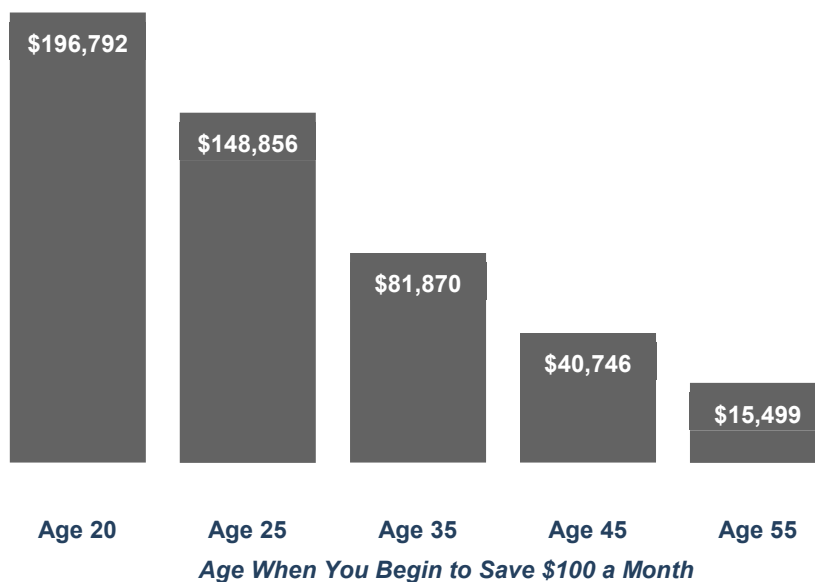


## THE PRICE OF DELAYING RETIREMENT SAVINGS

**"The eighth wonder of the world is compound interest."  
-- Albert Einstein**

**If \$100 a month is saved, what will the savings be worth at age 65, assuming a hypothetical 5% rate of return\*?**



\* This is a hypothetical illustration only and is not indicative of any particular investment or performance. It does not reflect the fees and expenses associated with any particular investment, which would reduce the performance shown in this hypothetical illustration if they were included. In addition, rates of return will vary over time, particularly for long-term investments.

**Delaying retirement savings can keep you  
from realizing your retirement dreams!**

Brought to you by:



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**About our firm:**

Thanks to the efforts of Father Michael J. McGivney, assistant pastor of St. Mary's Church in New Haven and some of his parishioners, the Connecticut state legislature on March 29, 1882, officially chartered the Knights of Columbus as a fraternal benefit society. The Order is still true to its founding principles of charity, unity and fraternity. The Knights were formed to render financial aid to members and their families. Mutual aid and assistance are offered to sick, disabled and needy members and their families. The Order has helped families obtain economic security and stability through its life insurance, annuity, Disability Insurance and long-term care programs, and has contributed time and energy worldwide to service in communities

## QUOTES

*from the Masters...*

### On Action

"Action eradicates fear. No matter what you fear, positive, self-affirming action can diminish or completely cancel that which you are fearful of."

**-- Mark Victor Hansen**

"Everyone who's ever taken a shower has an idea. It's the person who gets out of the shower, dries off, and does something about it that makes a difference."

**-- Nolan Bushnell**

### On Communication/ Persuasion

"Better understated than overstated. Let people be surprised that it was more than you promised and easier than you said."

**-- Jim Rohn**

"Never assume you understand. Ask the questions."

**-- Brian Tracy**

"Your audience of 1 or 1,000 will forgive you anything except being boring. Being too predictable is boring."

**-- Patricia Fripp**

## MESSAGES

*from the Masters...*

### WHEREVER YOU ARE, BE THERE

*by Jim Rohn*

One of the major reasons why we fail to find happiness or to create unique lifestyle is because we have not yet mastered the art of being.

While we are home our thoughts are still absorbed with solving the challenges we face at the office. And when we are at the office we find ourselves worrying about problems at home.

We go through the day without really listening to what others are saying to us. We may be hearing the words, but we aren't absorbing the message.

As we go through the day we find ourselves focusing on past experiences or future possibilities. We are so involved in yesterday and tomorrow that we never even notice that today is slipping by.

We go through the day rather than getting something from the day. We are everywhere at any given moment in time except living in that moment in time.

Lifestyle is learning to be wherever you are. It is developing a unique focus on the current moment, and drawing from it all of the substance and wealth of experience and emotions that it has to offer. Lifestyle is taking time to watch a sunset. Lifestyle is listening to silence. Lifestyle is capturing each moment so that it becomes a new part of what we are and of what we are in the process of becoming. Lifestyle is not something we do; it is something we experience. And until we learn to be there, we will never master the art of living well.

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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: (231) 648-6221).

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