

UBI "OUR BEST ALWAYS" NEWS TO "U"



UNITED BENEFITS, INC.

Vol. 79 No. 1

Richardson, Texas

December Winner

Ana Herrera!!

6,589 points

Agent with the highest monthly points
wins \$750.00 and 500 bonus points
(\$1000.00 if over 10,000)

WAY TO GO!

Ana!!!

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

Luis Roberto Cobos	5,377 Points
Jose Luna	4,853 Points
Amos Ruiz	4,343 Points
Ronnie Nutt	4,158 Points
G Olinka Gomez	4,148 Points
Alva Louise Rand	4,018 Points



January

PATIENCE



Patience is one of the nine virtues in Galatians 5:22-23. In today's world of "instant everything", technological advancements and readily available credit have allowed us to obtain, experience, and consume practically anything almost immediately. Do we even need to be patient anymore?

Well, if we want to reach our goals, have successful relationships, and achieve personal peace, the answer is a resounding yes! Patience is a virtue that is worth pursuing. Here are some of the benefits of developing patience.

- 1. Reduces stress levels and makes you a healthier, happier person.** When you learn and practice patience you don't get as angry, stressed, or overwhelmed. You are more in control of your emotions and in a better position to take on difficult situations with ease and poise. This promotes longevity and makes you a healthier, happier person.
- 2. Results in better decision-making.** When you are patient, you take the time to assess the situation, see the big picture, and weigh any pros or cons. The chances of making a big mistake lessen because you avoid making decisions in haste. Taking the time to problem solve requires patience and deliberation.
- 3. Helps develop understanding, empathy, and compassion.** You are automatically more understanding and compassionate with others when you yourself are patient. Patient people take the time to process what they go through. They are able to determine what it takes to overcome obstacles, and thus are more understanding of others. This results in better and more fulfilling relationships with friends, co-workers, and family members.
- 4. Helps you understand and appreciate the process of growth.** Anything worthwhile takes time and effort to achieve. Planning, growth, evaluation, and measurement all take time, and that requires patience.



TOM SAYS...

HAPPY NEW YEAR TO ALL

2017. That has a good ring to it. Let's make 2017 the best year ever for United Benefits, Inc., UFDBLIC, UFBLIC, Employees, General Agents, our Writing Agents and every single one of our Associated Funeral Homes.

UBI is continuing to offer our monthly, quarterly, and annual cash bonus program to agents and our monthly and annual cash bonus program to our associated funeral homes. Same points requirements as 2016.

We are again offering an annual awards trip. For 2017 the winners will be awarded a trip to New York City in April or May of 2018.

For 2015 and 2016 we have had ever increasing numbers of trip participants, and for 2017 we are looking for our numbers to go even higher.

WHY PLACE YOUR 2017 BUSINESS WITH UFDBLIC AND UFBLIC?

- ◆ Friendly personal service from experienced home office employees.
- ◆ Funeral home on-line access to policyholder status and benefits.
- ◆ Agent on-line access to agent's payments, statements, policyholder status, proposed changes and news from the home office.
- ◆ On-line access to sales forms, claim forms, and policyholder change forms. Simple and easy to use application and contract forms.
- ◆ New premium payment options including credit cards and initial premium bank draft.
- ◆ The 2017 growth rates on new issues will be 2 ½% on IB CPI indexed plans, 3% on MIB plans and 2% on Annuity plans. The growth, computed on the face amount of the IB plans and on the amount paid-in of the MIB and Annuity plans, is compounded annually, added daily on death claims.
- ◆ Claims paid within 24 hours of receipt of required documentation.
- ◆ 2017 cash bonuses for agents and funeral homes.
- ◆ Lowest premiums in the preneed market making it more affordable for your prospects/customers.
- ◆ Competitive commissions/ weekly advances.
- ◆ Training as needed or desired for increased sales.
- ◆ Co-op marketing programs with agents and funeral homes.

MGA, GA AGENTS – HELP US WITH OUR 2017 GOALS – SHARE YOURS.

HAVE A GREAT 2017!!



Tom R. Elam

Office Celebrations!

Birthdays:

Karen Baumgardner

(January 9th)

Venna Voyles

(January 10th)

Alma Ayala

(January 27th)

And Happy Anniversary

Sonya Doty's 15th Anniversary with UBI



Quotes for the Month:

"The end of a matter is better than its beginning, and patience is better than pride."

Ecclesiastes 7:8

"Without patience, we will learn less in life. We will see less. We will feel less. We will hear less. Ironically, rush and more will usually mean less."

Mother Teresa

NEW YORK CITY



Announcing the Agent Trip Destination: New York City! Winners in the 2017 agent contest will travel to New York City in the Spring of 2018.

New York City is the home of many attractions, including:

- Statue of Liberty
- Ellis Island
- Times Square
- United Nations headquarters
- Broadway with over 41 large professional theatres plus many smaller theatres
- Metropolitan Museum
- National 9/11 Memorial & Museum
- Empire State Building
- Central Park
- American Museum of Natural History

National Soup Month

With January being the coldest month, it makes some sense that it is also National Soup Month. The most popular soups in America are chicken noodle, tomato, clam chowder, and potato.



The Coldest Month

Yes, January is the coldest month. It is most squarely in the middle of winter, with the northern hemisphere tilted away from the sun on the earth's axis, and with shorter days and longer nights. The shortest day was December 21st, but the result of shorter days is a bigger temperature difference over time with a cumulative and lagging effect. Here are some average daily high and low temperatures by month for a number of Texas and Oklahoma cities:

	Dec	Jan	Feb
Dallas	58/32	57/30	61/35
Houston	63/45	62/44	65/46
McAllen	72/52	71/51	75/54
Wichita Falls	54/30	51/27	57/32
San Antonio	64/41	62/39	67/42
Tulsa	49/30	48/28	53/31
Oklahoma City	51/31	50/29	55/33
Lubbock	54/27	54/26	59/30
Laredo	68/47	67/46	72/50
Corpus Christi	68/49	67/47	70/51
McAlester	52/32	51/30	56/34
Elk City	49/25	47/22	53/26
Carthage	59/37	57/35	61/38
El Paso	57/33	58/33	63/37

To make it through a cold winter, sometimes it takes a little patience.

Source: usclimatedata.com

