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## MESSAGES from the Masters

### ***BUILDING A SUCCESSFUL TEAM by Jim Rohn***

Once you've set a goal for yourself as a leader, the challenge is to find good people to help you accomplish that goal. Gathering a successful team of people is not only helpful, it's necessary.

So to guide you in this daunting task of picking the right people, I'm going to share with you a four-part checklist.

#### **Number One: Check each candidate's history.**

Seek out available information regarding the individual's qualifications to do the job. That's the most obvious step.

#### **Number Two: Check the person's interest level.**

If they are interested, they are probably a good prospect. Sometimes people can fake their interest, but if you've been a leader for a while, you will be a capable judge of whether somebody is merely pretending. Arrange face-to-face conversation, and try to gauge his or her sincerity to the best of your ability.

#### **Number Three: Check the prospect's responses.**

A response tells you a lot about someone's integrity, character, and skills. Listen for responses like these: "You want me to get there that early?" "You want me to stay that late?" "The break is only ten minutes?" You can't ignore these clues. A person's responses are a good indication of his or her character and of how hard he or she will work.

**And Number Four: Check results.** The name of the game is results. How else can we effectively judge an individual's performance?

There are two types of results to look for. The first is **activity results**. Specific results are a reflection of an individual's productivity.

The second area you need to monitor is **productivity**. The ultimate test of a quality team is measurable progress in a reasonable amount of time. And here's one of the skills of leadership: be up front with your team as to what you expect them to produce. Don't let the surprises come later.

When you're following this four-part checklist, your instincts obviously play a major role. And your instincts will improve every time you go through the process. Remember, building a good team will be one of your most challenging tasks as a leader. It will reap you multiple rewards for a long time to come.



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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).

### *Ask Yourself...*

What impact would the ***death or disability of an owner or key employee*** have on the continued success of your business?

**Objective:**  
**Indemnify the Business  
for the Loss of a Key  
Employee**

**Issues to Consider:**

- Do you have key employees who make a substantial contribution to the success of your business?
- Do you know what the financial impact on your business would be if a key employee, including yourself, died?

**Objective:**  
**Address the Financial  
Consequences of an  
Owner's or Key  
Employee's Disability**

**Issues to Consider:**

- How would you continue your income in the event you were disabled?
- What would the impact on cash flow be of continuing an income to you, if disabled, or to a disabled key employee?
- If you were sick or hurt and unable to work, how would your ongoing business overhead expenses be paid?

**Objective:**  
**Guarantee Business Loan  
Repayment at an  
Owner's Death**

**Issues to Consider:**

- When your business borrows money, do you have to sign for the loan once or twice?
- How are business loans to be repaid in the event of your unexpected death? Are your personal assets at risk?
- What would the consequences to your business be of having to repay business loans after your death?