

# THE COMPASS



June 2009



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# THE POWER OF POSITIVITY

by Shannon E. Cook  
edited by Adam Sturm

Having a positive mindset towards your goals is a prerequisite for any meaningful achievement you will make in life.

Your mindset is at the top of the deciding factors of your success in life. Having faith in your ability to achieve your specific goals and actually believing that it will happen means that all your body systems are poised for such achievements. And this will make it possible for you to take the required actions towards achieving such goals.

A negative mindset will discourage your body systems from taking any constructive steps towards the specific goals you have in mind and this, if not properly controlled, will lead to set backs.

Many times today people undermine the power of positive thinking. Most people never truly understand

the power that positive thoughts have over our every day lives. It's these same people who believe that success comes from something outside themselves and most seem to have a hard time creating success in their lives. United Financial Systems, Corporation has created this article to discuss the concept and power of positive thinking and how it can be implemented with basic techniques that will truly enhanced your life in every way, shape, and form.

It is best to start your journey to positive thinking and personal development through reading everyday. Reading is a powerful medium. Read biographies and auto-biographies of some of the most successful people in the world. When you read these books, it's easy to see how these people created success in their lives. If you read



# UFSC JULY CALENDAR

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			CLASS EOM 1	CLASS 2	OFFICE CLOSED 3	INDEPENDENCE DAY 4
5	EPA CONFERENCE CALL 6	7	8	9	FPA CONFERENCE CALL 10	11
12	EPA CONFERENCE CALL 13	14	15	16	FPA CONFERENCE CALL 17	18
19	EPA CONFERENCE CALL 20	21	22	23	FPA CONFERENCE CALL 24	25
26	CLASS EPA CONFERENCE CALL 27	CLASS 28	CLASS 29	CLASS 30	CLASS EPA CONFERENCE CALL 31	

these types of books, you'll notice something amazing. Each successful person, no matter their field of endeavor, utilized a certain step by step process that empowered them first to think positively then bring those positive thoughts into reality.

Here is your guide:

Start with **visualization** - for at least 5 minutes every day think about the positive events you want to happen in your life. Develop a story and create an action plan in your head that empowers those positive thoughts into reality.

**Affirm** - At least 20 times per day reprogram your subconscious mind with positive affirmations. One good affirmation is "everyday and in every way I am rich and everybody loves

me."

**Dream big** - In order to truly dream big you not only have to focus on the receiving of the gift, but also on the contribution you can make with that gift.

Remember, as people, we only get and keep what we feel we deserve. In other words, if you want to be a millionaire because you want a nice lifestyle, that may not be enough for you to empower it to happen, but if you want to be a millionaire because you want a nice lifestyle and you plan on using your knowledge and experience to empower others to live a positive successful life as you do, you are giving your dreams enough juice to manifest.

Lastly, **Put your positive action**

**plan into action.** - Once you have done this you will begin to formulate a solid plan in your head to create success. This plan may not happen after one day. Don't get discouraged; just keep on doing it until your action plan is created.

Remember, our world is a cause and effect world. We only reap what we sow. In order for you to reap something different you have to reprogram yourself to first think positively. After thinking positively you will begin to realize the power you possess with in yourself to create your most extravagant dreams.

To your success.



## NEW BUSINESS AT YOUR SERVICE

by Jamie Sauri and Sherry Jordan

Both the EPA/HPA New Business department and the FPA New Business department are vital to the success of United Financial Systems, Corporation. Both departments handle mounds of paperwork, from request forms from representatives to legal documents from panel attorneys to completed policies from the carrier companies. Let's get to know a little more about each member of both teams.

Jessica Matuska worked in the banking industry for a total of four and a half years both here in Indianapolis as



well as in Fort Wayne, Indiana, where she hails from. This has prepared her for the organized hustle and bustle she has here at United Financial. She has been with UFSC for a year now and is currently our "Jack of all Trades" dealing with all deeds and amendments as well as assisting representatives in the field.

