



Since 1938

UBI "OUR BEST ALWAYS"
 NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 85 No. 11 Richardson, Texas

THANKS

October Winner
Christian Avalos
19,025 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 October Winners:

- Maria D Fernandez 11,711 Points
- Delia F Valle 10,351 Points
- Evangelina G Luna 9,464 Points
- G Olinka Gomez 9,099 Points
- Carilu Cantu 8,570 Points
- Blanca I Orozco 8,386 Points
- Delmy L Moreno 7,827 Points
- Elva Judith Castro 7,731 Points
- Daniel Salinas Jr 6,966 Points
- Erika Cavazos 6,003 Points
- Gloria Hernandez 5,369 Points
- Alma Rosa Cobos 4,378 Points
- Joe Louis Sanchez Jr 4,066 Points



It turns out, giving thanks is good for your health. A growing body of research suggests that maintaining an attitude of gratitude can improve psychological, emotional, and physical well-being.

Adults who frequently feel grateful have more energy, more optimism, more social connections and more happiness than those who do not, according to studies conducted over the past decade. They're also less likely to be depressed, envious, greedy, or alcoholics. They earn more money, sleep more soundly, exercise more regularly and have greater resistance to viral infections.



Researchers are also finding that gratitude brings similar benefits in children and adolescents. Kids who feel and act grateful tend to be less materialistic, get better grades, set higher goals, complain of fewer headaches and stomach aches and feel more satisfied with their friends, families and schools than those who don't.



Much research has been conducted by Dr. Jeffrey Froh and Dr. Robert Emmons. They say, "A lot of these findings are things we learned in kindergarten or our grandmother taught us, but now we have scientific evidence to prove them. The key is not to leave it on the Thanksgiving table."

As simple as it sounds, gratitude is actually a demanding, complex emotion that requires "self-reflection, the ability to admit that one is dependent upon the help of others, and the humility to realize one's own limitations."



This Thanksgiving Holiday, we are thankful for the many blessings we have, including our country's heritage. May it also be the beginning of a more positive and grateful period in your life.

We at UBI thank our employees, agents, funeral home associates, and policyholders. We are very blessed.

EDUARDO PRESENTS...

Persistency

As Thanksgiving approaches, I want to thank every single one of you. I'm extremely grateful for the great work you've done representing United Benefits.

I've shared with some of you the persistency level for our agents and how amazing they are. These persistency levels demonstrate how big their heart is and how much they care about the families we serve.

What's persistency in insurance?

Persistency is calculated as a percentage of all policies submitted by an Agent and the amount still in force at a point in time. We typically focus on persistency in the first year of business.

I've met some "great" salespeople in the last 10 years of my career. I remember when I was an agent and worked for another insurance company, there were two sisters that were just phenomenal on the monthly tracker. About six months into my career with this insurance company, these two sisters' careers came crashing to the ground. Later the rest of the team and I found out that these agents had a persistency level of around 50%. Which meant that for every 10 policies they sold, 5 would cancel (resulting in a charge-back to the agent) within 12 months of issuing the policy.

In case you don't know, insurance companies try to aim for agents to be above 70%.

It is important to look at how many apps or face amount an agent submits, but in my opinion, it is more important to focus on not just quantity but the quality of the production.

Like I said before, we are blessed to have you on our team.

We have agents that produce a good amount of business with a persistency level of 100% which is unbelievable. We have other agents that produce a ton of business, and their persistency is still above 90%, which is just unheard of.

These are some reasons for an increase in persistency:

1. The Agent performing a Needs Analysis with every prospect.
2. The product being offered, for example, preneed is much higher quality than final expense, resulting in preneed having a higher persistency level.
3. Last but not least, insurance risk charges. As you know, United Benefits has one of the lowest risk charges compared to most preneed life insurance companies, resulting in affordable monthly premiums for our customers.

Once again, I'm grateful to have you on our team, and I'm sure that every family you have helped is also grateful that God has put you in their path.

"I will give thanks to you, Lord, with all my heart; I will tell of all your wonderful deeds." Psalms 9:1

Our Best Always,
Eduardo Salido



WALKING

Walking is the unsung hero of the exercise world. This low-impact workout does everything from burn calories to boost your mind. It's an easy way to work exercise into your day without having to go to the gym.

Here's how taking a walk can benefit your health:

- **Managing or losing weight:** Walking burns calories and, depending on your pace and how long you walk, it can help you lose weight.
- **Reducing your risk of chronic heart disease:** From lowering blood pressure to helping you lose weight, the many benefits of walking include a lower risk of developing chronic diseases, like diabetes and heart disease.
- **Strengthening your heart:** Just 30 minutes of walking each day can help decrease your chances of having heart disease.
- **Easing joint pain:** Walking helps protect your joints by strengthening your muscles around them.
- **Boosting your mood:** Want to shake off a bad mood? Go for a walk.



