

THE COMPASS



November 2009

A TIME FOR THANKS

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A TIME FOR THANKS

by Adam Sturm

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COMPASS STAFF

RAY PHILLIPS
PRODUCTION MANAGER

ADAM STURM
EDITOR IN CHIEF

CHAD DANIEL
GRAPHIC DESIGNER

MICHAEL HAWKINS
WRITER/EDITOR



Thanksgiving is right around the corner, so what better time than now to learn a little history about the holiday? Amidst the football games and colorful parades, it's easy to forget the origins of the holiday, but it's important to understand the past, especially with Thanksgiving, when we should be thankful for so much, including the holiday tradition that we share. So sit back, grab a piece of pumpkin pie, and learn all about this special holiday.

Though it was not called Thanksgiving at the time, what we recognize as the first Thanksgiving feast was celebrated in 1621 by the pilgrims of the Plymouth colony along with about 90 Wampanoag Indians. The Pilgrims had suffered through a devastating winter in which nearly half their number died. Without the help of the Indians, every colonist would have perished.

After the first harvest, Governor William Bradford proclaimed a day of thanksgiving and prayer. The food, which was eaten outdoors, included corn, geese, turkeys, ducks, eel, clams, leeks, plums, cod, bass, bar-

ley, venison and corn bread. (Sorry, no pumpkin pie back then due to lack of flour.) The feast lasted 3 days, and though the exact date is unknown, the feast took place in late autumn, after the harvest.

Two years later, in 1623, there was a terrible drought. Colonists answered the period with prayer and fasting. When their prayers were answered, another thanksgiving celebration was proclaimed. Later that year, Governor Bradford proclaimed November 29 as a time for pilgrims to gather and "listen to ye pastor and render thanksgiving to ye Almighty God for all His blessings."

Throughout American history, there were many thanksgiving proclamations and celebrations. In 1789, George Washington proclaimed a National Day of Thanksgiving, although some were opposed to it. There was discord among the colonies, many feeling the hardships of a few pilgrims did not warrant a national holiday. Thomas Jefferson, the third president, later discontinued it, calling it "a kingly practice," but in 1863, Sarah Josepha Hale, the author of the poem "Mary Had a Little Lamb," con-



UFSC DECEMBER CALENDAR

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 ●	2	3	FPA CONFERENCE CALL	4 ●
6	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30	8 ☾	9	10	FPA CONFERENCE CALL	12 ☾
13	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30	15 ○	16	17	FPA CONFERENCE CALL	19
20 ☾	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30	22	23	24 ☾ CHRISTMAS EVE OFFICE CLOSED	25 CHRISTMAS DAY OFFICE CLOSED	26
27	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30	29 ●	30 ●	31		

vinced Abraham Lincoln to proclaim Thanksgiving a national holiday once again. For the date, she chose the last Thursday in November in honor of Washington’s original proclamation.

Every president has proclaimed Thanksgiving since Lincoln. The date was changed a couple of times, most recently by Franklin Roosevelt, who set it up one week to the next-to-last Thursday in order to create a longer Christmas shopping season. Public uproar against this decision caused the president to move Thanksgiving back to its original date two years later. And in 1941, Thanksgiving was finally sanctioned by Congress as a legal holiday, as the fourth Thursday in November. This year it falls on

November 26.

This Thanksgiving, United Financial has two tips to help you celebrate Thanksgiving. First, **pay attention to the people around you.** You will find that everybody has something to worry or complain about, not just you. It’s easy to focus on your own worries or what you don’t have. Instead, recognize what you do have. Accepting your lot in life is not about resigning yourself to unhappiness. It’s about not wasting time wishing for what you don’t have.

Second, **become a problem solver.** Use your lemons to make lemonade. Get in the habit of asking yourself how you can turn the negative into a positive. The most successful people

in life, and those who have the most to be grateful for, are also those who have endured tremendous trials and managed to persevere and turn it all around. As Rich always says, successful people are the ones willing to do what unsuccessful people are not.

We hope you have a wonderful Thanksgiving this year. Remember, amidst all the turkey and stuffing and pie, it’s simply about giving thanks for what we have, and this year we have a lot to be thankful for. Think back to the original pilgrims of Plymouth and all the things they didn’t have. Our celebration stems from them giving thanks for what the few things they did have. Remember to give thanks. Happy Thanksgiving!



