

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

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MESSAGES from the Masters

Change Begins with Choice by Jim Rohn

Any day we wish; we can discipline ourselves to change it all. Any day we wish; we can open the book that will open our mind to new knowledge. Any day we wish; we can start a new activity. Any day we wish; we can start the process of life change. We can do it immediately, or next week, or next month, or next year.

We can also do nothing. We can pretend rather than perform. And if the idea of having to change ourselves makes us uncomfortable, we can remain as we are. We can choose rest over labor, entertainment over education, delusion over truth, and doubt over confidence. The choices are ours to make. But while we curse the effect, we continue to nourish the cause. As Shakespeare uniquely observed, "The fault is not in the stars, but in ourselves." We created our circumstances by our past choices. We have both the ability and the responsibility to make better choices beginning today. Those who are in search of the good life do not need more answers or more time to think things over to reach better conclusions. They need the truth. They need the whole truth. And they need nothing but the truth.

We cannot allow our errors in judgment, repeated every day, to lead us down the wrong path. We must keep coming back to those basics that make the biggest difference in how our life works out. And then we must make the very choices that will bring life, happiness and joy into our daily lives.

And if I may be so bold to offer my last piece of advice for someone seeking and needing to make changes in their life - If you don't like how things are, change it! You're not a tree. You have the ability to totally transform every area in your life - and it all begins with your very own power of choice.

QUOTES from the Masters...On Experience

"Don't let the learning from your own experiences take too long. If you have been doing it wrong for the last ten years, I would suggest that's long enough!" -- **Jim Rohn**

"For years I have been accused of making snap judgments. Honestly, this is not the case because I am a profound military student and the thoughts I express, perhaps too flippantly, are the result of years of thought and study." -- **George S. Patton**

"As we advance in life we learn the limits of our abilities." -- **James A. Froude**



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).

Did You Know...

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- At age 65, people face at least a 40% risk of entering a nursing home at some point in their lifetime and about 10% will have a stay of five years or longer.
(Source: AHIP, A Guide to Long-Term Care Insurance, 2004)

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- Because women generally outlive men by several years, they face a 50% greater likelihood than men of entering a nursing home after age 65.
(Source: AHIP, A Guide to Long-Term Care Insurance, 2004)

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- The average daily rate in 2009 for a private room in a nursing home was \$219, an increase of 3.3% from 2008.
(Source: 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs)

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- The average length of a nursing home stay is about 2.4 years.
(Source: CDC/NCHS Health Care in America, Trends in Utilization; U.S. Department of Health and Human Services; January 2004)

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- At an average daily rate of \$219, an average nursing home stay of 2.4 years currently costs about \$192,000 making it virtually unaffordable for many Americans.

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- Medicare does not pay for long-term care services, as explained in the Social Security Statement mailed to workers each year:

"About Social Security and Medicare...Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors' fees, drugs, and other medical services and supplies to people age 65 and older, as well as to people who have been receiving Social Security disability benefits for two years or more. **Medicare does not pay for long-term care, so you may want to consider options for private insurance** (emphasis added)."

Please contact my office if you're interested in discussing possible long-term care funding solutions.