

# THE COMPASS



January 2010



LOOKING  
**BELOW**  
THE  
SURFACE

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# LOOKING BELOW THE SURFACE

by Steve Fretzin

Whether you have seen the movie “Titanic” or you’re just a Discovery Channel buff, you’ve probably been exposed to icebergs at some point. The reason I find icebergs so interesting is that, like in life, you don’t always see the big picture. As a matter of fact, the iceberg that is below the surface of the water is typically more than 80 percent larger than what you see. What’s hidden beneath the surface is much larger than what we can actually see without diving deep. Therefore, we have the phrase “tip of the iceberg.”

So, how does this fit in with your line of questioning in sales? The simple truth is that most representatives, even the most experienced ones, have a hard time getting below the surface in their questioning of prospective customers. When observing how and why prospects make decisions, we must look at ourselves in the mirror after the presentation is over and ask, “Did I really ask enough questions in order to understand why they were interested in using our services to begin with?” If the answer is consistently no, then there might still be some room to grow as a sales professional.

The questions that are typically asked during a sales presentation would generally include background questions and general “What’s your issue?” questions. At this level, our iceberg of questioning is still above the surface of the water. Background questions include asking the prospect what prompted their interest. Issue



questions or what we call “surface pain” questions would include: why do you believe these problems exist, how long have they been going on, have you tried to fix this in the past, or do you want to leave your children a negative inheritance. While these are all great questions and give us an understanding of a customer and their problems, we are still dealing with the “tip of the iceberg.”

The golden takeaway from our iceberg analogy is in revealing, through questioning, the ice below the surface of the water where the prospect’s real pain or compelling reasons can be found. This information is critical to closing a sale because of the direct

correlation between the prospect's pain and their desire to change things for the better. The Preliminary Worksheet was designed to begin with the surface questions, then continue on to the questions that delve deeper into the issues at hand. Here we are asking some in-depth and more personal questions, including: Why do you believe these problems exist? How long have they been going on? Have you tried to fix this in the past? What could possibly be the impact of staying on the path you're on now and doing nothing?

As you ask these questions, there may even be an opportunity to ask a commitment question or two if they are opening up to you. For example, "Is this problem something that you are 100 percent committed to fixing?" Your confidence in asking commitment questions will increase if you can learn and perfect the art of questioning to obtain their compelling reasons. Keep asking questions and diving beneath the surface of the water until you find the reason that matters to them, then use that to your advantage throughout the presentation.

Finding the ice present beneath the surface of the water is one of the most challenging aspects of the sales presentation. We are taught from a young age not to ask personal questions, but as representatives we have to ask the hard questions so that we can learn how to best help our customers. Unfortunately, without diving deep down under the surface and really understanding the prospective customer's problems and compelling reasons, you are at a "titanic" disadvantage in moving them forward to a sale.

## FEBRUARY CALENDAR 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30 1 ●	GROUNDHOG DAY 2	3	4	FPA CONFERENCE CALL 5	6
7	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30 8 ☾	9	10	11	FPA CONFERENCE CALL 12 ○	13
VALENTINE'S DAY 14	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30 PRESIDENT'S DAY 15	16	☾ 17	18	FPA CONFERENCE CALL 19	20
☾ 21	EPA CONFERENCE CALL HPA CONFERENCE CALL 9:30 22	23	24	● 25	FPA CONFERENCE CALL 26	27
● 28						



# THE COMPASS

## DESTINATION KETCHIKAN, ALASKA

The first stop for the 2010 President's Club after departing from Seattle, Washington, will be Ketchikan, Alaska. This southern-most Alaskan port city is known as Alaska's First City because it was the first major community travelers reached when heading north. It is an appropriate first stop for the elite representatives attending the 2010 President's Club trip.

Founded as a fishing camp, Ketchikan is built on steep hillsides and is billed as the salmon capital of the world. A quaint village, the town is just three miles long and three blocks wide. Even a short visit to Ketchikan during a port call provides opportunities to sample a wonderful array of activities.

The birthplace of the Ketchikan community is Ketchikan Creek, located in the heart of downtown. The earliest visitors, Tlingit natives, set up summer fish camps along its shores. Ketchikan Creek's shoreline bends and curves past Creek Street, a wooden boardwalk named one of the country's top ten by *USA Today*. It is a must see. Restaurants, museums, gal-



leries and gift shops are popular stops along the creek.

