

THE COMPASS

August 2009

WHEN THINGS GO **RIGHT**

PAGE 2

IN THIS ISSUE:

SEPTEMBER CALENDAR
COMBATING STRESS
A HERO'S WELCOME
AUGUST BIRTHDAYS
9 FOODS TO FEED YOUR SKIN
JAMIE'S BREAKFAST CASSEROLE
SETTING UP YOUR WIFI NETWORK
IPHONE APP OF THE MONTH
COIN WINNERS
LAPTOP WINNERS
ON THE LIGHTER SIDE
THINK LIKE AN EAGLE



WHEN THINGS GO RIGHT

by Dr. Richard Carlson

CONTENTS

WHEN THINGS GO RIGHT	02
SEPTEMBER CALENDAR	03
COMBATING STRESS	04
A HERO'S WELCOME	05
AUGUST BIRTHDAYS	05
9 FOODS TO FEED YOUR SKIN	06
JAMIE'S BREAKFAST CASSEROLE	07
SETTING UP YOUR WIFI NETWORK	08
IPHONE APP OF THE MONTH	09
EPA/FPA COIN WINNERS	10
WELCOME NEW REPS	10
LAPTOP WINNERS	10
ON THE LIGHTER SIDE	11
EPA OF THE MONTH	12
FPA OF THE MONTH	12
EMPLOYEE OF THE MONTH	12
THINK LIKE AN EAGLE	12

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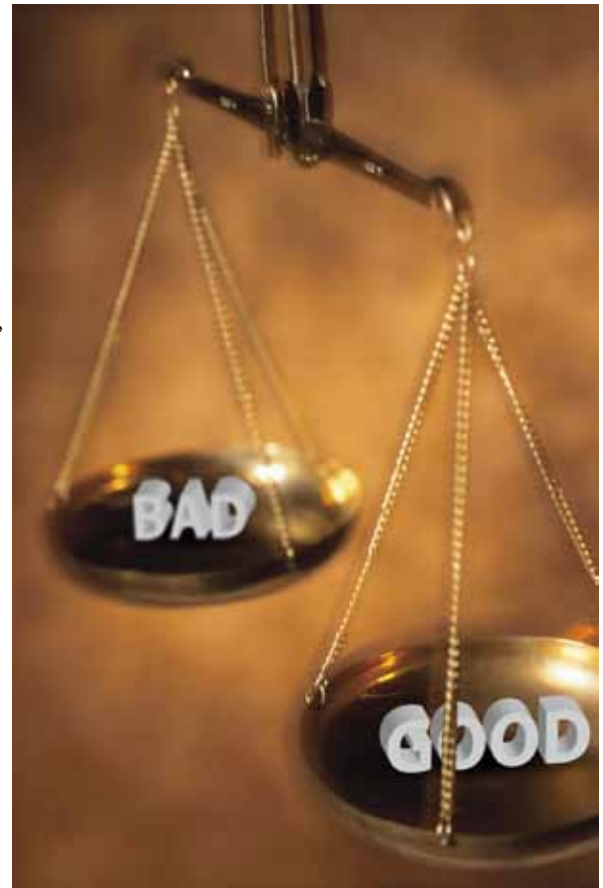
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If you were to eavesdrop on a typical conversation and if you took what you heard to heart, it would be easy to believe that almost nothing ever goes right! The focus of many conversations is limited to, or at least slanted toward, the problems of the day, the ills of society, the obstacles, injustices, and the hassles of work. The emphasis is almost always on the negative or on what's wrong. There's a great deal of discussion of what's wrong with other people, coworkers, customers, investors, clients, and everyone else. The working environment is criticized, and nothing is ever quite good enough.

But have you ever, even once, stopped to marvel at just how often things go right? It's amazing. Literally thousands of events - work related and otherwise - go right every single day, without a glitch. Everything from the vast majority of phone calls that are returned and reservations that are honored, to travel and food safety, dependency on various forms of technology, roofs that don't leak, the competency of coworkers, the interdependence of schedules, right down to the fact that most people are friendly - so much goes right. And for the most part, we take it all for granted. For whatever reasons, we choose to focus on the few exceptions. Perhaps we believe that more will go right if we focus on what's wrong. Conversely, many people are frightened that if they were to

become more accepting of imperfection, then more things would end up going wrong - which isn't true.

I fly quite a bit and hear a great deal of complaining about air travel. And it's true that I've had a few horrible experiences pertaining to delays, canceled flights, lost or missing baggage, overbooking, misplaced reservations and other hassles. However, the percentage of the time that I get where I need to go either on time or nearly on time is astonishing. Given the enormous amount of traffic volume, tight schedules, weather conditions, and dependency on technology, this is truly remarkable. For example, I can wake



UFSC SEPTEMBER CALENDAR

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

up in Northern California and before dinner, I'm safely in New York City, baggage in hand – most of the time. I suspect that similar percentages of good fortune are true for most business travelers.

