

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 82 No. 1

Richardson, Texas

ONWARD

December Winner

Christian Avalos!!

20,932 points

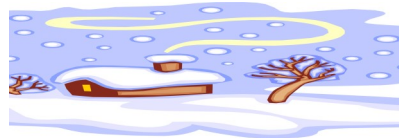
Agent with the highest monthly points wins \$750.00 and 500 bonus points (\$1000.00 if over 10,000 and \$1250 if over 20,000)

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 December Winners:**

- Jose Luna 17,469 Points
- Timothy Brown 16,123 Points
- Daniel Salinas Jr 8,989 Points
- Maria Lourdes Gonzalez 8,130 Points
- Francisca D Garza 6,907 Points
- Blanca I Orozco 6,799 Points
- Luis Roberto Cobos 6,458 Points
- Esther Calvo Avalos 5,755 Points
- Amos Ruiz 5,361 Points
- Tim Wilson 5,250 Points
- Rodolfo Medrano 4,857 Points
- Kent Traynor 4,424 Points
- Norma Duran 4,199 Points



January



UBI Home Office Staff. Standing Left to Right: Rhonda Carrier, Angie Garduno, Eduardo Salido, Nancy Cifuentes, Tom Elam, Shawnee Potts, Gary Cox, Julia Villarreal, Charlie Allison, Perla Rosales, Tamika Whaley; Seated: Joan Rose, Terri Morgan, Venna Voyles, Betsy Chance, Karen Baumgardner, Natalia Infante, Kate Kormos, Suzie Ayala. Not pictured: Alma Ayala, Val Santana, Jackie Lopez, Anthony Perez

As we begin a new decade, we reflect upon what a joy it is to serve all of you, our customers. From our policyholders to our agents to our funeral homes and also our employees, we thank you for the opportunity to serve you. It is because of you that we exist as a company.

We have experienced exceptional growth and success in recent years. Our opportunities and blessings abound. As we begin the 2020's, we find ourselves in a strong position. With the best home office staff in the industry, our standards for service are high.

We are increasingly impressed by our agents and funeral homes. They are very solid and consistent as they serve their customers, utilizing UBI's products as they do so. This has also led to very good claims experience, where our underwriting practices continue to be appropriate. Our investments that support UBI's strong policyholder reserve balances are in a very safe and solid position, as well.

Although a review of our current state of affairs is very positive and rewarding, we will not be complacent. We will continue to grow and improve. The future is bright. United Benefits is moving onward. We hope that you will come along with us.



TOM SAYS...

2020 GOALS + COMMITMENTS

I know! Here we go again. It's January. Tom wants to talk about goals! WELL, YES.

SO, HAVE YOU SET YOUR GOALS FOR 2020? After working with salespeople for over 45 years, I am convinced that most salespeople do not want to hear that question. And I am also convinced this attitude is why most salespeople fail to meet the income levels they have been told they can reach. Goals are hard to set and even harder to accomplish. Today I'm going to attempt to make it a little easier.



Why? Because bottom line, goals work. However they only work if you set them for yourself and are committed to following through. If you can set and commit, then it has been proven over and over that success will follow.

Goals do not have to be a complicated, detailed document. If you were not satisfied with the sales or the income you made in 2019, you have an even greater reason to set and commit in 2020. Try something different, make it simple. Here are some ideas.

In 2020 make it your goal to:

Be # 1

Spend 8 hours each day working your sales business.

Win a cash bonus each month.

Be at the top of the points list each month.

Win the annual trip.

Win one of the annual cash bonuses.

WRITE IT DOWN & POST IT ON YOUR MIRROR.

THEN MAKE THESE DAILY COMMITMENTS:

See enough people. Set appointments.

Focus on making at least one sale each day.

Do today's paperwork today. Don't carry it over until tomorrow. There will be a greater chance for errors, and waiting until the next day puts you behind for that day.

Plan for and do your scheduled follow-ups. Don't let call backs get cold. The more time that passes, the less motivated your prospect becomes.

Focus today on setting your appointments for tomorrow. If you don't plan your day in advance, it will plan itself for you, and you will not be as productive.

The plan is to keep your mind always on sales. Do not let everyday distractions throw you off. Tell yourself that those things can and should be done at noon or before and after hours.

PLAN FOR THE RESULTS YOU DESIRE, MAKE A COMMITMENT TO ACT ON THE PLAN AND YOU WILL ABSOLUTELY SURPRISE YOURSELF ON DECEMBER 31, 2020.

EPIPHANY



The word “epiphany” has two very different meanings. In common usage, it can mean a sudden or striking realization, as with a discovery that suddenly reveals itself after a long period of work or research. This meaning can also be stated as a sudden intuitive perception or insight into the reality or essential meaning of something.

When someone says they had an epiphany, they are saying they suddenly realized something important. Epiphanies are relatively rare occurrences and generally follow a process of significant thought about a problem. This more common usage definition evolved from the original historical meaning.



