

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 85 No. 1 Richardson, Texas

JACKIE

December Winner Christian Avalos 8,920 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 December Winners:

Jose Luna	8,731 Points
H Kennedy Price	7,775 Points
Elizabeth Santos	6,917 Points
Carilu Cantu	6,499 Points
G Olinka Gomez	5,914 Points
Daniel Salinas Jr	5,311 Points
Mayra A Martinez	4,784 Points
Tammy Arenas	4,349 Points



Jackie Lopez has been working at United Benefits for almost 4 years. She was born and raised in Dallas, Texas, and resides there now.

She is very close to her family, with an older brother and a younger sister, making her the middle child. One thing that Jackie looks forward to every year is their annual trip together as a family. In the past, they have been to California, Colorado, Oklahoma, Chicago, and Florida.

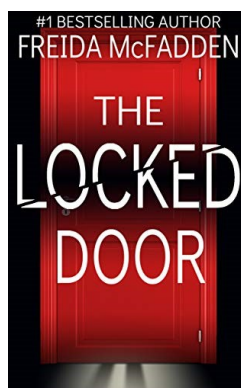
In high school Jackie was part of the tennis and track teams. She was also part of FCCLA (Family Career and Community Leaders of America) all

four years where she volunteered at animal shelters and for food drives, and assisted in cleaning up the local community.



Jackie enjoys reading. Favorite books include anything written by

Freida McFadden, who writes "the best psychological thrillers." Jackie also likes horror movies.



Among her other hobbies, she enjoys walking her two dogs - Bruno, a seven-year old beagle, and Leo, a one-year-old Maltese mix. She has had them both since they were puppies. Other hobbies include going to the gym and hanging out with friends and family.



EDUARDO PRESENTS...

Happy New Year 2023!

As we start the New Year, we can start working on a better, new version of us.

And what better way of doing so than by Writing Down Our Goals? Let's take the time to write down our **SMART** Goals: **S**pecific, **M**easurable, **A**ctionable, **R**ealistic, **T**imely. It is critical to follow this framework so we can have a greater chance of achieving our goals and making sure we don't set unrealistic goals that can later hurt and demotivate us.



I was reading a Harvard Business Study which found that 3% of their MBA graduates who wrote their goals down, ended up earning ten times as much as the other 97% put together, just ten years after graduation.

This is just an interesting study that I wanted to share, but as you all know our goals can be anything, not just money or work related.

I'll also share with you the 5 steps that Forbes magazine author Annabel Acton wrote:

- 1. Make Them Visible;** write down goals on a vision board or cardboard and get creative with it. Use color and pictures. Make sure to place it on a wall where you'll constantly see it.
- 2. Feel Them;** write a paragraph on how you would feel in achieving your goals. This will help you to connect the dots between where you are now and the steps you need to take to achieve your goals.
- 3. Understand them;** you must understand why you want to achieve your goals.
- 4. Take Action;** it doesn't matter how big or small the steps you take toward achieving your goals. What matters most is that you've taken action!
- 5. Share Them;** sharing them will keep you accountable. Make sure to share not just with the World, but with God as well!

According to Mark Murphy, the CEO of Leadership IQ, "Vividly describing your goals in written form is strongly associated with goal success, and people who very vividly describe or picture their goals are anywhere from 1.2 to 1.4 times more likely to successfully accomplish their goals than people who don't."

"The best way to predict the future is to create it." – Abraham Lincoln

Our Best Always,

Eduardo Salido

ANNOUNCING!

The site for our 2023 agent contest winners trip has been decided! Winners will earn a Caribbean Cruise for two in the spring of 2024.



LESS FEAR

Ninety years ago, in 1933, President Franklin D. Roosevelt famously said, “The only thing we have to fear is fear itself.” A few years ago, “No Fear” was a common theme on tee shirts and with sports teams. Yet fear is a natural human response, is it not? Some claim that a “healthy fear” of things such as snakes or heights is good for your safety.

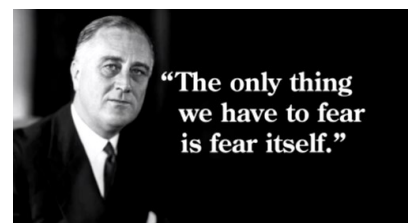


There is a difference between allowing fear or worry to affect your life, and the “healthy” recognition of danger. You don’t have to be afraid to be cautious at appropriate times. The fear response, such as when you might see a snake, is not the same as living with dread, worry or fearful debilitating anxiety.

