



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 12

Richardson, Texas

TOM

November Winner
Christian Avalos!!
17,084 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 November Winners:

Blanca I Orozco	15,022 Points
Luis Roberto Cobos	12,074 Points
Monty B Roberts	11,548 Points
Carilu Cantu	8,728 Points
Erika Cavazos	8,335 Points
G Olinka Gomez	7,322 Points
Jose Luna	6,784 Points
Tammy Arenas	6,310 Points
Diana Hernandez	6,203 Points
Ronnie Nutt	5,906 Points
Delia F Valle	5,612 Points
Dora A Perez	5,276 Points
Alfredo M Cordova	4,055 Points



Thomas Ray Elam has served as Chief Executive Officer (CEO) and head of marketing for the past 21 years. Prior to that time he was the owner and president.

Tom was born near Bonham, Texas. After living there six years and two years in Sherman, his family moved to Wichita Falls, Texas. He graduated from Wichita Falls High School and Midwestern University in Wichita Falls. There Tom served as his fraternity president for two years, was in ROTC, and was named outstanding accounting student.

After college, Tom served two years in the United States Army, during which time he also achieved the Certified Public Accountants designation (CPA). He then worked for ten years in public accounting, while also working part-time for most of those years at United Benefits.

Among his many achievements, Tom is proud of his time serving as chairman of the Wichita Falls YMCA and serving on the hospital board in Wichita Falls, including two terms as chairman of that board.

Tom has 3 children, 2 step children and 10 grandchildren. He and wife Pat are active in the Trinity Church in Cedar Hill.

Tom's main hobby is golfing, but he also enjoys snow skiing and time with grandchildren. He is an avid reader, often books of authors such as John Grisham, Tom Clancy, and Ken Follett.



Tom's integrity and honesty have set the tone for our companies. It is through his example and leadership that we have become the company we are today.

Thank you Tom.



TOM SAYS...

FAREWELL

After over 40 years associated with United Funeral Benefit Life and United Funeral Directors Benefit Life (UBI) I have decided to retire at the end of this year.

Honestly, the thought and act of retirement has been very hard for me. I can truly say that I have enjoyed the relationships with agents, Funeral Home sponsors and office staffs all these years. Many have become close friends as well as business associates. I am very blessed.

UBI will be well taken care of as the officers and office staff are second to none. Most have been with UBI for many years and know their positions very well.

The owner, Charlie Allison, has been our president since purchasing the company in 2000. It has been my pleasure to work with him. He is a true professional and in addition to his leadership skills and in making excellent decisions, he is a man of great integrity.

Eduardo Salido will provide UBI's marketing leadership. Eduardo has now been with UBI for almost 3 years and has learned our marketing model and operating practices very well. More importantly, Eduardo has the same values exemplified by our company since inception in 1938. He will serve you well in all matters.

Natalia Infante has been my Marketing Administrative Assistant for over 6 years. As our business has increased, she has been a life saver for me. She will continue working directly with Eduardo and to represent agents in solving the many issues that arise daily.

I have had the good fortune to work directly with some of the very best agents in the industry. I will miss them. I believe the current agents will continue to produce and serve UBI well.

I believe that UBI's mission to be the leading provider of Funeral Insurance and Pre-Need Funding Plans in Texas and Oklahoma through Excellence of Products, Quality of Sales and Excellence in Service to our policyholders, our agents and to the Funeral Homes who sponsor us will always be the utmost goal of our officers and staff.

I also believe that UBI's entire staff wholeheartedly believes in our target to be "OUR BEST ALWAYS".

For a while I will still be available by phone for special needs. My cell phone is (972) 523-6166.

Pat and I are planning on spending more time visiting our family, especially our children and grandchildren, who are scattered across the U. S. from New Hampshire to Hawaii. In addition, we plan to begin to fulfill our bucket list of places we wish to travel. And personally, you will likely find me on the golf course more often.

THANKS FOR THE MEMORIES! I hope to see you from time to time.



Tom R. Elam

Chief Marketing Officer

United Benefits announces the promotion of Eduardo Salido to Chief Marketing Officer. Eduardo is also nominated for the company's Board of Directors. All changes are effective January 1st.



Mr. Salido joined United Benefits in February 2019. He previously worked for JPMorgan Chase as a Licensed Banker and has been in the Financial Services Industry since 2013. He has also worked with several Insurance Companies as an Insurance Agent.

For the last 20 years he has held numerous jobs in customer service and sales. He is eager and excited to help agents make more money by helping the community save money by purchasing a preneed with UBI.

Eduardo is looking for 10 Agents that would like to WIN the Awards Trip for 2023. If you haven't already won an award trip and have the desire and willingness to work hard, contact Eduardo to implement a Success Plan.

CONTESTS FOR 2022

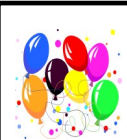
The 2022 Agent Contest has already begun. The Awards Trip for 2022 will run from December 1, 2021 through November 30, 2022. Winning MGA's, GA's, agents, and funeral home providers will win a trip in the spring or early summer of 2023. The destination is to be determined.



In addition, we continue our tradition of monthly, quarterly, and annual contest prizes.



We at UBI wish you all a Merry Christmas and a Happy New Year!!



