

# THE COMPASS



May 2010

## GOING GREEN

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## GOING GREEN

by Chad Daniel

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United Financial has decided to play a more eco-friendly role by reducing its paper and ink consumption. The company has initiated several plans to reduce materials, while continuing to provide our representatives with the highest level of service.

The first step is to eliminate the mailing of weekly commission statements. With nearly 150 representatives in the field, each of whom receives a statement every week, that adds up fast - 7800 sheets of paper stuffed inside 7800 envelopes annually! Throw in the ink it takes to print each statement and the eco-savings really starts to pile up. We are replacing the old paper statements with new electronic statements, which are now available through LAMS. Just click on the "Commission" tab when you're inside LAMS to see your report.

The second step complements the first. Since commission statements will no longer be mailed out, it stands to reason there will no longer be weekly standings mailed out. That's another 7800 sheets of paper saved. (If you're keeping track, that's 15,600 sheets of paper saved from these two steps.) Weekly standings are always available through the Resource Center. They are

located on the main page under the scrolling banner and will continue to be updated weekly.

The third step, which you should have already figured out by reading this article, is that all further issues of *The Compass* will be delivered electronically. This saves an additional 600 sheets of paper per month; 7,200 annually (which brings the total paper savings to to 22,800 sheets). With all of these savings, we're not sure why we haven't implemented this plan sooner.

The last step for now is the Resource Center itself. One of the goals in developing the Resource Center is to provide representatives access to all materials in a format that makes it easy to print on an "as needed" basis. If a representative discovers that he or she is out of a particular form, he or she can download a PDF version and print it. There's no waiting for the home office to produce and ship the supplies.

These are the beginning steps in United Financial's path to becoming a more eco-friendly company. With these initiatives (and more coming in the future,) the company is ensuring the security of its representatives and employees, as well as the environment.



# JUNE CALENDAR 2010

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



THINK OF ALL THE WAYS YOU CAN GO GREEN



## THE NO-MAINTENANCE LANDSCAPE

by Breckenridge Landscape

Often times when I meet a customer to discuss their landscaping needs for their property, I am met with a familiar request and gesture. If we are walking around the yard, the customer will stop; if we are sitting, they will lean in and exclaim to me while making a waving gesture with their hand, "We want a No-Maintenance yard". To this I will usually reply, "Great, it's settled then, we'll pave the yard with asphalt and paint it green." As my customer stands (or sits) there with a look of bewilderment, I then explain, there is no such thing as a No-Maintenance yard. For those of you reading this who were hoping to get the long sought after answer to your yard care woes, I'm sorry to disappoint you but it's true. Just like a carpet needs vacuuming and a car needs oil changes, a yard of any size requires a certain level of care. Now that I have effectively burst your bubble, fear not, all hope is not lost. Although there is no such thing as a No-Maintenance yard, I can tell you how to create a Low-Maintenance yard. Here are a few tips that will help you spend more time enjoying your space rather than maintaining it.

1) Choose flowering shrubs over perennials and annuals. Shrubs require far less dead-heading and clean up than perennials and there are several varieties of shrubs that flower all summer. Use annuals sparingly, perhaps in a pot or hanging basket. Perennials can be used in small groups as accents

