

# THE COMPASS



March 2010

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TO NEW  
HEIGHTS**  
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# RISING TO NEW HEIGHTS

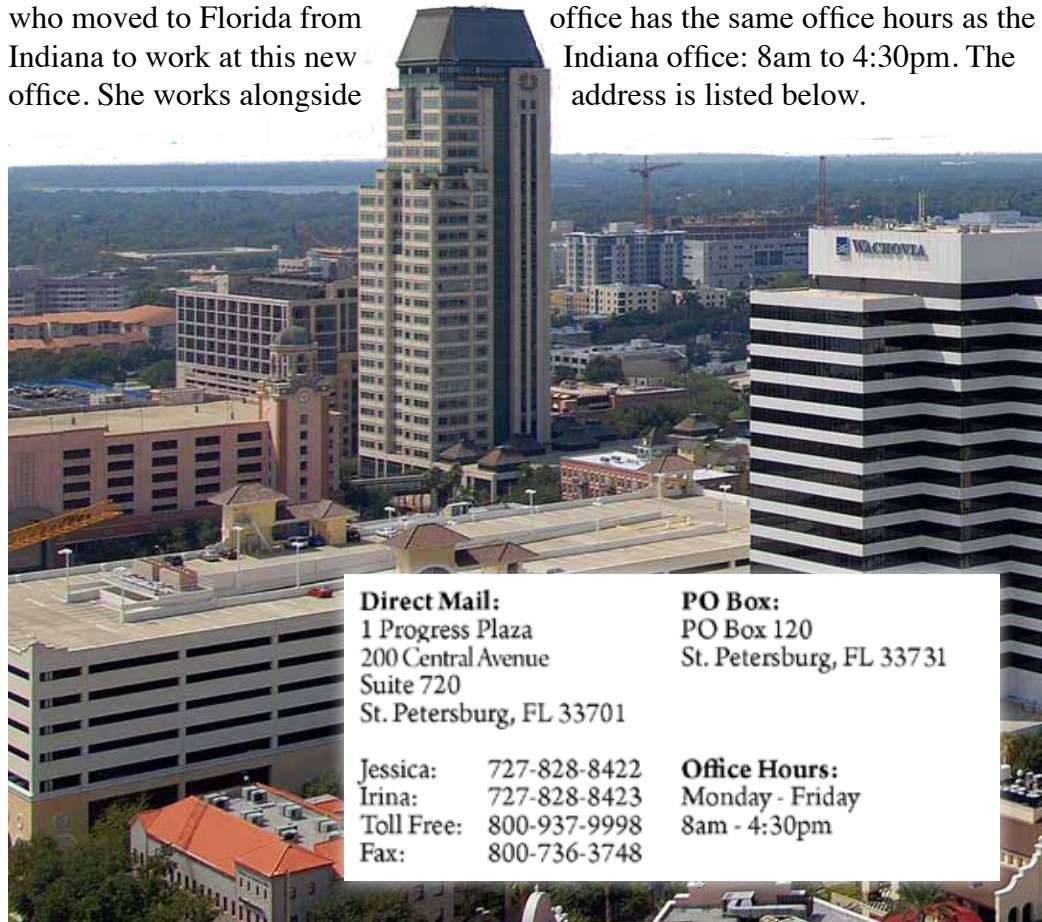
by Adam Sturm

This is an exciting time for the Estate Planning Assistance Division. As of February 22, 2010 all EPA related functions have been processed out of the new Florida EPA headquarters. Established in downtown St. Petersburg, the new office is located on the seventh floor of the towering Bank of America building. It's close to the marina and the pier, offering a wonderful view of downtown St. Petersburg.

It was a lot of work getting this new office set up. The colors closely match the Indiana office, giving it the same look and feel. Special thanks goes out to Jessica Matuska, who moved to Florida from Indiana to work at this new office. She works alongside

new hire, Irina Gamble. Together they have been processing all EPA New Business. Bob Russell will be joining them on April 12, heading up the customer services department. Another thanks to Bob for moving down to Florida.

