

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

UNITED BENEFITS, INC.

Vol. 80 No. 9

Richardson, Texas

**FREEDOM**

**August Winner**

**Jose Luna!!**

**17,377 points**

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

**WAY TO GO!**

**Jose!!!**

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

Veronica Y Collins	9,922 Points
Christian E Avalos	9,402 Points
Alva Louise Rand	8,650 Points
Ana M Herrera	8,363 Points
Timothy Brown	7,069 Points
Elva Judith Castro	6,542 Points
Blanca I Orozco	6,524 Points
James A Richter	6,440 Points
Raquel Sebastian	5,595 Points
Kent Traynor	5,561 Points
G Olinka Gomez	5,316 Points
Amos Ruiz	5,292 Points
Maria D Fernandez	5,216 Points
Ronnie Nutt	5,124 Points
Luis Roberto Cobos	5,041 Points
Walter J Proctor	4,656 Points



**September**

As we pass the seventeenth anniversary of the attacks on September 11, 2001, it behooves us to realize that our freedoms will always be under attack. It takes vigilance and courage for us to have the freedom that was and is so dearly obtained in this great country of ours.

We once again thank the first responders that day, and their families, all those who lost loved ones, and all those who work to keep us safe. Police, firefighters, military and intelligence personnel, all of whom have continued to defend our freedom and liberty.

In many parts of the world today, freedom and democracy are in decline. Politicized courts, intolerance for dissent, and predetermined elections are becoming more common in a lot of the world. Some of these countries, and particularly Russia, would love to see the U.S. fail. Cyberattacks are very real and their threat is growing. They wish for our political dissensions and divisiveness to grow, and they are interfering in any way that they can.

Many of the divisive issues in our country today are being fed or inflamed by false internet activity. Let's not allow them to divide us. Let us realize that the enemy is not our fellow countrymen and women. It is those who want to see our freedoms taken away from us. Let us stand together against tyranny, against computer cyberattacks, and against terrorism.

Peace, fair play, compromise, respect for the individual - these are all characteristics of a free democracy. We are a country with free elections, freedom of speech and freedom of the press, where open discussion and dissent are permitted and not prosecuted. We thank God for these freedoms and recognize our responsibility to preserve them.



# TOM SAYS...

## BE GRATEFUL

Do you have a grateful attitude? Dr. Wayne Dyer, noted psychologist, speaker and best selling author tells us that “*only by being thankful for what you’ve got can you make progress toward getting more of what you want*”. Yes, most of us want more but we have trouble finding the knowledge, ability or courage to make the personal changes to see our dreams come true. It seems too simple that it is possible to substantially change our lives by changing our attitudes, but it has been proven to be true time after time.



Too many people in our society have an attitude of “entitlement”, and it is virtually impossible to show gratitude if you feel entitled. To be successful in sales (and truthfully just about any other vocation) you must learn to develop a sense of gratitude. You must abandon any tendencies toward fault finding, complaining, or taking what you have for granted. You must think of yourself as a recipient, not a victim.

You can start by making a list of those people who have helped you get where you are today and recognizing their contribution. Tell them in person, if possible, what their contribution meant to you and how much you appreciated their interest and caring. If it is not possible to tell them in person, send a card or even better, write them a letter. This is an important first step.

Next, begin and end each day with open expressions of gratitude. Learn to be generous and develop a giving spirit. Offering gratitude to those who give to you usually promotes the same responses from them.

Be especially attentive to your family and close associates and make a conscious effort to thank each and every person who helps. Having to say “I know I don’t thank you very often but I really do appreciate you” just isn’t good enough. Most people need to feel daily that they are appreciated.

When you express gratefulness, you will not only find a difference in the attitudes of the people around you, but in yourself. You will find yourself smiling more. Your feelings of self-worth and confidence will increase. You will be much happier.

And you know what, suddenly your performance and/or sales will also increase. Developing a “grateful attitude” can surely be a “life-changing” experience!

