

United Funeral Directors Benefit Life Ins. Co.
 United Funeral Benefit Life Ins. Co.
 Hawthorn Life Insurance Company
 www.unitedbenefitsinc.com

**86
YEARS**

August 2024



Since 1938

**UBI "OUR BEST ALWAYS"
NEWS TO "U"**

UNITED BENEFITS, INC.

Vol. 86 No. 8

United Benefits and Hawthorn Life

United Benefits Inc. and Hawthorn Life Insurance Company have been sister companies for the past 24 years, with United Benefits in our Richardson office and Hawthorn Life in our Carthage, Texas, office. We are now consolidating all of our affiliated companies into our Richardson office, effective September 9th, 2024.

Hawthorn has been located in Carthage for 85 years, since its founding in 1937. We now celebrate and welcome all Hawthorn policyholders to our Richardson home office, where our staff will work hard to continue the great service to which they are accustomed from our Carthage staff. As we continue to grow, we renew our pledge to provide excellent service to all of our policyholders, agents, and funeral homes.

RICHARDSON UBI and HAWTHORN LIFE STAFF



**HAWTHORN LIFE STAFF in CARTHAGE TEXAS
Thank You for a Job Well Done!!!**

Left to Right: Charlie Allison, Martha Robbins, Jean Bunyard, Reba Coxen

**July Winner
Esther Avalos
17,517 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 July Winners:

- ★ Christian E Avalos 16,401 Points
- ★ Carilu Cantu 15,296 Points
- ★ Blanca I Orozco 11,453 Points
- ★ Pamela Zuniga 8,580 Points
- ★ Maria D Fernandez 8,566 Points
- ★ Christopher Talley 8,006 Points
- ★ Luis Roberto Cobos 7,629 Points
- ★ Christian Adali Avalos 7,236 Points
- ★ Eusebio S Saucedo 6,689 Points
- ★ Evangelina G Luna 6,635 Points
- ★ Grace Michelle Santos 6,193 Points
- ★ Erika Cavazos 5,714 Points
- ★ Alfredo G Elizondo 5,630 Points
- ★ Aaron Robert Romero 5,379 Points
- ★ Alma Rosa Cobos 5,171 Points
- ★ Norma Linda Chavez 5,165 Points
- ★ Juanita Ramirez 4,636 Points
- ★ G Olinka Gomez 4,599 Points
- ★ Maria Guedez Camarillo 4,534 Points
- ★ E Chairez-Valladares 4,500 Points
- ★ Amy Tolle 4,378 Points
- ★ Elva Judith Castro 4,306 Points



EDUARDO PRESENTS...

Have you ever heard of a “stick” letter?

The prospect agrees to the policy you recommend, you fill out all the paperwork, and now what?

Most agents pack up their things and leave the customer’s home. As soon as possible they send the application and all paperwork to the home office. “The job is done here”, the agent says.

WHAT is a stick letter?

A “Stick” Letter is a Thank You letter with a small touch of persuasiveness summarizing what the customer is getting with the product/service purchased and then tops that off with a full throttle of VALUE. What is this value? You include all the features and benefits the customer already purchased, plus you ADD something for FREE. You can give something to the customer, just keep in mind the amount cannot go over \$25 dollars.



For the FREE gift, I recommend you give away the personalized Medical Alert Card plus the Personal Planning Guide. It won’t cost you anything and it’s a gift that is really useful, not just for the insured, but for the family as well. How many times do we get a call at our home office from family members asking if their loved one has a policy with UBI? Many times. Sometimes the family member is not aware, so a Personal Planning Guide is a great resource for the family to have in those hard times.

WHY a “Stick” Letter?

The “Stick” letter’s objective is to give the customer reassurance and peace of mind knowing that they made the right choice. Buyer’s remorse is huge - that’s why people decide to return things after they purchased them. And with life insurance and preneed, the customer really has to want it in order to pay for those premiums month after month. Sending a stick letter will help reduce lapses and especially reduce policies not taken.

WHEN do I send a “Stick” Letter?

The Agent sends the “Stick” Letter after the application is approved and becomes a policy. It’s a good idea to remind the customer in your letter that they will be getting their policy documents within 30 days or so. Another thing to add is to let them know if they have any questions or concerns to call you. This way you’ll be involved with any matters. If the customer wants to cancel, they’ll call you first, giving you the opportunity to try and save the policy. Customer wants to add more coverage, they’ll call you. Customer has a friend or family member that wants a policy, they will call you. I think you get the point!

If you want an example of a “Stick” Letter, let me know and I’ll send you one from a great marketer.

“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.” Maya Angelou

Our Best Always,

Eduardo Salido

A Job Well Done

Many thanks to our outstanding Carthage staff. Joining the company in 1993, Mrs. Jean Bunyard has been the senior officer on site for the past 31 years, always maintaining high standards for the company.

Mrs. Reba Coxen joined the company in 1995 and has superbly managed all facets of the operation for the past 29 years. Another key employee was Mrs. Martha Robbins, who is from Marshall, Texas. Always dependable, Mrs. Robbins has been with the company for 18 years.

“Without Jean, Reba, and Martha, it just would not have worked,” says President Charlie Allison, who resides in Richardson, Texas, and has a second home in Carthage.

