

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



Since 1938

UNITED BENEFITS, INC.

Vol. 81 No. 11

Richardson, Texas

FREEDOM

October Winner

James Richter!!

21,488 points

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

WAY TO GO!

James!!!

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

★ Christian E Avalos	15,664 Points
★ Blanca I Orozco	13,435 Points
★ Blanca Esthela Ramos	12,770 Points
★ Esther Calvo Avalos	11,252 Points
★ Amos Ruiz	10,129 Points
★ Christopher Talley	8,263 Points
★ Luis Roberto Cobos	7,455 Points
★ Timothy Brown	6,246 Points
★ G Olinka Gomez	5,816 Points
★ Maria Dolores Fernandez	5,707 Points
★ Norma Duran	5,590 Points
★ Jose Luna	5,570 Points
★ Eva Gilbert	5,476 Points
★ Maria Lourdes Gonzalez	5,466 Points
★ Elizabeth Santos	5,086 Points
★ Ana Castillo	5,073 Points
★ Maricela Martinez	4,904 Points
★ Jaime Reyes	4,355 Points



NOVEMBER

Thirty years ago this month, in November 1989, the Berlin Wall was opened, and later torn down. This led to the reunification of Germany.



The Berlin Wall went up almost overnight in 1961, after more than 2.5 million East Germans had fled to the West for freedom and opportunity. The wall was dozens of miles of concrete, barbed wire and electrified fences, overseen by watchtowers, topped with harsh searchlights, grim guards and pointed weapons.

The Berlin Wall made the Iron Curtain visible. It dramatized some of the differences between East and West in sharp, concrete terms.

The citizens in Western democracies, on one side of the wall, had elections, a free press and free travel. Those on the eastern side, in the communist bloc, were confined by a long wall, barbed wire and a vast network of secret police. Scores of people died between 1961 and 1989, trying to get over that wall.

President John F. Kennedy came to Berlin in 1963 and said, "There are many people in the world who really don't understand, or say they don't, what is the great issue between the free world and the communist world. Let them come to Berlin. ... Freedom has many difficulties and democracy is not perfect. But we have never had to put a wall up to keep our people in."

A generation later, in 1987, as Mikhail Gorbachev had begun to make reforms in the old Soviet Union, President Ronald Reagan came to the Brandenburg Gate near the wall and said, "There is one sign the Soviets can make that would be unmistakable, that would advance dramatically the cause of freedom and peace." Then he famously called on the Soviet leader: "Mr. Gorbachev, tear down this wall!"

The Berlin Wall was built by an army of workers, under the gaze of guns. It was taken down by unarmed citizens, who danced and sang along that wall as newly free people.

The Berlin Wall showed the world a grim face of tyranny and socialism. It also allowed Americans to see ourselves in the contrasting landscape of a free and open society. As we mark the 30th anniversary that the Berlin Wall came down, let us thank God for our liberty and freedoms.

Adapted from Scott Simon

TOM SAYS...

NEGOTIATION?

Do you think of a pre-need sale as a negotiation? If not, you should. It is a negotiation between you, the salesperson, and the purchaser to settle on the desired individual items in a preneed contract as well as the most affordable way to fund it. As you may have experienced, the client may even wish to add or subtract items on the contract before settling on a final price. So be sure to beef up your negotiating skills before beginning your career in preneed sales. They will help you conclude with a lasting agreement that will benefit all parties.



Consider these six win-win selling tips on negotiation (modified) as presented in the April issue of *SELLING POWER MAGAZINE*:

- 1. Patience.** Most salespeople have the word “hungry” tattooed on their foreheads. That’s why prospects may initially question the need for a preneed plan and even the motive of the salesperson. Your goal should be to build rapport early-on in the interview. Exercising patience may be your best tactic to prevent the purchaser from feeling anxious about talking about their future funeral service.
- 2. Questions.** Use questions to establish your prospect’s needs, clarify issues and consider alternatives in a funeral contract. Effective questions channel thoughts, guide discussions, and lead to greater understanding.
- 3. Listening.** Listen carefully. Evaluate the prospect’s statement before responding. Avoid interruptions and contradictions. Remember that everything is up for discussion and funeral trends have changed over time. An open attitude will help you understand the prospect’s needs and to provide for those needs.
- 4. Clarity.** Communicate clearly. Avoid using technical terms and clichés. Your role is to clarify, not to obstruct. Complex language may build a barrier between you and your prospect creating misunderstanding and suspicions that will kill your sale.
- 5. Neutrality.** Avoid value judgements. Use neutral, descriptive terms. Avoid assuming the role of the teacher who indoctrinates. Think of yourself as an explorer who helps the prospect discover and solve the emotional and financial difficulties presented by planning a future funeral service.
- 6. Creativity.** Offer creative alternatives when price becomes a sticking point. For example, discuss the choices within a preneed contract where the family may save by either eliminating the item entirely or by providing it themselves. Introduce packages, most often providing savings. If nothing else works, tell them about cremations.

Understanding these tips and applying them in your presentations will help you close more sales. And, it will help you become a super negotiator.