LETTERS FROM OUR CUSTOMERS

from Our Customers

Linda was brave enough to come into our home on a night that we were both a little under the weather. We have both lost our moms in the last week. She was very compassionate, respectful and very informative. We drifted and she brought us back and answered our questions. We had to explain a joined family and she still stayed. She has helped us meet our needs and given us reassurance that we are planning our future. Great Job. Thanks.
 Don and Don Corbett

"Linda was brave enough to come into our home on a night that we were both a little under the weather. We have both lost our moms in the last week. She was very compassionate, respectful and very informative. We drifted and she brought us back and answered our questions. We had to explain a joined family and she still stayed. She has helped us meet our needs and given us reassurance that we are planning our future. Great Job. Thanks."

-Tony and Don C.

It makes me have peace of mind that my children will be provided for and not have to fight for it.
 Judy

This gives us the peace of mind that our affairs are in order and that our children will have everything planned for them. Very simple process well handled.
 Don H. Hyman
 LINDA DID AN EXCELLENT JOB IN PRESENTING THIS PROCESS. I HAVE BEEN KEEPING INTO THIS FOR A FEW YEARS AND CAN NOW REST ASSURED THAT ALL OF OUR NEEDS ARE TAKEN CARE OF, PLUS OUR WISHES WILL BE FOLLOWED WHEN OUR LIVES COME TO AN END. WELL WORTH THE TIME AND MONEY.
 Michael J. Hyman Sr.

"This gives us the peace of mind that our affairs are in order and that our children will have everything planned for them. Very simple process with United."

-Don H.

"Linda did an excellent job in presenting this process. I have been looking into this for a few years and can now rest assured that all of our needs are taken care of, plus our wishes will be followed when our lives come to an end. Well worth the time and money."

-Michael L.H.

"I feel secure since I had my sister and brother-in-law to help. I think Linda did a good job in explaining things and getting the paperwork done."

-Marian M.

"Linda knew what she was talking about and was very clear in her explanations."

-Ann C.



HOW WE HELP

Working for United Financial Systems, Corporation is unlike working for any other organization. It is our constant goal to help our customers and do what is best for them. It is comforting working with a company that actually does what is right for the customer. That's why we've only had one BBB complaint in the 27 years we've been in business. Rich likes to quote Zig Ziglar, and Zig's motto is, "You can have everything in life you want if you help enough other people get what they want." That is the foundation of our thinking here at United Financial. Nobody knows that better than Cheri Harvey, one of our Customer Service Coordinators. Cheri deals with customers on a daily basis. Here's what she has to say:

"It makes me have more peace of mind knowing my children will be provided for and not have to fight for what is theirs."

-Judy S.

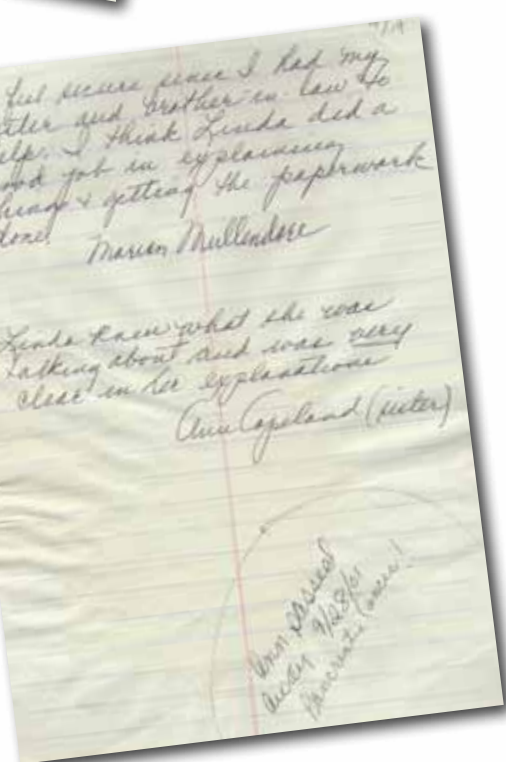
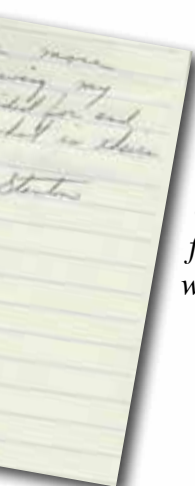


As a Customer Service Coordinator (CSC) for UFSC, one of my primary responsibilities is to serve as liaison between the customer and the company. But our customers aren't just those individuals that submit program applications. Our customers also include the representatives (both EPA & FPA), and the independent attorneys. The needs of our customers vary, but staying connected and following up on status are by far the most common.

