

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 85 No. 10 Richardson, Texas

LEMONS

September Winner
Blanca I Orozco
20,588 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!
Blanca!!!

Agents with over 4,000 points win
 \$200.00 (\$500.00 if over 5,000 and
 \$750.00 if over 10,000)

Additional September Winners:

- Maria D Fernandez 18,538 Points
- Alma Rosa Cobos 14,639 Points
- Elva Judith Castro 12,862 Points
- Christian E Avalos 10,549 Points
- Evangelina G Luna 10,435 Points
- Diana Hernandez 6,781 Points
- G Olinka Gomez 6,022 Points
- Dustin B May 5,698 Points
- Monty B Roberts 4,671 Points
- Tammy Arenas 4,660 Points
- Jacob Calvo 4,626 Points
- E Chairez-Valladares 4,526 Points



Do you want a lemon? Unfortunately for its reputation, the term lemon has come to mean something that is bad, as in a car purchase that turned out to be a "lemon". The image problem that the lemon suffers from dates back a long time. As a stand-alone food, it is much too sour or tart to be a desirable flavor. Something referred to as a "lemon" has been deemed to be disappointing or undesirable, or failed to meet expectations.

Do not let this negative connotation keep you from recognizing the importance of the fruit lemon in your diet. The image of the fruit itself could not be better as part of a drink or added flavor to other foods. Drinking a glass of lemon water at room temperature each morning is now touted as a very healthy thing to do. It aids in getting your body going on the right foot for the day.

There are many health benefits of lemons that have been known for centuries. The biggest is lemons' strong antibacterial, antiviral, and immune-boosting powers. The second biggest is their use as a weight loss aid, due to the fact that lemon juice is a digestive aid and liver cleanser. Lemons contain many substances - notably citric acid, calcium, magnesium, vitamin C, bioflavonoids, pectin, and limonene - that promote immunity and fight infection.



The ancient Egyptians believed that eating lemons and drinking lemon juice was an effective protection against a variety of poisons. Recent research substantiates this belief. In addition, consuming lemon is credited with reducing anxiety, acne, canker sores, fatigue, bad breath, and high blood pressure, among other benefits.



What about limes? Both limes and lemons provide Vitamin C and B-9, both are good sources of dietary fiber, help fight cancer, and in general the two have very similar health benefits. The higher Vitamin C content of lemons does make them the slightly better option, however.



EDUARDO PRESENTS...

Focus

Did you know it takes more than 20 minutes to refocus your attention to what you were doing before you got distracted?

Here are some tips that can help you focus:

1. Put your phone on silent and out of sight.
2. Choose a place without any distractions from people.
3. If working on your computer don't have email or other windows open that you won't need.
4. Calm your Mind, catch a break if you need one.
5. Small Simple Steps by Jim Kwik
6. If you have something on your mind that you need to do, do it first, this will let your brain stop thinking about it.
7. Once you decide, commit to it, and your brain will stop thinking about it.
8. Schedule your "distraction" time, for example to use cell phone, check email, etc.



I started listening to an audiobook called Limitless by Jim Kwik which I recommend to anyone who is interested in becoming a better version of themselves.

Let's address the big elephant in the room, our smart phone. Easily one of the biggest distractions to exist. I mean what a wonderful tool to have, I'm super grateful for it, but that tool can be toxic if we let it be.

Every text message, every email, every Facebook notification, etc. costs us 20 minutes. Every. Single. Time. No wonder we have the attention span of a fish. Don't quote me on this one, but I believe it's 7 seconds. If it's not, research it and let me know.

As I write this article, I'm not joking, I have 17 notifications on my "Notifications Center" in my smartphone. These are from Facebook, text messages, WhatsApp messages, emails, google photos with reminders of what I was doing 7 years ago, amazon letting me know my package was delivered, Schwab telling me about my trade notifications, and the list goes on.

I'm going to pivot a little bit and mention another type of distraction, Recruiters with the "golden opportunity", especially other insurance companies. I've seen agents' production go down, after doing a little bit of research and talking to them, I can see why. They were distracted with "the golden opportunity" (sarcasm) from an MLM or some other competitor selling them the golden goose.

Ladies and gentlemen, the grass is not greener on the other side. The grass is only greener where you water it. We have to be extra careful with these distractions which at the end of the day hurt your wallet.

Here's a verse I feel is appropriate at this moment, Ecclesiastes 4:6

"Better one handful with tranquility than two handfuls with toil and chasing after the wind."

After reading this verse, I imagine a person running around multi-tasking trying to get to the finish line... while all this time they were running in circles inside the rat wheel getting nowhere.

"The man who chases two rabbits, catches neither." - Confucius

Our Best Always,

Eduardo Salido

ORIGINS OF HALLOWEEN

Halloween is an annual holiday celebrated each year on October 31, and Halloween 2023 occurs on a Tuesday. It originated with the ancient Celtic festival of Samhain, when people would light bonfires and wear costumes to ward off ghosts.

