

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

UNITED BENEFITS, INC.

Vol. 85 No. 8 Richardson, Texas

## Back to School

### July Winner Evangelina Luna 13,219 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! Evangelina!!!

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:

Delia F Valle	13,210 Points
Esther Calvo Avalos	11,667 Points
Daniel Salinas Jr	11,124 Points
Carilu Cantu	10,736 Points
Blanca I Orozco	8,365 Points
Luis Roberto Cobos	5,546 Points
Elizabeth Santos	5,435 Points
Bertha D Mercado	5,337 Points
Ana M Herrera	4,286 Points
G Olinka Gomez	4,271 Points
Monty B Roberts	4,144 Points



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There are about 55 million students in grades K-12 that will begin the coming school year in the US. Approximately 15 million of them will be in high school. There are an additional 20 million or so college students.

88.6% - This is the national public high school graduation rate as reported by US News & World Report, based on the 2019-2020 school year, the most recent for which it had statistics. States with the highest graduation rates included Iowa, Kentucky, and Texas - all at 94%. At the other end of the spectrum, the Washington D.C area, Arizona, and New Mexico had the lowest rates - from 74% to 78%.

Historically, the US high school graduation rate was just 6.4% in 1900, rising to 29% by 1930, then 59% in 1950, 76.7% in 1964.\*

### Safety

Back-to-school doesn't have to mean back-to-worrying. These six basic steps are recommended by the National Association of Elementary School Principals:

1. **Learn the school's emergency procedures.** Emergency plans and phone numbers are usually posted or included in school handbooks.
2. **Know travel routes to and from the school.** Make sure you and your child know both primary and alternate routes.
3. **Know and follow school security and safety measures.** Following these procedures also sets a great example for your kids.
4. **Talk with your child about safety.** Be specific. Talk about instinct and paying attention to funny feelings of fear. Explain what to do if she doesn't feel safe (find a teacher, call 911, etc.).
5. **Inform school staff about health and emotional concerns.**
6. **Get involved.** Organizing parents to form a neighborhood watch before and after school or making improvements in traffic safety during drop off and pick up times are two examples.

Other tips include: Stay alert and be aware of your surroundings. Give the impression that you are calm, confident and know where you are going. Trust your instincts. If you walk to school, walk with someone.

\*Kenneth A. Simon and W. Vance Grant, *Digest of Educational Statistics*, Office of Education, Bulletin 1965, No. 4



# EDUARDO PRESENTS...



## Are you pricing your preneed plans strategically?

Ever since I was a kid, I loved going to the movie theater and can still remember the excitement of getting the kids movie package. I remember it was a side of popcorn, coca cola soda in a movie character cup, and packaged candy.

Some Wall Street experts believe that the movie theater is like a dinosaur fighting for its survival. I don't know about that, but what I do know is that a couple of weeks ago when I was watching Oppenheimer, the Cinemark movie theater was full due to that movie and Barbie as well.

For me, going to the movie theater without popcorn is like not going to the movie theater. I have to get my large butter popcorn and a large coke. I've always purchased a large popcorn and a large coke even when I was by myself and wouldn't finish the popcorn. And the reason why, is because buying the large popcorn was a "better deal".

### Pricing Strategy

Until recently, I realized how pricing strategies have persuaded my buying decisions. This is the case with popcorn. For example, looking into Cinemark's website, they have their popcorn for sale as follows: XL Refillable Popcorn \$9.25, Popcorn Tub \$7.95, Medium Popcorn \$7.60, Small Popcorn \$6.15. Just by looking at the prices you know which one you'll get, but when you see the size of every popcorn bag or tub, you realize that it's a no brainer and you pick the large tub, because its just .35 cents more hahaha. I laugh because it's brilliant. The theater without saying anything is basically selling me on which one to get.



**XL Refillable Popcorn**  
\$9.25



**Popcorn Tub**  
\$7.95



**Medium Popcorn**  
\$7.60



**Small Popcorn**  
\$6.15

### Testing

A couple of weeks ago, an agent and I started testing these "popcorn" pricing strategies with preneed. Even though we just started, I believe it'll work as well. The reason why is because Greed can be a psychological trigger for every consumer, no matter the product or service you're selling.

### Sample

Here is what the test looks like:

<u>Traditional Package Platinum</u>	<u>Traditional Package Gold</u>	<u>Traditional Package Silver</u>	<u>Traditional Package Basic</u>
Subtotal \$18,782	Subtotal \$10,239	Subtotal \$9,835	Subtotal \$7,855
Discount \$2,787	Discount \$2,244	Discount \$3,340	Discount \$2,860
Total \$15,995	Total \$7,995	Total \$6,495	Total \$4,995
<u>Monthly \$190.42</u>	<u>Monthly \$95.17</u>	<u>Monthly \$77.32</u>	<u>Monthly \$59.47</u>

(Continued on page 3)

## Are you pricing your preneed plans strategically? (continued from page 2)

### Naming your offers

The names on the sample given on page 2 are all made up, but the prices are real, as we took them from the funeral home's GPL. I believe taking the time to name each offer is important.