My most rewarding experiences as a CSC involve keeping everyone connected. Staying connected is essential to the process. Although many of our customers are retired, they can be the hardest people to contact. So I often have to contact the customers to coordinate their availability with that of the representatives and attorneys. For example, one of the independent panel attorneys was having difficulty reaching a customer. He had called on the customer numerous times, but could never reach her. So, I called the customer and was able to speak with her. As it turns out, she had been ill and just wasn't up to speaking with him, but she was very thankful for my call and provided me with a more concrete timeframe for contact. As a result, the attorney was able to complete the consultation.

Another rewarding experience is having the ability to view our systems and give the status of an application. In other words, finding out "who has the ball" makes for an eventful day. For example, as a CSC I have to be prepared if a customer calls to check status. The status requests could range anywhere from "when is the attorney going to call" to "who is bringing my papers." Whatever the status request, it's always refreshing to know that I was able to provide the customer with an answer.

Thank you, Cheri, for all the hard work you do. Remember, everyone should always do **their** best to do what's **best for the customer**.





WHY WE LOVE COMMISSIONS

by Ray Phillips

Congratulations! If you are reading this you are an exception: you work and succeed in commissioned sales where most people fail. Jobs based on commission are everywhere. Most industries have these positions at some level. The reason is that sales is a vital part of most organizations, whether in the form of a sales associate in a store, an inside sales agent behind the scenes or someone who leaves the house on Sunday night and returns home on Friday night.

You have a great opportunity at United Financial Systems, Corpora-

tion. Our position within the financial services industry is not impacted by what happens in the economy. The number of people who will always need our unique products and services is expected to grow considerably in the next several years. And you have unique skill sets that set you apart from most other sales professionals. You are smart, highly trained and very motivated! There is no other profession more financially rewarding than one where you get up every day with the ability to write your own paycheck. You shape your own destiny.

We have had several people join the United Financial team who have told us they were able to purchase their first home or send their child to college—and pay for it! If you need something like that in your life, it is within your grasp. We know you can accomplish whatever you are determined to do. Continue to press forward through the holidays when most sales professionals find reasons not to work. Set yourself up for success and get ready for a prosperous new year!

THE IMAGINARY CLOSE

A few years ago, President's Club member Terry Stegeman came up with a great method for closing sales, which he then shared with his fellow representatives. It is now referred to as the "imaginary close."

You may have already heard about or know of this technique, but for those new representatives out there who haven't, it is a great addition to your sales toolbox. Thank you, Terry, for your contribution to the team.

At the end of your presentation...

and after the price has been given, ask:

Mary, I wonder if you would do me a favor today while we're here. Do you know what "imaginary" is? I get this term from Disney... imaginary!

I want you to close your eyes and hold your hands out, palms up. *(Place sample binder in the wife's hands.)* Now hold this binder. If I were to put these documents in your hands... finished, today, made out to you and your children, would you feel more secure that you have them or less secure that you have them?

Now look at the husband and ask: now, John, is that the way you want your family to feel when I leave here today... more secure? I think you would, isn't that true?



WHAT'S YOUR REAL AGE?

by Lori Rozgonyi

Like 2 million other people, a Wii Fit was under my Christmas tree last year. Our family was quick to test it out, excited about the age activity that weighs you and then tests you to determine how old you really are. I jumped on the board and followed the instructions that measured my real Wii age: 68! I spent the next few days stretching and practicing Wii yoga moves and in just three days: 42! It's an interesting question to ask yourself: how old am I, really? You can try a Wii fit, or take a more comprehensive approach through RealAge.com.

Are you biologically younger, older or the same age as your calendar age? RealAge actually has a test you can take on its site that determines what your "real age" is based upon your calendar age, weight, health, relationships, lifestyle and other various living conditions.

