

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

UNITED BENEFITS, INC.

Vol. 81 No. 3

Richardson, Texas

**LAUGHTER**

**February Winner**

**Christian Avalos!!**

**29,236 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 February Winners:**

Tim Wilson	12,133 Points
Jose Luna	11,735 Points
Ana M Herrera	8,733 Points
William N Morris	8,397 Points
Alva Louise Rand	8,218 Points
Blanca I Orozco	8,198 Points
Kent Traynor	7,318 Points
Jimmy Moreno	6,698 Points
Jose (Joe) Elizondo	6,050 Points
Ronnie Nutt	4,888 Points
Jacob De Leon	4,659 Points



**March**



You may have heard it said that laughter is the best medicine. There may be great truth in that. Well, it may not always be the *best* prescription for what ails you, but it *is* beneficial for your health. Medical researchers have determined that laughter has a profound and instantaneous effect on virtually every organ in the human body. Best of all, laughter reduces tension as it relaxes the tissues.

Laughter stirs up the blood, expands the chest, electrifies the nerves, and clears the brain. Laughter provides refreshment to the entire body. Abraham Lincoln understood the benefits of laughter when he said, "With the fearful strain that is on me night and day, if I did not laugh I should die."

If you aren't a laugher, think about becoming one. Try it. You will enjoy it, and if you're having trouble finding something to laugh at, start with yourself. Many people are too impressed with themselves to enjoy their own humanity. They are missing out on some great laughs.

Laughing at ourselves gives us a more accurate sense of who we are. It breaks down barriers between us and others. It makes us more approachable. It projects a personality that is warm and friendly instead of rigid and stuffy. Laughter is like a magnet that attracts people, and if you can learn to laugh at yourself, you are guaranteed to have a lifetime of amusement.

Make your home a place that is filled with laughter. That won't be difficult if you look for humor in the small stuff of life. A child who knows how to enjoy laughter is better adjusted and better equipped to handle life as an adult.

Humor works best when it brings joy to others. The best jokes are painless and profaneless. A true sense of humor does not rely on the humiliation of others. Laugh at yourself as much as others do. There's a time to be serious and a time to laugh. Learn to tell the difference.

Source: "God is in the Small Stuff" by Bruce and Stan



# TOM SAYS...

## IMPROVE YOUR LISTENING SKILLS

Following is a summary of a great article from the March issue of *Selling Power* magazine entitled “Twelve Ways to Improve Your Listening Skills”:

Sometimes salespeople become so involved in what they have to say that they inadvertently monopolize the limited time they have with the prospect. The goal should also be to listen attentively to a prospect’s needs and concerns and then address each one. Keener listening maximizes results. Here are twelve tips that will help.



1. Think before you speak. Don’t be in such a hurry to make your pitch.
2. Silence is a sales ally. Use silence as a tool to control the flow of conversation. Instead of talking, use non-verbal gestures like nodding your head.
3. Interruptions discourage listening. If you think of something while your prospect is talking, instead of interrupting, jot it down so that you can cover it later.
4. Concentrate on the topic under discussion. Place all of your conscious energy on the prospect – on his words as well as any non-verbal messages he or she may be sending.
5. Don’t be distracted. If others are in the room during your presentation, avoid being distracted by their comments unless the prospect has given them the floor.
6. Ask for details. If you misunderstand what message the prospect is giving you, wait until he or she is finished, then ask for details. Then a good response is to repeat it back so that you know you both are in agreement.
7. Listen for subtleties. Don’t leap to conclusions before the prospect has finished. Learn and listen for fine differences.
8. Take notes. Remember to take notes. By subjecting everything to memory you can forget an important point.
9. Listen with your whole being. Feel what the prospect is telling you. Focus on the delivery, the tone of voice, breathing patterns, speed of speech as well as the content of the words. It may allow you to discern what is really important to the prospect.
10. Concentrate on listening to one topic at a time. Cultivate the ability to stay focused on the prospect’s current words even if you feel the subject has already been covered.
11. Similarly, listen to everything – even the details you may not want to hear.
12. Be patient. Not keeping eye contact, pencil tapping, foot swinging and finger drumming are all clues that you are not listening.

Use this check list to compare to your own presentation skills. Refer to it regularly and you should find a marked improvement in your relationships with prospects and customers. It will certainly improve your overall sales results.

## Healthy Herb of the Month - Ginger

Ginger is more than just a spice. It is a very powerful antioxidant. Widely recognized as a digestive aid, it is used to treat and prevent nausea, vomiting, menstrual cramps, abdominal pain, and postoperative sickness.

