

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 82 No. 5

Richardson, Texas

Memorial Day

April Winner

Alma Ayala!!

6,000 points

*Agent with the highest monthly points
wins \$750.00 and 500 bonus points
(\$1000.00 if over 10,000 and \$1250 if
over 20,000)*

WAY TO GO!

Alma!!!

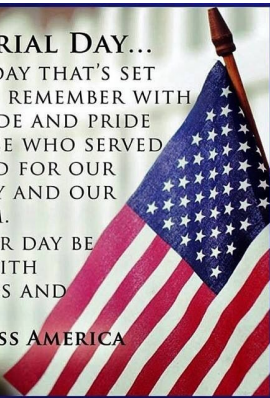
*Agents with over 4,000 points win \$200.00
(\$500.00 if over 5,000 and \$750.00 if over
10,000) Additional April Winners:*

Timothy Brown 4,015 points



MEMORIAL DAY...

...IS THE DAY THAT'S SET
ASIDE TO REMEMBER WITH
GRATITUDE AND PRIDE
ALL THOSE WHO SERVED
AND DIED FOR OUR
COUNTRY AND OUR
FREEDOM.
MAY YOUR DAY BE
FILLED WITH
MEMORIES AND
PEACE.
GOD BLESS AMERICA



Memorial Day is an American holiday, observed on the last Monday of May, honoring the men and women who died while serving in the U.S. military. Memorial Day 2020 occurs on Monday, May 25.

Originally known as Decoration Day, it originated in the years following the Civil War and became an official federal holiday in 1971. Many Americans observe Memorial Day by visiting cemeteries or memorials, holding family gatherings and participating in parades. Unofficially, it marks the beginning of the summer season.

Despite the increasing celebration of the holiday as a summer rite of passage, there are some formal rituals still on the books: The American flag should be hung at half-staff until noon on Memorial Day, then raised to the top of the staff. And since 2000, when the U.S. Congress passed legislation, all Americans are encouraged to pause for a National Moment of Remembrance at 3 p.m. local time. Some people wear a red poppy in remembrance of those fallen in war - a tradition that began with the World War I poem, "In Flanders Field," in which author John McRae gives voice to the soldiers who had been killed in battle and lay buried beneath the poppy-covered grounds.

This year will be somewhat different, as parades throughout the country have been canceled due to the coronavirus epidemic. This should not stop us from remembering and honoring those who gave their lives for our freedoms and liberties. In fact, it is perhaps in a time such as this that we can take time to reflect and appreciate a little more clearly the sacrifices of the past.



TOM SAYS...



Smart response to the virus

I think you would agree that this is one of the most unusual times we have ever experienced. It certainly is for me.

First, I hope that each one of you and your family members are free of the virus. My recommendation is that you continue to follow the guidelines of the Centers for Disease Control and Prevention, your state government and your local municipalities. It is just not worth the risk for you not to do so.

Funeral Directors and Staffs of funeral homes: I believe you are the forgotten ones when the media and our leaders give praise to our first responders. As for me, you are my heroes for continuing to take care of those we have lost due to the virus. Thank you!

So how do we respond to this crisis when it is not recommended nor safe to make personal calls on our potential purchasers?

Is it possible for us to take the down time and increase our selling skills? I believe so. The internet has tons of training programs available. You can pick a subject and find sales skill programs almost immediately. In addition, UBI now has Zoom trainings on our web site. Our Marketing Manager, Eduardo Salido, also offers certain training on-line each week. Let him know you are interested, and he will send you an invitation to join. Think of each day as a new opportunity to learn, grow, and become a better version of yourself. Now may be the perfect time.

Why is the time spent now so important? Each day we are inactive, we may be losing the skills we have due to lack of use. And what about motivation? It's difficult to be motivated when inactive, and our source of income has stopped due to circumstances beyond our control. New ideas can motivate us. And ultimately, we can always use new skills to push through to higher levels of achievement and adapt to the relentless pace of change.

So think of each day as a new opportunity to learn, grow, and become a better version of yourself. Your investment in the time to learn may result in accomplishments you never dreamed possible.

UBI has also been working with a company called Onespan to make available an e-signature process. If you are interested, let us know. We only ask that you will be committed to using it as the opportunity presents itself. We are testing the processes at this time.

STAY SAFE!

Coping

Some thoughts for dealing with this time of coronavirus pandemic (or life in general):

- Remind yourself this moment or situation will pass.
- Take five deep, slow, belly breaths and be in the moment. Life is now.
- Spend a moment observing the beauty of the natural world - sky, moon, colors, sounds, fragrance - to help you see bigger horizons, beyond your immediate circumstances.
- Focus on positive aspects of your life over which you exert some control.
- Filter out what is beyond your control. Limit your intake of news to one or two times a day.
- Find the humor. Laughter rewards your brain with dopamine, the feel-good hormone. If the chance arises, share a laugh with someone else, even if it is on you.
- Think of others. How can you help those in your life achieve their goals? How can you show compassion for others? Think of neighbors, co-workers, friends, teachers, and those that have helped you. Reach out to them.
- Find the joy. Rejoice in the little things.
- Pray often.
- Be grateful. Give thanks regardless of your circumstances, as there is always something for which to be grateful.
- Love unconditionally.



