



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 85 No. 9 Richardson, Texas

ANGIE

August Winner
Esther Calvo Avalos
13,358 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!
Esther!!!

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

Additional August Winners:

★ Evangelina G Luna	11,746 Points
★ Carilu Cantu	9,740 Points
★ Elva Judith Castro	7,867 Points
★ Luis Roberto Cobos	7,265 Points
★ Erika Cavazos	6,563 Points
★ Delia F Valle	6,180 Points
★ Maria D Fernandez	5,350 Points
★ Rene Bello Morales	5,282 Points
★ Diana Hernandez	5,265 Points
★ Elizabeth Santos	5,183 Points
★ Monty B Roberts	4,732 Points
★ Claudia B Stevens	4,572 Points
★ Blanca I Orozco	4,281 Points
★ Alexia V Morgan	4,216 Points
★ G Olinka Gomez	4,167 Points



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Angie Garduno has been working at United Benefits for four years. Born and raised in Dallas, Texas, she grew up playing her favorite sport, soccer, since she was four years old. She played in high school and still plays in leagues to this day. In fact, she played on a 1st place indoor women's soccer team up until she was 12 weeks pregnant (with her doctor's permission).



Her daughter is now one year old and just learned to dribble the ball herself, so Angie hopes she will grow to love the sport, as well.

Angie lives with her boyfriend, stepdaughter and daughter, having just purchased their first home together. Her parents live nearby, where they sometimes have cookouts with her extended family, while the kids play.



With 7 little kids total in the extended family, there's never a dull moment. They also spend time with her in-laws and play together in a coed soccer league.

Some of her favorite childhood memories include driving to Mexico every year to visit family for the holidays, something she hopes to do with her kids in the future.



Angie says one thing they love to do is go to the lake to relax. While her boyfriend fishes, the girls love to run around chasing their nine-month old wiener dog, Cooper. They also like to ride bikes and, of course, play soccer. Friday night is typically movie night at home.



Learning how to cook, Angie is working to perfect her rice and pasta dishes, the respective favorites of her daughter and step daughter. She also enjoys gardening, with recent success in *not* killing her indoor plants.

EDUARDO PRESENTS...

LEAD MAGNETS

Are you an insurance agent that prospects by knocking on strangers' doors, but despite all the hard work, you can't seem to catch a break?

If this is you, then please continue reading. If not, you might still get some value from it, so I encourage you to keep on reading.

Hitting the hot pavement when the day is over 100 degrees is hard. Then you have the humidity of The Valley, or Laredo, or Houston or wherever you may be, making it worse.

So, if you're an agent that is prospecting a cold audience, you need to warm them up, and the summer weather won't do the trick. The good news is that we have a couple of tools that can help any Agent willing to DO The Work! These tools are called LEAD MAGNETS.



A Lead Magnet is something of value, something that will help a prospect solve a problem. However, it will not solve the main problem that they have. But it'll certainly point them in the right direction you want them to go next. As you know, the main problem our prospect has is to protect their family from the emotional and financial burden caused by their funeral service. That's their main problem—the cost of their funeral.

However, you need to warm them up so that they will buy from you and not your competitor. One way of doing this is to start the relationship between agent and prospect, by solving a small problem first using a Lead Magnet.

There could be different items or services you can do, but the ones we have readily available for UBI agents, are the following:

1. Personal Planning Guide
2. Medical Alert Card

These lead magnets are FREE for you to give to your prospect at no cost. However, even though they are FREE, you still need to sell them. By selling them I mean building the value of what the lead magnet will provide to them. Warning: even though you're giving it to them for FREE, you still must persuade them to see the value. You still have to do the work. Don't think a lead magnet will sell itself.

If I give you all the ingredients to make a great dinner, you still have to prepare and cook them. You still have to do the work. And depending on how good and creative you are, the better the outcome.

2 Corinthians 9:6 "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."

Let's be generous with our lead magnets and the way we build value toward our solution. In the past, some of our agents have done tremendously well using the lead magnets mentioned above to meet new people and help them with their main problem.

Some ideas for you to explore are to use these lead magnets when knocking on doors and sharing these lead magnets with your community. I've also seen agents using them at health fairs successfully. You can also use them in your church. There really isn't a limit or restriction on where to use them.

The only thing we ask is for you to be respectful of others and UBI when using these lead magnets. If you would like to learn more on how You can use these lead magnets to get more business, give me a call to discuss further.

Our Best Always,

Eduardo Salido

P.S. If you go on Google, you'll find out there are businesses that sell the Medical Alert Cards for \$19.95 plus shipping and handling.

