

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

UNITED BENEFITS, INC.

Vol. 81 No. 2

Richardson, Texas

BOGLE

January Winner

Christian Avalos!!

36,064 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 January Winners:*

James A Richter	7,045 Points
Blanca I Orozco	6,891 Points
Elva Judith Castro	6,837 Points
Amos Ruiz	6,389 Points
Miriam Vargas	5,905 Points
Maria D Fernandez	5,400 Points
Jose Luna	5,301 Points
Eusebio S Saucedo	5,080 Points
Ellese J Velasquez	4,867 Points
Eva Gilbert	4,735 Points
Kent Traynor	4,346 Points
Maria L Gonzalez	4,258 Points
G Olinka Gomez	4,130 Points



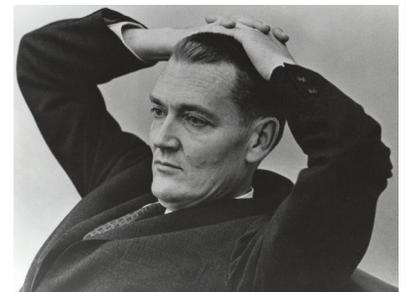
HAPPY FEBRUARY



John C. "Jack" Bogle, a towering, contrarian figure in finance who revolutionized American investment, and who took on Wall Street and the investment community with his invention of the index fund, died January 16th in Bryn Mawr, Pennsylvania. He was 89.

His ideas were widely ridiculed by stock pickers but came to dominate the investing world. His innovation made an impact on not only the entire investment industry, but more importantly, on the lives of countless individuals saving for their futures or their children's futures.

"Don't look for the needle in the haystack," Mr. Bogle wrote. "Just buy the haystack." "My ideas are very simple. In investing, you get what you *don't* pay for. Costs matter. So intelligent investors will use low-cost index funds to build a diversified portfolio of stocks and bonds, and they will stay the course. And they won't be foolish enough to think that they can consistently outsmart the market."



Mr. Bogle formed Vanguard in 1976 and introduced the first index mutual fund for individual investors. Mr. Bogle broke from industry tradition in 1977, when Vanguard eliminated upfront sales charges and marketed directly to investors instead of brokers. Costs dropped even further. Vanguard's simplicity, low cost and transparency on fees made Mr. Bogle a hero to many, who saw him as the champion of the small-time investor.

Known to be thrifty on personal expenses, Mr. Bogle regularly gave half his salary to charities. "My only regret about money," he said in 2012, "is that I don't have more to give away." He was also known to be a humble man.

Having survived six heart attacks, the first at age 30, he had a heart transplant in 1996 and survived another 22 years before passing away last month. He is survived by his wife, a brother, six children, twelve grandchildren and six great grandchildren.

TOM SAYS...

PRESENT THE BENEFITS

Benefit is defined as something that promotes or enhances wellbeing. In sales, you must explain the “benefit” your product will give to your prospect. The benefit should never be implied. You should never assume that your prospect fully understands all of the benefits of your product. You should never leave the benefit unsaid. Benefits are related to needs, therefore you must convince your prospect that what you are selling will fulfill a need or solve a specific problem. That clearly is the motivation for your prospect to buy.



Therefore, it is very important that you include a written or verbal benefit statement or summary in EVERY presentation. Do it even if you feel strongly that the prospect is an informed buyer. It will facilitate your close and cement the sale.

So what are the benefits of a Prepaid Funeral Benefits Contract? Generally, it allows an individual to plan their funeral service in detail, and as they wish, in advance. Surviving family members will not have to determine exactly what the deceased would want included. It allows an individual to determine exactly what they wish to spend on their service and to prefund that amount. It guarantees that price for the items selected no matter how far into the future the funeral is delivered. Family members will not have to raise the funds to pay the expense, thereby eliminating any hardship that might result. It will eliminate much of the stress for the family and will allow them to memorialize the deceased in a way that brings the family closer.

Explain, specifically, that the benefits are accomplished through a Prepaid Funeral Benefits Contract between the individual and a funeral provider. The contract includes a Statement of Funeral Goods and Services itemizing the items selected, including the cost for each item. The benefit of each item can be measured against the cost, thereby making choices based on both desire and affordability.

Funding is available through the purchase of a life or annuity insurance policy specifically designed for that purpose. Payment plans can be chosen specifically tailored to the financial ability of the purchaser. The plans available are single pay, 3, 5, 7 and 10 pay. Once the designated payments have been made, the contract is paid-in-full and no other payments are required.

Another important benefit is the inclusion of a Personal Planning Guide provided by the funeral home. This guide allows the individual to provide, in advance, the legal and personal information that the funeral home needs to meet any City, County or State requirements to record the death. Family history and personal data can be listed by the individual. There will be no frantic searches necessary by family members to find the information. The minister as well as other persons such as pallbearers and musicians can be pre-selected. Persons who they wish to be contacted can be listed. The location of important documents such as wills and property titles can be recorded in the guide.

In summary, always include the benefits of pre-planning in your presentation. Advise the purchaser to keep the contract and other related documents in a safe place with their other important records. A critical need has been fulfilled. Leave them thinking of the value of the benefits.

