

UBI "OUR BEST ALWAYS"  
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 7

Richardson, Texas

ADVERSITY

June Winner

Blanca Orozco!!  
25,864 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!  
Blanca!!!

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

Christian E Avalos	14,634 Points
Delia F Valle	12,452 Points
Jose Luna	10,585 Points
Walter J Proctor	8,879 Points
Jose Antonio Macias	7,442 Points
Alfredo G Elizondo	6,640 Points
Elva Judith Castro	6,127 Points
Timothy Brown	5,927 Points
Maricela Martinez	5,846 Points
Alma Rosa Cobos	5,340 Points
Orlando A Elizondo	5,056 Points
Jeffrey W King	4,780 Points
Amy Tolle	4,484 Points
James A Richter	4,310 Points



Adversity is something that we're guaranteed to encounter periodically; and there's no getting around that. We're all prone to having various challenges, stresses, and frustrations. What's most important is how we react when we encounter these situations.

As tempting as it can be to run away at the first sign of adversity, it's better to get into the habit of tackling it head on. That's better for your personal growth and development. That does not mean you have to be confrontational. In fact, depending on the situation, avoiding confrontation may be the best way to deal with an adverse situation.

You may panic initially at the first sign of adversity, but you have the power to choose to see adversity as a challenge and as an opportunity for growth rather than as a threat to your well-being. Allowing yourself to be taken out of your comfort zone is the best way for you to advance and further develop. Moments of adversity provide some of the best opportunities to learn through experience.

It's tempting to reach out to others to 'rescue' you from your adversity, but there are times you should push yourself to learn how to overcome these challenges on your own. That's not to say you never reach out for help, as you must work with others to be truly successful. In every moment of adversity there is a lesson to be learned.

Keep in mind that there is no need to fear failure, because we all lose sometimes. As much as you might covet the idea of perfection, the truth is that it's better to try and 'fail' than it is to not try and stay 'perfect' because you didn't 'fail'. Not even trying guarantees you of failure. Moments of adversity aren't the end of the story; they're simply bumps in the road.

Overall, the world is less scary when you change your perception and begin to perceive adversity as an opportunity for growth and not as a threat to your well-being, and it's amazing how much more you can accomplish under this mindset and perception. Even the most successful and confident people in the world have their moments of doubt and insecurity.

Learn how to be comfortable with being uncomfortable, because in order to grow and advance you need to be able to embrace discomfort and adversity. Instead of folding at the first sign of a 'threat'; choose to persevere, to be resilient, and to continue to move forward as you tackle the challenges in your way.

Adapted from Maxwell Guttman



# TOM SAYS...



## HOW ARE YOU/WE DOING?

2020/2021 has brought on a lot of changes on how we do business.

First, thanks to our agents for adapting to the new advance commission payment procedure we introduced on June 1, 2021. It is getting payments to you much quicker and has spread the processing of the new business over several days instead of all on one day. It has made the process much more efficient.

Zoom licensing and product training became a mainstay of our agency program. We are continuing it today. Just go on-line to our web site, agent portal. You can most likely find the answer to any question you might have.

However, incomplete or application/contract errors remain a problem. Some weeks as much as 20% of the business received must be reworked or returned. And you can be very sure that advising you of that is not a pleasant task for our staff.

Ladies and Gentlemen, the insurance application and the prepaid funeral contract are legal documents, regulated and enforceable by law. The signatures of the parties to the contract are required. Contract law specifically requires that changes made or additions to a contract must be initialed by the parties involved. In today's litigious climate, you don't want to be defending otherwise.

Specifically, the items on the contract that need attention are:

1. The total premium in the blank in the shaded area on page two is being left out or miscalculated and the initials of the purchaser are missing.
2. The initials of the purchaser on the top of page 5 are missing.
3. The funeral provider's full name, address and signature are missing on page 6.
4. The agent is using a funeral price list that is out of date

Ongoing common errors and omissions include:

1. Asking the questions and selecting the applicable plan on the application. Often we learn of a condition after submission that should have been learned and resulted in a graded policy at the time the application was taken.
2. Miscalculating the premium
3. Obtaining the necessary signatures.
4. Incorrectly adding the items on the contract.
5. Failing to get the proper bank draft documentation.
6. Failing to get current price lists from the funeral home that correspond with the prices on the contract.

So how are you/we doing? Not so good. It could be a lot better with just three steps that can make a huge difference: First, ensure that you have the latest price list from the funeral home. Second, before you exit the interview, check all of the documents for correctness, initials and signatures. Your customer will appreciate your thoroughness. And thirdly, before you send the business to us, check it again to ensure that you have all of the required information and signatures from the funeral home. These steps are easier and require less time done now than done later, and you will be paid.

You are important to us. Your business is important to us. Our sincere request is that you submit your business correctly. Let "do it right" and "do it right the first time" be your philosophy. Will you? Thanks!