The Bible, that ages old compendium of wisdom, states “do not be afraid”, “do not worry” or fear only God, countless times and throughout its many books. In fact, some scholars express that as one of the most foundational themes of the entire Bible.

Perhaps FDR got it right. In some very dark times during the Depression era, there was much suffering and difficulty. No one can minimize that fact. Faith that the country would and could work its way out of the difficult times was a much better attitude and approach for the nation. Fear of the future could have caused greater panic and a disintegration of the country. Fear itself could not lead to anything good. Planning and recognition of the dangers was right and appropriate, but otherwise anxiety and worry did not help the situation, just like it does not help us in our individual lives.

Fear of failure often keeps us from attempting the good we might do. Psychologists suggest that a good new year’s resolution might be to worry and fear less, but also more specifically, identify your fears and worries, name them, and then work on letting go of them. Let’s all resolve to face our fears as we begin 2023. As Ralph Waldo Emerson said, “Do the thing you fear and the death of fear is certain.”



Eating the Rainbow

Eating the rainbow refers to eating fruits and vegetables of all different colors:

Red: strawberries, tomatoes, watermelon, peppers
Orange and yellow: bananas, carrots, sweet potatoes, mango, oranges, squash, lemons
Green: lettuce, kale, spinach, kiwi, broccoli, peppers
Blue and purple: blueberries, plums, beets, purple cabbage, purple onions, blackberries
White and brown: coconut, garlic, parsnips, mushrooms, onions

Eating more plants benefits you in more ways than one. Piling your plate with produce helps to:



- Stabilize blood sugar levels
- Protect from many types of cancer
- Decrease cholesterol
- Reduce risk of heart disease, diabetes, and stroke

Start Slowly

Eating more fruits and vegetables each day isn’t something that happens overnight. Maybe you can add a salad to lunch or dinner once a week, or snack on raw veggies and hummus instead of chips.

Perhaps it’s trying a new fruit or throwing together a stir fry. Small changes can mean big changes over time.



Source: Optimum Wellness Solutions

Happy Birthday!!!

Karen Baumgardner

* January 9 *

Venna Voyles

* January 10 *

Alma Ayala

* January 27 *



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



1 month—December

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	-	9,420	9,420	MORALES, RENE BELLO	16	-	2,646	2,646
LUNA, JOSE	2	-	8,731	8,731	GUERRERO, ILLIANA	17	-	2,352	2,352
KENNEDY PRICE, HANNAH	3	-	7,775	7,775	MERCADO, BERTHA	18	-	2,160	2,160
SANTOS, ELIZABETH	4	-	6,917	6,917	CASTRO, ELVA JUDITH	19	-	2,135	2,135
CANTU, CARILU	5	-	6,499	6,499	SANTOS, GRACE	20	-	2,128	2,128
GOMEZ, G OLINKA	6	-	5,914	5,914	OROZCO, BLANCA I	21	-	2,112	2,112
SALINAS JR, DANIEL	7	-	5,311	5,311	GONZALEZ, MARIA	22	-	2,065	2,065
MARTINEZ, MAYRA	8	-	4,784	4,784	TELLEZ, ANNABEL	23	-	1,950	1,950
ARENAS, TOMASA	9	-	4,349	4,349	MEDINA, AEROPAJITA	24	-	1,940	1,940
PALOMO, BELINDA	10	-	3,837	3,837	COBOS, LUIS ROBERTO	25	-	1,891	1,891
TAYLOR, TOMMY E	11	-	3,372	3,372	DE LEON, VANESSA	26	-	1,862	1,862
MARTINEZ, DULCE M	12	-	3,101	3,101	NUTT, RONNIE	27	-	1,857	1,857
PROCTOR, WALTER J	13	-	2,981	2,981	SHOWERY, AZIZ J	28	-	1,812	1,812
GARCIA, TITO C	14	-	2,742	2,742	MORENO, DELMY L	29	-	1,812	1,812
DOMINGUEZ, NATALIA	15	-	2,700	2,700	MARTINEZ, MARICELA	30	-	1,592	1,592

** Cutoff for January points is **January 27th** at 12:00 noon **

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2022 to November 30, 2023 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 104,219 points; Jose Luna – 11,431; Jose Calvo – 9,563
 Top FHs: Memorial FH - 41,630; Ric Brown Family FH – 11,292; L&I Funeral Home – 9,833

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**United
Benefits, Inc.**

A Winning Attitude