The RealAge Test is the first measurement standard for healthcare. The test provides medically valid metrics that compare biological versus calendar age, based upon your answers to the test. This health metric has received widespread consumer, medical and scientific acceptance. RealAge experts developed the unique metric by reviewing 25,000 medical studies, which revealed 125 different factors that can influence rate of aging.

After you've taken the test, RealAge offers over 65 interactive health assessments that provide personalized strategies to help you "grow younger." They include quizzes and other tools



to help you determine your risk of disease--and what you can do to reduce that risk. Each assessment is based on state-of-the-art scientific research tailored to you.

RealAge uses practical science. It draws on the best scientific information and is held up to stringent scientific review, and when there is no research on a topic, they say so. RealAge is personal, relevant, accurate, and compassionate.

At United Financial, we need to get personal with our customers about

their well-being and healthcare. It's vital when working with Medicare health plans and supplement insurance. You want to make certain the plan you present best serves your customer's health related needs.

Whether you use RealAge yourself, or you use it as a reference when talking to potential customers about their health habits, RealAge is a useful site to know about and understand. My real age? Now that I know, I don't need to lie...39 and holding.



RITZ CARLTON WINNERS TAKING TRIPS IN NOV/DEC

Jeff Susic
Vince VanTassell
Tom Boehmke
Jim Herrman
Brad Herrman
Jody Waugh
Bill Tiffany

RITZ CARLTON TRIP QUALIFIERS YET TO SCHEDULE A TRIP

Alan Lyon
Mark Ashworth
Tim Walworth

REPRESENTATIVES ON TRACK FOR FUTURE TRIPS

Bill Tiffany
Dan McEvelly
Greg Crouch
Michael Cooper
Mark Ashworth
Tim Sullivan
Bill Potts
Alan Lyon
Tim Walworth
Keith Cvercko

REPRESENTATIVES ALMOST ON TRACK FOR FUTURE TRIPS

Tom Boehmke
Mike Pullan
Ron Guevarra
Andrey Hansing
Jerry Brovold
Jody Waugh
Doris Fisher

PUMPKIN CHEESECAKE

by Lori Rozgonyi

INGREDIENTS

1 cup graham cracker crumbs
½ cup finely ground ginger cookies
1 T granulated white sugar
4-5 T unsalted butter, melted
2/3 cup light brown sugar
½ teaspoon ground cinnamon
1/8 teaspoon ground cloves
¼ teaspoon ground ginger
1/8 teaspoon ground nutmeg

¼ teaspoon salt
1 pound cream cheese, room temp.
1 cup pumpkin puree
3 large eggs
1 teaspoon pure vanilla extract
1 cup sour cream
1 teaspoon pure vanilla extract
¼ cup white sugar

DIRECTIONS

Preheat oven to 350 degrees and place the oven rack in the center of the oven. Butter or spray a spring form pan.

For crust: In a medium sized bowl, combine the graham cracker crumbs, finely ground ginger snaps, sugar and melted butter. Press the mixture onto the bottom of the prepared spring form pan. Cover and refrigerate while you make the cheesecake filling.

For cheesecake: In a separate bowl, stir to combine the brown sugar, cinnamon, ginger, cloves, nutmeg and salt. In the bowl of your electric mixer, (or with a hand mixer), on low speed, beat the cream cheese until smooth (about 2 minutes). Gradually add the sugar mixture and beat until creamy and smooth (1 to 2 minutes).

Add the eggs, one at a time, beating well (about 30 seconds) after each addition. Scrape down the sides of the bowl and beat in the vanilla extract and pumpkin puree.

Pour the filling over the chilled ginger crust and place the spring form pan on a baking sheet to catch any drips. Place a cake pan filled halfway with hot water, on the bottom shelf of your oven to moisten the air. Bake the cheesecake for 30 minutes, then reduce the oven temperature to 325 and continue to bake the cheesecake for another 10 to 20 minutes until the sides are puffed and the center is still wet and jiggles when you gently shake the pan.

