

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

UNITED BENEFITS, INC.

Vol. 85 No. 12 Richardson, Texas

MERRY CHRISTMAS

**November Winner
 Christian Avalos
 28,090 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:

- ★ Elva Judith Castro 14,745 Points
- ★ Blanca I Orozco 10,712 Points
- ★ Carilu Cantu 9,970 Points
- ★ Diana Hernandez 8,436 Points
- ★ Alma Rosa Cobos 8,096 Points
- ★ Maria D Fernandez 6,538 Points
- ★ Delia F Valle 4,479 Points
- ★ Evangelina G Luna 4,470 Points



The UBI Home Office Staff wishes you a Merry Christmas and Happy New Year!

Standing left to right: Eduardo Salido, Charlie Allison, Karen Baumgardner, Kate Johnson, Carter Camp, Murray Smith, Gary Cox, Crystal Hernandez, Anthony Perez, Alicia Arias; Seated: America Pacheco, Nancy Cifuentes, Angie Garduno, Betsy Chance, Tamika Whaley, Tara Roe;
 Not pictured: Suzie Ayala, Venna Voyles, Jackie Lopez, Melannie Lopez

ANNOUNCING: 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! See page 3 for annual contest cash bonus winners.

Caribbean Cruise trip winners include the following:

- | | | |
|------------------------|--------------------|---------------------|
| Juan Garza, Jr. (MGA) | Evangelina Luna | Delmy Moreno |
| Jose (Joe) Lopez (MGA) | Olinka Gomez | Esther Calvo Avalos |
| Jose David Calvo (GA) | Delia Valle | Maria Fernandez |
| Ana Herrerra (GA) | Elva Judith Castro | Alma Rosa Cobos |
| Christian Avalos | Daniel Salinas | Luis R Cobos (GA) |
| Blanca Orozco (GA) | Monty Roberts | Diana Hernandez |
| Carilu Cantu | | |

Funeral Home Providers

- | | |
|---------------------------|----------------------------------|
| Memorial Funeral Home | Edinburg & San Juan, TX |
| L&I Funeral Home | Sullivan City, TX |
| Legacy Chapels | Edinburg, TX |
| Hernandez-Lopez & Sons FH | Laredo, TX |
| Salinas Funeral Home | Elsa, Brownsville, & Weslaco, TX |
| Ric Brown Family FH | Mission, McAllen, & Alamo, TX |
| La Paz Funeral Home | Odessa, TX |

EDUARDO PRESENTS...

♪ its the best time of the year ♪

According to society December/Christmas is the best time of the year, and I agree. I love the holidays and decorations and all the eating and gifts :)

But if we turn off the Christmas songs for a minute and think about it, we can agree that Christmas can be a stressful time for many.

We need to buy dozens of gifts and then worry if they will like them or not.

Then, some may worry about hosting a Christmas party dinner for friends and family. And then add the traffic and errands to the equation and Christmas time starts to feel a bit stressful.

Let's try this Christmas season not to let others control our emotions.

Let's choose kindness even when others are not.

My church shared a list of ideas that I want to share with you:

- Pay for someone's coffee
- Reach out to someone new at church
- Give a thoughtful compliment to a stranger
- Make an extra donation to your church's collection
- Invite a neighbor to attend church with you and your family
- Offer to help your neighbor put up their Christmas decorations
- Make care packages that you can pass out to the homeless and needy
- Make a plate of cookies and deliver them to one of your neighbors
- Go shopping for food and clothes

As the year comes to an end, remember to forgive others, it will help not only the other person, but most importantly you.

Christmas can be a great start to serve others, which can later become a habit or tradition in our lives.

But most importantly, let's be nice to everyone, especially those that love and care for us.

Our Best Always,

Eduardo Salido



Annual Contest Bonus Prize Winners

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

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

Funeral Home Providers

Memorial Funeral Homes	- 1st Place	\$12,000
L& I Funeral Home	- 2nd Place	\$ 8,000
Legacy Chapels, LLC	- 3rd Place	\$ 5,000
Hernandez-Lopez & Sons FH		\$ 3,000
Salinas Funeral Home		\$ 3,000
Ric Brown Family Funeral Home		\$ 3,000
La Paz Funeral Home		\$ 2,000
Roberts-Martinez Funeral Home		\$ 1,000
Fry & Gibbs Funeral Home		\$ 1,000
Flores Funeral Home		\$ 1,000
Ramirez-Salinas Funeral Home		\$ 1,000
Thomae-Garza Funeral Home		\$ 1,000
Val Verde Memorial Gardens		\$ 1,000

THANK YOU

We appreciate all of our policyholders, agents, funeral homes, and home office employees. Thank you for another great year!!



