MESSAGE FROM THE STATE VICE PRESIDENT

Right where we put ourselves…

Wow, November’s is already here! Pro football is in full swing, MLB is wrapping up another season and Thanksgiving is at our doorstep! Oh, and Christmas is holding on line two… It’s hard to believe we have less than two months until 2019 becomes history.

This year, like many before it, started with excitement and a laundry list of goals that I (and like you) wanted to achieve. Well, with less than two months remaining in 2019, I still have work to do. With the very little time remaining and the want to still accomplish the goals I have set for myself, the only way to achieve any positive outcome is to work this problem backward! Granted, everyone has heard of a New Year’s resolution, I, on the other hand, have devised a list of post-New Year resolutions. Statistics show that most New Year’s resolutions only survive a matter of weeks into the New Year only to be forgotten like a debt collector’s phone number. My post new year resolutions are a list of goals that I have set for myself to accomplish by the end of the year. You might be asking yourself, why do it this way? Well - I, like most Americans, procrastinate at most tasks. So, instead of having a full year to put off, reschedule, and fail at accomplishing my goals, I have established a different timeline. It is a proven fact that most Americans work harder and accomplish more when their backs are up against the wall.

Don’t believe me? Well, answer these questions: How much weight have you lost this year? Have you taken better care of yourself? Have you gotten to that, “Home Improvement” project? Have you been able to save more and spend less this year? For most of you, I can safely bet that I’m batting around 3 for 4 right now! In summary, most Americans have perfected the art of putting off until tomorrow.

You know, I often speak with individuals that openly admit they should have bought life insurance when they were younger (and while they were still insurable). I watch others as they shake their heads with disappointment because they did not convert their term insurance into permanent life insurance ten years earlier (when it was more affordable).

And I quietly listen to how people did not save enough to ensure a comfortable retirement.

Look, I get it! We all tend to believe that we have time, and there is always tomorrow. The fact is; eventually, we all realize there comes a day when our next tomorrow isn’t available. All of us have the power to accomplish the goals we have set for ourselves. With a few weeks remaining in 2019, I challenge you to maximize the time that you have left. Waiting until the end of the year (or the next tomorrow) won’t always be a given.