Source: Optimum Wellness Solutions

Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 23rd and 24th, in observance of the Thanksgiving holiday. The office will also 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.



VETERANS DAY

Veterans Day is November 11th. It was originally celebrated as Armistice Day dating from the end of World War I on November 11, 1918.

We thank our veterans, who served to maintain our freedoms and liberty. Thank you for your service!



WINDSHIELD WIPERS

This month is the 120th anniversary of the invention of the windshield wiper. Mary Anderson of Birmingham, Alabama, was visiting New York in 1902, riding in a streetcar, when the driver had to stop frequently to wipe away the sleet from his windshield, which gave her the idea. She worked with an engineer, and on November 10, 1903, the United States Patent Office awarded Anderson patent number 743,801 for her Window Cleaning device.



Her device consisted of a lever inside the vehicle that controlled a rubber blade on the outside of the windshield. The lever could be operated to cause the spring-loaded arm to move back and forth across the windshield. A counterweight was used to ensure contact between the wiper and the window. Anderson's was the first windshield clearing device to be effective. Its simple mechanism and basic design have remained much the same, but unlike today's windscreen wipers, Anderson's could be removed when not needed.

Even so, Mary never made any money from her invention. Her attempts to sell her patent were met with rejection. One manufacturer wrote "we do not consider it to be of such commercial value as would warrant our undertaking its sale."

There were not many cars in 1903. Henry Ford had not yet invented the Model T. By 1916, the automobile industry had grown exponentially, and windshield wipers were becoming standard equipment.

Anderson gave up trying to partner with companies to manufacture her invention, and the patent for her "Window Cleaning Device" expired in 1920. In 2011, she was inducted into the Inventors Hall of Fame.

During her lifetime, Anderson established herself as an entrepreneur. She built and managed an apartment building in Birmingham, Alabama, and also operated a cattle ranch and vineyard in Fresno, California.

Happy Birthday!!!

Kate Johnson

* November 10 *

Charlie Allison

* November 23 *

America Pacheco

* November 26 *





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



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11 months - December through October

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	117,849	19,525	137,374	ARENAS, TOMASA	16	27,178	-	27,178
OROZCO, BLANCA I	2	85,980	8,386	94,366	KENNEDY PRICE, HANNAH	17	23,421	3,271	26,692
CANTU, CARILU	3	81,652	8,570	90,222	KING, JEFFREY W	18	24,489	1,506	25,995
LUNA, EVANGELINA G	4	74,260	9,464	83,724	MARTINEZ, MARICELA	19	20,281	3,845	24,126
GOMEZ, G OLINKA	5	67,295	9,099	76,394	CHAIRES-VALLADARES, E	20	21,201	2,050	23,251
VALLE, DELIA F	6	50,984	10,351	61,335	RONQUILLO, MANUEL	21	23,072	-	23,072
SALINAS JR, DANIEL	7	42,527	6,966	49,493	PROCTOR, WALTER J	22	19,461	3,435	22,896
MORENO, DELMY L	8	40,874	7,827	48,701	MAY, DUSTIN B	23	21,853	670	22,523
ROBERTS, MONTY B	9	43,900	3,889	47,789	SANTOS, ELIZABETH	24	19,820	1,062	20,882
AVALOS, ESTHER CALVO	10	45,944	-	45,944	GARCIA, TITO C	25	20,208	273	20,481
CASTRO, ELVA JUDITH	11	33,707	7,731	41,438	RONQUILLO, SANDRA	26	19,447	-	19,447
COBOS, LUIS ROBERTO	12	40,481	-	40,481	CAVAZOS, ERIKA	27	12,820	6,003	18,823
FERNANDEZ, MARIA	13	27,669	11,711	39,380	BOY JR, JESUS EDUARDO	28	18,292	-	18,292
COBOS, ALMA ROSA	14	28,029	4,378	32,407	TELLEZ, ANNABEL	29	14,973	2,870	17,843
HERNANDEZ, DIANA	15	28,740	3,091	31,831	SANTOS, GRACE	30	13,450	3,586	17,036

** Cutoff for November points is **November 28th at 4:30 PM** **

* 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 - 1,290,245 points; Joe Lopez – 231,884; Jose Calvo – 194,794
 Top FHs: Memorial FH - 368,109; L&I Funeral Home – 180,891; Hernandez-Lopez & Sons FH – 149,880

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A Winning Attitude