

UBI "OUR BEST ALWAYS"  
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 86 No. 3

CRYSTAL

**February Winner**  
**Christian Avalos**  
**26,158 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 February Winners:**

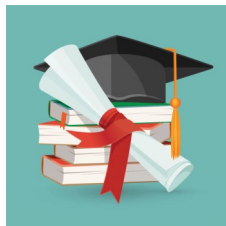
- Blanca I Orozco 8,719 Points
- G Olinka Gomez 8,300 Points
- Carilu Cantu 7,288 Points
- Delia F Valle 6,188 Points
- Luis Roberto Cobos 5,890 Points
- Orlando A Elizondo 5,372 Points
- Alfredo G Elizondo 5,350 Points
- Alma Rosa Cobos 5,222 Points
- Elva Judith Castro 4,862 Points
- Amy Tolle 4,650 Points
- Diana Hernandez 4,594 Points
- Evangelina G Luna 4,366 Points
- Jeffrey W King 4,072 Points



Crystal Hernandez has been working for United Benefits for three years now. Born and raised in Dallas, Texas, Crystal is a very active person that dedicates a lot of her time outside of work to fitness. Whereas she was a part of the track team when she was in school, she now practices yoga/ pilates, running, riding her bike, and trying out new workout programs. If you do not find her at the gym, then she is probably either enjoying time with her family or spending time with friends. She loves to go out to eat and dance.



A personal accomplishment for Crystal was to be a first-generation college student in her family. She graduated in 2016 with a Bachelors Degree in Business Administration from Texas A&M University - Commerce. She says that she learned to be very disciplined during those four college years, helping her to graduate with honors.



Crystal's mother is Argentinian and her father is Mexican. She feels honored that both raised her, implementing a little bit of each culture. Her favorite foods are Argentinian empanadas and chicken quesadillas.



Both Crystal and her family love to gather to watch soccer tournaments, as they have a passion for the sport. Some of her favorite players include Leo Messi, Guillermo Ochoa, Javier Hernandez, and Angel Di Maria, among many others.



Among her short-term goals, she lists running a marathon along with traveling more often.



# EDUARDO PRESENTS...

## Six Ways To Improve Your Business (Part 1)

### 1. Body Language

I was amazed to find out that 93 percent of feelings and attitude are communicated through your body language and only 7 percent with words.

Not only is the body language of your prospect important, but also yours. Sometimes when we're insecure we can be moving from side to side when standing up. Or when sitting down, crossed legs and/or crossed arms in front of the body will express being unapproachable and unfriendly. Head scratching, ear pulling, or lip rubbing can convey insecurity or uncertainty. Instead, make sure to rest your arms on your chair, lap, or table with your hands open, with palms facing up; and don't forget to smile.

### 2. Verbal Language

Make sure when giving a presentation to speak loud and clear. Don't speak too fast, or you'll lose your audience. It can also be interpreted that you are wanting to confuse them on purpose - that you are shady and hiding something. Pausing between sentences, ideas, or transitions will help the customer process information. According to experts, it also shows confidence in you. It shows you're in control and sure of yourself.

Using analogies is a great way to explain a problem and solution for your customer to understand. It will be something that they will not just understand but remember forever. Last, but not least, use humor. This will help create a better relationship and create rapport.

### 3. Benefits

Consumers will always want to know Features and Benefits. And of course, Cost. There's the famous saying, "Features tell, but Benefits Sell." As I'm writing this, I think I've come to the conclusion that there are two types of benefits. One is the feature/logical type of benefit and then the emotional type of benefit.

For example, if you buy a preneed with a traditional burial and an 18-gauge casket (feature) it will benefit you and your family by saving hundreds or thousands of dollars (logical benefit). But the emotional benefit would be, at the time of need your family will not have to be thinking and focusing on what funeral you'd like/want, cost, etc. Here's another example, insurance agents can buy 30 Facebook leads for \$400 dollars with the name, address, etc. (feature). The benefit would be that the agent will make more money. If we dig deeper, we can find other type of benefits. Maybe Agent X wants to be a philanthropist and by selling more preneeds he/she could donate more money and become an icon of his/her community and eventually leave a legacy. My point is to dig deeper with every conversation to understand the features and benefits that are important to "The Prospect".

Next month, we will explore three other areas for ways to improve your business.

