

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 2 Richardson, Texas

PERSPECTIVE & PROGRESS

December Winner Christian Avalos!! 32,707 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 January Winners:

Delia F Valle	11,205 Points
Blanca I Orozco	10,443 Points
Dora A Perez	6,279 Points
Amy Tolle	4,922 Points
Alma Rosa Cobos	4,795 Points
Timothy Brown	4,230 Points



HAPPY FEBRUARY



As the pandemic continues and hopefully fades, is it okay to lend a little positive perspective? 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, 86% can. The world is more than a hundred times wealthier than 200 years ago, and the wealth is now spread more evenly among countries and people. In the U.S., those living below the consumption poverty line dropped from 11% forty years ago to under 3% now.

Life expectancy worldwide is now projected as 73 (78 in the U.S.). The effect of COVID on projected life expectancies ranges from 0 to 2 years. If you take the higher end of that range, it reduces the number to 71 years (76 in the U.S.). That's about where it was six to eight years ago, whereas throughout most of human history life expectancy was around 30.



Today, more than half the world's population live in democracies. Two centuries ago, it was less than 1%.

Worldwide, there has been a dramatic decline in famine, poverty, disease, infant mortality, and violent crime, even though some of these trends have clearly gone the wrong direction since the start of the pandemic. Even so, long term trends are hugely positive, not just over two centuries, but also over the past few decades, even after recognizing the pandemic effects.

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, despite the pandemic, contributions from many cultures around the world are working to further enhance the freedoms, rights, and possibilities for future generations.

EDUARDO PRESENTS...



How to go from Complacent to Successful

Could Assumptions be the reason why you are where you are? There is a saying: Never Assume, especially in Business. Assumptions can be the reason why we have so many lost opportunities. When salespeople assume, we are not only hurting ourselves, but our business and customer experience. Don't become a victim of assumptions about customer business.

Here are two assumptions, from Selling Power, which can be hurting your wallet:

Assumption #1 – “I Know the buyer, so I can take some shortcuts in my sales presentation.”

Be careful in thinking you “know everything”; this will only get you in trouble. When we think this way, we stop learning from others and learning who we are and what we're capable of. Having this mentality or idea, will come across with the customer as I know everything and don't need any information from you (customer). In return the customer/prospect will get the attitude of, I know what you're selling, just give me the price and discounts. At this point, the salesperson starts selling on price and we get into dangerous territory. Now, the salesperson becomes a Cashier/Order taker and not the Consultant/Advisor You are. Let's sell customer benefits and Not Price.

Assumption #2 – “I Know the buyer's business, so I don't have to review the buyer's business needs.”

In this assumption Selling Power is talking about the buyer's business, which apply to B2B salespeople. The way it can be applied to preneed agents, is the Buyer's family. Not knowing your customer's needs appropriately will hurt with the whole customer experience. The customer will not feel they were heard and that their opinion was taken into consideration. Not only that, but the salesperson will leave products/services on the table - meaning you will sell a lower face amount of the preneed contract.

By not asking questions about the customer's needs and wants, the prospect will not be open to dialogue. The more information from the prospect the salesperson has, the more valuable the conversation and recommendation will become. Also, make sure to LISTEN, because those questions from your prospect are statements in disguise. On future meetings with the same prospect/customer, always make sure to ask: I'd like to know how your needs have changed since we last talked.

Assumptions and shortcuts will lead you to lost sales and sales commissions. We will also hurt the customer experience and in return affect our opportunities to get referrals from the families we serve. Assumptions and not qualifying the prospect will become a domino effect; everything will go downhill. The agent will sell lower face amounts, damage his/her reputation as a consultant/advisor, and get no referrals. I'll tell you a quick story, there was a UBI Agent in Texas that sold a preneed for around \$5,000 dollars. During the submission/interview process the customer cancels the application making it a not taken. A week later another UBI Agent submits an application for the SAME customer for over \$9,000 dollars. What happened? This is what happened: the first Agent didn't do their job as a Consultant/Advisor and do a needs/wants analysis.

Remember when your momma used to tell you that you were leaving meat on the bone? Ladies and Gentlemen, this is exactly what you're doing when you sell packages and “one size fits all” approach. Avoid doing a disservice to yourself, your family, your customer, customer's family, and everyone else.

“Even if you are on the right track, you'll get run over if you just sit there.” – Will Rogers

So, keep on moving!!!

Our Best Always,
Eduardo Salido

February Celebrations

Yes, February 2nd is Groundhog Day, February 14th is Valentines' Day, and the 21st is Presidents' Day, but there are other lesser known February days of note.



