

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 3 Richardson, Texas

LISTEN

February Winner
Christian Avalos!!
16,659 points

Agent with the highest monthly points
wins \$750.00 and 500 bonus points
(\$1000 over 10,000, \$1250 over
20,000)

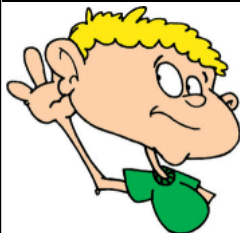
WAY TO GO!
Christian!!!

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

- Blanca I Orozco 13,796 Points
- Elva Judith Castro 9,237 Points
- Erika Cavazos 8,329 Points
- G Olinka Gomez 7,779 Points
- Esther Calvo Avalos 6,483 Points
- Maria D Fernandez 5,467 Points
- James A Richter 5,443 Points
- Luis Roberto Cobos 5,141 Points
- Alma Rosa Cobos 5,032 Points
- Sandra I Martinez 5,032 Points
- Grace M Santos 4,679 Points
- Cassandra Y Moore 4,638 Points
- Timothy Brown 4,485 Points
- Delia F Valle 4,386 Points
- Walter J Proctor 4,306 Points
- Dora A Perez 4,246 Points



MARCH



Numerous tests confirm that we are inefficient listeners. Studies have shown that immediately after listening to a 10-minute oral presentation, the average listener has heard, understood and retained 50 percent of what was said. Within 48 hours, that drops off another 50 percent to a final level of **25 percent efficiency**.

In other words, we often comprehend and retain only one fourth of what we hear. We all want to be more than 25 percent efficient. Poor listening causes us many personal and professional problems.

Be an Active Listener

One problem is we can think faster than the other person can talk. Our minds tend to wander. Remain focused. Obviously a good listener does not talk or interrupt when the other person is talking, but business consultants say total silence is not the best policy, either. To let your customer or co-worker know that you're following the conversation, make eye contact, nod your head, and from time to time say things like "I see" or "please continue". If a controversial point is raised or you feel like interrupting for another reason, jot down some notes, so that you can revisit those issues once the person has finished.



Be More Creative by Listening More

Your brain needs raw material to convert into creative ideas. That's why talking rather than listening hurts your ability to come up with ideas and solutions. Here are three steps to help you use listening to feed your creative powers:

1. **Draw out other people's thoughts.** Encourage them to talk. What people say is fodder for your own creativity.
2. **Get feedback on your ideas.** Ask co-workers what they think of your solutions or approaches. Listen for their feedback to help refine and polish your ideas.
3. **Listen actively.** As people talk, let their thoughts sink into your mind. Evaluate their statements; don't just wait for them to finish so you can have your say.



EDUARDO PRESENTS...

Six Ways To Improve Your Business (Part 1)

1. Body Language

I was amazed to find out that 93 percent of feelings and attitude are communicated through your body language and only 7 percent with words.

Not only is the body language of your prospect important, but also yours. Sometimes when we're insecure we can be moving from side to side when standing up. Or when sitting down, crossed legs and/or crossed arms in front of the body will express being unapproachable and unfriendly. Head scratching, ear pulling, or lip rubbing can convey insecurity or uncertainty. Instead, make sure to rest your arms on your chair, lap, or table with your hands open, with palms facing up; and don't forget to smile.

2. Verbal Language

Make sure when giving a presentation to speak loud and clear. Don't speak too fast, or you'll lose your audience. It can also be interpreted that you are wanting to confuse them on purpose - that you are shady and hiding something. Pausing between sentences, ideas, or transitions will help the customer process information. According to experts, it also shows confidence in you. It shows you're in control and sure of yourself.

Using analogies is a great way to explain a problem and solution for your customer to understand. It will be something that they will not just understand but remember forever. Last, but not least, use humor. This will help create a better relationship and create rapport.

3. Benefits

Consumers will always want to know Features and Benefits. And of course, Cost. There's the famous saying, "Features tell, but Benefits Sell." As I'm writing this, I think I've come to the conclusion that there are two types of benefits. One is the feature/logical type of benefit and then the emotional type of benefit.

For example, if you buy a preneed with a traditional burial and an 18-gauge casket (feature) it will benefit you and your family by saving hundreds or thousands of dollars (logical benefit). But the emotional benefit would be, at the time of need your family will not have to be thinking and focusing on what funeral you'd like/want, cost, etc. Here's another example, insurance agents can buy 30 Facebook leads for \$400 dollars with the name, address, etc. (feature). The benefit would be that the agent will make more money. If we dig deeper, we can find other type of benefits. Maybe Agent X wants to be a philanthropist and by selling more preneeds he/she could donate more money and become an icon of his/her community and eventually leave a legacy. My point is to dig deeper with every conversation to understand the features and benefits that are important to "The Prospect".

Next month, we will explore three other areas for ways to improve your business.

"Quality is not an act; it is a habit." -Aristotle

Our Best Always,

Eduardo Salido



FUN

Most of us want to have more fun; it just seems like it is not as easy as it used to be. The reasons are many: guilt (because others aren't having fun), perceived inappropriateness (because others around us cannot have fun) or lack of time (because our commitment to others won't let us have fun). Yet, science gives an encouraging nod that we need to make time for fun and should perhaps prioritize it.



