

# THE COMPASS

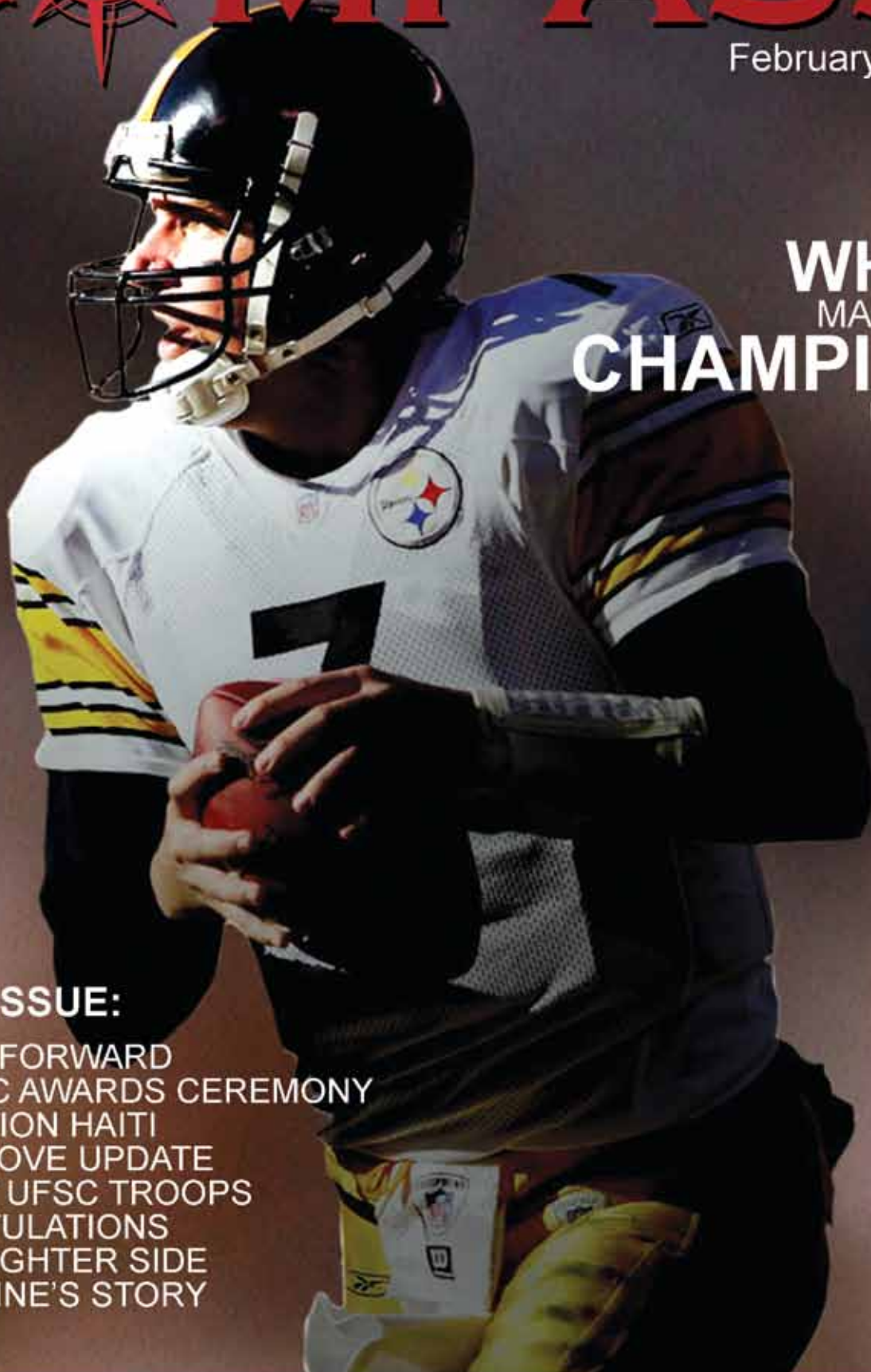


February 2009

WHAT  
MAKES A  
**CHAMPION**  
PAGE 2

## IN THIS ISSUE:

LOOKING FORWARD  
2009 UFSC AWARDS CEREMONY  
DESTINATION HAITI  
OFFICE MOVE UPDATE  
SUPPORT UFSC TROOPS  
CONGRATULATIONS  
ON THE LIGHTER SIDE  
A VALENTINE'S STORY





