



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 86 No. 1 Richardson, Texas

JUAN GARZA

December Winner
Elizabeth Santos
8,578 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!
Elizabeth!!!

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:

Christian E Avalos	8,166 Points
Carilu Cantu	6,609 Points
Claudia B Stevens	6,223 Points
Maricela Martinez	6,083 Points
G Olinka Gomez	5,854 Points
Alma Rosa Cobos	5,720 Points
Arturo Livas	5,538 Points
Blanca I Orozco	5,237 Points
Olga L Cantu	4,896 Points
Domingo Navarro	4,770 Points
Luis Roberto Cobos	4,695 Points
Eva Gilbert	4,188 Points



Juan Garza has been a Managing General Agent for United Benefits for 17 years and counting.

He has developed dozens of general agents under him and hundreds of writing agents, partnering with dozens of funeral homes throughout the Rio Grande Valley.

His agency has been our #1 agency of the year for all 17 of those years, writing roughly 17 million points over that time.

Because of Juan, our company continues to expand in the Valley. With that in mind, Juan is now recognized and promoted by United Benefits to the position of Executive MGA, as his legacy continues to grow.

This promotion recognizes our company's continuing expansion in the region because of Mr. Garza. Concurrently, the company is promoting four agents who trained under him to the new position of Regional General Agent, to help in this expansion.

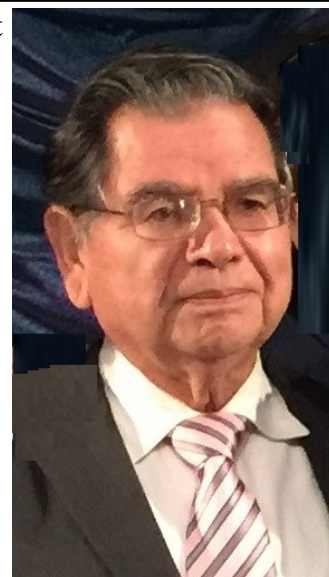
Juan is from Pharr, Texas. Outside of work, he enjoys metal detecting and writes poetry, as well. Some of his poems have been published, a fact that he should rightly take pride in.

In school days, Juan participated in boxing, while his favorite way to relax and exercise nowadays is walking, which he and his wife Teresa often do together.

The Grapes of Wrath rates as Juan's favorite book and movie, while the song *I Walk the Line* makes him smile. His favorite charity organization is Catholic Charities.

A food dish he is known for is his Pan de Polvo cookies.

Asked to speak directly to our newsletter readers, Juan gives this advice:
"Always do the best you can."



EDUARDO PRESENTS...

The Best of Tom Says

Tom Elam inspired us, set us up for success, and shared a lot of wisdom over the years. Thank you, Tom. In this article I'll present one of the best articles by Tom. I believe this information will be valuable to any individual who wants more from life. As we start the New Year 2024, many will start with resolutions and dreams. But as the song ends and the dreams start to fade, the motivation also ends. Just like my friend Zig Ziglar once said, "People often say that motivation doesn't last. Well, neither does bathing – that's why we recommend it daily."



How to Motivate "Yourself" by Tom Elam August 2012 Newsletter

1. Self-motivation is an ongoing process. You never "arrive". "Ideas" are the key. Generate new ideas every single day. They will ignite and inspire action. Expose yourself to ideas by reading or listening to positive presentations from motivational speakers. Remember to write down your ideas for future reference.
2. Rewards are another tool for motivation. Don't just rely on others for your rewards, reward yourself. Treat yourself as you would treat someone else who accomplished the same. Talk to yourself. Don't be boisterous but share your successes with others.
3. Participate in a cause that's bigger than you. You, as a sales professional, can contribute by using your skills and energy to help mankind.
4. Lastly, record your successes. If not, you may feel as though you are going nowhere when you have made great strides. Your writings will become your own success record and you'll be motivated to repeat your own best performances more often.

These four bullet points shared by Tom are a great way to get started, as Self-Motivation can be your best friend as well as your best medicine. I'll tell you a quick story - several years back I was depressed by the lack of success in my career. And one of the things that helped me get up and fight every single day, was to listen to Les Brown (motivational speaker). I would wake up and turn on speeches by Les Brown, while I ironed my clothes. When I would get in the car to drive to work, I would also turn on my radio and listen to these motivational speeches. I don't remember who said this, but it goes something like this, "it's easy to be motivated when everything is going great". In other words, you'll eventually need self-motivation when things get challenging, which they always do. Having a positive mental attitude will not avoid or remove all the problems and challenges we will face every day. But what it will do is change our perspective and mindset of how we see the problem and how we react towards it.

