

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 82 No. 3

Richardson, Texas

FUN

February Winner

Christian Avalos!!

26,808 points

Agent with the highest monthly points wins \$750.00 and 500 bonus points (\$1000.00 if over 10,000 and \$1250 if 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 February Winners:

Blanca I Orozco	10,598 Points
Francisca D Garza	9,435 Points
G Olinka Gomez	8,384 Points
Monty B Roberts	8,196 Points
James A Richter	7,641 Points
Jose Luna	6,793 Points
Christopher Talley	6,503 Points
Alma Janira Ayala	6,500 Points
Ricardo Sosa	6,417 Points
Alva Louise Rand	5,626 Points
Luis Roberto Cobos	5,212 Points
Jose M Lopez	5,131 Points
Blanca Esthela Ramos	4,901 Points
Jimmy Moreno	4,582 Points
Illiana Annette Guerrero	4,564 Points
Eva Gilbert	4,449 Points



Most of us want to have more fun; it just seems like it is not as easy as it used to be. The reasons are many: guilt (because others aren't having fun), perceived inappropriateness (because others around us cannot have fun) or lack of time (because our commitment to others won't let us have fun). Yet, science gives an encouraging nod that we need to make time for fun and should perhaps prioritize it.

Here are five reasons science says you should have more fun:

- 1) **Having more fun improves your relationships, both at work and in life.** Having fun gives us an opportunity to connect and be creative. When we laugh together, this sends an external non-verbal message that says: "We are alike, we share values". It can also make us look more vulnerable, but at the same time approachable and friendly, which can help build connections and bonds. Our conflict resolution skills improve as well.
- 2) **Fun makes us smarter.** It improves our memory and concentration.
- 3) **Fun reduces stress.** It appears there is some truth to the old adage "laughter is the best medicine".
- 4) **Finding more fun in physical activity balances your hormone levels.** When it comes to exercise, find what fun means to you and bake it into your routine. Consistent recreational exercise is more important for health than intense physical activity.
- 5) **Fun can make you more energetic and youthful .** Stress is draining. George Bernard Shaw famously said: "We don't stop playing because we grow old; we grow old because we stop playing." Having fun at work might be just as important as having fun in your personal life. It can lead to greater job satisfaction, higher productivity, and also increased customer satisfaction.



Adapted from Michael Rucker, PhD

TOM SAYS...



HONESTY AND TRANSPARENCY

You know honesty. What about “transparency”? Transparency is described in business as operating in such a way that it is easy for others to see what actions are performed. It implies openness, communication and accountability.

Recently I have been disturbed by the materials and solicitations some companies in our industry are using in their approach to the public. Some appear to me to be somewhat misleading.

For example, one such mailer emphasizes how “NOW” there is a \$255.00 death benefit available from the Social Security Administration. This may lead one to believe that it is something new, while in truth the benefit has been available for years. Another is one that implies that their company is the only one in the state that has authorized and approved prepaid funeral benefit plans. It is further implied that they created such plans for the state. Through the years I have heard that some agents tell their prospects that their company’s contract will be honored at any funeral home (True?). I have heard that some contracts have been submitted without the funeral provider’s knowledge or signature.

And, some preneed solicitations for veterans fail to disclose all the benefits that are already available from the United States Department of Veteran Affairs.

Most states, including Texas and Oklahoma, require that any solicitation for insurance disclose the name of the insurance company that is furnishing the policy. The Insurance Code clearly describes the “Truth in Advertising” provisions. Any mention of offering a prepaid Funeral Plan in Texas must include a reference to www.prenneedfunerals.texas.gov.

I believe UBI is different. UBI strives to be honest and forthright in our approach to the public and, more importantly, to our policyholders and funeral homes that provide the preneed contracts. It is our desire that each prospect understand the purpose of each solicitation made. It is our desire that each entity fully understand the benefits and requirements of the specific plan being purchased.

Do we fail sometime? Do our agents fail sometime? Sure, but UBI management feels that the information necessary for full disclosure is placed in the hands of all parties.

UBI has a “Code of Ethics” that each new agent must acknowledge at the time they join our team. Honesty, openness and ethical practices are highly emphasized with their prospects, policyholders, funeral home providers and UBI.

Plans and processes are clearly explained in our rate book. Premium rate schedules are easily understood. A cover letter is mailed to each new policyholder clearly explaining the documents enclosed. The new policyholder is directed to read the documents for understanding. A copy of the documents is mailed to the providing funeral home.

Condensed financial information is given in our April newsletter each year.

I truly believe that UBI is the best in the industry in being honest and transparent to all of our customers (Policyholders, funeral home providers and agents). IF WE FAIL, TELL US ABOUT IT.

National Grammar Day

March 4th is National Grammar Day in the United States. As the National Grammar Day website states, "Language is something to be celebrated, and March 4 is the perfect day to do it. It's not only a date, it's an imperative: March forth on March 4 to speak well, write well, and help others do the same!"

