

# THE COMPASS



July 2009

## OVERCOMING THE **ECONOMIC BLUES** PAGE 2

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INSPIRATION



## OVERCOMING THE ECONOMIC BLUES

by Marilyn Ellis  
edited by Adam Sturm

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This is a tough time to be alive. Things are hard in the economy and in the world's governments, but you're in luck! You work for UFSC, and we have ten tips to overcome the gloom and doom of the current market.

1. Refuse to buy in to the fear (media, newspapers, naysayers). Bad news sells. Good news is considered dull and unworthy of reporting. Have you noticed how the stock market reacts to even the slightest rumor? Thoughts are powerful! Be aware of what you are contributing to that power.

2. Be grateful for anything and everything. Compare your worries to that of someone else. Chances are there are a lot of other people out there who would love to trade places with you. Be grateful about everything you can think of.

3. Be generous. Yes, people are cranky these days. They might push in front of you in line or cut you off in traffic. Consider that they, just like you, are doing the best they can. Whatever, don't sweat the small stuff and just let it go.

4. Get Moving! Start making those sales! Nobody is going to bail you out. Get creative and think outside the box. There are solutions all around you. They will appear when you relax and lighten up.

5. Stay away from the moaners and groaners. You know who they are. The

ones that like to sit around and complain and focus on all the ills of the world. Get them out of your life.

6. Get with the movers and the shakers - the people you know that have goals and plans to achieve those goals. Be very careful who you spend your precious time with. Your time is your life. Spend it wisely.

7. Build your network of helpers - already successful people. Hook up with your Area Director and ask their advice! No one can succeed without the help of others. It is OK to ask for help. Don't be shy.

8. Listen to your dreams. That's your intuition speaking. Whatever you dream can be made into reality. Now is the time. Now is your chance. Take it.

9. Keep Trying. Don't stop trying until you get what you want.

Be positive and the sales will come. Going out on a limb is where all the fruit is!

10. Expect and recognize even the smallest blessings every day. As you consciously raise your awareness of the "little things" you will see more and the blessings will get bigger and bigger.

There are a lot of good things happening in the world, especially here at UFSC. Our own headlines are different from the rest of the country, and to us the future is bright.



## UFSC AUGUST CALENDAR

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

# 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)



## NEW DEED TYPES

by Michael Hawkins

As of July 1, 2009, the State of Indiana officially permits its residents to execute and record what's called a "transfer on death" ("ToD") deed. Indiana is the 13th state in the country, and fifth state in the UFSC operating territory, to enact a statute that recognizes ToD deeds. Last year, Oklahoma became the fourth UFSC state to allow ToD deeds, joining Missouri, Kansas and Wisconsin.

The concept of ToD deeds is analogous to death beneficiary designations on insurance products, or to pay-on-death or transfer-on-death designations, which have been available for some time on bank accounts or brokerage house accounts. Generally, property subject to a ToD deed passes directly to the named death beneficiary upon the death of the owner with little complication. The beneficiary simply records a death certificate, and sometimes an affidavit, and then becomes the new owner of the property.

Another form of deed that allows a property to pass to a named beneficiary outside probate is the enhanced life estate deed, which is also known as a "Lady Bird" deed. The exact origin of the "Lady Bird" nickname is unknown. Some say it was first used by former President Lyndon Johnson in deeding property to his wife, "Lady Bird" Johnson, while other stories say that the name originated as part of a law journal hypothetical

scenario where the fictional property's beneficiary was named "Lady Bird." In either event, this type of deed is recognized by a small handful of states, mostly located in the south and southwest. Four of UFSC's states allow Lady Bird deeds: Florida, Michigan, North Carolina and Texas.

The concept behind a Lady Bird deed is slightly more complex than a ToD deed. In a Lady Bird deed, the owner, as a technical legal matter, deeds the property over to the individual(s) he/she wants to take the property at his/her death. However, he/she also retains a life estate in the property, as well as what's called a "power of appointment." This power of appointment gives the owner the power to change who receives the property at his/her death, or to revoke the deed entirely. As a result, the owner retains full control over the property during his/her lifetime. In some states, this type of deed can have special benefits if/when the owner seeks to qualify for Medicaid, which is why these deeds are more common and more well-known in states like Florida, Texas and North Carolina, which have larger retiree populations.

