

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 85 No. 2 Richardson, Texas

LAUGHTER

January Winner Christian Avalos 13,830 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:

Sandra K Ronquillo	11,035 Points
Tito C Garcia	9,049 Points
Carilu Cantu	7,190 Points
Jesus E Boy Jr	6,897 Points
Blanca I Orozco	6,190 Points
Joe Louis Sanchez Jr	5,854 Points
Evangelina G Luna	5,625 Points
Delia F Valle	5,303 Points
Rodolfo Abrego	4,585 Points
Manuel Ronquillo	4,191 Points
Delmy L Moreno	4,013 Points

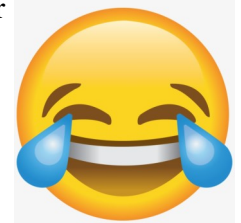


HAPPY FEBRUARY



You have heard it said that laughter is the best medicine. Well, it may not be the *best* prescription for what ails you, but it is beneficial for your health.

Medical researchers have determined that laughter has a profound and instantaneous effect on virtually every organ in the human body. Best of all, laughter reduces tension as it relaxes the tissues.



Laughter stirs up the blood, expands the chest, electrifies the nerves, and clears the brain. Laughter provides refreshment to the entire body. Abraham Lincoln understood the benefits of laughter when he said, "With the fearful strain that is on me night and day, if I did not laugh I should die."

If you aren't a laugher, think about becoming one. Try it. You will enjoy it, and if you're having trouble finding something to laugh at, start with yourself. Many people are too impressed with themselves to enjoy their own humanity. They are missing out on some great laughs.

Laughing at ourselves gives us a more accurate sense of who we are. It breaks down barriers between us and others. It makes us more approachable. It projects a personality that is warm and friendly instead of rigid and stuffy. Laughter is like a magnet that attracts people, and if you can learn to laugh at yourself, you are guaranteed to have a lifetime of amusement.

Make your home a place that is filled with laughter. That won't be difficult if you look for humor in the small stuff of life. A child who knows how to enjoy laughter is better adjusted and better equipped to handle life as an adult.

Humor works best when it brings joy to others. The best jokes are painless and profaneless. A true sense of humor does not rely on the humiliation of others. Laugh at yourself as much as others do. There's a time to be serious and a time to laugh. Learn to tell the difference.



Source: "God is in the Small Stuff" by Bruce and Stan

EDUARDO PRESENTS...

SURVEY ON PLANNING

I want to share some interesting statistics that I came across. This is based on a survey that was conducted by one of our competitors sometime in 2017. This information will serve as a reminder to some of you. For those that have never heard what I'm about to share, make sure to keep this information handy.

They asked over one thousand people, "How did you first find out about prearranging?" Over 56% of the individuals surveyed answered "knew someone who had prearranged." This is why it's critical to ask for referrals. Whether you knock on doors or buy leads, make sure to ask for referrals. If you don't know how, or are shy to do so and would like to learn of a soft approach, let me know and I can provide a free valuable tool that will help you get more referrals.

Next question, "How likely are you to recommend prearranging to someone else?" 42% of individuals answered that they have already recommended, 14% are planning on recommending, 40% would consider recommending, and 4% answered would probably not recommend.

It's clear that the opportunity to get more referrals exists. We just need to act and decide we want a piece of the cake. When conducting a sales presentation, don't just think about helping the person in front of you, but also on their whole circle of friends and family that need help as well.

Here is another interesting question, "How much time passed between when you first thought about prearranging to when you filled out the paperwork?" 19% of individuals answered 1-2 weeks, 14% 3-4 weeks, 14% 2-4 months, 18% 5-12 months, 8% 1-2 years, and 27% more than 2 years. Keep in mind that the largest group (27%) took over 2 years to preplan. With this in mind, make sure to think long term. Don't stop following up with your prospects after 8 or 10 calls. I'm not saying to keep on calling them daily, weekly, or monthly for over 2 years, but do make sure to send them some sort of reminder of their situation and your solution at least once a year. Remind them that you exist.

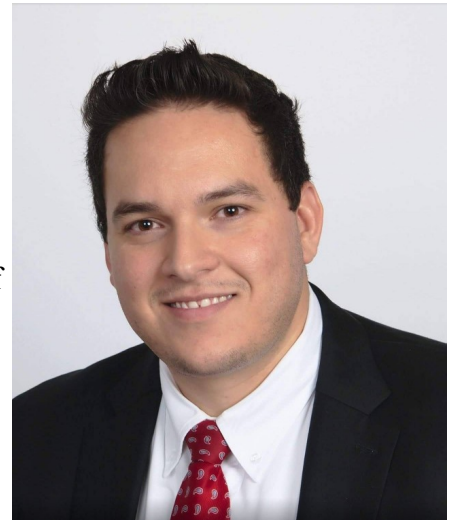
Next question, "What is the main reason you selected cremation?" 43% of individuals answered: "because it's less expensive". That's the main reason we plan, because something is expensive. If people plan with time they are able to buy more expensive items. I've never met someone who did not plan their quinceñera or sweet sixteen party. These events, just like a funeral, are one of the biggest in their life and require planning. What I'm trying to say is, if we pre-plan our funeral with enough time, then we will not need to choose the cheapest service available.

"Someone's sitting in the shade today because someone planted a tree a long time ago."

-Warren Buffett

Our Best Always,

Eduardo Salido



SPRING FORWARD

Daylight Savings Time starts on March 12th this year. At 2:00 AM on that Sunday morning, clocks are moved forward one hour to 3:00 AM. Daylight Savings Time will end on November 5th in 2023.

