

United Funeral Directors Benefit Life Ins. Co.  
United Funeral Benefit Life Ins. Co.

80  
YEARS

March 2018



Since 1938

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

UNITED BENEFITS, INC.

Vol. 80 No. 3

Richardson, Texas

## TO SERVE

It is why we are here. To serve. Perhaps the most meaningful and significant aspects of our lives are the opportunities we have to serve others.

At United Benefits, Inc., serving others is our focus. It is our reason for existence. The four groups of people that we serve include: 1) policyholders, 2) agents, 3) funeral homes, and 4) our employees.

Our goals as a company are defined in terms of how well we serve those four groups of people. We believe that as long as we remember that we are here to serve, and who we are serving, then the net result for the company will be a good one. Goals like growth and bottom-line profits may be of importance as well, but they are secondary to the goals of service. The motto "Our Best Always" has this in mind, and we dedicate ourselves to serving you.



This is evidenced by our friendly staff, having a person instead of a machine answer the phone, paying claims promptly, processing applications on schedule, providing answers to your questions, etc.

You may be aware that we have a new rate book beginning in March 2018, with higher commissions in many cases, while maintaining high growth rates - the highest in the industry. Some ask, "How can you do that? How can you pay such high growth rates and provide such superior service, along with competitive commissions plus the best bonus commission program in the industry?" Perhaps one answer is that we do not resort to the gimmicks that many companies do. We also do not provide expensive perks for our executives. We have no company airplanes, nor do we have expensive regional managers. We have employees that can serve you. That is perhaps the simpler answer. Our corporate decisions flow from an attitude of service. It is just the right thing to do. Thank you for letting us serve you.

### February Winner

**William Morris!!**

**12,382 points**

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

**WAY TO GO!**

**Bill!!!**

*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	10,173 Points
Timothy Brown	9,340 Points
Amos Ruiz	8,046 Points
Jose Luna	7,779 Points
Larry D Eschiti	5,005 Points
Jose Calvo	4,330 Points
Manuel De Jesus Osorio	4,325 Points
Elva Judith Castro	4,129 Points



# March

# TOM SAYS...

## MUTUAL TRUST

United Benefits, Inc. appreciates the many funeral homes that sponsor our company and that provide services to our policyholders. This includes supporting individual agents, participating in marketing efforts, helping with policy changes, and filing claims. In addition to our appreciation, our policyholders value a local connection to the company through the funeral home and its personnel.

This relationship between policyholders, funeral homes, individual agents and United has been mutually beneficial all these many years. I believe this is because of the trust that has grown as a result of dedicated, dependable, and honest professionals working together.

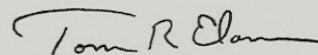
It begins when one of our agents makes a presentation. The prospect must trust the agent to represent the policy and/or the pre-need contract honestly. Once a policy is sold, the policy/contract holder trusts that the funeral home will honor its agreement to provide the agreed upon merchandise and services, and that the funeral home will forward related premiums and other requests to United. The policyholder also trusts that United will fulfill its promises and pay claims promptly when presented.

The funeral home trusts that the policyholder will give them first consideration to serve the family at the time of need. The funeral home trusts that United's agents will respect its standing in the community and will honestly represent the funeral home's services and merchandise as well as the terms of the insurance policy. The funeral home also trusts that United will keep records that can be assessed quickly, will respond quickly to requests and claims, will honor its assignments and instructions and manage policyholder reserves in such a manner as to insure the payment of future claims.

United trusts that the policyholder will read and satisfy himself that the plan received was the plan purchased and that he will keep the policy in force by paying the agreed-upon premiums. United trusts the funeral home to uphold and promote its reputation, to enthusiastically support its agents, to respect the confidentiality of policyholders' records, and to forward policyholder claims and requests in a timely manner.

It is United's sincere goal to serve its policyholders, agents, and sponsoring funeral homes with excellence in every single instance. If we fail in that goal, please let us know so that we can take immediate action to make corrections. When we succeed, please honor us by continuing to place your trust in us. You have our commitment to do the same.

Thank you for your trust.



## Happy Birthday!!!



Natalia Infante  
\* March 17th \*



## Quote for the Month:

*"The only really happy people are those who have learned how to serve."* Albert Schweitzer

## 100 Years Ago

This month marks 100 years since the flu pandemic of 1918 began. The so-called "Spanish flu" killed between 50 million and 100 million people worldwide. It killed perhaps 10% to 20% of those infected, resulting in the death of maybe 2% to 5% of the entire world population.

By comparison, in even the worst of all other worldwide flu pandemics of the past 130 years, less than 2 million people died in any one pandemic. The average flu epidemic mortality rate is more like 0.1%.

Today, it is estimated that as many as a few hundred thousand people die from the flu each year (about 36,000 in the U.S.), many of whom are elderly.

