



Since 1938

UBI "OUR BEST ALWAYS"

NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 1

Richardson, Texas

CHARLEY PRIDE

December Winner

Christian Avalos!!

21,256 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!!!

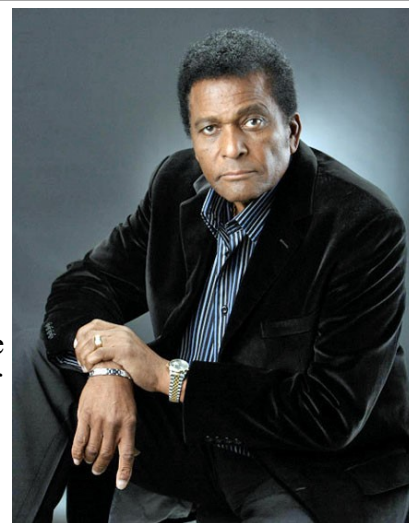
Agents with over 4,000 points win \$200.00 (\$500.00 if over 5,000 and \$750.00 if over 10,000) **Additional December Winners:**

- ★ Jose Luna 16,251 Points
- ★ Ronnie Nutt 10,389 Points
- ★ Delia F Valle 7,923 Points
- ★ Blanca I Orozco 7,161 Points
- ★ Esther Calvo Avalos 6,549 Points
- ★ Alma Rosa Cobos 6,439 Points
- ★ Catrice D McDonald 5,089 Points
- ★ G Olinka Gomez 4,695 Points



January

Charley Pride, the legendary Dallas-based singer known for his velvet baritone and for breaking the color line in country music, died last month of complications from coronavirus. He was 86 years old.



From 1966 until 1987, Pride was one of the biggest stars in country music, scoring 52 Top 10 country hits, including 29 that hit Number One. More than a dozen of his songs crossed over to the pop charts, including "Kiss an Angel Good Morning" and "Is Anybody Going to San Antone?".

He was inducted into the Grand Ole Opry and the Country Music Hall of Fame, won four Grammys, and sold an estimated 70 million records - more than anyone at RCA Records not named Elvis.

Born and raised in Mississippi, Charley was one of 11 children of sharecropper parents. A great baseball player, he played on different minor league clubs. His music career had modest beginnings, singing in Montana nightclubs while still playing baseball there. Injuries prevented him from playing major league baseball, but his music career took off.

Perhaps best known as the first major black artist of country music, Charley Pride grew tired of the never-ending questions about his skin color and preferred to talk about his music. He said, "This country is so race-conscious, so ate-up with colors and pigments. I call it 'skin hang-ups'. It's a disease." He says he was never jeered or booed by white audiences. This disappointed many writers looking for a sensational story. Charley simply says, "It never happened. Not once."

Pride was a big Texas Rangers baseball fan (and part owner). He also never stopped performing. He continued to tour and put out albums into his 80's. He said, "When you go onstage and you get a whole audience singing backup to every word of your song, it's one of those things that gets in your blood. You just love it, and it's hard to stop."

Charley and wife Rozene had three children and five grandchildren.

TOM SAYS...

2021

The staff and management of United Benefits, Inc. wish our policyholders, employees, agents, funeral home partners and others associated with us a very happy and prosperous 2021 (and normal).

2020 was certainly a challenge, but notwithstanding the political and medical turmoil, UBI was grateful to continue full operations the entire year. This was a tribute to everyone involved.



As we move into 2021, I am wishing for a new atmosphere in our country as well as across the world. Here are some of my random thoughts:

Forgive and be kind to others. Remember the “Golden Rule”; “Do unto others as you would have them do unto you”. It never grows old.

Learn to listen. Learn to “agree to disagree” with those who have different opinions than we do. Learn to accept different points of view. Remember, you are not always “right”.

Eliminate anger and angry responses. They seldom get you anywhere. Mostly, they confuse the issues.

Introduce some new “good deeds” into your life. Help others in need. Be a friend!

I pray for an end to social and economic injustices. I pray for an end to violent protests, destruction of private and public properties, and to the loss of life they bring to innocent people. I pray for our citizens to work diligently toward peaceful solutions.

In 2021, please take time to re-read the Constitution and Bill of Rights of the United States. Have copies available for our young people. The freedoms and rights given to us by our Founding Fathers are available to all of us. They are free. They are not ancient documents. We pray for the continuation of the freedoms they afford each one of us: Freedom of speech, Freedom of religion or to believe as we wish without persecution, Freedom of peaceful assembly, Freedom of choice and the economic freedom to better ourselves through ingenuity and hard work.

I pray for the end of the COVID 19 virus.

Yes, the United States, and the world, can easily be a much better place in 2021 than in 2020. Together, let's you and me do our part and commit to make it happen.

A handwritten signature in black ink that reads "Tom R. Elam". The signature is written in a cursive style and is placed on a light gray rectangular background.

Simple Steps

If you want to live the longest, healthiest life possible, consider these 10 simple steps that can gain you time and quality of life.



