

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

UNITED BENEFITS, INC.

Vol. 84 No. 8 Richardson, Texas

## LABOR DAY

### July Winner **Christian Avalos!!** 14,476 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 July Winners:

Daniel Salinas Jr	10,652 Points
Blanca I Orozco	8,236 Points
Martin Garcia	6,476 Points
Elva Judith Castro	5,909 Points
Jose Luna	5,447 Points
Ronnie Nutt	5,315 Points
Alma Rosa Cobos	5,138 Points
James A Richter	4,728 Points
Orlando Elizondo	4,292 Points
Monty B Roberts	4,216 Points



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Labor Day is a U.S. national holiday held the first Monday every September. Unlike most U.S. holidays, it is a strange celebration without rituals, except for shopping and barbecuing. For most people it simply marks the last weekend of summer and the start of the school year.

The holiday's founders in the late 1800s envisioned something very different from what the day has become. The founders were looking for two things: a means of unifying union workers and a reduction in work time. The first Labor Day celebration was in 1882, and it became a national holiday in 1894.

In the 1830s, manufacturing workers were putting in 70-hour weeks on average. Sixty years later, in 1890, hours of work had dropped, although the average manufacturing worker still toiled in a factory 60 hours a week.

These long working hours caused many union organizers to focus on winning a shorter eight-hour work day. They also focused on getting workers more days off, such as the Labor Day holiday, and reducing the workweek to just six days.

These early organizers clearly won since the most recent data show that the average person working in manufacturing is employed for a bit over 40 hours a week and most people work only five days a week.

Although the battle over excessive work schedules would seem to have been won long ago, today's technology has contributed to a problem of workers always being connected to work.

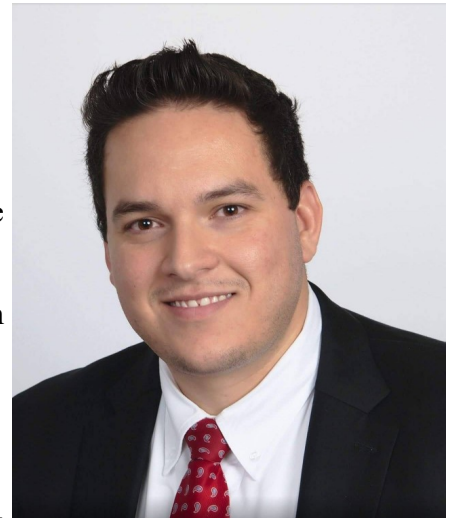
If you work all the time and never really take a vacation, start a new ritual that honors the original spirit of Labor Day. Give yourself the day off. Don't go in to work. Shut off your phone, computer and other electronic devices connecting you to your daily grind. Then go to a barbecue, like the original participants did over a century ago, and celebrate having at least one day off from work during the year!

Adapted from Jay L. Zagorsky



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# EDUARDO PRESENTS...



## Have you ever heard of a “stick” letter?

The prospect agrees to the policy you recommend, you fill out all the paperwork, and now what?

Most agents pack up their things and leave the customer’s home. As soon as possible they send the application and all paperwork to home office.

“The job is done here”, the agent says.

### WHAT is a stick letter?

A “Stick” Letter is a Thank You letter with a small touch of persuasive-ness summarizing what the customer is getting with the product/service purchased and then tops that off with a full throttle of VALUE. What is this value? You include all the features and benefits the customer already purchased, plus you ADD something for FREE. You can give something to the customer, just keep in mind the amount cannot go over \$25 dollars.

For the FREE gift, I recommend you give away the personalized Medical Alert Card plus the Personal Planning Guide. It won’t cost you anything and it’s a gift that is really useful, not just for the insured, but for the family as well. How many times do we get a call at home office from family members asking if their loved one has a policy with UBI? Sometimes the family member is not aware, so a Personal Planning Guide is a great resource for the family to have in those hard times.

### WHY a “Stick” Letter?

The “Stick” letter’s objective is to give the customer reassurance and peace of mind knowing that they made the right choice. Buyer’s remorse is huge - that’s why people decide to return things after they purchased them. And with life insurance and preneed, the customer really has to want it in order to pay for those premiums month after month. Sending a stick letter will help reduce lapses and especially reduce policies not taken.

### WHEN do I send a “Stick” Letter?

The Agent sends the “Stick” Letter after the application is approved and becomes a policy. It’s a good idea if in your letter you remind the customer that they will be getting their policy documents within 30 days or so. Another thing to add is to let them know if they have any questions or concerns to call you. This way you’ll be involved with any matters. If the customer wants to cancel, they’ll call you first, giving you the opportunity to try and save the policy. Customer wants to add more coverage, they’ll call you. Customer has a friend or family member that wants a policy, they will call you. I think you get the point!

If you want an example of a “Stick” Letter, let me know and I’ll send you one from a great marketer.

*“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”* Maya Angelou

Our Best Always,

Eduardo Salido

## Happy Birthday!!!



**Suzie Ayala**  
\* August 18th \*  
**Perla Perez**  
\* August 30th \*



## Back to School

It's that time of year - when school is about to begin.

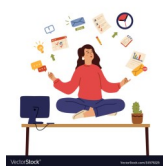


Behavioral counselors recommend that parents ensure their kids are ready for the first day by:

- Making sure their kids get a good night's sleep;
- Starting their morning with a healthy breakfast;
- Exhibiting and sharing a positive attitude about school.