Yet have you ever heard anyone complimenting the airlines? I'm sure that if you have, it's been the exception, rather than the norm. In the midst of the delay, we're far more inclined to become angry and frustrated, maybe even take it personally, then we are to keep in mind that everyone involved is doing the very best he or she can, and that occasional delays are inevitable. The same lack of perspective seems to be true with so many aspects of daily business. A

huge percentage of people are friendly, helpful, and courteous. What you hear about, however, is the tiny percentage of people who are rude, insensitive or incompetent. A person may have a dozen tasks to complete in a day. Eleven of them went smoothly; the other one is discussed over dinner.

I'm not going to discount the fact that there are problems to deal with; there most certainly are. Likewise, most of us must face our share of hassles, disappointments, incompetence, and rejection. It's all part of working for a living. It seems that we've become so accustomed to things going smoothly, however, that we expect near-perfection. When we don't get it, we go crazy.

I think it's wise to keep at least a little bit of perspective. When I remind myself of how often things actually go right, it helps me deal with those things that don't. It allows me to make allowances for the fact that "stuff happens," people make errors, Mother Nature does her thing, and things do sometimes go wrong. What else is new? When I focus on how often things go right, it opens my eyes to the bigger picture and keeps me from sweating the small stuff. I think the same will be true for you as well.



COMBATING STRESS

by Denise Clark, edited by Adam Sturm

These days, it's easy to be stressed. Because of drastic changes in our economy, people are scrambling to reassess necessities, lifestyles and retirement status. If that isn't enough cause for stress, caring for a sick spouse, deteriorating physical health and worries about our financial stability are enough to knock the wind out of our sails. Here at United Financial, we have five tips on how you can combat stress.

First, **find someone to talk to**. Realizing that you're not alone and sharing fears and anxieties with another person helps get pressures off your chest. Talking with others encourages learning new coping strategies from peers, healthcare providers and their family members.

Second, **try to stay active**. Try to get outside or join others in social activities as frequently as possible. Sitting alone in a room or isolated from friends or family members will not make your problems or difficulties disappear.

Third, **put your troubles away**, if only for a little while. Try not to think about your worries for at least an hour before bedtime. Stress-induced insomnia is detrimental to long-term health. For just a little while, put your troubles away, think positive thoughts, and envision better times, memories and events.

Fourth, **if you can't sleep, do something**. Watch TV, read, do a crossword puzzle. When you're feeling tired, try going back to bed. Don't

lie in bed tossing and turning, because this often causes additional frustration that will prevent you from sleeping.

Lastly, **focus on the positive**. Every day brings stress and worry. Despite your worries and concerns, take the time to appreciate life and be grateful for what you do have: Children, family, or even a warm, beautiful morning. Try to find at least one thing every day that you can be grateful for that makes life worthwhile.

Always remember that we don't have control over every aspect of our lives. However, we do have control over our emotions and our moods. We've been through tough times before, and we'll get through them again. Find or create a healthy support system to help get you back on track.

Wednesday, September 23
FPA Golf Outing
• First tee time is 8:45 am.
• Contact Ray Phillips to sign-up.

FPA Area Directors Conference
• Conference will begin in the afternoon


Cookout
• Meet at the park outside of UFSC's home office

Thursday, September 24
FPA Conference
• 8:30 am - 5:00 pm in UFSC's training room

President's Club Outing
• TBD

Friday, September 25
President's Club Conference
• The conference will be held in UFSC's training room

Times and locations are still being established and are subject to change.



A HERO'S WELCOME

by Karen Brown

On Thursday September 23rd, our family was blessed to have Zach back home again. Unfortunately it was only for 15 days, but at least he was home, safe and able to rest. Zach's visit home started with a "Tears of Joy" reunion at the Indianapolis Airport where he was greeted by a full lobby of family and friends.

During Zach's leave home he took time to enjoy family, rest, attend amusement parks and most importantly...went swimming! After 7 months in the desert, water was a refreshing treat. On August 8th, standing in the same airport lobby, we shed "Tears of Pride" as we watched his plane taxi out, on his long flight back to Afghanistan.



PV1 RISLEY, ZACH

B Co. 50th Sig BN
APO AE 09355
COP Lane
email: zachary.risley@us.army.mil

Less than 24 hours after getting home, Zach made a stop at the UFSC Corporate Office to say "Thank You" for all the support that United Financial has given him and his fellow soldiers. After a conversation with Ray Phillips, we learned that Zach has been stationed up in the mountains in a very remote part of Afghanistan, where supplies are extremely limited.