The new Florida office is a huge step forward for the Estate Planning Assistance Division, and it serves as a shining example of the future of the company. Remember to send all written correspondence to the new physical address, and you can reach Jessica and Irina at their new numbers. Also, in case you were wondering, the new office has the same office hours as the Indiana office: 8am to 4:30pm. The address is listed below.



**Direct Mail:**  
1 Progress Plaza  
200 Central Avenue  
Suite 720  
St. Petersburg, FL 33701

**PO Box:**  
PO Box 120  
St. Petersburg, FL 33731

Jessica: 727-828-8422  
Irina: 727-828-8423  
Toll Free: 800-937-9998  
Fax: 800-736-3748

**Office Hours:**  
Monday - Friday  
8am - 4:30pm

## APRIL CALENDAR 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				APRIL FOOL'S DAY 1	FPA CONFERENCE CALL 2	3
EASTER 4	EPA CONFERENCE CALL 10:00 HPA CONFERENCE CALL 9:30 5	6	7	8	FPA CONFERENCE CALL 9	10
11	EPA CONFERENCE CALL 10:00 HPA CONFERENCE CALL 9:30 12	13	14	TAX DAY 15	FPA CONFERENCE CALL 16	17
18	EPA CONFERENCE CALL 10:00 HPA CONFERENCE CALL 9:30 19	20	21	EARTH DAY 22	FPA CONFERENCE CALL 23	24
25	EPA CONFERENCE CALL 10:00 HPA CONFERENCE CALL 9:30 26	27	28	29	FPA CONFERENCE CALL 30	

## CONGRATULATIONS TO SCOTT BRADDOCK

by Bryant Presley

Please join me in offering congratulations to Scott and Ashley Braddock on the birth of their son Gavin Scott, born Saturday at 9:59 AM in Raleigh, NC. He was born weighing 6lb, 8ozs.

Scott was unable to attend the FPA Conference in Indianapolis because of this. Scott is an FPA from NC, where he, Ashley and Gavin are all doing well.

Give Scott a call at extension 463 if you'd like to congratulate him yourself. Congratulations Scott and Ashley!





## DESTINATION JUNEAU, ALASKA

Perched on a thin strip of land at the mouth of Gold Creek, Juneau is arguably one of America's most beautiful state capitals, with the looming summits of Mt. Juneau and Mt. Roberts providing a gorgeous backdrop. Juneau is home to Alaska's only drive-up glacier. It is haven for bald eagles and outdoorsmen, offering stellar hiking, fishing, climbing, and breathtaking scenery.

Juneau is as unique as its citizens, being the only state capital not accessible by road. Visitors are required to fly, cruise, drift, ferry or paddle into the isolated town, and the 2010 President's Club will be cruising into port on May 19th.

Despite its isolation, when measured by area Juneau is the largest city



### 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

in the United States, comprising 3,000 square miles, half of which is ice and water. This fact likely keeps the population steady at around 30,000, making it the third largest city in Alaska after Anchorage and Fairbanks.

Whether your idea of fun is a day of shopping followed by a night of hoisting brews with the locals, or an exhilarating outdoor adventure followed by a great dinner featuring the day's fresh catch, there are plenty of things to do in Juneau.

One must-see attraction is Mt. Roberts Tramway. For a bird's-eye view, the Mt. Roberts Tramway offers a short, six-minute trek to the top of Mt. Roberts, 1,800 feet above the city. It

by Karen Brown

offers magnificent views and an experience unlike any other.

Another main attraction happens to also be the only drive-up glacier in Alaska. "Mighty Mendenhall" lies only thirteen miles out of town, revealing just a small sliver of the enormous Juneau ice fields. Getting there is easy; either sign up for a shore excursion through Princess Cruises, or simply hop on one of the many tour operator busses waiting just outside the Roberts Tramway station. You can nab no-frills round-trip bus rides for about \$10-15.