"It's not over until I win." - Les Brown

Our Best Always,

Eduardo Salido

United Benefits Names New Regional General Agents

The Company is making promotions to facilitate the ongoing expansion of our marketing operations in the Rio Grande Valley.

Currently we have three levels: MGA, GA, and Agent. We will be adding a new level to our hierarchical structure; it will be called Regional General Agent (RGA), and it will be below the MGA.

A General Agent (GA) can become promoted to an RGA based on the discretion of the Company, when the following requirements have been met:

- General Agent has recruited and maintained in active status at least 10 agents.
- General Agent and team has produced at least \$100,000 in face amount per month for at least 12 consecutive months.
- General Agent has had a team of 5 Agents for at least 12 months.
- General Agent has been appointed and in good standing with the Company for at least 5 years.

In the Rio Grande Valley, Mr. Juan Garza has been named Executive MGA to the region where he has been the Managing General Agent for 17 years and counting, as announced on page 1. All of our agents in the Valley have developed under the leadership of Mr. Garza, and we are proud to announce that we are also promoting the following four colleagues to Regional General Agent.

Congratulations to:

Jose Luna



Jose David Calvo



Luis Roberto Cobos



Eddie Garza



January 15th was **Martin Luther King, Jr. Day**, when we celebrated the life of the civil rights leader.



"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."
Martin Luther King, Jr.

A Thought on Freedom

"Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same." Ronald Reagan



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

Happy Birthday!!!



Karen Baumgardner

* January 9 *

Venna Voyles

* January 10 *



**UFBLIC / UFDBLIC
 CELEBRATING 86 YEARS of SERVICE
 2024 CONTEST STANDINGS
 ** Exciting Trip in Spring or Summer 2025 **
 ** Announcement Coming Soon ****

Month of December

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
SANTOS, ELIZABETH	1	-	9,078	9,078	TELLEZ, ANNABEL	16	-	2,460	2,460
AVALOS, CHRISTIAN E	2	-	8,166	8,166	GIBBS, MICHAEL	17	-	2,267	2,267
CANTU, CARILU	3	-	6,609	6,609	PROCTOR, WALTER J	18	-	2,219	2,219
STEVENS, CLAUDIA B	4	-	6,223	6,223	SANCHEZ JR, JOE	19	-	2,179	2,179
MARTINEZ, MARICELA	5	-	6,083	6,083	ABREGO, RODOLFO	20	-	2,124	2,124
GOMEZ, G OLINKA	6	-	5,854	5,854	CHAVEZ, NORMA	21	-	2,059	2,059
COBOS, ALMA ROSA	7	-	5,720	5,720	RAMIREZ, JUANITA	22	-	1,814	1,814
LIVAS, ARTURO	8	-	5,538	5,538	SANTOS, GRACE	23	-	1,774	1,774
OROZCO, BLANCA I	9	-	5,237	5,237	GARCIA, MARIA D	24	-	1,655	1,655
CANTU, OLGA L	10	-	4,896	4,896	MORALES, DORA ALICIA	25	-	1,483	1,483
NAVARRO, DOMINGO	11	-	4,770	4,770	SALINAS JR, DANIEL	26	-	1,258	1,258
COBOS, LUIS ROBERTO	12	-	4,695	4,695	FERNANDEZ, MARIA	27	-	1,110	1,110
GILBERT, EVA	13	-	4,188	4,188	ROBERTS, MONTY B	28	-	1,078	1,078
MOUNTS, WENDY NICOLE	14	-	3,394	3,394	ARENAS, TOMASA	29	-	1,048	1,048
TOLLE, AMY	15	-	3,290	3,290	NIETO, HERIBERTO	30	-	1,044	1,044

** Cutoff for January points is **January 29th at 4:30 PM** **

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2023 to November 30, 2024 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 99,288 points; Roberto Cobos – 10,415; Elizabeth Santos – 10,352
 Top FHs: Memorial FH - 25,648; L&I Funeral Home – 19,087; Salinas Funeral Home – 17,030

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**United
 Benefits, Inc.**

A Winning Attitude