

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

UNITED BENEFITS, INC.

Vol. 81 No. 10

Richardson, Texas

NATALIA

September Winner

Christian Avalos!!

17,926 points

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

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 September Winners:*

- ★ Blanca I Orozco 16,265 Points
- ★ Esther Calvo Avalos 12,883 Points
- ★ Jose Luna 7,728 Points
- ★ Christopher Talley 7,601 Points
- ★ Carla Puente Nino 6,942 Points
- ★ Ana M Herrera 5,889 Points
- ★ Daniel Salinas Jr 5,675 Points
- ★ Timothy Brown 5,648 Points
- ★ Luis Roberto Cobos 5,608 Points
- ★ Maria L Gonzalez 5,596 Points
- ★ Blanca Esthela Ramos 5,386 Points
- ★ Martin Lockstone 5,334 Points
- ★ Jacob De Leon 4,520 Points
- ★ Walter J Proctor 4,471 Points
- ★ Amos Ruiz 4,102 Points
- ★ Elizabeth Santos 4,092 Points
- ★ Marina Chavez 4,087 Points



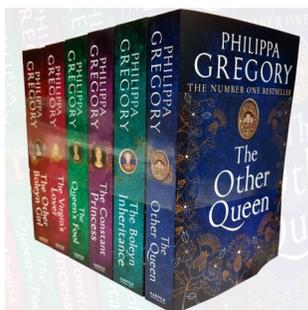
Natalia Infante has been working at United Benefits for four years. Originally from Mexico, she lived for thirty years in Chicago before she and her husband Javier, with their two children, moved to the Dallas area in 2015.

Natalia graduated high school in Chicago, then continued her studies there in Architecture and Interior Design. She makes jewelry and loves collecting movies, but her number one obsession is cross stitching.

Some of her favorite books include the Harry Potter series, the Twilight series, and anything by Phillipa Gregory about the Tudors. Her current favorite movie is *Crazy Rich Asians*.

Natalia says that leaving Chicago, where she still has many friends and family, was one of the hardest things she has had to go through. She returns there for visits when she can.

Her two children are Xavier, age 18, and Xarah, age 14. Natalia relates that Xavier, who was diagnosed with autism at age 6, is super smart, humble, honest, and creative. He loves school and is looking forward to college. She describes Xarah as a firecracker who loves makeup and fashion, her friends, and wishes for a puppy more than anything else.



Although Natalia lived in Chicago for 30 years, she is adamant that she has always been a Dallas Cowboys fan.

If you check Natalia's desktop wallpaper, you will see cherry blossoms.

Her favorite recipe for Apple-Pecan Cheesecake is on page 3.

TOM SAYS...

SATISFY YOUR APPLICANTS

After you close the sale your work is not over. You should immediately ask yourself, "Have I done everything possible to make sure my new policyholder is satisfied and will get the kind of quality service expected to become a long-term policyholder?"

Too often we make the sale, walk out the door, and never think about the applicant again. Then we are amazed when the policy shows up on our "past due" list. Even then we are hesitant to accept that we may be responsible for the policy lapsing. People just hate being poorly treated, overlooked or dismissed and most likely will not continue to pay the premium if they feel this way.

A recent Gallup Poll found that customers expect three things. 1. Accuracy: get the paperwork right, deliver what you promised, and deliver it on time. 2. Availability: Make it easy to contact you and your company. 3. Continuing to show interest in the customer.

Closing the sale, any sale, is exhilarating. The applicant has responded positively to your presentation. You have won their trust. Afterwards it is your responsibility to prove to them that the trust they placed in you was justified.

Start by the appropriate follow-up. Thank your applicants. Tell your applicants when they can expect to receive their policy. Give them your card so that if any questions come up after you leave, they can call you. Make sure that they have the name and phone number of the funeral home. Make sure that they have the name and phone number of our offices. Most likely the numbers will not be used, but doing this will give your applicant comfort that they have purchased from legitimate companies.

Make sure that the application is complete. Make sure that the pre-need contract and related materials are complete. Timely mail the application, premium, and contracts to the company. Remember, though, not to promise more than you can deliver; but if possible, deliver more than you promised.

Keep in contact. Small gestures can do wonders in helping you please your applicant. Send a thank you note letting your applicant know you appreciate the business. Call back in three to four weeks to see if your applicant has received the policy. If not, tell him that you will find out what the hold-up is, then follow up.

Keep records. Keep a record of your sales. Make sure you have a phone number. Call if you find the policyholder on your past-due list. Help them make the best decision based on their need.

Become your policyholder's advocate. It will build trust, loyalty, and, quite possibly, referrals for future sales.



A handwritten signature in black ink that reads "Tom R. Elam". The signature is written in a cursive, flowing style.

APPLE-PECAN CHEESECAKE

(Natalia's Favorite)

WHAT YOU NEED

1-1/2 cups graham cracker crumbs
1/4 cup butter, melted
4 pkg. (250 g each) Philadelphia Brick Cream Cheese, softened
1-1/2 cups packed brown sugar, divided
1 tsp. vanilla
1 cup sour cream
4 eggs
4 cups finely chopped peeled apples (about 3 medium)
3/4 cup chopped pecans
1 tsp. ground cinnamon



MAKE IT

Heat oven to 350 degrees F.