Eating ginger regularly is said to reduce the risks of heart attacks and strokes. It is used as an anti-inflammatory treatment for arthritis, acts to relieve both high blood pressure and cholesterol, and relieves headaches and toothaches. It is effective in maintaining a clean colon.

Gosh! Ginger sounds like a wonder treatment for all that ails you! It makes you look a little differently at ginger ale, gingerbread, and ginger snap cookies.

India is the largest producer of ginger, followed by China and Indonesia.

Ginger is known as both a spice and an herb.

Herbs are the leafy parts of shrubs and plants used for flavoring foods, whereas spices are harvested from the seeds, roots, bark, or flowers of plants or trees. Ginger is more commonly thought of as a spice, but is technically both, as it has leafy parts.



Ginger Root is another name given to it sometimes for clarification, to distinguish it from other things that share the name ginger.

A common article of trade in medieval and Renaissance times, it was one of the spices used against the plague. In English pubs and taverns in the nineteenth century, barkeepers put out small containers of ground ginger, for people to sprinkle into their beer – the origin of ginger ale.

Members of the same plant family as ginger include turmeric, cardamom, and galangal.



## Happy Birthday!!!



Natalia Infante  
\* March 17th \*



## ANNOUNCING TRIP DESTINATION!

The 2019 Agent and Funeral Home Contest Winners will receive an expense paid trip for two to the beautiful islands of the Bahamas!



The Bahamas is a country located southeast of Florida - an ecological oasis with the clearest water on the planet.

An independent Commonwealth since 1973, it claims the Queen of England as its monarch. The capital is Nassau on the island of New Providence.

The Bahamas is the site of Columbus's first landfall in the New World in 1492, and the island of Nassau was a popular hangout for pirates in the 1800's.

Tourism is the major industry in The Bahamas. The low latitude, warm tropical Gulf Stream, and low elevation give the Bahamas a warm and winterless climate. The Bahamas are famous for their scenic beauty and year-round tropical weather. It is one of the most visited tourist spots in the world.

Average high temperatures by month vary only from 78 degrees Fahrenheit in the winter to about 90 degrees in the middle of summer.

## Saint Patrick's Day - March 17th



*International  
Day of  
Happiness*

**International Day of Happiness - March 20th**

**UFBLIC / UFDBLIC  
CELEBRATING 81 YEARS of SERVICE  
2019 CONTEST STANDINGS  
\*The Bahamas -Spring 2020\***



3 months ending February 2019

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	71,501	29,736	101,237	GOMEZ, G OLINKA	16	6,900	3,046	9,946
LUNA, JOSE	2	17,984	11,735	29,719	MARTINEZ, MARICELA	17	6,474	3,260	9,734
OROZCO, BLANCA I	3	15,319	8,198	23,517	COBOS, LUIS ROBERTO	18	6,446	3,195	9,641
TRAYNOR, KENT	4	7,848	7,318	15,166	SAUCEDA, EUSEBIO	19	9,040	480	9,520
FERNANDEZ, MARIA	5	11,800	2,683	14,483	GONZALEZ, MARIA	20	6,536	2,874	9,410
WILSON, TIM	6	2,100	12,133	14,233	NUTT, RONNIE	21	4,072	4,888	8,960
HERRERA, ANA M	7	4,621	8,733	13,354	GUERRERO, ILLIANA	22	6,075	2,882	8,957
MORENO, JIMMY	8	6,234	6,698	12,932	VARGAS, MIRIAM	23	7,682	881	8,563
GILBERT, EVA	9	11,395	1,060	12,455	CHAIRES-VALLADARES, E	24	6,955	1,550	8,505
RAND, ALVA LOUISE	10	3,886	8,218	12,104	BERMUDEZ, JOEL	25	6,512	1,375	7,887
MORRIS, WILLIAM N	11	3,234	8,397	11,631	ESCHITI, LARRY D	26	4,546	2,659	7,205
BROWN, TIMOTHY	12	8,386	2,635	11,021	MAY, DUSTIN B	27	5,270	1,750	7,020
CASTRO, ELVA JUDITH	13	7,787	2,651	10,438	HERNANDEZ, JOAQUIN	28	5,394	1,440	6,834
RICHTER, JAMES A	14	8,192	2,130	10,322	FLORES, ANAIS	29	6,649	-	6,649
RUIZ, AMOS	15	8,148	1,900	10,048	CHAVEZ, MARINA	30	5,448	1,130	6,578

\* 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 - 397,495 points; Jose Calvo -111,377; Joe Lopez - 59,477  
Top FHs: Memorial FH -130,101; Ric Brown Family FH - 69,533; Legacy FH - 52,830

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

PO Box 831670  
Richardson TX 75083-1670

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

**United  
Benefits, Inc.**

*A Winning Attitude*