Lady Bird deeds differ from ToD deeds in some ways. First, ToD deeds are created by state statutes, while Lady Bird deeds are created by court decisions. Second, while ToD deeds simply place a death beneficiary

designation on the property, Lady Bird deeds rely upon creation of the life estate and power of appointment to achieve the desired goal. With that said, both Lady Bird deeds and ToD deeds offer as their primary benefit the opportunity to transfer real estate to a desired beneficiary in a fairly simple manner, immediately upon the owner's death and without going through the probate process.

The panel of attorneys with whom UFSC contracts for all legal services is constantly monitoring the law to stay current with all changes that may impact their clients. The attorneys in the nine states listed above are fully familiar with these tools and how to employ them to the benefit of their clients. For some of UFSC's customers and prospects, the new recognition of these deeds may alter how they choose to plan their estates, and how their attorneys advise them to do so. UFSC's schedule of programs reflects this, specifically creating an option for customers to purchase a basic estate planning assistance services program that may include ToD and/or Lady Bird deeds.<sup>1</sup>

To learn more about how these deed tools may affect how you educate your customers and prospects, consult your area director or regional director.

<sup>1</sup> The decision to select a ToD deed, Lady Bird deed or any other particular legal document, as well as the preparation of said document(s), is solely within the control of the attorney assigned to represent that particular UFSC customer, subject to the attorney's consultation with, and advising of, his/her client.

## REFERRAL REMINDER

by Sharon Dorsey

### QUESTION: ARE REFERRALS A FACTOR IN YOUR SALES SUCCESS?

I read an article recently that pointed out that most people who are not good at getting referrals are unsuccessful in sales and, vice versa, those who are good at asking for referrals are successful in sales.

Rich has often quoted the saying, "Successful people do the things that unsuccessful people aren't willing to do," and Dick says it's as simple as telling the customer how much you've enjoyed working with them. Then ask if they know of more people like themselves that you could assist or work with.

Lori Rozgonyi has also shared her experience with asking for referrals. She believes it is another way to turn a "no sale" into a "sale." Another suggestion that she offered was to ask the referrer to call the referral before you contact them, promising that you will treat them the same way with the same professionalism.

A personal referral implies an implicit trust and confidence in your services!

Benefits of referrals include: higher percentage of closing, confidence of knowing that you are making a difference in the lives of others and their families, and a referral bonus on many products.

Those who refer you will more than likely influence the decision of the referral. Are they motivated to refer you

because you have helped them achieve their goals?

The highest compliment anyone can give is a referral. Asking at the right time means you have established credibility with the referral source. They must trust you to provide high value to the people they refer to you.



ANSWER:  
REFERRALS ARE ESSENTIAL TO  
ACHIEVING SALES SUCCESS!

## JULY BIRTHDAYS

Tim Byrne  
July 7  
Woody Peterson  
July 5  
Bud Eastes  
July 8  
Terry Stegeman  
July 8  
James Clement  
July 9  
Steven Cox  
July 9  
Robert Proctor  
July 11  
Terry Erickson  
July 16  
William Berry  
July 18  
Michael Pennington  
July 20  
Robin Gray  
July 21  
Thomas Marcy  
July 22  
James Callahan  
July 23  
Bill Kerestury  
July 23  
Murcia Taylor  
July 24  
Cheri Harvey  
July 27  
Keith Cvercko  
July 28  
Kevin Cvercko  
July 28  
David Howell  
July 30

## HAPPY BIRTHDAY



## FUN IN THE SUN

by Tom McGrath

Your attempts to save your skin may ultimately cost you your life. At least that's the warning a group of researchers is giving sun-phobics. They're suggesting some people have grown dangerously leery of the sun and, specifically, that they need more of the ultraviolet vitamin, vitamin D. As evidence, they point to an alarming number of people—particularly those living in the northern part of the United States, and those with dark

skin—who are running close to “E” when it comes to D.

In 2002, a study of otherwise healthy 18 to 29 year-olds in Boston found that one-third had significantly low vitamin D levels by the end of the winter. A recent article in the journal *Nutrition Reviews*, which looked at five separate studies, concluded that “prevalence of vitamin D insufficiency is higher than anticipated in North America.” Meanwhile, one noted ex-

pert on bone and calcium believes that the problem is even bigger than that. “I admittedly have a liberal standard,” says Robert Heaney, M.D., of Creighton University in Nebraska, “but I estimate that as many as 80 percent of people in the United States don't get enough vitamin D.”

