

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

UNITED BENEFITS, INC.

Vol. 81 No. 9

Richardson, Texas

## SLEEP

### August Winner

**Christian Avalos!!**

**26,173 points**

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

**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       | 12,125 Points |
| Blanca I Orozco      | 10,301 Points |
| Carla Puente Nino    | 10,228 Points |
| Elva Judith Castro   | 10,179 Points |
| Esther Calvo Avalos  | 9,700 Points  |
| Jacob De Leon        | 9,112 Points  |
| James A Richter      | 8,154 Points  |
| Blanca Esthela Ramos | 7,275 Points  |
| John David Santos    | 7,186 Points  |
| Melba M Fernandez    | 6,544 Points  |
| Tim Wilson           | 5,628 Points  |
| Daniel Salinas Jr    | 5,471 Points  |
| Jose Luna            | 5,436 Points  |
| Luis Roberto Cobos   | 5,417 Points  |
| Martin Lockstone     | 5,290 Points  |
| Timothy Brown        | 5,192 Points  |
| Jimmy Moreno         | 4,773 Points  |
| Ana M Herrera        | 4,491 Points  |
| Kent Traynor         | 4,395 Points  |
| Jose M Lopez         | 4,202 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

# TOM SAYS...

## RULES FOR SUCCESS

A recent issue of SELLING POWER magazine included an article by Howard Rackover entitled "10 Rules for Success". It will be an excellent "refresher" to help you finish off your goals for 2019. Here it is:



- 1) Believe that you have already succeeded, even before you begin the task. Act, dress, and speak not for who you are now, but for who you want to be.
- 2) Replace negative statements with positive phrases. Tell yourself, "I am a good person. I am a success." Practice this before going to bed and upon awaking.
- 3) Take responsibility for your actions and life. Never allow yourself to blame others for your lack of success. Even though an event might be caused by someone else and is out of your control, control your own reaction to the event.
- 4) Think positively about all of your accomplishments, no matter how small they appear to others. They are your building blocks to success.
- 5) Formulate a mission statement and keep it with you at all times.
- 6) Remind yourself of great success stories and the difficulties people have had to accomplishing their goals. Such examples as Helen Keller and Winston Churchill remind us that our problems and tribulations are small fish in a great sea.
- 7) When taking on a new project, ask yourself, "What is the worst that can happen and how would I handle it?"
- 8) Allow yourself to make mistakes. This is an essential growth component..
- 9) Strive to be the best you can, not the best there is. You may find, however, that one leads to the other.
- 10) No one was born a great doctor, lawyer, or salesperson. We all came into the world as babies. We all become what we are based on the choices we make. You can choose success.

Take the time now to review your year. Are you on track to meet or exceed your sales goals? Is your income on track to be as you wished it to be on January 1? Have you given both the attention and commitment necessary? It's not too late. Refocus now.

**Add the 10 rules for success. YOU CAN SUCCEED "beyond your wildest dreams".**

*Tom R. Elam*

## Joan's Rum Cake



### CAKE

- 1 - 18.5 ounce Yellow Cake Mix with Butter
- 1 - 3 ounce Instant Vanilla Pudding Mix
- 4 Eggs
- 1/2 cup Cold Water
- 1/2 cup Oil
- 1/2 cup Rum (do not use dark rum; use the type that is gold in color)
- 1 cup Chopped Pecans

Combine cake mix and pudding mix in large mixing bowl - add eggs, oil, water, and rum. Grease and flour 10 inch tube pan. Sprinkle pecans in bottom of pan and pour cake batter over nuts. Bake 1 hour in a 325 degree preheated oven.

### GLAZE

- 1 stick Butter
- 1/4 cup Water
- 1 cup Granulated Sugar
- 1/2 cup Rum (gold in color)

Melt butter in saucepan. Mix water and sugar. Boil 5 minutes stirring constantly. Remove from heat and stir in rum. While cake is in the pan stick holes in cake and pour glaze on cake as you make the holes (a wooden spoon makes nice round holes), pouring a little of the glaze on the cake as you make the holes. Save a little of the glaze. Let the cake sit in the pan for about 5 or 10 minutes. Invert cake onto a plate and brush the remaining glaze on top of the cake.



