



Since 1938

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

UNITED BENEFITS, INC.

Vol. 82 No. 10

Richardson, Texas

## Unity

### September Winner

**Esther Avalos!!**  
**15,593 points**

*Agent with the highest monthly points wins \$750.00 and 500 bonus points (\$1000.00 if over 10,000 and \$1250 if over 20,000)*

**WAY TO GO!**  
**Esther!!!**

*Agents with over 4,000 points win \$200 (\$500 if over 5,000, \$750 if over 10,000, and \$1000 if over 20,000)*

#### Additional September Winners

|                      |               |
|----------------------|---------------|
| Christian E Avalos   | 12,010 Points |
| Blanca I Orozco      | 10,676 Points |
| Orlando A Elizondo   | 8,783 Points  |
| Christopher Talley   | 8,419 Points  |
| Ronnie Nutt          | 7,953 Points  |
| Timothy Brown        | 7,487 Points  |
| Erika Cavazos        | 7,394 Points  |
| Elizabeth Santos     | 6,001 Points  |
| Jose Luna            | 5,390 Points  |
| Monty B Roberts      | 4,009 Points  |
| Maria Antonia Cobios | 4,000 Points  |



What does freedom mean to you? The United States Declaration of Independence begins: "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable **Rights**, that among these are Life, Liberty and the pursuit of Happiness."

What are our rights? A 2019 survey asked Americans if they could name at least one of the five freedoms, or rights, in the First Amendment to the Constitution. Can you? Take a minute before reading the next paragraph.

The First Amendment enshrines freedom of religion, freedom of speech, freedom of the press, freedom to peaceably assemble, and freedom to petition the government. In the survey, 71% of Americans could name at least one of the five. Sixteen percent included the right to bear arms (which is actually the Second Amendment).

In our divisive cultural environment today, unity seems impossibly elusive. Perhaps the key ingredient lies in our core American values. Those values start with recognizing the equality of all people and the dignity and worth of each person regardless of background, faith, race or any other factor. What should be a unifying idea is that each person has moral agency: the capacity to decide for himself or herself how to live and the ability to act.

Our nation is far from perfect, past or present. Yet we have flourished as a nation of immigrants because we are a nation of opportunity, with an ingrained sense of liberty that permits creativity to run free, a nation that has led in commerce and the arts, lifting the spirits along with the standard of living. "One nation, under God, with liberty and justice for all" is a pledge that we strive to achieve.

As we recognize our unifying values, let's give our fellow Americans a little grace as they work through their lives. Let's be a little less judgmental of others and also a little more understanding of what it takes to enact significant change.

#### Voting Advice:

1. Vote, without fee or reward, for the person you feel most worthy.
2. Speak no evil of the person you vote against.
3. Take care your spirits are not sharpened against those that voted on the other side.

*Adapted from John Wesley, October 1774*

# TOM SAYS...

## BE ADAPTABLE

If you have been in sales long you already know that you have to be adaptable. One of my mentors would tell me time and again “it’s not what happens to you that determines success or failure, it’s how you handle what happens to you”. It’s true that “\_\_\_ happens” to all of us. How we handle it truly can make a vast difference in our successes in every arena of our life.

In sales you are asking a prospect to sit with you and consider purchasing a product that some people have a difficult time talking about and requires emotionally charged decisions. Even if your prospect has been motivated to this point by your advertisement, a recent experience with a family member or friend or recognizes it as a part of their planning, you must turn this initial motivation into an arrangement that has value and satisfies the need of the prospect. Sometimes the fast-paced life most of us live simply gets in the way of fulfilling many of our goals. It is important that you get past this to help your prospect.

The way you adapt to changing situations may definitely influence the outcome. It is important that you not lose your composure or allow a prospect or situation to intimidate you. Let’s look at a few circumstances that you may very well have to adapt to during the selling process:

Appointment cancelled or postponed. People have busy lives and may have many legitimate reasons for canceling or postponing an appointment. Give them the benefit of the doubt; treat them courteously and professionally. As soon as possible ask for a new appointment date and time.

Time cut down. Just as you are about to begin your presentation, your prospect announces that, instead of an hour, he can only give you 15 minutes. Don’t make the mistake of trying to hurry your presentation. It is unlikely that you will have the time to develop the rapport and trust needed to close the sale even if you did have the time to discuss the complexities of a funeral arrangement. This is the time to inform your prospect that you want to be thorough and that more time is needed. Ask for a new date and time for the appointment. Emphasize the importance for the prospect to make it at a time when they can reasonably expect to have a couple of hours for the appointment.

Lose of sale to another company or agent. This may be the hardest to adapt to. You have been working with a prospect for several weeks and, for various reasons, have not been able to close the deal. On your next call, you find that another agent has talked to the prospect and closed the sale. Here you will be put to the test. First you must recognize that it may have been beyond your control and merely circumstantial. Next, instead of railing against the other agent, accept responsibility for your failure to close the deal. For whatever reason, when the prospect was ready, he chose not to call you, but to take another course of action. Look inward to see what you could have done differently to have been the person for that prospect to call. Be a professional; keep your composure and accept the disappointment. Then remember that the best use of your time and effort will be to go on to your next prospect.



Tom R. Elam

## Simple Quiz

Sometimes it's nice just to have an easy test, right? In this new Exam, you only need 4 correct out of 10 questions to pass.

- 1) How long did the Hundred Years' War last?
- 2) Which country makes Panama hats?
- 3) From which animal do we get cat gut?
- 4) In which month do Russians celebrate the October Revolution?
- 5) What is a camel's hair brush made of?
- 6) The Canary Islands in the Pacific are named after what animal?
- 7) What was King George VI's first name?
- 8) What color is a purple finch?
- 9) Where are Chinese gooseberries from?
- 10) What is the color of the black box in a commercial airplane?