Hawthorn Life began as a burial association in 1937, converting to a stipulated premium life insurance company in 1974. Our Richardson staff, pictured on page 1 and listed below, looks forward to serving our Hawthorn policyholders beginning in September.

Richardson Staff of United Benefits and Hawthorn Life, Pictured on Page 1, Sitting left to right:

Tamika Whaley, Nancy Cifuentes, Angie Garduno, Suzie Ayala, Murray Smith, Tara Roe.

Second Row: Betsy Chance, Kate Johnson, Alicia Arias, Karen Baumgardner, America Pacheko, Melannie Lopez, Jackie Lopez, Crystal Hernandez, and Vivian Valle.

Back row: Eduardo Salido, Gary Cox, Carter Camp, Emily Pohr, Charlie Allison, Venna Voyles, and Anthony Perez.

Just Because

August is *Admit You're Happy* Month. Being happy and admitting it is a difficult thing for a lot of people. The truth is, of course, that happiness is very good for you, and there is no reason to feel guilty or bashful about being happy. Celebrate *Admit You're Happy Month* with a smile!

Another August celebration is *Just Because Day*, on August 27th. Now, you have a chance to do something without a rhyme or a reason. Most often in life, we do things because we have to, or we want to, or it's expected of us. None of those reasons need apply on this day. Go and do something “just because”, without a reason or logic for doing it. Why does Just Because Day come on August 27th? Just because. Have a fun day!



Laughter is the Best Medicine

Humor is infectious. The sound of roaring laughter is far more contagious than any cough, snuffle, or sneeze. When laughter is shared, it binds people together and increases happiness and intimacy. It can protect you from the damaging effects of stress.

- Laughter relaxes the whole body
- Laughter boosts the immune system
- Laughter triggers the release of endorphins
- Laughter protects the heart by increasing blood flow and improving blood vessel function.



PEACHES

August is National Peach Month. Peaches are generally best from June through the end of August.



There are two main types of peaches: clingstone and freestone. The freestone are easier to eat. As the name implies, the seed separates from the flesh of the fruit. Clingstone are more often used as processed or canned peaches.

A large peach has fewer than 70 calories and contains 3 grams of fiber. It's also a good source of vitamins A and C. Peaches are good for digestion and can have a natural soothing effect. It is a great stress reliever and moisturizer. According to research peaches also have a positive effect in preventing cancer (as they contain selenium).



Labor Day - Our offices will be closed on Friday August 30th and Monday September 2nd in observance of Labor Day.



Happy Birthday!!!

Suzie Ayala

* August 18th *





**UFBLIC / UFDBLIC
CELEBRATING 86 YEARS of SERVICE
2024 CONTEST STANDINGS
Madrid, Spain—Spring 2025**



8 Months: December - July

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	167,038	16,401	183,439	CASTRO, ELVA JUDITH	16	18,498	4,306	22,804
AVALOS, ESTHER CALVO	2	74,426	18,017	92,443	MORENO, DELMY L	17	19,899	2,218	22,117
OROZCO, BLANCA I	3	67,582	11,453	79,035	TOLLE, AMY	18	17,167	4,378	21,545
CANTU, CARILU	4	53,615	15,296	68,911	HERNANDEZ, DIANA	19	19,769	1,230	20,999
VALLE, DELIA F	5	52,040	2,518	54,558	LIVAS, ARTURO	20	17,949	2,922	20,871
LUNA, EVANGELINA G	6	44,341	6,635	50,976	ARENAS, TOMASA	21	19,080	1,728	20,808
COBOS, ALMA ROSA	7	45,177	5,171	50,348	KING, JEFFREY W	22	20,054	-	20,054
FERNANDEZ, MARIA	8	36,329	8,566	44,895	SALINAS JR, DANIEL	23	19,315	370	19,685
GOMEZ, G OLINKA	9	35,161	4,599	39,760	SANTOS, GRACE	24	11,834	6,193	18,027
RUIZ GUTIERREZ, AMOS	10	38,279	1,200	39,479	STEVENS, CLAUDIA B	25	17,536	-	17,536
ELIZONDO, ALFREDO G	11	25,096	5,630	30,726	GILBERT, EVA	26	15,779	1,109	16,888
COBOS, LUIS ROBERTO	12	20,984	7,629	28,613	ELIZONDO, ORLANDO	27	13,130	3,402	16,532
SANTOS, ELIZABETH	13	27,436	-	27,436	NAVARRO, DOMINGO	28	14,270	1,209	15,479
AVALOS, CHRISTIAN	14	18,861	7,236	26,097	RAMIREZ, JUANITA	29	10,719	4,636	15,355
ZUNIGA, PAMELA	15	16,781	8,580	25,361	CANTU, OLGA L	30	13,145	1,978	15,123

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

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2023 to November 30, 2024 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 548,027 points; Jose David Calvo - 403,705; Christian Avalos - 387,130
 Top FHs: Memorial FH - 299,490; Legacy Chapels - 236,109; L&I Funeral Home - 189,444

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PO Box 831670
 Richardson TX 75083-1670

Phone: 469-330-2200
 Fax: 469-330-2204

**United
Benefits, Inc.**

A Winning Attitude