## CONTENTS

WHAT MAKES A CHAMPION.....02

LOOKING FORWARD.....03

2009 UFSC AWARDS CEREMONY.....03

DESTINATION HAITI.....04

FEBRUARY BIRTHDAYS.....05

COIN WINNERS.....06

NEW REPS.....06

OFFICE MOVE UPDATE.....07

SUPPORT OUR TROOPS...08

MARCH CALENDAR.....09

CONGRATULATIONS.....10

ON THE LIGHTER SIDE.....11

EPA OF THE MONTH.....12

FPA OF THE MONTH.....12

EOM.....12

A VALENTINE'S STORY.....12

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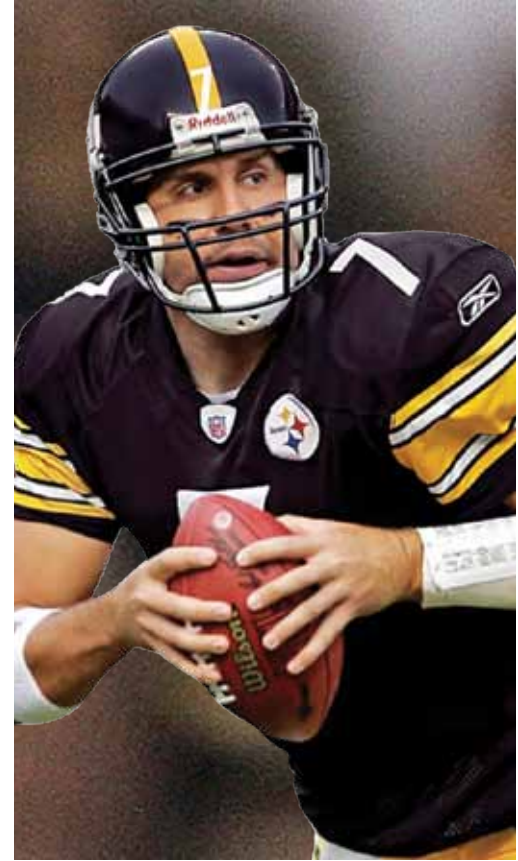
# WHAT MAKES A CHAMPION

It takes a team of champions to win the Super Bowl, but champions are not just athletes. They are salesmen, parents, teachers and philanthropists. Champions come in all shapes and sizes. Ben Roethlisberger, champion and athlete, lead his team to win Super Bowl XLIII, and now stands as a shining example for all other champions.

Not everyone can be a champion, but most of us have the capacity to do something exceptionally well. All of us here at United Financial have the potential to become champions in our own way, whether in our personal lives or on a professional level. The issue is: how to develop that potential? What are the qualities that translate the ordinary into the extraordinary? Personally, we think there are five major criteria that make a champion.

First, success comes to those who **STRIVE**. It's more than wanting to be the best. Striving means that even if you are the best, you strive to do better. It is an attitude that illustrates that you are as much competing with yourself as with others around you.

Second, champions are masters of **SELF-DISCIPLINE**. Having the proper mindset can make a world of difference. Hard work is more than just the hours you put in. It is the discipline to lay aside other pleasures and concentrate hard on your own development. It is about focus. It is about knowing in your heart when something is not good enough and can and should be better. You and only you can provide that intensity of will.



The third quality is **COURAGE**. No champion is without courage. People with courage are the people who are prepared to go for it; to back their instinct when their instinct is all the certainty they are going to get. It means being prepared to take a chance when the opportunity presents itself, even if that risk fails.

The fourth and possibly the toughest quality of all is to **BE PREPARED TO FAIL**. A champion must be able to live with failure as well as enjoy success. The very act of courage carries with it the possibility of defeat. You must accept that risk, however calculated, may not pay off. Virtually no

by Adam Sturm

one who has succeeded has not failed first, so be ready to pick yourself up if you fall off the horse.

Lastly, the fifth and final quality of a champion is to **BE MOTIVATED BY MORE THAN YOURSELF**. If the striving is purely selfish, something is missing; some aspect of championship that is elusive in definition but critical in action. Ben Roethlisberger is a champion because he excelled not on his own, but with and for his team. Only together could the team rise to the challenge of winning the Super Bowl.

The true champion is not just a winner. He or she is a person of compassion, motivated by a sense of obligation to others as strong as the will to succeed for themselves.