Another exciting event is the Great Alaskan Lumberjack Show. It showcases the skill of woodsmen competing against each other in events like log rolling and tree climbing. Right next door is the Southeast Alaska Discovery Center, an outstanding interpretive facility highlighting the commercial, recreational and cultural significance of the Tongass National Forest.

Yet another attraction is the Deer Mountain Tribal Hatchery and Eagle Center. It is an educational look at Alaska's salmon hatchery program,

which showcases raptors and other birds that have been rescued and are being rehabilitated. Just across the creek from the hatchery is the Totem Heritage Center, with a collection of 19th century totem poles rescued from abandoned native villages.

South of town, Saxman Native Village offers a glimpse into the traditions of the Tlingit culture. The Alaska Rainforest Sanctuary combines a walk through the rainforest and shoreline area with an overview of early timber operations in the area. A few miles further south, the George Inlet Cannery tour offers an historical perspective of the fishing industry as visitors walk



by Karen Brown

DAY	LOCATION
May 16	Depart Seattle, Washington
May 17	At Sea
May 18	Ketchikan, Alaska
May 19	Tracy Arm Fjord, Alaska
May 19	Juneau, Alaska
May 20	Skagway, Alaska
May 21	At Sea
May 22	Victoria, British Columbia
May 23	Arrive Seattle, Washington

through the site's original buildings and display of equipment used in the 1940s.

Heading north along the Tongass Highway, a visit to Potlatch Park and the Totem Bight State Park will further enhance your knowledge of the traditions and culture of our Native peoples. With the world's largest collection of totem poles, these wood-carved

creations portray colorful, intricate tales, often showing a family's history or depicting a local legend.

No matter what you decide to do in Ketchikan, Alaska, you're sure to find both adventure and fun.



## UPCOMING BIRTHDAYS

**Bill Werth**  
 January 26  
**Curtis Stone**  
 January 26  
**John Hackett**  
 January 28  
**Thomas Foti**  
 February 3  
**Thomas Ashworth**  
 February 3  
**Jerry Brovold**  
 February 4  
**Carol Proctor**  
 February 5  
**Dan Matthews**  
 February 6  
**Joel Featherstone**  
 February 6  
**James Jordan**  
 February 11  
**Anthony Inzerilli**  
 February 13  
**Bob Duncan**  
 February 15  
**Bob Russell**  
 February 16  
**Mark Irving**  
 February 16  
**Ladoska Miller**  
 February 16  
**Christine Camacho**  
 February 17  
**Daniel Phillips**  
 February 18  
**Doug Miller**  
 February 21  
**Robert Misciasci**  
 February 23

# HAPPY BIRTHDAY



## SET YOUR INTENT

by Lori Rozgonyi

“I wished I would have known that...” How would my life have been different had I known something before the consequences of not knowing struck? If I had known that there was a speed trap ahead, would I have slowed down? Had I known the prospect had COPD, would I have taken a different application?

I was talking to a representative on my cell phone recently, when I had to cut the conversation short because I had failed to charge my phone and the battery had run low. Since I didn't have my car charger, the representative told me I wasn't a very good Girl Scout.

Actually I was, at one time. I earned 28 badges as a Junior Girl Scout in Danville, Illinois. The lengthy steps to earn a badge required time, and lots of checks along the way. My mom wouldn't initial any task until I could show it was completed and the mess cleaned up. When I presented my book to my Leader, she would record the accomplishments, forward to the Vermilion County GS Council, and then we would wait for confirmation. Looking back, the process is just like



writing a Long-term case.

Finally, at a ceremony with all the pomp and circumstance a candlelit basement could offer, I would collect the badges. Then I would rush home to sew them on my sash. Prepared? Always. I had a GS sewing kit tucked into my regulation dark green GS handbag.

