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December 2009

MESSAGES from the Masters

Achieving Success by Expecting Success by Zig Ziglar

When you plan and prepare carefully, you can legitimately expect to have success in your efforts. When you recognize and develop the winning qualities that you were born with, the winner you were born to be emerges. Although not all your expectations are going to come to pass, you give yourself an infinitely better chance of succeeding by taking the proper steps. Regardless of your goal--losing weight, making more sales, furthering your education, earning a promotion, saving money for a new home or an exotic vacation--you can expect to achieve your goal if you plan and prepare for it.

Also understand that the path from where you are to where you want to be is not always smooth and straight. The reason for the twists and bumps is simple, and it has nothing to do with you. It has more to do with the fact that not everyone is as interested in your success as you are. Some people may accidentally hinder your efforts; others who are in competition with you and have little or no integrity may try to sabotage your efforts.

Keep in mind, though, that when you hit those roadblocks your character, commitment, and attitude are the determining factors in your success. Carefully review your plan of action, seek wise counsel, and be particularly careful to feed your mind good information. An optimistic, positive mind is far more likely to come up with creative solutions than a mind that dwells on setbacks and difficulties.

Bottom line: expect success and you can achieve it!

QUOTES from the Masters...On Self-Limiting Beliefs

"Being challenged in life is inevitable, being defeated is optional." -- **Roger Crawford**

"We would accomplish many more things if we did not think of them as impossible." -- **Chretien Malesherbes**

"If a man harbors any sort of fear, it percolates through all his thinking, damages his personality, makes him a landlord to a ghost." -- **Lloyd C. Douglas**

"The outer limit of your potential is determined solely by your own beliefs and your own confidence in what you think is possible." -- **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).

The purpose of a special needs trust is to provide financial assets for a disabled child's future care and well being, while maintaining the child's eligibility for government benefits.

Under current federal law, an individual with more than \$2,000 in assets is disqualified from most needs-based government benefits. State assistance programs may also be based on need. If your child were to receive an inheritance from you directly, it's highly probable that the inheritance would disqualify your child from receiving needed benefits. **Do not leave assets to the child directly.**

With a special needs trust, however, you leave assets to the trust. The trust is managed by a trustee, who then can use trust assets on your child's behalf. Special needs trust requirements are stringent, so it's important that you consult with an experienced attorney in setting one up.

In a properly-structured special needs trust, the trust holds title to the property for the benefit of the disabled child or adult. The assets in the special needs trust can then be used to provide for the needs of the disabled individual, as well as to supplement benefits received from government assistance programs. For example, trust assets can be used for:

- transportation, including purchase of a vehicle;
- training, rehabilitation or education programs;
- equipment;
- medical, dental and eyesight expenses;
- entertainment;
- insurance premiums;
- companion/home health aide expenses; and
- items to enhance quality of life/self esteem.

A special needs trust can hold cash, as well as title to stocks, bonds, mutual funds, real estate and personal property. In addition, it can own and/or be the beneficiary of life insurance policies. Another use for special needs trusts is to receive any proceeds from personal injury settlements without jeopardizing eligibility for government benefits.

In order to retain eligibility for government benefits, it's important that well-intentioned family members, such as grandparents, understand that their will should bequeath assets to the special needs trust, and not directly to the disabled individual.

Please contact my office if we can be of assistance.