Line 13x9-inch pan with foil, with ends of foil extending over sides. Mix crumbs and butter; press onto bottom of prepared pan.

Beat cream cheese, 1 cup sugar and vanilla in large bowl with mixer until well blended. Add sour cream; mix well. Add eggs, 1 at a time, mixing on low speed after each just until blended. Pour over crust. Mix remaining sugar, apples, nuts, and cinnamon; spoon over batter.

Bake 55 minutes or until center is almost set. Cool. Refrigerate 4 hours. Use foil handles to remove cheesecake from pan before cutting to serve.

ORIGINS OF HALLOWEEN

Halloween is an annual holiday celebrated each year on October 31, and Halloween 2019 occurs on Thursday, October 31. It originated with the ancient Celtic festival of Samhain, when people would light bonfires and wear costumes to ward off ghosts.



All Saints' Day

On May 13, 609 A.D., Pope Boniface IV dedicated the Pantheon in

Rome in honor of all Christian martyrs, and the Catholic feast of All Martyrs Day was established in the Western church. Pope Gregory III later expanded the festival to include all saints as well as all martyrs, and moved the observance from May 13 to November 1.

By the 9th century, the influence of Christianity had spread into Celtic lands, where it gradually blended with and supplanted older Celtic rites. In 1000 A.D., the church made November 2 All Souls' Day, a day to honor the dead. It's widely believed today that the church was attempting to replace the Celtic festival of the dead with a related, church-sanctioned holiday.

All Souls' Day was celebrated similarly to Samhain, with big bonfires, parades and dressing up in costumes as saints, angels and devils. The All Saints' Day celebration was also called All-hallows or All-hallowmas (from Middle English *Alholowmesse* meaning All Saints' Day) and the night before it, the traditional night of Samhain in the Celtic religion, began to be called All-Hallows Eve and, eventually, Halloween.

In colonial America, a distinctly American version of Halloween emerged over time as different cultures meshed. In the second half of the nineteenth century, America was flooded with new immigrants. These new immigrants, especially the millions of Irish fleeing the Irish Potato Famine, helped to popularize the celebration of Halloween nationally.



Daylight Savings Time ends on Sunday morning, November 3rd.

**UFBLIC / UFDBLIC
CELEBRATING 81 YEARS of SERVICE
2019 CONTEST STANDINGS
*The Bahamas -Spring 2020***



10 months ending September 2019

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	264,913	18,426	283,339	RUIZ, AMOS	16	30,729	4,102	34,831
LUNA, JOSE	2	84,434	7,728	92,162	NINO, CARLA	17	27,291	6,942	34,233
OROZCO, BLANCA I	3	72,981	16,265	89,246	RAMOS, BLANCA	18	28,315	5,386	33,701
COBOS, LUIS ROBERTO	4	55,110	5,608	60,718	SAUCEDA, EUSEBIO	19	29,806	-	29,806
BROWN, TIMOTHY	5	54,964	5,648	60,612	NUTT, RONNIE	20	26,028	1,853	27,881
RICHTER, JAMES A	6	56,685	660	57,345	ESCHITI, LARRY D	21	22,756	3,985	26,741
GOMEZ, G OLINKA	7	50,406	2,143	52,549	TRAYNOR, KENT	22	24,228	533	24,761
AVALOS, ESTHER CALVO	8	39,245	12,883	52,128	MARTINEZ, MARICELA	23	22,378	2,045	24,423
DE LEON, JACOB	9	39,724	4,520	44,244	GILBERT, EVA	24	22,514	-	22,514
MORENO, JIMMY	10	39,760	1,540	41,300	VARGAS, MIRIAM	25	22,481	-	22,481
FERNANDEZ, MARIA	11	36,885	1,980	38,865	DE LOPEZ, JOANNA	26	21,292	-	21,292
WILSON, TIM	12	37,461	1,200	38,661	PROCTOR, WALTER J	27	16,741	4,471	21,212
CASTRO, ELVA JUDITH	13	36,843	950	37,793	LOCKSTONE, MARTIN	28	15,772	5,334	21,106
HERRERA, ANA M	14	31,710	5,889	37,599	SALINAS JR, DANIEL	29	15,068	5,675	20,743
GONZALEZ, MARIA	15	29,496	5,596	35,092	CHAIRES-VALLADARES, E	30	18,151	2,488	20,639

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2018 to November 30, 2019 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,559,688 points; Jose Calvo -361,695; Joe Lopez - 216,380
Top FHs: Memorial FH -467,586; Ric Brown Family FH - 303,837; Legacy FH - 182,105

United Funeral Directors Benefit Life Ins. Co.
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PO Box 831670
Richardson TX 75083-1670

Phone: 469-330-2200
Fax: 469-330-2204

**United
Benefits, Inc.**

A Winning Attitude