Wages in the United States

Professor Michael Munger of Duke University relates this story:

“I have a go-to discussion strategy, for when I teach undergraduate political economy. It is a way of shocking students out of their dogmatic slumbers.” He asks them these two questions::

1. What percentage of workers in the US work at the minimum wage?
2. If you have a job in the US, at the minimum wage, where does that put you in the world income distribution?

Professor Munger relates, “I get answers to the first question ranging from 20 percent to 40 percent (the correct answer is fewer than 2 percent); the answers to the second question are usually around 20 percent (the correct answer is above 85 percent).”



Then I let the kids think about those two facts for a minute. It quickly gets real, real quiet in the auditorium.

All through high school the kids have earnestly been told that poverty should be defined in relative terms, and that the US system is cruel to the poor. The fact that a minimum wage job *puts you in the top fifth of the world income distribution* - that's wealthy, by any sensible relative standard, folks - and that 98 percent of Americans *make more than the minimum wage*, creates enormous cognitive dissonance.”



This inconsistency in ideas and thoughts create the opportunity for learning, as well as better perspectives and attitudes.

Healthy Snacks

When the kids raid the kitchen for after-school snacks, what will they be consuming? All those potato chips and cookies can lead to problems for your child's health, or for anyone's health. Consider these healthier alternatives:

1. Homemade trail mix - combine almonds, peanuts, sunflower seeds, and dried fruit as you desire, but watch serving sizes, as dried fruit and nuts, though healthier, are still high in calories.
2. Fruit salad - frozen or fresh - high in vitamins, and natural sugar is healthier than processed sugar.
3. Rice Cakes - plain or topped with peanut butter or cheese. (also try whole wheat bread with peanut butter, add bananas for Elvis Presley's favorite treat of a peanut butter and banana sandwich).
4. Veggie Sticks - the perfect crunchy snack. Carrots, celery and bell peppers have the vitamins and minerals we need without the calories. If you need a dip, try hummus or peanut butter rather than a traditional high-calorie dip.
5. Popcorn (light on the butter)
6. Yogurt (high in protein)
7. Hummus and pita chips - light and airy, not too filling
8. Light String Cheese - convenient, perfect for car rides. An added bonus is that kids love to pull apart string cheese, so the snack will be entertaining as well as healthy.
9. Chocolate-dipped bananas - dip frozen chunks of banana into smooth melted chocolate.



Happy Birthday!!!



Eduardo Salido

* September 5th *

Angie Garduno

* September 9th *





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



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9 months - December through August

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	107,800	-	107,800	KENNEDY PRICE, HANNAH	16	18,568	2,340	20,908
CANTU, CARILU	2	68,356	9,740	78,096	CASTRO, ELVA JUDITH	17	12,978	7,867	20,845
OROZCO, BLANCA I	3	60,611	4,281	64,892	MARTINEZ, MARICELA	18	18,803	1,478	20,281
LUNA, EVANGELINA G	4	52,579	11,746	64,325	GARCIA, TITO C	19	18,365	1,843	20,208
GOMEZ, G OLINKA	5	57,106	4,167	61,273	SANTOS, ELIZABETH	20	14,637	5,183	19,820
VALLE, DELIA F	6	44,409	6,180	50,589	RONQUILLO, SANDRA	21	19,447	-	19,447
AVALOS, ESTHER CALVO	7	31,586	13,858	45,444	BOY JR, JESUS EDUARDO	22	18,292	-	18,292
SALINAS JR, DANIEL	8	39,643	1,255	40,898	PROCTOR, WALTER J	23	16,561	560	17,121
COBOS, LUIS ROBERTO	9	33,216	7,265	40,481	CHAIRES-VALLADARES, E	24	15,240	1,435	16,675
ROBERTS, MONTY B	10	34,497	4,732	39,229	MAY, DUSTIN B	25	15,805	350	16,155
MORENO, DELMY L	11	37,160	1,608	38,768	MORALES, RENE BELLO	26	9,828	5,282	15,110
RONQUILLO, MANUEL	12	23,072	-	23,072	TELLEZ, ANNABEL	27	12,513	2,460	14,973
ARENAS, TOMASA	13	21,994	524	22,518	GILBERT, EVA	28	13,671	1,069	14,740
KING, JEFFREY W	14	21,025	1,310	22,335	STEVENS, CLAUDIA B	29	10,075	4,572	14,647
HERNANDEZ, DIANA	15	16,694	5,265	21,959	LUNA, JOSE	30	14,172	380	14,552

** Cutoff for September points is **September 27th at 4:30 PM** **

* 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 - 1,039,869 points; Jose Calvo – 157,418; Joe Lopez – 152,101
 Top FHs: Memorial FH - 310,353; L&I Funeral Home – 137,555; Legacy Chapels – 106,087

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**United
Benefits, Inc.**

A Winning Attitude