



Since 1938

UBI "OUR BEST ALWAYS"
 NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 85 No. 4 Richardson, Texas

GRATITUDE



Saying thank you is nothing new. But practicing gratitude - regularly focusing on the positive parts of your life - is about more than having good manners. It can be a powerful health habit. Research shows that practicing gratitude - 15 minutes a day, five days a week - for at least six weeks can enhance mental wellness and possibly promote a lasting change in perspective. Gratitude and its mental health benefits can also positively affect your physical health.

You'll get the biggest health benefits of gratitude when it becomes habitual and part of your thought process. But even allotting some time each day or week to prioritize gratitude can be beneficial. Taking time to be thankful may:

- Reduce depression. A review of 70 studies that include responses from more than 26,000 people found an association between higher levels of gratitude and lower levels of depression.
- Lessen anxiety. Anxiety often involves worrying and negative thinking - typically about things that happened in the past or may occur in the future. Gratitude can be a coping tool for anxiety.
- Support heart health. Several studies show that a grateful mindset positively affects biomarkers associated with heart disease risk.
- Relieve stress. Taking a moment to be thankful causes physiological changes in your body that initiate the parasympathetic nervous system - the part of your nervous system that helps you rest and digest. Gratitude and the response it causes help bring down your blood pressure, heart rate and breathing to help with overall relaxation.
- Improve sleep.

Tips for practicing gratitude include: 1) writing down something that went well; 2) hitting pause - next time you reflexively say thanks, stop and think about what it is you are thankful for; 3) redirecting your thoughts - when you feel negative or frustrated, step back and shift your focus to a positive aspect of the situation, 4) Sharing your gratitude: Send a quick note telling someone why you are thankful for them or encourage your family to share something they're grateful for each night at dinner. Many people think of gratitude as a trait. But if you practice it, focusing on the positive things in life can become a habit and eventually come naturally to you.

March Winner
Christian Avalos
 32,970 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!
Christian!!!

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

Additional March Winners:

★ Manuel Ronquillo	11,558 Points
★ G Olinka Gomez	9,351 Points
★ Blanca I Orozco	8,740 Points
★ Maricela Martinez	6,279 Points
★ Nora Hilda Olivarez	6,192 Points
★ Delia F Valle	6,150 Points
★ Timothy Tims	5,930 Points
★ Rosa G Gonzalez	5,622 Points
★ Tammy Arenas	5,598 Points
★ Jeffrey W King	5,551 Points
★ Delmy L Moreno	5,318 Points
★ Diana Hernandez	5,246 Points
★ Alma Rosa Cobos	5,091 Points
★ Carilu Cantu	5,068 Points
★ E Chairez-Valladares	4,920 Points
★ Ruth Lozano	4,685 Points
★ Monserrath Melchor	4,622 Points
★ Monty B Roberts	4,202 Points
★ Evangelina G Luna	4,178 Points
★ Dora A Perez	4,141 Points
★ Jesus Eduardo Boy Jr	4,099 Points



EDUARDO PRESENTS...

TEXAS LICENSE RENEWAL

Every two years, insurance agents in Texas must renew their license. I'm sure most of you have been through the process at least once. But for those that are new to this or might need a little refresher, this article is for you.

Everything is so easy and relaxing when we have time and are stress free about a deadline, and renewing your agent license is no different. So, whatever you do, make sure to renew your license at least 30 days before your expiration date.

You can renew your license and view your expiration date on the following website:
<https://txapps.texas.gov/NASApp/tdi/TdiARManager>

You'll just need to type in your first and last name and a list of all individuals with a match will show up. You just click on your name, and if you're within the time frame to renew your license, a blue button will appear under your Appointments button.

Some of you will have the U-25 license, which we normally sponsor. This license requires that you complete ten continuing education (CE) hours every two years. However, if you DO NOT sell any life insurance policies (except preneed), and only sold preneed policies to fund a funeral plan, you may qualify to submit an Affidavit of Life Agent License Use. This Affidavit will waive the requirement to complete the 10 CE credit hours. Let me repeat myself, this form is to be used only for those who only sold preneed policies.

Here is some information from TDI's website:

License renewal

- To ensure there is no delay in renewing a license, complete continuing education requirements at least 30 days before your license expires. This will allow time for the continuing education provider to report the successful completion of the course to us. See the section above to find out how to see your transcript or ask for an extension.
- The renewal fee is \$50. The late fee is \$25.
- There are several ways to pay your renewal fee:
 - If you have **more than 30 days** before your expiration date, use Sircon (\$8.25 to process), or Texas.gov (no charge to process).
 - If you have **less than 30 days**, you must use Sircon (\$8.25 to process).

