

United Funeral Directors Benefit Life Ins. Co.  
United Funeral Benefit Life Ins. Co.

80  
YEARS

February 2018



Since 1938

# UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 80 No. 2

Richardson, Texas

## PROGRESS

### January Winner

**Jose Luna!!**

**10,110 points**

*Agent with the highest monthly points  
wins \$750.00 and 500 bonus points  
(\$1000.00 if over 10,000)*

**WAY TO GO!**

**Jose!!!**

*Agents with over 4,000 points win \$200.00  
(\$500.00 if over 5,000 and \$750.00 if over  
10,000) Additional January Winners:*

★ Blanca I Orozco	8,058 Points
★ Jimmy Moreno	7,446 Points
★ Luis Roberto Cobos	6,880 Points
★ Amos Ruiz	6,518 Points
★ Maria Dolores Fernandez	6,209 Points
★ Illiana Annette Guerrero	5,227 Points
★ Manuel De Jesus Osorio	4,941 Points
★ Charlotte A Bill	4,696 Points
★ Tomasa (Tammy) Arenas	4,154 Points
★ Jose Calvo	4,079 Points



In today's world, negativity and pessimism seem to be the rule, regardless of your political affiliation. However, consider these facts:

Two hundred years ago, 12% of the world's population could read and write. Today, 85% can. The world is a hundred times wealthier than 200 years ago, and the wealth is now spread more evenly among countries and people. Life expectancy worldwide is now 71, whereas throughout most of human history it was around 30. Today, more than half the world's population live in democracies. Two centuries ago, it was less than 1%.

Just in the last 30 years in the United States, the rate of homicide has dropped from 8.5 per 100,000 to 5.3. Pollution in the form of sulfur dioxide has decreased from 20 million tons per year to 4 million. Those living below the consumption poverty line dropped from 11% of the U.S. population to just 3%.



Worldwide, there has been a dramatic decline in famine, poverty, disease, infant mortality, and violent crime. And despite the sadness and devastation of ongoing wars, there are actually fewer wars with fewer deaths and less destruction, as well.

Two of the biggest factors in the centuries-long march of progress are Christianity and capitalism. Innovation, creativity, and the focus of resources to their best use has been more fully realized, over the centuries, within capitalism. As scholars have pointed out, capitalism can only exist in societies with free markets, secure property rights, and the right of individuals to work where they wish. Freedom.

It was the Christian world that emphasized human value, consideration for others, and the responsibility of individual efforts. This led to things like medical research and higher productivity. Education and scientific progress grew and flourished in Christian societies. As the world continues to improve, contributions from many cultures around the world are working to further enhance the freedoms, rights, and possibilities for future generations.

# TOM SAYS...

## GET THE WORD OUT

Researchers tell us that too many salespeople have a pathological aversion to letting people know what they do for a living. It is true that many very good friends of salespeople, when asked what their friend does, will reply, "oh, he sells something or the other". Are salespeople genuinely afraid that if they let a friend know what they do, they will lose the friendship? Maybe so. A successful salesperson is probably "selling" all of the time. Perhaps the only way they can stop is just to not tell friends what they do. In their mind, if they cross the line, the salesperson always emerges. Of course, it doesn't have to be that way. Another reason given is that the salesperson may not be quite as proud of what he or she does as other professionals. Is this you?



Do you tell everyone you meet who your work for and what you sell? Why not? Why not tell your doctor, your preacher, your barber or hairdresser, your neighbor next door, the person you sit next to at the ballgame, or the friend that you fish with?

Why not make a practice of broadcasting your profession to anyone and everyone with pride and enthusiasm? I'm not saying that you subject everyone you know to a sales pitch. What I am saying is that it become second nature to you to say, loud and clear, to every single person you meet, bar none, that you're a salesperson for United Benefits and that you sell pre-need funeral plans for XYZ funeral home. Add a firm handshake and a smile, and every once in a while, someone will say "Pre-need Funerals" - you know my wife and I have been thinking about that.

You should be proud about being a salesperson. The economy we live in would not function without people who do what you do for a living. And you know what? - every pre-need or life policy you sell benefits the entire family of the purchaser. You have solved a future problem for that family. You can be very proud of that!

If you need to make some changes before you can be proud of whom you work for and what you sell, begin to make them now. Begin to look people in the eye and tell them up front. Make it a habit. It may take a little conscious work at first, but eventually you will be doing it without even thinking.

Start by telling friends or contacts you now know, but who don't yet know what you do for a living. Then incorporate it into your greeting each time you are introduced to someone new. You'll be very surprised how easy it becomes and how many future referrals you get just because people know what you do. It can pay tremendous dividends in the form of future sales.

So "**BE PROUD**", and get the word out!!!! Begin now.

## Happy Birthday!!!



Shawnee Potts

\* February 4th \*

Gary Cox

\* February 8th \*



## IKEA

Ingvar Kamprad, the man who created IKEA, leaves behind a professional legacy that's all about simplicity: sleek, affordable, Scandinavian-designed furniture with wordless assembly instructions. He died last month at the age of 91.



