

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



UNITED BENEFITS, INC.

Vol. 79 No. 12

Richardson, Texas

MERRY CHRISTMAS from UBI



Left to Right Standing: Gary Cox, Rhonda Carrier, Tom Elam, Perla Perez, Charlie Allison, Shawnee Potts, Tony Schniederjan, Suzie Ayala, David Janicki, Tamika Whaley, Alicia Farrar; Seated: Joan Rose, Winnie Urbano, Alma Ayala, Betsy Chance, Terri Morgan, Natalia Infante; not pictured: Karen Baumgardner, Venna Voyles, Dana Jackson

November Winner

Blanca Orozco!!
13,061 points

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

WAY TO GO!

Blanca!!!

Agents with over 4,000 points win
 \$200.00 (\$500.00 if over 5,000 and
 \$750.00 if over 10,000)

Additional November Winners:

Jacob De Leon	10,257 Points
Jose Luna	8,472 Points
Monty B Roberts	7,250 Points
Luis Roberto Cobos	6,466 Points
Cassandra Y Moore	6,224 Points
Maricela Martinez	6,005 Points
James A Richter	5,904 Points
Maria D Fernandez	5,167 Points
Ronnie Nutt	4,863 Points
Ana M Herrera	4,657 Points
Timothy Brown	4,565 Points
Heriberto Nieto	4,183 Points
Timothy Tims	4,179 Points
Jose Calvo	4,060 Points



Annual Contest Winners!!

MGA - Juan Garza, Jr. - 1st Place	\$15,000 Bonus
MGA - Jose (Joe) M. Lopez	\$ 1,000 Bonus
GA - Blanca Orozco	\$ 1,000 Bonus
GA - Jose Luna	\$ 1,000 Bonus
Agents - Jose Luna - 1st Place	\$ 7,500 Bonus
Agents - Blanca Orozco - 2nd Place	\$ 3,000 Bonus
Agents - William N. Morris - 3rd Place	\$ 1,000 Bonus
Funeral Home Providers	
Memorial Funeral Homes— 1st Place	\$12,000 Bonus
Legacy Funeral Home - 2nd Place	\$ 8,000 Bonus
Ric Brown Family Fun. Home - 3rd Place	\$ 5,000 Bonus
Hernandez-Lopez & Sons Funeral Home	\$ 3,000 Bonus
Fry & Gibbs Funeral Home	\$ 1,000 Bonus
Guerra Funeral Home of Weslaco	\$ 1,000 Bonus



See page 3 for Trip Contest Winners and
 Next Year's Contest!!

TOM SAYS...

ETHICS COMPROMISED?

Can you define ethics? Most people know what ethics is, but stumble when asked to define it. Webster defines ethics as “a system of moral principles” or “the branch of philosophy dealing with right or wrong and the morality of motives and ends”.

Most of us were taught the difference between right and wrong by our parents, our teachers, our church or maybe even our youthful associations such as the Girl or Boy Scouts. The difference is usually very clear. We should live by the old adage “make sure you’re right, then go ahead”.

What about the part of Webster’s definition concerning the “morality of motives and ends”? This definition is harder to understand and the most likely area where people stray off course. For me it is talking about how you relate to yourself and how you conduct yourself in your relationship with others.

In every new agent’s packet, we include a practical explanation/guide to applying ethics by giving you some “standards of conduct” for our industry. We believe the application of these “standards of conduct” will help you succeed by building credibility, trust, and rapport with your clients, your company and your peers. We think they help increase your confidence in yourself as well as how you value your own self-worth.

HOWEVER, we all know that in sales, we will come in contact with those whose “standards of conduct” are much lower than ours. There might be times when you are asked to compromise your principles. You may even experience this from prospects who ask for special favors or conditions.

First, let’s be clear. Any business obtained through unethical practices is not worth the business. It will almost always come back to haunt you. The compromise that you thought was a one-time event will likely be asked of you time and time again.

So how do you handle it?

One way is to act offended, get up and walk out. But if this is a prospect, you will lose the time and energy you have already expended.

I would suggest trying to salvage the sale by informing your prospect that your, as well as your company’s, reputation is everything. Ask your prospect if he or she would be comfortable doing business with someone who is not trustworthy. Inform the prospect that your company has made it a practice to offer every client the same quality products and service available to all.

If your prospect has an ounce of integrity himself, you will have made your point in a professional manner and likely will be able to continue your presentation. If he doesn’t, you may lose the sale. But be grateful; in the long run you have not compromised your principles, and you will come out far ahead.