February 10th is Clean Out Your Computer Day while the 11th is both Don't Cry Over Spilled Milk Day and Get Out Your Guitar Day.

February 17th is Random Acts of Kindness Day. Sometimes it's the smallest act that makes the biggest impact, something as simple as saying please or thank you can turn a day



around, and make a life seem that much better. Random Acts of Kindness Day encourages you to get out there and be the light you want to see in the world.



February 22nd is Cook a Sweet Potato Day. As sweet potatoes are one of the most important crops in the world, it only makes sense that Cook a Sweet Potato Day has arisen over the ages. Sweet

potatoes are delicious and chock-full of all sorts of vitamins and minerals your body needs to stay healthy, and it's high time we stopped looking at them as just an addition to our Thanksgiving dinner.

February 23rd is both Banana Bread Day and Inconvenience Yourself Day. That is, think of others, acknowledge them and think of how we can help them, even if it is inconvenient for ourselves.



The 27th is Strawberry Day.



Quote for the Month:

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around."
Leo Buscaglia

SPRING FORWARD

Daylight Savings Time starts on March 13th this year. At 2:00 AM on that Sunday morning, clocks are moved forward one hour to 3:00 AM. Daylight Savings Time will end on November 6th in 2022.

In most of the United States, DST starts on the 2nd Sunday in March and ends on the 1st Sunday in November each year.

Exceptions include Hawaii and most of Arizona. Most U.S. territories, like Puerto Rico and Guam, do not use DST.



Blueberries

Blueberries are repeatedly ranked among the world's healthiest foods. They have one of the highest antioxidant capacities of all fruits, vegetables, spices, and seasonings. Antioxidants are essential to optimizing health by helping to combat the free radicals that can damage cellular structures as well as DNA.

Blueberries are very popular, ranking second only to strawberries among berries in the U.S. Raw blueberries provide you with the best flavor and nutritional benefits, as opposed to baked desserts that include them.



Freezing blueberries does not damage their antioxidant qualities, based on studies. That is great news if fresh blueberries are only available seasonally.

There is also exciting evidence that blueberries can improve memory. In a study of older adults, 12 weeks of daily blueberry consumption was enough to improve scores on two different tests of cognitive function including memory. The authors of this study were encouraged and suggested that blueberries might also be beneficial in slowing down or postponing the onset of other cognitive problems frequently associated with aging.

Happy Birthday!!!



Shawnee Potts

* February 4 *

Gary Cox

* February 8 *





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



2 months - December & January

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	17,262	33,207	50,469	CHAIREZ-VALLADARES, E	16	3,120	2,340	5,460
OROZCO, BLANCA I	2	9,962	10,443	20,405	COBOS, ALMA ROSA	17	346	4,795	5,141
GOMEZ, G OLINKA	3	11,007	2,691	13,698	CAVAZOS, ERIKA	18	2,636	2,502	5,138
VALLE, DELIA F	4	2,200	11,205	13,405	HERNANDEZ, DIANA	19	5,061	-	5,061
DOMINGUEZ, NATALIA	5	10,701	-	10,701	VAN BOGART, NORMA	20	4,200	840	5,040
LUNA, JOSE	6	9,103	725	9,828	ROBERTS, MONTY B	21	3,271	1,598	4,869
ELIZONDO, ALFREDO G	7	7,556	2,123	9,679	KING, JEFFREY W	22	2,400	2,103	4,503
TOLLE, AMY	8	3,856	4,922	8,778	TIMS, TIMOTHY	23	3,880	560	4,440
CANTU, CARILU	9	6,181	2,069	8,250	SANTOS, JOHN DAVID	24	-	3,513	3,513
CASTRO, ELVA JUDITH	10	3,995	2,719	6,714	MCDONALD, CATRICE	25	3,289	-	3,289
BROWN, TIMOTHY	11	2,470	4,230	6,700	CORDOVA, ALFREDO	26	1,734	1,429	3,163
SANTOS, GRACE	12	3,902	2,579	6,481	MOUNTS, WENDY	27	-	3,064	3,064
PEREZ, DORA A	13	-	6,279	6,279	ELIZONDO, ORLANDO	28	2,913	-	2,913
HERRERA, ANA M	14	4,778	895	5,673	GILBERT, EVA	29	2,860	-	2,860
COBOS, LUIS ROBERTO	15	5,650	-	5,650	SANTOS, ELIZABETH	30	-	2,805	2,805

** Cutoff for January points is February 24th 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 - 212,397 points; Jose Calvo – 50,139; Joe Lopez – 36,662
Top FHs: Memorial FH - 50,021; Ric Brown Family FH – 50,869; L&I Funeral Home - 31,398

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**United
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A Winning Attitude