All Saints' Day

On May 13, 609 A.D., Pope Boniface IV dedicated the Pantheon in Rome in honor of all Christian martyrs, and the Catholic feast of All Martyrs Day was established in the Western church. Pope Gregory III later expanded the festival to include all saints as well as all martyrs, and moved the observance from May 13 to November 1.



By the 9th century, the influence of Christianity had spread into Celtic lands, where it gradually blended with and supplanted older Celtic rites. In 1000 A.D., the church made November 2 All Souls' Day, a day to honor the dead. It's widely believed today that the church was attempting to replace the Celtic festival of the dead with a related, church-sanctioned holiday.

All Souls' Day was celebrated similarly to Samhain, with big bonfires, parades and dressing up in costumes as saints, angels and devils. The All Saints' Day celebration was also called All-hallows or All-hallowmas (from Middle English *Alholowmesse* meaning All Saints' Day) and the night before it, the traditional night of Samhain in the Celtic religion, began to be called All-Hallows Eve and, eventually, Halloween.



In colonial America, a distinctly American version of Halloween emerged over time as different cultures meshed. In the second half of the nineteenth century, America was flooded with new immigrants. These new immigrants, especially the millions of Irish fleeing the Irish Potato Famine, helped to popularize the celebration of Halloween nationally. For instance, the tradition of jack-o-lanterns came from Ireland, where they were originally made from turnips rather than the pumpkins used in America.



Daylight Savings Time ends on Sunday morning, November 5th.

October Weather

Fall weather is typically nice throughout the United States. Here are average October temperatures for selected US cities.

	High	Low
Dallas, Texas	80	59
Austin, Texas	83	61
Houston, Texas	82	64
Carthage, Texas	79	53
Laredo, Texas	87	66
McAllen, Texas	89	66
El Paso, Texas	79	54
Amarillo, Texas	73	45
Oklahoma City, Oklahoma	73	49
Tulsa, Oklahoma	74	51
Denver, Colorado	67	36
Phoenix, Arizona	89	66
Chicago, Illinois	64	47
Los Angeles, California	79	60
San Francisco, California	70	54
Seattle, Washington	61	47
Honolulu, Hawaii	87	74
Boston, Massachusetts	62	48
Orlando, Florida	84	68
New York, New York	65	51
Atlanta, Georgia	74	55
Minneapolis, Minnesota	58	39



Happy Birthday!!!



Melannie Lopez
* October 12th *





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



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10 months - December through September

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	107,300	10,549	117,849	ARENAS, TOMASA	16	22,518	4,660	27,178
OROZCO, BLANCA I	2	64,892	21,088	85,980	KING, JEFFREY W	17	22,335	2,154	24,489
CANTU, CARILU	3	78,096	3,556	81,652	KENNEDY PRICE, HANNAH	18	20,908	2,513	23,421
LUNA, EVANGELINA G	4	63,825	10,435	74,260	RONQUILLO, MANUEL	19	23,072	-	23,072
GOMEZ, G OLINKA	5	61,273	6,022	67,295	MAY, DUSTIN B	20	16,155	5,698	21,853
VALLE, DELIA F	6	50,589	395	50,984	CHAIREZ-VALLADARES, E	21	16,675	4,526	21,201
AVALOS, ESTHER CALVO	7	45,944	-	45,944	MARTINEZ, MARICELA	22	20,281	-	20,281
ROBERTS, MONTY B	8	39,229	4,671	43,900	GARCIA, TITO C	23	20,208	-	20,208
SALINAS JR, DANIEL	9	40,898	1,629	42,527	SANTOS, ELIZABETH	24	19,820	-	19,820
MORENO, DELMY L	10	38,768	2,106	40,874	PROCTOR, WALTER J	25	17,121	2,340	19,461
COBOS, LUIS ROBERTO	11	40,481	-	40,481	RONQUILLO, SANDRA	26	19,447	-	19,447
CASTRO, ELVA JUDITH	12	20,845	12,862	33,707	STEVENS, CLAUDIA B	27	14,647	3,920	18,567
HERNANDEZ, DIANA	13	21,959	6,781	28,740	BOY JR, JESUS EDUARDO	28	18,292	-	18,292
COBOS, ALMA ROSA	14	13,390	14,639	28,029	MORALES, RENE BELLO	29	15,110	84	15,194
FERNANDEZ, MARIA	15	9,131	18,538	27,669	TELLEZ, ANNABEL	30	14,973	-	14,973

** Cutoff for October points is **October 27th at 12:00 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 - 1,155,831 points; Joe Lopez – 198,593; Jose Calvo – 174,098
 Top FHs: Memorial FH - 333,368; L&I Funeral Home – 150,934; Hernandez-Lopez & Sons FH – 129,558

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A Winning Attitude