Tom R. Elam

Contests for 2018

Announcing prizes for the New Year.
Contests include the following:



Agent Monthly Prizes:

- \$750 – 1st Place (\$1000 if over 10,000 Points)
- \$500 – All others over 5,000 Points
((\$750 if over 10,000 Points))
- \$200 – All others 4,000 to 5,000 Points

Agent Quarterly Bonuses:

- \$150 for 5,000+ points in calendar quarter
- \$ 75 for 2,500 to 5,000 points

Agent Annual Contest:

- \$7,500 1st Place in Points for the 12 months
- \$3,000 2nd Place in Points
- \$1,000 3rd Place in Points

General Agent Annual Contest:

- \$ 25,000 – Over 1,500,000 Points for the year
- \$ 15,000 – 750,000 to 1,500,000 Points
- \$ 7,500 – 500,000 to 750,000 Points
- \$ 3,000 – 250,000 to 500,000 Points
- \$ 1,000 – 150,000 to 250,000 Points

Funeral Homes And Providers Monthly Contest:

- \$ 2,000 – over 40,000 points for month
- \$ 1,000 – over 25,000 to 40,000 points
- \$ 600 – over 15,000 to 25,000 points
- \$ 300 – over 10,000 to 15,000 points

Funeral Homes And Other Providers Annual Contest :

- \$12,000 – 1st Place in Points for Year
- \$ 8,000 – 2nd Place in Points
- \$ 5,000 – 3rd Place in Points
- \$ 3,000 – All others over 120,000 Points
- \$ 2,000 – All others 80,000 to 120,000 Points
- \$ 1,000 – All others 40,000 to 80,000 Points

These bonuses are in addition to our usual Agent Trip Contest. All contests except quarterly bonuses run from December 1, 2017, through November 30, 2018.

The 2018 contest has already begun! Trip winners will go to a destination in the spring or early summer of 2019, to be determined.

New York City Trip Winners

The final results are in!! The following agents, general agents, and funeral homes have won the annual trip. Thank you to all! Those headed to New York City in May 2018 include the following:

Managing General Agents (MGA's) and General Agents (GA's)

Juan Garza, Jr.
Jose (Joe) Lopez
Jose David Calvo



Jose Luna
Blanca Orozco
William Morris
G. Olinka Gomez
Tim Brown
Amos Ruiz

Jimmy Moreno
Maria Fernandez
Roberto Cobos
James Richter
Jacob De Leon
Maricela Martinez

Funeral Home Providers

Memorial Funeral Home Edinburg & San Juan, TX
Legacy Funeral Home Edinburg, TX
Ric Bown Family FH Mission & Alamo, TX
Hernandez-Lopez & Sons FH Laredo, TX

Happy Birthday!!!



David Janicki
* December 10th *



Tony Schniederjan
* December 16th *



Jesus Christ
* December 25th *



HOLIDAY SCHEDULE

In observance of the holidays, our offices will be closed on Monday December 25th and Tuesday December 26th, as well as Monday January 1st. Merry Christmas and Happy New Year!

Merry Christmas



**UFBLIC / UFDBLIC
2017 CONTEST STANDINGS
*New York City- Spring 2018***



*AS OF THE END OF
November 2017*

FINAL for 12 months ending November 30, 2017

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
LUNA, JOSE	1	133,745	8,472	142,217	WILSON, TIM	16	31,153	700	31,853
OROZCO, BLANCA I	2	101,582	13,561	115,143	CHAIRES-VALLADARES, E	17	29,905	1,461	31,366
MORRIS, WILLIAM N	3	85,028	1,052	86,080	GILBERT, EVA	18	26,927	1,956	28,883
GOMEZ, G OLINKA	4	82,831	3,004	85,835	ROBERTS, MONTY B	19	21,630	7,250	28,880
BROWN, TIMOTHY	5	73,071	4,565	77,636	RAND, ALVA LOUISE	20	26,753	(86)	26,667
RUIZ, AMOS	6	59,281	3,680	62,961	COBIOS, MARIA ANTONIA	21	22,022	2,293	24,315
MORENO, JIMMY	7	47,172	984	48,156	CALVO, JOSE	22	20,112	4,060	24,172
FERNANDEZ, MARIA	8	41,899	5,167	47,066	HESEL, THOMAS J	23	22,859	1,301	24,160
COBOS, LUIS ROBERTO	9	38,313	6,466	44,779	GUERRERO, ILLIANA	24	23,360	503	23,863
RICHTER, JAMES A	10	36,520	5,904	42,424	GARCIA, MARTIN	25	20,831	2,170	23,001
DE LEON, JACOB	11	30,392	10,257	40,649	PROCTOR, WALTER J	26	18,526	2,236	20,762
MARTINEZ, MARICELA	12	34,192	6,005	40,197	AVALOS, CHRISTIAN E	27	20,741	(66)	20,675
NUTT, RONNIE	13	33,123	4,863	37,986	LOPEZ, JOANNA A	28	19,564	101	19,665
HERRERA, ANA M	14	32,424	4,657	37,081	ARENAS, TOMASA	29	16,336	2,916	19,252
CHAVEZ, MARINA	15	28,968	2,938	31,906	SILVA, MARIA ELVA	30	18,545	-	18,545

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2016 to November 30, 2017 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,157,828 points; Jose M Lopez - 206,515; Blanca Orozco - 169,531

Top FHs: Memorial FH - 373,404; Legacy FH - 312,405; Ric Brown Family Funeral Home - 192,448

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

A Winning Attitude