



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 11 Richardson, Texas

GRATITUDE

October Winner **G Olinka Gomez!** 18,237 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! Olinka!!!

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

Additional October Winners:

★ Esther Calvo Avalos	16,151 Points
★ Jose Luna	13,391 Points
★ Natalia Dominguez	11,980 Points
★ Christian E Avalos	10,986 Points
★ Delmy L Moreno	7,314 Points
★ Blanca I Orozco	7,108 Points
★ Delia F Valle	5,369 Points
★ Luis Roberto Cobos	5,279 Points
★ Alma Rosa Cobos	5,032 Points
★ E Chairez-Valladares	4,485 Points
★ Ana M Herrera	4,249 Points
★ Orlando A Eliz	4,052 Points



Expressing gratitude is transformative, just as transformative as expressing complaint. Imagine an experiment involving two people. One is asked to spend ten minutes each morning and evening expressing gratitude (there is always something to be grateful for, even in tough circumstances), while the other is asked to spend the same amount of time practicing complaining (there is, after all, always something to complain about). One of the subjects is saying things like, "I hate my job. I can't stand this apartment. Why can't I make enough money? My spouse doesn't get along with me. That dog next door never stops barking and I just can't stand this neighborhood."



The other is saying things like, "I'm really grateful for the opportunity to work; there are so many times when people are unable to even find a job. And I'm sure grateful for my health. Even my struggles have helped me to grow as a person. What a gorgeous day; I really like this fall breeze." They do this experiment for a year.

Guaranteed, at the end of that year the person practicing complaining will have deeply reaffirmed all his negative "stuff" rather than having let it go, while the one practicing gratitude will be a very grateful person. . .

Expressing gratitude can, indeed, change our way of seeing ourselves and the world."

Seven Principles for Cultivating Gratitude:

1. Gratitude is independent of our objective life circumstances
2. Gratitude is a function of attention
3. Entitlement precludes gratitude
4. We often take for granted that which we receive on a regular basis
5. Gratitude can be cultivated through sincere self-reflection
6. Expressing gratitude, through words and deeds, enhances our experience of gratitude
7. Our deepest sense of gratitude comes through grace, with the awareness that we have not earned, nor do we deserve all that we've been given.



EDUARDO PRESENTS...

I started my career in sales when I was 15 years old. I still remember the excitement of my high school friend and I looking for a job LOL. (LOL is laughing out loud, just in case you don't know.) Anyways, as you can imagine not a lot of businesses and managers want to hire teenagers. They don't have experience, reliable transportation, nor do they have much time flexibility due to school.

My friend and I got hired by a call center. My first job was as a telemarketer. I worked at ICT group for several years and in several departments. And ironically the second department that I worked in was Sears Account Care. We would sell credit card protection against death, disability, etc. In a way we were selling insurance. Twenty-two years later here I am again in the insurance industry. For the last 9 years I've been in Financial Services working in banks, brokerage firms, and insurance companies.



I've worked for numerous companies in the last 22 years - mostly selling a product or service. I considered myself a good salesperson, BUT every time I would go into a presentation, I would basically just wing it. I never had a structure or process in place. So, every interaction was different. And now, I see what a huge mistake this was and how I could have been more successful.

Recently I came across a guy on YouTube by the name of Alex Hormozi. He is a young marketer with tons of knowledge and experience that I recommend you look into. One thing that got my attention was his process, which I'll describe in detail here.

He created a framework which he named CLOSER.

Clarify why the client is there and why they want your help.

Label the problem. Client needs to admit the problem they have.

Overview their history and past experiences. Find out what they have already tried and hasn't worked.

Sell the Vacation. Sell them the results that they will get with you. Not the journey, but the destination.

Explain away their concerns. Get past their no's and reasons for not purchasing.

Reinforce their decision. Activity must be done within 48 hours of sale.

Having a process in place will help you be more organized. It will also help you to know what works and what doesn't. Once we can tell what doesn't work, we can easily modify that. It is important that the customer feels heard, so it's important that we ask questions not just for us to know, but also for the prospect to hear and acknowledge that they have a problem. After some time with a process, we become experts and become so good at it that we basically can help almost everyone we talk to, and we become more efficient.

If you have any questions or would want to see how this framework can help you sell more preened, give me a call.

I am grateful that there are companies and managers that take a risk and give an opportunity to those that might not be ready. 🙏

Our Best Always,

Eduardo Salido

Remember That Side Dish

If you have ever sat through an entire Thanksgiving meal, only to realize that you left the cranberry salad in the fridge, forgot to make the peas, or worse, left the yams in the oven, then this suggestion is for you.



