

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 10 Richardson, Texas

NANCY

September Winner
Blanca I Orozco!!
11,917 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!
Blanca!!!

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

Additional September Winners:

- ★ Esther Calvo Avalos 10,710 Points
- ★ Jose Luna 9,896 Points
- ★ Timothy Brown 6,858 Points
- ★ Delmy L Moreno 6,128 Points
- ★ Amy Tolle 5,615 Points
- ★ Alma Rosa Cobos 5,260 Points
- ★ Delia F Valle 4,987 Points
- ★ Christian E Avalos 4,701 Points
- ★ Luis Roberto Cobos 4,634 Points
- ★ Tomasa Arenas 4,466 Points
- ★ Blanca Esthela Ramos 4,375 Points
- ★ Elizabeth Santos 4,339 Points
- ★ Natalia Dominguez 4,306 Points
- ★ G Olinka Gomez 4,200 Points
- ★ Dustin B May 4,117 Points



Nancy Cifuentes has been working at United Benefits for three years now. She was born in Dallas and has lived her life in the Dallas area, mostly Garland, except for the time she was attending the University of Texas at Austin, where she obtained her bachelor's degree in Linguistics.

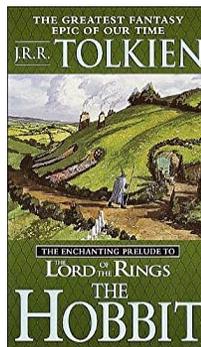
Nancy loves to try out new restaurants and cuisines. She also likes to craft (such as her personalized shadowbox gifts) and bake - her favorite dessert is her Sopapilla Cheesecake, a creamy cheesecake with a sugary cinnamon topping.

She dedicates much of her time to family - her parents, older sister and five-year-old nephew. Extended family lives in Guatemala, where she typically travels yearly to visit and explore, such as the time she got stranded on volcanic rock while hiking with her mom and aunt. Although her shoes did not survive, no one was injured. Another time she visited the Mayan ruins that were used in the filming of the Star Wars trilogy.

Korean pop music and dramas are of particular interest. She once traveled across the US to attend a k-pop concert that was only held in that one US city. She loves concerts in general, especially outdoors, and recently attended one by Florence and the Machine.

As for movies, the Lord of the Rings trilogy, which she re-watches regularly, is her favorite, especially Return of the King, with The Hobbit trilogy running a close second.

Nancy has two senior dogs she has owned since they were puppies: an 11 year old shih tzu/ Westie mix named Rylee and a 9 year old chihuahua mix named Layla.



EDUARDO PRESENTS...

Do you use a horse or a car for transportation?

I hope you use a car to get to your destination, wherever that may be.

It was in 1886 when Carl Benz patented his Motorwagen, but in 1908 Ford Motor Company made an affordable car for the masses, the Model T. Since then, people have used cars for transportation. Sure, you could still use a horse as a “vehicle”, but over time the majority chose cars since it was easier and more convenient.

But I’m not writing this article to talk about cars and horses...I’m here to talk about marketing and prospecting.

I see agents stuck in the old ways of marketing and prospecting, like door knocking and cold calling. And there is nothing wrong with that, BUT there are more efficient ways of prospecting.

Remember...Time is Money!

Do you want to spend or invest your time?

Make sure to invest your time SELLING, not Prospecting!

UBI does NOT pay you when you Prospect, they pay you a commission once you SELL a policy.

So, make sure you’re investing your time as much as possible selling, not prospecting.

How do I do this? you may ask...

Easy peasy, you BUY Leads (Prospects), to SAVE Time, so that in return you INVEST more time Selling and therefore you can make more money! \$\$\$\$\$\$\$\$\$\$ Bling Bling!

According to Cold Calling Statistics, “Only 1% of cold calls ultimately lead to appointments.” So, this means a telemarketer needs to talk to 1,000 individuals to get 10 leads (a lead is an individual interested in your product/service) where you THEN can present your product/service and hope to sell maybe 2-3 policies. And how do you even get to talk to 1,000 cold call prospects? On average, it takes 8 cold call attempts to reach a prospect, so you would need to make 8,000 calls to get those 1,000 prospects. And 8,000 calls turn into 2-3 policies sold.

The question is how long will it take you to make 8,000 calls?

In order to get 30 leads, you would need to make 24,000 calls. What if I tell you that for \$360 someone else can make those 24,000 calls for you and get you 30 leads?

Last question, do you want to be a telemarketer, the annoying door knocker, or a Respected Preneed Counselor?

The choice is Always Yours!