For a more elaborate tour of the city, sign on for the city tour/glacier combo which also takes you to the Chapel by the Lake, makes stops at eagles' nests and offers photo ops of Juneau city landmarks like the governor's mansion replete with Totem Pole.

In Juneau, you can watch humpbacks in the morning, take in the performing arts in the evening, and toss back a few locally brewed beers at night. It's a delightful little community whose main industries are tourism, government and fishing.

One last recommendation is the local watering hole- longest continuously operating pub in Alaska – the Red Dog Saloon. It features authentic sawdust floors, mounted trophies of wild animals and an animated sing-along maestro who keeps 'em coming back for more, year after year. The Alaskan Ale and delicious fish and chips don't hurt business, either.

No matter how you spell it - Juno, Jeuno, Junea, Jueno, Juneau – Alaska's capital city is a truly unique place. The 2010 President's Club is privileged to be visiting this great Alaskan city.



## UPCOMING BIRTHDAYS

**Kerchstin Wipperfurth**  
March 21

**Gerald Ragsdale**  
March 27

**Vince Van Tassel**  
March 27

**Michael Schultz**  
April 2

**Anne Bradbury**  
April 2

**Doris Fisher**  
April 3

**Sharon Dorsey**  
April 6

**Mike Forest**  
April 7

**Larry Gallet**  
April 7

**Becky Squires**  
April 10

**Ken Lygrisse**  
April 11

**Barry Fleischmann**  
April 15

# HAPPY BIRTHDAY



## SET YOUR INTENT

by Lori Rozgonyi

I just finished a PowerPoint presentation for the FPA semi-annual conference. I noted that for the next twenty years, our customers will almost solely be comprised of “Baby Boomers”. Each day, for the next 20 years, 10,000 people will apply for Social Security ([www.seniorjournal.com](http://www.seniorjournal.com)). Preceded by the “Silent Generation” and before that, the “Greatest Generation”, my peer group of noisy, party-loving free thinkers and doers will annihilate available benefits, buffets, healthcare, etc. for the next twenty years. Do you think the on-hold time at Medicare is long now?? Just wait...

As an insurance agent specializing in senior market sales for the last (ahem) twenty plus years, I know how to present to the Greatest Generation and the Silent Generation. I am like the vigilant daughter, or the patient niece. I show true appreciation to our seniors for the good works they have accomplished, and will solve their problems. I can relate to canning tomatoes and sewing my own clothes. I can talk the talk...

But as dawn breaks on the 10K/per day/every day, we are now dealing with an aging future. Thinking about how to relate to myself growing older is one thing. Thinking about how to market to my generation who wanted to die before they grew old (The Who) is something else altogether. This new customer, the Baby Boomer, is not the same “senior” of five years ago. In fact, Boomers don’t want the same things as the retiring senior of ten years ago because our world has



changed.

For the first time since the 1930’s, we are facing a group of people who will live through a severe recession, and will dramatically and permanently change their spending habits. Great news for financial reps: saving in the boomer group is up over 10%! Savings habits are looking like those of the early 1970’s. People want to build up cash assets. Early projections indicate Boomers will work past 65, and opt out of Medicare until 67. If you’re looking for a great, secure career serving the burgeoning Boomers, you’re in it.

So how do we relate to ourselves as consumers? Study data regarding Boomers and know what’s important to us; don’t assume that we will ever see ourselves as seniors. Then act fast, act first. The future is aging! People don’t want to wait for a call back in the next two or three weeks, they want call backs now, or just catch them on their cells... Set your intent to take note that the very face of country is aging NOW. We’re dealing with a new type of aging American. The Boomers are on Medicare! (Hurry up and get to the buffet before they do, or else the sushi will be gone!)

Lori Rozgonyi has been with us since May of 2009. Since then, she has been an integral part in leading the aspiring HPA division 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!”



## SKINNY MINNIE SOUP

by Cathy Sturm

- 1 can fat free refried beans
- 1 can black beans - drained
- 1 can corn with liquid
- 1 can vegetable or chicken broth
- 1 can chicken - white meat (tuna size)
- 1 cup + salsa
- 1 cup + shredded cheddar cheese

Heat all ingredients, except cheese.  
Add cheese near the end until it melts.  
Serve with tortilla chips and extra  
cheese/salsa to taste. (This recipe is  
great in the crock pot.)