According to one survey the two biggest grammar pet peeves that people have concern 1) the uses of your and you're, and 2) the uses of there, their, and they're. "Your" implies possession, as in "Your hat is nice", whereas "you're" is the contraction for you are, as in "You're looking good in that hat". "There" denotes a place, whereas "their" is the possessive form of they, and "they're" is a contraction for they are. As an example: "Their house is over there, and it looks like they're home."

Another tough one is affect vs. effect. Affect is the verb meaning "to change or influence" while "effect" is the noun indicating that a change has occurred. The part that confuses most writers is the fact that the past participle of "effect" is also a verb, meaning to "produce or bring about." Check out the difference:

"The board of directors was so profoundly affected by the advocate's speech that they effected changes to the laws immediately."

Yep, this can be a tough one to get right.

Easter Sunday

Easter Sunday, celebrating the resurrection of Jesus Christ, falls on April 12th this year. The date is determined as the first Sunday after the first full moon that comes after the Spring Equinox. It works out that Easter cannot fall before March 22nd nor after April 18th. Palm Sunday is one week before Easter - April 5th this year. Easter Sunday will not fall in the month of March again until 2024.

The UB office will be closed on Good Friday, April 10th.



Happy Birthday!!!

Natalia Infante

* March 17 *



Sermons We See

I'd rather see a sermon than hear one any day;
I'd rather one should walk with me than merely tell the way.
The eye's a better pupil and more willing than the ear,
Fine counsel is confusing, but example's always clear;
And the best of all the preachers are the men who
live their creeds,
For to see good put in action is what everybody needs.

I soon can learn to do it if you'll let me see it done;
I can watch your hands in action, but your tongue
too fast may run.
And the lecture you deliver may be very wise and true,
But I'd rather get my lessons by observing what you do;
For I might misunderstand you and the high advice you give,
But there's no misunderstanding how you act and
how you live.

When I see a deed of kindness, I am eager to be kind.
When a weaker brother stumbles and a
strong man stays behind
Just to see if he can help him, then the wish
grows strong in me
To become as big and thoughtful as I know that friend to be.
And all travelers can witness that the best of guides today
Is not the one who tells them, but the one who shows the way.

One good man teaches many, men believe what they behold;
One deed of kindness noticed is worth forty that are told.
Who stands with men of honor learns to hold his honor dear,
For right living speaks a language which to
every one is clear.

Though an able speaker charms me with his eloquence, I say,
I'd rather see a sermon than to hear one, any day.

By Edgar Guest

Saint Patrick's Day - March 17th

International Day of Happiness - March 20th



*International
Day of
Happiness*

**UFBLIC / UFDBLIC
CELEBRATING 82 YEARS of SERVICE
2020 CONTEST STANDINGS
*Boston, Massachusetts—late Spring 2021***



3 Months - December - February

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	39,097	27,308	66,405	KEMP, ALBERT A	16	7,428	1,180	8,608
LUNA, JOSE	2	21,836	6,793	28,629	WILSON, TIM	17	6,117	2,252	8,369
BROWN, TIMOTHY	3	25,007	3,536	28,543	TALLEY, CHRISTOPHER	18	1,607	6,503	8,110
OROZCO, BLANCA I	4	15,065	10,598	25,663	ABREGO, RODOLFO	19	6,841	999	7,840
GARZA, FRANCISCA D	5	13,616	9,435	23,051	CHAIRES-VALLADARES, E	20	6,365	1,400	7,765
COBOS, LUIS ROBERTO	6	12,300	5,212	17,512	RICHTER, JAMES A	21	-	7,641	7,641
GOMEZ, G OLINKA	7	8,012	8,384	16,396	RAMOS, BLANCA	22	2,662	4,901	7,563
GONZALEZ, MARIA	8	13,098	3,257	16,355	ARENAS, TOMASA	23	6,843	567	7,410
ROBERTS, MONTY B	9	5,933	8,196	14,129	NUNEZ, JOSEFINA	24	6,405	1,004	7,409
AVALOS, ESTHER CALVO	10	11,985	643	12,628	MARTINEZ, MARICELA	25	3,888	3,427	7,315
RAND, ALVA LOUISE	11	4,719	5,626	10,345	GUERRERO, ILLIANA	26	2,640	4,564	7,204
RUIZ, AMOS	12	5,522	3,700	9,222	DURAN, NORMA	27	6,828	-	6,828
LOPEZ, JOSE M	13	4,025	5,131	9,156	GILBERT, EVA	28	2,070	4,449	6,519
SALINAS JR, DANIEL	14	8,989	-	8,989	AYALA, ALMA JANIRA	29	-	6,500	6,500
MORENO, JIMMY	15	4,188	4,582	8,770	SURRATT, KEN	30	6,475	-	6,475

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 401,357 points; Jose Calvo – 87,572; Joe Lopez – 56,540
Top FHs: Memorial FH – 103,947; Ric Brown Family FH - 77,575; L&I FH – 65,278

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