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

Sesame Street Turns 50



On a fall day 50 years ago, PBS began airing Sesame Street, a show inspired by a question: what if the visual flash and frenetic pace of TV were used to teach kids about letters and numbers instead of about breakfast cereals? Sesame Street changed the rules for children's television.

Within a year of its November 10, 1969 debut, Sesame Street was a sensation. Children loved it. Hard-working parents were grateful for it.



Critics and academics alike couldn't stop talking about it – both positively and negatively. Some pundits wondered if a popular series geared toward short attention spans would result in a generation that never learned to focus. Others were suspicious of the show's secondary mission, to make an educational program that reflected the lives of its audience ... from their unspoken anxieties to the color of their skin.

One of the show's appeals is the various personalities of the muppet characters, such as in the friendship of Bert and Ernie, who are opposite personalities, or the unpleasant rudeness of Oscar the Grouch, who it turns out has a big heart, or the Cookie Monster, who has trouble controlling his love for cookies, and many other characters.

Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 28th and 29th, in observance of the Thanksgiving holiday. The office will also be closing at 12:30 on December 24th and closed on December 25th - in celebration of Christmas. We will likewise be closed on Wednesday, January 1st.



Happy Birthday!!!



Kate Kormos
* November 10 *
Valeria Santana
* November 12 *
Charlie Allison
* November 23 *



THANKSGIVING DAY

November 28th

A day for gratitude - a time to notice and appreciate all the little things and big things that come our way. It is a time to recognize how we have benefited from the hard work of others, from grace, and from simple luck. It is a time to feel the peace and happiness of those realizations and to express gratitude to others.

It is also a time to eat some turkey!



A Healthy Thanksgiving Dinner

Nutritionist Rosa Donohue says the traditional Thanksgiving menu is chock full of healthy vitamins and nutrients. The yellow and orange dishes -- pumpkins, sweet potatoes, carrots, squash -- are rich in beta carotene and typically supply three to six times the recommended daily value of Vitamin A, which boosts night vision and the immune system.

Green vegetables like beans and greens contain antioxidants that help prevent macular degeneration, one of the most common causes of blindness. Cruciferous vegetables, such as cauliflower, broccoli, and Brussels sprouts, have disease-fighting compounds called indoles and isothiocyanates, which ward off cancer. In addition, they are high in Vitamin C, folic acid, and fiber.

Cranberries also are rich in Vitamin C and antioxidants. Turkey and stuffing are excellent sources of protein and carbohydrates, respectively.

VETERANS DAY

Veterans Day was November 11th. It was originally celebrated as Armistice Day dating from the end of World War I on November 11, 1918. We thank our veterans, who served to maintain our freedoms and liberty. Thank you for your service!

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



11 months ending October 2019

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	283,339	15,664	299,003	HERRERA, ANA M	16	37,599	2,373	39,972
OROZCO, BLANCA I	2	89,246	13,435	102,681	CASTRO, ELVA JUDITH	17	37,793	1,524	39,317
LUNA, JOSE	3	92,162	5,570	97,732	NINO, CARLA	18	34,233	561	34,794
RICHTER, JAMES A	4	57,345	21,988	79,333	ESCHITI, LARRY D	19	26,741	3,997	30,738
COBOS, LUIS ROBERTO	5	60,718	7,455	68,173	NUTT, RONNIE	20	27,881	2,600	30,481
BROWN, TIMOTHY	6	60,612	6,246	66,858	SAUCEDA, EUSEBIO	21	29,806	-	29,806
AVALOS, ESTHER CALVO	7	52,128	11,252	63,380	MARTINEZ, MARICELA	22	24,423	4,904	29,327
GOMEZ, G OLINKA	8	52,549	5,816	58,365	GILBERT, EVA	23	22,514	5,476	27,990
RAMOS, BLANCA ESTHELA	9	33,701	12,770	46,471	TRAYNOR, KENT	24	24,761	-	24,761
RUIZ, AMOS	10	34,831	10,129	44,960	CHAIRES-VALLADARES, E	25	20,639	3,764	24,403
FERNANDEZ, MARIA	11	38,865	5,707	44,572	SALINAS JR, DANIEL	26	20,743	2,118	22,861
DE LEON, JACOB	12	44,244	-	44,244	VARGAS, MIRIAM	27	22,481	-	22,481
MORENO, JIMMY	13	41,300	1,600	42,900	CHAVEZ, MARINA	28	19,337	2,852	22,189
GONZALEZ, MARIA	14	35,092	5,466	40,558	SANTOS, JOHN DAVID	29	19,792	2,013	21,805
WILSON, TIM	15	38,661	1,768	40,429	ROBERTS, MONTY B	30	19,725	2,053	21,778

* 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 - 1,681,001 points; Jose Calvo -391,463; Joe Lopez - 242,347
Top FHs: Memorial FH -513,179; Ric Brown Family FH - 329,628; Legacy FH - 201,545

United Funeral Directors Benefit Life Ins. Co.
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**United
Benefits, Inc.**

A Winning Attitude