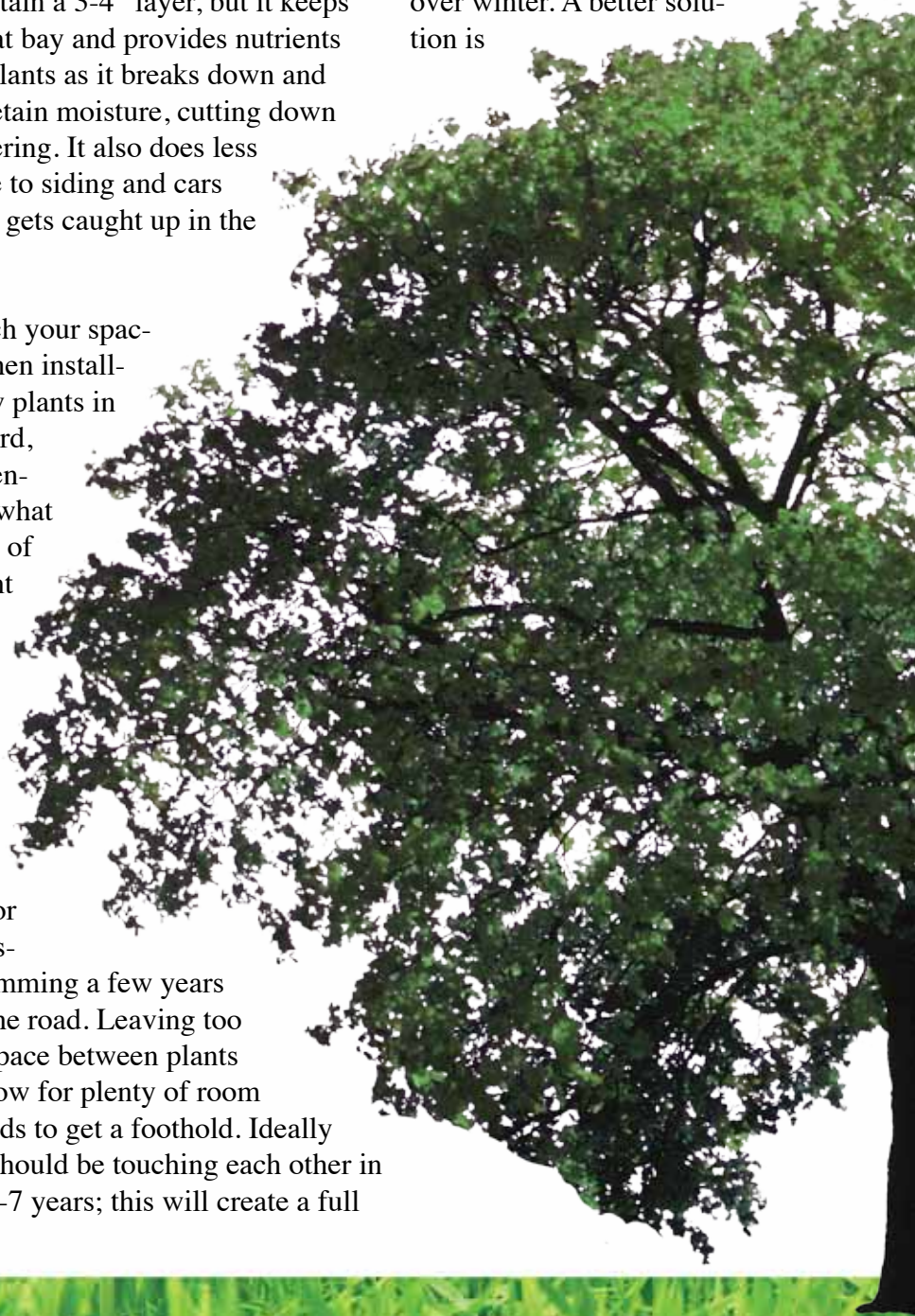
rather than in mass plantings.

2) Use bark mulch, not stone. Yes, I know what you're thinking: you never have to replace stone. Bark mulch does need to be top dressed yearly to maintain a 3-4" layer, but it keeps weeds at bay and provides nutrients to the plants as it breaks down and helps retain moisture, cutting down on watering. It also does less damage to siding and cars when it gets caught up in the mower.

3) Watch your spacing. When installing new plants in your yard, pay attention to what the size of the plant will be in 5 years. Planting too close will make for unnecessary trimming a few years down the road. Leaving too much space between plants will allow for plenty of room for weeds to get a foothold. Ideally plants should be touching each other in about 5-7 years; this will create a full

appearance without being too overgrown.

4) Skip the plastic edging. Over time plastic and steel edging products end up above ground due to frost heaving over winter. A better solution is



to cut a hand spaded bed edge. Cutting a 3-4" deep edge around your planting beds will keep grass from invading it. Doing this once a year will keep planting beds looking crisp and neat and you won't have to worry about sending shards of plastic edging

flying into the lawn from the lawn mower.

5) Raise the mower. Unless you are trying to create a putting green in your yard, mowing your lawn too low harms the grass plant leading to bare spots, disease, pests and needless additional watering. Set your mowing deck at approximately 2 1/2". This will keep the roots cool and encourage them to grow deeper thus cutting back on the need for water. It will also reduce the amount of times you need to mow and eliminate the occasional "scalping" of a high spot in the yard.