Post an index card on the refrigerator listing every item you're serving, as well as any unfinished tasks, such as putting on coffee at the end of the meal. Scratch items off the list as you bring them to the table or complete the task. Using the "Notes" feature on your smart phone is another way to accomplish this.

THANKSGIVING DAY November 24th

A day for gratitude - a time to notice and appreciate all the little things and big things that come our way. It is a time to recognize how we have benefited from the hard work of others, from grace, and from simple luck. It is a time to feel the peace and happiness of those realizations and to express gratitude to others.

This Thanksgiving Holiday, we are thankful for the many blessings we have, including our country's heritage. May it also be the beginning of a more positive and grateful period in your life.

We at UBI thank our employees, agents, funeral home associates, and policyholders. We are very blessed.

"Rejoice always, pray continually, give thanks in all circumstances, for this is God's will for you in Christ Jesus."
1 Thessalonians 5:16-18



VETERANS DAY

Veterans Day is November 11th. It was originally celebrated as Armistice Day dating from the end of World War I on November 11, 1918. We thank our veterans, who served to maintain our freedoms and liberty. Thank you for your service!



We are the home of the Free because of the Brave.

Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 24th and 25th, in observance of the Thanksgiving holiday. The office will also be closed on Monday December 26th and Tuesday December 27th - in celebration of Christmas, reopening on Wednesday December 28th. We will likewise be closed on Monday, January 2nd.

Additional Thanksgiving Thoughts

- Go out of your way to thank someone who has helped you.
- Live beneath your means.
- Return everything you borrow.
- Admit it when you make a mistake.
- Listen more; talk less.
- Every day take a 30-minute walk.
- Strive for excellence, not perfection.
- Be on time.
- Don't make excuses.
- Don't argue.
- Be kind to people.
- Be kind to unkind people.
- Cultivate good manners.
- Be humble.
- Take time to be alone.
- Realize and accept that life isn't fair.
- Do something nice and try not to get caught.
- Go an entire day without criticizing anyone.
- Don't be afraid to try.
- Learn from the past.
- Plan for the future.
- Live in the present.
- Don't sweat the small stuff.
- It's all small stuff.

Happy Birthday!!!



Kate Kormos
* November 10 *
Charlie Allison
* November 23





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



11 months - December through October

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	187,673	10,986	198,659	CHAIREZ-VALLADARES, E	16	28,218	4,485	32,703
OROZCO, BLANCA I	2	119,760	7,108	126,868	ARENAS, TOMASA	17	26,386	3,758	30,144
LUNA, JOSE	3	74,366	13,391	87,757	SALINAS JR, DANIEL	18	28,336	1,483	29,819
AVALOS, ESTHER CALVO	4	66,436	16,151	82,587	DOMINGUEZ, NATALIA	19	16,997	11,980	28,977
VALLE, DELIA F	5	73,032	5,369	78,401	PROCTOR, WALTER J	20	26,679	2,235	28,914
GOMEZ, G OLINKA	6	55,323	18,737	74,060	NUTT, RONNIE	21	28,643	-	28,643
CASTRO, ELVA JUDITH	7	52,379	2,209	54,588	SANTOS, GRACE	22	27,601	758	28,359
RICHTER, JAMES A	8	41,038	1,488	42,526	HERNANDEZ, DIANA	23	24,585	3,596	28,181
CANTU, CARILU	9	38,048	2,219	40,267	ELIZONDO, ORLANDO	24	22,685	4,052	26,737
COBOS, ALMA ROSA	10	35,227	5,032	40,259	SANTOS, ELIZABETH	25	23,645	2,997	26,642
ROBERTS, MONTY B	11	32,899	2,584	35,483	COBOS, LUIS ROBERTO	26	19,815	5,279	25,094
BROWN, TIMOTHY	12	31,352	3,428	34,780	TOLLE, AMY	27	22,423	967	23,390
ELIZONDO, ALFREDO G	13	32,253	2,462	34,715	CAVAZOS, ERIKA	28	20,242	3,035	23,277
PEREZ, DORA A	14	32,316	1,400	33,716	KING, JEFFREY W	29	16,231	3,200	19,431
MORENO, DELMY L	15	26,136	7,314	33,450	NUNEZ, ADOLFO S	30	19,172	-	19,172

** Cutoff for October points is **November 28th** 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 - 1,503,685 points; Jose Calvo - 294,587; Joe Lopez - 247,832
Top FHs: Memorial FH - 362,928; Ric Brown Family FH - 273,240; Legacy Chapels, LLC- 197,763

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**United
Benefits, Inc.**

A Winning Attitude