

United Funeral Directors Benefit Life Ins. Co.
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October 2017

UBI "OUR BEST ALWAYS" NEWS TO "U"

 **United
Benefits Inc.**
Since 1938

UNITED BENEFITS, INC.

Vol. 79 No. 10

Richardson, Texas

MOVING

September Winner

Blanca Orozco!!

11,972 points

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

WAY TO GO!

Blanca!!!

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

Amos Ruiz	7,391 Points
Timothy Brown	7,133 Points
G Olinka Gomez	6,463 Points
Jose Calvo	6,459 Points
Thomas J Hessel	6,377 Points
Jose Luna	4,209 Points



United Benefits is moving to larger offices here in Richardson, Texas.

Yes, our success is forcing us to expand. Due to the strong partnerships we have with our agents and participating funeral homes, as well as the hard work of our home office employees, we are growing and thriving.

We will be in transition on Friday, October 20th (and the evening of Thursday the 19th after office hours), while the move takes place. There may be limited phone and correspondence available at those times. However, the website will not be affected, nor will funeral home access to information.

We expect to be fully operational in our new location effective on Monday October 23rd.

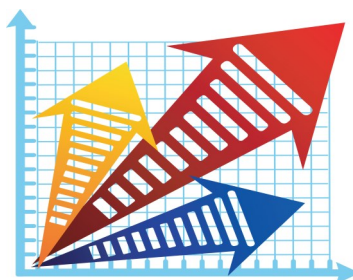
Our post office box will be unchanged.
Our phone numbers will be unchanged.

Our street address effective Monday, October 23rd, will be:

**1130 E Arapaho Rd
Suite 350
Richardson, TX 75081**

You will note that the City and zip code are unchanged.

Our larger offices will allow us to serve you even better in the future!



TOM SAYS...

CREMATION NEWS

The National Funeral Directors Association just published their 2017 report concerning the selection of cremation services in the United States in 2016. You may be surprised that for the second year in a row the rate of cremation surpassed the rate of burial.

The annual report found that 50.2 percent of Americans chose cremation in 2016, up from 48.5 percent in 2015. At the same time 43.5 percent chose burial, down from 45.4 percent in 2015. NFDA expects the trend from burial to cremation to continue over the next 20 years.

Although these statistics are national, not Texas and Oklahoma, the trend is the same.

As a result, this downward trend in burial has prompted many funeral homes to expand their service offerings to meet the needs of consumers who prefer cremation.

The fact is, many consumers are still unaware of the full spectrum of choices available for end-of-life services. They are not aware that cremation can include a memorial service or viewing. Less than 50 percent of Americans associate cremation with a memorial service and just 11.8 percent associate cremation with a viewing.

However, additional detail included in the same NFDA report reflecting the 50.2 cremation rate, shows that only 32 percent of people who were cremated had no funeral or memorial service; while 37 percent had a memorial service; and 31 percent had a full funeral including viewing. These numbers tell us that funeral homes are aggressively informing families of the choices available, and it is making a significant difference in the families' experience as well as the funeral home's revenue per service. No longer does a request for a cremation always result in an \$895.00 direct cremation.

As a preneed insurance company representing funeral homes across Texas and Oklahoma, our agents (preneed counselors) must likewise consider the same options. The role of our preneed counselors is to help make sure families understand all of the available options and to help commemorate the life of their loved one in a meaningful way regardless of whether they choose burial or cremation.

Make yourself aware of the options your funeral home is offering with cremation. Learn the best way to present them to your prospect. Learn the language. Remember, it is likely your prospect does not know what he or she means when saying they wish to be cremated. It is your responsibility to both your client and to your funeral home partner to inform.

In this way you will be fully satisfying your client's needs as well as contributing to the financial future of the funeral home. You will get the sale and gain the respect of both!!



Martin Luther

Here I Stand

This month marks the 500th anniversary of the date when Martin Luther nailed his 95 theses to the door of the All Saints Church in Wittenburg, Germany, October 31, 1517, sparking the Protestant Reformation.



A major contention of the theses was criticism regarding the sale of indulgences for the absolution of sins.

The *Ninty-five Theses* were quickly translated from Latin into German, printed, and widely copied, making the controversy one of the first in history to be aided by the printing press. Within two weeks, copies of the theses had spread throughout Germany; within two months throughout Europe.

Luther's other writings circulated widely as well, reaching France, England, and Italy. Students thronged to Wittenberg to hear Luther speak. He published a short commentary on Galatians and his *Work on the Psalms*.

The Roman Catholic Church responded with a Counter-Reformation embodied by the Council of Trent that took place from 1545 through 1563 in Trent, Italy.

Martin Luther was a German monk trained in the tradition of the great scholar Saint Augustine of the fifth century. He lived from 1483-1547.

The Church at the time did not respond well to Luther's arguments. When the church demanded a retraction, he is famous for stating, "Unless I am convinced by proofs from Scriptures or by plain and clear reasons and arguments, I can and will not retract, for it is neither safe nor wise to do anything against conscience. Here I stand. I can do no other. God help me. Amen."

Although controversial in his day, in our day the verdict is nearly unanimous to the good. Both Catholics and Protestants affirm he was not only right about a great deal, but he changed the course of Western history for the better.

Quotes for the Month:

"The best and most beautiful things in the world cannot be seen or even touched – they must be felt with the heart." Helen Keller

"The fewer the words, the better the prayer." Martin Luther

"Peace if possible, truth at all costs." Martin Luther



Election Day is Tuesday, November 7th in Texas, and Tuesday, November 14th in Oklahoma. Be sure to exercise your right to vote!



Daylight Savings Time ends on Sunday morning, November 5th.

