

MY WALLET: A TAKE ACTION NOW METAPHOR

Wallets are a very personal thing. The soft yet sturdy leather, the size, organization of the pockets, and color are all so important. I have found only a couple that were just right, the most recent purchase was a few years back. So, when I found that wallet, I just had to purchase it ... even though it was burgundy.

I have cars, shoes, socks, half of my t-shirts ... all black. But, I just had to get that wallet.

Fast forward three years, it's almost perfect. The leather is broken in to a smooth soft feel, the pockets hug the credit cards just right, and it's wearing well. No holes, no damage. And, as much as I love the wallet, it is the wrong color. I have stumbled across that same wallet in black a few times over the past few years, each time passing on it. I told myself that the one I bought in burgundy is fine and now it's broken in! But, I really want it in black.

Recently, I once again found that same wallet in black. And I thought to myself, had

I bought it a year ago, it would be broken in by now. So, I realized it's time. You can only change the future by taking action now. I purchased it, retired my burgundy wallet, and have exactly what I want. And, when that black wallet starts to wear in, I'll be even happier. But, that will not happen had I not taken action.

Many of us procrastinate on the important stuff. There is always a story. That's not to say the story is not valid or true, but a story nevertheless. That means delay. Not getting what you want or need.

People have a natural desire to improve. But, we cannot change the past; only the future and what you do now changes your future. Say "yes" to yourself and take action today on whatever it is you've delayed.

Since 1985, Ed Gaelick, CLU, ChFC, has helped people protect their families, their assets, their businesses and their employees. He specializes in life, disability and long term care insurance, employee and executive benefits. Ed has exceptional knowledge, integrity and a commitment to being relevant to his clients. Throughout his career, he has received many of the highest professional honors awarded in the insurance industry and is the go to insurance expert for various organizations. www.psi-consultants.com