## Happy Birthday!!!



**Eduardo Salido**  
\* September 5th \*  
**Angie Garduno**  
\* September 9th \*  
**Julia Villarreal**  
\* September 14th \*



### 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

### AUTUMN

Monday September 23, 2019, 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.

**UFBLIC / UFDBLIC  
CELEBRATING 81 YEARS of SERVICE  
2019 CONTEST STANDINGS  
\*The Bahamas -Spring 2020\***



9 months ending August 2019

| AGENT                | #  | Prior   | This Month | Total Points | AGENT                 | #  | Prior  | This Month | Total Points |
|----------------------|----|---------|------------|--------------|-----------------------|----|--------|------------|--------------|
| AVALOS, CHRISTIAN E  | 1  | 238,240 | 26,673     | 264,913      | SAUCEDA, EUSEBIO      | 16 | 29,806 | -          | 29,806       |
| LUNA, JOSE           | 2  | 78,998  | 5,436      | 84,434       | GONZALEZ, MARIA       | 17 | 25,816 | 3,680      | 29,496       |
| OROZCO, BLANCA I     | 3  | 62,680  | 10,301     | 72,981       | RAMOS, BLANCA         | 18 | 21,040 | 7,275      | 28,315       |
| RICHTER, JAMES A     | 4  | 48,531  | 8,154      | 56,685       | NINO, CARLA           | 19 | 17,063 | 10,228     | 27,291       |
| COBOS, LUIS ROBERTO  | 5  | 49,693  | 5,417      | 55,110       | NUTT, RONNIE          | 20 | 24,435 | 1,593      | 26,028       |
| BROWN, TIMOTHY       | 6  | 49,772  | 5,192      | 54,964       | TRAYNOR, KENT         | 21 | 19,833 | 4,395      | 24,228       |
| GOMEZ, G OLINKA      | 7  | 38,281  | 12,125     | 50,406       | ESCHITI, LARRY D      | 22 | 21,059 | 1,697      | 22,756       |
| MORENO, JIMMY        | 8  | 34,987  | 4,773      | 39,760       | GILBERT, EVA          | 23 | 21,494 | 1,020      | 22,514       |
| DE LEON, JACOB       | 9  | 30,612  | 9,112      | 39,724       | VARGAS, MIRIAM        | 24 | 22,481 | -          | 22,481       |
| AVALOS, ESTHER CALVO | 10 | 29,545  | 9,700      | 39,245       | MARTINEZ, MARICELA    | 25 | 20,792 | 1,586      | 22,378       |
| WILSON, TIM          | 11 | 31,833  | 5,628      | 37,461       | DE LOPEZ, JOANNA      | 26 | 18,870 | 2,422      | 21,292       |
| FERNANDEZ, MARIA     | 12 | 34,478  | 2,407      | 36,885       | ROBERTS, MONTY B      | 27 | 16,726 | 2,840      | 19,566       |
| CASTRO, ELVA JUDITH  | 13 | 26,664  | 10,179     | 36,843       | ARENAS, TOMASA        | 28 | 17,571 | 1,913      | 19,484       |
| HERRERA, ANA M       | 14 | 27,219  | 4,491      | 31,710       | CHAIREZ-VALLADARES, E | 29 | 15,361 | 2,790      | 18,151       |
| RUIZ, AMOS           | 15 | 28,026  | 2,703      | 30,729       | RAND, ALVA LOUISE     | 30 | 16,726 | 893        | 17,619       |

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2018 to November 30, 2019 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,421,191 points; Jose Calvo - 326,799; Joe Lopez - 190,100  
Top FHs: Memorial FH - 430,116; Ric Brown Family FH - 273,460; Legacy FH - 169,211

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**United  
Benefits, Inc.**

*A Winning Attitude*