

UBI "OUR BEST ALWAYS"  
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 82 No. 8

Richardson, Texas

SUFFRAGE

July Winner

Christian Avalos!!  
26,558 points

Agent with the highest monthly points  
wins \$750.00 and 500 bonus points  
(\$1000.00 if over 10,000 and \$1250 if  
over 20,000)

WAY TO GO!

Christian!!!

Agents with over 4,000 points win \$200  
(\$500 if over 5,000, \$750 if over 10,000,  
and \$1000 if over 20,000)  
Additional July Winners

★ Esther Calvo Avalos	13,857 Points	★
★ Blanca I Orozco	11,104 Points	★
★ Francisca D Garza	10,926 Points	★
★ Dora A Perez	5,677 Points	★
★ Ellese J Velasquez	5,524 Points	★
★ James A Richter	5,253 Points	★
★ Jose Luna	5,088 Points	★
★ Veronica Y Collins	5,054 Points	★
★ Alma Rosa Cobos	5,049 Points	★
★ Walter J Proctor	4,825 Points	★
★ Larry D Eschiti	4,458 Points	★



Suffrage means the right to vote in political elections. It has nothing to do with the word "suffer" or "suffering". It was 100 years ago this month, in August 1920, that women were allowed the right to vote nationwide in United States elections when the 19th amendment to the U.S. Constitution was ratified.



The Wyoming Territory allowed women to vote beginning in 1869 and preserved that right when it became a state in 1890. In all, 15 states permitted women to vote before the 19th Amendment, including all states west of the Rocky Mountains. The first country to grant national-level voting rights to women was New Zealand, in 1893. Australia adopted national women's suffrage in 1902, Finland in 1906.

When World War I began in 1914, many suffrage organizations shifted their focus to supporting the war effort, although some activists continued to fight for suffrage. Because of manpower shortages in warring countries, women took on many roles traditionally held by men and changed the dominant idea of what women were capable of doing, giving further momentum to the suffrage movement. Many countries - including Denmark, Iceland, the USSR, the Netherlands, Canada, Austria, Czechoslovakia, Poland, Sweden, Germany, Luxembourg, and the United States - had granted the vote to women by 1920. Britain, interestingly, allowed women to be elected to Parliament beginning in 1918, but it was ten years later, in 1928, before women were granted the right to vote.

Other European countries did not grant women the right to vote until much later - Spain in 1931, France in 1944, and Belgium, Italy, Romania, and Yugoslavia in 1946. Later still were Switzerland (1971) and Liechtenstein (1984). In Latin America, national suffrage was granted to women between 1929 (Ecuador) and 1946 (Argentina). In Africa, the right to vote was generally conferred on both men and women as colonial rule ended and nations became independent - the same is true for India, which granted universal suffrage with its constitution in 1949. Middle Eastern countries granted women the right to vote after World War II, although some countries, such as Saudi Arabia, do not have suffrage at all or have limited suffrage and exclude women completely (Kuwait).

# TOM SAYS...

## VIRTUAL SALES

Here we are in August and still navigating around the Pandemic to make sales. Many of our agents are in the Texas valley area, and they are experiencing exceptionally high numbers of those affected. Particularly, our agents there are adapting, using virtual sales with telephone calls in which everyone expects a camera to be on.

Henry Canaday, in the July-August issue of “Selling Power” magazine, says doing these contacts well requires “common sense, which is not always common practice”.

Here are eight recommendations to keep in mind doing virtual meetings:



1. **Your Camera Sees a Lot:** Pay attention to whatever is in your camera’s line of sight – keeping it clean and clear of clutter and conveying a professional atmosphere. Bookshelves should be neat and orderly. Background pictures should be respectable. If necessary, you can use Zoom. Zoom has virtual backgrounds available.
2. **Place Your Camera Correctly:** Make sure your camera is above or at eye level and look into the camera, not at anything else. You want to present your face attractively to your meeting partner.
3. **Limit Distractions:** Try not to move around. There are “horror” stories of hosts taking their iPhone into the bathroom without turning the camera off. Or having someone walk by not fully dressed.
4. **Keep it Pleasant:** Don’t eat or slurp drinks during calls – the sound can be annoying. And don’t forget the niceties when beginning a conversation. You want to spend the first few minutes just as you would in a face to face meeting.
5. **Stay Professional:** Have an agenda. Be prepared, on time, and professional – just as if you had driven 50 miles for the call.
6. **Tune Your Attitude:** Remember that your face and gestures communicate over 90% of your message. Make sure the speed, tone, and volume of your voice reflect the message you want to send.
7. **Mind the Time:** Just as in “face to face” meetings, the length of virtual conversations should be determined by the objective. If a virtual presentation goes on too long, plan and arrange a time for breaks. Remember most people can’t do 90 minutes without a break.
8. **Focus on the Task at Hand:** Always avoid the temptation to multitask during a virtual meeting. Turn your phone or other devices off and silence alerts.