## LOOKING FORWARD

by Adam Sturm

If you missed the 2008 Awards Ceremony, don't make the same mistake this year. The 2009 UFSC Awards Ceremony is going to be bigger and better than ever!

All representatives are expected to attend, so mark your calendars now for Saturday, December 5. And if you want to win a Nobilis Award, now is the time to start toward that goal!

# 2009 UFSC AWARDS CEREMONY

## WHO

All United Financial representatives and employees are expected to attend.

## WHAT

The awards ceremony is an all-day affair, but the highlight is dinner, followed by the ceremony itself.

## WHEN

Saturday, December 5. Mark it on your calendars!

## WHERE

Indianapolis, IN. Check future issues of *The Compass* for location announcements.

## WHY

The event is held to honor EPA, FPA and HPA top producers, and is the one time each year all UFSC representatives and employees come together.

December 2009						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	1	2	3	4	5 AWARDS CEREMONY
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

SEE YOU THERE!



## DESTINATION

### LABADEE HAITI

by Adam Sturm

The first destination of Royal Caribbean's ship *Freedom of the Seas* during the 2009 President's Club trip will be Labadee, Haiti. This is the first article in a three part series that will cover every destination scheduled for the trip. In it you'll learn all about what you don't want to miss while docked in port at Haiti.

Labadee is located on the north coast of Hispaniola, surrounded by beautiful mountain slopes and exotic foliage. This exclusive destination offers pristine beaches, breathtaking scenery and spectacular water activities. You'll find yourself surrounded by a beautiful landscape, filled with Labadee's native charm.

Whether you're interested in kayaking, snorkeling, parasailing or you just want to lie on the beach and relax, Labadee is a fantastic first destination. French and Creole are the official languages, but English is an accepted form of communication. U.S. Currency is accepted at the market-

place and everything else is charged to your shipboard account.

The Haitian Marketplace is where you'll be able to find native crafts. Filled with local shops, you can find anything from Haitian paintings to coffee and cognac. Be aware that all the prices are negotiable!





If shopping doesn't interest you, perhaps food will. Check out Labadee's Dragon Rock Cafe. A bar-beque lunch is served at three different dining venues, with bars conveniently positioned throughout Labadee.

As far as leisure activities go, there are six beaches to choose from located

throughout Labadee, along with a Jet Ski marina offering rentals by the hour. You can also try kayaking, go parasailing, take a tour of a Haitian village, have fun snorkeling, or even go for a banana boat ride!

Keep in mind that Haiti is a tropical island with temperatures rising into the 80's during May, so remember to dress accordingly.

Be sure to check out next month's issue of *The Compass*, where we'll take a closer look at the second President's Club trip cruise destination, Montego Bay, Jamaica!

## DAY

Monday, May 4, 2009  
 Tuesday, May 5, 2009  
 Wednesday, May 6, 2009  
 Thursday, May 7, 2009  
 Friday, May 8, 2009  
 Saturday, May 9, 2009  
 Sunday, May 10, 2009

## LOCATION

Port Canaveral, Florida  
 Cruising  
**Labadee, Haiti**  
 Montego Bay, Jamaica  
 George Town, Grand Cayman  
 Cruising  
 Port Canaveral, Florida

## FEBRUARY BIRTHDAYS

**Rahlys Harrison**  
February 5

**Bob Russell**  
February 16

**Melvin Demers**  
February 14

**Stacey Hubbard**  
February 14

**Ladoska Miller**  
February 16

**Richard Chinnery**  
February 16

**Christine Comacho**  
February 17

**Daniel Phillips**  
February 18

**Randall Wise**  
February 18

**Lisa Worman**  
February 19

**Douglas Miller**  
February 21

**Linda Jones**  
February 25

**David McInerney**  
February 28

**Michael Cooper**  
February 28

**Jeff Sucic**  
February 28

# HAPPY BIRTHDAY



## WELCOME TO ALL OUR NEW REPS

### EPA COIN WINNERS

Andrew Hansing	1
Bill Tiffany	4
Brad Herrman	1
Charles Hayes	2
Danny Senn	1
Gary Lovelady	1
Jim Herrman	1
Jody Waugh	1

### FPA COIN WINNERS

Scott Hill	1
Tim Sullivan	1
Alan Lyon	1
Vince VanTassel	1
Jeff Sucic	1
Ron Guevarra	1



EPA Thomas Dodd



EPA Terry Nelson



EPA Lou Johnson



EPA Robert Blewett



EPA Thomas Pfister



EPA Daniel Phillips



EPA David Howell



HPA John Hackett



HPA Anthony Sanders



HPA Thomas Mehlhorn



HPA Nicholas Parison



HPA Lisa Worman



FPA Alan Laird



FPA Gerry Baylon



Winners as of February 6, 2009

# OFFICE

## MOVE UPDATE



Training Room



Conference Room



Offices



Break Room

The carpet has been installed. The walls are freshly painted. Preparations for the office move at the end of this month are right on track, and the excitement is building.