Epiphany is the realization that Christ is the son of God. January 6th is the day for celebrating Epiphany, commemorating the manifestation of Christ to the gentiles as represented by the magi, or “three kings” of tradition. Although January 6th is generally the day of Epiphany (sometimes thought of as the twelfth day of Christmas), actual observances have varied over time and vary between Christian denominations and parts of the world.

The Eastern Orthodox church, in fact, has historically celebrated a day of Theophany instead of Epiphany. Theophany is an ancient Greek word meaning the appearance of a deity to a human or other being. The Eastern Church celebrated Theophany (or Epiphany) on January 19th to commemorate the



baptism of Jesus when he revealed himself to John the Baptist. Many Eastern churches are now adopting the Western tradition of celebrating Epiphany on January 6th.

Valentine’s Day Procrastinator Warning

Yes, Valentine’s Day is next month, but it is less than a month away now. Studies show that for those who celebrate Valentine’s Day, 30% of women and 47% of men wait until the day before or day of, before purchasing gifts.



Happy Birthday!!!

Karen Baumgardner

* January 9 *

Venna Voyles

* January 10 *

Alma Ayala

* January 27 *



Leap Year

One reason why you might get more done in 2020: You have an extra day! 2020 is a leap year. Leap Years are needed to keep our modern day Gregorian Calendar in alignment with the Earth's revolutions around the sun. It takes the Earth approximately 365.242199 days – or 365 days, 5 hours, 48 minutes, and 46 seconds – to circle once around the Sun. Exactly which years are Leap Years?

In the Gregorian calendar 3 criteria must be taken into account to identify leap years:



- The year is evenly divisible by 4;
- If the year can be evenly divided by 100, it is NOT a leap year, unless;
- The year is also evenly divisible by 400. Then it is a leap year. So 2000 was a leap year, while 2100 will not be.

Who invented Leap Years? Julius Caesar introduced Leap Years in the Roman empire over 2000 years ago, but the Julian calendar had only one rule: any year evenly divisible by 4 would be a leap year. This led to a few too many leap years, but didn't get corrected until the introduction of the Gregorian calendar more than 1500 years later.

Valentine’s Day (continued)

In defense of the procrastinators, another survey says that at least 80% of those celebrating the holiday start thinking about what to get 11 days or more ahead of time.

So here’s a tip: while you are thinking about it, maybe go ahead and see about getting that gift early this year. It will be less stressful.

Some florists allow orders for flowers to be placed as many as 30 days in advance. One caveat - you might want to be careful they remember your order when the time comes. Most recipients would be glad to get them a day early, just to be on the safe side.

UFBLIC / UFDBLIC
CELEBRATING 82 YEARS of SERVICE
2020 CONTEST STANDINGS
To Be Determined—Trip in Spring 2021

1 Month - December

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	-	21,432	21,432	ROBERTS, MONTY B	16	-	3,470	3,470
LUNA, JOSE	2	-	17,469	17,469	KEMP, ALBERT A	17	-	3,317	3,317
BROWN, TIMOTHY	3	-	16,123	16,123	GOMEZ, G OLINKA	18	-	3,211	3,211
SALINAS JR, DANIEL	4	-	8,989	8,989	CLAUDIO-LUCIO, LOURDES	19	-	3,048	3,048
GONZALEZ, MARIA	5	-	8,130	8,130	BRYAN, RANDY	20	-	2,919	2,919
GARZA, FRANCISCA D	6	-	6,907	6,907	NINO, CARLA	21	-	2,608	2,608
OROZCO, BLANCA I	7	-	6,799	6,799	SANTOS, ELIZABETH	22	-	2,582	2,582
COBOS, LUIS ROBERTO	8	-	6,458	6,458	SURRATT, KEN	23	-	2,550	2,550
AVALOS, ESTHER CALVO	9	-	5,755	5,755	NUNEZ, JOSEFINA	24	-	2,405	2,405
RUIZ, AMOS	10	-	5,361	5,361	ARENAS, TOMASA	25	-	2,066	2,066
WILSON, TIM	11	-	5,250	5,250	MARTINEZ, JESSE	26	-	2,026	2,026
MEDRANO, RODOLFO	12	-	4,857	4,857	VAN ZANT, CARSON	27	-	2,000	2,000
TRAYNOR, KENT	13	-	4,424	4,424	SANCHEZ, ROBERT E	28	-	1,940	1,940
DURAN, NORMA	14	-	4,199	4,199	MCQUEEN, JACKIE L	29	-	1,920	1,920
RAND, ALVA LOUISE	15	-	3,762	3,762	BARRERA, GUADALUPE	30	-	1,900	1,900

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 135,833 points; Jose Calvo – 28,735; Joe Lopez –19,086
 Top FHs: Memorial FH –35,694; Ric Brown Family FH - 31,535; L&I FH – 17,196

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**United
 Benefits, Inc.**

A Winning Attitude