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

September 2017

UBI "OUR BEST ALWAYS" News to "U"



Since 1938

UNITED BENEFITS, INC.

Vol. 79 No. 9

Richardson, Texas

************** * **August Winner** *

Jose Luna!!

14,630 points

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

WAY TO GO!

Jose!!!

Agents with over 4,000 points win \$200.00 (\$500.00 if over 5,000 and \$750.00 if over 10,000) Additional August Winners:

13,905 Points **Timothy Brown** Blanca I Orozco 8,198 Points Maria Elva Silva 8,130 Points William N Morris 8,021 Points Jimmy Moreno 7,658 Points Thomas J Hessel 7,044 Points 6,198 Points 🛨 Luis Roberto Cobos Marina Chavez 5,362 Points 🖈 Martin Garcia 4,283 Points Norma L Cano 4,220 Points G Olinka Gomez 4,087 Points



WEBSITE

United Benefits is delighted to introduce our new website (www.unitedbenefitsinc.com). Check it out!!!!

Please take a look and see what we have been up to. Not only has the look changed, we have also added many new features and tools. These are both informative and useful for our policy holders, agents and funeral homes. Below are a few examples of the new features that are now available to you.

- Contact information, with more complete contact information now available, including the ability to send us an email directly
- Useful Forms
- Current and past Newsletters
- Meet our Staff
- How to become an agent with all forms and links included
- Past and Future Agent Trips
- Frequently Asked Questions (FAQ) Section

Of course we still have the information that was available on our previous website, such as information about our products, our company and the agent and funeral home portals. Also be aware that we will be updating the funeral home portal soon.

Please take a minute and check out the new website!
We would love to have your feedback.



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TOM SAYS...

THE "ART" OF LISTENING

Everyone knows that listening is an essential selling skill. So, realistically, how good are you at listening? Have you given it a thought in your training processes, or do you just leave it to chance that your life experiences have taught you the listening skills you need to effectively sell? While it may be true that some are natural listeners, most of us are most likely natural talkers. And if you talk more than you listen on sales calls, it may be costing you sales.



So how do we become good listeners?

First, we need to learn to be "active" listeners. Active listeners don't just hear the words, they pay close attention, maintaining eye contact when being spoken to and when speaking. An active listener makes notes and seeks to understand the meaning behind the words.

An active listener looks for clues that may indicate the prospect's core priorities. If a prospect brings up a point more than once, that generally means the issue is significant. A good listener looks for words or phrases that you can repeat in a response, words that show that you are paying attention. Responding with a nod, or an occasional use of phrases such as "I see," or "I understand," lets the prospect know that you're tuned in.

Follow-up questions are another important listening tool. Clarify by asking questions such as "What do you mean by that?" or "Can you be more specific?". Reflect on their responses. Take enough time to ensure that your follow-up responses address their specific problems and concerns.

The good listener understands that it is essential to let the prospect finish his or her thought. Cutting off your prospect before he or she has finished talking is one of the biggest mistakes a sales person can make. Not letting your prospect finish can result in jumping to conclusions or making quick assumptions that could question your desire to help your client. Sometimes a fatal blow to the sale.

The good listener does not rush the interview. There are no shortcuts to your sales interview. You have to gather information before you can possibly satisfy the needs of your prospect, so, as long as your prospect is talking, "be quiet and hear the prospect out".

It is said that "MASTER SELLERS ARE MASTER LISTENERS".

Tom R Clam

"Parts of this article were taken from an article by Kim Wright Wiley in the August 2017 issue of SELLING POWER MAGAZINE"

SCHOOL ZONES

As the new school year begins, may we all remember to drive carefully around school zones, as well as everywhere else. Perhaps we could take the opportunity to slow down our



racing minds, as we slow down our vehicles, long enough to be thankful for our schools, school children, teachers, and administrators. We could even say

a quick prayer for them.



A few fast facts from the National Center for Education: This school year, in the United States, there will be about 56.2 million school children from prekindergarten through high

school. Roughly 90% of those attend public schools and 10% attend private schools. About 3.6 million students are expected to graduate from high school next spring.

Public school systems will employ about 3.2 million

full-time equivalent teachers this fall, which implies a student/teacher ratio of about 16:1. The current expenditure per student is projected to be \$12,300 for the 2017-18 school year.





AUTUMNAL EQUINOX 2017: FIRST DAY OF FALL

It is the summer's great last heat, It is the fall's first chill: They meet.
—Sarah Morgan Bryan Piatt

Autumn starts again with the autumnal equinox on September 22nd. Welcome in the fall season on the first day of fall!

The Autumnal equinox - also called the September equinox - is the astronomical start of fall in the Northern Hemisphere and spring in the Southern Hemisphere.



The word *equinox* means "equal night"; night and day are about the same length of time.

Another definition of fall is nights of below-freezing temperatures combined with days of temperatures below 70 degrees Fahrenheit.

From here on out, the temperatures begin to drop and the days start to get shorter than the nights (i.e., hours of daylight decline).

The landscape silently explodes with vibrant colors of red, yellow, and orange. The leaves begin to drop off the trees, providing endless hours of jumping into leaf piles for kids and raking them back up for parents!

There's an old weather proverb that states, "If autumn leaves are slow to fall, prepare for a cold winter." This means that leaves that hang onto the tree indicate a colder winter to come. Or, perhaps you just haven't had enough windy days! But look on the bright side—you get to look at the beautiful autumn foliage for a little bit longer.



Happy Birthday!!!
Winnie Urbano
September 10
Dana Jackson
September 23