Now, granted, “You need more vitamin D” sounds like what your grandmother might say, but there's reason to pay attention, since researchers believe that a lack of D—a substance that helps our bodies use calcium and is crucial to bone strength—could be behind much of what ails us here at the dawn of the 21st century, including heart disease, colon cancer, and prostate cancer. Indeed, a 2002 study in the journal *Cancer* speculated that vitamin D undernourishment may lead to more than 23,000 cancer deaths each year.

So in the end, are we simply left with a grim choice—either dying of too much sun (skin cancer) or too little (prostate cancer, MS)? Not necessarily. In the short term, those most at risk—African-Americans, people living in the northern part of the United States, the elderly—can get a blood test to see whether they have adequate levels of vitamin D. We can also be judicious about which parts of our bodies get exposed to the sun: Since basal- and squamous-cell cancers most often appear on the face and ears, Dr. Holick suggests protecting those areas with sunscreen, while still exposing your arms and legs.



# SKIN 101

## What is Skin?

Skin is a complex organ that's responsible for everything from maintaining your internal temp to protecting your body against harmful chemicals and bacteria. It's composed of a complex system of cell layers, nerves, and glands that make up approximately 16 percent of your bodyweight.

## Infection Protection

Skin contains three layers. The outer-most layer, called the epidermis, functions as your body's natural saran wrap to keep the bad stuff (infection) out and the good stuff (moisture) in. This is why you have to douse open wounds with alcohol—otherwise you end up with an infected, oozing mess.

## Why is Skin Colored?

The epidermis is also where cells that produce melanin—which determines your skin color—are located. The more melanin you have, the darker your skin. But different skin colors among individuals and races do not reflect different numbers of melanocytes (the cells that produce melanin); instead, the colors show different kinds and amounts of melanin production. For example, Asian skin has a greater amount of carotene, producing a yellowish shade.

## Your Skin is Younger Than You Are

The epidermis is constantly producing new skin cells that move from the bottom of the epidermis to the top—a trip that takes about two weeks. This means that the very top of your skin—the stuff you touch, itch, pick, and scratch—is mostly made up of dead skin cells. In fact, we shed approximately 30,000 dead skin cells every minute and produce a totally new epidermis roughly every month.

## Why You Get Wrinkles

Beneath the epidermis is the dermis, the middle layer, which is about four times thicker than the one above it. The dermis contains glands that produce sweat and sebum, an oily substance that keeps skin from drying out. Via tiny openings called pores, sweat and sebum travel to the skin's surface. Certain proteins located within the dermis, called collagen and elastin, make skin both strong and supple. As we age, these proteins decrease, giving skin the appearance of being thinner and more fragile.

## Think You Have Thick Skin?

The skin on your back and soles of your feet is thicker than anywhere else on your body, while your eyelids are the thinnest. Other thick-skinned areas include the palms and heels, and thinner areas are the ears, nose, and lips.

## Shield Your Exterior

What's the very best thing you can do to protect your skin? Don't smoke unless you want to get wrinkles, look like a prune, and get cancer. Otherwise it's lights out. Your other weapon for healthy skin: Wearing sunscreen that contains zinc (like Neutrogena's Helioplex), which protects against all types of rays and works as soon as it's applied.

Information provide by *Men's Health Magazine*.



## BROWSER WARS

by Jim Boyles

### Which Internet Browser?

Your Internet browser is your window to the web, where you can find almost anything from the comfort of your home, office or even your automobile. Today, we use the Internet for many daily functions like work, media, research, communication, shopping and entertainment. The better your browser, the more you will see and experience.

The newest web browsers are packed with the best features and technology to simplify, accelerate and enhance your Internet experience. The newest features include tabbed browsing, RSS feeds and voice interaction. Browsers are also more customizable and entertaining with skins, informative and fun widgets and additional add-ons. It's difficult to decide which one is for you!

Security is the most common concern among users, and for good reason. The number of hazards seems to grow every day. Viruses, spyware, phishing schemes and identity theft are some of the biggest concerns. Today's Internet browsers help protect us against all of these factors to keep you, your family and your computer safe.

### What Should It Do For You?

You should have three main concerns when choosing which browser to use: ease of use, security and getting the most from your web experience. The best thing about browsers is that they are free, so the best way find what

suits you is to download, install and try a few. In my daily activities I prefer using more than one browser; some are better at one thing than another.

Between Firefox, Internet Explorer, Safari, Opera and Google Chrome, there are many options and combinations you can use.

