



Since 1938

UBI "OUR BEST ALWAYS"  
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 4 Richardson, Texas

NEW RECORD

United Benefits set a record for new business issued this past month, March of 2022. For the month, the policies issued by our home office staff resulted in total agent points of 320,847. This eclipsed the old record of 271,563 points that was set in April of 2019.



This new record reflects the hard work and expertise of our home office staff. Consistently the strongest and best in the industry, our staff continues to impress with its expertise and continued improvement.

Also, of course, it reflects the hard work and sales success of our agents, along with our participating funeral homes. This has been and remains a particular strength in our organization. We thank you all. Our agents and funeral homes do a great job for us and for their clients.

We strive to be the best in the business, to become the leading provider of preneed insurance in the states of Texas and Oklahoma. To that end, we recommit to you our customers that we will always work hard to put you first. More and more funeral homes and agents are signing up with United Benefits, recognizing our superior products and home office service. The staff continues to impress with their ability to handle the needs of our customers.



March Winner  
Christian Avalos!!  
22,751 points

Agent with the highest monthly points wins \$750.00 and 500 bonus points (\$1000 over 10,000, \$1250 over 20,000)

WAY TO GO!  
Christian!!!

Agents with over 4,000 points win \$200.00 (\$500.00 if over 5,000 and \$750.00 if over 10,000)

Additional March Winners:

- Jose Luna 17,130 Points
- Esther Calvo Avalos 16,815 Points
- Blanca I Orozco 16,502 Points
- Delia F Valle 15,586 Points
- James A Richter 13,024 Points
- Carilu Cantu 8,309 Points
- Timothy Brown 8,121 Points
- Delmy L Moreno 7,903 Points
- Ronnie Nutt 7,260 Points
- Eva Gilbert 7,187 Points
- Elizabeth Santos 5,814 Points
- Elva Judith Castro 5,748 Points
- Rene Bello Morales 5,613 Points
- Maria D Fernandez 5,537 Points
- Luis Roberto Cobos 5,403 Points
- Adolfo S Nunez 5,324 Points
- Daniel Salinas Jr 5,033 Points
- Dora A Perez 4,992 Points
- Maria Elva Silva 4,883 Points
- Monty B Roberts 4,503 Points
- Arturo Garza 4,457 Points
- Jose M Lopez 4,205 Points
- G Olinka Gomez 4,030 Points



# EDUARDO PRESENTS...

## Six Ways To Improve Your Business (Part 2 of 3)

Last month we looked at Body Language, Verbal Language, and Benefits. This month we continue with more ways to improve your business.

### 4. Objections

Practice your rebuttals and body language to known objections that you always get when selling a preneed. Record yourself and critique your approach and answer to an objection. Don't become the annoying and defensive salesperson. During objections, discuss the problem to understand it. Maybe you missed something and your "solution" isn't really a solution to them.

Don't ignore the customer's concerns; deal with them from the beginning. Common objections are the consequence of misunderstandings, stalling, and price objections. Usually when a customer says NO to your product/service, it's because there's uncertainty about something. If they say, "I need to think/talk about it..." Ask more questions, because there's something you missed. "What would you like more time to think about?" "What are some of the pros and cons of X." "Of course, you want to talk to X, what are some of the key items you'll explore with them?" Grab these questions and rephrase them to match your vocabulary and what best fits you. Regarding price objections, I believe that if you sell with the logical benefit first and then close the sale with the emotional benefit, then there shouldn't be a price objection.

### 5. The Close

Some think that the close is at the end of the presentation, which could be. But this is something that differentiates salespeople. You can have several small closes throughout the presentation. Listen for any comments and questions during the presentation. Listen for those "buying questions". Get them to say Yes on small things before the big one. "Do you want to help your family from financial and emotional burden? Yes! Do you like the urn/casket that YOU picked? Yes! Do you like the funeral home that YOU Picked? Yes!" These questions should be customized to your prospect and his/her conversation, but the result will be the same.

The last question or statement of the closing part should be, "Then it seems we can go ahead with our agreement." Make sure all your closed-ended questions will be answered with a yes. To do this, you need to know the customer's wants and needs. There are also alternative closes (assumptive close) where you assume the prospect wants to buy. For example, "What payment plan do you like: monthly, quarterly, annually?"

Next month, we will look at a sixth way to improve your business.

"Quality is not an act; it is a habit." -Aristotle

Our Best Always,

Eduardo Salido



## ARBOR DAY

National Arbor Day is April 29th. It is always the last Friday in April.

"Other holidays repose upon the past. Arbor Day proposes for the future," said J. Sterling Morton, editor of Nebraska's first newspaper and the creator of Arbor Day.