With the spirit of a scout, let's think about preparedness. Sure there is a lot to do when preparing for an appointment. You need the proper supplies (call us for a list by product). You need

your phone charger with car adapter, an emergency \$20, one of those tanks of gas for your trunk (it's an impact resistant fuel filled tank you can buy at Pep Boys, just for the road warrior), blanket (if you're in the Midwest and it's winter), product knowledge and expertise, a tool to punch out a window (tire gauge or ball point pen will do), rates and alternative options, spare tire and jack, and map (just in case GPS isn't working). Ready, set your intent, go!

But what about the customer's personal readiness for life? Has wishful thinking been replaced with solid insurance policies that cover their needs? Bring your preparedness with you to your customer. Ask “Have you ever said ‘I wished I would have known that’... about an important life event?” Wait for answer. Then affirmatively say, “My job is to make sure you don't have to say that. Here's what you need to know...”

Lori Rozgonyi has been with Alliance America Corporation since May of 2009. Since then, she has been an integral part in leading the aspiring HPA department to new heights and successes. If you want to talk with Lori directly, give her a call at extension 845. Check out the next issue for another article on how you can “set your intent!”



## LARRY'S JAMBALAYA

by Larry Gallet

2/3 cup bacon drippings or lard  
 2 medium onions, chopped  
 1 medium green bell pepper, chopped  
 3 celery stalks, chopped  
 3 medium garlic cloves, minced  
 1 pound ham cut into bite size pieces  
 1 - 1/2 pounds smoked sausage, cut up  
 2 cups long-grain white rice

2 large tomatos, peeled and chopped  
 3 cups canned beef broth  
 1/2 teaspoon black pepper  
 1/4 teaspoon red (cayenne) pepper or to taste  
 Salt to taste  
 10 -12 green onions, chopped  
 1/2 cup minced parsley, preferrably flat leaf

In a heavy 8 quart Dutch oven, melt bacon drippings or lard over medium heat. Add onions, bell pepper, celery and garlic; cook until vegetables are wilted and transparent, about 5 minutes. Add ham and sausage; cook, stirring occasionally, until sausage is lightly browned, about 8 minutes. Add rice. Cook, stirring constantly, until rice is light golden brown, about 5 minutes. Add tomatoes and stir until combined. Cook for 2 minutes. Stir in beef stock or broth. Add seasonings. Reduce heat. Cover and simmer until rice is tender and no liquid remains, about 45 minutes. Taste for seasonings, adjust if necessary. Add green onions and parsley. Cover and cook for 5 minutes. Serve hot. Makes 6 to 8 servings. Serve with a salad and French bread. If you want to add as a substitution replace the ham with your favorite shell fish (either shrimp or crawfish) and wash down with your favorite beverage of choice.

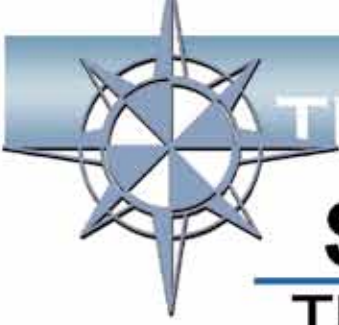
## IPHONE APP OF THE MONTH



SKYPE

Two months ago *The Compass* featured an article written by Ray Phillips about Skype. Almost all of the FPAs are utilizing this application for easy communication now, but one thing you may not know is that you can also download and utilize Skype on your iPhone or iPod touch.

With Skype on your iPhone or iPod touch you can call and instant message anyone else on Skype for free. You can also call landlines and send SMS anywhere in the world, at great rates. Skype is free to download and easy to use. Simply sign into Skype on a WiFi connection and call friends and family on Skype, wherever they are in the world, totally free. This is yet another great reason why owning an iPhone can make your work as a representative that much easier. Check it out today! Give Ray Phillips a call at rayphil2 and check out how easy it is to use.



## STOP THE FLU

from the St. Vincent Health Center

Flu season is upon us. From personal hygiene to vaccines, you can take steps to help prevent flu, make your winter more enjoyable and ensure your health for years to come. Here's some more information.

Influenza, more commonly known as the flu, is an infection of the nose, throat and lungs. Every year, more than 200,000 people are hospitalized due to flu-related complications. Spread easily from person to person, influenza can quickly turn from a troublesome illness into a serious medical condition. From coughing and sneezing to fever and chills, flu symptoms are miserable, but the virus is preventable.