Janet Nushardt worked in the insurance industry for a total of 13 years and in marketing Research for an additional 13 years prior to coming onboard with United Financial. She has been with UFSC for three and a half years and she is our proficiency

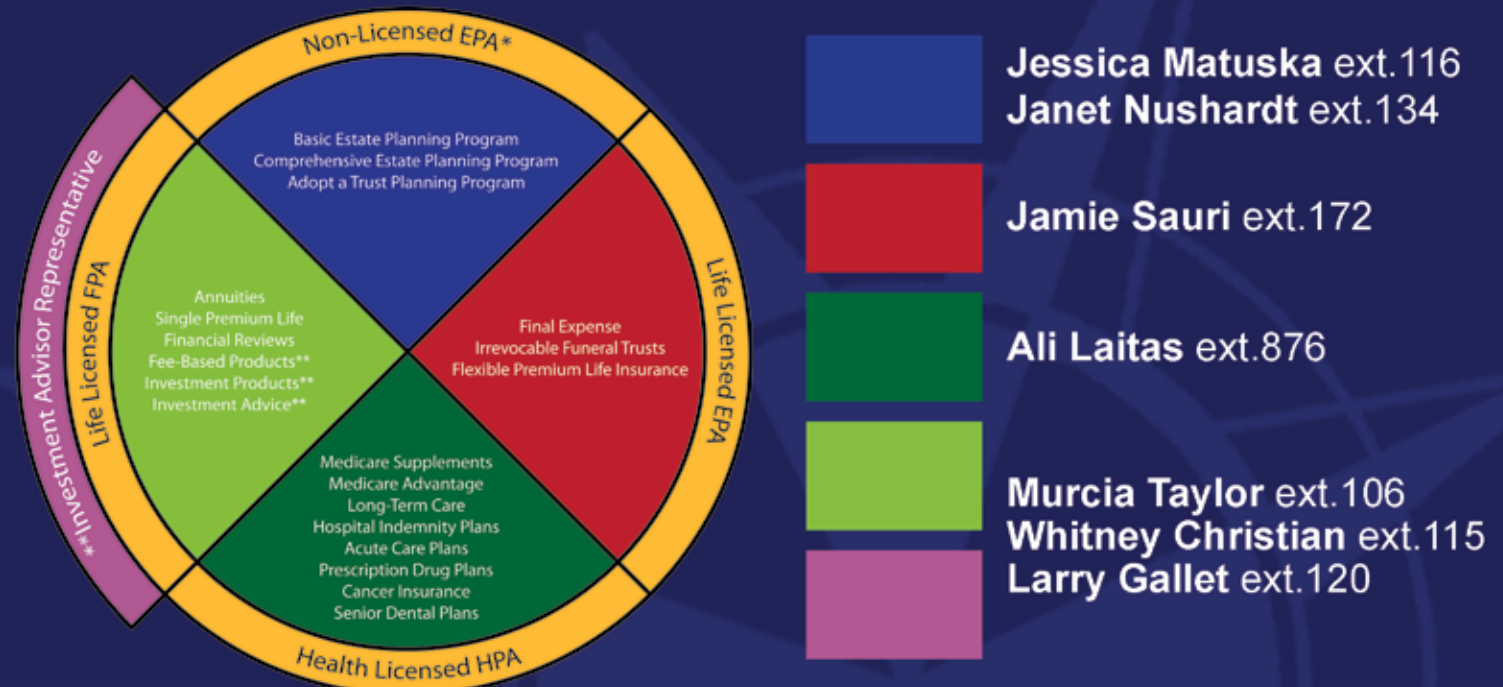


expert making sure every application that comes in and every completed plan that goes out is perfect. She is the sole person who handles all the scanning and linking in the department making sure all the customers' paperwork from the application to the delivery transmittal and financial profile are in the system.

Next up is Ali Laitas. Ali is our newest team member but you would not be able to tell since she has really hit the ground running. Prior to working at UFSC, Ali obtained a Masters Degree in Education and spent the last few years specializing in



## NEW BUSINESS POINT OF CONTACT



the education of autistic children. Currently she works with all our HPAs in regards to the processing of the Med Supp applications and Long Term Care. She is the contact for all supplies also related to Med Supp, LTC or Final Expense.

