

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

UNITED BENEFITS, INC.

Vol. 81 No. 8

Richardson, Texas

LABOR DAY

July Winner
Christian Avalos!!
18,206 points

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

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 July Winners:*

| | |
|----------------------|---------------|
| Jose Luna | 13,819 Points |
| G Olinka Gomez | 12,855 Points |
| Timothy Brown | 12,300 Points |
| Luis Roberto Cobos | 10,939 Points |
| Carla Puente Nino | 10,204 Points |
| Jacob De Leon | 9,577 Points |
| Melissa Medrano | 9,316 Points |
| Blanca I Orozco | 8,273 Points |
| Jimmy Moreno | 7,773 Points |
| Amos Ruiz | 7,320 Points |
| Monty B Roberts | 6,384 Points |
| Blanca Esthela Ramos | 6,079 Points |
| Elva Judith Castro | 4,851 Points |
| Mark E Welch | 4,576 Points |
| Tammy Arenas | 4,264 Points |
| Maria D Fernandez | 4,179 Points |



Labor Day is a U.S. national holiday held the first Monday every September. Unlike most U.S. holidays, it is a strange celebration without rituals, except for shopping and barbecuing. For most people it simply marks the last weekend of summer and the start of the school year.

The holiday's founders in the late 1800s envisioned something very different from what the day has become. The founders were looking for two things: a means of unifying union workers and a reduction in work time. The first Labor Day celebration was in 1882, and it became a national holiday in 1894.

In the 1830s, manufacturing workers were putting in 70-hour weeks on average. Sixty years later, in 1890, hours of work had dropped, although the average manufacturing worker still toiled in a factory 60 hours a week.



These long working hours caused many union organizers to focus on winning a shorter eight-hour work day. They also focused on getting workers more days off, such as the Labor Day holiday, and reducing the workweek to just six days.

These early organizers clearly won since the most recent data show that the average person working in manufacturing is employed for a bit over 40 hours a week and most people work only five days a week. Although the battle over excessive work schedules would seem to have been won long ago, today's technology has contributed to a problem of workers always being connected to work.

If you work all the time and never really take a vacation, start a new ritual that honors the original spirit of Labor Day. Give yourself the day off. Don't go in to work. Shut off your phone, computer and other electronic devices connecting you to your daily grind. Then go to a barbecue, like the original participants did over a century ago, and celebrate having at least one day off from work during the year!

Adapted from Jay L. Zagorsky

TOM SAYS...

WANT TO MAKE MORE MONEY?

What about it? Would you like to make more money? If so, you should know that it takes an investment on your part. Generally sales are not going to just fall into your lap. I believe the first step is to learn as much as you can about “selling”.

It is generally accepted that there are two major areas of selling: the first is called the transactional sale, and the second is called the consultative sale. The transactional sale is about the product such as a car, a TV or other commodity. The consultative sale is where your product or service has to be tailored for each specific buyer and is value based. Most professional sales persons believe that you have the greatest opportunity to increase your earnings with the Consultative sale. Makes sense.

Selling prepaid funeral benefits contracts is most definitely a consultative sale. In consultative selling you must completely understand your product and what you can offer your customer. This means your insurance company's products and your funeral home's price list, operating procedures and traditions.

In consultative selling it is extremely important that you listen and take the time to really understand your customer's situation. Once understood, you can then offer your customer the benefit of your knowledge and experience by offering them ideas on how a prepaid funeral plan can solve perceived problems or achieve goals. Based on your knowledge and the knowledge and experiences of your customer, you help your customer select a plan that is tailored just to fit their individual needs and desires.

So now that you know what consultative selling is, how best can you use it to your advantage? First, it can only be effectively accomplished with a “face to face” meeting with your customer. So where is the best place to work in sales? Right, it is in a planned meeting with your prospects. This begs the question: How much time are you spending presenting your pitch to a customer? Want to double your income? Double the amount of time that you are spending “face to face” conducting an effective consultative presentation.

Consultative selling tests your knowledge and abilities with each interview. So you should never stop learning, increasing your knowledge and skills and keeping up with current funeral trends. You can do this by listening to more programing, reading more books on selling, and subscribing to publications that make you aware of others who have succeeded in the selling profession. In Preneed sales it is also important that you visit with your funeral home owner often and even attend industry trade shows when you have the opportunity. It has been reported that salespeople who are constantly learning and growing grow their income an average of about 11 to 20 percent per year.

Simply put, if you want to make more money, thoroughly understand what you are selling, understand how to sell, understand where to sell and make an investment in yourself to continue to learn your profession. Then truly enjoy the monetary benefits of the decisions you have made.

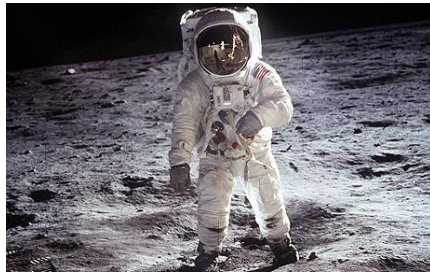


Tom R. Elam

Top 15 NASA Inventions

Apollo 11 landed on the moon fifty years ago last month. Neil Armstrong was the first man to walk on the moon, uttering the now famous line, "One small step for man, one giant leap for mankind."