## MOVING OFFICES

2/26/09 - Thursday  
 2/27/09 - Friday  
 3/02/09 - Monday

OFFICE CLOSED  
 OFFICE CLOSED  
 OFFICE WILL REOPEN  
 AT NEW LOCATION



# THE COMPASS

## SUPPORT UFSC TROOPS

by Ray Phillips

We have thousands of service men and women defending our freedom. Some of these service members have ties to United Financial. With that in mind, we have created a sponsorship program for service members affiliated with members of United Financial's family.

One of these members is SPC Sandy Moss, daughter of FPA Area Director Mike Pullan. Sandy was recently deployed. Many have asked for her address, which is listed to the right.

PV1 Zach Risley is another soldier affiliated with United Financial who was just deployed. Sent before the holidays, Karen Brown and her family had to celebrate Christmas early so he could be part of the festivities.

SGT Jessica Sucic, daughter of FPA Jeff Sucic, and CPT Ernie Boyles, nephew of Jim Boyles and Jayne Follett, are also supported by the United Financial team. Currently they have finished their tours, and we are all glad they safely made it home.

Mail or email is always warmly received when you are thousands of miles away. Please feel free to send any of our troops an occasional card or box of cookies or a message. Even though you may not know them, they are part of our United Financial family and they will definitely appreciate anything from home.

Also, if any United Financial members have someone we need to add to our list of serving military, let us know and we will include them in our sponsorship program and feature them in future issues of *The Compass*. We wish all our troops a safe journey.



### SPC MOSS, SANDY

Daughter of FPA AD Mike Pullan  
154th TC, CSSB

Camp Liberty

APO AE 09334

email: [sandy.pullan@us.army.mil](mailto:sandy.pullan@us.army.mil)



### PV1 RISLEY, ZACHARY

Zach Risley was recently deployed on his first tour to Afghanistan. He is engaged to Bethany, Karen Brown's daughter, and is very missed. You can send a message to Zach at [zachary.risley@us.army.mil](mailto:zachary.risley@us.army.mil).



### SGT SUCIC, JESSICA

Jessica Sucic, daughter of FPA Jeff Sucic, is currently on reserve duty in Illinois. She joined the Illinois National guard after her junior year in high school. You can reach her at [jessica.sucic@us.army.mil](mailto:jessica.sucic@us.army.mil).



### CPT BOYLES, ERNEST

Ernie Boyles is currently on reserve duty at Camp Atterbury in Indiana for the Indiana National Guard. He is nephew to Jim Boyles and Jayne Follett. You can reach him at [ernest.boyles@us.army.mil](mailto:ernest.boyles@us.army.mil).



# UFSC MARCH CALENDAR

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	EPA CONFERENCE CALL 2	3	EOM MEETING HPA TRAINING 4	5	FPA CONFERENCE CALL 6	7
8	EPA CONFERENCE CALL CLASS 9	CLASS 10	CLASS 11	CLASS 12	FPA CONFERENCE CALL IAR CONFERENCE CALL CLASS 13	14
15	EPA CONFERENCE CALL 16	17	18	19	FPA CONFERENCE CALL 20	21
22	EPA CONFERENCE CALL 23	24	25	26	FPA CONFERENCE CALL IAR CONFERENCE CALL 27	28
29	EPA CONFERENCE CALL CLASS 30	CLASS 31				

## DATES TO REMEMBER:

**FEBRUARY 26, 27**  
**MARCH 2**  
**MARCH 19**  
**MARCH 20**  
**MAY 4-10**  
**SEPTEMBER 23**  
**SEPTEMBER 24**  
**SEPTEMBER 25**  
**DECEMBER 5**

