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MESSAGES from the Masters

SUCCESS IS EASY, BUT SO IS NEGLECT by Jim Rohn

People often ask me how I became successful in that six-year period of time while many of the people I knew did not. The answer is simple: The things I found to be easy to do, they found to be easy not to do. I found it easy to set the goals that could change my life. They found it easy not to. I found it easy to read the books that could affect my thinking and my ideas. They found that easy not to do. I found it easy to attend the classes and the seminars, and to get around other successful people. They said it probably really wouldn't matter. Six years later, I'm a millionaire and they are all still blaming the economy, the government, and company policies, yet they neglected to do the basic, easy things.

In fact, the primary reason most people are not doing as well as they could and should, can be summed up in a single word: neglect.

It is not the lack of money - banks are full of money. It is not the lack of opportunity - America, and much of the Free World, continues to offer the most

unprecedented and abundant opportunities in the last six thousand years of recorded history. It is not the lack of books - libraries are full of books - and they are free! It is not the schools - the classrooms are full of good teachers. We have plenty of ministers, leaders, counselors and advisors.

Everything we would ever need to become rich and powerful and sophisticated is within our reach. The major reason that so few take advantage of all that we have is, simply, neglect.

Neglect is like an infection. Left unchecked it will spread throughout our entire system of disciplines and eventually lead to a complete breakdown of a potentially joy-filled and prosperous human life.

Not doing the things we know we should do causes us to feel guilty and guilt leads to an erosion of self-confidence. As our self-confidence diminishes, so does the level of our activity. And as our activity diminishes, our results inevitably decline. And as our results suffer, our attitude begins to weaken. And as our attitude begins the slow shift from positive to negative, our self-confidence diminishes even more...and on and on it goes.

So my suggestion is that when given the choice of "easy to" and "easy not to," you do not neglect to do the simple, basic, "easy," but potentially life-changing activities and disciplines.



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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).

Ask Yourself...

- Do your employees make a substantial contribution to the success of your business?
- Do you know the financial impact on your business of a high employee turnover rate?
- Have you ever lost employees to a competitor?
- Do you offer a competitive package of employee benefits?
- What employee benefits do your competitors offer to their employees?
- Are you concerned about the cost of employee benefits?
- Are you taking advantage of employee benefit plans to satisfy your personal financial security needs?

The Facts Are...

- Employees are frequently the glue that hold a business together.
- A good employee benefit plan can make it easier to recruit, hire and retain productive employees.
- When a quality employee terminates employment, it can result in a reduction in profits, increased competition, replacement costs and a loss of confidence among customers and creditors.
- A well-designed employee benefit program need not be cost prohibitive.
- Small business owners cannot rely on others to assist in achieving their personal financial security goals.

The objective of **employee benefit planning** is to assist you in evaluating the effectiveness of your current employee benefit plan, in deciding what benefits will be available to which employees, and in designing an employee benefit package to achieve your objectives.