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MESSAGES from the Masters

SIMPLE WAYS TO MAKE YOUR GOALS WORK FOR YOU! by Chris Widener

Goals. Most people have a love-hate relationship with goals. They love them because they are such a great idea and a wonderful way to motivate us to achieve, as well as evaluate our progress, but hate them because for many, they more often than not go unattained and simply frustrate them. This isn't what goals should do!

So here are some simple ways to set goals so that we achieve them! After all, what good is a goal if it isn't something you achieve?

Narrow your focus. That's right, start small. Pick two or three areas tops, that you want to work on. Too many people say to themselves, "I want to do this, and this, and this, and this..." and they end up doing nothing! Most of what you do throughout your day can be done without a lot of mental or emotional exertion, but change isn't one of them. So focus down to a couple. This way you can get some victory in these areas. Here are some areas to think about:

Physical, Intellectual, Emotional, Spiritual, Financial, and Relational. What areas need some work? Now, what one thing should be the first item on the change list? The others will come later, but for now, you should focus on two or three total.

Keep the long-term in mind, but set your sights on achieving your goals in the short-term.

Do you want to lose 75 pounds? Good. Long-term you will. But for now, think short-term. Don't think about losing 75 pound by the summer. Think about losing 5 pounds by a month from now. This does two things. First, It makes it urgent. Instead of blowing it and saying, "Oh well, I still have 10 months to lose the 75 pounds," your goal is only a few weeks out. This is better in terms of reaching your goal. Secondly, as you reach these shorter goals, it gives you regular victories instead of regular progress. Progress feels good, but achieving a goal is awesome!

Reward yourself when you achieve the goal.

When you lose the 5 pounds by next month, go get yourself a grande whole-milk mocha. But just one! Then get back to your goal for the next month. This puts a little fun back into the process of self-control and self-discipline.

That's it. I truly believe it can be that simple for you.



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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).



How Much Will You Earn in a Lifetime?

Your earning power -- your ability to earn an income -- is your most valuable asset.

Few people realize that a 30-year-old couple will earn 3.5 million dollars by age 65 if their total family income averages \$100,000 for their entire careers, without any raises.

Years to Age 65	Your Future Earning Power If Your Family Income Averages:			
	\$50,000	\$100,000	\$250,000	\$500,000
40	\$2,000,000	\$4,000,000	\$10,000,000	\$20,000,000
35	1,750,000	3,500,000	8,750,000	17,500,000
30	1,500,000	3,000,000	7,500,000	15,000,000
25	1,250,000	2,500,000	6,250,000	12,500,000
20	1,000,000	2,000,000	5,000,000	10,000,000
15	750,000	1,500,000	3,750,000	7,500,000
10	500,000	1,000,000	2,500,000	5,000,000
5	250,000	500,000	1,250,000	2,500,000

What steps have you taken to protect your earning power in the event of death or disability?

How much of this money will be available to achieve future financial objectives, such as funding a child's college education or enjoying a secure retirement?

How much of your earning power will you save and keep saved?

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