

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

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ECLIPSE



In a moment of cosmic alignment that was precisely predicted yet undeniably mysterious, the moon crept across the face of the sun as seen from Earth, casting its shadow onto the United States on Monday the 8th of April.

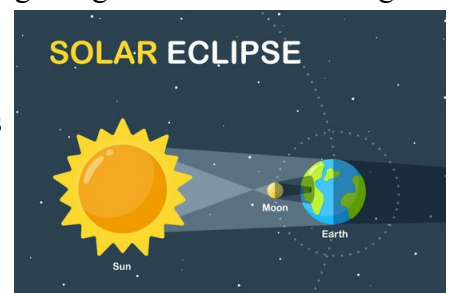
And then it was over: A total eclipse of the sun has come and gone. The partial shadow crossed into the U.S. in Texas just after noon local time, and a bit more than an hour later, the minutes of "totality" began. The total eclipse of the sun then traced a path from southern Texas to northern Maine, where it exited into Canada and the ocean beyond.

The rare event was an astronomical experience like no other. This eclipse was unusually accessible to millions of people. It was widely anticipated not only for its remarkable period of darkness, but for its rare timing: No total solar eclipse will be visible from the contiguous United States again until 2044, and then only parts of Montana, North Dakota, and South Dakota. Millions of Americans saw this month's eclipse, and those near Eagle Pass, Texas, close to Mexico, were among the very first.

The path of totality crossed over many major U.S. cities, including parts of San Antonio, Austin, Waco, and Dallas, Texas; also Little Rock, Arkansas; Indianapolis, Indiana; Dayton and Cleveland, Ohio; Buffalo, Rochester, and Syracuse, New York; and Burlington, Vermont.

While the solar eclipse was a fun and unique experience for many, scientists use such events as rare opportunities to study the sun and moon. For instance, some scientists observe the corona, or outer atmosphere of the sun. It is very difficult to do so during normal times, as the sun is too bright to observe it. During the eclipse, however, with the sun's main light blocked, the corona is more visible.

The corona, which can reach millions of degrees in temperature, is a perplexing aspect of the sun that has long intrigued scientists. The high temperature of the corona, which contradicts the typical cooling trend as one moves away from the solar surface, is likely due to magnetic fields depositing energy into the low-density gas and plasma. There are as yet unknown impacts on solar storms that affect us.



March Winner **Christian Avalos** 31,735 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 March Winners:

- Esther Calvo Avalos 24,362 Points
- Blanca I Orozco 15,827 Points
- Maria D Fernandez 10,498 Points
- Carilu Cantu 10,276 Points
- Elizabeth Santos 8,711 Points
- G Olinka Gomez 8,098 Points
- Amos Ruiz Gutierrez 7,490 Points
- Evangelina G Luna 5,608 Points
- Delmy L Moreno 5,297 Points
- Elva Judith Castro 5,288 Points
- Alma Rosa Cobos 5,171 Points
- Charles H Young 5,032 Points
- Walter J Proctor 4,457 Points



EDUARDO PRESENTS...

Six Ways To Improve Your Business (Part 2 of 3)

Last month we looked at Body Language, Verbal Language, and Benefits. This month we continue with more ways to improve your business.

4. Objections

Practice your rebuttals and body language to known objections that you always get when selling a preneed. Record yourself and critique your approach and answer to an objection. Don't become the annoying and defensive salesperson. During objections, discuss the problem to understand it. Maybe you missed something and your "solution" isn't really a solution to them.



Don't ignore the customer's concerns; deal with them from the beginning. Common objections are the consequence of misunderstandings, stalling, and price objections. Usually when a customer says NO to your product/service, it's because there's uncertainty about something. If they say, "I need to think/talk about it..." Ask more questions, because there's something you missed. "What would you like more time to think about?" "What are some of the pros and cons of X." "Of course, you want to talk to X, what are some of the key items you'll explore with them?" Grab these questions and rephrase them to match your vocabulary and what best fits you. Regarding price objections, I believe that if you sell with the logical benefit first and then close the sale with the emotional benefit, then there shouldn't be a price objection.

5. The Close

Some think that the close is at the end of the presentation, which could be. But this is something that differentiates salespeople. You can have several small closes throughout the presentation. Listen for any comments and questions during the presentation. Listen for those "buying questions". Get them to say Yes on small things before the big one. "Do you want to help your family from financial and emotional burden? Yes! Do you like the urn/casket that YOU picked? Yes! Do you like the funeral home that YOU Picked? Yes!" These questions should be customized to your prospect and his/her conversation, but the result will be the same.

The last question or statement of the closing part should be, "Then it seems we can go ahead with our agreement." Make sure all your closed-ended questions will be answered with a yes. To do this, you need to know the customer's wants and needs. There are also alternative closes (assumptive close) where you assume the prospect wants to buy. For example, "What payment plan do you like: monthly, quarterly, annually?"

Next month, we will look at a sixth way to improve your business.

"Quality is not an act; it is a habit." - Aristotle

Our Best Always,

Eduardo Salido

6 Smart Things to Do with Your Tax Refund

It's not necessarily a good thing to get a tax refund - it means you gave an interest-free loan to the federal government. While your tax refund might seem like a windfall, remember that it's anything but free money. Rather, it's *your* money that you were supposed to have been paid during the year but instead let the government hang onto instead.

