

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

**November 2009**

### **MESSAGES from the Masters**

#### ***A Sense of Urgency Is Tremendous by Charlie "T" Jones***

Perhaps my findings are not the only solution, but with all my heart I believe the fires of greatness in our heart can be kept aglow only after we develop a sense of urgency and importance for what we are doing. I mean a sense of urgency to the extent that we feel it is a matter of life and death; and it is a matter of life and death, for in growing we are alive and in quitting we are dying in a sense. If you don't believe this, talk to anyone who has lost the sense of urgency of getting things done and has been drifting in complacency, mediocrity and failure. If you are without a sense of urgency in your work, you know what I mean.

A sense of urgency is that feeling that lets you know yesterday is gone forever, tomorrow never comes. TODAY is in your hands. It lets you know that shirking today's task will add to wasted yesterdays and postponing today's work will add to tomorrow's burden. The sense of urgency causes you to accomplish what today sets before you. Thank God for the sense of urgency that can change a dull, shabby existence into a sparkling life. Right now, ask

God to give you a sense of urgency. Believe that He did, and then act accordingly.

### **QUOTES from the Masters...On Stewardship**

"Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones tend to take care of themselves." -- **Dale Carnegie**

"If you wish to have power and influence over the many, be faithful (disciplined) when there is just a few. If you have a few employees, a few distributors, a few people, that's the time to stay in touch and be totally absorbed – when there is just a few." -- **Jim Rohn**

"I am only one; but still I am one. I cannot do everything, but I still can do something. I will not refuse to do the something I can do." -- **Helen Keller**

"Use what talents you possess; the woods would be very silent if no birds sang except those that sang best." -- **Henry Van Dyke**



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).

If you have a child (or grandchild) with a disability, one of the most important questions you may ask yourself is...

### **What's going to happen to my child when I'm no longer here?**

To a large degree, the answer to that question will depend on the steps you begin taking today in order to arrange for your child's future well being.

Planning for special needs children is a complex process that begins with an initial assessment. In planning for your special needs child, there are certain initial steps you should take, such as:

- 1. Assess your child's prognosis:** Will your child ever be able to earn a living...manage assets...live independently? Your evaluation of issues such as these will then guide you in the type of planning you need to complete in order to provide for your child. If you're unsure about your child's future prognosis, be conservative in your assumptions. You can always change your plans in the future.
- 2. Review your financial situation:** What assets do you have available to provide for your child's future financial needs? What can you do to accumulate additional assets for your child's care?
- 3. Living arrangements:** Where do you want your child to live after your death, or if you become physically unable to care for your child? Will your child need a guardian (or conservator)?
- 4. Government benefits:** Do you know what government benefits are available and what the requirements are to qualify for these benefits? Government benefits and their requirements can play a major role in your child's future well being. Be aware, however, that improper or careless planning could make your child ineligible for certain benefits. Government benefits fall into two groups:
  - **Entitlement Programs:** Eligibility for entitlement programs is based on meeting certain requirements, such as age, disability or blindness. An individual who, for example, meets the required definition of disability is entitled to receive benefits, regardless of that individual's financial situation.
  - **Needs-Based Programs:** In order to receive benefits from a needs-based program, a disabled individual cannot have income or assets above stated amounts.

**Please contact my office if we can be of assistance.**