

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 10

Richardson, Texas

HALLOWEEN TRADITIONS

**September
Winner**
Christian Avalos!!
21,109 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 September Winners:

Blanca I Orozco	15,496 Points
Jose Luna	12,872 Points
Esther Calvo Avalos	11,006 Points
Luis Roberto Cobos	10,076 Points
Delia F Valle	10,014 Points
Elva Judith Castro	7,842 Points
Timothy Brown	6,375 Points
Alma Rosa Cobos	5,938 Points
Monty B Roberts	5,447 Points
Martin Lockstone	5,031 Points
Maria Elva Silva	4,742 Points
Erika Cavazos	4,705 Points
Illiana A Guerrero	4,177 Points



Many of our Halloween traditions originated in Ireland from their festival of Samhain. Samhain (pronounced Sow-en), dates back to the ancient Celts who lived 2,000 years ago. Contrary to what some believe, it is not a celebration of a Celtic god of the dead. Instead, it is a Celtic word meaning "summer's end." The Celts believed that summer came to an end on October 31st, and the New Year began on November 1st, with the end of the harvest and the start of winter.



The Celtic people believed that during the festival, spirits walked the Earth. Later, the introduction of All Souls Day on November 2 by Christian missionaries perpetuated the idea of a mingling between the living and the dead around the same time of year.



Jack-O Lanterns originated in Ireland where they used turnips instead of our pumpkins.



The act of going door-to-door for handouts has long been a part of Halloween celebrations. Some sources argue that our modern trick-or-treating stems from *belsnickling*, a tradition in German-American communities where children would dress in costume and then call on their neighbors to see if the adults could guess the identities of the disguised guests. In one version of the practice, the children were rewarded with food or other treats if no one could identify them.

Until the middle of the 20th century, the "treats" kids received were not necessarily candy. Toys, coins, fruit, and nuts were just as likely to be given out. The rise in the popularity of trick-or-treating in the 1950s inspired candy companies to make a marketing push with small, individually wrapped confections. People obliged out of convenience, but candy didn't dominate at the exclusion of all other treats until parents started fearing anything unwrapped in the 1970s.

Christians celebrate All Saints Day either on November 1st or the first Sunday in November, depending on denomination. All Souls Day is celebrated separately in some denominations on November 2nd.



TOM SAYS...

THE POWER OF LISTENING

The art of listening is a necessary tool for a sales person. How else will you determine the true needs of the individual you are making a presentation to? Suitability has become the byword for sales in the last several years. The only way I know for you to find the right product for your prospect is to ask the right questions, then turn off your voice and let the prospect tell you what they want.

Some people listen, while others merely wait to speak. To become a better listener, consider the following when interviewing your prospect:



1. Clear the deck. Leave all of your personal issues outside. Consecrate on hearing what your prospect has to say.
2. Respond to your prospect. Responses show that you are listening and engaged. Train yourself to comment meaningfully. Ask questions. Be sure that you understand what the prospect is saying. Learn also to keep your prospect on subject.
3. Show empathy. If you hear something sad, and we usually do during a pre-need presentation, express how difficult it must have been.
4. When an opportunity for humor arises, use it to gain rapport with your prospect. However, avoid sarcasm. Sarcasm is rarely humorous.
5. Learn to read and respond to nonverbal communications such as silence, facial expressions, tone of voice, and body gestures. Learn how to reengage the prospect if you feel you are losing their attention.
6. Be aware of the words being used by the prospect. Repetition of certain words may give you a major concern of the prospect. If you fail to address it, you may be unable to close the sale.
7. Don't be afraid of silence. A short period of silence will give both you and the prospect time to digest what has been said. It also may produce more in-depth information.
8. To better understand your prospect, repeat the main issues as you understand them. Ask the prospect for agreement. Sometimes the obvious is not obvious at all. A wrong assumption can be fatal to the sale.

Now, we all may think we are good listeners. But are we really? Don't be afraid to find out. Ask a family member. Ask a peer. Do you follow the above practices? Be honest with yourself. Being a good listener is too important in sales to leave it to your own judgment.

Then practice listening in all of your conversations. You will be the better for it!

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.

Charles Babbage

Charles Babbage is credited as the first to conceive of the modern day digital computer. It was almost 200 years ago when he designed the first ever automatic computing engine. It was the forerunner of the digital computer. He died 150 years ago this month on October 18, 1871.



Born Dec. 26, 1791, in London, England, Babbage was a British mathematician and inventor. Educated at Cambridge University, he devoted himself from about 1812 to devising machines capable of calculating mathematical tables. His first small calculator could perform certain computations to eight decimals.