Last up for EPA/HPA

New Business is Jamie Sauri. Jamie is a two timer here at UFSC with a total of close to five years with the company. After working at UFSC for three years she joined the banking industry and worked hand in hand with the investment advisor at her branch, processing all brokerage and transfer paperwork and working directly with the carrier companies to get the money moved. However, that was not where her heart was, so she returned to UFSC to pick up where she left off, running the EPA New Business department. Currently she is also heading up the newly developed HPA New Business department.

First up for FPA New Business is Whitney Christian. Whitney ensures that you are licensed and appointed with the specific carriers for your product lines. She is also very familiar with our new business processing and provides excellent support to our representatives.

Murcia Taylor comes from an insurance home office background, where she obtained her Group Under-



writing experience, which has proved beneficial in processing LTC and Life business. She is responsible

for processing new business applications for all of our FPA companies and enjoys working with all of our representatives.

Next is Larry Gallet.

Larry started his insurance experience as a representative in the field, just like you! He knows about the trials and tribulations of a commissioned representative, and he is always willing to provide an insight to assist with your customers.



Jared Curry is the newest member of the FPA New Business department. He has been a great support in assisting with multiple facets of our processing, along with assisting with recruiting efforts.



Lastly, Sherry Jordan comes from an insurance company home office environment. Her primary responsibilities were in Policy Administration and Agency Administration. This experience has proven invaluable in contributing to the growth of United Financial Systems, Corporation. It is truly a pleasure to be part of UFSC and to work with true leaders and a great team!



## JUNE BIRTHDAYS

**Nelson Kreck**  
June 4

**Thomas Dodd**  
June 5

**Kay Hadley**  
June 6

**Chuck Streker**  
June 13

**David Elsey**  
June 25

**Richard Ostman**  
June 25

**Brian Mullins**  
June 26

**Ron Guevarra**  
June 26

**Patrick Hussey**  
June 27

**Edward Davis**  
June 28

**Rex Bonham**  
June 28

**James Giuffra**  
June 30

# HAPPY BIRTHDAY



## DRINK **COFFEE** **LIVE** LONGER

by Madeline Ellis

The aroma....the taste....the caffeine lift! No wonder millions of people, both young and old, around the world love nothing better than sitting down to a good cup of coffee. But as with many other things we enjoy in our everyday life, we often question whether it is good for us. Over the years there have been thousands of studies done on the health effects of coffee, yielding no clear consensus. However, the latest, and one of the largest, studies ever conducted suggests that drinking coffee in moderate amounts, up to six cups a day, may actually reduce the risks of death in general, and may help to combat heart disease, especially in women.

In the study, researchers led by Dr. Esther Lopez-Garcia, assistant professor of preventative medicine at the Autonoma University in Madrid, Spain, tracked 86,214 female nurses, who had participated in the Nurse's Health Study, from 1980 to 2004, and 41,736 male veterinarians, pharmacists and other health care workers, who had participated in the Health Professionals Follow-Up Study, from 1986 to 2004. At the onset of the study, all volunteers were free of heart disease and cancer.

The participants answered detailed questionnaires every two to four years, which included information about their coffee consumption and other dietary habits, weight, exercise habits, smoking history and health conditions. The researchers then compared the frequency of death from any cause, death due to heart disease, and death



due to cancer among people with different coffee-drinking habits. After accounting for other risk factors, such as smoking, diet and body size, the researchers found that women who drank two to three cups of caffeinated coffee daily had a 25 percent lower risk of death from heart disease and an 18 percent lower death risk from a cause other than cancer or heart disease, compared to non-coffee drinkers. For men, the study did not find an increase or decrease in death risk. Dr. Lopez-Garcia surmised it could be that there were fewer men involved in the study and they were tracked for a

shorter period of time.

The researchers found the lower risk of death was mainly due to a lower risk for death from heart disease, and they found no link between coffee drinking and cancer deaths. And, according to the researchers, participants who drank caffeinated and decaffeinated coffee had similar death rates, suggesting that caffeine was not responsible for the effect.