Remember, you need only 4 correct answers to pass. Check your answers below



## ANSWERS TO THE QUIZ

- 1) How long did the Hundred Years War last? 116 years  
 2) Which country makes Panama hats? Ecuador  
 3) From which animal do we get cat gut? Sheep and Horses  
 4) In which month do Russians celebrate the October Revolution? November  
 5) What is a camel's hair brush made of? Squirrel fur  
 6) The Canary Islands in the Pacific are named after what animal? Dogs  
 7) What was King George VI's first name? Albert  
 8) What color is a purple finch? Crimson  
 9) Where are Chinese gooseberries from? New Zealand  
 10) What is the color of the black box in a commercial airplane? Orange (of course)  
 Did you pass? Neither did I!



**Daylight Savings Time ends on Sunday morning, November 1st.**

## Election Day

Election day is Tuesday November 3, 2020. Be sure to vote. It is one of the most important rights of American citizens. Early voting is also available. In Texas, the early voting period runs from Tuesday, October 13, 2020 to Friday, October 30, 2020, but dates and hours may vary based on where you live within the state. In Oklahoma, the early voting period runs from Thursday, October 29, 2020 to Saturday, October 31, 2020, but again dates and hours may vary based on where you live within the state.



## FLOSSING ADDS YEARS

Do you floss your teeth regularly? How about daily? It's not just about keeping your teeth and gums healthy, or keeping your dentist happy. According to Dr. Michael Roizen, it will add on average over six years to your life.



Flossing removes plaque, the bacterial film that forms along your gum line. Get rid of bacteria, and you lessen your chances of heart disease, stroke, diabetes, Alzheimer's disease and some forms of cancer, says Dr. Larry Korenman.

He states that "Oral bacteria can create proteins that are found in artery walls and in the bloodstream, causing blood to clot more easily. Infection in the mouth can cause its own small blood clots, which can enter the bloodstream."

Only 5 to 10 percent of Americans actually floss daily - consider joining their ranks, if you haven't already.



**UFBLIC / UFDBLIC**  
**CELEBRATING 82 YEARS of SERVICE**  
**2020 CONTEST STANDINGS**  
**\*Boston, Massachusetts—late Spring 2021\***



10 Months - December - September

| AGENT                | #  | Prior   | This Month | Total Points | AGENT                 | #  | Prior  | This Month | Total Points |
|----------------------|----|---------|------------|--------------|-----------------------|----|--------|------------|--------------|
| AVALOS, CHRISTIAN E  | 1  | 175,174 | 12,010     | 187,184      | ELIZONDO, ORLANDO     | 16 | 15,897 | 8,783      | 24,680       |
| AVALOS, ESTHER CALVO | 2  | 76,020  | 16,093     | 92,113       | GONZALEZ, MARIA       | 17 | 24,565 | -          | 24,565       |
| OROZCO, BLANCA I     | 3  | 71,673  | 10,676     | 82,349       | RICHTER, JAMES A      | 18 | 23,733 | -          | 23,733       |
| GARZA, FRANCISCA D   | 4  | 66,838  | 2,936      | 69,774       | SANTOS, ELIZABETH     | 19 | 16,397 | 6,001      | 22,398       |
| BROWN, TIMOTHY       | 5  | 60,390  | 7,487      | 67,877       | LOPEZ, JOSE M         | 20 | 20,915 | 1,202      | 22,117       |
| LUNA, JOSE           | 6  | 59,419  | 5,390      | 64,809       | CHAIREZ-VALLADARES, E | 21 | 20,142 | 1,750      | 21,892       |
| GOMEZ, G OLINKA      | 7  | 43,792  | 3,186      | 46,978       | COBOS, LUIS ROBERTO   | 22 | 20,833 | -          | 20,833       |
| CAVAZOS, ERIKA       | 8  | 32,738  | 7,394      | 40,132       | ELIZONDO, ALFREDO     | 23 | 17,317 | 3,383      | 20,700       |
| TALLEY, CHRISTOPHER  | 9  | 27,647  | 8,419      | 36,066       | RUIZ, AMOS            | 24 | 20,422 | -          | 20,422       |
| ROBERTS, MONTY B     | 10 | 30,586  | 4,009      | 34,595       | BRYAN, RANDY          | 25 | 20,222 | (413)      | 19,809       |
| NUTT, RONNIE         | 11 | 26,349  | 7,953      | 34,302       | KING, JEFFREY W       | 26 | 17,179 | 2,506      | 19,685       |
| PROCTOR, WALTER J    | 12 | 24,632  | 3,200      | 27,832       | AYALA, ALMA JANIRA    | 27 | 18,450 | 545        | 18,995       |
| RAND, ALVA LOUISE    | 13 | 26,025  | 1,496      | 27,521       | MORENO, JIMMY         | 28 | 18,330 | -          | 18,330       |
| CASTRO, ELVA JUDITH  | 14 | 23,475  | 2,577      | 26,052       | ABREGO, RODOLFO       | 29 | 15,511 | 1,940      | 17,451       |
| SALINAS JR, DANIEL   | 15 | 21,822  | 2,877      | 24,699       | TOLLE, AMY            | 30 | 12,772 | 3,787      | 16,559       |

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,026,505 points; Jose Calvo – 291,281; Joe Lopez – 232,350  
 Top FHs: Ric Brown Family FH - 242,718; Memorial FH – 205,030; L&I FH – 146,491

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*A Winning Attitude*