As such, you shouldn't treat it like bonus cash, but rather, the money you need to put yourself on more solid financial ground. Here are a few good uses for that money:

1. Build an emergency fund

No matter how much you earn or what your expenses look like, you should always aim to have a minimum of three months' worth of essential living costs in savings. This will help you avoid debt in the event of an unplanned bill or period of unemployment.



2. Pay off or pay down debt

Living with debt is stressful, whether it is credit card debt, student loans, car loans, unpaid medical bills, or other. While your tax refund may not get these balances to zero (or close to it), paying down debt is a wise way to spend it.

Use your tax refund to pay down your debt with the highest interest rate first – often known as “the avalanche method.” This approach can save you money on interest charges.

Or, if you have multiple credit cards with similar interest rates, you can use your tax refund to pay down your smallest balances first – called the “snowball method.” Then, with fewer card balances to pay, you can leverage your tax refund and potentially raise your credit score.

By spending your tax refund to pay down debt, you can start to save money immediately and reduce your financial stress.

3. Boost your nest egg

No matter the stage in your career, keeping your retirement in focus is important. Your tax refund can go a long way toward that goal. You can use your refund to contribute to another retirement plan, such as an IRA or Roth IRA, even if you also have a Simple IRA or 401(k) through your employer.

Reflections on Attitudes

“Our attitude towards others determines their attitude towards us.” Earl Nightingale

“Whether you think you can or think you can't - you are right..” Henry Ford

“Any fact facing us is not as important as our attitude toward it, for that determines our success or failure.” Norman Vincent Peale

4. Invest in your career

Another thing to consider doing with your tax refund this year is to invest in yourself. That might mean paying for courses to boost your skills or go back to school full-time.

5. Donate your refund to charity

If you want to up your charitable giving this year, consider putting some of your tax refund aside to support a charity or charities of your choice. Not only will donating your refund help your community, but most charitable donations are tax deductible (for next year's tax season).

6. Treat yourself

Consider using your tax refund to give yourself a break. Take a no-tech weekend, plan a getaway with loved ones, or book a spa staycation.

Whatever it takes to rest, recharge and reset, do more of that.



Making your tax refund count

These suggestions may not seem as thrilling as using your refund for a fancy vacation. Still, they're more challenging than simply depositing money into your checking account to cover everyday expenses. Investing wisely could provide you with peace of mind and financial stability, leading to benefits for years to come.

Happy Birthday!!!



Alicia Arias

* April 5th *

Betsy Chance

* April 6th *

Jackie Lopez

* April 14th *





**UFBLIC / UFDBLIC
CELEBRATING 86 YEARS of SERVICE
2024 CONTEST STANDINGS
Madrid, Spain—Spring 2025**



4 Months: December - March

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	54,582	32,235	86,817	LIVAS, ARTURO	16	8,492	2,668	11,160
OROZCO, BLANCA I	2	26,381	15,827	42,208	TOLLE, AMY	17	10,351	230	10,581
CANTU, CARILU	3	26,966	10,276	37,242	ROBERTS, MONTY B	18	7,202	2,577	9,779
AVALOS, ESTHER CALVO	4	999	24,362	25,361	MORENO, DELMY L	19	3,458	5,297	8,755
GOMEZ, G OLINKA	5	16,688	8,098	24,786	ARENAS, TOMASA	20	5,723	2,820	8,543
VALLE, DELIA F	6	19,527	3,296	22,823	CHAVEZ, MARINA	21	6,874	1,046	7,920
SANTOS, ELIZABETH	7	13,146	8,711	21,857	RUIZ GUTIERREZ, AMOS	22	381	7,490	7,871
COBOS, ALMA ROSA	8	15,975	5,171	21,146	ELIZONDO, ORLANDO	23	6,353	1,493	7,846
LUNA, EVANGELINA G	9	11,876	5,608	17,484	CANTU, OLGA L	24	5,626	2,214	7,840
COBOS, LUIS ROBERTO	10	13,745	-	13,745	PROCTOR, WALTER J	25	3,342	4,457	7,799
FERNANDEZ, MARIA	11	2,510	10,498	13,008	MARTINEZ, MARICELA	26	6,083	1,701	7,784
KING, JEFFREY W	12	8,728	3,140	11,868	NAVARRO, DOMINGO	27	4,770	2,954	7,724
STEVENS, CLAUDIA B	13	9,168	2,198	11,366	RAMIREZ, JUANITA	28	5,366	1,882	7,248
CASTRO, ELVA JUDITH	14	5,922	5,288	11,210	RUIZ, RAUL	29	3,171	3,868	7,039
ELIZONDO, ALFREDO G	15	7,398	3,781	11,179	HERNANDEZ, DIANA	30	6,642	351	6,993

** Cutoff for April points is **April 26th at 12:00 PM** **

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2023 to November 30, 2024 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 325,524 points; Jose David Calvo - 119,598; Luis Roberto Cobos - 116,205
 Top FHs: Memorial FH - 129,742; L&I Funeral Home - 96,621; Legacy Chapels - 65,392

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A Winning Attitude