### Additional Tips

Just like the movie theater shows you the different sizes of popcorn, you need to show your prospect your different services and what it is that they will be getting. If you have MORE TIME than prospects, I encourage you to meet every single prospect at the funeral home. Make sure they see the casket room, the limousines, the hearse, maybe they can even sit in the driver's seat. It is very important to SHOW them what they are buying and not just tell them. Start high, go low. Start with your highest most expensive packages, then work your way down the packages like I've shown you above.

There's more information regarding these strategies that I would like to share with you, but unfortunately, I've run out of space. If you're interested in learning more, give me a call to chat about it.

### Food for thought?

Can these pricing strategies help **YOU** sell more preneeds?

Our Best Always,

Eduardo Salido

**Labor Day** Our offices will be closed on Friday September 1st and Monday September 4th in observance of Labor Day.



## Happy Birthday!!!



**Suzie Ayala**

\* August 18th \*

**Perla Perez**

\* August 30th \*



## Labor Day

Labor Day is a holiday most Americans can get behind! For one, it's just another excuse to eat our favorite grilled foods or host a pool party. And while it's certainly a day worth celebrating for those reasons, there's a bit more history behind the meaning of Labor Day, too.



Labor Day celebrates the women and men who campaigned tirelessly for workers' rights in the labor movement of the late 19th century. Their hard-fought wins are the reason for many of the rights we enjoy and take for granted today, such as a 40-hour work week, safe work conditions, and paid time off. Those workers saw that there could be no freedom and liberty in this country without economic freedom for the working class. The holiday honors the source of this nation's strength - American workers. No matter how you decide to celebrate Labor Day 2023, take some time to reflect and pay tribute to all the laborers, past and present, who helped build America and make it the country it is today.

## PEACHES

August is National Peach Month. Peaches are generally best from June through the end of August. There are two main types of peaches: clingstone and freestone. The freestone are easier to eat. As the name implies, the seed separates from the flesh of the fruit. Clingstone are more often used as processed or canned peaches.

A large peach has fewer than 70 calories and contains 3 grams of fiber. It's also a good source of vitamins A and C. Peaches are good for digestion and can have a natural soothing effect. It is a great stress reliever and moisturizer. According to research peaches also have a positive effect in preventing cancer (they contain selenium).



## September 11

We approach the 22nd anniversary of the horrific September 11th terrorist attacks. May they be a powerful reminder that in the face of adversity and unfathomable loss of life, our capacity for hope and potential for resilience will see us through. May we never forget the sacrifice and courage of so many.





**UFBLIC / UFDBLIC  
CELEBRATING 85 YEARS of SERVICE  
2023 CONTEST STANDINGS  
Caribbean Cruise - Spring 2024**



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8 months - December through July

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	107,800	-	107,800	MARTINEZ, MARICELA	16	16,630	2,173	18,803
CANTU, CARILU	2	57,620	10,736	68,356	KENNEDY PRICE, HANNAH	17	18,298	270	18,568
OROZCO, BLANCA I	3	52,246	8,365	60,611	GARCIA, TITO C	18	16,462	1,903	18,365
GOMEZ, G OLINKA	4	52,835	4,271	57,106	BOY JR, JESUS EDUARDO	19	18,292	-	18,292
LUNA, EVANGELINA G	5	38,360	13,219	51,579	HERNANDEZ, DIANA	20	15,880	814	16,694
VALLE, DELIA F	6	31,199	13,210	44,409	PROCTOR, WALTER J	21	15,824	737	16,561
SALINAS JR, DANIEL	7	28,519	11,124	39,643	MAY, DUSTIN B	22	15,626	179	15,805
MORENO, DELMY L	8	35,556	1,604	37,160	CHAIRES-VALLADARES, E	23	13,185	2,055	15,240
ROBERTS, MONTY B	9	30,353	4,144	34,497	SANTOS, ELIZABETH	24	9,202	5,435	14,637
COBOS, LUIS ROBERTO	10	27,670	5,546	33,216	LUNA, JOSE	25	14,164	8	14,172
AVALOS, ESTHER CALVO	11	19,919	11,667	31,586	GILBERT, EVA	26	12,663	1,008	13,671
RONQUILLO, MANUEL	12	23,072	-	23,072	COBOS, ALMA ROSA	27	13,390	-	13,390
ARENAS, TOMASA	13	21,994	-	21,994	CASTRO, ELVA JUDITH	28	12,169	809	12,978
KING, JEFFREY W	14	21,025	-	21,025	TELLEZ, ANNABEL	29	11,693	820	12,513
RONQUILLO, SANDRA K	15	19,447	-	19,447	ELIZONDO, ORLANDO	30	10,637	1,603	12,240

\*\* Cutoff for August points is **August 29th at 4:30 PM** \*\*

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2022 to November 30, 2023 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 924,334 points; Jose Calvo – 142,260; Joe Lopez – 131,861  
 Top FHs: Memorial FH - 276,550; L&I Funeral Home – 117,370; La Paz Funeral Home – 102,063

United Funeral Directors Benefit Life Ins. Co.  
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PO Box 831670  
 Richardson TX 75083-1670

Phone: 469-330-2200  
 Fax: 469-330-2204

**United  
Benefits, Inc.**

*A Winning Attitude*