Meanwhile, pour yourself an eggnog or wine. You deserve it! Then whisk



GERMAN CHOCOLATE BROWNIES

by Murcia Taylor

INGREDIENTS

- 1 brownie mix
- 1 can of caramel pecan frosting

DIRECTIONS

Prepare brownie mix as directed on the box. Divide the batter by pouring 1/2 of it in the pan. Spread the frosting evenly over the batter. Cover the frosting with the other 1/2 of the batter and bake as directed on the package.



together the sour cream, vanilla extract and sugar. Pour the sour cream mixture over the top of the baked cheesecake and rotate the pan slightly to evenly distribute the topping. Return to the oven and continue baking for about 8 minutes to set the topping. Remove from the oven and place on a rack to cool. Loosen the cake from the pan by running a sharp knife around the inside edge (this will help prevent the cake from cracking). Then place a piece of aluminum foil over the top of the pan so the cheesecake will cool slowly. When completely cooled, cover and refrigerate at least 8 hours, preferably overnight, before serving.

BROCCOLI AND RICE CASSEROLE

by Karen Brown

INGREDIENTS

- 2 cups water
- 2 cups Minute rice
- 1 stick of butter
- 1 cup of Cheez Whiz
- 1 small chopped onion
- 1/2 cup chopped celery
- 1/2 cup chopped green peppers
- 2 packages frozen, chopped broccoli
- 1 can cream of mushroom soup

DIRECTIONS

Cook the Minute rice on your stove in the water until the rice is tender. Drain the water once it's ready. At the same time, sauté the butter, celery, peppers and onion in a separate skillet. Add the chopped broccoli to the skillet and cook thoroughly. Once that is done, add everything in the skillet with the cooked rice. Place

this in a baking pan. Take the cream of mushroom soup and blend with the Cheez Whiz, then pour over the rice and broccoli mixture in the baking pan. Bake at 350 for 30 minutes, and let cool before you serve.



30 FACTS ABOUT ALASKA

In case you forgot or haven't heard, the 2010 President's Club is heading to Alaska aboard the *Princess of the Seas* next year in May. In preparation for this trip, United Financial would like to share with you 30 facts you may or may not know about America's "Last Frontier."

1. Outsiders first discovered Alaska in 1741 when Danish explorer Vitus Jonassen Bering sighted it on a voyage from Siberia.

2. In March 1867, United States Secretary of State William H. Seward agreed to pay Russia \$7,200,000, or two cents per acre, for Alaska.

3. On October 18, 1867, Alaska officially became the property of the United States. Many Americans called it "Seward's Folly."

4. The Trans-Alaska Pipeline moves up to 88,000 barrels of oil per hour on its 800 mile journey to Valdez.

5. Joe Juneau's 1880 discovery of gold ushered in the gold rush era. Juneau was named after Joe.

6. Alaska officially became the 49th state on January 3, 1959.

7. At 20,320 feet above sea level, Mt. McKinley, aka Denali, located in Alaska's interior, is the highest point in North America.



8. Alaska's greatest revenue source is the oil and natural gas industry.

9. Alaska accounts for 25% of the oil produced in the United States.

10. The state of Rhode Island could fit into Alaska 425 times.

11. Most of America's salmon, crab, halibut and herring come from Alaska.

12. The wild forget-me-not is the official state flower. The Territorial Legislature adopted it in 1917.

13. The willow ptarmigan is the official state bird. The Territorial Legislature adopted it in 1955.





by Karen Brown

14. The record high temperature in Alaska was 100 degrees F; the record low temperature was -80 degrees F.

15. 17 of the 20 highest peaks in the United States are located in Alaska.

16. The Sitka spruce is the official state tree. The State Legislature adopted it in 1962.

17. Alaska is a geographical marvel. When a scale map of Alaska is superimposed on a map of the 48 lower states, Alaska extends from coast to coast.