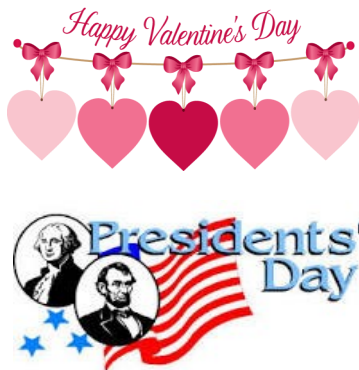
In most of the United States, DST starts on the 2nd Sunday in March and ends on the 1st Sunday in November each year. Exceptions include Hawaii and most of Arizona. Most U.S. territories, like Puerto Rico and Guam, do not use DST.



ASH WEDNESDAY

Ash Wednesday occurs six and a half weeks before Easter, on February 22nd this year. Easter Sunday is April 9th. Observed by Christians as a holy day of fasting and praying, Ash Wednesday marks the beginning of the season of Lent.

Lent is a season of reflection and preparation before the celebrations of Easter. By observing the 40 days of Lent, Christians replicate Jesus Christ's sacrifice and withdrawal into the desert for 40 days. Lent is a time of grace and a time for the deepening of our faith.



Happy Birthday!!!



Gary Cox
* February 8 *
Tara Roe
* February 12 *



GROUNDHOG DAY

February 2nd is groundhog day and, as legend has it, if the groundhog sees his shadow that morning, then it means six more weeks of winter, else an early spring. This year the most famous groundhog, Punxsatawney Phil, in Punxsatawney, Pennsylvania, officially *did* see his shadow.

The 1993 movie *Groundhog Day*, starring Bill Murray as self-centered TV weatherman Phil Connors, has become a classic. This 30-year-old movie is worth seeing for its hidden meaning alone. You could call it a spiritual comedy. In the movie, Phil finds himself reliving the same day over and over.

Buddhists like the movie because of its similarities to reincarnation, while those who believe in purgatory see similarities to that concept.

For some, the power of the movie comes from the opportunity to delve into life's biggest questions: What the heck are we here for, anyway? What is the meaning of life? Or, more to the point, what gives life meaning? At first, Phil is irritated with his situation. Then he goes through three phases:

- Eat, drink and be merry. Do whatever you want. At first he seems to have a blast, but love and meaning escape him. What might have seemed like a dream existence grows into a nightmare.
- Without spiritual grounding, Phil then sees his existence as meaningless. He slips from Epicureanism to nihilism, trying to kill himself in various ways. He is totally without hope.
- After he hits rock bottom, Phil sees kindness in another person, and it somehow gives him hope, and purpose to care about others. Phil becomes set on making *Groundhog Day* the best day ever - not for himself, but for everybody else. He becomes grateful as he serves others, develops talents, and brings happiness to others. In the process, he finds peace and happiness himself.

As Paul says in his letter to the Thessalonians, "Give thanks in all circumstances". That is so easy to forget. It's nice we have a pretty good movie to remind us.

Source: Excerpts from Paul Asay





**UFBLIC / UFDBLIC
CELEBRATING 85 YEARS of SERVICE
2023 CONTEST STANDINGS
Caribbean Cruise - Spring 2024**



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2 months - December and January

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	9,420	14,330	23,750	VALLE, DELIA F	16	-	5,303	5,303
CANTU, CARILU	2	6,499	7,190	13,689	PALOMO, BELINDA	17	3,837	1,454	5,291
GARCIA, TITO C	3	2,742	9,049	11,791	CASTRO, ELVA JUDITH	18	2,135	2,920	5,055
RONQUILLO, SANDRA	4	-	11,035	11,035	MARTINEZ, MAYRA	19	4,784	-	4,784
KENNEDY PRICE, HANNAH L	5	7,775	2,307	10,082	PROCTOR, WALTER J	20	2,981	1,777	4,758
LUNA, JOSE	6	8,731	999	9,730	ABREGO, RODOLFO	21	-	4,585	4,585
GOMEZ, G OLINKA	7	5,914	3,351	9,265	MEDINA, AEROPAJITA	22	1,940	2,600	4,540
OROZCO, BLANCA I	8	2,112	6,190	8,302	TELLEZ, ANNABEL	23	1,950	2,360	4,310
SANTOS, ELIZABETH	9	6,917	-	6,917	RONQUILLO, MANUEL	24	-	4,191	4,191
BOY JR, JESUS EDUARDO	10	-	6,897	6,897	GARZA ALMENDAREZ, T	25	-	3,944	3,944
SALINAS JR, DANIEL	11	5,311	1,441	6,752	LOCKSTONE, MARTIN	26	600	3,235	3,835
ARENAS, TOMASA	12	4,349	1,795	6,144	COBOS, LUIS ROBERTO	27	1,891	1,851	3,742
SANCHEZ JR, JOE LOUIS	13	-	5,854	5,854	MARTINEZ, DULCE M	28	3,101	629	3,730
MORENO, DELMY L	14	1,812	4,013	5,825	VALENZUELA, CHRISTINA	29	-	3,518	3,518
LUNA, EVANGELINA G	15	-	5,625	5,625	TAYLOR, TOMMY E	30	3,372	-	3,372

** Cutoff for February points is **February 24th** at 12:00 noon **

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2022 to November 30, 2023 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 210,982 points; Ruth Lozano – 33,449; Jose Calvo – 25,006
 Top FHs: Memorial FH - 66,631; La Paz Funeral Home – 33,448; Ric Brown Family FH – 21,908

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**United
Benefits, Inc.**

A Winning Attitude