Office Holiday Schedule

The offices of UBI will be closed on Monday December 25th and Tuesday December 26th - in celebration of Christmas, reopening on Wednesday December 27th. We will likewise be closed on Monday, January 1st.



Happy Birthday!!!



Jesus Christ
* December 25 *
Carter Camp
* December 31 *



Contests for 2024

We are continuing our tradition of annual contest prizes for the New Year. Contests include:



Agent Monthly Prizes:

- \$750 – 1st Place (\$1000 if over 10,000 Points, with additional \$250 at 20,000 and at 30,000, etc.)
- \$500 – All others over 5,000 Points (\$750 if over 10,000 Points)
- \$200 – All others 4,000 to 5,000 Points

Agent Quarterly Bonuses:

- \$150 for 5,000+ points in calendar quarter
- \$ 75 for 2,500 to 5,000 points

Agent Annual Contest:

- \$7,500 1st Place in Points for the 12 months
- \$3,000 2nd Place in Points
- \$1,000 3rd Place in Points

General Agent Annual Contest:

- \$ 25,000 – Over 1,500,000 Points for the year
- \$ 15,000 – 750,000 to 1,500,000 Points
- \$ 7,500 – 500,000 to 750,000 Points
- \$ 3,000 – 250,000 to 500,000 Points
- \$ 1,000 – 150,000 to 250,000 Points

Funeral Homes/ Providers Monthly Contest:

- \$ 2,000 – over 40,000 points for month
- \$ 1,000 – over 25,000 to 40,000 points
- \$ 600 – over 15,000 to 25,000 points
- \$ 300 – over 10,000 to 15,000 points

Funeral Homes/ Providers Annual Contest:

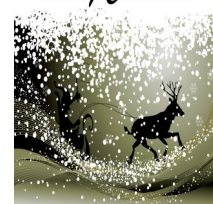
- \$12,000 – 1st Place in Points for Year
- \$ 8,000 – 2nd Place in Points
- \$ 5,000 – 3rd Place in Points
- \$ 3,000 – All others over 120,000 Points
- \$ 2,000 – All others 80,000 to 120,000 Points
- \$ 1,000 – All others 40,000 to 80,000 Points

These bonuses are in addition to our usual Agent Trip Contest, which will now require 50,000 agent points. All contests except quarterly bonuses run from December 1, 2023, through November 30, 2024.

The 2024 contest has already begun!

Trip winners will go to a destination in the spring or early summer of 2025, to be determined.

Merry Christmas





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



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2023 FINAL CONTEST STANDINGS

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	137,374	28,590	165,964	ARENAS, TOMASA	16	27,178	-	27,178
OROZCO, BLANCA I	2	94,366	10,712	105,078	KENNEDY PRICE, HANNAH	17	26,692	250	26,942
CANTU, CARILU	3	90,222	9,970	100,192	KING, JEFFREY W	18	25,995	753	26,748
LUNA, EVANGELINA G	4	83,724	4,470	88,194	MAY, DUSTIN B	19	22,523	2,836	25,359
GOMEZ, G OLINKA	5	76,394	1,090	77,484	MARTINEZ, MARICELA	20	24,126	-	24,126
VALLE, DELIA F	6	61,335	4,479	65,814	CHAIREZ-VALLADARES, E	21	23,251	820	24,071
CASTRO, ELVA JUDITH	7	41,438	14,745	56,183	PROCTOR, WALTER J	22	22,896	1,157	24,053
SALINAS JR, DANIEL	8	49,493	1,407	50,900	RONQUILLO, MANUEL	23	23,072	-	23,072
ROBERTS, MONTY B	9	47,789	991	48,780	SANTOS, ELIZABETH	24	20,882	1,521	22,403
MORENO, DELMY L	10	48,701	-	48,701	CAVAZOS, ERIKA	25	18,823	2,552	21,375
AVALOS, ESTHER CALVO	11	45,944	-	45,944	GARCIA, TITO C	26	20,481	804	21,285
FERNANDEZ, MARIA	12	39,380	6,538	45,918	TELLEZ, ANNABEL	27	17,843	3,280	21,123
COBOS, ALMA ROSA	13	32,407	8,096	40,503	RONQUILLO, SANDRA	28	19,447	-	19,447
COBOS, LUIS ROBERTO	14	40,481	-	40,481	SANTOS, GRACE	29	17,036	1,681	18,717
HERNANDEZ, DIANA	15	31,831	8,436	40,267	BOY JR, JESUS EDUARDO	30	18,292	-	18,292

2024! ** Cutoff for December points is December 27th 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.

2023 Top Agencies: Juan Garza - 1,406,238 points; Joe Lopez - 253,093; Jose Calvo - 221,884
 2023 Top FHs: Memorial FH - 390,981; L&I Funeral Home - 200,324; Legacy Chapels - 172,218

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

A Winning Attitude