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MESSAGES from the Masters

Thinking Like a Farmer by Jim Rohn

One of the difficulties we face in our industrialized age is the fact we've lost our sense of seasons. Unlike the farmer whose priorities change with the seasons, we have become impervious to the natural rhythm of life. As a result, we have our priorities out of balance. Let me illustrate what I mean:

For a farmer, springtime is his most active time. It's then when he must work around the clock, up before the sun and still toiling at the stroke of midnight. He must keep his equipment running at full capacity because he has but a small window of time for the planting of his crop. Eventually winter comes when there is less for him to do to keep him busy.

There is a lesson here. Learn to use the seasons of life. Decide when to pour it on and when to ease back, when to take advantage and when to let things ride. It's easy to keep going from nine to five year in and year out and lose a natural sense of priorities and cycles. Don't let one year blend into another in a seemingly endless parade of tasks and

responsibilities. Keep your eye on your own seasons, lest you lose sight of value and substance.

QUOTES from the Masters...On Personal Responsibility

"It is not what happens that determines the major part of your future. What happens, happens to us all. It is what you do about what happens that counts." -- **Jim Rohn**

"Our ultimate freedom is the right and power to decide how anybody or anything outside ourselves will affect us." -- **Stephen Covey**

"99% of the failures come from people who have the habit of making excuses." -- **George Washington Carver**

"Peak performance begins with your taking complete responsibility for your life and everything that happens to you." -- **Brian Tracy**

"The amount of satisfaction you get from life depends largely on your own ingenuity, self-sufficiency, and resourcefulness. People who wait around for life to supply their satisfaction usually find boredom instead." -- **Dr. William Menninger**



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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).

In planning for financial security in retirement, an annuity can be used to satisfy two basic objectives:

1. To accumulate retirement assets on a tax-deferred basis.

If you're already contributing the maximum to IRAs and any employer-sponsored retirement plans and need to save more for retirement, a deferred annuity may be the answer to your retirement savings need.

2. To convert retirement assets into an income that you cannot outlive.

On the other hand, if you're near or at retirement, an immediate income annuity can be used to convert existing retirement assets into a lifetime income.

An annuity is a long-term savings plan that can be used to accumulate assets on a tax-deferred basis for retirement and/or to convert retirement assets into a stream of income.

While both are insurance contracts, an annuity is the opposite of life insurance:

- **Life insurance** provides financial protection against the risk of dying prematurely.
- **An annuity** provides financial protection against the risk of living too long or of being without sufficient assets during retirement.

If you are already contributing the maximum to an IRA and/or an employer-sponsored retirement plan, a **deferred annuity can be an excellent way to save for financial security in retirement.**

If you're near retirement or already retired, an **income annuity can help overcome the "risk of living too long" by providing a stream of income that you cannot outlive.**

Contact my office if you'd like additional information on the role an annuity could play in your retirement planning.