



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

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Richardson, Texas

THANKS

October Winner

Jose Luna!!

20,887 points

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

WAY TO GO!

Jose!!!

*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:*

Ronnie Nutt	9,059 Points
Christian E Avalos	8,941 Points
Blanca I Orozco	7,450 Points
Luis Roberto Cobos	7,135 Points
Timothy Brown	6,027 Points
Jimmy Moreno	5,702 Points
Martin Garcia	4,977 Points
Romualda Acero	4,948 Points
Alva Louise Rand	4,894 Points
Rosalinda P Cantu	4,690 Points
Jose (Joe) Elizondo	4,564 Points
Amos Ruiz	4,317 Points
Joaquin Hernandez	4,166 Points
Ana M Herrera	4,032 Points
Javier Guerrero	4,016 Points



NOVEMBER

It turns out, giving thanks is good for your health. A growing body of research suggests that maintaining an attitude of gratitude can improve psychological, emotional, and physical well-being.

Adults who frequently feel grateful have more energy, more optimism, more social connections and more happiness than those who do not, according to studies conducted over the past decade. They're also less likely to be depressed, envious, greedy, or alcoholics. They earn more money, sleep more soundly, exercise more regularly and have greater resistance to viral infections.

Researchers are also finding that gratitude brings similar benefits in children and adolescents. Kids who feel and act grateful tend to be less materialistic, get better grades, set higher goals, complain of fewer headaches and stomach aches and feel more satisfied with their friends, families and schools than those who don't.



Much research has been conducted by Dr. Jeffrey Froh and Dr. Robert Emmons. They say, "A lot of these findings are things we learned in kindergarten or our grandmother taught us, but now we have scientific evidence to prove them. The key is not to leave it on the Thanksgiving table."

As simple as it sounds, gratitude is actually a demanding, complex emotion that requires "self-reflection, the ability to admit that one is dependent upon the help of others, and the humility to realize one's own limitations."

This Thanksgiving Holiday, we are thankful for the many blessings we have, including our country's heritage. May it also be the beginning of a more positive and grateful period in your life.

We at UBI thank our employees, agents, funeral home associates, and policyholders. We are very blessed.

TOM SAYS...

LISTEN BETTER, MORE SALES

Many salespeople think that selling is all about persuasion and that persuasion is all about talking. This attitude dominates their presentation and they easily forget that their primary goal should be to best meet the needs of their prospect. It is presumptuous to assume you can meet a need without taking the time during your presentation to hear what your prospect is saying. So how can you become a better listener?

In a recent issue of SELLING POWER magazine Charles Surasky gives us the answer. Here it is:



FIVE MINUTES TO BETTER LISTENING

Listen with All of Your Senses. Human beings have five senses: hearing, touch, smell, sight, and taste. Focus each of your senses completely and totally on your prospect's words and underlying messages. During your presentations, avoid such distractions as doodling (touch & sight) or chewing gum (smell, taste, and touch). Focus all of your senses on your prospect, and you'll hear more messages to help you sell.

Take Notes. To help you remember what went on during the sales call, take notes of personal data, important comments, and areas for additional probing. Refer to your notes during the call and on future calls.

Encourage People to Tell You Their Story. Most people would love to share their personal success story with you. Let them share some of their trials and tribulations as they admit you into their inner circle of trusted advisors.

Encourage Talking with Verbal Feedback. Tell your prospects that you are listening and you want them to continue. How? With such phrases as, "Good. I see. Uh-huh, go on." These phrases are called prompts, or cues. They are short messages indicating that you hear the prospect's words, understand their message, and want them to keep going.

Ask Questions. Questions tell prospects that you are interested in them and what they want and need. Asking questions allows you to control the direction and momentum of the discussion. Your prospects will reveal their most important needs and how they want to be sold by answering your questions.

After you've reviewed these five listening-improvement tips, make two copies. Place one copy in your tickler file for review in 30 days and place the other in your 60 day file. By repetitive review and incorporation into your presentations, you'll improve your listening and sales.

So what do you have to lose? Truth is, being a better listener will help you with every part of your life, every relationship. You can even make it one of your 2019 resolutions to become a better spouse, parent, friend, employee and more.

