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## **MESSAGES from the Masters**

### ***REAL RESOLUTIONS by Beth Pugh***

I recently took my 15-year-old son out of school for the day and took him to a conference on success. It was a great thing for us to do together and started a conversation about plans and goals. He now sees the need for developing a plan to get what he wants vs. just wishing life would be the way he wants it to be.

Goals are intentional. They are a strategy, a map, and a blueprint for having what you want in life. It's often been said that 'those who fail to plan, plan to fail.' Bill Cole says, "A dream without a goal is just a wish."

It is with this spirit that I am challenging you to think about both your short-term and long-term goals. It is important to understand that often the short-term goals are the stepping stones to the bigger ones.

What were your resolutions back in January? Do you recall? Have you attained them? If so, congratulations! If not, you still have the rest of the year to make them a reality. Why not start now?

What do you want life to look like at the end of this year? Will it be a struggle? Will it be chaotic and lose all significance in the Holiday rush? Will you overspend or charge when you shouldn't? Take the time now to plan out a strategy to take you through the rest of the year.

Is this going to be the year you lose that extra weight? Stop smoking? Find a job you love? Develop a healthy relationship? Start a new business?

### **WHAT DO YOU NEED TO DO TO GET WHERE YOU WANT TO GO?**

People fail because they do not have a strategy for achieving their goals. They may take action, but not have a plan. Or they may have a plan, but take no action. Now is the time to begin thinking about what your goals are, making a plan to achieve them, and developing an action strategy so that you create the discipline necessary to sustain them. The pole vaulter, Bob Richards, puts it this way, "Goals give purpose. Purpose gives faith. Faith gives courage. Courage gives enthusiasm. Enthusiasm gives energy. Energy gives life. Life lifts you over the bar."

### **What will it take to get you over the bar?**



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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 Life Insurance Do You Need?

**How much life insurance is enough depends on your individual needs and your financial objectives for your family.**

While life insurance cannot replace you, it can provide the funds to:

- PAY FINAL EXPENSES
- REPLACE ALL OR A PORTION OF YOUR INCOME
  - KEEP YOUR FAMILY IN THEIR HOME
  - ESTABLISH A COLLEGE EDUCATION FUND
  - COVER FINANCIAL EMERGENCIES
- PROVIDE A CHILD AND/OR HOME CARE FUND

### **How much life insurance is enough?**

This question is best answered through an analysis of your family and financial situation, as well as your financial goals and objectives.