Please continue to support ALL of our adopted soldier's by sending letters, email, or care packages. Any communication from HOME is found encouraging and uplifting. May God bless all of soldiers and their families and keep them safe!

AUGUST BIRTHDAYS

Shawn Hendersen
August 1
Jeff Graggs
August 4
Kitty Brim
August 8
Bryan Hamell
August 6
Charles Rudnik
August 12
Julie McClellan
August 13
Michael Hunter
August 14
Dale Andrews
August 15
Steven Bast
August 15
Paul Heine
August 16
William Lavis
August 20
Rich Simon
August 20
Jeannette Ruhf
August 22
Rick Lister
August 22
Alan Lyon
August 26
Darron Pennington
August 26
Troy Werking
August 27
David Earl
August 28
Andrew Hansing
August 28
Kenneth Everett
August 28
Gerald Hoffman
August 29
Robert Graham
August 29
Tim Sullivan
August 29
Charles Hayes
August 30
Gary Collier
August 31
Michael Pullan
August 31

HAPPY BIRTHDAY



9 FOODS TO FEED YOUR SKIN

by Abby Lerner of Men's Health Magazine

1. Carrots

This crunchy snack is loaded with vitamin A, which helps balance the pH of your skin's surface, making it just acidic enough to fend off harmful bacteria. Plus, National Cancer Institute researchers found that people with the highest intakes of carotenoids—pigments that occur naturally in carrots—were six times less likely to develop skin cancer than those with the lower intakes.



get in and out of the cell. The stronger that barrier is, the better your skin cells hold moisture.

4. Healthy Oils

Good-quality oils—those labeled cold pressed, expeller processed, or extra virgin—keep skin lubricated and looking and feeling healthier. But remember even healthy fat is high in calories, so limit yourself to two tablespoons a day.



7. Green Tea

The skin-health assets in this drink are matchless. It has anti-inflammatory properties, protects the cell membrane, and may even reduce the risk of some cancers. An added bonus: Sipping on this super drink can also boost metabolism.



2. Berries

The high-antioxidant content of blackberries, blueberries and strawberries yield countless healthy-skin benefits. Not a fan of fleshy fruit? Artichokes, beans, prunes and pecans are packed with the stuff as well.



5. Whole-wheat bread, Muffins, and Cereals

It may seem like a random grocery list, but all of these foods are rich in the mineral selenium, which plays a key role in the health of skin cells. In fact, studies show that even skin damaged by the sun may suffer fewer consequences if selenium levels are high.



8. Sunflower Seeds

These tiny seeds pack the most natural vitamin E of any food around. And no antioxidant is better at slowing down the aging of skin cells to keep you looking younger longer.



3. Salmon, Walnuts, and Flax Seed

The common healthy-skin ingredients in these foods are essential fatty acids, which not only block harmful irritants, but also act as the passageway for nutrients coming in and out and for waste products to



6. Low-Fat Dairy Products

Vitamin A is one of the most important components of skin health, and low-fat dairy products such as milk and yogurt are a great place to get it.



9. Water

Good hydration is key to healthy looking skin, and there's nothing better than pure, clean water to quench your body's thirst—except maybe mineral-rich hard water from the tap.



JAMIE'S BREAKFAST CASSEROLE

INGREDIENTS

- 1 package hashbrowns
- 3 cups sharp cheddar cheese
- 1 can cream of mushroom soup
- 1 can cream of chicken soup
- 1 container of sour cream
- 2 cups Kelloggs cornflake crumbs
- 1 ½ stick butter



DIRECTIONS

Preheat oven to 350 degrees

- Mix hashbrowns and cheese in large bowl...set aside
- Melt half stick of butter on stove and remove from heat
- Mix cans of soup and sour cream into butter until whipped thoroughly
- Pour into hashbrown/cheese mixture and blend well with spoon
- Put into 9 x 13 cake pan

- Melt 1 stick butter on stove and remove from heat
- Add cornflake crumbs to melted butter and blend
- Cover the casserole with this mixture

Bake at 350 degrees for one hour

This recipe comes from one of the personal bankers from my good ole Chase Bank days, Barbara Shackelford... We used to have a pitch in every month to celebrate all the birthdays and she used to make this casserole... It was the one thing I made sure to get before returning to United Financial!

***If you have a recipe for a favorite meal or dish, send it to us! We'll include a new recipe for a delicious dish every month. Send recipes to TheCompass@unitedfin.com.



