

UBI "OUR BEST ALWAYS"
 NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 5

Richardson, Texas

ENDURANCE

April Winner

Christian Avalos!!
 29,677 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 April Winners:

- Esther Calvo Avalos 18,740 Points
- Blanca I Orozco 17,378 Points
- Timothy Brown 12,292 Points
- Elva Judith Castro 9,871 Points
- Monty B Roberts 9,269 Points
- G Olinka Gomez 7,799 Points
- Jose Luna 6,720 Points
- Alfredo G Elizondo 6,142 Points
- Walter J Proctor 5,871 Points
- E Chairez-Valladares 5,600 Points
- Alma Rosa Cobos 5,231 Points
- Maria D Fernandez 4,675 Points
- Daniel Salinas Jr 4,669 Points
- Linda C Vasquez 4,564 Points
- Laura M Avendano 4,513 Points
- Amy Tolle 4,450 Points



We are, hopefully, heading out of the worst of the pandemic. Will we emerge stronger for having had the experience?

Research suggests we might. People who endure adversity or trauma - such as an illness or accident, a death of a loved one or a natural disaster - often feel more confident, resilient, and brave afterward. Psychologists call this "post-traumatic growth".

Endurance athletes, who typically prevail through extreme emotional as well as physical challenges, often experience a type of post-traumatic growth. Through years of training and experience, they build an increased sense of personal strength. They also learn important skills of emotional management, including how to maintain confidence, persevere, be resilient, and conquer fear and anxiety. These are lessons that have a permanent impact on their mind-set and attitude well beyond the playing field.

One Step at a Time - A long distance swimmer says they learned to just take one small distance at a time as a goal, or one stroke at a time. After a while, you can look back and see how far you have come. You can't do it all at once.

Accept the Rule of Thirds - A long distance runner applies the rule of thirds. Instead of being frightened or frustrated when she struggles with her training, she has been taught that it's normal to not always feel your best. When chasing a big goal, you can expect to feel good a third of the time, okay a third of the time, and crummy a third of the time. She says that on good days you grow your confidence and on bad days you grow your patience, courage, and resilience.

Trust Your Future Self - A dogsled champion says she is by nature an anxious and fearful person. Yet she competes in extreme wilderness, far from other people. Wild animals, thin ice, etc. give her plenty to worry about. Over time she has determined that she can trust herself to deal with the future problems she may face. Planning ahead is good. Worrying about everything that might go wrong is unproductive. Trust yourself to deal with the inevitable unforeseen challenges.

Recall Your Courage - A sailboat racer recalls when her boat and crew almost didn't survive but pulled through. You can probably recall difficulties you faced throughout your life when you dealt with adversity or a tough situation. Whenever you need to face down fear, remind yourself of those times and realize you have courage and bravery.

Adapted from Elizabeth Bernstein, *Hard-Earned Lessons in Endurance*

TOM SAYS...



WIN-WIN NEGOTIATIONS

Do you consider selling as a negotiation between you and your prospect? If not, you may be failing to learn and sharpen some skills you need in your interview to get the attention of and convince your prospect to buy. An insurance application in conjunction with a preneed contract can be a complicated matter. There are many individual decisions that the applicant must make along the way, not to mention the emotions that can surface. Your goal is to create the need, show them how a preneed fulfills that need, then guide them through the decisions necessary to complete a contract. As a result, there will be many issues where your negotiation skills will carry you to an outcome that will be best for all parties concerned, especially your purchaser.

Here are some Win-Win negotiation tips that will help:

PATIENCE. Most salespeople have the word “hungry” tattooed on their forehead. So never hurry a prospect. Lead, don’t push, them through the decisions. Always make recommendations that are in the best interest of the customer.

QUESTIONS. Use questions to establish your prospect’s specific needs, to clarify issues and consider alternatives. Effective questions channel thoughts, guide discussions and lead to greater understanding. However, avoid questions that may create anxiety such as “how will your family react to your selections?”

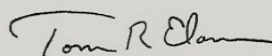
LISTENING. Listen carefully. Evaluate a prospect’s question before responding. Let the prospect finish without interruption, and don’t contradict. An open attitude will create understanding and help you uncover new strategies to help your prospect.

CLARITY. Communicate clearly. If possible avoid using technical terms and clichés. Your role is to clarify, not obstruct. In addition, a complex language may build a barrier between you and your client.

NEUTRALITY. Avoid value judgements. Use neutral, descriptive terms. Don’t assume the role of a teacher. Think of yourself as someone who is solving a problem mutually with your prospect.

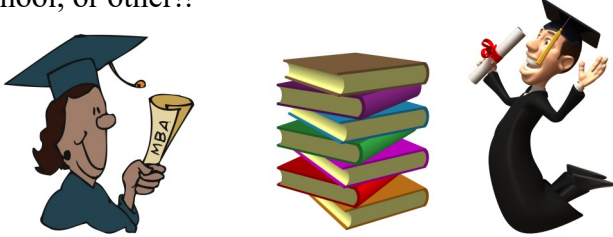
CREATIVITY. Learn to create alternatives when it appears that you have proposed a price or solution that you may observe is unacceptable to your prospect. For example, you could quickly adjust to another plan or a different limited pay option if the plan and price you proposes is too high for them.

