

## Action required

New Year's is a time for reflection and for the making of resolutions that are soon to be broken. I don't think there has been a Dec. 31 in recent years when I have not been reminded of something purportedly written by a New York Life Insurance sales manager and spoken to his, probably inebriated, salesmen ? and especially to those who had boasted of the great things they were capable of doing.

?Another year we've just passed through; what new ideas came to you? How many big things did you do? Time left twelve fresh months in your care. How many of them did you share with opportunity and dare again where you so often missed? We do not find you on the list of maker's good; explain the fact!

?Ah no ?twas not the chance you lacked! As usual, you failed to act!?

**By Wes Keller**