"Our results suggest that long-term, regular coffee consumption does not increase the risk of death and probably has several beneficial effects on health," said Dr. Lopez-Garcia. How-

ever, she also stressed that the study findings should be read with caution and may only hold true for healthy people. Those “with any disease or condition should ask their doctor about their risk, because caffeine still has an acute effect on short-term increase of blood pressure,” she said.

Dr. Peter Galier, an internal medicine specialist, former chief of staff at Santa Monica UCLA and Orthopedic Hospital and associate professor of medicine at the University of California Los Angeles’ David Geffen School of Medicine, said that while the study is interesting, it does have its pitfalls. For instance, self-reporting could be one, since people may have under or

over-reported their coffee consumption. “I think what this study tells us is not so much that coffee is the answer to everything, but rather, that some compounds, such as the antioxidants found in coffee, may be healthy,” he said.

“There’s very little evidence that coffee itself is a bad thing. It’s gotten a bit of a bum rap,” said Ken Mukamal, an internist at Beth Israel Deaconess Medical Center in Boston. Mukamal, who did not participate in this study, has been involved in other epidemiological studies on coffee and mortality. Mukamal point out that past studies have shown that the health effects of coffee may depend on how it’s made.

He said that boiled drinks like Turkish coffee and French press have high levels of a cholesterol-boosting compound called cafestol, and “coffee drinks” like mocha triple venti lattes are full of calories, which may offset any benefit of the coffee itself. In comparison, filtered drip coffee, which most of the survey respondents likely consumed, has few calories and almost no cafestol. The study is probably “saying something about filtered, good old-fashioned 1980’s and 1990’s coffee and not saying very much about the fancy kinds of coffee that you might be drinking in 2008,” he said.

# MED SUPP VIDEOS NOW ONLINE

There are new videos posted to the online video training module. Lori Rozgonyi, the new HPA Sales Director, introduced in the last issue of *The Compass*, talks all about Medicare and Medicare Supplements. She gives a brief history and overview of Medicare, talks about the sales process, discusses how to make appointments, and what to do in various situations.

If you think you need a refresher on how Medicare Supplements work, or are looking to broaden your skills through learning more, these videos are just for you. You can view them all at [www.unitedfin.com](http://www.unitedfin.com) in the video training section.



## THE FUTURE OF READING

by the IT Department

The future of reading is here, and it comes in the form of an electronic book, or e-book. In this article, we'll look at two of the most popular e-book readers, the Amazon Kindle and the Sony Reader, and see just how these two revolutionary devices are changing the publishing world.

First up is the Kindle. For those who do not know about the Kindle, it is a wireless reading device, which you can use to store and read e-books. Currently it comes in two forms, the Kindle 2 and the larger Kindle DX.

The Amazon Kindle is slim, lightweight, and most importantly, wireless. The 3G wireless network allows for books to be bought and downloaded in under 60 seconds, right in the palm of your hand. The Sony e-book Reader requires a USB-to-computer connection in order to download books.

Both use E-ink technology, which is a type of electronic paper. Unlike a conventional display, there is no backlight. The screen is sharp and natural with no glare or backlight, which

means reading on an e-book is nothing like reading from a com-

puter screen. Because of E-ink, power isn't measured in hours, but rather, in turns of the page. Each page turn takes a limited amount of power to change the text on the screen. Having wireless turned on can reduce battery life, but it's easy to keep wireless off unless you want to download something (if you're using the Kindle).

Sony introduced its e-book Reader in 2006, and while the Kindle has wireless, there are more versions of the Sony e-book reader, including a touchscreen and non-touchscreen version. Some even have a built in side light. It has also been praised for its sleeker, modern design.

Both the Kindle and the Sony Reader are great devices, and if you're looking to purchase one the only real difference is the availability or





the lack of wireless connectivity. For now, the Amazon Kindle has an edge over the Sony Reader.

Either way you go, the greatest thing about owning an e-book is the ability to have your entire library in one small device. Like the Apple iPod, which consolidates thousands of songs and cds onto one device, an e-book takes your entire library and puts in on one small machine.

