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## **MESSAGES from the Masters**

### **Heart by Zig Ziglar**

Some things cannot be measured, and the heart is one of them. I think of three former NFL football stars. Mike Singletary, according to the experts, was too short and his 40-yard speed was not that great. However, they could not measure his heart and they did not measure his speed for the first five to fifteen yards, and at that distance he was exceptionally fast.

As a result, when a running back broke through the line of scrimmage...Singletary was able to stop him in the first couple of yards. That made quite a difference.

Emmitt Smith's 40-yard speed was not earth shattering...(but) again, the experts could not measure his heart nor the burst of speed he was able to generate the instant he touched the ball. As a result, he was able to break through the hole at the line and pick up five to eight yards on a consistent basis and frequently break for much longer runs.

Jerry Rice is the other classic example. His 40-yard speed also was not record-breaking, but his commitment to excellence (was) not measurable. Videotape of Jerry Rice shows him running stride for

stride downfield with a defensive back until the pass is thrown to him. At that point, Jerry turns on the afterburners and frequently leaves the defensive back well behind.

There's something here for all of us to learn. We can measure I.Q., speed, strength and a host of other things, but the will to win and the commitment to excellence will enable a person of average ability to excel. So, use what you've got, including your heart, and I'll SEE YOU AT THE TOP!

## **QUOTES from the Masters...On Belief**

"Live your beliefs and you can turn the world around." -- **Henry David Thoreau**

"Whatever you believe with emotion becomes reality. You always act in a manner consistent with your innermost beliefs and convictions." -- **Brian Tracy**

"Somehow I can't believe that there are any heights that can't be scaled by a man who knows the secrets of making dreams come true. This special secret - curiosity, confidence, courage, and constancy, and the greatest of all is confidence. When you believe in a thing, believe in it all the way, implicitly and unquestionably." -- **Walt Disney**



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### **About Our Firm...**

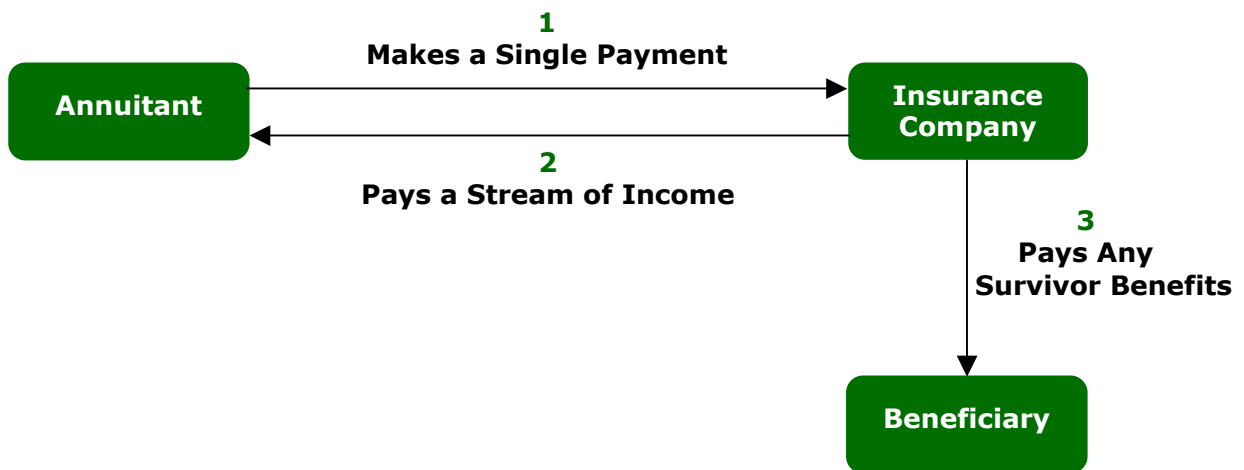
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### How Can an Income Annuity Protect Against the Risk of Living Too Long?

The purpose of an annuity is to protect against the financial risk of living too long...the risk of outliving retirement income...by providing an income guaranteed\* for life.

In fact, an annuity is the **ONLY** financial vehicle that can systematically liquidate a sum of money in such a way that income can be guaranteed\* for as long as you live!

#### Here's How an Income Annuity Works:



- 1.** The annuitant pays a single premium to an insurance company.
- 2.** Beginning immediately or shortly after the single premium is paid, the insurance company pays the annuitant an income guaranteed\* to continue for as long as the annuitant is alive, assuming the annuitant selects a life income option. There are other payout options also available.
- 3.** The insurance company pays survivor benefits, if any, to the annuitant's designated beneficiary after the annuitant's death.

\* Guarantee is based on the continued claims-paying ability of the issuing insurance company.

**Please contact my office if you're interested in discussing possible income annuity solutions to the "risk of living too long."**