

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 87 No. 10 Richardson, Texas

State Fair Of Texas

September Winner **Delia Valle** **14,054 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! **Delia!!!**

*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:

★ Evangelina G Luna	★ 12,687 Points
★ Carilu Cantu	★ 12,124 Points
★ Blanca I Orozco	★ 11,994 Points
★ Monty B Roberts	★ 10,849 Points
★ Luis Roberto Cobos	★ 9,644 Points
★ G Olinka Gomez	★ 9,600 Points
★ Pamela Zuniga	★ 9,016 Points
★ Adam Lockstone	★ 7,286 Points
★ Grace Santos	★ 6,809 Points
★ Elias G Barrientos	★ 5,506 Points
★ Maria Fernandez	★ 5,371 Points
★ Manuel Ronquillo	★ 5,001 Points
★ Tito C Garcia	★ 4,878 Points
★ Clarissa Gonzalez	★ 4,698 Points



The State Fair of Texas, held at Fair Park in East Dallas, is one of the biggest and most beloved events in the Lone Star State. Each year, the fair opens its gates around the last Friday of September and welcomes visitors for about three weeks of fun, food, and festivities.

From classic carnival games (some of which might test your luck more than your skill) to the legendary auto show featuring the newest rides from major car brands, there's something for everyone. Fairgoers can enjoy traditional rides like the Lovebug, the Crazy Mouse, and, of course, the Texas Star Ferris wheel that offers one of the best views in Dallas.

The fair also hosts live music every week, plus some football rivalries such as the State Fair Classic between Grambling and Prairie View A&M, and the famous Red River Rivalry where Texas takes on OU.

But if we're being honest, the real star of the show is the **fair food**. Each year brings new, over-the-top culinary creations celebrated through the Big Tex Choice Awards, which recognize the most savory, sweet, and creative dishes. Still, no visit is complete without the classics like a giant turkey leg and the iconic Fletcher's Corny Dog.

So whether you're there for the rides, the food, or just to soak in the Texas pride, the State Fair of Texas remains a can't-miss fall tradition.



No trip to the State Fair of Texas is complete without a visit (and a photo) with **Big Tex**, the fair's towering 55-foot-tall mascot who greets guests with his signature "Howdy, folks!"

EDUARDO PRESENTS...

Focus

Did you know it takes more than 20 minutes to refocus your attention to what you were doing before you got distracted?

Here are some tips that can help you focus:

1. Put your phone on silent and out of sight.
2. Choose a place without any distractions from people.
3. If working on your computer don't have email or other windows open that you won't need.
4. Calm your Mind, catch a break if you need one.
5. Small Simple Steps by Jim Kwik
6. If you have something on your mind that you need to do, do it first, this will let your brain stop thinking about it.
7. Once you decide, commit to it, and your brain will stop thinking about it.
8. Schedule your "distraction" time, for example to use cell phone, check email, etc.

I started listening to an audiobook called Limitless by Jim Kwik which I recommend to anyone who is interested in becoming a better version of themselves.

Let's address the big elephant in the room, our smart phone. Easily one of the biggest distractions to exist. I mean what a wonderful tool to have, I'm super grateful for it, but that tool can be toxic if we let it be.

Every text message, every email, every Facebook notification, etc. costs us 20 minutes. Every. Single. Time. No wonder we have the attention span of a fish. Don't quote me on this one, but I believe it's 7 seconds. If it's not, research it and let me know.

As I write this article, I'm not joking, I have 17 notifications on my "Notifications Center" in my smartphone. These are from Facebook, text messages, WhatsApp messages, emails, google photos with reminders of what I was doing 7 years ago, Amazon letting me know my package was delivered, Schwab telling me about my trade notifications, and the list goes on.

I'm going to pivot a little bit and mention another type of distraction, Recruiters with the "golden opportunity", especially other insurance companies. I've seen agents' production go down, after doing a little bit of research and talking to them, I can see why. They were distracted with "the golden opportunity" (sarcasm) from an MLM or some other competitor selling them the golden goose.

Ladies and gentlemen, the grass is not greener on the other side. The grass is only greener where you water it. We have to be extra careful with these distractions which at the end of the day hurt your wallet.

Here's a verse I feel is appropriate at this moment, Ecclesiastes 4:6

"Better one handful with tranquility than two handfuls with toil and chasing after the wind."

After reading this verse, I imagine a person running around multi-tasking trying to get to the finish line... while all this time they were running in circles inside the rat wheel getting nowhere.

"The man who chases two rabbits, catches neither." - Confucius

Our Best Always,

Eduardo Salido



Breast Cancer Awareness Month

October 1 marks the first day of Breast Cancer Awareness Month.



What is breast Cancer?

Breast cancer starts as malignant (cancerous) cells in the breast that can then invade surrounding tissues or spread to other areas of the body.

