

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

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MESSAGES from the Masters

WHAT IS YOUR BASIC RESOURCE? by Tom Hopkins

What is your most basic resource? It's not money, not brains, not who you know. Your basic resource is time. Unless you use your time well, you'll never even get a glimpse of what your potential is. Using your time well isn't easy -- which is why so few people do it. We all have challenges with organizing our lives, setting priorities, and planning our time.

Regardless of what you do in life, time is money. If I gave you a check for \$86,400 and said, "From this moment you have 24 hours to invest it. You can invest in anything you want to with this money. Whatever you don't invest, I get back tomorrow at this exact same moment." What would you do during the next 24 hours? You'd be out there working hard and fast to invest that \$86,400, wouldn't you?

That being your attitude, why aren't you busily investing as much as you can of the 86,400 seconds given to you every day? That's right -- at the beginning of every day we're all given 86,400 seconds. As each second ticks by, we've lost the

benefit of it forever unless we find a way to invest that moment in the future.

The seconds of your life -- and that's the way you live it, one second at a time -- can be invested in countless ways that will bring you a future return. Many of these ways will give you repeated returns stretching over many years. You can invest your seconds in the creation of future income, in gaining new knowledge and acquiring useful skills, in making contacts, in enhancing your personal life. The methods of gaining future benefits from present time are myriad. And so are the ways of wasting time. The seconds you squander vanish forever with no potential return. If you don't invest your daily treasure of 86,400 seconds wisely, in essence you hand them back at the end of each day to the force that gave them to you. So, invest your time wisely.

QUOTES from the Masters...On Life

"Life is no brief candle to me. It is a sort of splendid torch which I have got a hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations." -- **George Bernard Shaw**

"Life is what we make it. Always has been, always will be." -- **Grandma Moses**



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).



The Choice Is Yours

The Choice Is Yours... Plan Now...or...Pay Later!

Spending a little time and money **NOW** in planning your estate can yield substantial benefits...

- You have the opportunity to arrange your estate in such a way as to minimize taxes and estate settlement costs, leaving more of your assets to your family.
- You are able to accomplish your goals and objectives for the disposition of your assets.
- Your family can continue to benefit from your knowledge and experience, even after you are gone.

The alternative is to let others -- the courts, attorneys -- do your estate planning after your death.

The end result of this choice is usually increased costs, delays and frustration for your family.