Remember, the objective of the presentation/negotiation is not just to sell your prospect, but also to create an end result that fits the need; is affordable to and totally satisfies your prospect. Do this and your customer will have no regrets and will honor the agreement by faithfully making his or her premium payments to the very last one.



GRADUATION

Congratulations to all those who are graduating this year, whether it be for high school, college, grade school, or other!!



"...let us run with perseverance the race marked out for us."
Hebrews 12:1

"I've missed more than 9000 shots in my career. I've lost almost 300 games. 26 times I've been trusted to take the game winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed."
Michael Jordan

Mother's Day

The modern holiday was first celebrated in 1908 when Anna Jarvis held the first Mother's Day service of worship at a Methodist church in West Virginia. All states recognized Mother's Day by 1911, and President Wilson signed a proclamation in 1914 making the second Sunday in May a national holiday to honor all mothers.

In a sense it started much earlier, however. In 1870, peace activist Julia Howe issued a Mother's Day proclamation, calling upon mothers of all nations to band together for peace. Anna Jarvis wanted to honor this and to set aside a day to honor all mothers because she believed a mother is "the person who has done more for you than anyone in the world".



Happy Birthday!!!



Rhonda Carrier

* May 11th *



Prepare Your Home for Warmer Weather

Just like in colder months when you winterize your home, summer months require additional attention to your property. Rising temperatures and seasonal storms at this time of year can take a toll, even though damage may not be visible immediately. The list below will help ensure your home is ready to take the heat.

- **Inspect the Roof** - Roofs should be checked for any loose, warped, or missing shingles. Also, check that chimney flashing and skylight seals are intact.
- **Clean and Repair Gutters** - Clear winter storm debris from gutters and downspouts. Doublecheck that they are still securely attached to the house.
- **Check for Leaks** - Common culprits for "hidden" leaks are attics, crawl spaces, and washing machine hoses. Also, look under your sinks for frozen pipe damage and check your water heater for corrosion.
- **Check Window and Door Seals** - Examine exterior caulking on door and window seals to be sure they remain watertight.
- **Patch Cracks** - Patch cracks in concrete driveways, sidewalks, and steps to keep water out and prevent further expansion.
- **Paint the Exterior** - This is a good time to paint or touch up exterior paint to help protect it from the weather.
- **Inspect the HVAC** - Hire a qualified technician to service your home's HVAC system to validate it is running properly. This is also a good time to replace filters.





**UFBLIC / UFDBLIC
CELEBRATING 83 YEARS of SERVICE
2021 CONTEST STANDINGS
ATLANTIS, PARADISE ISLANDS, BAHAMAS**



5 months - December through April

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	80,775	30,177	110,952	TOLLE, AMY	16	6,617	4,450	11,067
OROZCO, BLANCA I	2	35,734	17,378	53,112	SALINAS JR, DANIEL	17	5,827	4,669	10,496
AVALOS, ESTHER CALVO	3	24,465	18,740	43,205	FERNANDEZ, MARIA	18	5,206	4,675	9,881
LUNA, JOSE	4	28,917	6,720	35,637	VASQUEZ, LINDA C	19	5,307	4,564	9,871
BROWN, TIMOTHY	5	19,374	12,292	31,666	ELIZONDO, ALFREDO	20	3,240	6,142	9,382
GOMEZ, G OLINKA	6	20,511	7,799	28,310	MEZA, MARIA BENTURA	21	6,711	2,622	9,333
NUTT, RONNIE	7	26,208	851	27,059	ABREGO, RODOLFO	22	8,504	240	8,744
VALLE, DELIA F	8	22,798	-	22,798	GARCIA, TITO E	23	6,288	2,343	8,631
CASTRO, ELVA JUDITH	9	11,399	9,871	21,270	CAVAZOS, ERIKA	24	6,041	2,391	8,432
COBOS, ALMA ROSA	10	15,124	5,231	20,355	SILVA, MARIA ELVA	25	7,207	1,124	8,331
ROBERTS, MONTY B	11	8,866	9,269	18,135	RICHTER, JAMES A	26	8,285	-	8,285
PROCTOR, WALTER J	12	10,512	5,871	16,383	ESCHITI, LARRY D	27	5,948	2,197	8,145
CHAIRES-VALLADARES, E	13	10,500	5,600	16,100	KING, JEFFREY W	28	7,400	629	8,029
GILBERT, EVA	14	12,110	2,820	14,930	LOPEZ, JOSE M	29	7,776	-	7,776
ELIZONDO, ORLANDO	15	9,798	3,776	13,574	TIMS, TIMOTHY	30	4,924	2,759	7,683

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2020 to November 30, 2021 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 571,736 points; Jose Calvo – 152,563; Jose Lopez – 94,584
 Top FHs: Ric Brown Family FH – 129,290; Memorial FH - 114,357; Legacy Chapels, LLC - 86,755

United Funeral Directors Benefit Life Ins. Co.
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PO Box 831670
 Richardson TX 75083-1670

Phone: 469-330-2200
 Fax: 469-330-2204

**United
Benefits, Inc.**

A Winning Attitude