To summarize, full attention, careful preparation, and the control of appearances are the keys to successful virtual communication, **just as in live meetings.**

A SINCERE AND ADMIRABLE “THANK YOU” TO ALL OF OUR SALESPEOPLE. YOU ARE EXCEPTIONAL!

## VOTING RIGHTS ACT

In addition to the 100th anniversary this month of the 19th Amendment ratification, which gave women the right to vote, this month also has another important voting rights anniversary. It is the 55th anniversary of the 1965 Voting Rights Act.

The Voting Rights Act of 1965 is a landmark piece of federal legislation in the United States that prohibits racial discrimination in voting. It was signed into law by U.S President Lyndon B. Johnson during the height of the civil rights movement on August 6, 1965, and Congress later amended the Act five times to expand its protections. Designed to enforce the voting rights guaranteed by the Fourteenth and Fifteenth Amendments to the United States Constitution, the Act secured the right to vote for racial minorities throughout the country. According to the U.S. Department of Justice, the Act is considered to be the most effective piece of federal civil rights legislation ever enacted in the country.

The Act contains numerous provisions that regulate elections. The Act's "general provisions" provide nationwide protections for voting rights. Section 2 is a general provision that prohibits every state and local government from imposing any voting law that results in discrimination against racial or language minorities. Other general provisions specifically outlaw literacy tests and similar devices that were historically used to disenfranchise racial minorities.

Below is a photo from the day of the signing of the Voting Rights Act of 1965. Among those pictured are President Lyndon Johnson, Martin Luther King, Jr., and Rosa Parks.



## Happy Birthday!!!



**Suzie Ayala**

\* August 18th \*

**Terri Morgan**

\* August 29th \*

**Perla Perez**

\* August 30th \*



## 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).



## STRESS

During this difficult time of coronavirus pandemic concerns, and social distancing, here are some familiar and fundamental reminders about coping with stress:

1. Take deep breaths, stretch, or meditate .
2. Try to eat healthy, well-balanced meals.
3. Exercise regularly.
4. Get plenty of sleep.
5. Avoid excessive alcohol and drug use.

Helping others cope with their stress, such as by providing social support, can also make yourself and your community stronger.



**UFBLIC / UFDBLIC**  
**CELEBRATING 82 YEARS of SERVICE**  
**2020 CONTEST STANDINGS**  
**\*Boston, Massachusetts—late Spring 2021\***



8 Months - December - July

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	131,205	27,058	158,263	RUIZ, AMOS	16	17,358	2,094	19,452
OROZCO, BLANCA I	2	53,209	11,104	64,313	PROCTOR, WALTER J	17	14,287	4,825	19,112
BROWN, TIMOTHY	3	59,180	1,210	60,390	AYALA, ALMA JANIRA	18	18,000	450	18,450
GARZA, FRANCISCA D	4	45,202	10,926	56,128	MORENO, JIMMY	19	18,330	-	18,330
LUNA, JOSE	5	50,171	5,088	55,259	TALLEY, CHRISTOPHER	20	15,319	2,603	17,922
AVALOS, ESTHER CALVO	6	33,181	13,857	47,038	CHAIRES-VALLADARES, E	21	14,590	2,752	17,342
GOMEZ, G OLINKA	7	35,520	1,296	36,816	CASTRO, ELVA JUDITH	22	13,499	3,776	17,275
CAVAZOS, ERIKA	8	21,959	3,793	25,752	BRYAN, RANDY	23	15,451	1,270	16,721
NUTT, RONNIE	9	25,158	-	25,158	LOPEZ, JOSE M	24	15,627	-	15,627
ROBERTS, MONTY B	10	23,226	1,754	24,980	KING, JEFFREY W	25	15,524	-	15,524
RAND, ALVA LOUISE	11	24,784	-	24,784	SOSA, RICARDO	26	14,452	728	15,180
GONZALEZ, MARIA	12	24,245	320	24,565	ELIZONDO, ORLANDO	27	14,789	260	15,049
SALINAS JR, DANIEL	13	21,185	637	21,822	RAMOS, BLANCA	28	14,006	-	14,006
RICHTER, JAMES A	14	16,063	5,253	21,316	SANTOS, ELIZABETH	29	12,529	1,359	13,888
COBOS, LUIS ROBERTO	15	20,833	-	20,833	ABREGO, RODOLFO	30	12,682	-	12,682

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 819,753 points; Jose Calvo – 214,235; Joe Lopez – 177,661  
 Top FHs: Memorial FH – 179,286; Ric Brown Family FH - 178,106; L&I FH – 122,621

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**United  
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*A Winning Attitude*