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MESSAGES from the Masters

AN ACCUMULATION OF RICHES by Brian Tracy

LITTLE THINGS MEAN A LOT

One of the greatest success principles of all is called the Law of Accumulation. This law says that everything great and worthwhile in human life is an accumulation of hundreds and sometimes thousands of tiny efforts and sacrifices that nobody ever sees or appreciates. It says that everything accumulates over time.

LEARN WHAT YOU NEED TO LEARN

There are three areas where the law of accumulation is important. The first is in the area of knowledge. Your body of knowledge is a result of hundreds, perhaps thousands, of small pieces of information.

SAVE YOUR MONEY

The second area where the Law of accumulation works is with regard to money. Every large fortune is an accumulation of hundreds and thousands of small amounts of money, and the place to start is to take any amount of money that you can right now and begin to save it.

ATTRACT RICHES INTO YOUR LIFE

Start to put savings aside and it starts to attract into your life and into your work all the money that you need to achieve your goals. The reason why most people retire poor is they never put the initial savings aside to start with.

GET THE EXPERIENCE YOU NEED

The third area where the law of accumulation applies is in the area of experience. You'll find that successful people in any field are those who have far more experience in that field than the average. And there is nothing that replaces experience.

EVERYTHING COUNTS

But the fact is that until you move out of the comfort zone and get the experience from making the mistakes, it's not possible for you to grow and become capable of earning the kind of money that you desire. Now here's the key to the law of accumulation. It says that everything counts. Everything that you do counts.

USE YOUR TIME WELL

If what you are doing is not moving you towards your goals, then it's moving you away from your goals. Nothing is neutral. Everything counts. The law of accumulation says that everything counts.



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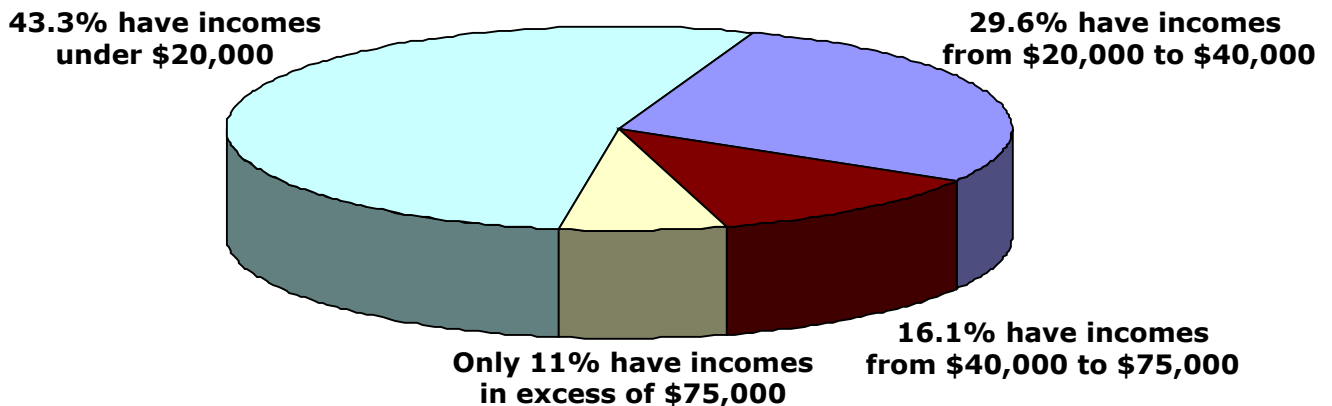
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McCormick-Klessig & Assoc., Ltd. provides individuals, families, small and medium sized businesses with complete coverage of personal and business risks in all product lines: Commercial Personal Life Accidental and Health (including group products).

How Many People Are Financially Independent During Retirement?

Most people want to be financially independent during their retirement years. Government statistics, however, tell a different story.

According to the Social Security Administration, of people age 65 and older:



Source: Social Security Administration, Office of Policy, Income of the Population 55 or Older, 2006; released February 2009

Which group will you be in?

The secret to financial independence at retirement is to commit to a plan today, while you're working and earning an income, a portion of which can be saved for your future financial security!

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).