**OFFICE CLOSED**  
**OFFICE WILL REOPEN AT NEW LOCATION**  
**FPA AREA DIRECTOR CONFERENCE**  
**FPA CONFERENCE**  
**PRESIDENT'S CLUB TRIP**  
**FPA AREA DIRECTOR CONFERENCE**  
**FPA & EPA AREA DIRECTOR CONFERENCE**  
**PRESIDENT'S CLUB CONFERENCE**  
**2009 UFSC AWARDS CEREMONY**



## THE COMPASS NEEDS YOU

Do you have any thoughts, comments or suggestions? Maybe you have the perfect sales or inspirational story you'd like to include? If you do, send us an email! We'd love to hear from you. [thecompass@unitedfin.com](mailto:thecompass@unitedfin.com)

### CONGRATULATIONS TO MARK **ASHWORTH**

by Ray Phillips

Congratulations to Mark Ashworth, FPA Area Director in Oklahoma, Kansas and Missouri. Eighteen months ago Mark started his quest to achieve the life insurance industry's most prestigious designation, the Chartered Life Underwriter, or CLU.

Mark has done a super job since joining the UFSC financial team 3 years ago this month. He has a wealth of experience and now has added to his depth of knowledge by completing his CLU designation. His experience in the securities industry along with his life insurance and annuity skills place him at the top of experienced estate and financial planning representatives at United Financial. Last year, Mark received the "Quality Award" for having the highest percentage of placed business in the company. If you want to know how to write quality business, give him a call. He is the best in the business.

Give Mark a call at extension 260 and congratulate him for this outstanding achievement! Mark and Debra will be attending the President's Club

cruise in May and they both deserve a well-earned vacation! It is great to have this quality couple as a member of the UFSC family.



**ON** THE  
LIGHTER **SIDE**

*Deep Thoughts*

If you ever drop your keys into a river of molten lava, let 'em go, because, man, they're gone.

-Jack Handey



**“That’s our mission statement. If people follow that, everything else seems to fall into place.”**

**FEBRUARY WORD SEARCH**

HDJKQHWNSOWROOMA  
 IEAEVALENTINESOS  
 SMURFIEIVKNFODTT  
 NSTMOTVANWNHATIR  
 OTHOFINANCIALXVI  
 WINTEROBYONETAV  
 AVIIBXFOOTBMNATE  
 VHEARTFOHOWTPEEZ  
 YOUBUNITEDAHEARB  
 SNORAPCHAMPIONSU  
 LAZVRPEORIGASSES  
 CHAMYESTFOOTBALL

UNITED	OFFICE
FINANCIAL	WINTER
FEBRUARY	SNOW
COMPASS	HEART
FOOTBALL	RED
VALENTINES	WINNER
CHAMPIONS	STRIVE
HAITI	MOTIVATE

# JANUARY EPA OF THE MONTH



**BILL TIFFANY**

# JANUARY FPA OF THE MONTH



**MICHAEL COOPER**

# JANUARY EMPLOYEE OF THE MONTH



**WHITNEY CHRISTIAN**

## A VALENTINE'S

## STORY Author Unknown

Long ago, there was a town where the people wore their hearts on the outside of their chests for everyone to see. One day a young man was standing in the middle of the town proclaiming that he had the most beautiful heart in the whole valley.

A large crowd gathered and they all admired his heart for it was perfect. There was not a mark or a flaw in it. The young man was very proud and boasted loudly about his heart.

Suddenly, an old man appeared at the front of the crowd and said, "Why your heart is not nearly as beautiful as mine." The crowd and the young man looked at the old man's heart. It was beating strongly, but full of scars.

It had places where pieces had been removed and other pieces put in, but they didn't fit quite right and there were several jagged edges.

The people stared. How can he say his heart is more beautiful? The young man looked at the old man's heart and laughed. "You must be joking," he said. "Compare your heart with mine. Mine is perfect and yours is a mess."

"Yes," said the old man, "Yours is perfect looking but I would never trade with you. You see, every scar represents a person to whom I have given my love - I tear out a piece of my heart and give it to them, and often they give me a piece of their

heart which fits into the empty place in my heart, which I cherish. So now do you see what true beauty is?"

The young man stood silently with tears running down his cheeks. He walked up to the old man, reached into his perfect young heart, and ripped a piece out. He offered it to the old man with trembling hands.

The old man took his offering, placed it in his heart and then took a piece from his heart and placed it in the wound in the young man's heart. It fit, but not perfectly.

The young man looked at his heart, not perfect anymore but more beautiful than ever, since love from the old man's heart flowed into his.