HISTORY OF THANKSGIVING

Prayers of thanks and special thanksgiving ceremonies are common among almost all religions after harvests and at other times. The Thanksgiving holiday's history in North America is rooted in English traditions dating from the Protestant Reformation. It also has aspects of a harvest festival.

The first Thanksgiving celebration in America was in 1621 and lasted three days. It was not repeated the following year, though each of the thirteen American colonies, as they developed, held an annual harvest festival and day of thanksgiving. There was no set day for the holiday, and it varied among the colonies.



In 1777, George Washington decreed a day of Thanksgiving to celebrate a victory during the Revolutionary War. He and subsequent presidents proclaimed Thanksgiving Days periodically over the next 86 years, although not every year and not on any particular date.

During the Civil War in 1863, Abraham Lincoln declared a national Thanksgiving to occur on the last Thursday of November, and it has been observed annually ever since. In 1939, in an effort to stimulate the economy during the Great Depression, President Franklin D. Roosevelt tried to move the holiday to the third Thursday in November giving stores more time to advertise and sell Christmas merchandise. About half the states refused to change the date, and in 1941, Congress compromised by choosing the fourth Thursday of November, which is sometimes the last Thursday and sometimes the next to last. In Canada, Thanksgiving is celebrated on the second Monday of October.

Happy Birthday!!!



Kate Kormos

* November 10 *

Valeria Cantu

* November 12 *

Charlie Allison

* November 23 *



Four more agent trip winners!

Agents Ronnie Nutt, Maria Fernandez, and James Richter have now qualified for the Alaskan Cruise. In addition MGA Charles Goff has also qualified. Congratulations!



Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 22nd and 23rd, in observance of the Thanksgiving holiday. The office will also be closed on December 24th and 25th - Monday and Tuesday - in celebration of Christmas. We will likewise be closed on Monday and Tuesday, December 31st and January 1st, in observance of the New Year.

THANKSGIVING DAY November 22nd

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!

**UFBLIC / UFDBLIC
CELEBRATING 80 YEARS of SERVICE
2018 CONTEST STANDINGS**

Alaskan Cruise— early Summer 2019

11 months - December to October



AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
LUNA, JOSE	1	115,346	21,387	136,733	CASTRO, ELVA JUDITH	16	33,983	3,393	37,376
OROZCO, BLANCA I	2	96,764	7,450	104,214	ARENAS, TOMASA	17	30,218	3,847	34,065
AVALOS, CHRISTIAN E	3	72,165	8,941	81,106	MARTINEZ, MARICELA	18	31,588	2,337	33,925
BROWN, TIMOTHY	4	68,429	6,027	74,456	WILSON, TIM	19	27,903	1,000	28,903
RUIZ, AMOS	5	52,270	4,317	56,587	PROCTOR, WALTER J	20	25,273	2,555	27,828
COBOS, LUIS ROBERTO	6	47,117	7,135	54,252	CHAVEZ, MARINA	21	22,955	3,488	26,443
HERRERA, ANA M	7	44,394	4,032	48,426	CHAIRES-VALLADARES, E	22	23,308	2,480	25,788
GOMEZ, G OLINKA	8	45,084	2,630	47,714	GILBERT, EVA	23	24,888	770	25,658
MORENO, JIMMY	9	40,749	5,702	46,451	DE LEON, JACOB	24	19,466	2,209	21,675
MORRIS, WILLIAM N	10	45,546	-	45,546	ESCHITI, LARRY D	25	21,628	-	21,628
NUTT, RONNIE	11	36,432	9,059	45,491	COBIOS, MARIA ANTONIA	26	20,291	480	20,771
FERNANDEZ, MARIA	12	39,608	2,865	42,473	ROBERTS, MONTY B	27	17,459	2,975	20,434
RICHTER, JAMES A	13	39,720	1,975	41,695	GARCIA, MONICA	28	18,576	1,445	20,021
RAND, ALVA LOUISE	14	34,773	4,894	39,667	GARCIA, MARTIN	29	14,129	4,977	19,106
CALVO, JOSE	15	36,424	1,591	38,015	RIVAS SR, DOMINGO	30	18,975	-	18,975

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2017 to November 30, 2018 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,376,599 points; Joe Lopez -228,764; Blanca Orozco - 165,517
Top FHs: Memorial FH -433,160; Ric Brown Family FH - 387,192; Legacy FH - 219,437

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**United
Benefits, Inc.**

A Winning Attitude