## iPHONE APP OF THE MONTH



Financial Calculator

The 10BII Financial Calculator is a business calculator featuring over 100 built-in functions for business, finance, mathematics and statistics. Easily calculate loan payments, interest rates, amortization, discounted cash-flow analyses, TVM (loans, savings and leasing), bonds and depreciation using a simplified algebraic entry system. The keyboard and display have been carefully optimized for the iPhone and iPod Touch. Seven different keyboard layouts allow you to do much more than a 10BII calculator while maintaining compatibility with the standard.

This application is the perfect companion for any FPA or other representative in the field. It includes interest conversion, cash flows, business percentages, statistics, money conversions and scientific functions. Check it out today!



## NO MEANS YES

by Steve Fretzin

One obstacle that determines success or failure in your future is fear. When being chased by wild animals through the forests a million years ago, fear was a critical element for survival. Even as a child, the first time you rode a bicycle or wandered through the woods alone, fear kept you out of harm's way. Now we live in a much safer environment, and fear is mainly created in one's mind.

In regard to sales, overcoming the fear of making cold calls, dealing with rejection and hearing the word "No" are key elements in being successful. My greatest hope is that the following ideas will help you overcome your fear and allow you to be successful in prospecting for new business. Here are three simple ways to be fearless in prospecting.

1. You must understand that all fear in the sales arena is self-created. It's the monster under the bed or hiding in the closet. Wouldn't you agree that our imaginations create all kinds of crazy scenarios that keep us from moving forward confidently in life and, yes, in sales? Think of it this way: The idea of rejection is really a falsehood. How can you lose something you don't already have? More specifically, how can you lose an appointment you never had in the first place? You can't. Understanding how your mind tricks you is critical to overcoming your fear of making those dials.

2. You must drop the hope that everyone is going to do business with you. The truth may be that people



- like who you are and your product or service, but may not have a need right now – or it just might not be a fit. They are not rejecting you personally. There are over 6.5 billion people in this world. Simply say "Next" and move on down the list.

Even better, know the numbers. For example, if you make 100 cold calls for appointments and get turned down by 90, that translates to 10 appointments set. That's 10 more appointments than you would have had if you never made the dials. As most of you know, selling is a numbers game. You will realize very quickly that you need the 90 "No" answers to get to the 10 "Yes" responses. In fact, make it a habit to internally thank the 90 people who told you "No" because they were instrumental in getting you those 10 appointments. I always tell my customers that a "No" is the second-best thing that anyone can tell you. NEXT!

3. The final critical aspect to over-

coming fear in sales is understanding selling is a process that takes a lot of practice. Just like learning to play golf or cook a complex meal, you need to practice, practice, practice. Over time, you will gain the confidence and skills needed to make the most out of each call. The key here is to learn through repetitions and self-improvement. Write a script and memorize it. Try it, revise it and try it again. Make it your own and track the results to see how much better you can get from month to month.

Overcoming irrational fears in sales can be instrumental to your continued success in building your business. Don't let your imagination get the best of you. Take the first steps by confronting your fears, practice for improvement and go after "No" every day. I'm not saying this will be easy. In fact, it could be the hardest thing you ever do. Fortunately, the rewards far outweigh the hardships by a mile.



# HOW TO DEFINE SUCCESS

by Lyabo Asani

Do you know that the more successful you feel now, the more success you will experience later?

What is something you always wanted to do but never took the time to do? For example: surfing, attending cooking classes, or taking a photography class. Think of something fun and childlike and not something work-related.

I suspect that you have spent many years pursuing knowledge and education while focusing on your career. There are parts of yourself that you have neglected and are now crying out for attention. That is why I ask you what is something you always wanted to do but never did. Those parts of you are crying out to be heard.