## Happy Birthday!!!



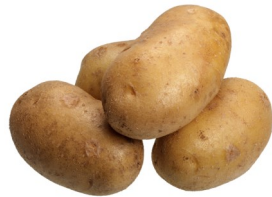
Winnie Urbano  
\* September 10 \*  
Dana Jackson  
\* September 23 \*



## Nutrient Dense Foods

There is only a limited amount of food you can eat in a single day. To maximize the amount of nutrients you take in, it makes sense to spend your calorie budget wisely. The best way to do that is to simply eat the foods that carry the greatest amount and variety of nutrients. According to nutritionist Kris Gunnars, here are the 11 most nutrient-dense foods on the planet:

1. Salmon - omega 3's
2. Kale - ranked slightly higher than spinach
3. Seaweed - high in iodine
4. Garlic - cancer-fighting sulfur compounds
5. Shellfish - heavy in vitamins
6. Potatoes - a little bit of almost every nutrient
7. Liver - Key vitamins and iron
8. Sardines - nutritionally close to perfect
9. Blueberries - antioxidants galore
10. Egg Yolks - "nature's multivitamin"
11. Dark Chocolate - yes, please



## Healthy Snacks

When the kids raid the kitchen for after-school snacks, what will they be consuming? All those potato chips and cookies can lead to problems for your child's health, or for anyone's health. Consider these healthier alternatives:

1. Homemade trail mix - combine almonds, peanuts, sunflower seeds, and dried fruit as you desire, but watch serving sizes, as dried fruit and nuts, though healthier, are still high in calories.
2. Fruit salad - frozen or fresh - high in vitamins, and natural sugar is healthier than processed sugar.
3. Rice Cakes - plain or topped with peanut butter or cheese. (also try whole wheat bread with peanut butter, add bananas for Elvis Presley's favorite treat of a peanut butter and banana sandwich).
4. Veggie Sticks - the perfect crunchy snack. Carrots, celery and bell peppers have the vitamins and minerals we need without the calories. If you need a dip, try hummus or peanut butter rather than a traditional high-calorie dip.
5. Popcorn (light on the butter)
6. Yogurt (high in protein)
7. Hummus and pita chips - light and airy, not too filling
8. Light String Cheese - convenient, perfect for car rides. An added bonus is that kids love to pull apart string cheese, so the snack will be entertaining as well as healthy.
9. Chocolate-dipped bananas - dip frozen chunks of banana into smooth melted chocolate.



**UFBLIC / UFDBLIC  
CELEBRATING 80 YEARS of SERVICE  
2018 CONTEST STANDINGS**

**\*Alaskan Cruise— early Summer 2019\***

9 months - December to August



AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
LUNA, JOSE	1	86,452	17,877	104,329	NUTT, RONNIE	16	25,811	5,124	30,935
OROZCO, BLANCA I	2	81,344	6,524	87,868	MARTINEZ, MARICELA	17	28,667	2,108	30,775
BROWN, TIMOTHY	3	58,526	7,069	65,595	ARENAS, TOMASA	18	25,570	2,700	28,270
AVALOS, CHRISTIAN E	4	53,879	9,402	63,281	WILSON, TIM	19	24,394	3,209	27,603
RUIZ, AMOS	5	40,805	5,292	46,097	CHAIRES-VALLADARES, E	20	21,293	1,705	22,998
COBOS, LUIS ROBERTO	6	40,806	5,041	45,847	ESCHITI, LARRY D	21	20,994	634	21,628
MORRIS, WILLIAM N	7	42,537	3,009	45,546	PROCTOR, WALTER J	22	16,069	4,656	20,725
HERRERA, ANA M	8	29,516	8,363	37,879	GILBERT, EVA	23	20,424	250	20,674
RICHTER, JAMES A	9	30,621	6,440	37,061	COBIOS, MARIA ANTONIA	24	20,291	-	20,291
MORENO, JIMMY	10	32,307	2,040	34,347	CHAVEZ, MARINA	25	19,256	-	19,256
FERNANDEZ, MARIA	11	28,660	5,216	33,876	RIVAS SR, DOMINGO	26	18,975	-	18,975
GOMEZ, G OLINKA	12	27,241	5,316	32,557	AVENDANO, LAURA	27	14,430	2,080	16,510
CALVO, JOSE	13	31,082	1,435	32,517	LOPEZ, JOSE M	28	15,652	522	16,174
RAND, ALVA LOUISE	14	22,794	8,650	31,444	COLLINS, VERONICA	29	6,231	9,922	16,153
CASTRO, ELVA JUDITH	15	24,826	6,542	31,368	GARCIA, MONICA	30	14,531	1,196	15,727

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2017 to November 30, 2018 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,103,536 points; Joe Lopez -189,191; Charles E Goff - 136,996  
Top FHs: Ric Brown Family FH - 357,332; Memorial FH -288,982; Legacy FH - 195,411

United Funeral Directors Benefit Life Ins. Co.  
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**United  
Benefits, Inc.**

*A Winning Attitude*