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

Our Best Always,

Eduardo Salido



## Declutter Your Living Spaces

The average person will spend 3,680 hours, or 153 days of their lives, searching for misplaced items. Typically, the only time many of us think about decluttering our homes or spaces is when we're getting ready to move.

Whether you're moving or just want to save time and space, decluttering can be overwhelming. This easy five-bin approach is a great way to start simplifying your living environment and may help you feel less anxious and more in control of the process.



### Bin 1 : Items that need to be put away.

Place items that belong somewhere else in the home in this bin. Eventually, you'll put them away; the intention is to put them somewhere while you're clearing the room.



**Bin 2: Items to be fixed.** This includes items that need to be washed or cleaned as well as those that need repair, whether toys, clothes, shoes, etc.

**Bin 3: Items to donate.** Items in this bin are in good condition, but you no longer need or use them. They can be given to friends or family, sold online, or donated to a local charity.

**Bin 4: Items to be recycled.** This is for items made of paper, plastic, or glass, like empty drink bottles, food containers, newspapers, and magazines.

**Bin 5: Items to discard.** Place expendable items in this bin that you can't recycle or donate.

**KEEP IT SIMPLE**



depositphotos

## What About Sentimental Items?

Many of us have items we can't bear to part with because there's a memory or other sentimental feeling attached. Here are a few tips for handling sentimental items that may start to create clutter.

**Decide if it's worth keeping.** If you use or enjoy the item, hang on to it. However, you may not need to retain every piece of artwork your children ever created. On some items, it may be helpful to ask a relative or friend which items to keep.

**Choose a few items that remind you of a loved one.** If you have inherited many heirlooms, see if other members of your family would like some, too. Donate the rest.

**Keep in mind: you can get rid of an item without getting rid of the memory.**

Take a photo of the item to place in a journal or scrapbook and write why it means so much to you.



When it comes to photos, keep the one or two great ones and delete duplicates. Just as with other sentimental items, search for the treasures and let go of the rest. You (and those around you) will appreciate being able to flip through a few special albums and sharing stories.

**Easter Sunday** is March 31st. The UB offices will be closed on **Good Friday**, March 29th.



### 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.

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.



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



3 Months: December - February

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN	1	27,924	26,658	54,582	CHAVEZ, MARINA	16	4,873	2,001	6,874
CANTU, CARILU	2	19,678	7,288	26,966	HERNANDEZ, DIANA	17	2,048	4,594	6,642
OROZCO, BLANCA I	3	17,662	8,719	26,381	ELIZONDO, ORLANDO	18	981	5,372	6,353
VALLE, DELIA F	4	13,339	6,188	19,527	MARTINEZ, MARICELA	19	6,083	-	6,083
GOMEZ, G OLINKA	5	8,388	8,300	16,688	CASTRO, ELVA JUDITH	20	1,060	4,862	5,922
COBOS, ALMA ROSA	6	10,753	5,222	15,975	SANTOS, GRACE	21	3,210	2,698	5,908
COBOS, LUIS ROBERTO	7	7,855	5,890	13,745	ARENAS, TOMASA	22	2,880	2,843	5,723
SANTOS, ELIZABETH	8	10,650	2,496	13,146	CANTU, OLGA L	23	5,626	-	5,626
LUNA, EVANGELINA	9	7,510	4,366	11,876	RAMIREZ, JUANITA	24	4,536	830	5,366
TOLLE, AMY	10	5,701	4,650	10,351	GILBERT, EVA	25	5,027	160	5,187
STEVENS, CLAUDIA B	11	8,816	352	9,168	NAVARRO, DOMINGO	26	4,770	-	4,770
KING, JEFFREY W	12	4,656	4,072	8,728	SANCHEZ JR, JOE	27	4,734	-	4,734
LIVAS, ARTURO	13	8,492	-	8,492	GIBBS, MICHAEL	28	2,267	1,905	4,172
ELIZONDO, ALFREDO	14	2,048	5,350	7,398	SALINAS JR, DANIEL	29	2,668	1,385	4,053
ROBERTS, MONTY B	15	4,765	2,437	7,202	GARCIA, MARTIN	30	-	3,894	3,894

\*\* Cutoff for March points is **March 26th at 4:30 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 - 258,920 points; Luis Roberto Cobos – 83,366; Jose David Calvo – 61,455  
 Top FHs: Memorial FH - 90,002; L&I Funeral Home – 70,020; Legacy Chapels – 36,811

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**United  
Benefits, Inc.**

*A Winning Attitude*