

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

UNITED BENEFITS, INC.

Vol. 82 No. 7

Richardson, Texas

**CAFFEINE**

It seems like a different study comes out every year and declares caffeine "good for you" or "bad for you." The truth is, caffeine is fine in moderation. But not all caffeinated drinks are created equal.



Coffee has the biggest caffeine kick. While the average 12 oz can of soda contains 30 mg of caffeine, the average 8 fl oz cup of joe contains 95 mg.

Drinking soda is a very unhealthy way to get your caffeine fix. The average can of soda contains 35 g of sugar - that's about 12 packets of sugar, or almost 10 sugar cubes! And there's another downside: the combination of sugar and caffeine



is more addictive than caffeine alone, and it can make for a worse post-caffeine crash than unsweetened coffee or tea. If you need help kicking the soda habit, try drinking tea instead, and gradually decrease the amount of sugar you add. Unsweetened, fruity herbal teas can satisfy the taste you crave without the sugar OR the caffeine.

Unsweetened tea is the healthiest pick-me-up. The average cup of black tea contains 47 mg of caffeine, and green tea has about 25 mg. But there are other drinks that can provide a kick of energy: herbal teas contain no caffeine, yet herbs such as ginger, ginseng, and licorice are known to be stimulating.

Of course, the best energy drink is water. If you drink caffeinated beverages but you still feel tired, you're probably dehydrated. Your body uses water to process drinks like coffee and soda - but your body needs that water, especially your brain. In addition to the daily recommended 8 to 13 cups of water a day, be sure to drink an extra cup of water for every cup of coffee, soda, or tea.



**June Winner**

**Christian Avalos!!**

**23,681 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 June Winners**

★ Erika Cavazos	20,337 Points
★ Esther Calvo Avalos	15,727 Points
★ Timothy Brown	12,772 Points
★ Blanca I Orozco	10,041 Points
★ Francisca D Garza	7,936 Points
★ Alfredo G Elizondo	6,238 Points
★ Jose Luna	5,758 Points
★ Jose (Joe) J. Elizondo	5,627 Points
★ Christopher Talley	5,045 Points
★ Alva Louise Rand	4,942 Points
★ Orlando A Elizondo	4,736 Points
★ Daniel Salinas Jr	4,720 Points
★ Ronnie Nutt	4,471 Points
★ Ricardo Sosa	4,301 Points



# TOM SAYS...

## STAY A PRO!

First, I sincerely hope that you are staying safe. The pandemic is affecting all of us in a way we could have hardly imagined. Many of you are playing it safe but have found ways to make sales. We appreciate it and commend you.

Selling can be a very unpredictable profession. This pandemic is another proof of that. While most of us are sheltering at home it may be a good time to review some selling basics. For example, let's review some of our presentation skills. It starts with knowledge of the industry and of the products you sell. Read & stay current.



Try not to let your presentation get “rusty”. Continue to practice. Look for new methods and material to enhance your presentation. Just do it!!

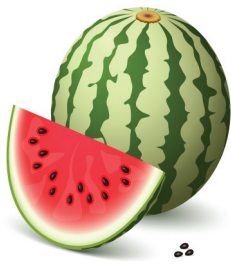
Be consistent. If you have a presentation that works, stay with it. However, you must be your own best or (worst) critic. Critique those past presentations that seemed to go just right. Write down what you felt was the strong points in your presentation and in your closing. Compare them with the sales you lost. If there was any difference, write down the difference, and then avoid the differences in your future presentations. You will soon get a clear picture of what works and what doesn't work. Clearly, stop doing what doesn't work!!!

Attitude is also a very important factor that contributes mightily to a good presentation. Learn to consciously start every presentation with a positive attitude and make every effort to maintain it. However, sometimes the actions of your prospect, or others, may influence the sale and affect your attitude. These actions most often come in the form of an interruption.

So now may be the time to refresh your skills in handling interruptions. You are in the middle of a great presentation. The application is in the bag! Well, almost. The prospect suddenly exclaims “I just thought of this, that, or the other thing”. There's nothing like an untimely interruption to derail your train of thought. Interruptions dampen enthusiasm and invite the prospect to reconsider the buying decision. If the prospect interrupts, try a one-second response. Then track right back to the presentation at hand. You may reply “Good point, I'll get to that in a few minutes”, or “absolutely, but allow me to clarify this first. The trick is to divert the diversion.

Remember, you're the PRO. This pandemic will pass, and you will still be the PRO.

A handwritten signature in black ink that reads "Tom R. Elam". The signature is written in a cursive, flowing style.



## Watermelons

In the US, July is National Watermelon Month, so named not only because a cool, refreshing slice of watermelon represents the epitome of summer, but also because watermelon harvests peak this month.

Watermelon is now the most-consumed melon in the US (followed by cantaloupe and honeydew). Watermelon is more than just delicious... it's a super-healthy addition to your diet (in moderation, of course); some facts about watermelons:

**Watermelon Has More Lycopene Than Raw Tomatoes.** Lycopene is a powerful carotenoid antioxidant that gives fruits and vegetables a pink or red color. It's most often associated with tomatoes, but watermelon is actually a more concentrated source. Lycopene is believed to reduce the risks of strokes and cancer.

**Watermelon Juice May Relieve Muscle Soreness.** The amino acid L-citrulline contained in watermelon juice seems to protect against muscle pain.