You have such a depth of wealth, inside wealth, that you can tap into and create a wonderful life from. That wealth is part of the fullness of who you are. Living from the fullness of who you are is critical to your success. Success is not a partial or compartmental phenomenon but we all treat it like that.

Everyone wants to be successful. Success is encoded in our DNA. One of the critical human needs is the need for significance in our uniqueness and individuality. This need for significance drives us to pursue success. However, something gets mistranslated in this pursuit of success. The point is that success is already ours. It is not something elusive that we want to chase after.

Therefore, our objective is to prac-

tice success, not pursue it.

Let us redefine success. If you look up “success” in the dictionary, you will find a definition that says: the attainment of wealth, position, honors or the like. What is missing in this definition?

“Happiness!”



Ingrained in our psyche is a definition of success that includes wealth and honors but not “happiness.” Maybe this is why you have felt unfulfilled in your “successful” job. Our entire educational system and socialization is about achieving success and wealth and position and honors. Now, your happiness is asking for some space in your life.

Did you know that happy people make about a million dollars more in their lifetime than unhappy people?

Happiness is a habit that is worth creating. Some people are naturally happy and some are not. You can cultivate habits that will help you create more happiness in your life. As you focus on creating more happiness in your life you will find that you are also making more money.

Think of it this way: unconsciously have you been waiting for your knight in shining armor to ride in on a white horse and “he” never came? You thought your job, your partner, your car, your accomplishments were your “knight?”

Well, I have breaking news for you. “He” is not coming but you do still get the white horse! Except, you are riding into your life on your white horse and you have been riding it for a long time.

For men, you thought you would experience grand satisfaction when you were able to provide for your family. And you did. But that feeling of satisfaction fizzed out and remains elusive. Now what? Your manhood is not tied into how much money you make. This is a myth that men share. You are more precious to your family and kids than how much money you make. You are more precious to yourself than how much money you make.

So take the time to redefine success for yourself. Include in your definition of success play and laughter. Include happiness in it. Include feeling content and satisfied. This is how you attract and create abundance. And finally, enjoy success now! Not later.



## WELCOME TO ALL OUR NEW REPS

### EPA COIN WINNERS

Jody Waugh	5
Bill Tiffany	4
Jerry Brovold	3
Richard Plante	2
Jeffery Schwindt	2
Lennie O'Brien	2
Brad Herrman	1
Curtis Stone	1
Greg Crouch	1
Nancy Cash	1
Patrick Hanson	1
Rickie Davis	1
Anthony Caraker	1
James Herrman	1
Jerry Shepherd	1
Jim Drayer	1

### FPA COIN WINNERS

Mike Cooper	2
Tim Sullivan	1
Doug VanMeter	1
Dave Heim	1
Tim Walworth	1
Vince VanTassel	1
Alan Lyon	1
Tom Boehmke	1
Steve Keller	1

### HPA COIN WINNERS

Kevin Demers	6
Tyke Randolph	3
Todd Russell	1
Kerchstin Wipperfurth	1

Winners as of March 15, 2010



EPA Marty C.



EPA Ray C.



FPA Michael H.



EPA Chuck M.



HPA Craig R.



EPA Daniel G.



HPA Doug D.



EPA Robert V.



EPA Anne B.

## WELCOME IRINA

by Sharon Dorsey



We are pleased to welcome Irina Gamble to United Financial's EPA administration team based out of the new Florida office. Irina is an EPA Administration case manager who will be responsible for processing EPA new business.

Irina is originally from Russia and has extensive educational and work experience. She is a professional with a proven administrative and project management background and we know that her experience will complement our team!