Happy Birthday!!!
Jesus Christ
 * December 25 *



Annual Contest and Trip Winners

The final results are in!! The following managing general agents, general agents, agents, and funeral homes have won the annual trip. Thank you to all! Bahamas Atlantis trip winners include the following:

<i>Juan Garza, Jr. (MGA)</i>	<i>Esther Calvo Avalos</i>
<i>Jose (Joe) Lopez (MGA)</i>	<i>Elva Judith Castro</i>
<i>Jose David Calvo (GA)</i>	<i>Monty Roberts</i>
<i>Christian Avalos</i>	<i>G. Olinka Gomez</i>
<i>Blanca Orozco</i>	<i>Erika Cavazos</i>
<i>Jose Luna</i>	<i>Luis Roberto Cobos</i>
<i>Delia Valle</i>	<i>Alma Rosa Cobos</i>
<i>Tim Brown</i>	<i>Alfredo Elizondo</i>
<i>Ronnie Nutt</i>	

Funeral Home Providers

<i>Memorial Funeral Home</i>	<i>Edinburg & San Juan, TX</i>
<i>Ric Brown Family FH</i>	<i>Mission, McAllen & Alamo, TX</i>
<i>Legacy Funeral Home</i>	<i>Edinburg, TX</i>
<i>Hernandez-Lopez & Sons FH</i>	<i>Laredo, TX</i>
<i>L&I Funeral Home</i>	<i>Sullivan City, TX</i>
<i>Fry & Gibbs Funeral Home</i>	<i>Paris, TX</i>

Annual Contest Bonus Prize Winners

MGA - Juan Garza, Jr.	- 1st Place	\$15,000
MGA - Jose (Joe) M. Lopez	- 2nd Place	\$ 3,000
MGA - Jose Calvo	- 3rd Place	\$ 3,000
GA - Blanca Orozco		\$ 1,000

Agents - Christian Avalos	- 1st Place	\$ 7,500
Agents - Blanca Orozco	- 2nd Place	\$ 3,000
Agents - Jose Luna	- 3rd Place	\$ 1,000

Funeral Home Providers

Memorial Funeral Homes	- 1st Place	\$12,000
Ric Brown Family FH	- 2nd Place	\$ 8,000
Legacy Chapels, LLC	- 3rd Place	\$ 5,000
Hernandez-Lopez & Sons FH		\$ 3,000
L& I Funeral Home		\$ 3,000
Fry & Gibbs Funeral Home		\$ 2,000
Trinity Funeral Home		\$ 1,000
Roberts Family Affordable FH		\$ 1,000
Joe Jackson Funeral Chapel		\$ 1,000
Val Verde Memorial Gardens		\$ 1,000
Thomae-Garza Funeral Directors		\$ 1,000

Office Holiday Schedule

The office will be closed on Friday December 24th through Monday December 27th - in celebration of Christmas, reopening on Tuesday December 28th. We will likewise be closed on Friday, December 31st, in celebration of the New Year.





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



FINAL STANDINGS

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	195,227	17,584	212,811	PROCTOR, WALTER J	16	34,588	-	34,588
OROZCO, BLANCA I	2	155,778	15,022	170,800	CHAIRES-VALLADARES, E	17	32,979	1,170	34,149
LUNA, JOSE	3	104,419	6,784	111,203	TOLLE, AMY	18	26,841	3,361	30,202
VALLE, DELIA F	4	73,625	5,612	79,237	GILBERT, EVA	19	29,640	-	29,640
BROWN, TIMOTHY	5	73,996	3,300	77,296	SANTOS, ELIZABETH	20	24,071	3,699	27,770
NUTT, RONNIE	6	70,464	5,906	76,370	KING, JEFFREY W	21	23,644	1,000	24,644
AVALOS, ESTHER CALVO	7	67,735	2,922	70,657	SALINAS JR, DANIEL	22	22,211	1,636	23,847
CASTRO, ELVA JUDITH	8	58,527	3,889	62,416	GUERRERO, ILLIANA	23	21,828	1,312	23,140
ROBERTS, MONTY B	9	43,650	11,548	55,198	LOPEZ, JOSE M	24	20,624	2,291	22,915
GOMEZ, G OLINKA	10	46,509	7,322	53,831	ESCHITI, LARRY D	25	20,025	2,057	22,082
CAVAZOS, ERIKA	11	34,762	8,335	43,097	LOCKSTONE, MARTIN	26	20,604	-	20,604
COBOS, LUIS ROBERTO	12	29,447	12,074	41,521	ARENAS, TOMASA	27	14,053	6,310	20,363
COBOS, ALMA ROSA	13	40,905	-	40,905	SILVA, MARIA ELVA	28	19,391	-	19,391
ELIZONDO, ALFREDO G	14	37,054	2,996	40,050	HERRERA, ANA M	29	16,940	2,388	19,328
ELIZONDO, ORLANDO	15	34,378	1,627	36,005	TALLEY, CHRISTOPHER	30	18,236	681	18,917

* 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 - 1,473,124 points; Jose Lopez – 299,420; Jose Calvo – 291,169
 Top FHs: Memorial FH - 310,748; Ric Brown Family FH – 308,857; Legacy Chapels, LLC - 215,723

United Funeral Directors Benefit Life Ins. Co.
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**United
 Benefits, Inc.**

A Winning Attitude