

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

UNITED BENEFITS, INC.

Vol. 84 No. 9 Richardson, Texas

## SLEEP

### August Winner Christian Avalos!! 19,154 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 August Winners:

G Olinka Gomez	13,777 Points
Jose Luna	11,912 Points
Delia F Valle	10,791 Points
Ronnie Nutt	10,433 Points
Adolfo S Nunez	8,328 Points
Blanca I Orozco	7,656 Points
Carilu Cantu	6,968 Points
Marcus Roden	6,644 Points
Dora A Perez	6,080 Points
Celida Avila Cabrera	5,250 Points
Tammy Arenas	5,079 Points
Silvia N Lopez	5,006 Points
Grace M Santos	4,740 Points
Alma Rosa Cobos	4,451 Points
Elva Judith Castro	4,366 Points
Esther Calvo Avalos	4,353 Points



Sleep troubles? You're not alone. Up to 40 percent of Americans have difficulty sleeping. Some basic tips include exercising regularly and avoiding alcohol and caffeine (or eating or drinking too much) before bedtime, but if you're stuck in the bleary haze of sleep deprivation, your bedroom could be the source of your problem.



Sleep science is pointing the way to a better bedroom that's a sanctuary for sleep. Let's explore four fundamental bedroom blunders and their elimination for a better night's sleep.

- 1) Too much light. Light exposure is one of the strongest regulators of the biological clock. Nighttime light - even the glow from a smart phone or alarm clock - suppresses melatonin and disrupts circadian rhythms. Make the house as dark as possible by drawing curtains, shutting off electronics, and turning bright alarm clocks toward the wall.
- 2) Too warm. While the ideal bedroom temperature is largely a matter of personal preference, experts agree that cool rules. Bedroom temperature is about more than comfort; it's an important physiological cue. A drop in body temperature triggers sleep, then the body naturally cools over the course of the evening, reaching its lowest core temperature two hours before waking.
- 3) Too stimulating. When it comes to sleep, our bodies crave routine and repetition. Make the bedroom a haven for sleep by banning laptops, video games, television, and work.
- 4) Too messy. We spend a third of our lives in our bed, so our bedroom should be a peaceful retreat. A messy, unkempt room may provoke stress by reminding you of unfinished chores. So it turns out Mom was right - a messy room can be hazardous to your health!



Source: edited from freelance writer Malia Jacobson

# EDUARDO PRESENTS...

## Birds of a feather flock together...

Over the past 84 years UBI has built partnerships with hundreds of funeral home providers and agents. These partnerships have helped UBI grow into the Insurance Company we are today.

Without all of you we wouldn't be what we are today. And I am sure that these last 84 years are just the beginning to all the blessings we will receive...but we don't want to keep all these blessings to ourselves. We want to share them with the community. The goal is to share these blessings by expanding to markets we are not currently in. Or funeral homes we're not currently serving.



So, I write this newsletter to ask for your help. I'm looking for new partnerships to join UBI. I'm looking for great funeral directors and preneed counselors like yourself. If you know of any funeral homes that aren't happy with their existing preneed provider, please let me know. Other funeral homes might be neither happy nor unhappy, but willing to listen to other opportunities, please let me know as well. I'll be more than happy to go and present them the benefits of working with UBI. In my opinion UBI is a hidden gem that should not remain hidden away. Every single agent, every single funeral home, should have the opportunity to partner up with UBI. Thank you so much for helping me find other great partners like yourself!

Just a reminder what the benefits of working with United Benefits looks like:

- Affordable Premium Rates, with less chargebacks for the Agent.
- Competitive Growth Rates for the Funeral Home.
- Claims paid within 24 hours of receiving all paperwork.
- Competitive Commissions and Bonuses!
- Annual Award Trip (easily obtainable).
- Great Customer Service by humans, not answering machines.