The Amazon Kindle 2 can hold 2GB worth of books, which equals out to around 1,500 book and the Kindle DX has double the storage. The Sony Reader starts out at 512 MB, or 350 books, but has expandable Sony Memory Stick Duo Pro and SDHC card slots. Both are capable of holding thousands of books all in one place. Not only that, but each device comes with a built-in dictionary, so if you have trouble with any words, you can look them up on the spot!

Whether you prefer biographies, classics, investment guides, thrillers, or sci-fi, thousands of your favorite books are available, including books currently found on the *New York Times* Best Seller list. The only question is, which e-book will you want to curl up and read with?

# IPHONE 3G S

It was only two issues ago that we talked about the iPhone 3G, and as of Friday, June 19th, there is a newer model. Meet the fastest, most powerful iPhone yet. iPhone 3G S features video recording, Voice Control, up to 32GB of storage, and more. There's no better time than now to upgrade or switch to an iPhone.

Listed below are the all-new features on an already incredible device. With voice control capabilities, a built-in Compass, and Voice Memos, the iPhone 3G S makes your life as a United Financial representative that much easier. You can take notes, email

them to yourself, find directions and keep all your appointments in your calendar. If you only have one tool out on the road, the iPhone is the one we recommend.

The iPhone 3G S starts at \$199, but you can get the older iPhone 3G for a mere \$99. With prices so low and value so high, it's easy to see why the iPhone is growing at an exponential rate.

It's a Phone, iPod, and Internet device in one, and it offers desktop-class email along with an amazing Maps application. Better than any GPS, the iPhone does even more when you add apps from the App Store.

-  Video
-  Search
-  3-Megapixel Camera
-  Accessibility
-  Voice Control
-  Internet Tethering
-  Compass
-  Voice Memos
-  Cut, Copy & Paste
-  Nike + iPod
-  Landscape Keyboard
-  Stocks
-  Messages
-  YouTube

UP TO  
**2x**  
FASTER





## WELCOME TO ALL OUR NEW REPS

### EPA COIN WINNERS

Andrew Hansing	2
Bill Tiffany	7
Brad Herrman	3
Charles Hayes	2
Danny Senn	2
Doug Pfaff	3
Glenn Hochstetler	1
Jim Herrman	6
Jeffery Schwindt	1
Jerry Brovold	1
Jody Waugh	3
Michael Seever	1
Rickie Davis	1

### FPA COIN WINNERS

Scott Hill	3
Tim Sullivan	2
Alan Lyon	4
Vince VanTassel	1
Jeff Sucic	1
Ron Guevarra	1
Rex Bonham	1
Ron Simpson	2
Robin Corbin	1
Keith Cvercko	3
Tom Boehmke	1
Jerry Hoffman	1
Christine McCafferty	2
Scott Nofsinger	1

Winners as of June 16, 2009



HPA J. Piasecki



HPA J. Strayer



HPA G. Collier



HPA E. Alisauskas



EPA T. Werking



HPA S. Isenhart



EPA R. Lewis



HPA R. Miller



HPA R. Lister



EPA R. Hurt



EPA P. Prock



EPA K. Martinez



FPA D. Fritzie



EPA D. Duffenbach



HPA M. Wytrykus

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

**JUNE WORD SEARCH**

AGBHCIDJMEDICALKFLC  
 GVISUALIZATIONHMPINO  
 JOCOFFFEEDKPLQMRPOWER  
 NSOTPFUTUREJUQUMSSBP  
 RUSVTIWUXE IU FUUE IUOO  
 VCYWDREAMAUNITEDTPOR  
 SXOZYMASZDBENPAIIPKA  
 CYBMDCAAEIDFAEHCVLIT  
 GFSHPGIPHNIJINKDJEENI  
 LKMTLANPPGMOCNRLNMDO  
 POQPERSLQLSRITISUELN  
 VTUUWMVSUUEXAWNYXNEZ  
 AYBZCASDBECFLDKGETHF

