

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



UNITED BENEFITS, INC.

Vol. 79 No. 11

Richardson, Texas

## October Winner

**Jose Luna!!**

**23,926 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:*

★ Tim Wilson	★ 10,511 Points
★ Jacob De Leon	★ 9,257 Points
★ Blanca I Orozco	★ 9,161 Points
★ G Olinka Gomez	★ 9,157 Points
★ Ken Surratt	★ 7,600 Points
★ Timothy Brown	★ 6,580 Points
★ Dustin B May	★ 5,444 Points
★ Tammy Arenas	★ 5,383 Points
★ Timothy Tims	★ 5,003 Points
★ Marina Chavez	★ 4,927 Points
★ Maricela Martinez	★ 4,788 Points
★ Jimmy Moreno	★ 4,730 Points
★ Larry D Eschiti	★ 4,663 Points
★ Luis Roberto Cobos	★ 4,539 Points
★ Ana M Herrera	★ 4,536 Points

## GRATITUDE

Expressing gratitude is transformative, just as transformative as expressing complaint. Imagine an experiment involving two people. One is asked to spend ten minutes each morning and evening expressing gratitude (there is always something to be grateful for), while the other is asked to spend the same amount of time practicing complaining (there is, after all, always something to complain about). One of the subjects is saying things like, "I hate my job. I can't stand this apartment. Why can't I make enough money? My spouse doesn't get along with me. That dog next door never stops barking and I just can't stand this neighborhood."

The other is saying things like, "I'm really grateful for the opportunity to work; there are so many people these days who can't even find a job. And I'm sure grateful for my health. What a gorgeous day; I really like this fall breeze." They do this experiment for a year.

Guaranteed, at the end of that year the person practicing complaining will have deeply reaffirmed all his negative "stuff" rather than having let it go, while the one practicing gratitude will be a very grateful person. . . Expressing gratitude can, indeed, change our way of seeing ourselves and the world."

### *Seven Principles for Cultivating Gratitude:*

1. Gratitude is independent of our objective life circumstances
2. Gratitude is a function of attention
3. Entitlement precludes gratitude
4. We often take for granted that which we receive on a regular basis
5. Gratitude can be cultivated through sincere self-reflection
6. Expressing gratitude, through words and deeds, enhances our experience of gratitude
7. Our deepest sense of gratitude comes through grace, with the awareness that we have not earned, nor do we deserve all that we've been given.



# TOM SAYS...

## REFERRALS

The prospect has said YES, you've completed the application, you have the money for the initial premium, and you've said your thanks; **WHAT DO YOU DO NEXT?** Many would say that they pack up and get out as fast as they can before the customer changes his mind. **RIGHT?**



### **WRONG!!!**

If you leave at this point, you are consistently leaving many, many sales on the ground. Yes, I'm talking about referrals. Successful salespeople are keenly aware that a prospect referred by an existing client who is happy with their purchase is a heck of a lot easier to sell than a new lead who knows very little about you and your company.

But many agents and pre-need counselors won't ask for referrals. They are not confident in their sale. They don't feel like they have established enough trust and rapport with their new client. They think asking for help would be unprofessional, and they don't want to appear unprofessional. They don't want to do anything at all that may ruin the relationship they have already worked hard to build.

The successful salesperson looks at it differently. The truth is that the prospect trusted you enough to buy a preneed from you. Your new client is in a positive and receptive "state of mind". Most of us, including your new client, surround ourselves with people who have similar interests, earning power, preferences and needs. You might ask if they belong to a club, or volunteer at a particular charity or church. By asking for referrals in this way, your client doesn't have to think of anything more than supplying you with names.

If you feel that you have developed a strong rapport with your new client, you may even ask if he or she will call the referral and tell them about you. If not comfortable in doing that, follow up by asking if you may use the client's name when you make the initial contact.

However, remember **YOU MUST ASK.**

Ultimately, it is your job to research the name, make the contact, qualify the prospect and make the sale.

In summary, never forget that everyone who has purchased a preneed plan from you likely knows someone else who can benefit from the savings and peace of mind it may afford. So, don't be shy. You can't afford it!! Keep with you several 3 x 5 cards.

Referrals are the lifeblood of a successful career in sales.

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

## Communism in the Last Century

A century ago this month, November 1917, communism took over the Russian empire, the world's largest country at the time. Communism entered history as a ferocious yet idealistic condemnation of capitalism, promising a better world.

But a century of communism in power - with holdouts even now in Cuba, North Korea and China - has made clear the human cost of a political program bent on overthrowing capitalism. Again and again, the effort to eliminate markets and private property has brought about the deaths of an astounding number of people. Since 1917 - in the Soviet Union, China, Mongolia, Eastern Europe, Indochina, Africa, Afghanistan, and parts of Latin America - communism has claimed at least 65 million lives, according to the painstaking research of demographers. Some put the likely total at over 100 million.

Quite simply, communism believes in the abolition of private property. This is communism's clarion call to action, but unfortunately, it leads to the creation of an oppressive, unchecked government state. This has always happened, and it defeats the supposed purpose of communism. Its tools of destruction include mass deportations, forced labor camps, police-state terror, and mass starvations from its cruel projects of social engineering.

A few socialists began to recognize that there could be no freedom without markets and private property. Over time, more socialists have at least embraced the welfare state, or the market economy with redistribution. But the siren call to transcend capitalism persists among some on the left.

It also remains alive, though in different forms, in Russia and China, the great communist countries of the last century. Both countries continue to distrust what is perhaps most important about free markets and private property: Their capacity to give independence of action and thought to ordinary people, pursuing their own interests as they see fit, in private life, in civil society, and the political sphere.

Communism's bloody century has come to an end, and we can only celebrate its passing. But troubling aspects of its legacy endure.

*Adapted from article by Stephen Kotkin*

## THANK YOU!!

Thanksgiving is a time to reflect on all that we are thankful for. We here at UBI are thankful for many things especially:

- ◆ Our policyholders;
- ◆ Our agents;
- ◆ Our funeral home associates; and
- ◆ Our employees.

Now in our new offices, we appreciate the new facilities that will allow us to serve you even better in the future.



So to all of our policyholders, agents, associated funeral homes, and employees: We are grateful for the opportunity to serve and work with you.

In this season of Thanksgiving, we also recognize and are grateful for the many freedoms and liberties we enjoy. We thank God for our many blessings and for His grace and mercy.

## Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 23rd and 24th, in observance of the Thanksgiving holiday. Likewise, the office will be closed on December 25th and 26th - Monday and Tuesday - in celebration of Christmas. We will be closed one day, Monday January 1st, in observance of New Year's Day.

## THANKSGIVING DAY

### November 23rd

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!