### FLU SHOTS 101

Flu shots are one of the easiest ways to protect yourself from the seasonal flu. According to the Centers for Disease Control and Prevention (CDC), any individual who wishes to lower his or her risk of getting the flu should be vaccinated. However, the CDC recommends that certain at-risk groups receive the annual vaccinations. These groups include:

- Children between the ages of 6 months and 19 years
- Pregnant women
- Adults older than age 50
- Individuals with chronic medical conditions
- Caregivers and day care employees

If you're afraid of shots, you can still be vaccinated. Your physician can administer a nasal spray flu vaccine.



One of the first steps toward flu prevention begins with personal hygiene habits, so make these practices part of your daily routine. First, cover your mouth and nose with a tissue or your sleeve when you cough or sneeze. Wash your hands thoroughly with soap and water, especially after touching public items such as door handles or stair handrails. Avoid close contact with people who are sick. Stay home from work and limit contact with others if you feel ill. Avoid touching your eyes, nose and mouth. Finally, maintain a healthy diet and exercise routine.

In the fight against flu, annual vaccination is one of your best allies. An annual flu shot dramatically reduces your chances of getting sick.

Administered in the fall or winter, the annual flu vaccine is an injection



that contains dead strains of three influenza viruses; the strains are determined based on expert analyses of the viruses felt to be most dangerous each year. Within two weeks of receiving the vaccine, patients develop antibodies that provide protection from the live strains of the sickness.

Although the flu vaccine can help fight off the illness, it may not be right for everyone. The Centers for Disease Control and Prevention (CDC) states that people who are severely allergic to chicken eggs or the influenza vaccine, and children less than 6 months of age, should not receive a flu shot. Also, people who are sick or running a fever at the time of vaccination should not get a flu shot. In addition to the flu vaccine, adults should remain up-to-date with other vaccines to ensure their health. In the United States, we have been so successful in vaccinating children for many conditions that we no longer fear some very dangerous illnesses. As we age, vaccinations become a vital part of disease prevention and are key to a healthy lifestyle.

The CDC recommends the following vaccines to ensure overall health:

**Pneumococcal** - adults over the age of 65 or patients suffering chronic medical conditions should receive a pneumococcal vaccine to prevent potentially fatal pneumonia infections.

**Tdap** - individuals who are behind on the tetanus vaccine or who have an

unclear vaccination record should receive the Tdap immunization to protect against tetanus or diphtheria.

**Zoster** - The zoster vaccination is recommended for persons over the age of 65 to prevent shingles.

Flu vaccinations, as well as other adult immunizations, are available at your local physician's office. If you haven't been vaccinated this year, speak with your physician to learn which immunizations are right for you. To a healthy and happy 2010!



## ALL ABOUT H1N1

First appearing in the United States in April 2009, the H1N1 virus reached pandemic status last spring, according to the World Health Organization. Now affecting more than 191 countries and territories around the world, the 2009 H1N1 virus is widespread across the majority of the United States. Although cases in the U.S. are no longer counted, more than 1 million people have had influenza-like illness in the past few months, with nearly 100 percent of those tested being H1N1. Although the virus has continued to spread, researchers have remained diligent in the study of the H1N1 illness, which facilitated a quick development of a vaccine.

“Since initial cases started appearing, a tremendous amount of knowledge has been gained regarding H1N1 flu,” said Robert M. Lubitz, M.D., vice president of Academic Affairs and Research at St. Vincent Indianapolis Hospital. “From how the illness reproduces to how it is transmitted, each piece of information allows for better preparedness and improves our ability to fight the virus.”



## WELCOME TO ALL OUR NEW REPS

### 2009 EPA COIN FINAL COUNT

Bill Tiffany	17
Jim Herrman	14
Andrew Hansing	10
Jerry Browold	9
Brad Herrman	8
Dan McEvilly	7
Jody Waugh	7
Doug Pfaff	6
Marty Crouch	5
Jeff Schwandt	4
Charles Hayes	3
Eddie Sears	2
Dan Senn	2
Carol Proctor	2
Lennie O'Brien	2
Michael Seever	2
Doris Fisher	1
Glenn Hochstetler	1
Rick Davis	1
John Black	1
John Cox	1
Gerry Ragsdale	1
Richard Plante	1
Bill Levy	1

### FPA COIN WINNERS

Tim Sullivan	7
Keith Cvereko	7
Michael Cooper	6
Alan Lyon	4
Christine McCafferty	3
Tom Boehmke	3
Bill Potts	2
Ron Simpson	2
Mark Ashworth	2
Mike Pullan	2
Jerry Hoffman	2
Vince Van Tassel	1
Jeff Sueic	1
Ron Guevarra	1
Robm Corbin	1
Scott Nofsinger	1
Steve Keller	1
Steve Bomar	1

Winners for 2009.