Kamprad was born March 30, 1926 and — despite struggles with dyslexia — exhibited an entrepreneurial spirit from a young age, selling matchboxes to neighbors beginning at age 5. He quickly realized he could buy them dirt cheap in bulk and then sell them for a low price while still earning a profit. He later moved on to selling fish, Christmas decorations and pens. He ran advertisements in local papers and also distributed a "makeshift mail-order catalog".

At the age of 17, he formed IKEA, an acronym built from his own initials and those of his family farm (Elmtaryd) and the local parish (Agunnaryd).

In 1950, he added furniture sourced from local manufacturers to his catalogs and, when it became evident that it was his most popular product, it became his sole focus.

Kamprad's lightbulb moment arrived in the 1950s when he saw an employee removing the legs from a table to help a customer transport it. He pioneered flat-pack furniture that would fit snugly inside its box, saving space and money. What's more, the costs of assembly would be eliminated by letting consumers build their own furniture.

Today, IKEA has about 400 stores in 49 different countries and about 200,000 employees. 2016 sales were about \$43 billion. Mr. Kamprad's creations radically changed how people made and designed products for the home. He is reported to have lived frugally himself, for the most part, and he made furniture cheaper for people to buy.

"His legacy will be admired for many years to come and his vision — to create a better everyday life for the many people — will continue to guide and inspire us," says Jesper Brodin, the CEO and president of the IKEA Group.

## Logic Behind New Olympic Events

New events at this year's Olympics, as well as the new summer events planned for Tokyo in 2020, are heavy on coed team events. Examples are mixed doubles curling and alpine team skiing. The International Olympic Committee wanted to add more events involving women without making the Olympics bigger. With the coed events, the athletes are generally the same ones who were competing separately in men's or women's events already. The venues are already available without new facilities, so the cost is minimal compared to adding new sports altogether. The coed events add novelty and exposure for female athletes in the most logistically simple way possible.



The reason for wanting more women or coed events? More women watch Olympics than men, and the women's events are more popular. 55% of those watching the 2016 games on television were women. A 2011 study suggests reasons why the Olympics are more popular with women. Among them were the personal narratives of top athletes, packaging of the events, and sports such as figure skating that are more about style than sheer physicality.

Some athletes are also optimistic that coed events can change perceptions of some sports in a positive direction.

**UFBLIC / UFDBLIC**  
**CELEBRATING 80 YEARS of SERVICE**  
**2018 CONTEST STANDINGS**  
**\*Alaskan Cruise– early Summer 2019\***  
 2 months - December & January



AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
OROZCO, BLANCA I	1	11,694	8,058	19,752	RICHTER, JAMES A	16	3,916	1,098	5,014
<b>LUNA, JOSE</b>	<b>2</b>	<b>4,142</b>	<b>10,610</b>	<b>14,752</b>	CALVO, JOSE	17	866	4,079	4,945
MORENO, JIMMY	3	2,049	7,446	9,495	OSORIO, MANUEL	18	-	4,941	4,941
RUIZ, AMOS	4	2,963	6,518	9,481	BILL, CHARLOTTE A	19	-	4,696	4,696
RAND, ALVA LOUISE	5	6,307	2,905	9,212	HERNANDEZ, MARIA	20	1,374	3,169	4,543
FERNANDEZ, MARIA	6	2,846	6,209	9,055	MOORE, CASSANDRA Y	21	2,109	1,929	4,038
COBOS, LUIS ROBERTO	7	2,160	6,880	9,040	IDLEMAN, LAVEDA	22	-	3,725	3,725
NUTT, RONNIE	8	6,448	1,738	8,186	SINGLETON, DAVID	23	3,623	-	3,623
DE LEON, JACOB	9	6,062	1,908	7,970	KING, JEFFREY W	24	539	3,068	3,607
PALOMO, BELINDA	10	5,737	1,127	6,864	ESCHITI, LARRY D	25	2,883	724	3,607
GUERRERO, ILLIANA	11	1,408	5,227	6,635	VELASQUEZ, ELLESE J	26	-	3,595	3,595
ARENAS, TOMASA	12	1,980	4,154	6,134	HERRERA, ANA M	27	976	2,425	3,401
JOHNSON, BENETHA	13	2,076	3,737	5,813	MORRIS, WILLIAM N	28	2,305	1,082	3,387
BROWN, TIMOTHY	14	2,022	3,400	5,422	GOMEZ, G OLINKA	29	-	3,379	3,379
RAMOS, ISRAEL	15	5,038	-	5,038	COBOS, MARIA	30	3,245	-	3,245

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2017 to November 30, 2018 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 148,287 points; Joe Lopez -43,416; Charles Goff - 35,375  
 Top FHs: Ric Brown Family FH - 44,808; Legacy FH -37,369; Memorial FH -37,345

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*A Winning Attitude*