

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

March 2010

MESSAGES from the Masters

PERSISTENCE by Les Brown

I believe there are three kinds of people. There are winners, who know what they want and understand their potential and the possibilities. They take life on. Next are losers, who don't have a clue as to who they are. They allow circumstances to shape their lives and their self-image. I believe there is a third group as well. This consists of potential winners whose lives are just slightly out of alignment. I call them wayward winners. It may be that they just need to learn how to be real winners. Perhaps they've hit a bump or two that has knocked them off course and they are temporarily befuddled.

Wayward winners are not lost souls; they just need some tweaking and coaching and nudging to get them back on course. Right now, there are many wayward winners out there who still believe that they have untapped talents. They plunge onward, believing that sooner or later they will find their way again. Other wayward winners have temporarily given up. They are damaged and disoriented, their confidence badly eroded. They tend to drift through life numbly.

It is difficult for others to understand the rawness of a broken heart or the aching emptiness of an unguided spirit. Wayward winners know that there are possibilities out there, but too often they feel locked out from them. Some are afraid to risk any more because of what they have risked and lost already.

I know now that as difficult as it may be for wayward winners to do, it is necessary to continue to test themselves. Even though you have been hurt before, it is the only way to grow. You know there are going to be tough times as you go about changing your life, so brace yourself and you will be able to handle them.

Try this technique to help you through the difficult times of change and growth. Find four reasons why you cannot succumb to your fears and your troubles. For example: You have not yet tapped the talents given you. You want to leave something more for your children. You want to live life rather than letting life live you. You want to do what makes YOU happy.

It is in these rocky moments of bringing change to your life that you discover who you are. In prosperous times, you build what is in your pocket. In tough times, you strengthen what is in your heart, which is when you gain insight into yourself that leads to self-mastery and an expansion of your consciousness as a life-force in both your personal and professional lives.



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 Estate Probate Process

What Is Probate?

Probate is simply the Latin word for **prove**, which means that the estate probate process is the process by which your will is brought before a court to prove that it is a valid will. The courts charged with this responsibility are generally known as **probate courts** which, depending on where you live, may actually supervise the administration or settlement of your estate.

The probate process is governed by state statutes that are intended to accomplish three primary objectives:

1. To preserve estate assets.
2. To protect the rights of creditors in the payment of their claims before the estate is distributed to the heirs.
3. To assure that the heirs receive their inheritance in accordance with the terms of the estate owner's will.

Once the estate's personal representative (executor or administrator if the estate owner died without naming a personal representative) is approved by the probate court and posts any bond that is required, the probate process generally proceeds as follows:

The personal representative must "prove up" the will - prove that it is a valid will signed by the estate owner who was competent and not under duress or influence at the time of signing.



Notice must be given by the personal representative to all creditors to make prompt claim for any money owned to them by the estate.



The personal representative must prepare and file an inventory and appraisal of estate assets.



The personal representative must manage and liquidate estate assets as appropriate to pay all debts, fees and taxes owed by the estate.



Finally, the remaining estate must be distributed to the heirs in accordance with the estate owner's will (or the state laws of intestacy if there was no will).

It is not uncommon for the probate process to require a year or more and considerable expense before the estate is finally settled. Proper planning, however, can serve to minimize the impact of the probate process on your estate and heirs.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. For more complete information, please contact me (Office: (715) 627-4302).