If the idea of green asphalt for a yard is unappealing to you and all of this advice seems overwhelming, consult with a landscape professional about ways to make your yard easier to maintain. Of course there is a way to have a No-Maintenance yard; you could always hire a landscape maintenance company to do the work for you.

## UPCOMING BIRTHDAYS

**Michael H.**  
May 19

**Kevin D.**  
May 23

**Dan S.**  
May 30

**Thomas B.**  
May 31

**Galen G.**  
June 3

**Thomas D.**  
June 5

**Kay H.**  
June 6

**Mike S.**  
June 20

# HAPPY BIRTHDAY



## EXPERIENCE MORE NATURAL ABUNDANCE

by Lyabo Asani

Especially in the Western world, we equate having a lot of material things with success. Although there is a definite trend towards a more Eastern approach to living life, it can be difficult to let go of old patterns that have served us for a long time as we pursue success. Material things are absolutely important. They make us feel comfortable, but that is not the whole story. You may notice that over time, acquiring such things loses its luster and leaves you hungry for something more meaningful. Sometimes, we end up acquiring so many material things that it just becomes expensive clutter. As you reinvent your life, you want to experience more abundance.

Your abundance is all around you. You may just have to get rid of the clutter to see it. Your clutter is not an indication of your abundance. It is an indication of stagnation. However, it is easier to de-clutter and simplify your environment when you first de-clutter your mind. Your thoughts create your reality. Your senses interpret what is going on in your environment and that information feeds your thoughts. Therefore, if you want to experience more abundance in your life, you want to check in with the information that your senses of smell, taste, touch, sight and hearing are transmitting to your thoughts. Change what you are looking at by clearing out clutter and changing your environment. Look around where you are right now. Is it cluttered? Do you have piles of paper all over the place? It is merely a



reflection of what is going on in your mind and in your emotions. You may be feeling overwhelmed and your environment is merely reflecting that to you.

Usually, you will find that when you take the time and energy to release all the excess clutter in your life, you are creating space for the new figuratively and energetically. Clean out that den, the garage or the attic space. Clean out those old pots and pans. Clean out the cabinet that has all those old plastic containers from the chinese restaurant and store-bought sauces. Clean out the linen closet and donate those old sheets and towels from 25 years ago when you were in college. Clean out the folders where you keep bills from four years ago. Clean out

your bookshelves. No need for those books from graduate school 20 years ago. As you do this, you will find yourself feeling fresh and invigorated. I am a big advocate of donating the things you no longer want to a responsible organization that will make use of them. Also, donate books to organizations that will put them in the right hands. In addition, as you de-clutter and simplify your life, find new ways to reconnect with nature. Reconnecting with nature actually helps brains reorganize and helps new habits attach.

To create more abundance in your life, create the space for the abundance to come in by clearing your clutter and reconnecting with nature.

# GARDEN FRESH ASPARAGUS

## INGREDIENTS:

2 bunches asparagus, trimmed  
 2 tablespoons tarragon vinegar  
 2 teaspoons Dijon mustard  
 1 teaspoon parsley, chopped  
 1/2 teaspoon black pepper  
 1/4 cup extra virgin olive oil



## INSTRUCTIONS:

Bring large pot of salted water to a boil. Add asparagus to the water and cook until bright green and tender, about 4-5 minutes. When asparagus is cooked, submerge into a bowl of ice water to stop the cooking of the asparagus. To make the vinaigrette, whisk together the vinegar, mustard, parsley, salt and pepper until blended. In a thin stream, add the oil to the mixture, whisking constantly. Toss the chilled asparagus in the dressing and serve.

# APP OF THE MONTH



Financial Times

Get the information and insight that leaders around the world rely on, all at your fingertips on your iPhone, iPod touch or iPad. The Financial Times is free to download, including 3 free articles per month and access to markets data. Upon registration, (free), you get an additional 7 articles per month. If you subscribe, you get unlimited access.

With the Financial Times, you get instant access to award-winning global news, comments and analysis. You have access to a detailed markets overview including a global macromap, market gainers and losers, currencies, commodities and bonds. You have comprehensive stock performance summaries with detailed business profile information, estimates and targeted news. You can track trends with unique interactive charting and compare stocks with key indices.

