



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

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MADRID, SPAIN

Madrid, Spain, was created around the year 860 AD. It has been the capital of Spain since the 17th century. It is the largest city in Spain and the third largest city in the European Union after London and Berlin.

Madrid is a favorite vacation destination, as it has many attractions and a deep history. Over eighty museums and more than two thousand monuments - both historical and artistic - contribute to the city's richness, a cultural heritage without which it would be impossible to understand European and world history.



With shopping, restaurants, bars, and food markets throughout the city, there is much to see and do. With over three million people, Madrid is a welcoming city. The area also boasts a number of wineries and golf courses.

Some specific attractions include:

- El Retiro Park, with over 300 acres - a sprawling swath of lush greenery filled with formal gardens, lakes, cafes, playgrounds and more.
- Prado Museum (Museo Nacional del Prado) - consistently touted by travelers as a must-see. Opened in 1819 at the encouragement of Queen Maria Isabel de Braganza (King Ferdinand VII's wife), the museum contains more than 7,600 paintings and 1,000 sculptures featuring Spanish, Italian and Flemish styles of art.
- Royal Palace of Madrid (Palacio Real)
- Gran Via - Madrid's bustling Gran Vía is at the heart of the city, a prime spot for shoppers and architecture buffs. Built in the early 1900s in an effort to decongest the city, Gran Vía spans nearly a mile and is packed with shops and restaurants.

January Winner Christian Avalos 19,258 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 January Winners:

Delia F Valle	13,339 Points
Carilu Cantu	13,069 Points
Blanca I Orozco	12,425 Points
Evangelina G Luna	6,534 Points
Alma Rosa Cobos	5,033 Points
Jeffrey W King	4,536 Points



ANNOUNCING!!!

The United Benefits 2024 Agent Contest winners will enjoy an expense paid trip for two to the beautiful city of Madrid, Spain!



EDUARDO PRESENTS...

How to go from Complacent to Successful

Could Assumptions be the reason why you are where you are? There is a saying, "Never Assume", especially in Business. Assumptions can be the reason why we have so many lost opportunities. When salespeople "assume" we are not only hurting ourselves, but our business and customer experience. Don't become a victim of assumptions about customer business.

Here are two assumptions by Selling Power, which can be hurting your wallet:

Assumption #1 – "I Know the buyer, so I can take some shortcuts in my sales presentation."

Be careful in thinking you "know everything" - this will only get you in trouble. When we think this way, we stop learning from others and learning who we are and what we're capable of. Having this mentality or idea, will come across with the customer as I know everything and don't need any information from you (customer). In return the customer/prospect will get the attitude of, I know what you're selling just give me the price and discounts. At this point, the salesperson starts selling on price and we get into dangerous territory. Now, the salesperson becomes a Cashier/Order taker and not the Consultant/Advisor You are. Let's sell customer benefits and Not Price.

Assumption #2 – "I Know the buyer's business, so I don't have to review the buyer's business needs."

In this assumption Selling Power is talking about the buyer's business, which apply to B2B salespeople. But the way it can be applied to preneed agents, is the Buyer's family. Not knowing your customer's needs appropriately, will hurt with the whole customer experience. The customer will not feel that they were heard and that their opinion was taken into consideration. Not only that, but the salesperson will leave products/services on the table. Meaning you will sell a lower face amount of the preneed contract.

By not asking questions about the customer's needs and wants, the prospect will not be open to dialogue. The more information from the prospect the salesperson has, the more valuable the conversation and recommendation will become. Also, make sure to LISTEN, because those questions from your prospect are statements in disguise. On future meetings with the same prospect/customer, always make sure to ask, I'd like to know how your needs have changed since we last talked.

Assumptions and shortcuts will lead you to lost sales and sales commissions. We will also hurt the customer experience and in return affect our opportunities to get referrals from the families we serve. Assumptions and not qualifying the prospect will become a domino effect - everything will go downhill. The agent will sell lower face amounts, damage his/her reputation as a consultant/advisor, and get no referrals. I'll tell you a quick story. There was a UBI Agent in Texas that sold a preneed for around \$5,000 dollars. During the submission/interview process the customer cancels the application making it a not taken. A week later another UBI Agent submits an application for the SAME customer for over \$9,000 dollars. What happened? This is what happened - the first Agent didn't do their job as a Consultant/Advisor and do a needs/wants analysis.

Remember when your momma used to tell you that you were leaving meat on the bone? Ladies and Gentlemen this is exactly what you're doing when you sell packages and "one size fits all" approach. Quit doing a disservice to yourself, your family, your customer, customer's family, and everyone else.

"Even if you are on the right track, you'll get run over if you just sit there." – Will Rodgers

So, keep on moving!!!