SETTING UP YOUR WIFI NETWORK

by the IT Department

Wireless networks are extremely useful, and if you don't already have one set up, here's a quick guide to how easy it can be done. You can use a wireless network to share Internet access, files, printers, and more. Or you can use it to surf the Web while you're sitting on your couch or in your yard. Plus, it's easier to install than you think.

adapter for a desktop computer, buy a USB wireless network adapter. If you have a laptop, buy a PC card-based network adapter.

To make setup easy, choose a network adapter made by the same vendor that made your wireless router. For example, if you find a good price on a Linksys router, choose a Linksys network adapter to go with it. To make shopping even easier, buy a bundle,

modem to the Internet.

Last, connect your router to your modem and plug in and turn on your cable or DSL modem. Wait a few minutes to give it time to connect to the Internet, and then plug in and turn on your wireless router. After a minute,



1. Choose Your Equipment

The first step to setting up a wifi network is to make sure that you have the correct equipment. You'll need a broadband Internet connection using a modem, a wireless router, and a network adapter (if your PC or laptop doesn't already have one built in).

The wireless router converts the signals coming across your Internet connection into a wireless broadcast, sort of like a cordless phone base station. The network adapters wirelessly connect your computer to your wireless router. If you need to purchase an

such as those available from D-Link, Netgear, Linksys, Microsoft and Buffalo.

2. Connect Your Wireless Router

Connecting your new wireless router is easy. First, locate the cable or DSL modem and unplug it to turn it off. Next, connect your wireless router to your modem. Your modem should stay connected directly to the Internet. Later, after you've hooked everything up, your computer will wirelessly connect to your router, and the router will send communications through your

the Internet, WAN, or WLAN light on your wireless router should light up, indicating that it has successfully connected to your modem.

3. Configure Your Wireless Router

Using the network cable that came with your wireless router, you should temporarily connect your computer to one of the open network ports on your wireless router (any port that isn't labeled Internet, WAN, or WLAN). If you need to, turn your computer on. It

should automatically connect to your router.

Then, if your computer doesn't automatically prompt you to configure your new wireless router, install and run the installation disc that came with your wireless router. Most of the default settings should be fine, but you should configure three things.

First, configure your wireless network name, known as the SSID. This name identifies your network. You should choose something unique that none of your neighbors will be using.

Next, configure your Wireless encryption (WEP) or Wi-Fi Protected Access (WPA), which help protect your wireless network. Make sure your passphrase is long and unique.

Last, configure your administrative password, which controls your wireless network. Just like any other pass-

word, it should not be a word that you can find in the dictionary, and it should be a combination of letters, numbers, and symbols.

The exact steps you follow to configure these settings will vary depending on the type of router you have. After each configuration setting, be sure to save your settings. Disconnect the network cable from your computer after you have finished.

4. Connect Your Computers

If your computer does not have wireless network support built in, plug your new network adapter into a USB port, and place the antenna on top of your computer (in the case of a desktop computer), or insert the network adapter into an empty PC card slot (in the case of a laptop). Your com-

puter will automatically detect the new adapter, or it may prompt you to insert the CD that came with your adapter. The on-screen instructions will guide you through the configuration process.

Connecting to your wireless network should be as easy as choosing the name of your network that you chose, then typing in the administrative password that you used to protect your network. Once you have entered these in, you can choose to have your computer remember your network and automatically connect to in the future. It's that simple!

If you have problems setting up your wireless network, or you have questions regarding the setup process, feel free to call any of us here at United Financial's IT Department. We would be glad to help!

IPHONE APP OF THE MONTH



TOMTOM

As of August 17th, TomTom has been available in the iTunes App store for \$99.

Everywhere you go, you can have the most advanced TomTom navigation technology to lead the way. Using iPhone's innovative technology, the TomTom app lets you tap your way from A to B - putting you in touch with all the best routes.

It works the same way as any other TomTom device, only now it's

integrated with the iPhone itself. Go your own way. Meet up with friends. Find the next customer's address. Find a place to eat. Get all the smartest routes and experience the world at your fingertips.

If you've been considering spending the money on a GPS device and don't have an iPhone, consider getting an iPhone instead. You'll have the GPS you want PLUS all the other advances iPhone has to offer.