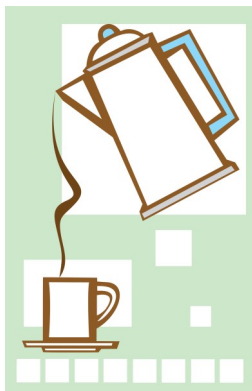
**Watermelon Is a Fruit and a Vegetable.** Botanists generally consider the watermelon to be a fruit because of the way it develops. However, it is also considered a member of the cucumber family of vegetables. The state of Oklahoma declared watermelon to be its official vegetable in 2007.

**You Can Eat Watermelon Rind and Seeds.** Sometimes people use the rinds for making pickles.

**Watermelon may reduce blood pressure.**

## Going Decaf?

If you're trying to avoid caffeine, be aware that decaffeinated coffee and tea still contains 1-6 mg of caffeine. If you want zero caffeine, make sure you're drinking a tea labeled "caffeine free." That means the tea's ingredients, such as chamomile or mint, never contained any caffeine. Decaffeinated beverages, on the other hand, are made with ingredients that naturally contain caffeine, such as coffee beans or black tea, but are treated in a process that removes most of the caffeine.



## Happy Birthday!!!



**Anthony Perez**  
\* July 18th \*  
**Nancy Cifuentes**  
\* July 29th \*



## Hydration

Dehydration occurs very easily in the Texas heat. Several symptoms that you may experience from your body being dehydrated include dry mouth, excessive thirst, dry skin, muscle cramps, headaches, dizziness and at worst heat exhaustion/heat stroke. Before hitting the gym, the golf course or tennis court, there are some easy things to do to stay hydrated.

- **Drink water first thing in the morning** Drink a glass of water as soon as you wake up. You have been sleeping for several hours with very little or no water. This is a very important step to being hydrated.
- **Carry a water bottle with you** You are more likely to drink water if it is with you. This doesn't mean you have to guzzle the bottle, but take several small sips on your way to work or other activity. Then refill it and keep on sipping!
- **Flavor your water** Adding a few lemon slices, strawberries, or cucumbers to your water can add a whole new taste. Try adding frozen blueberries as ice cubes.
- **Take water breaks** Take a few sips of water between work tasks. When taking a break, sip some water.
- **Eat your water** Staying hydrated is not all about beverages. Your body is also able to absorb water from the foods that we eat. Foods with a high-water percentage include cantaloupe, strawberries, spinach, watermelon, peaches, bell peppers, and cucumbers.
- **There is an app for that** In the world of smart phones, there are apps for just about everything. Find an app that works for you, and track your water intake. Trackers also keep you accountable.
- **Avoid or slow down on the beverages that cause dehydration** Caffeinated or alcoholic beverages cause dehydration to be more possible, particularly in the heat. If you are going to partake in one of these beverages, it's best to offset the effect by drinking water with the beverage. Always make sure you're drinking more water than caffeine or alcohol drinks.
- **Sip before snack** Before you raid the fridge, try drinking water instead. Sometimes our bodies feel hungry, but we are actually dehydrated.

**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	107,024	24,181	131,205	AYALA, ALMA JANIRA	16	18,000	-	18,000
BROWN, TIMOTHY	2	46,408	12,772	59,180	RUIZ, AMOS	17	15,264	2,094	17,358
OROZCO, BLANCA I	3	43,168	10,041	53,209	RICHTER, JAMES A	18	12,723	3,340	16,063
LUNA, JOSE	4	44,413	5,758	50,171	LOPEZ, JOSE M	19	15,627	-	15,627
GARZA, FRANCISCA D	5	37,266	7,936	45,202	KING, JEFFREY W	20	14,967	557	15,524
GOMEZ, G OLINKA	6	33,154	2,366	35,520	BRYAN, RANDY	21	14,921	530	15,451
AVALOS, ESTHER CALVO	7	17,454	15,727	33,181	TALLEY, CHRISTOPHER	22	10,274	5,045	15,319
NUTT, RONNIE	8	20,687	4,471	25,158	ELIZONDO, ORLANDO	23	10,053	4,736	14,789
RAND, ALVA LOUISE	9	19,842	4,942	24,784	CHAIRES-VALLADARES, E	24	13,365	1,225	14,590
GONZALEZ, MARIA	10	22,192	2,053	24,245	SOSA, RICARDO	25	10,151	4,301	14,452
ROBERTS, MONTY B	11	21,630	1,596	23,226	PROCTOR, WALTER J	26	10,903	3,384	14,287
CAVAZOS, ERIKA	12	1,622	20,337	21,959	RAMOS, BLANCA	27	12,839	1,167	14,006
SALINAS JR, DANIEL	13	16,465	4,720	21,185	CASTRO, ELVA JUDITH	28	9,924	3,575	13,499
COBOS, LUIS ROBERTO	14	19,883	950	20,833	ABREGO, RODOLFO	29	11,648	1,034	12,682
MORENO, JIMMY	15	17,760	570	18,330	SANTOS, ELIZABETH	30	8,738	3,791	12,529

\* 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 - 733,202 points; Jose Calvo – 173,820; Joe Lopez – 148,072  
 Top FHs: Memorial FH – 172,902; Ric Brown Family FH - 152,701; L&I FH – 106,543

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**United  
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*A Winning Attitude*