Our Best Always,

Eduardo Salido



DESIDERATA

Go placidly amid the noise and the haste, and remember what peace there may be in silence. As far as possible, without surrender, be on good terms with all persons.

Speak your truth quietly and clearly; and listen to others, even to the dull and the ignorant; they too have their story.

Avoid loud and aggressive persons; they are vexatious to the spirit. If you compare yourself with others, you may become vain or bitter, for always there will be greater and lesser persons than yourself.

Enjoy your achievements as well as your plans. Keep interested in your own career, however humble; it is a real possession in the changing fortunes of time.



Exercise caution in your business affairs, for the world is full of trickery. But let this not blind you to what virtue there is; many persons strive for high ideals, and everywhere life is full of heroism.

Be yourself. Especially do not feign affection. Neither be cynical about love; for in the face of all aridity and disenchantment, it is as perennial as the grass.

Take kindly the counsel of the years, gracefully surrendering the things of youth.

Nurture strength of spirit to shield you in sudden misfortune. But do not distress yourself with dark imaginings. Many fears are born of fatigue and loneliness.

DESIDERATA (continued)

Beyond a wholesome discipline, be gentle with yourself. You are a child of the universe no less than the trees and the stars; you have a right to be here.



And whether or not it is clear to you, no doubt the universe is unfolding as it should. Therefore be at peace with God, whatever you conceive Him to be. And whatever your labors and aspirations, in the noisy confusion of life, keep peace in your soul. With all its sham, drudgery and broken dreams, it is still a beautiful world. Be cheerful. Strive to be happy.

by Max Ehrmann ©1927

SPRING FORWARD

Daylight Savings Time (DST) starts on March 10th this year. At 2:00 AM on that Sunday morning, clocks are moved forward one hour to 3:00 AM. Daylight Savings Time will end on November 3rd in 2024.

In most of the United States, DST starts on the 2nd Sunday in March and ends on the 1st Sunday in November each year. Exceptions include Hawaii and most of Arizona. Most U.S. territories, like Puerto Rico and Guam, do not use DST.

**Happy Birthday!!!**

Gary Cox
* February 8 *
Tara Roe
* February 12 *





**UFBLIC / UFDBLIC
CELEBRATING 86 YEARS of SERVICE
2024 CONTEST STANDINGS
Madrid, Spain—Spring 2025**



2 Months—December & January

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	8,166	19,758	27,924	CHAVEZ, MARINA	16	888	3,985	4,873
CANTU, CARILU	2	6,609	13,069	19,678	NAVARRO, DOMINGO	17	4,770	-	4,770
OROZCO, BLANCA I	3	5,237	12,425	17,662	ROBERTS, MONTY B	18	1,078	3,687	4,765
VALLE, DELIA F	4	-	13,339	13,339	SANCHEZ JR, JOE	19	2,179	2,555	4,734
COBOS, ALMA ROSA	5	5,720	5,033	10,753	KING, JEFFREY W	20	120	4,536	4,656
SANTOS, ELIZABETH	6	9,078	1,572	10,650	RAMIREZ, JUANITA	21	1,814	2,722	4,536
STEVENS, CLAUDIA B	7	6,223	2,593	8,816	GARCIA, TITO C	22	-	3,717	3,717
LIVAS, ARTURO	8	5,538	2,954	8,492	MOUNTS, WENDY	23	3,394	-	3,394
GOMEZ, G OLINKA	9	5,854	2,534	8,388	WEBB, ROBERT M	24	656	2,669	3,325
COBOS, LUIS ROBERTO	10	4,695	3,160	7,855	MCQUEEN, JACKIE L	25	-	3,213	3,213
LUNA, EVANGELINA G	11	976	6,534	7,510	SANTOS, GRACE	26	1,774	1,436	3,210
MARTINEZ, MARICELA	12	6,083	-	6,083	ARENAS, TOMASA	27	1,048	1,832	2,880
TOLLE, AMY	13	3,290	2,411	5,701	DURAN, JOSE ALBERTO	28	678	2,144	2,822
CANTU, OLGA L	14	4,896	730	5,626	SALINAS JR, DANIEL	29	1,258	1,410	2,668
GILBERT, EVA	15	4,188	839	5,027	WILLIAMS, LASANDRA	30	-	2,553	2,553

** Cutoff for February points is **February 27th at 4:30 PM** **

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2023 to November 30, 2024 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 211,257 points; Jose David Calvo – 32,297; Elizabeth Santos – 27,199
 Top FHs: Memorial FH - 55,500; L&I Funeral Home – 44,723; Salinas Funeral Home – 24,794

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**United
Benefits, Inc.**

A Winning Attitude