Our Best Always,

Eduardo Salido



Halloween Riddles

1. What's the ghost's favorite ride at the carnival?
2. How do you mend a broken jack-o-lantern?
3. Why didn't the skeleton dance at the party?
4. What do witches like about hotels?
5. If a pumpkin is one foot in diameter, how far is it around the outside of the pumpkin?
6. Why do witches use brooms to fly?
7. What do you call someone who poisons a person's cornflakes?
8. What kind of streets do zombies like best?
9. What does a vampire never order in a restaurant?
10. Why do zombies not eat clowns?
11. What is a vampire's favorite mode of transportation?
12. What do you call a witch who lives by the sea?
13. What is a witch's favorite subject in school?
14. What do you call a witch with poison ivy?
15. What is the favorite career choice of spiders?
16. What do birds send out on Halloween night?
17. When is it bad luck to see a black cat?
18. What do you call a skeleton that makes you laugh and giggle?
19. I have hundreds of ears yet I cannot hear. What am I?
20. Where does a vampire keep his valuable items?



ANSWERS: 1. The roller coaster 2. With a pumpkin patch; 3. He had no body to dance with; 4. Bedroom Service; 5. Pumpkin pi; 6. Because vacuum cleaners are too heavy; 7. A cereal killer; 8. Dead ends; 9. A stake sandwich; 10. Because they taste funny; 11. A blood vessel; 12. A sand-witch; 13. Spelling; 14. An itchy witch; 15. Web design; 16. Tweets; 17. When you're a mouse; 18. A funny bone; 19. A cornfield; 20. At the blood bank



Daylight Savings Time ends on Sunday morning, November 6th.

Election Day

Election day is Tuesday November 8, 2022. Be sure to vote. It is one of the most important rights of American citizens. Polls are generally open until 7 PM on election day.



Texas and Oklahoma offer absentee ballots by mail to voters who will be unable to vote in person. All other voters are expected to vote in person. Both states offer early voting. Dates and hours vary by location.

Eat Your Antioxidants

An antioxidant a day keeps the free radicals away? It may not be the catchiest slogan, but these micronutrients can help protect your body from free radicals, which damage cells and may contribute to diseases such as cancer, according to the National Cancer Institute. Try some of these heavy-hitting antioxidants:

- 1) Blueberries - packed with Vitamin C, Vitamin K, manganese, and anthocyanin, which has been shown to have anti-inflammatory properties. Also try acai berries, blackberries, and raspberries.



- 2) Pecans - supports heart health and lowers LDL cholesterol with their high levels of Vitamin E, according to the Mayo Clinic. Also try walnuts.

- 3) Cloves - among the many spices with antioxidants, cloves has one of the highest concentrations. Also beneficial are ground cinnamon, dried oregano, allspice, and turmeric.



- 4) Dark chocolate - A 2017 study in the Journal of the American Heart Association found that dark chocolate (consumed in small quantities) may help decrease the risk of cardiovascular disease.



**UFBLIC / UFDBLIC
CELEBRATING 84 YEARS of SERVICE
2022 CONTEST STANDINGS
Lake Tahoe, California/Nevada**



10 months - December through September

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	182,972	4,701	187,673	SALINAS JR, DANIEL	16	24,774	3,562	28,336
OROZCO, BLANCA I	2	107,343	12,417	119,760	CHAIREZ-VALLADARES, E	17	26,268	1,950	28,218
LUNA, JOSE	3	64,470	9,896	74,366	SANTOS, GRACE	18	26,788	813	27,601
VALLE, DELIA F	4	68,045	4,987	73,032	PROCTOR, WALTER J	19	26,679	-	26,679
AVALOS, ESTHER CALVO	5	55,726	10,710	66,436	ARENAS, TOMASA	20	21,920	4,466	26,386
GOMEZ, G OLINKA	6	51,123	4,200	55,323	MORENO, DELMY L	21	20,008	6,128	26,136
CASTRO, ELVA JUDITH	7	50,475	1,904	52,379	HERNANDEZ, DIANA	22	24,976	(391)	24,585
RICHTER, JAMES A	8	41,038	-	41,038	SANTOS, ELIZABETH	23	19,306	4,339	23,645
CANTU, CARILU	9	34,488	3,560	38,048	ELIZONDO, ORLANDO	24	22,426	259	22,685
COBOS, ALMA ROSA	10	29,967	5,260	35,227	TOLLE, AMY	25	16,808	5,615	22,423
ROBERTS, MONTY B	11	31,752	1,147	32,899	CAVAZOS, ERIKA	26	20,242	-	20,242
PEREZ, DORA A	12	29,488	2,828	32,316	COBOS, LUIS ROBERTO	27	15,181	4,634	19,815
ELIZONDO, ALFREDO G	13	28,671	3,582	32,253	NUNEZ, ADOLFO S	28	19,172	-	19,172
BROWN, TIMOTHY	14	24,494	6,858	31,352	DOMINGUEZ, NATALIA	29	12,691	4,306	16,997
NUTT, RONNIE	15	28,465	178	28,643	ALMENDAREZ, ANYSSA	30	16,593	-	16,593

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

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,327,033 points; Jose Calvo - 265,056; Joe Lopez - 234,806
 Top FHs: Memorial FH - 285,919; Ric Brown Family FH - 255,249; Legacy Chapels, LLC - 183,320

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**United
Benefits, Inc.**

A Winning Attitude