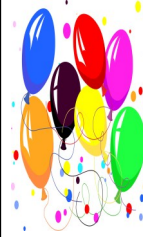
NASA scientists have pioneered more than 6,300 technologies during their bid to understand space, that are now routinely used in day-to-day living. Here are the top 15 space spinoffs:



1. CAT scanner: this cancer-detecting technology was first used to find imperfections in space components.
2. Computer microchip: modern microchips descend from integrated circuits used in the Apollo Guidance Computer. It is hard to overstate the impact of this one on our world.
3. Cordless tools: power drills and vacuum cleaners use technology designed to drill for moon samples.
4. Ear thermometer: a camera-like lens that detects infrared energy we feel as heat was originally used to monitor the birth of stars.
5. Freeze-dried food: this reduces food weight and increases shelf life without sacrificing nutritional value.
6. Insulation: home insulation uses reflective material that protects spacecraft from radiation.
7. Invisible braces: teeth-straightening is less embarrassing thanks to transparent ceramic brace brackets made from spacecraft materials.
8. Joystick: this computer gaming device was first used on the Apollo Lunar Rover.
9. Memory foam: created for aircraft seats to soften landing, this foam, which returns to its original shape, is found in mattresses and shock absorbing helmets.
10. Satellite television: technology used to fix errors in spacecraft signals helps reduce scrambled pictures and sound in satellite television signals.
11. Scratch resistant lenses: astronaut helmet visor coating makes our spectacles ten times more scratch resistant.



Happy Birthday!!!



Suzie Ayala

* August 18th *

Terri Morgan

* August 29th *

Perla Perez

* August 30th *



Just Because

August is *Admit You're Happy Month*. Being happy and admitting it is a difficult thing for a lot of people. The truth is, of course, that happiness is very good for you, and there is no reason to feel guilty or bashful about being happy. Celebrate *Admit You're Happy Month* with a smile!



Another August celebration is *Just Because Day*, on August 27th. Now, you have a chance to do something without a rhyme or a reason. Most often in life, we do things because we have to, or we want to, or it's expected of us. None of those reasons need apply on this day. Go and do something "just because", without a reason or logic for doing it. Why does Just Because Day come on August 27th? Just because. Have a fun day!

12. Shoe insoles: athletic shoe companies adapted space boot designs to lessen impact by adding spring and ventilation.
13. Smoke detector: NASA invented the first adjustable smoke detector with sensitivity levels to prevent false alarms.
14. Swimsuit: NASA used the same principles that reduce drag in space to help create the world's fastest swimsuit for Speedo, rejected by some professionals for giving an unfair advantage
15. Water filter: domestic versions borrow a technique NASA pioneered to kill bacteria in water taken into space.

By: Sasjka Otto

**UFBLIC / UFDBLIC
CELEBRATING 81 YEARS of SERVICE
2019 CONTEST STANDINGS
*The Bahamas -Spring 2020***



8 months ending July 2019

| AGENT | # | Prior | This Month | Total Points | AGENT | # | Prior | This Month | Total Points |
|----------------------|----|---------|------------|--------------|---------------------|----|--------|------------|--------------|
| AVALOS, CHRISTIAN E | 1 | 219,534 | 18,706 | 238,240 | CASTRO, ELVA JUDITH | 16 | 21,813 | 4,851 | 26,664 |
| LUNA, JOSE | 2 | 65,179 | 13,819 | 78,998 | GONZALEZ, MARIA | 17 | 22,313 | 3,503 | 25,816 |
| OROZCO, BLANCA I | 3 | 54,407 | 8,273 | 62,680 | NUTT, RONNIE | 18 | 22,368 | 2,067 | 24,435 |
| BROWN, TIMOTHY | 4 | 37,472 | 12,300 | 49,772 | VARGAS, MIRIAM | 19 | 19,743 | 2,738 | 22,481 |
| COBOS, LUIS ROBERTO | 5 | 38,754 | 10,939 | 49,693 | GILBERT, EVA | 20 | 20,894 | 600 | 21,494 |
| RICHTER, JAMES A | 6 | 47,822 | 709 | 48,531 | ESCHITI, LARRY D | 21 | 18,898 | 2,161 | 21,059 |
| GOMEZ, G OLINKA | 7 | 25,426 | 12,855 | 38,281 | RAMOS, BLANCA | 22 | 14,961 | 6,079 | 21,040 |
| MORENO, JIMMY | 8 | 27,214 | 7,773 | 34,987 | MARTINEZ, MARICELA | 23 | 18,732 | 2,060 | 20,792 |
| FERNANDEZ, MARIA | 9 | 30,299 | 4,179 | 34,478 | TRAYNOR, KENT | 24 | 19,833 | - | 19,833 |
| WILSON, TIM | 10 | 31,403 | 430 | 31,833 | DE LOPEZ, JOANNA | 25 | 16,523 | 2,347 | 18,870 |
| DE LEON, JACOB | 11 | 21,035 | 9,577 | 30,612 | ARENAS, TOMASA | 26 | 13,307 | 4,264 | 17,571 |
| SAUCEDA, EUSEBIO | 12 | 30,903 | | 29,806 | NINO, CARLA | 27 | 6,859 | 10,204 | 17,063 |
| AVALOS, ESTHER CALVO | 13 | 27,058 | 2,487 | 29,545 | ROBERTS, MONTY B | 28 | 10,342 | 6,384 | 16,726 |
| RUIZ, AMOS | 14 | 20,706 | 7,320 | 28,026 | RAND, ALVA LOUISE | 29 | 15,670 | 1,056 | 16,726 |
| HERRERA, ANA M | 15 | 25,860 | 1,359 | 27,219 | WELCH, MARK E | 30 | 11,745 | 4,576 | 16,321 |

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2018 to November 30, 2019 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,244,151 points; Jose Calvo -289,956; Joe Lopez - 168,361
Top FHs: Memorial FH -363,812; Ric Brown Family FH - 256,603; Legacy FH - 145,647

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**United
Benefits, Inc.**

A Winning Attitude