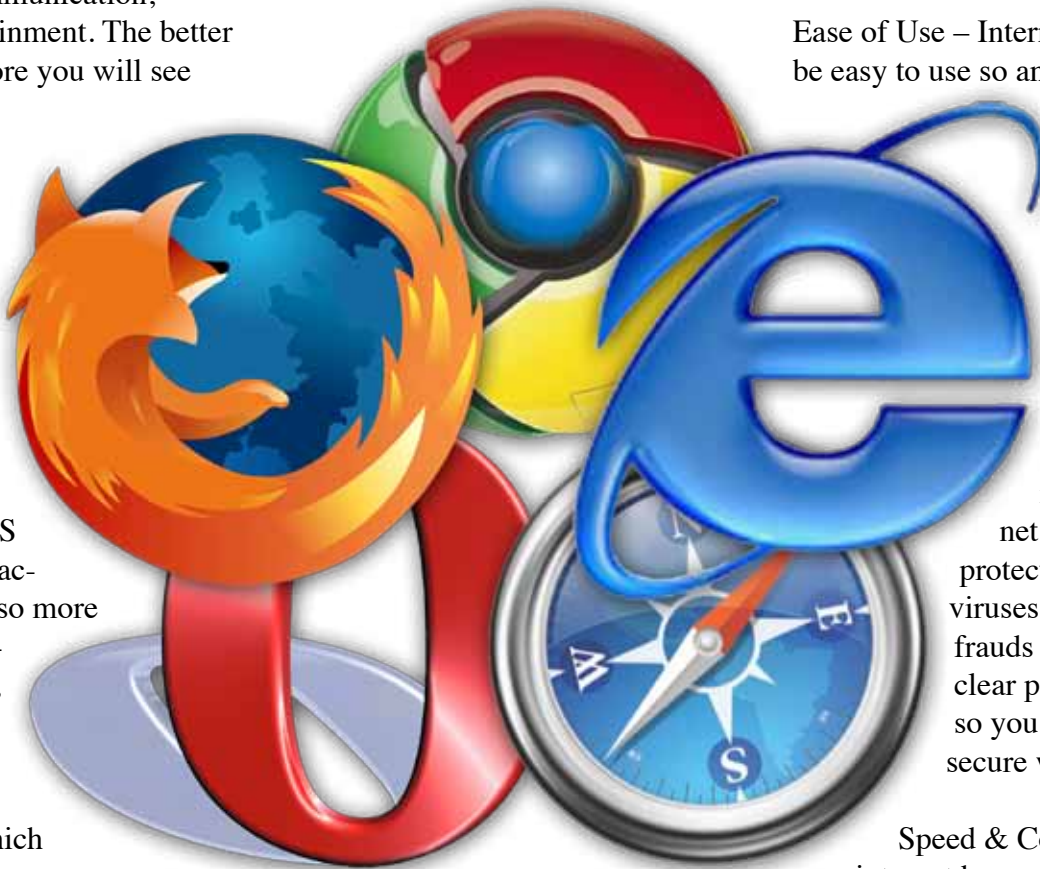
### What should you look for?

**Features Set** – Top Internet browsers offer many practical features that make surfing the web faster, easier and more convenient. A few of these are tabbed browsing, thumbnail previews and an integrated search engine.

**Ease of Use** – Internet browsers should be easy to use so anyone, regardless of knowledge of computers and the web, will feel comfortable using the it.

**Security** – Security is one of the most important parts of browsing the web. Internet browsers should protect against pop-ups, viruses and phishing frauds and allow you to clear personal information so you can feel safe and secure while online.

**Speed & Compatibility** – An internet browser should be fast and efficient. While the speed of your computer and connection account for most of the speed, all browsers are not created equal in regards to how fast they startup, process HTML and JavaScript. Likewise, not all browsers will open all pages correctly. The best browsers should open websites quickly and correctly.





## BROWSER COMPARISON



FIREFOX



INTERNET EXPLORER



SAFARI



OPERA



GOOGLE CHROME

	FIREFOX	INTERNET EXPLORER	SAFARI	OPERA	GOOGLE CHROME
OVERALL RANK	5	4	4	3	3
FEATURE SET	4.5	4.5	4	5	4.5
EASE OF USE	4.5	4.5	4.5	4	4
SECURITY	5	4.5	4	5	5
SPEED	4.5	4.5	5	3.5	4.5
TABBED BROWSING	X	X	X	X	X
INTEGRATED SEARCH	X	X	X	X	X
RSS FEEDS	X	X	X	X	X
ADD-ONS	X	X	X	X	
POP-UP BLOCK	X	X	X	X	X
ANTI-SPYWARE	X	X	X	X	X
ANTI-VIRUS	X	X	X	X	X
ANTI-PHISHING	X	X		X	X
CLEAR HISTORY	X	X	X	X	X
PRIVACY MODE	X	X			X

## IPHONE APP OF THE MONTH



MAIL

iPhone works with popular email providers — including MobileMe, Yahoo! Mail, Gmail, Hotmail, and AOL — and most industry-standard IMAP or POP mail systems. Add multiple accounts and move between them easily, including your United Financial email account!