In the United States, **1 in 8 women will be diagnosed with breast cancer during her lifetime.** While it most often affects women, men can also be diagnosed.

The purpose of Breast Cancer Awareness Month is to:

Increase awareness by educating the public.

Promote early detection by encouraging self-exams and regular screenings.

Raise funds to support research, improve treatments, and help organizations working toward prevention and a cure.

Support patients and survivors by sharing stories and offering care.

Advocate for better access to screenings, therapies, and research.

Source: www.nationalbreastcancer.org

Verse of the month: “Be strong and courageous. Do not be afraid or discouraged, for the Lord your God is with you wherever you go.”
— **Joshua 1:9**

Happy Birthday!!!

Melannie Mirabal**
* October 12th *



Make this Halloween fun and safe with these quick reminders:



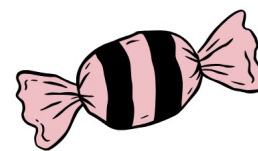
Be visible: Add reflective tape and carry flashlights.

Walk safely: Use sidewalks and crosswalks — not the street.

Check treats: Only eat sealed, trusted candy.

Costume care: Avoid long hems and use non-toxic makeup.

Drive carefully: Slow down in neighborhoods and watch for trick-or-treaters.



Daylight Savings Time

Daylight Saving Time ends this fall on **Sunday, November 2, 2025**, at 2:00 a.m. Don't forget to set your clocks **back one hour** before you go to bed Saturday night. This annual time change marks the shift back to Standard Time, giving us brighter mornings and earlier evenings.

Fun fact: Daylight Saving Time has been observed in the U.S. for over 100 years, originally introduced to make better use of daylight and save energy. Whether you enjoy the extra morning light or the cozier early nights, this change is a good reminder to also check your smoke detector batteries and home safety items.

CONGRATULATIONS MELANNIE!

On September 27th our very own Melannie married the love of her life Christian Mirabal in a beautiful ceremony surrounded by people that love and support them.

We want to wish Melannie and Christian a wonderful marriage!



UFBLIC / UFDBLIC
CELEBRATING 87 YEARS of SERVICE
2025 CONTEST STANDINGS
Eastern Caribbean - Spring 2026



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10 months - December through September

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
CANTU, CARILU	1	88,102	12,124	100,226	ARENAS, TOMASA	16	27,254	3,383	30,637
OROZCO, BLANCA I	2	87,176	11,994	99,170	BARRIENTOS, ELIAS	17	24,761	5,506	30,267
VALLE, DELIA F	3	83,866	14,554	98,420	CASTRO, ELVA JUDITH	18	27,906	1,243	29,149
LOZANO, RUTH	4	69,552	410	69,962	CAVAZOS, ERIKA	19	25,961	1,337	27,298
ZUNIGA, PAMELA	5	54,148	9,016	63,164	CANTU, ROSALINDA	20	26,682	180	26,862
FERNANDEZ, MARIA	6	49,795	5,371	55,166	MONTALVO, VANESSA	21	23,978	1,490	25,468
LUNA, EVANGELINA	7	40,906	12,687	53,593	GUTIERREZ, ROSA I	22	25,327	-	25,327
COBOS, ALMA ROSA	8	49,414	956	50,370	C-VALLADARES, ESPERANZA	23	21,630	3,360	24,990
VALLES, MARIA M	9	45,960	2,825	48,785	TREVINO, ELOISA	24	24,941	(14)	24,927
HERNANDEZ, DIANA	10	41,889	3,884	45,773	GIBBS, MICHAEL	25	23,562	772	24,334
RUIZ, AMOS	11	45,321		43,902	PADILLA, ALONSO	26	23,215	-	23,215
ROBERTS, MONTY B	12	30,803	10,849	41,652	LOCKSTONE, ADAM	27	15,922	7,286	23,208
GOMEZ, G OLINKA	13	31,430	9,600	41,030	NIEVES, MIRELDA	28	18,812	3,947	22,759
SANTOS, ELIZABETH	14	35,920	1,565	37,485	GALLEGOS, SANJUANA	29	20,681	1,948	22,629
COBOS, LUIS ROBERTO	15	24,588	9,644	34,232	TALLEY, CHRISTOPHER	30	22,209	-	22,209

** Cutoff for October points is **October 29th at 4:00 PM** **

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2024 to November 30, 2025 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Luis Roberto Cobos - 556,048 points; Edward Garza – 268,714; Ruth Lozano – 244,701
 Top FHs: Memorial FH - 308,646; La Paz Funeral Home – 241,807 ; L & I Funeral Home – 229,422;

United Funeral Directors Benefit Life Ins. Co.
 United Funeral Benefit Life Ins. Co.
 Hawthorn Life Insurance Company

PO Box 831670
 Richardson TX 75083-1670

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

**United
Benefits, Inc.**

A Winning Attitude