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MESSAGES from the Masters

Your Dream Begins Today by Les Brown

What will your life be like when you've achieved your most deeply held dreams? Let's take a look at how you can start living your dreams this very day.

Do you have a dream, a vision of the life you wish to live? How specific is that dream? How clear is that vision? How do you intend to reach it? What obstacles stand in your way? Are your fears holding you back or are you using them to move you forward?

Your fears can actually lead you to success. Fear is an intense emotion. But that doesn't mean it has to control you, or even stop you. Fear can prepare you and push you forward just as strongly as it can hold you back. Fear heightens your awareness and increases your physical strength. Fear brings your mind to sharp focus. With all that going for you, does it make sense to just run and hide? Of course not. Fear gets you in shape to take action!

Are you waiting for things to get better before moving ahead? If you're serious about success; you need to start taking action today. If you're waiting for things to be perfect, you'll wait forever and nothing will ever get done.

The way to achieve is to bloom where you're planted, to do what you can, where you are, with what you have. It's easy to think up excuses for not taking action. "If only I had more hours in the day. If only I had a better job. If only I could meet the right person." But excuses won't bring you anything of value. You've got to change your "if only" into an "I will." "I will make better use of my time. I will work on improving my career. I will create and nurture my relationships."

Take a chance. Have faith in yourself. Your circumstances will improve when you make the effort to improve them. Start where you are right now. You have everything it takes to reach for whatever you desire. Stop wishing. Use your time, your energy, your thoughts and efforts to make it happen! You'll be glad you did!



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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).

Advance Directives are a way to "have your say" about the type of care you receive (or don't receive) in the event you suffer a catastrophic medical event, such as a stroke or an accident, that leaves you unable to communicate your wishes. Every adult should plan ahead by completing an Advance Directive that specifies his or her personal preferences in regard to acceptable and unacceptable medical treatments. There are two types of Advance Directives:

Living Will

A Living Will states your preferences regarding the type of medical care you want to receive (or don't want to receive) if you are incapacitated and cannot communicate. You specify the treatment you want to receive or not receive in different scenarios.

Medical Power of Attorney

Also known as a durable power of attorney for health care or a health care proxy, a Medical Power of Attorney names another person, such as your spouse, daughter or son, to make medical decisions for you if you are no longer able to make medical decisions for yourself, or you are unable to communicate your preferences.

Note that a Medical Power of Attorney is not the same as a Power of Attorney, which gives another person the authority to act on your behalf on matters you specify, such as handling your financial affairs.

Important Points to Remember

- Each state regulates Advance Directives differently. As a result, you may wish to involve an attorney in the preparation of your Advance Directive.
- You can modify, update or cancel an Advance Directive at any time, in accordance with state law.
- If you spend a good deal of time in several states, you may want to have an Advance Directive for each state.
- Make sure that the person you name to act for you - your health care proxy - has current copies of your Advance Directive.
- Give a copy of your Advance Directive to your physician and, if appropriate, your long-term care facility.

Please contact my office if we can be of assistance.