18. Dog mushing is the official state sport. The State Legislature adopted it in 1972.

19. The state motto is "North to the Future."

20. The jade is the official state gemstone.

21. Gold is the official state mineral. It was named the state mineral in 1968.

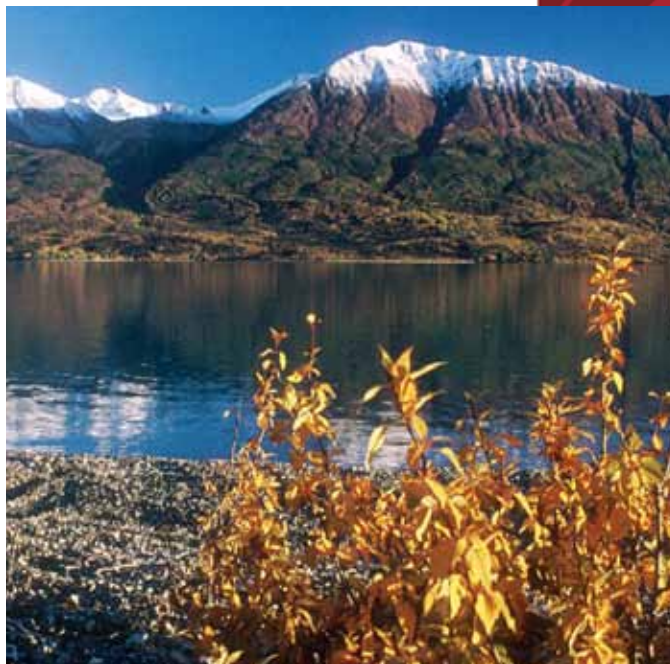
22. In 1926, 13-year-old Bennie Benson from Cognac, Alaska designed the state flag.

23. Nearly one-third of Alaska lies within the Arctic Circle.

24. The Alaska Highway was originally built as a military supply road during World War II.

25. The Alaskan malamute sled dog was developed as a breed by a group of Eskimos named the Malemiuts.

26. Alaska is the United States' largest state and is over twice the size of Texas.



27. In 1986, Mount Augustine erupted near Anchorage.

28. Juneau is the only capital city in the United States accessible only by boat or plane.

29. The state's coastline extends over 6,600 miles.

30. Alaska's name is based on the Eskimo word Alakshak meaning great lands or peninsula.

UPCOMING BIRTHDAYS

Bill Levy

November 24

Matt Whitson

November 25

Ronnie Gagnon

November 25

Daryl Boehlke

November 29

Lyle Burton

November 29

Jim Herrman

November 30

James Ritz

November 30

Kent Martinez

December 1

Joseph Navitsky

December 3

Steve Keller

December 4

Dyanne Colvard

December 5

Jamie Hanson

December 8

Norma Fillyaw

December 10

Scott Nofsinger

December 16

Dan McEvilly

December 17

Mary Lee

December 18

Jim Boyles

December 18

Rick Goff

December 19

Karen Brown

December 19

HAPPY BIRTHDAY





UPGRADING TO WINDOWS 7? DO'S AND DON'TS

by Ina Fried of CNET

The upgrade version of Windows 7 (as opposed to the higher-price full version) lets one move from any properly licensed version of Windows XP or Windows Vista to Windows 7 on that same computer. Only certain of these upgrades, however, can be done as a simple update--what Microsoft calls an "in-place upgrade." Users moving from Windows XP, switching from 32-bit to 64-bit versions, or moving from a higher-end version of Vista to a lower-end version of Windows 7 can use an upgrade disc but will have to do a more cumbersome upgrade, known as a custom, or "clean," installation.

The difference between an in-place upgrade and a "clean" installation, in this instance, means backing up one's data, installing Windows 7, restoring the data, and reinstalling all Windows programs. Windows 7 upgrade disks can be used to do this clean installation and will recognize the previously installed version of Windows. So if you don't have any previously installed Windows on the machine, you will want to get yourself a full copy of Windows 7.

While it might be technically possible to use the upgrade disks to do an installation of Windows 7 without a previous version, doing so, as Microsoft points out, is not properly licensed.

Some of the confusion has come after enthusiasts noted a way to get

an upgrade disc to install on a fully erased hard drive.

Again, the main issue here is whether one is properly licensed to do so. If you have a licensed copy of Windows XP or Vista for that computer, you are good to go, and Microsoft technical support should be able to help you activate that machine. If not,



you may be able to get it to install, but you could well run into technical or legal hurdles.

The answer is really simple. If you qualify for an upgrade license, then yes, you can use any number of workarounds to install the operating system legally. If you don't qualify for an upgrade license, then those same workarounds might technically succeed, but your license is not valid.