Receive and respond fast with push email that arrives on your iPhone automatically. iPhone supports rich HTML email, so images

appear inline with text. And you see email attachments like Microsoft Office documents or PDFs in their original format.

If you run across an email address on a web page or map, tap it and iPhone opens a preaddressed email for you. If someone emails you a phone number, tap it to call. Emailing with a phone has never been easier, and it's sure to enrich your life as a UFSC rep.



## WELCOME TO ALL OUR NEW REPS

### EPA COIN WINNERS

Andrew Hansing	2
Bill Tiffany	9
Brad Herrman	3
Dan McEvelly	1
Charles Hayes	2
Dan Senn	2
Doug Pfaff	3
Glenn Hochstetler	1
Jim Herrman	8
Jeff Schwindt	1
Jerry Brovold	2
Jody Waugh	5
Michael Seever	1
Rick Davis	1

### FPA COIN WINNERS

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



FPA Steven K.



EPA Nancy C.



EPA Clifford G.



LEPA Norma F.



EPA Mark V.



FPA Lane G.



FPA Leigh G.



LEPA Michael D.



EPA Richard L.



EPA William H.



HPA David C.



EPA Edmund L.



EPA Tate J.



LEPA Thomas A.



FPA Frank F.



EPA Claudia R.

Winners as of July 15, 2009

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

**JULY WORD SEARCH**

T M B N D C O D P E C H R O M E Q F R G  
 S Y T I E E J V K G O O D W L U M U N X  
 Y O P P E R Q U B B R O W S E R R C S D  
 E T E E D E G C O M P A S S V B H W F I  
 F X C J S M E X P L O R E R K Z L L I A  
 M I O B N U C A W B R D O D B P E U R Q  
 F R N G S N S H T S A F A R I A U N E U  
 I V O A U Y J S Y S T E M S W K D I F S  
 X L M P N Y M Z N A I N T E R N E T O K  
 O B I P E C C Q U G O O G L E D R E X I  
 S E C T O R I U F U N F U G U V H D W N  
 I X J Y K Z A A L A M B N C O C E P E Q  
 F R G S H T J U L Y U I V J W K K X L Y

UNITED  
 FINANCIAL  
 SYSTEMS  
 CORPORATION  
 JULY  
 COMPASS  
 ECONOMIC  
 BLUES  
 DEED  
 TYPES  
 FUN  
 SUN

SKIN  
 FIREFOX  
 BROWSER  
 INTERNET  
 EXPLORER  
 SAFARI  
 GOOGLE  
 CHROME  
 OPERA  
 GOOD  
 BAD  
 LUCK

*Deep Thoughts*

"Maybe in order to understand mankind, we have to look at the word itself. Basically, it's made up of two separate words — "mank" and "ind." What do these words mean? It's a mystery, and that's why so is mankind."

*-Jack Handey*



"You walk the walk, but..."

# JUNE EPA OF THE MONTH



**JODY WAUGH**

# JUNE FPA OF THE MONTH



**SCOTT HILL**

# JUNE EMPLOYEE OF THE MONTH



**LARRY GALLET**

## GOOD OR BAD?

Anonymous

A long time ago in ancient China, there lived an old man. This old man had a son and a horse. Together they worked their farm in order to make a living.

One day the horse escaped into the hills. Many would consider this a tragedy, and when all the farmer's neighbours sympathised with the old man over his bad luck, the farmer replied, 'Bad luck? Good luck? Who knows?'

A week later the horse returned with a herd of wild horses from the hills and this time the neighbours congratulated the farmer on his good luck. His reply was, 'Good luck? Bad luck? Who knows?'

Time went by, but one day when the farmer's son was attempting to tame one of the wild horses, he fell off its back and broke his leg. Everyone thought this very bad luck. Not the farmer though, whose only reaction was, 'Bad luck? Good luck? Who knows?'

Some weeks later the Emperor's army marched into the village and conscripted every able-bodied youth they found there for service. When they saw the farmer's son with his broken leg they let him off. Now was that good luck? Bad luck? Who knows?