The Financial Times is a great application, on the iPhone, iPod Touch and on the new Apple iPad. Check it out today!



## SET YOUR INTENT

by Lori Rozgonyi

“Green is not my favorite color,” the lady stated flatly as she looked at the only dress available in her size.

It was Sunday evening, the night before the all important early am meeting. Our heroine’s suitcase had not reached her final destination. The possible worst case of all scenarios was unraveling with her in the middle, trying to find something to wear for an 8 am, make-it-or-break-it business deal. Her heart pounded audibly as she tried on the hotel manager’s green dress. It fit. Her sandals would be a bit casual, but she could make it, on time, and professional. Topic of her presentation: Going Green...How to End Waste in the Business Environment. The green dress was the right fit indeed. Our heroine, slightly chagrined at the irony, closed the multi-million dollar deal in a borrowed green dress. She quickly decided that although not her favorite, she had a new fondness for green.

The moral of this story is complex, just like going green. Is the moral of the story to take an earlier flight? Or to not schedule out of town meetings for 8 am on Mondays? Or is it the simple reminder that “things” always work out? Is going green recycling papers, driving fuel efficient cars or being veg-



etarian? Going green means respecting and conserving resources. Resources include family, job, community, money, assets and personal stuff. By protecting these resources, they will protect you.

Going green requires a realization that there are creative solutions with great outcomes. This month, the plan is to set our intent to find creative answers to solutions while conserving resources. Anyone need to borrow a shirt? How about a customer?

When considering your customers, there are a lot of “green” opportunities. Sharing customers is a great green

idea. Here’s how: suppose your customer needs a lower cost health insurance plan. Is it better to spend a few hours researching health plans, or just call your local HPA to handle quickly? Time saved and customer handled. Suppose the customer has \$70,000 in savings and is uncomfortable with it sitting in the bank (not earning much interest). Is it better to spend two hours calling Larry, spooling up on annuities or call your closest FPA to help your customer? Referring the customer to experts saves you time, and assures a suitable outcome. Plus, you get to learn through the process. Now that’s green!

Going green begins with a subtle intent to view the world as something tentative. Realizing that each moment is a resource, and invaluable, we’ll begin to make more out of each appointment, each call and customer.

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!”





# IMPRESS FROM HEAD TO TOE

by Jacob Jacobsohn

Making that good impression is so important for building relationships and requires you to care for your appearance to maximize how you portray yourself to others during your professional career and appointments.

## Clothing

The most important item to address is your clothing. You want to make sure that you're wearing the appropriate attire for each appointment that you attend as well as other situations in which you interact with others.

No matter what type of appointment you have set up, make sure you dress accordingly. It's important to stand out and make a good impression. It's good to be remembered. However, you want your attire to be remembered for positive reasons and not because your clothing was inappropriate.

Also, when setting up meetings with people that you meet at events or with potential new customers or partners, make sure that you dress appropriately as well. If you know that this person dresses professionally, it's a good idea to dress the same way. If this person is more casual and you are casual at work, don't feel obligated to dress up.

Make sure you still wear nice enough clothes so you come across well groomed. You can never go wrong with professional attire even if the people around you are dressed less formally. If you are unsure of what to wear in certain situations, choose professional clothing.



## Other Items to Consider

Make sure you put on the appropriate shoes with the attire you decide to wear. Though this should go without saying, some people need reminders. Also, make sure your shoes are in good condition and look professional. Get in the habit of polishing your shoes on a regular basis either by yourself or from a shoe shiner. People notice shoes and you should make yours look good. Every detail matters when you're trying to make a good impression on others.

Another item that is important is nametags. The correct position to wear your nametag is on the right side of your body. By wearing your nametag in this position, it will be in the line of sight of the person with whom you are shaking hands since you use your right hand to greet people. Consider creating your own professional looking nametag that you can bring with you to events.

You should also bring a quality and nice-looking pen with you to meetings or networking events. By using a quality pen, you will further come across as professional.

In addition, bring a nice pad folio and business card holder. When you take notes or give out your card, these items will add to your professional demeanor.

Make sure to have some of these basics covered, otherwise you will not come across as professional. You want to stand out from the pack.



