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MESSAGES from the Masters

Simple Communications by Zig Ziglar

When I entered the sales world, one of the first things my manager taught me was to keep my presentation so clear and uncluttered that a child could understand what I was saying. This advice has had a lasting impact on my life. I frequently remind my audiences that I speak and write at the 7th grade, 9th month level. I do this because I've discovered that at that level virtually everyone can clearly understand the message.

As my friend, Dr. Steve Franklin, a college professor from Emory University who taught me this, said, "The great truths in life are the simple ones. You do not need three moving parts and four syllables for it to be significant." He then pointed out that "There are only three pure colors--but look what Michelangelo did with them. There are only seven notes, but look at what Chopin, Beethoven and Vivaldi did with them. For that matter, look at what Elvis did with two!"

Most of us prefer things we can understand. Lincoln's Gettysburg Address is short and clear with nearly 80 percent of the words only one syllable. "God is love"-three words, all of them one syllable.

Seriously, now, when you ask someone what they had for breakfast, would you really appreciate it if they responded that they had the "upper part of a hog's hind leg, with two oval bodies encased in a shell laid by a female bird?" Or would you prefer to have the person answer, "We had ham and eggs for breakfast"?

And remember, language changes. At one time we referred to a person who spread rumors around the office as a "gossip." Now that person is called an "information specialist."

Personally, I prefer simple, clear, direct communications. I'm convinced that most people do. Keep your communications "simple," and I'll SEE YOU AT THE TOP!

QUOTES from the Masters...On Emotions

"Never apologize for showing feeling. When you do so, you apologize for the truth." -- **Benjamin Disraeli**

"The tears that you spill, the sorrowful, are sweeter than the laughter of snobs and the guffaws of scoffers." -- **Khalil Gibran**



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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 purchasing long-term care insurance, it is important to select coverage that matches your needs and preferences. As you evaluate various policy features and benefits, however, keep in mind that the choices you make can affect the premiums you pay and the benefits you are entitled to receive.

Covered Services	What services are covered by the policy? Does the policy offer "shared care," where two people can share the pool of benefits provided by the policy?
Benefit Amount	What is the daily benefit amount? Is it payable only while you are confined to a nursing home, or is a benefit also payable for home health care and other care alternatives? Does the policy have a maximum lifetime benefit?
Benefit Period	For how long are benefits payable? In a nursing home? At home? For an assisted living facility?
Elimination Period	When do benefits begin? For nursing home care? Home health care? An assisted living facility?
Maximum Lifetime Benefit	Does the policy have a maximum lifetime benefit? If so, what is it?
Pre-Existing Conditions	Are pre-existing conditions covered the same as any other conditions? If not, how long must you wait before they are covered?
Excluded Conditions	Are any conditions, such as Alzheimer's Disease, senility or dementia, excluded from coverage?
Inflation	Are benefit amounts adjusted to reflect increasing long-term care costs? How?
Prior Hospital Stay	Is a prior hospital stay required in order to receive benefits? Are medical certifications required in order to receive benefits?
Spousal Discount	Does the insurance company offer a discount when both spouses purchase long-term care insurance policies?
Premiums Waived	Are premiums waived after you begin receiving benefits? When?
Guaranteed Renewable	Can you renew the coverage for life, so long as you pay the premiums when due?
Premium Increases	Can your premiums be increased? How often? Under what conditions?

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