

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

UNITED BENEFITS, INC.

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## FUN

### February Winner Christian Avalos 12,014 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:

Blanca I Orozco	11,060 Points
Jesus E Boy Jr	9,396 Points
Dustin B May	9,270 Points
G Olinka Gomez	8,672 Points
Sandra K Ronquillo	8,412 Points
Delmy L Moreno	6,365 Points
Luis Roberto Cobos	5,456 Points
Monserrath Melchor	5,441 Points
Evangelina G Luna	5,019 Points
Ramon Alvarez Jr	4,384 Points
Hannah L K Price	4,259 Points
Carilu Cantu	4,128 Points



Most of us want to have more fun; it just seems like it is not as easy as it used to be. The reasons are many: guilt (because others aren't having fun), perceived inappropriateness (because others around us cannot have fun) or lack of time (because our commitment to others won't let us have fun). Yet, science gives an encouraging nod that we need to make time for fun and should perhaps prioritize it.

Here are five reasons science says you should have more fun:

#### 1) Having more fun improves your relationships,

**both at work and in life.** Having fun gives us an opportunity to connect and be creative. When we laugh together, this sends an external non-verbal message that says: "We are alike, we share values". It can also make us look more vulnerable, but at the same time approachable and friendly, which can help build connections and bonds. Our conflict resolution skills improve as well.



#### 2) Fun makes us smarter.

 It improves our memory and concentration.

#### 3) Fun reduces stress.

 It appears there is some truth to the old adage "laughter is the best medicine".

#### 4) Finding more fun in physical activity balances your hormone levels.

When it comes to exercise, find what fun means to you and bake it into your routine. Consistent recreational exercise is more important for health than intense physical activity.

**5) Fun can make you more energetic and youthful.** Stress is draining. George Bernard Shaw famously said: "We don't stop playing because we grow old; we grow old because we stop playing." Having fun at work might be just as important as having fun in your personal life. It can lead to greater job satisfaction, higher productivity, and also increased customer satisfaction.



Adapted from Michael Rucker, PhD

# EDUARDO PRESENTS...

## The Science Behind Habits

Habits can be good or bad; our choice is always ours. I was recently listening to an audio book called Atomic Habits by James Clear. In this book he writes the Four Stages of Habit, which if it's okay with you, I would like to share.

1. Cue – Noticing the Reward
2. Craving – Wanting the Reward
3. Response – Obtaining the Reward
4. Reward – End goal of every Habit

The author mentions that the first step is the cues or clues of our reward or goal we want to accomplish. “The cue triggers your brain to initiate a behavior”, says James Clear. These are the cues for rewards like money, love, fame, power, etc.

The second stages are the cravings that fuel our motivation and desire to accomplish our goal (Reward). It is in this stage where we do what we do, to get our reward. We don't wake up every morning and go to work because we crave to do so. At least not everyone does. Most of us will crave money, power, status, etc. and therefore this will motivate us to act and work for our goal.

The third stage is the response and it's the actual habit we perform; it's the stage where we actually respond to our craving/desire and act to accomplish our goal. The author mentions that we also need to be capable of doing it. For example, if I want to dunk the ball, but can't jump high enough, then I won't be able to accomplish my reward/goal.

Finally, the reward stage is where we reach our goal.

The best way to start a new habit...Implementation Intention!

In the book the author explains about a study that was done with three groups of individuals. The group with the highest success did one thing and that is Implementation Intention. They wrote a sentence with the following words: I will (behavior) in (time) at (location).

For example, we could say, “I will call 10 prospects/leads in the afternoon at 12 pm at my office”.

By writing down our behavior and when and where we will implement this behavior, we are creating a plan of when and where to act. It is a specific and clear plan.

To add even more value to our plan, we could do something the author calls habit stacking. For example, once I get to the office and get my cup of coffee, I will call 10 prospects in the morning at 9 am inside my office. We're adding the habit of making 10 calls, to our existing habit of getting coffee every morning

*“The goal is not to read a book; the goal is to become a reader” – James Clear*

Our Best Always,

Eduardo Salido



## National Grammar Day

March 4th is National Grammar Day in the United States. As the National Grammar Day website states, "Language is something to be celebrated, and March 4 is the perfect day to do it. It's not only a date, it's an imperative: March forth on March 4 to speak well, write well, and help others do the same!"

