

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

April 2009

MESSAGES from the Masters

SUCCESS IS A JOURNEY by Josh Hinds

Success is a journey - Often times I find that I have to continuously remind myself of my past achievements in order to keep myself from becoming discouraged (yes, I get discouraged at times). Sometimes it feels as though life is moving at 100 miles per hour.

Since many of my personal goals are attached to strict time frames, occasionally I don't reach the intended goal exactly on time. It's during these occasions that I find that keeping a record of my previous accomplishments is quite valuable in my pursuit of my goals.

When I get to a point where I am beginning to doubt myself, I quickly grab my journal. As I read through page after page, I am able to remind myself that just as before I was faced with various difficulties that stood in the way of the intended goals. However, by plugging on I was able to get past them. Journaling in my opinion is a fabulous way to remind ourselves

that success in reaching our dreams is very much a process. One that doesn't always come easy, yet is very much worth the effort it takes to make it manifest in your life.

I hope that you'll consider keeping a personal journal. It may very well help you charge your batteries back up as you move towards your intended goals.

QUOTES from the Masters...On Experience

"Don't let the learning from your own experiences take too long. If you have been doing it wrong for the last ten years, I would suggest that's long enough!" -- **Jim Rohn**

"For years I have been accused of making snap judgments. Honestly, this is not the case because I am a profound military student and the thoughts I express, perhaps too flippantly, are the result of years of thought and study." -- **George S. Patton**

"As we advance in life we learn the limits of our abilities." -- **James A. Froude**



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
Laguna 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).

Did You Know...

-
- At age 65, people face at least a 40% risk of entering a nursing home at some point in their lifetime and about 10% will have a stay of five years or longer.
(Source: AHIP, A Guide to Long-Term Care Insurance, 2004)
-
- Because women generally outlive men by several years, they face a 50% greater likelihood than men of entering a nursing home after age 65.
(Source: AHIP, A Guide to Long-Term Care Insurance, 2004)
-
- The average daily rate in 2008 for a private room in a nursing home was \$212, about the same as in 2007.
(Source: 2008 MetLife Market Survey of Nursing Home & Assisted Living Costs)
-
- The average length of a nursing home stay is about 2.4 years.
(Source: CDC/NCHS Health Care in America, Trends in Utilization; U.S. Department of Health and Human Services; January 2004)
-
- At an average daily rate of \$212, an average nursing home stay of 2.4 years currently costs about \$186,000, making it virtually unaffordable for many Americans.
-
- Medicare does not pay for long-term care services, as explained in the Social Security Statement mailed to workers each year:

“**About Social Security and Medicare...**Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors’ fees, drugs, and other medical services and supplies to people age 65 and older, as well as to people who have been receiving Social Security disability benefits for two years or more. **Medicare does not pay for long-term care, so you may want to consider options for private insurance** (emphasis added).”
-