Here are five reasons science says you should have more fun:

1) Having more fun improves your relationships, both at work and in life. Having fun gives us an opportunity to connect and be creative. When we laugh together, this sends an external non-verbal message that says: "We are alike, we share values". It can also make us look more vulnerable, but at the same time approachable and friendly, which can help build connections and bonds. Our conflict resolution skills improve as well.



2) Fun makes us smarter. It improves our memory and concentration.

3) Fun reduces stress. It appears there is some truth to the old adage "laughter is the best medicine".

4) Finding more fun in physical activity balances your hormone levels. When it comes to exercise, find what fun means to you and make it part of your routine. Consistent recreational exercise is more important for health than intense physical activity.



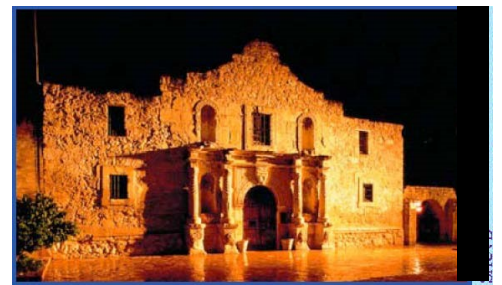
5) Fun can make you more energetic and youthful. Stress is draining. George Bernard Shaw famously said: "*We don't stop playing because we grow old; we grow old because we stop playing.*" Having fun at work might be just as important as having fun in your personal life. It can lead to greater job satisfaction, higher productivity, and also increased customer satisfaction.

Adapted from Michael Rucker, PhD

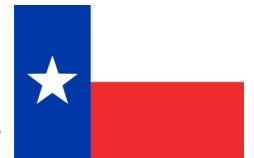
REMEMBER THE ALAMO!!!

Texas declared its independence from Mexico on March 2, 1836, one hundred eighty-six years ago. A few days thereafter, Mexican forces stormed the Alamo to end a 13-day siege, resulting in the death of all 187 defenders. Roughly 600 Mexican troops were killed in the assault on March 6, 1836.

Colonel William Barret Travis had written during the siege for help, but said that if it did not come: "I am determined to sustain myself as long as possible & die like a soldier who never forgets what is due his own honor and that of his country." The day before the siege he drew his famous line in the sand and gave each volunteer a chance to walk away with no questions asked. Legend has it that almost every man crossed the line, including Davy Crockett and an injured Jim Bowie. There was supposedly a lone Frenchman who chose to leave, and, true to his word, Travis shook his hand and bid him farewell.



The Alamo siege is said to have bought precious time for Texas forces to organize, who later surprised and defeated the Mexicans at the Battle of San Jacinto with cries of "Remember the Alamo!".



St. Patrick's Day is March 17th.

Easter Sunday is April 17th. The UB offices will be closed on **Good Friday**, April 15th.



Happy Birthday!!!



Natalia Infante
* March 17 *





**UFBLIC / UFDBLIC
CELEBRATING 84 YEARS of SERVICE
2022 CONTEST STANDINGS
Lake Tahoe, California/Nevada**



3 months - December through February

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	50,469	17,159	67,628	COBOS, ALMA ROSA	16	5,141	5,032	10,173
OROZCO, BLANCA I	2	20,405	13,796	34,201	CHAIREZ-VALLADARES, E	17	5,460	3,120	8,580
GOMEZ, G OLINKA	3	13,698	7,779	21,477	ROBERTS, MONTY B	18	4,869	3,029	7,898
VALLE, DELIA F	4	13,405	4,386	17,791	AVALOS, ESTHER	19	670	6,483	7,153
CASTRO, ELVA JUDITH	5	6,714	9,237	15,951	FERNANDEZ, MARIA	20	1,514	5,467	6,981
CAVAZOS, ERIKA	6	5,138	8,329	13,467	RICHTER, JAMES A	21	1,507	5,443	6,950
ELIZONDO, ALFREDO G	7	9,679	3,275	12,954	ELIZONDO, ORLANDO	22	2,913	3,870	6,783
LUNA, JOSE	8	9,828	2,307	12,135	TIMS, TIMOTHY	23	4,440	1,979	6,419
DOMINGUEZ, NATALIA	9	10,701	599	11,300	KING, JEFFREY W	24	4,503	1,400	5,903
BROWN, TIMOTHY	10	6,700	4,485	11,185	HERNANDEZ, DIANA	25	5,061	775	5,836
SANTOS, GRACE	11	6,481	4,679	11,160	HERRERA, ANA M	26	5,673	-	5,673
COBOS, LUIS ROBERTO	12	5,650	5,141	10,791	ABREGO, RODOLFO	27	1,936	3,385	5,321
PEREZ, DORA A	13	6,279	4,246	10,525	VAN BOGART, NORMA	28	5,040	-	5,040
TOLLE, AMY	14	8,778	1,744	10,522	MARTINEZ, SANDRA	29	-	5,032	5,032
CANTU, CARILU	15	8,250	1,957	10,207	MOUNTS, WENDY	30	3,064	1,644	4,708

** Cutoff for March points is March 29th at 5:00 PM **

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 330,928 points; Jose Calvo - 73,281; Joe Lopez - 67,900

Top FHs: Ric Brown Family FH - 75,359; Memorial FH - 67,062; Hernandez-Lopez & Sons - 52,668

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**United
Benefits, Inc.**

A Winning Attitude