According to one survey the two biggest grammar pet peeves that people have concern 1) the uses of your and you're, and 2) the uses of there, their, and they're. "Your" implies possession, as in "Your hat is nice", whereas "you're" is the contraction for you are, as in "You're looking good in that hat". "There" denotes a place, whereas "their" is the possessive form of they, and "they're" is a contraction for they are. As an example: *"Their house is over there, and it looks like they're home."*

Another tough one is affect vs. effect. Affect is the verb meaning "to change or influence" while "effect" is the noun indicating that a change has occurred. The part that confuses some writers is the fact that the past participle of "effect" is also a verb, meaning to "produce or bring about." Check out the difference:

*"The judge was so profoundly affected by the speech that she effected changes to the trial immediately, and the net effect was good."*

## Easter Sunday

Easter Sunday, celebrating the resurrection of Jesus Christ, falls on April 9th this year. The date is determined as the first Sunday after the first full moon that comes after the Spring Equinox. It works out that Easter cannot fall before March 22nd nor after April 18th. Palm Sunday is one week before Easter - April 2nd this year. Easter Sunday will fall in the month of March in 2024.

The UB office will be closed on Good Friday, April 7th.



## Sermons We See

I'd rather see a sermon than hear one any day;  
I'd rather one should walk with me than merely tell the way.

The eye's a better pupil and more willing than the ear,  
Fine counsel is confusing, but example's always clear;  
And the best of all the preachers are the men who live their creeds,  
For to see good put in action is what everybody needs.

I soon can learn to do it if you'll let me see it done;  
I can watch your hands in action, but your tongue too fast may run.  
And the lecture you deliver may be very wise and true,  
But I'd rather get my lessons by observing what you do;  
For I might misunderstand you and the high advice you give,  
But there's no misunderstanding how you act and how you live.

When I see a deed of kindness, I am eager to be kind.  
When a weaker brother stumbles and a strong man stays behind  
Just to see if he can help him, then the wish grows strong in me  
To become as big and thoughtful as I know that friend to be.  
And all travelers can witness that the best of guides today  
Is not the one who tells them, but the one who shows the way.

One good man teaches many, men believe what they behold;  
One deed of kindness noticed is worth forty that are told.  
Who stands with men of honor learns to hold his honor dear,  
For right living speaks a language which to every one is clear.  
Though an able speaker charms me with his eloquence, I say,  
I'd rather see a sermon than to hear one, any day.  
*By Edgar Guest*

## March

The name of March comes from the Latin Martius, the first month of the earliest Roman calendar. It was named for Mars, the Roman god of war who was also regarded as a guardian of agriculture and an ancestor of the Roman people through his sons Romulus and Remus.





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



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3 months - December through February

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	23,750	12,514	36,264	SANTOS, ELIZABETH	16	6,917	1,100	8,017
RONQUILLO, SANDRA	2	11,035	8,412	19,447	CASTRO, ELVA JUDITH	17	5,055	2,474	7,529
OROZCO, BLANCA I	3	8,302	11,060	19,362	RONQUILLO, MANUEL	18	4,191	3,273	7,464
GOMEZ, G OLINKA	4	9,265	8,672	17,937	PALOMO, BELINDA	19	5,291	1,455	6,746
CANTU, CARILU	5	13,689	4,128	17,817	VALLE, DELIA F	20	5,303	1,401	6,704
BOY JR, JESUS EDUARDO	6	6,897	9,396	16,293	ALVAREZ JR, RAMON	21	1,978	4,384	6,362
KENNEDY PRICE, HANNAH L	7	10,082	4,259	14,341	PROCTOR, WALTER J	22	4,758	1,553	6,311
MORENO, DELMY L	8	5,825	6,365	12,190	SANCHEZ JR, JOE	23	5,854	197	6,051
GARCIA, TITO C	9	11,791	-	11,791	TELLEZ, ANNABEL	24	4,310	1,640	5,950
LUNA, JOSE	10	9,730	2,028	11,758	ABREGO, RODOLFO	25	4,585	969	5,554
LUNA, EVANGELINA G	11	5,625	5,019	10,644	MELCHOR, MONSERRATH	26	-	5,441	5,441
MAY, DUSTIN B	12	364	9,270	9,634	VALENZUELA, CHRISTINA	27	3,518	1,439	4,957
COBOS, LUIS ROBERTO	13	3,742	5,456	9,198	KING, JEFFREY W	28	3,361	1,501	4,862
SALINAS JR, DANIEL	14	6,752	2,388	9,140	MARTINEZ, MAYRA	29	4,784	-	4,784
ARENAS, TOMASA	15	6,144	2,424	8,568	COLLINS, VERONICA	30	3,371	1,324	4,695

\*\* Cutoff for March points is **March 29th 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 - 298,513 points; Ruth Lozano – 68,587; Jose Calvo – 38,004  
 Top FHs: Memorial FH - 89,040; La Paz Funeral Home – 68,587; Ric Brown Family FH – 35,147

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**United  
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*A Winning Attitude*