Will you get away with it? Probably. But if you're running a business, you run the risk that an employee will turn you in to the Business Software Alliance, which could lead to an audit, civil charges, and eventually some stiff penalties.

It should also be pointed out that beta test and pre-release versions of Windows don't count as a previously licensed version of Windows, but if you have the RC installed over a previous version, for example, you can do a custom upgrade rather than having to reinstall XP or Vista before installing 7. (The upgrade version can detect the previous versions used before Windows 7.)

Nor is it allowed to count the version of Windows that came installed on a previously bought PC, if that's not the machine you're upgrading. (Retail boxed copies can be transferred from one machine to another; ones that came pre-installed on the PC are licensed only for that machine.)

This is also relevant to Mac users who want to run Windows 7 on their machines. Such users also need to have a previously licensed full copy of Windows to properly qualify for upgrade pricing, whether they are using Windows in Boot Camp or using a virtualization product like Parallels or VMWare's Fusion.

I hope that this overview helps more than it adds to the confusion. If you're upgrading to Windows 7, good luck!

iPHONE APP OF THE MONTH



SERIES 65

Do you need to take the Series 65 exam? Do you have limited time to study? If you answered “yes” to both of these questions, then you’ve come to the right place. Somomon Exam Prep’s Mini Practice Exams is the perfect application for the FPA representative looking to take their Series 65 test.

Officially known as the “Uniform Investment Advisor Law Examination,” the Series 65 exam qualifies candidates to become Investment Advisor Representatives. The examination tests candidates’ knowledge of topics necessary for providing investment advice to customers. The Series 65 exam was developed by the NASAA and is administered by the Financial Industry Regulatory Authority (FINRA).

The Series 65 iPhone app offers 280 practice questions from the same topic categories and in the same proportion as the actual Series 65 exam. If you can pass these practice tests, you’re well on your way to passing the real thing!

DO YOU SKYPE?

by Ray Phillips



Bill and Wade are the “Dynamic Duo,” or at least that’s how we often refer to them. October marked Bill Kerestury’s eighth year with the UFSC FPA team and Wade Ritchie’s fifth year. They have worked as a team for many years and are continuing to prosper at United Financial. In fact, they are prospering so much, they just recently returned from a several day tour of Italy where they got to see sights most people only get to read about.

While there, they were still able to check on things back home and even see the people they were talking with. How, you may ask? The answer was Skype, an internet telephone and video conferencing system available free to those with a computer and a webcam.

The FPA Division has been us-

ing Skype for several weeks now and nearly all of the FPAs have purchased a webcam for less than \$30. Not only has this improved their training opportunities, but it has also afforded many of them the opportunity to talk to their children, grandchildren and friends all over the world.

Get a webcam with a microphone (or a laptop with a built-in camera)

and download Skype today at www.skype.com. Give Ray Phillips a call at rayphil2 and check out your system. Surprise your friends and family and talk to those at Thanksgiving and Christmas who cannot get home. You’ll be glad you did.



WELCOME TO ALL OUR NEW REPS

EPA COIN WINNERS

Bill Tiffany	16
Jim Herrman	14
Andrew Hansing	10
Jerry Brovold	7
Brad Herrman	6
Jody Waugh	5
Doug Pfaff	5
Dan McEvilly	5
Marty Crouch	5
Charles Hayes	3
Jeff Schwandt	3
Eddie Sears	2
Dan Senn	2
Carol Proctor	2
Doris Fisher	1
Glenn Hochstetler	1
Michael Seever	1
Rick Davis	1
John Black	1
John Cox	1
Lennie O'Brien	1
Bill Levy	1

FPA COIN WINNERS

Scott Hill	6
Tim Sullivan	6
Alan Lyon	4
Keith Cvercko	4
Christine McCafferty	3
Tom Boelmike	3
Michael Cooper	2
Bill Potts	2
Rex Bonham	2
Ron Simpson	2
Mark Ashworth	2
Mike Pullan	2
Jerry Hoffinan	2
Vince VanTassel	1
Jeff Sueic	1
Ron Guevarra	1
Robin Corbin	1
Scott Nofsinger	1
Steve Keller	1