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

*Deep Thoughts*

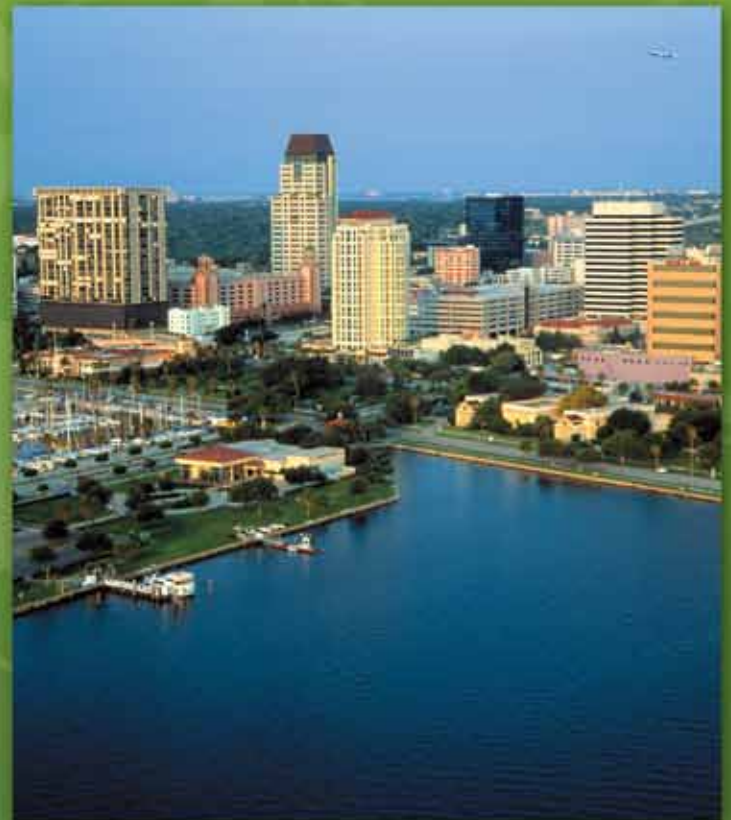
"I'd like to see a nature film where an eagle swoops down and pulls a fish out of a lake, and then maybe he's flying along, low to the ground, and the fish pulls a worm out of the ground. Now that's a documentary!"

*-Jack Handey*



"I don't get it. Every time I try to take inventory, I nod off!"

**CAN YOU FIND SEVEN DIFFERENCES?**



**FEBRUARY  
EPA**  
OF THE MONTH

**FEBRUARY  
FPA**  
OF THE MONTH

**FEBRUARY  
HPA**  
OF THE MONTH

**FEBRUARY  
EMPLOYEE**  
OF THE MONTH



**BILL TIFFANY**



**STEVEN KELLER**



**KEVIN DEMERS**



**CHAD DANIEL**

## **THE CARROT, THE EGG AND THE COFFEE BEAN**

Anonymous

A daughter complained to her father about life and how things were so hard for her. She did not know how she was going to make it and wanted to give up. She was tired of struggling. It seemed that as soon as one problem was solved, a new one arose.

Her father, a chef, took her to the kitchen. He filled three pots with water and placed each on a high fire. Soon the pots came to a boil. In one he placed carrots, in the second he placed eggs, and the last he placed ground coffee beans. He let them sit and boil, without saying a word.

The daughter sucked her teeth and impatiently waited, wondering what he was doing. In about twenty minutes he turned off the burners. He fished the carrots out and placed them in a bowl. He pulled the eggs out and placed them in a bowl. Then he ladled the coffee out and placed it in a bowl. Turning to her he asked, "What do you see?" "Carrots, eggs, and coffee," she replied.

He brought her closer and asked her to feel the carrots. She did and noted that they were soft. He then asked her to take an egg and break it. After pulling off the shell, she observed the hard-boiled egg.

Finally, he asked her to sip the coffee. She smiled as she tasted its rich flavor. She said, "What's the point?" He explained that each of the items had faced the same adversity - boiling water - but each reacted differently. The carrot went in strong and hard. But after being subjected to the

boiling water, it softened and became weak. The egg had been fragile. Its thin outer shell had protected its liquid interior. But after sitting through the boiling water, its inside became hardened. The ground coffee beans were unique, however. After they were in the boiling water, they had changed the water.

"Which are you?" he asked his daughter. "When adversity knocks on your door, how do you respond? Are you a carrot, an egg, or a coffee bean?"

