

Christopher Wilcox
McCormick Klessig & Associates
PO Box 66
522 Clermont St.
Antigo, WI 54409

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MESSAGES from the Masters

AMERICA, A DEPOSITORY OF THE GIFTS OF THE WORLD by Jim Rohn

One of the major challenges for all of us in this new Millennium will be to learn to live together on this one planet we all share. Hopefully we will all discover that by living and working together, we will all benefit.

I believe America is a great example of this. Guess what has made America powerful? The blending of many ethnic streams that have come to America over the last 200+ years. No country has been such a depository of the gifts of the world like America. For over 200 years, people have come from all over the world to America, bringing with them their recipes and their food. Their music and their dance and their artistic ability. The gift of law and the gift of government. The gift of medicine and the gift of healing. The gift of religion and the gift of the work ethic.

All of this did not start here. All of it came here from all the countries of the world. In fact it is an incredible list - how many people outside their native countries live in America. The most Japanese outside of Japan live in America, the most Italians outside of

Italy live in America, the most Koreans outside of Korea live in America, the most Puerto Ricans outside of Puerto Rico live in America. You can go right down the list, country after country. The list is so long it's unbelievable, but that is what has made America so unbelievably powerful. The contribution of all the ethnic streams that have been coming here for over 200 years is incredible.

We must all now recognize what an incredible opportunity we all have before us, as this giant planet seems to get smaller all around us. And remember that it is our diversity that when mixed together can create genius. It is the combination of the soft sound of the flute and the crash of the cymbals that make up the brilliant sounds of the symphony orchestra. In our challenges to learn better how to live together, let us also find new opportunities to create future genius and miracles in our world and with each other.

QUOTES from the Masters...On Purpose

"A man without a purpose is like a ship without a rudder." -- **Thomas Carlyle**

"Let us endeavor so to live that when we come to die even the undertaker will be sorry." -- **Mark Twain**



Christopher Wilcox
PO Box 66
522 Clermont St.
Antigo, WI 54409
Office: (715) 627-4302
cwilcox@mccormickklessig.com
www.mccormickklessig.com

Quest Capital Strategies 25231 Paseo de Alicia, Suite 110
Laguana Hills, CA 92653-4615 (800) 527-9989 Member
FINRA and SIPC

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).



Charitable Gifts

What Is a Charitable Gift?

A charitable gift is a donation of cash or other property to, or for the interest of, a charitable organization. The gift is freely given with the primary intention of benefiting the charity.

Whether given during lifetime or after death, charitable gifts are eligible for a tax deduction, **but only if made to a qualified charitable organization**. For example, you may have a relative who has fallen on hard times, someone you choose to help with gifts of cash. While you may be motivated by charitable intentions in making these gifts, you cannot deduct them for either income tax or estate tax purposes.

In general, **qualified charitable organizations** include churches, temples, synagogues, mosques and other religious organizations, colleges and other nonprofit educational organizations, museums, nonprofit hospitals, and public parks and recreation areas. Gifts to these types of organizations qualify for a federal income tax deduction if made during your lifetime or, if made after your death, can be deducted from the value of your estate for federal estate tax purposes.

Why Consider a Charitable Gift?

People give to charities for a variety of reasons. They give:

1. Because they have compassion for the less fortunate.
2. From a belief that they owe something back to society.
3. To support a favored institution or cause.
4. For the recognition attained by making substantial charitable donations.
5. To benefit from the financial incentives our tax system provides for charitable gifts.

According to the Giving USA Foundation, individual giving accounted for almost 75% of all contributions to charitable organizations in 2007.

Source: Giving USA Foundation™ - Giving USA 2008

Whatever your reasons for giving, a careful review of the various types of charitable gifts can help make those gifts more meaningful, both to you and to the charities you choose to support. Please call my office if we can be of assistance.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. For more complete information, please contact my office at Office: (715) 627-4302.