WELCOME TO ALL OUR NEW REPS

EPA COIN WINNERS

Bill Tiffany	10
Jim Herrman	9
Jody Waugh	5
Jerry Brovold	4
Brad Herrman	5
Doug Pfaff	3
Eddie Sears	2
Andrew Hansing	2
Charles Hayes	2
Dan Senn	2
Jeff Schwindt	2
Carol Proctor	1
Dan McEvelly	1
Doris Fisher	1
Glenn Hochstetler	1
Michael Seever	1
Rick Davis	1

FPA COIN WINNERS

Scott Hill	6
Alan Lyon	4
Tim Sullivan	3
Keith Cvercko	3
Rex Bonham	2
Ron Simpson	2
Christine McCafferty	2
Mark Ashworth	2
Mike Pullan	2
Vince VanTassel	1
Jeff Susic	1
Ron Guevarra	1
Robin Corbin	1
Tom Boehmke	1
Jerry Hoffman	1
Scott Nofsinger	1

Winners as of August 18, 2009

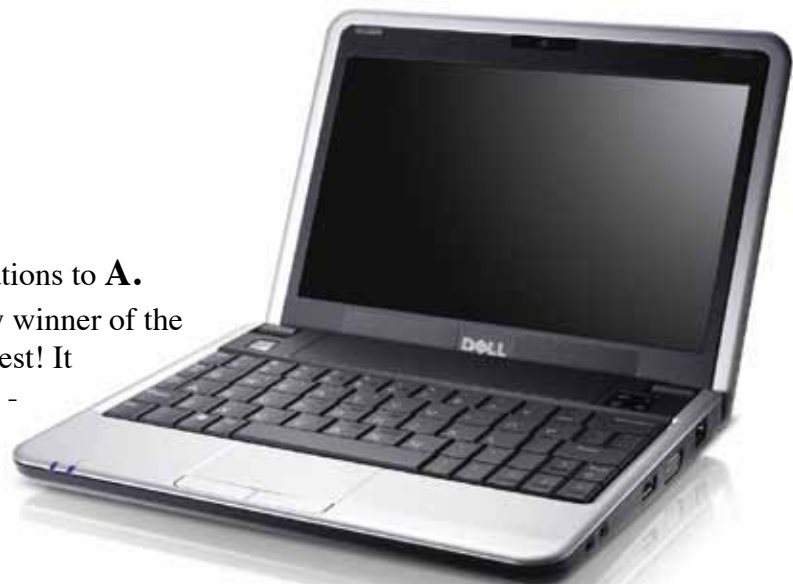


LAPTOP WINNERS

Congratulations to all the winners of the *Win A New Dell or HP Netbook* contest! The contest was held from 7/13 - 7/19, with all qualifying winners needing net sales of \$8,085. The following people won their very own netbook:

- J. Herrman**
- J. Brovold**
- C. Proctor**
- J. Schwindt**
- A. Hansing**
- E. Sears**

Also, congratulations to **A. Hansing**, the only winner of the *Win A Garmin* contest! It was held from 7/20 - 7/26, also with the net sales requirement of \$8,085.



ON THE
LIGHTER **SIDE**

AUGUST WORD SEARCH

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

UNITED
 FINANCIAL
 SYSTEMS
 CORPORATION
 AUGUST
 COMPASS
 GOOD
 BAD
 THINK
 POSITIVE

HERO
 SOLDIER
 FOOD
 SKIN
 BREAKFAST
 CASSEROLE
 WIFI
 NETWORK
 TOMTOM
 EAGLE

Deep Thoughts

“How come the dove gets to be the peace symbol? How about the pillow? It has more feathers than the dove, and it doesn't have that dangerous beak.”

-Jack Handey



“I see you’ve settled into a groove.”

JULY EPA OF THE MONTH



BILL TIFFANY

JULY FPA OF THE MONTH



MICHAEL COOPER

JULY EMPLOYEE OF THE MONTH



DUNIA MOSO

THINK LIKE AN EAGLE

Anonymous

There once was a farmer who found an abandoned eagle's nest. In it was an egg that was still warm. He didn't want the unborn eagle to perish, so he took the egg back to his farm and laid it in the nest of one of his hens. At first the mother hen didn't know what to do with the strange new egg, but after some time she adopted the egg as her own.

After a month, the egg hatched and the baby eagle was born alongside all

the other little chicks. Due to the circumstances, he didn't know he was an eagle, and so he lived his life the only way he was taught... as a chick. He was raised by the hen and never knew he didn't really belong with the rest of his brothers and sisters.

The eagle lived the life of an ordinary chicken. He pecked about the farmyard, scrabbling for grain. He went to sleep at night and did his best to crow every morning. He spent

his time within the yard and rarely, if ever, looked up. Life went by like this for quite some time, but as he grew older, his body slowly tired with age.

One day, when the eagle was very old, he lifted up his head and saw above him a sight so wonderful he could hardly describe it - an eagle soaring high above in the sky. Looking at it, the old creature sighed and said to himself, "If only I'd been born an eagle."