## A Wish for a Little Adversity?

From a speech at a middle school graduation a few years ago::

*"From time to time in the years to come, I hope you will be treated unfairly, so that you will come to know the value of justice. I hope that you will suffer betrayal because that will teach you the importance of loyalty. Sorry to say, but I hope you will be lonely from time to time so that you don't take friends for granted. I wish you bad luck, again, from time to time so that you will be conscious of the role of chance in life and understand that your success is not completely deserved and that the failure of others is not completely deserved either. And when you lose, as you will from time to time, I hope every now and then, your opponent will gloat over your failure. It is a way for you to understand the importance of sportsmanship. I hope you'll be ignored so you know the importance of listening to others, and I hope you will have just enough pain to learn compassion. Whether I wish these things or not, they're going to happen. And whether you benefit from them or not will depend upon your ability to see the message in your misfortunes."*

The speaker was Chief Justice John Roberts of the U.S. Supreme Court, whose son was one of the middle school graduates.

## SUMMERTIME SAFETY TIPS

Enjoy your summer, but remember these basic tips:

- Wear sunscreen or cream of at least SPF30 when you are outside.
- Drink plenty of water. Dehydration occurs very easily in the summer heat. Many symptoms, like simply feeling tired, can be signs of dehydration.
- When bicycling be sure that the size of the bicycle fits you or the child riding it. Wear a helmet.



- Drowning is the leading cause of death for children under 4 and the second leading cause for those ages 5 to 24. Never swim alone. Always supervise children, and remember that a drowning person is unlikely to make a sound.

*"...Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go."*  
Joshua 1:9

## THE SUMMER THAT NEVER WAS

A peculiar disaster played out 205 years ago this month, in 1816, when weather in many parts of the world took a bizarre turn. Spring had arrived but then the weather seemed to turn backward, as cold temperatures returned. The sky seemed permanently overcast. Farmers lost their crops in New England, parts of Europe, and part of Asia. It was the worst famine of the 19th century.

It would be over 100 years later before anyone understood the reason for the peculiar weather disaster: the eruption of an enormous volcano - Mount Tambora - on a remote island in the Indian Ocean a year earlier in April 1815 had thrown enormous amounts of volcanic ash into the upper atmosphere. The dust and ash from the volcano had shrouded the globe. With the sunlight blocked, 1816 did not have a normal summer. Adding to the situation were four other significant volcanic eruptions from 1812 through 1814, and a general period of global cooling (the "Little Ice Age") that lasted from about 1300 to 1870.



The Mount Tambora eruption was the largest in the world for at least 1300 years, perhaps 10,000 years. It erupted more than 50 cubic kilometers of magma. By comparison, that is 30 to 150 times as much as the Mount St. Helens eruption of 1980.

The gloomy weather inspired certain writers to pen gloomy stories. It was that summer in overcast Switzerland that *Frankenstein* was written, as well as a story that was the precursor of *Dracula*.

In New England, many farmers chose to abandon their farms and head west. Vermont, especially, was hard hit with the cold and an unusual lack of precipitation. Instead of calling it "Eighteen hundred and sixteen", that year became known as "Eighteen hundred and froze to death".

## Happy Birthday!!!



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



*"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."* Phillipians 4:6-7



**UFBLIC / UFDBLIC  
CELEBRATING 83 YEARS of SERVICE  
2021 CONTEST STANDINGS  
ATLANTIS, PARADISE ISLANDS, BAHAMAS**



7 months - December through June

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	129,312	14,634	143,946	TOLLE, AMY	16	13,839	4,484	18,323
<b>OROZCO, BLANCA I</b>	<b>2</b>	<b>65,222</b>	<b>26,364</b>	<b>91,586</b>	GILBERT, EVA	17	18,580	(270)	18,310
LUNA, JOSE	3	42,091	10,585	52,676	RICHTER, JAMES A	18	10,367	4,310	14,677
AVALOS, ESTHER CALVO	4	44,195	3,356	47,551	FERNANDEZ, MARIA	19	10,581	3,409	13,990
VALLE, DELIA F	5	32,206	12,452	44,658	SALINAS JR, DANIEL	20	10,496	3,476	13,972
BROWN, TIMOTHY	6	38,320	5,927	44,247	KING, JEFFREY W	21	8,868	4,780	13,648
GOMEZ, G OLINKA	7	30,932	3,733	34,665	SANTOS, ELIZABETH	22	9,788	1,943	11,731
NUTT, RONNIE	8	31,942	2,564	34,506	ESCHITI, LARRY D	23	8,895	2,596	11,491
COBOS, ALMA ROSA	9	27,379	5,340	32,719	HERRERA, ANA M	24	8,846	2,363	11,209
CASTRO, ELVA JUDITH	10	23,035	6,127	29,162	LOPEZ, JOSE M	25	7,776	3,071	10,847
PROCTOR, WALTER J	11	18,819	8,879	27,698	CAVAZOS, ERIKA	26	9,207	1,181	10,388
ROBERTS, MONTY B	12	20,696	3,992	24,688	VASQUEZ, LINDA C	27	9,732	-	9,732
ELIZONDO, ORLANDO	13	18,624	5,056	23,680	GUERRERO, ILLIANA	28	9,391	-	9,391
CHAIRES-VALLADARES, E	14	20,439	700	21,139	SILVA, MARIA ELVA	29	9,335	-	9,335
ELIZONDO, ALFREDO G	15	14,257	6,640	20,897	MEZA, MARIA BENTURA	30	9,333	-	9,333

\* 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 - 819,199 points; Jose Calvo – 190,897; Jose Lopez – 146,349  
 Top FHs: Ric Brown Family FH – 182,531; Memorial FH - 159,848; Legacy Chapels, LLC - 119,915

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**United  
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*A Winning Attitude*