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MESSAGES from the Masters

STOP THINKING "IF ONLY" by Tom Hopkins

"If only I could get a better break."
"If only I had some money."
"If only I would've married the right person."
"If only I worked for the right company."
"If only I had the right parents."

Do you pull back from taking full personal responsibility for yourself? Many of us do. We think that a parent, a teacher, a friend, a boss, a spouse, the company we worked for, or some governmental program should shoulder our burden for turning our lives into what we want them to be. This approach can't get the job done. Other people and organizations have too many pressing challenges and priorities of their own.

What does this mean? That you'll always be disappointed when you depend on others for the things you must do for yourself. It's so easy to justify the temptations of freeloading, to slide into being a follower, to fail to see the hidden price tag in the handout. Unless you take complete control of

your life and assume full personal responsibility for yourself, who will?

No one will.

Every dollar you earn is worth ten given to you. Earned money creates the self-image of self-reliance; given money creates the self-image of other-dependence. This is why some families stay on welfare for generations. Hangers-on and free-loaders are the most frustrated people on earth because they have created their own frustrations. You can't be successful and happy until you earn the respect of the toughest, hardest to fool, and most important judge in the world: yourself.

QUOTES from the Masters...On Decisions

"Decision making can sometimes seem like inner civil war." -- **Jim Rohn**

"I found every single successful person I've ever spoken to had a turning point and the turning point was where they made a clear specific unequivocal decision that they were not going to live like this anymore. That they were going to achieve success. And some people make that decision at 15 and some people make it at 50, and most people never make it at all." -- **Brian Tracy**



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About Our Firm...

McCormick-Klessig & Assoc., Ltd. provides individuals, families, small and medium sized businesses with complete coverage of personal and business risks in all product lines: Commercial Personal Life Accidental and Health (including group products).



Why People Buy Life Insurance

People Buy Life Insurance:

- **For the Death Benefit:**
 - To replace earning power at death
 - To pay for cash needs that arise at death
- **As a Disciplined Savings Program*:**
 - To help pay for educational costs
 - To supplement retirement income
 - To take advantage of business opportunities
 - For financial emergencies
- **Because of the Risk of Waiting:**
 - Insurability may be impaired or lost
 - Premiums are lower now than they will be at a higher age
 - To begin building cash values that may be used in the future for collateral
- **For the Tax Advantages:**
 - Death proceeds are received free of income tax
 - Cash value accumulations are tax deferred
 - Cash value loans or withdrawals* are free of tax, as long as the policy stays in force
 - Accelerated death benefits are received free of income tax
- **In Recognition of Personal Responsibility to:**
 - Family
 - Banker
 - Mortgage company
- **For the Flexibility:**
 - Benefits may be available regardless of whether the policyowner lives, quits, dies or becomes disabled
 - Life insurance is portable; benefits are not lost due to job changes

* Withdrawals and loans will reduce the policy's death benefit and cash value available for use.