## Planning Reduces Stress

Do you come to work and instantly feel overwhelmed by what you have to get done? Career consultants say the solution is to spend 15 minutes - either the last 15 minutes before you leave for the day or at home in the evening - planning out your day and writing down the next day's to-do list. You'll be more efficient, less subject to distraction, more in control and better able to face the day.



## Just Because

August is *Admit You're Happy Month*. Being happy and admitting it is a difficult thing for a lot of people. The truth is, of course, that happiness is very good for you, and there is no reason to feel guilty or bashful about being happy. Celebrate *Admit You're Happy Month* with a smile!

Another August celebration is *Just Because Day*, on August 27th. Now, you have a chance to do something without a rhyme or a reason. Most often in life, we do things because we have to, or we want to, or it's expected of us. None of those reasons need apply on this day. Go and do something "just because", without a reason or logic for doing it. Why does Just Because Day come on August 27th? Just because. Have a fun day!



## Honey, Ain't it Great!

You can add it to your beverages, spread on your bread. You can stir it in the bowl when baking up a cake.



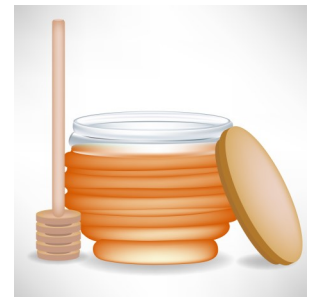
Candies and cookies are all the sweeter, as honey improves any dessert. Use it in preparing meats and salads. Top your sandwiches and vegetables with this golden delight.

The sweet taste of honey has been one of the most enjoyable staples of the human diet for centuries. Ever since ancient times we have loved bees for their gift of honey. And what a gift it is!

Honey's medicinal benefits are many. Unlike other sugars, little digestive energy is needed for honey to be broken down, absorbed into the bloodstream and assimilated by the tissues. Quick energy boosts are but one of the benefits of honey. Local honeys provide allergy relief.

Mix it with lemon in a hot beverage and it is a soothing cough or sore throat remedy. Many experts claim honey has antiseptic properties that aid in healing skin abrasions or minor wounds.

There are many recipes that utilize honey. Here is one that yields a delicious bread:



## Honey-Orange-Nut Bread

2 tablespoons shortening, 1 cup honey, 1 egg, 1 ½ tablespoon grated orange rind, ¾ cup orange juice, 2 ½ cups flour, 2 ½ teaspoons baking powder, 1/8 teaspoon baking soda, ½ teaspoon salt, and ¾ cup chopped nuts



Cream the shortening and honey well. Add the beaten egg and orange rind. Sift the dry ingredients and add alternately with the orange juice. Add chopped nuts. Pour into greased loaf pan, the bottom of which has been lined with parchment paper. Bake at 325 degrees for 1 hour or until the loaf is nicely browned and begins to shrink from the pan. Yields 1 loaf.

from "Old Favorite Honey Recipes, Over 250 Great Recipes from Beekeepers and Cooks" by Historical Images, Fairview, North Carolina.



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



8 months - December through July

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	148,342	14,976	163,318	PROCTOR, WALTER J	16	22,341	877	23,218
OROZCO, BLANCA I	2	91,451	8,236	99,687	CHAIREZ-VALLADARES, E	17	21,588	1,170	22,758
VALLE, DELIA F	3	58,833	(1,579)	57,254	SANTOS, GRACE	18	22,048	-	22,048
LUNA, JOSE	4	47,111	5,447	52,558	HERNANDEZ, DIANA	19	18,615	2,497	21,112
AVALOS, ESTHER CALVO	5	50,639	734	51,373	ELIZONDO, ORLANDO	20	16,621	4,292	20,913
CASTRO, ELVA JUDITH	6	40,200	5,909	46,109	CAVAZOS, ERIKA	21	19,749	231	19,980
RICHTER, JAMES A	7	36,310	4,728	41,038	SANTOS, ELIZABETH	22	15,845	2,211	18,056
GOMEZ, G OLINKA	8	36,382	964	37,346	NUTT, RONNIE	23	12,717	5,315	18,032
ROBERTS, MONTY B	9	26,233	4,216	30,449	MORENO, DELMY L	24	17,679	-	17,679
CANTU, CARILU	10	25,735	1,785	27,520	ARENAS, TOMASA	25	14,103	2,738	16,841
COBOS, ALMA ROSA	11	20,378	5,138	25,516	TOLLE, AMY	26	15,997	811	16,808
ELIZONDO, ALFREDO G	12	22,263	2,599	24,862	FERNANDEZ, MARIA	27	15,240	-	15,240
SALINAS JR, DANIEL	13	14,122	10,652	24,774	COBOS, LUIS ROBERTO	28	15,181	-	15,181
BROWN, TIMOTHY	14	24,494	-	24,494	KING, JEFFREY W	29	12,609	1,903	14,512
PEREZ, DORA A	15	22,988	420	23,408	TIMS, TIMOTHY	30	12,122	2,240	14,362

\*\* Cutoff for August points is August 29th at 4:30 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 - 1,046,733 points; Jose Calvo - 223,724; Joe Lopez - 198,052  
Top FHs: Ric Brown Family FH - 217,213; Memorial FH - 200,984; Legacy Chapels, LLC - 142,486

United Funeral Directors Benefit Life Ins. Co.  
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**United  
Benefits, Inc.**

*A Winning Attitude*