EPA Anthony C.



EPA Siobhan K.



FPA Ray H.



FPA Marshall M.



EPA Mark R.



HPA Marc S.



EPA Steven L.



FPA Bryant P.

## HELP HAITI

On January 12, a series of earthquakes with magnitudes ranging from 6.5 to 7.3 devastated Haiti. The American Red Cross is working with its partners in the global Red Cross and Red Crescent network, including the Haitian Red Cross, and other partners to assist those affected by this disaster. If you want to help, text "Haiti" to 90999 and a \$10 donation will be added to your next phone bill.

United Resources would like to

commend Terry Stegeman, who has already raised \$170. United Resources has matched what Terry has raised, and urges continued support of those suffering in Haiti.

For more information on how you can help the efforts in Haiti, visit [www.redcross.org](http://www.redcross.org).

## ON THE LIGHTER SIDE

### JANUARY WORD SEARCH

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

ALLIANCE  
 AMERICA  
 CORPORATION  
 DECEMBER  
 COMPASS  
 BELOW  
 SURFACE  
 ICEBERG  
 KETCHIKAN  
 ALASKA  
 TOTEM

POLE  
 GIRL  
 SCOUT  
 INTENT  
 HEALTH  
 FLU  
 VACCINE  
 WINTER  
 HAITI  
 GLASS  
 MILK

### Deep Thoughts

"As the evening sky faded from a salmon color to a sort of flint gray, I thought back to the salmon I caught that morning, and how gray he was, and how I named him Flint."

-Jack Handey



"You the temp?"

**DECEMBER  
EPA  
OF THE MONTH**

**DECEMBER  
FPA  
OF THE MONTH**

**DECEMBER  
HPA  
OF THE MONTH**

**DECEMBER  
EMPLOYEE  
OF THE MONTH**



**BRAD HERRMAN**



**TIM SULLIVAN**



**BEC ELLERBROCK**



**MATT WHITSON**

A special congratulations to our first HPA of the month! Moving into 2010, we will be acknowledging our top producing HPAs by the week and month, the same as EPA and FPA. For December 2009, we would like to acknowledge Rebecca “Bec” Ellerbrock of Ottawa, Ohio. Bec submitted 43 Medicare supplement applications.

## **ONE GLASS OF MILK**

Author Unknown

One day, a poor boy who was selling goods door to door to pay his way through school, found he had only one dime left, and he was hungry.

He decided he would ask for a meal at the next house. However, he lost his nerve when a lovely young woman opened the door. Instead of a meal he asked for a drink of water. She thought he looked hungry so brought him a large glass of milk. He drank it slowly, and then asked, “How much do I owe you?” “You don’t owe me anything,” she replied. “Mother has taught us never to accept pay for a kindness.” He said..... “Then I thank you from my heart.”

Years later that young woman became critically ill. The local doctors were baffled. They finally sent her to the big city, where they called

in specialists to study her rare disease. Dr. Howard Kelly was called in for the consultation. When he heard the name of the town she came from, a strange light filled his eyes. Immediately he rose and went down the hall of the hospital to room. Dressed in his doctor’s gown he went in to see her. He recognized her at once. He went back to the consultation room determined to do his best to save her life. From that day he gave special attention to the case. After a long struggle, the battle was won.

Dr. Kelly requested the business office to pass the final bill to him for approval. He looked at it, then wrote something on the edge and the bill was sent to her room. She feared to open it, for she was sure it would take the rest of her life to pay for it all. Finally

she looked, and something caught her attention on the side of the bill. She read these words..... “Paid in full with one glass of milk” signed by Dr. Howard Kelly. Tears of joy flooded her eyes.