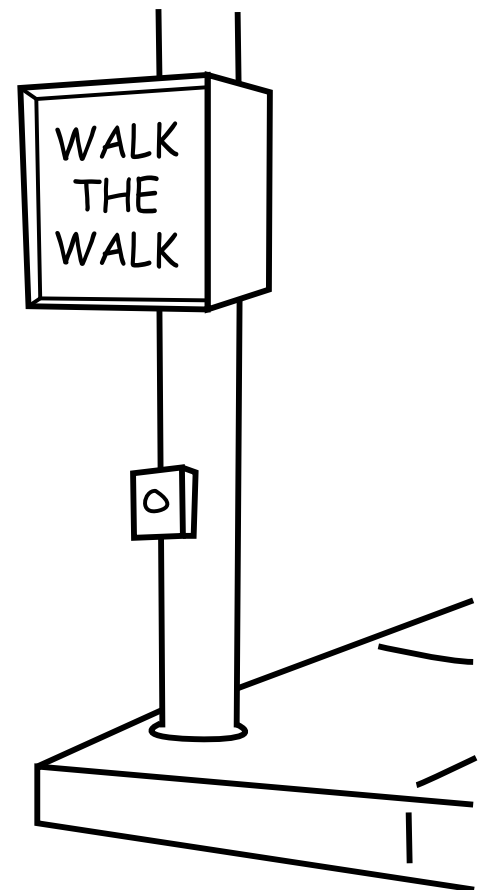
UNITED  
 FINANCIAL  
 SYSTEMS  
 CORPORATION  
 JUNE  
 COMPASS  
 POWER  
 POSITIVE  
 VISUALIZATION  
 AFFIRM  
 DREAM

ASAP  
 APPLE  
 IPHONE  
 FUTURE  
 READING  
 EBOOK  
 KINDLE  
 DRINK  
 COFFEE  
 MEDICAL  
 SUPPLEMENT

*Deep Thoughts*

"It's easy to sit there and say you'd like to have more money. And I guess that's what I like about it. It's easy. Just sitting there, rocking back and forth, wanting that money."

*-Jack Handey*



# MAY EPA OF THE MONTH



**BRAD HERRMAN**

# MAY FPA OF THE MONTH



**MICHAEL COOPER**

# MAY EMPLOYEE OF THE MONTH



**KAREN BROWN**

## THE GOLDEN HOUSE

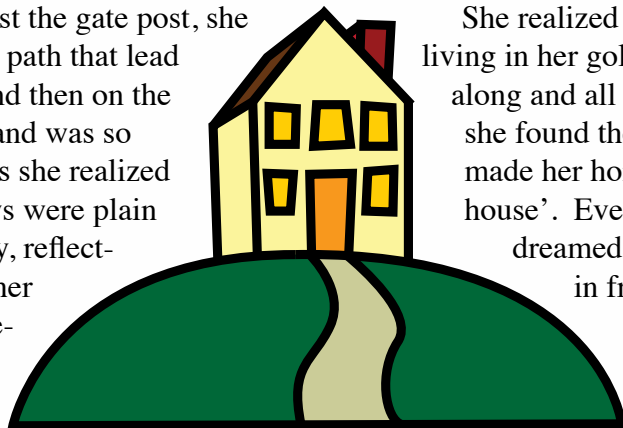
Anonymous

Once there was a little girl who lived in a small, very simple, poor house on a hill and she would play in a small garden. As she grew, she was able to see over the garden fence and across the valley to a wonderful house high on another hill - and this house had golden windows, so golden and shining that the little girl would dream of how magical it would be to grow up and live in a house like that.

When she got to an age where she gained enough skill and sensibility to go outside her garden fence, she asked her mother if she could go for a bike ride outside the gate and down the lane. After pleading with her, her mother finally allowed her to go. The

day was beautiful and the little girl knew exactly where she was heading! Down the lane and across the valley, she rode her bike until she got to the gate of the golden house on the other hill.

As she dismounted her bike and leaned it against the gate post, she focused on the path that led to the house and then on the house itself... and was so disappointed as she realized all the windows were plain and rather dirty, reflecting nothing other than the sad neglect of a derelict house.



Saddened, the girl turned to head home, and as she remounted her bike she glanced up she saw a sight that amazed her...there across the way on her side of the valley was a little house and its windows glistened golden ...as the sun shone on her little home.

She realized that she had been living in her golden house all along and all the love and care she found there was what made her home the 'golden house'. Everything she dreamed was right there in front of her nose!