A handwritten signature in black ink that reads "Tom R. Elam". The signature is written in a cursive style and is placed on a light gray rectangular background.

February Celebrations

Yes, February 2nd is Groundhog Day, February 14th is Valentines' Day, and the 18th is Presidents' Day, but there are other lesser known February days of note.

February 11th is both Clean Out Your Computer Day and Don't Cry Over Spilled Milk Day.

February 17th is Random Acts of Kindness Day. Sometimes it's the smallest act that makes the biggest impact, something as simple as saying please or thank you can turn a day around, and make a life seem that much better. Random Acts of Kindness Day encourages you to get out there and be the light you want to see in the world.



February 22nd is Cook a Sweet Potato Day. As sweet potatoes are one of the most important crops in the world, it only makes sense that Cook a Sweet Potato Day has

arisen over the ages. Sweet potatoes are delicious and chock-full of all sorts of vitamins and minerals your body needs to stay healthy, and it's high time we stopped looking at them as just an addition to our Thanksgiving dinner.

Banana Bread Day is February 23rd, and Play

More Cards Day is February 25th. The last Wednesday of February (the 27th) is both Strawberry Day and

Inconvenience Yourself Day.

That is, think of others, acknowledge them and think of how we can help them, even if it is inconvenient for ourselves.



Happy Birthday!!!



Shawnee Potts

* February 4 *

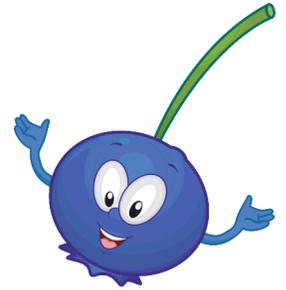
Gary Cox

* February 8 *



Blueberries

Blueberries are repeatedly ranked among the world's healthiest foods. They have one of the highest antioxidant capacities of all fruits, vegetables, spices, and seasonings. Antioxidants are essential to optimizing health by helping to combat the free radicals that can damage cellular structures as well as DNA.



Blueberries are very popular, ranking second only to strawberries among berries in the U.S. Raw blueberries provide you with the best flavor and nutritional benefits, as opposed to baked desserts that include them.

Freezing blueberries does not damage their antioxidant qualities, based on studies. That is great news if fresh blueberries are only available seasonally.

There is also exciting new evidence that blueberries can improve memory. In a study of older adults, 12 weeks of daily blueberry consumption was enough to improve scores on two different tests of cognitive function including memory. The authors of this study were encouraged and suggested that blueberries might also be beneficial in slowing down or postponing the onset of other cognitive problems frequently associated with aging.

Quote for the Month:

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around."

Leo Buscaglia

UFBLIC / UFDBLIC
CELEBRATING 81 YEARS of SERVICE
2019 CONTEST STANDINGS
To Be Determined—Trip in Spring 2020

2 months ending January 2019

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	34,937	36,564	71,501	GONZALEZ, MARIA	16	2,278	4,258	6,536
LUNA, JOSE	2	12,683	5,301	17,984	BERMUDEZ, JOEL	17	2,912	3,600	6,512
OROZCO, BLANCA I	3	8,428	6,891	15,319	MARTINEZ, MARICELA	18	2,750	3,724	6,474
FERNANDEZ, MARIA	4	6,400	5,400	11,800	COBOS, LUIS ROBERTO	19	4,758	1,688	6,446
GILBERT, EVA	5	6,660	4,735	11,395	MORENO, JIMMY	20	5,050	1,184	6,234
SAUCEDA, EUSEBIO	6	3,960	5,080	9,040	GUERRERO, ILLIANA	21	5,055	1,020	6,075
BROWN, TIMOTHY	7	6,240	2,146	8,386	CHAVEZ, MARINA	22	3,182	2,266	5,448
RICHTER, JAMES A	8	1,147	7,045	8,192	HERNANDEZ, JOAQUIN	23	5,394	-	5,394
RUIZ, AMOS	9	1,759	6,389	8,148	MAY, DUSTIN B	24	2,638	2,632	5,270
TRAYNOR, KENT	10	3,502	4,346	7,848	VELASQUEZ, ELLESE J	25	-	4,867	4,867
CASTRO, ELVA JUDITH	11	950	6,837	7,787	HERRERA, ANA M	26	4,621	-	4,621
VARGAS, MIRIAM	12	1,777	5,905	7,682	ROBERTS, MONTY B	27	1,695	2,875	4,570
CHAIRES-VALLADARES, E	13	4,030	2,925	6,955	ESCHITI, LARRY D	28	2,911	1,635	4,546
GOMEZ, G OLINKA	14	2,770	4,130	6,900	NUTT, RONNIE	29	3,552	520	4,072
FLORES, ANAIS	15	5,044	1,605	6,649	RAND, ALVA LOUISE	30	2,459	1,427	3,886

* 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 - 261,568 points; Jose Calvo -77,420; Joe Lopez - 41,294

Top FHs: Memorial FH -89,881; Ric Brown Family FH - 41,702; Hernandez-Lopez & Sons FH- 34,155

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**United
 Benefits, Inc.**

A Winning Attitude