Our Best Always,

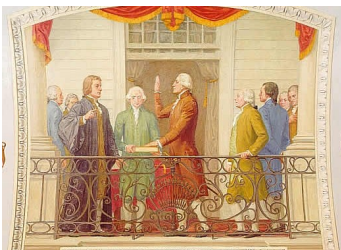
Eduardo Salido



Historical Anniversaries

234 Years Ago - April 30, 1789

George Washington became the first U.S. President as he was administered the oath of office on the balcony of Federal Hall at the corner of Wall and Broad Streets in New York City. Note



this was 13 years after the Declaration of Independence in 1776 and 8 years after the end of the Revolutionary War in 1781. What gives? Well, the first constitution did not provide for a president or a particularly strong central government at all.

The new United States Constitution was written in 1787 by the Constitutional Convention and went into effect in 1789. It established three branches of government: legislative (Congress with two parts), executive (president), and judicial (Supreme Court and lower courts). George Washington reluctantly accepted his role as the first President, elected unanimously by Congress in February 1789.

206 Years Ago - April 15, 1817

The first American school for the deaf was founded by Thomas H. Gallaudet and Laurent Clerc in Hartford, Connecticut.

163 Years Ago - April 3, 1860

In the American West, the Pony Express service began as the first rider departed St. Joseph, Missouri. For \$5 an ounce, letters were delivered 2,000 miles to California within ten days. The



famed Pony Express riders each rode from 75 to 100 miles before handing the letters off to the next rider. A total of 190 way stations were located about 15 miles apart. The service lasted less than two years, ending upon the completion of the overland telegraph.

159 Years Ago -

April 22, 1864

"In God We Trust" was first included on all newly minted U.S. coins by an Act of Congress.



111 Years Ago - April 15, 1912

In the icy waters off Newfoundland, the luxury liner *Titanic* with 2,224 persons on board sank at 2:27 a.m. after striking an iceberg just before midnight. Over 1,500 persons drowned while 700 were rescued by the liner *Carpathia* which arrived about two hours after *Titanic* went down.



110 Years Ago - April 8, 1913

17th amendment to the US constitution was ratified, which required direct election of US Senators by popular vote. Previously, state legislatures selected them.

75 Years Ago - April 30, 1948

Palestinian Jews declared their independence from British rule and established the new state of Israel. The country soon became a destination for tens of thousands of Nazi Holocaust survivors and a strong U.S. ally.

50 Years Ago - April 3, 1973

The first mobile cell phone call was made on a mobile phone the size of a brick.



UNITED BENEFITS WEBSITE

Check out our new website at:

www.unitedbenefitsinc.com

Along with other changes and improvements, you may now report a claim through the website.



Happy Birthday!!!



Alicia Arias

* April 5th *

Betsy Chance

* April 6th *

Jackie Lopez

* April 14th *





UFBLIC / UFDBLIC
CELEBRATING 85 YEARS of SERVICE
2023 CONTEST STANDINGS
Caribbean Cruise - Spring 2024



**

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4 months - December through March

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	36,264	33,470	69,734	SALINAS JR, DANIEL	16	9,140	1,994	11,134
OROZCO, BLANCA I	2	19,362	8,740	28,102	KING, JEFFREY W	17	4,862	5,551	10,413
GOMEZ, G OLINKA	3	17,937	9,351	27,288	MAY, DUSTIN B	18	9,634	484	10,118
CANTU, CARILU	4	17,817	5,068	22,885	MELCHOR, MONSERRATH	19	5,441	4,622	10,063
BOY JR, JESUS EDUARDO	5	16,293	4,099	20,392	MARTINEZ, MARICELA	20	3,479	6,279	9,758
RONQUILLO, SANDRA K	6	19,447	-	19,447	PROCTOR, WALTER J	21	6,311	2,576	8,887
RONQUILLO, MANUEL	7	7,464	11,558	19,022	SANTOS, ELIZABETH	22	8,017	790	8,807
MORENO, DELMY L	8	12,190	5,318	17,508	CASTRO, ELVA JUDITH	23	7,529	711	8,240
LUNA, EVANGELINA G	9	10,644	4,178	14,822	ROBERTS, MONTY B	24	3,736	4,202	7,938
KENNEDY PRICE, HANNAH L	10	14,341	183	14,524	TIMS, TIMOTHY	25	1,960	5,930	7,890
ARENAS, TOMASA	11	8,568	5,598	14,166	HERNANDEZ, DIANA	26	2,363	5,246	7,609
LUNA, JOSE	12	11,758	1,122	12,880	TELLEZ, ANNABEL	27	5,950	1,640	7,590
VALLE, DELIA F	13	6,704	6,150	12,854	CHAIREZ-VALLADARES, E	28	2,380	4,920	7,300
GARCIA, TITO C	14	11,791	863	12,654	PALOMO, BELINDA	29	6,746	499	7,245
COBOS, LUIS ROBERTO	15	9,198	1,937	11,135	ABREGO, RODOLFO	30	5,554	1,474	7,028

** Cutoff for March points is **April 26th at 4:30 PM** **

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2022 to November 30, 2023 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 447,145 points; Ruth Lozano – 100,113; Jose Calvo – 71,944
 Top FHs: Memorial FH - 130,034; La Paz Funeral Home – 100,113; Ric Brown Family FH – 61,508

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

A Winning Attitude