Winners as of November 17, 2009



EPA W. Werth - MI



EPA D. Werth - MI



HPA T. Quinn - IN



HPA M. Stolte - NJ



EPA R. Plante - WI



EPA P. Hanson - WI



EPA C. Stone - TX



EPA G. Gaither - TX

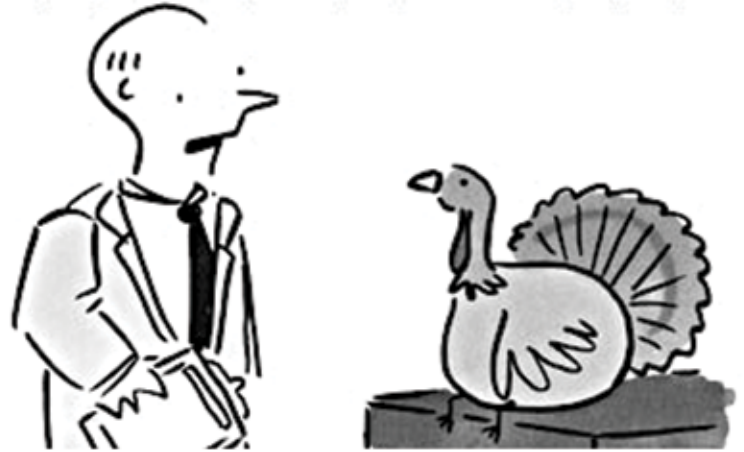


**ON THE
LIGHTER SIDE**

Deep Thoughts

"The first thing was, I learned to forgive myself. Then, I told myself, 'Go ahead and do whatever you want, it's okay by me.'"

-Jack Handey



"I think I figured out what's causing your narcolepsy. You're full of tryptophan."

NOVEMBER WORD SEARCH

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

UNITED
 FINANCIAL
 SYSTEMS
 CORPORATION
 NOVEMBER
 COMPASS
 THANKSGIVING
 ALASKA
 PUMPKIN
 CHEESECAKE
 BROWNIES
 TURKEY

STUFFING
 PIE
 GRAVY
 PEBBLES
 RECIPES
 HOLIDAY
 RITZ
 AUTUMN
 LEAVES
 ORANGE
 RED
 YELLOW

OCTOBER EPA OF THE MONTH



BILL TIFFANY

OCTOBER FPA OF THE MONTH



TOM BOEHMKE

OCTOBER EMPLOYEE OF THE MONTH



WHITNEY CHRISTIAN

THE TWO PEBBLES

Anonymous

Many years ago in a small village, a farmer had the misfortune of owing a large sum of money to a village moneylender.

The moneylender, who was an awful, mean man, fancied the farmer's beautiful daughter. Since the farmer was unable to pay the debt, the moneylender proposed a deal.

He said he would forgo the farmer's debt if he could marry his daughter. Both the farmer and his daughter were horrified by the proposal. So the cunning moneylender suggested that they let providence decide the matter. He told them that he would put a black pebble and a white pebble into an empty money bag. Then the girl would have to pick one pebble from the bag.

If she picked the black pebble, she would become his wife and her father's

debt would be forgiven. If she picked the white pebble she need not marry him and her father's debt would still be forgiven. But if she refused to pick a pebble, her father would be thrown into jail.

They were standing on a pebble strewn path in the farmer's field. As they talked, the moneylender bent over to pick up two pebbles. As he picked them up, the sharp-eyed girl noticed that he had picked up two black pebbles and put them into the bag. He then told the girl to pick a pebble from the bag.

At first, the girl thought she only had three choices. One, she could refuse to take a pebble. Two, she could show that there were two black pebbles in the bag and expose the moneylender as a cheat. Or three, she could pick a black pebble and sacrifice herself in order to save her

father from his debt and imprisonment.

Thinking of the consequences if she chose any of the logical answers, she had an idea.

The girl put her hand into the moneybag and drew out a pebble. Without looking at it, she fumbled and let it fall onto the pebble-strewn path where it immediately became lost among all the other pebbles.

"Oh, how clumsy of me," she said. "But never mind, if you look into the bag for the one that is left, you will be able to tell which pebble I picked."

Since the remaining pebble was black, it could be assumed that she picked the white one. Because the moneylender could not admit his deceit, the girl changed a seemingly impossible situation to her favor.