State Arbor Days vary, however. In Texas, Arbor Day is the first Friday of November. In Oklahoma, Arbor Day is celebrated the last full week of March. The national Arbor Day Foundation recognizes the oak as the national tree, based on a national vote in 2001. State trees are the Pecan for Texas and the Eastern Redbud for Oklahoma. Other state trees include the Loblolly Pine (Arkansas), the Bald Cypress (Louisiana), the Eastern Cottonwood (Kansas), the Blue Spruce (Colorado), and the Pinon Pine (New Mexico).

Trees are good for air, as one mature tree absorbs approximately 13 pounds of carbon dioxide a year. Trees can help reduce energy costs: Three well-placed mature trees around a house can cut air-conditioning costs by 10-50 percent, while trees and other landscaping can increase property value by 5-10 percent.

The USDA Forest Service conducted the Forest Inventory and Analysis (FIA)

around the time of the 2020 census. According to the FIA, there are about 300 billion trees in the United States, and roughly 36% of U.S. land is forested.

Each year, the U.S. plants **over 1 billion** trees and Canada plants over 600 million trees. Both countries have spurred more than 50 consecutive years of net forest growth that exceeds annual forest harvests due to responsible forest management. There are now more trees in the United States than there were 100 years ago.



## Attitude Control Principles

1. Live in "day-tight compartments".
2. Don't fuss about trifles.
3. Cooperate with the inevitable.
4. Decide just how much anxiety a thing may be worth and refuse to give it more.
5. Create happiness for others.
6. Expect ingratitude.
7. Put enthusiasm into your work.
8. Do the very best you can.



Source: Dale Carnegie

## Quotes for the Month:

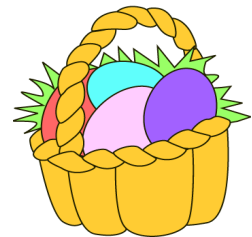
*"Our attitude towards others determines their attitude towards us."* Earl Nightingale

*"When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has been opened for us."* Helen Keller

*"Any fact facing us is not as important as our attitude toward it, for that determines our success or failure."* Norman Vincent Peale

*"Whether you think you can or think you can't - you are right.."* Henry Ford

*"There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle."* Albert Einstein



## Happy Birthday!!!



**Betsy Chance**  
\* April 6th \*  
**Jackie Lopez**  
\* April 14th \*





**UFBLIC / UFDBLIC  
CELEBRATING 84 YEARS of SERVICE  
2022 CONTEST STANDINGS  
Lake Tahoe, California/Nevada**



4 months - December through March

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	66,128	23,251	89,379	TOLLE, AMY	16	10,522	2,583	13,105
OROZCO, BLANCA I	2	34,201	16,502	50,703	FERNANDEZ, MARIA	17	6,981	5,537	12,518
VALLE, DELIA F	3	17,791	15,586	33,377	ROBERTS, MONTY B	18	7,898	4,503	12,401
LUNA, JOSE	4	12,135	17,130	29,265	DOMINGUEZ, NATALIA	19	11,300	906	12,206
GOMEZ, G OLINKA	5	21,477	4,030	25,507	CHAIRES-VALLADARES, E	20	8,580	2,730	11,310
AVALOS, ESTHER CALVO	6	7,153	16,815	23,968	GILBERT, EVA	21	3,130	7,187	10,317
CASTRO, ELVA JUDITH	7	15,951	5,748	21,699	COBOS, ALMA ROSA	22	10,173	-	10,173
RICHTER, JAMES A	8	6,950	13,024	19,974	SANTOS, ELIZABETH	23	3,563	5,814	9,377
BROWN, TIMOTHY	9	11,185	8,121	19,306	MORENO, DELMY L	24	1,006	7,903	8,909
CANTU, CARILU	10	10,207	8,309	18,516	NUTT, RONNIE	25	1,349	7,260	8,609
COBOS, LUIS ROBERTO	11	10,791	5,403	16,194	ABREGO, RODOLFO	26	5,321	3,201	8,522
CAVAZOS, ERIKA	12	13,467	2,518	15,985	ELIZONDO, ORLANDO	27	6,783	1,220	8,003
PEREZ, DORA A	13	10,525	4,992	15,517	TIMS, TIMOTHY	28	6,419	1,000	7,419
ELIZONDO, ALFREDO G	14	12,954	2,477	15,431	ARENAS, TOMASA	29	4,480	2,829	7,309
SANTOS, GRACE	15	11,160	2,200	13,360	KING, JEFFREY W	30	5,903	1,260	7,163

\*\* Cutoff for April points is April 26th at 5:00 PM \*\*

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 552,766 points; Jose Calvo - 119,852; Joe Lopez - 105,619

Top FHs: Ric Brown Family FH - 121,149; Memorial FH - 106,093; Hernandez-Lopez & Sons - 79,698

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**United  
Benefits, Inc.**

*A Winning Attitude*