They just aren't. When you move with purpose, people will step aside and let you go.

I will absolutely guarantee you, you will save a minimum of an hour a day in two-minute, three-minute, five minute things. An hour a day is five hours per week is 250 hours per year. That is six weeks of your life that you've wasted and six weeks of combination time that you have wasted with the people who were giving the gossip to you. What could you do with six extra weeks every year? You focus on the issue at hand. You are disciplined to stay with it until you finish, and the neat thing about discipline, Cybil Stanton gave me the best definition of it I

are they?"

-- *Brian Tracy*

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### **On Giving/ Abundance**

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"One of the greatest gifts you can give to anyone is the gift of attention."

-- *Jim Rohn*

"Develop a benevolent world view; look for the good in the people and circumstances around you."

-- *Brian Tracy*

"Give bouquets of business. Introduce your clients to each other so they can work and prosper together."

-- *Mark Victor Hansen*

have ever heard in her book *The Twenty Five Hour Woman*. "Discipline isn't on your back needling you with imperatives. It is at your side encouraging you with incentives."

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