Happy Birthday!!!



Rhonda Carrier
* May 11th *



Washington D.C. - continued

Article One, Section Eight, of the Constitution permits the establishment of a "District (not exceeding ten miles square) as may, by cession of particular states, and the acceptance of Congress, become the seat of the government of the United States". However, the Constitution does not specify a location for the capital.

In what is now known as the Compromise of 1790, James Madison, Alexander Hamilton, and Thomas Jefferson came to an agreement that the federal government would pay each state's remaining Revolutionary War debts (most of which were owed by the northern states) in exchange for establishing the new national capital in the southern United States, or, more accurately, from what was a very northern part of the southern states.

The signing of the Residence Act on July 16, 1790, approved the creation of a capital district located along the Potomac River on the country's East Coast. The states of Maryland and Virginia each donated land to form the federal district. The City of Washington was founded in 1791 to serve as the new national capital.

James Madison, George Washington, and Thomas Jefferson were all from Virginia and liked the idea of a new capital closer to their homes.

Philadelphia had pushed for the clause that kept the capital in their city for ten more years, from 1790 to 1800, secretly hoping to keep it there permanently. They offered to build George Washington a Philadelphia mansion, but he declined, living in a relatively modest house while in Philadelphia, as did John Adams after him. The capital was moved in 1800 as planned. John Adams lived in what later became known as the White House for only a short time before he lost his reelection bid to Thomas Jefferson.



Washington D.C. - 220 Years Ago

It was in the month of May, 1800 - 220 years ago - that our nation's capital moved from Philadelphia, Pennsylvania, to Washington, District of Columbia.

In 1788, James Madison argued that the new federal government would need authority over a national capital to provide for its own maintenance and safety. Five years earlier a band of unpaid soldiers had besieged Congress while its members were meeting in Philadelphia. Known as the Pennsylvania Mutiny of 1783, the event emphasized the need for the national government not to rely on any state for its own security.



UFBLIC / UFDBLIC
CELEBRATING 82 YEARS of SERVICE
2020 CONTEST STANDINGS
Boston, Massachusetts—late Spring 2021



5 Months - December - April

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	86,823	3,214	90,037	RUIZ, AMOS	16	14,310	159	14,469
BROWN, TIMOTHY	2	36,797	4,015	40,812	LOPEZ, JOSE M	17	13,557	-	13,557
OROZCO, BLANCA I	3	32,419	3,713	36,132	RICHTER, JAMES A	18	10,536	2,187	12,723
LUNA, JOSE	4	33,873	1,075	34,948	RAMOS, BLANCA	19	11,519	350	11,869
GOMEZ, G OLINKA	5	24,662	3,742	28,404	ABREGO, RODOLFO	20	10,698	950	11,648
GARZA, FRANCISCA D	6	24,410	-	24,410	BRYAN, RANDY	21	8,841	1,788	10,629
GONZALEZ, MARIA	7	19,351	1,509	20,860	TALLEY, CHRISTOPHER	22	9,817	305	10,122
COBOS, LUIS ROBERTO	8	18,488	285	18,773	SALINAS JR, DANIEL	23	10,033	-	10,033
RAND, ALVA LOUISE	9	16,009	2,349	18,358	CASTRO, ELVA JUDITH	24	7,958	1,966	9,924
ROBERTS, MONTY B	10	18,200	-	18,200	CHAIRES-VALLADARES, E	25	8,815	1,050	9,865
NUTT, RONNIE	11	14,747	3,074	17,821	ARENAS, TOMASA	26	9,068	-	9,068
AYALA, ALMA JANIRA	12	11,500	6,500	18,000	KEMP, ALBERT A	27	8,608	260	8,868
MORENO, JIMMY	13	16,753	-	16,753	SANTOS, ELIZABETH	28	8,213	525	8,738
AVALOS, ESTHER CALVO	14	15,797	719	16,516	TOLLE, AMY	29	7,471	1,031	8,502
KING, JEFFREY W	15	12,068	2,440	14,508	WILSON, TIM	30	8,369	-	8,369

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 534,850 points; Jose Calvo – 115,774; Joe Lopez – 83,187
 Top FHs: Memorial FH – 137,814; Ric Brown Family FH - 109,431; L&I FH – 78,701

United Funeral Directors Benefit Life Ins. Co.
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PO Box 831670
 Richardson TX 75083-1670

Phone: 469-330-2200
 Fax: 469-330-2204

**United
 Benefits, Inc.**

A Winning Attitude