Our Best Always,

Eduardo Salido

## AUTUMN

Thursday September 22, 2022, is officially the first day of autumn, as that is the date of the



autumnal equinox. Equinoxes are opposite on either side of the equator, so the autumnal (fall) equinox in the Northern Hemisphere is the spring (vernal) equinox in the Southern Hemisphere and vice versa.

On the two equinoxes every year the Sun shines directly on the Equator and the length of day and night is nearly equal – but not exactly.

The September equinox marks the moment the Sun crosses the celestial equator – the imaginary line in the sky above the Earth's equator – from north to south and vice versa in March.

## FREEDOM

As we pass the twenty-first 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. The war in Ukraine and recent attacks on freedom of speech are but two reminders.



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.

### Happy Birthday!!!



**Eduardo Salido**

\* September 5th \*

**Angie Garduno**

\* September 9th \*



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 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.

### Time to Pray

I got up early one morning and rushed right into the day; I had so much to accomplish that I didn't have time to pray.



Problems just tumbled about me, and heavier came each task.

"Why doesn't God help me?" I wondered. He answered, "You didn't ask."

I wanted to see joy and beauty, but the day toiled on, gray and bleak; I wondered why God didn't show me. He said, "But you didn't seek."

I tried to come into God's presence; I used all my keys at the lock. God gently and lovingly chided, "My child, you didn't knock."

I woke up early this morning, and paused before entering the day; I had so much to accomplish that I had to take time to pray.

*Author Unknown*

Many of the divisive issues in our country today are being fed or inflamed by false internet activity and by biased political reporting. 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.





**UFBLIC / UFDBLIC  
CELEBRATING 84 YEARS of SERVICE  
2022 CONTEST STANDINGS  
Lake Tahoe, California/Nevada**



9 months - December through August

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	163,318	19,654	182,972	PROCTOR, WALTER J	16	23,218	3,461	26,679
OROZCO, BLANCA I	2	99,687	7,656	107,343	CHAIREZ-VALLADARES, E	17	22,758	3,510	26,268
VALLE, DELIA F	3	57,254	10,791	68,045	HERNANDEZ, DIANA	18	21,112	3,864	24,976
LUNA, JOSE	4	52,558	11,912	64,470	SALINAS JR, DANIEL	19	24,774	-	24,774
AVALOS, ESTHER CALVO	5	51,373	4,353	55,726	BROWN, TIMOTHY	20	24,494	-	24,494
GOMEZ, G OLINKA	6	37,346	13,777	51,123	ELIZONDO, ORLANDO	21	20,913	1,513	22,426
CASTRO, ELVA JUDITH	7	46,109	4,366	50,475	ARENAS, TOMASA	22	16,841	5,079	21,920
RICHTER, JAMES A	8	41,038	-	41,038	CAVAZOS, ERIKA	23	19,980	262	20,242
CANTU, CARILU	9	27,520	6,968	34,488	MORENO, DELMY L	24	17,679	2,329	20,008
ROBERTS, MONTY B	10	30,449	1,303	31,752	SANTOS, ELIZABETH	25	18,056	1,250	19,306
COBOS, ALMA ROSA	11	25,516	4,451	29,967	NUNEZ, ADOLFO S	26	10,844	8,328	19,172
PEREZ, DORA A	12	23,408	6,080	29,488	TOLLE, AMY	27	16,808	-	16,808
ELIZONDO, ALFREDO G	13	24,862	3,809	28,671	ALMENDAREZ, ANYSSA V	28	13,877	2,716	16,593
NUTT, RONNIE	14	18,032	10,433	28,465	ABREGO, RODOLFO	29	14,188	1,659	15,847
SANTOS, GRACE	15	22,048	4,740	26,788	FERNANDEZ, MARIA	30	15,240	-	15,240

\*\* Cutoff for September points is **September 28th** at 4:30 PM \*\*

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,196,702 points; Jose Calvo - 248,801; Joe Lopez - 214,639  
Top FHs: Memorial FH - 248,689; Ric Brown Family FH - 235,330; Legacy Chapels, LLC - 168,701

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**United  
Benefits, Inc.**

*A Winning Attitude*