Why was the 1918 flu so much worse? No one can say for sure. The concentration of troops in World War I contributed to the spread of the virus, and a particularly deadly strain evidently mutated at just the worst time. Healthy 20 to 40 year olds actually had higher death rates than elderly people at that time.

Why was it called the Spanish flu? Oddly, it was because Spain was honest. The flu did not start in Spain nor was it worse in Spain than elsewhere. Spain was neutral in World War I and simply reported the truth about their flu deaths. Germany, Austria, England, France, and the United States purposely underreported their flu deaths, for fear of letting their enemies know the extent to which the flu was affecting their armies. So, everyone thought Spain had it worse at the time, when actually it was bad everywhere.

## Easter

Easter Sunday falls on April 1st this year, but there is nothing foolish about it!



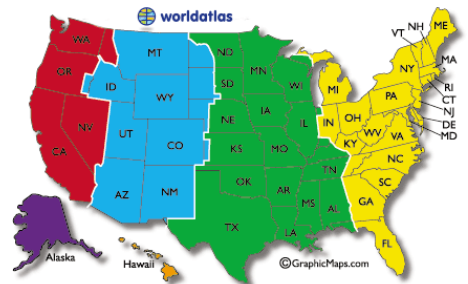
## On Service and Happiness

When we serve others we often give ourselves deeper purpose and meaning. That nearly always leads to greater happiness and reduced stress. When we help others our bodies release a hormone called oxytocin, which buffers stress and helps us maintain social trust and tranquility.

## What Time Is It?

Before clocks were first invented, it was common practice to mark the time of day with apparent solar time – for example, the time on a sundial – which was typically different for every location and dependent on longitude.

When well-regulated mechanical clocks became widespread in the early 19th century, each city



began to use their own local mean solar time. Apparent and mean solar time can differ by as much as 15 minutes because of the elliptical shape of the Earth's orbit around the Sun and the tilt of the Earth's axis.

With different "local" times and as railway transportation evolved, it became particularly confusing for railroad schedules. Worldwide time zones were not even an idea until the mid-1800's, but by 1900 most of the world had standard time zones.

Daylight savings time (DST) was first used during World War I to conserve coal.

**100 years ago this month**, the Standard Time Act of 1918 was passed in the United States. It established permanent time zones and also established DST. The DST part was unpopular, and it was repealed in 1919, over President Wilson's veto. It was not officially re-established until 1966.

**UFBLIC / UFDBLIC  
CELEBRATING 80 YEARS of SERVICE  
2018 CONTEST STANDINGS**

**\*Alaskan Cruise– early Summer 2019\***

3 months - December to February



AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
OROZCO, BLANCA I	1	19,752	10,173	29,925	PALOMO, BELINDA	16	6,864	657	7,521
LUNA, JOSE	2	14,752	7,779	22,531	HERNANDEZ, MARIA	17	4,543	2,510	7,053
RUIZ, AMOS	3	9,481	8,046	17,527	GUERRERO, ILLIANA	18	6,635	-	6,635
<b>MORRIS, WILLIAM N</b>	<b>4</b>	<b>3,387</b>	<b>12,882</b>	<b>16,269</b>	MARTINEZ, MARICELA	19	2,978	3,594	6,572
BROWN, TIMOTHY	5	5,422	9,340	14,762	CASTRO, ELVA J	20	2,199	4,129	6,328
RAND, ALVA LOUISE	6	9,212	3,551	12,763	HERRERA, ANA M	21	3,401	2,813	6,214
MORENO, JIMMY	7	9,495	2,400	11,895	JOHNSON, BENETHA	22	5,813	-	5,813
FERNANDEZ, MARIA	8	9,055	1,366	10,421	WELCH, MARK E	23	3,012	2,679	5,691
NUTT, RONNIE	9	8,186	1,661	9,847	KING, JEFFREY W	24	3,607	1,994	5,601
COBOS, LUIS ROBERTO	10	9,040	550	9,590	BRYAN, RANDY	25	2,147	3,235	5,382
CALVO, JOSE	11	4,945	4,330	9,275	COBOS, MARIA ELENA	26	3,245	2,095	5,340
OSORIO, MANUEL	12	4,941	4,325	9,266	RAMOS, ISRAEL	27	5,038	-	5,038
DE LEON, JACOB	13	7,970	900	8,870	VELASQUEZ, ELLESE J	28	3,595	1,408	5,003
ESCHITI, LARRY D	14	3,607	5,005	8,612	PROCTOR, WALTER J	29	2,475	2,376	4,851
ARENAS, TOMASA	15	6,134	1,790	7,924	COBIOS, MARIA A	30	1,469	3,266	4,735

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2017 to November 30, 2018 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 242,314 points; Joe Lopez -61,974; Charles Goff - 47,629

Top FHs: Ric Brown Family FH - 78,646; Legacy FH -60,474; Memorial FH -51,736

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**United  
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*A Winning Attitude*