## LYON PRIDE

by Terry Hutchens of the *Indianapolis Star*

### EPA COIN WINNERS

Bill T.	7
Jerry B.	7
Jody W.	7
Jerry S.	5
Rick P.	3
Lennie O.	2
Jeff S.	2
Anthony C.	2
Brad H.	2
Paul G.	2
Greg C.	1
Patrick H.	1
Rickie D.	1
Jim H.	1
Jim D.	1
Andrew H.	1
Barbara E.	1
Galen G.	1
Terry S.	1

### FPA COIN WINNERS

Mike C.	5
Tim S.	4
Steve K.	2
Doug V.	1
Dave H.	1
Tim W.	1
Vince V.	1
Alan L.	1
Tom B.	1
Keith C.	2

### HPA COIN WINNERS

Kevin D.	10
Tyke R.	3
Doug D.	4
Kerchstin W.	2
Todd R.	1
Jon B.	1
Mary L.	1

Winners as of May 19, 2010

Indiana University's designated hitter, Josh Lyon, is making noise as a sophomore.

The former Heritage Christian School standout leads IU with a .459 batting average in Big Ten games and is hitting .375 overall after getting just 35 at-bats a year ago. His eight home runs are second on the team

A few weeks ago, Lyon was honored as the co-Big Ten Player of the Week. IU coach Tracy Smith didn't predict Lyon would be this productive, but he isn't shocked, either.

"Josh was always one of those guys that we believed with consistent at-bats could put up some good numbers," Smith said. "Did I think he'd be hitting over .450 in the conference? Probably not. But we knew we had a lot of guys who were capable of having big years and Josh was one of them."

Lyon has made the most of an opportunity created in part because IU lost seven players in last summer's baseball draft.

Some players struggle in the designated hitter role, but Lyon said it suits him just fine. "I love it, to tell you the truth," Lyon said. "It allows me to just focus on hitting, and I can kind of space out on defense."

Teammate Micah Johnson, the starting third baseman as a freshman and former high school rival of Lyon when Johnson played at Park Tudor, laughed at the notion of Lyon spacing out.

"I think he found a really good role



as the designated hitter," Johnson said. "He is a bit of a goofball. He gets serious when he has to, though. He's out stretching about an hour before every game by himself. He takes the designated hitter role pretty seriously."

Johnson enjoys having Lyon on his side. It was much different when they were high school rivals.

"I pretty much hated him for the three years we played against each other," Johnson said. "But he was the best player on our rival team and I think everyone hates the best player. But now he's on my team, and he's helping us win games and everything is completely different."

Lyon hopes his Big Ten counterparts continue to hate him for a few more years. "I just want to go out and make contact and continue to hit the ball like I've been hitting it and help us win games," Lyon said. "We have a lot of guys on this team that can really hit the ball, and I'm just happy to be contributing to what we're trying to do as a team."

# ON THE LIGHTER SIDE

## CAN YOU FIND SEVEN DIFFERENCES?



### Deep Thoughts

“When I heard that trees grow a new 'ring' for each year they live, I thought, we humans are kind of like that: we grow a new layer of skin each year, and after many years we are thick and unwieldy from all our skin layers.”

*-Jack Handey*



“What? I have sensitive teeth.”

**APRIL  
EPA**  
OF THE MONTH

**APRIL  
FPA**  
OF THE MONTH

**APRIL  
HPA**  
OF THE MONTH

**APRIL  
EMPLOYEE**  
OF THE MONTH



**BILL T.**



**MIKE C.**



**DOUG D.**



**MICHAEL H.**

## **WELCOME** NEW **REPS**

---

FPA C. Poole

FPA T. Redmond

FPA J. Watters

EPA C. Phalen

EPA K. Robbins

EPA T. Smith

EPA J. Martin

EPA J. Strane

HPA M. Henry

HPA R. Tumminia

HPA T. Cole

## **THE BOULDER**

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In ancient times, a king had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the rock. Some of the king's wealthiest merchants came by and simply walked around it.

Many loudly blamed the king for not keeping the roads clear, but none did anything about getting the big stone out of the way. Then a peasant came along carrying a load of vegetables. On approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. As the peasant picked up his load of vegetables,

he noticed a purse lying in the road where the boulder had been. The purse contained many gold coins and a note from the king indicating that the gold was for the person who removed the

boulder from the roadway. The peasant learned what many others never understand.

Every obstacle presents an opportunity to improve one's condition.