- 1) **Floss** - This can lessen your chances of heart disease, stroke, diabetes, Alzheimer's disease, and some forms of cancer. It removes the bacterial plaque on your teeth that otherwise find its way into your bloodstream.
- 2) **Sleep** - Studies have shown a direct link between getting enough sleep and avoidance of premature death. A lack of sleep has been linked to memory problems, hearing problems, anger, high blood pressure, stroke, depression, vehicle accidents, and obesity.
- 3) **Move** - Exercise has been demonstrated to be useful. Any level, such as walking, is good, particularly if it gets you outside. Plus, the best way to get Vitamin D is from sunshine.
- 4) **Use sunscreen** - About 3.5 million Americans get skin cancer in a year, while another 76,000 develop melanoma.
- 5) **Eat produce** - Benefits are numerous. As an example, eating 5 or more servings per day versus 3 or less servings per day reduces the risk of stroke by 26 percent.
- 6) **Stop eating before you are full** - It takes the body 15 to 20 minutes to recognize when it is full. This is one reason why eating too fast is bad for your health. Eating slightly smaller quantities can significantly help weight control.
- 7) **Get a colonoscopy** - This is so beneficial because the test is so successful at catching what is a very deadly cancer, and one that is very treatable in its early stages.
- 8) **Stop smoking or don't start** - You've heard this one before, right?
- 9) **Cultivate healthy relationships** - Spending time with family and friends in healthy, positive relationships is very psychologically helpful and important, to put it mildly. Conversely, if you have negative relationships that are pulling you down, the effect may be greater than you realize. A change may be needed.
- 10) **Be grateful** - We experience great things all day long that we fail to acknowledge. Doctors say they sometimes see people with severe illnesses that are very happy. They have chosen to look at the good rather than letting the challenges get them down. Mental health is sometimes more important than physical health.

National Soup Month and Hot Tea Month

With January being the coldest month of the year, it makes some sense that it is National Soup Month. It is also Hot Tea Month. The most popular soups in America are chicken noodle, tomato, clam chowder, and potato.



Tea isn't just a warm and delicious beverage, it can also be used medicinally. There are thousands of herbal teas out there, and each of them can be used to help fortify the body, and even help you heal and fight infection. One of the most common uses is to help soothe nerves as

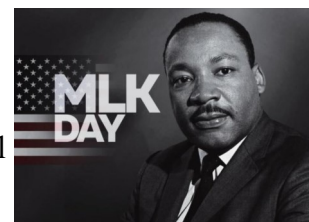
night time rolls in with a cup of mint and chamomile tea.

A study has shown that three glasses of green tea actually enhance the amount of calories that are burned in 24 hours.

Other January observances

January 6th is celebrated as the Day of Epiphany, the recognition of God incarnate in Jesus Christ.

January 18th (the third Monday) is Martin Luther King, Jr. Day. We celebrate the life and achievements of the famous civil rights leader.



Other celebrations in January include National Clean Off Your Desk Day (Jan 14), National Winnie the Pooh Day (Jan 18), National Compliment Day (Jan 21), and National Have Fun at Work Day (Jan 28).



Don't forget Valentine's Day is coming up in February!



Happy Birthday!!!

Karen Baumgardner

* January 9 *

Venna Voyles

* January 10 *

Alma Ayala

* January 27 *



**UFBLIC / UFDBLIC
CELEBRATING 83 YEARS of SERVICE
2021 CONTEST STANDINGS
*Destination and Date to be Announced***

Through 1 month

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	-	21,756	21,756	KING, JEFFREY W	16	-	2,200	2,200
LUNA, JOSE	2	-	16,251	16,251	SANCHEZ, ROBERT E	17	-	2,199	2,199
NUTT, RONNIE	3	-	10,389	10,389	SALINAS JR, DANIEL	18	-	1,839	1,839
VALLE, DELIA F	4	-	7,923	7,923	ESTRADA, STEPHANIE	19	-	1,799	1,799
OROZCO, BLANCA I	5	-	7,161	7,161	MEZA, MARIA BENTURA	20	-	1,799	1,799
AVALOS, ESTHER CALVO	6	-	6,549	6,549	GILBERT, EVA	21	-	1,710	1,710
COBOS, ALMA ROSA	7	-	6,439	6,439	ROBERTS, MONTY B	22	-	1,563	1,563
MCDONALD, CATRICE	8	-	5,089	5,089	HERRERA, ANA M	23	-	1,531	1,531
GOMEZ, G OLINKA	9	-	4,695	4,695	DE LEON, ELIZABETH	24	-	1,505	1,505
FLORES, SONIA ESPINOSA	10	-	3,617	3,617	RICHTER, JAMES A	25	-	1,296	1,296
ELIZONDO, ALFREDO G	11	-	3,074	3,074	PALOMO, BELINDA	26	-	1,288	1,288
GARCIA, TITO E	12	-	2,853	2,853	KEMP, ALBERT A	27	-	1,230	1,230
PROCTOR, WALTER J	13	-	2,697	2,697	GARCIA, MARTIN	28	-	1,214	1,214
SILVA, MARIA ELVA	14	-	2,646	2,646	ELIZONDO, ORLANDO	29	-	1,163	1,163
SANTOS, ELIZABETH	15	-	2,228	2,228	BROWN, TIMOTHY	30	-	1,144	1,144

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2020 to November 30, 2021 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 102,970 points; Jose Calvo – 27,805; Jose Luna –16,251
Top FHs: Memorial FH - 35,493; Ric Brown Family FH –16,818; L&I Funeral Home – 12,112

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**United
Benefits, Inc.**

A Winning Attitude