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January 2010

MESSAGES from the Masters

SIMPLICITY & DIGNITY by Zig Ziglar

A parent or teacher who treats a child with dignity builds the self-esteem of the child and automatically increases the child's performance, which generally improves the child's conduct. An employer who treats employees with respect and dignity builds loyalty and increased productivity.

You treat another person, regardless of age, with dignity when you courteously listen to him or her and respond in a thoughtful manner. You treat others with dignity when you show them respect, regardless of their occupation, sex, race, creed or color. And when you treat others with respect and dignity, your own self-respect and sense of dignity improve.

Simplicity and dignity make a powerful combination. When you strive for dignity and use simplicity as a yardstick, you've just elevated your possibilities for accomplishment.

QUOTES from the Masters...On Motivation

"The best motivation is self-motivation. The guy says, 'I wish someone would come by and turn me on.' What if they don't show up? You've got to have a better plan for your life." -- **Jim Rohn**

"Desire is the starting point of all achievement, not a hope, not a wish, but a keen pulsating desire which transcends everything." -- **Napoleon Hill**

"The only real limitation on your abilities is the level of your desires. If you want it badly enough, there are no limits on what you can achieve." -- **Brian Tracy**

"The difference between the impossible and the possible lies in a man's determination." -- **Tommy Lasorda**



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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).

2009 Qualified Plan Contribution/Benefit Limitations:

Type of Plan	Maximum Deductible 2009 Contributions/Benefits (applied to the first \$245,000 of compensation only)
Money Purchase Pension Plan	Annual additions cannot exceed the lesser of 100% of the participant's compensation or \$49,000.
Profit-Sharing Plan	Annual additions to individual plan participants cannot exceed the lesser of 100% of the participant's compensation or \$49,000.
401(k) Plan	<p>Employer contributions: Up to 15% of covered payroll.</p> <p>Elective employee deferrals: \$16,500 (\$22,000 if age 50 or older)</p> <p>Allocation limits: Total of employer contributions and elective employee deferrals cannot exceed the lesser of 100% of a participant's compensation or \$49,000.</p>
Simplified Employee Pension (SEP) Plan	Annual additions cannot exceed the lesser of 25% of the participant's compensation or \$49,000.
SIMPLE Plan (401(k) or IRA)	Maximum annual salary reduction deferral: \$11,500 (\$14,000 if age 50 or older)
Salary Reduction SEP (established before 1997)	Maximum annual elective deferral: \$16,500 (\$22,000 if age 50 or older)
Target Benefit Pension Plan	Annual additions cannot exceed the lesser of 100% of the participant's compensation or \$49,000.
Defined Benefit Pension Plan	Benefit provided cannot exceed the lesser of 100% of the average of the participant's highest three consecutive years of compensation or \$195,000.
Tax-Sheltered Annuity	Maximum annual salary reduction: \$16,500 (\$22,000 if age 50 or older)
Section 457 Plan	Maximum annual deferral: \$16,500 (\$22,000 if age 50 or older)
Note:	Withdrawals from a qualified plan prior to age 59-1/2 may be subject to a 10% early withdrawal penalty, as well as taxation.

Are you taking full advantage of the power of tax deductions and tax-deferred accumulations in your retirement planning?