In 1823 he obtained government support for the design of a projected machine with a 20-decimal capacity. In the 1830s he developed plans for the so-called Analytical Engine, capable of performing any arithmetical operation on the basis of instructions from punched cards, a memory unit in which to store numbers, sequential control, and most of the other basic elements of the present-day computer.

The forerunner of the modern digital computer, the Analytical Engine was never completed. In 1991 British scientists built Difference Engine No. 2 (accurate to 31 digits) to Babbage's specifications. His other contributions included establishing the modern postal system in England, compiling the first reliable actuarial tables, and inventing the locomotive cowcatcher.



Seven Foods to Help Alleviate Seasonal Allergies

1. Ginger - used as a natural remedy for thousands of years, ginger contains antioxidant, anti-inflammatory phytochemical compounds that can help reduce allergy symptoms
2. Bee Pollen - local honey is best
3. Citrus Fruits - vitamin C is the key
4. Turmeric - contains curcumin
5. Tomatoes - lycopene and vitamin C
6. Salmon - omega-3 fatty acids
7. Onions - natural source of quercetin



HUNTER SAFETY TIPS

Hunting season is upon us. For those going into the woods this fall, here are a few reminders that all hunters should keep in mind:



- Treat every firearm as if it is loaded, even if you "know" that it is not.
- Always point the muzzle in a safe direction. Never point a gun at anything you do not intend to shoot.
- Be certain of your target and what's beyond it.
- Keep your finger outside the trigger guard and off the trigger, and leave the safety on, until ready to shoot. Ease the safety off slowly to avoid making noise and alerting your prey.
- Control your emotions when hunting or shooting.
- Always let someone know where you are hunting and when you plan on returning.
- Coordinate with other hunters in nearby areas so that all are aware of where others are.
- Wear a hat, cap, vest, jacket, rainwear, or other outer garment of Hunter Orange visible from all sides.



"Remember to always be sure of what you're aiming at."



Daylight Savings Time ends on Sunday morning, November 7th.



**UFBLIC / UFDBLIC
CELEBRATING 83 YEARS of SERVICE
2021 CONTEST STANDINGS
ATLANTIS, PARADISE ISLANDS, BAHAMAS**



10 months - December through September

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	170,518	21,609	192,127	GILBERT, EVA	16	21,900	2,700	24,600
OROZCO, BLANCA I	2	129,367	15,496	144,863	CAVAZOS, ERIKA	17	19,534	4,705	24,239
LUNA, JOSE	3	84,771	12,872	97,643	TOLLE, AMY	18	20,582	3,565	24,147
BROWN, TIMOTHY	4	63,397	6,375	69,772	SANTOS, ELIZABETH	19	20,292	861	21,153
VALLE, DELIA F	5	56,991	10,014	67,005	SALINAS JR, DANIEL	20	17,639	2,692	20,331
AVALOS, ESTHER CALVO	6	54,337	11,006	65,343	KING, JEFFREY W	21	16,902	3,155	20,057
NUTT, RONNIE	7	60,488	3,881	64,369	GUERRERO, ILLIANA	22	15,239	4,177	19,416
CASTRO, ELVA JUDITH	8	43,112	7,842	50,954	LOPEZ, JOSE M	23	16,459	2,507	18,966
GOMEZ, G OLINKA	9	43,266	246	43,512	ESCHITI, LARRY D	24	14,980	3,674	18,654
COBOS, ALMA ROSA	10	34,967	5,938	40,905	SILVA, MARIA ELVA	25	13,689	4,742	18,431
ROBERTS, MONTY B	11	33,150	5,447	38,597	RICHTER, JAMES A	26	17,195	-	17,195
ELIZONDO, ORLANDO	12	30,667	3,711	34,378	SANTOS, GRACE	27	16,119	-	16,119
PROCTOR, WALTER J	13	30,921	-	30,921	HERRERA, ANA M	28	15,980	-	15,980
ELIZONDO, ALFREDO G	14	30,618	-	30,618	MEZA, MARIA BENTURA	29	14,964	697	15,661
CHAIRES-VALLADARES, E	15	25,689	3,390	29,079	TALLEY, CHRISTOPHER	30	12,970	2,680	15,650

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2020 to November 30, 2021 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,224,415 points; Jose Calvo – 259,868; Jose Lopez – 237,118
 Top FHs: Ric Brown Family FH – 267,354; Memorial FH - 242,957; Legacy Chapels, LLC - 187,015

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**United
Benefits, Inc.**

A Winning Attitude