

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 11

Richardson, Texas

Colin Powell



General Colin Powell died last month at age 84. He was the first black Secretary of State, appointed by George W. Bush, and served in that role from 2001-2005. Previously, he was the Chairman of the Joint Chiefs of Staff under George H. W. Bush from

1989 to 1993. President Reagan appointed him as national security advisor where he served from 1987 to 1989.

He was born in Harlem in 1937 to Jamaican immigrant parents, who raised him in the South Bronx of New York. He attended City College in New York, where his military service began in the ROTC.

He served for 35 years in the military – beginning as a second lieutenant in the U.S. Army. Powell was one of many military advisers dispatched to South Vietnam by President Kennedy in 1962. He served a second stint in Vietnam in 1968 to 1969 and later was a battalion commander in Korea. Powell had 11 military decorations, including the Purple Heart, Bronze Star, Soldier’s Medal, and Legion of Merit.



Powell wrote an autobiography in 1995 entitled *My American Journey*. In it, he presents some rules for life that we can all learn from.

- All work is honorable. Always do your best because someone is watching.
- If you are going to achieve excellence in big things, you develop the habit in little matters.
- You can’t make someone else’s choices. You shouldn’t let someone else make yours.
- Remain calm. Be kind. Have a vision. Be demanding. Share credit.
- Perpetual optimism is a force multiplier.
- There is no end to the good you can do if you don’t care who gets the credit.
- Leadership is solving problems. The day soldiers stop bringing you their problems is the day you have stopped leading them.
- Avoid having your ego so close to your position that when your position falls, your ego goes with it.
- Be careful what you choose. You may get it.
- Don’t take counsel of your fears or naysayers.



October Winner

Luis Roberto Cobos!!

18,871 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!

Roberto!!!

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:

Blanca I Orozco	10,915 Points
Erika Cavazos	10,523 Points
Elva Judith Castro	7,573 Points
Jose Luna	6,776 Points
Delia F Valle	6,620 Points
Alfredo G Elizondo	6,436 Points
Carilu Cantu	6,179 Points
Ronnie Nutt	6,095 Points
Monty B Roberts	5,053 Points
Eva Gilbert	5,040 Points
Jimmy Moreno	4,996 Points
Martin Lockston	4,992 Points
Timothy Brown	4,224 Points
Dustin B May	4,220 Points



TOM SAYS...

HOW TO MOTIVATE “YOURSELF”

I think we can all agree that being motivated is an important part of sales. I think we can also agree that person to person motivation produces the best results. However, in today's marketplace you may be a long distance from your company's offices or even the managers who may be responsible for your sales. So, what then?

This situation is especially where “self motivation” comes into play. You must have some tools that result in motivating you to do the day to day activities that will make you successful. And it's not easy, but left to the whims of the day you will most likely fail to succeed at the level you have targeted.

First, you have to feel like you are achieving. To measure achievement, you must have a base level. This base level is where you are today. To gain where you want to be tomorrow, you must know where you want to be. AHA!!! a “GOAL”. The achievement is the motivation for further achievement. To put it another way, the achievement motivation comes from setting and meeting challenging and realistic goals.

Self motivation is an ongoing process. You never “arrive”. “Ideas” are the key. Generate new ideas every single day. They will ignite and inspire action. Expose yourself to ideas by reading or listening to positive presentations, whether it is books, CDs or motivational speakers. To keep from forgetting your ideas, write them down for future reference.

Rewards are another tool for motivation. Don't just rely on others for your rewards, reward yourself. Treat yourself as you would treat someone else who accomplished the same. Talk to yourself. Don't be boisterous, but share your successes with others.

Participate in a cause that's bigger than you. You, as a sales professional, can contribute by using your skills and energy to help mankind. First decide to participate, then you'll be motivated to do your share.

Lastly, record your successes. If not, you may feel as though you are going nowhere, when in reality you have made great strides. Again, write your progress down. Your writings will become your own success record and you'll be motivated to repeat your own best performances more often.

The use of these motivational “tools” will help you create a burning desire to do well in your career. The result can be the professional and financial success that you have always wanted.



A handwritten signature in black ink that reads "Tom R. Elam". The signature is written in a cursive style and is placed on a light gray rectangular background.

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!



100 Years Ago

The Tomb of the Unknown Soldier was dedicated at Arlington National Cemetery on November 11, 1921.

The Tomb is guarded 24 hours a day, 365 days a year, and in any weather by Tomb Guard sentinels.



For 100 years, the Tomb of the Unknown Soldier has served as the heart of Arlington National Cemetery. As a sacred memorial site and the grave of three unknown American service members, the Tomb connects visitors with the legacy of the United States armed forces throughout the nation's history. It stands as a people's memorial that inspires reflection on service, valor, sacrifice and mourning.

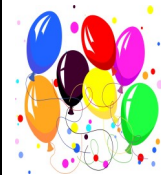
Since November 11, 1921, the Tomb has provided a final resting place for one of America's unidentified World War I service members, and Unknowns from later wars were added in 1958 and 1984.



Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 25th and 26th, in observance of the Thanksgiving holiday. The office will also be closed on Friday December 24th through Monday December 27th - in celebration of Christmas, reopening on Tuesday December 28th. We will likewise be closed on Friday, December 31st.

Happy Birthday!!!



Kate Kormos
* November 10 *
Charlie Allison
* November 23



THANKSGIVING DAY

November 25th

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

Thanksgiving is a time to notice and appreciate all the little things and big things that come our way. It is a time to recognize how we have benefited from the hard work of others, from grace, and from simple luck. It is a time to feel the peace and happiness of those realizations and to express gratitude to others. May it also be the beginning of a positive and grateful period in your life.



A Healthy Thanksgiving Dinner

Nutritionist Rosa Donohue says the traditional Thanksgiving menu is chock full of healthy vitamins and nutrients. The yellow and orange dishes -- pumpkins, sweet potatoes, carrots, squash -- are rich in beta carotene and typically supply three to six times the recommended daily value of Vitamin A, which boosts night vision and the immune system.

Green vegetables like beans and greens contain antioxidants that help prevent macular degeneration, one of the most common causes of blindness. Cruciferous vegetables, such as cauliflower, broccoli, and brussels sprouts, have disease-fighting compounds called indoles and isothiocyanates, which ward off cancer. In addition, they are high in Vitamin C, folic acid, and fiber.

Cranberries also are rich in Vitamin C and antioxidants. Turkey and stuffing are excellent sources of protein and carbohydrates, respectively.



**UFBLIC / UFDBLIC
CELEBRATING 83 YEARS of SERVICE
2021 CONTEST STANDINGS
ATLANTIS, PARADISE ISLANDS, BAHAMAS**



11 months - December through October

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	192,127	3,100	195,227	CHAIREZ-VALLADARES, E	16	29,079	3,900	32,979
OROZCO, BLANCA I	2	144,863	10,915	155,778	GILBERT, EVA	17	24,600	5,040	29,640
LUNA, JOSE	3	97,643	6,776	104,419	COBOS, LUIS ROBERTO	18	10,076	19,371	29,447
BROWN, TIMOTHY	4	69,772	4,224	73,996	TOLLE, AMY	19	24,147	2,694	26,841
VALLE, DELIA F	5	67,005	6,620	73,625	SANTOS, ELIZABETH	20	21,153	2,918	24,071
NUTT, RONNIE	6	64,369	6,095	70,464	KING, JEFFREY W	21	20,057	3,587	23,644
AVALOS, ESTHER CALVO	7	65,343	2,392	67,735	SALINAS JR, DANIEL	22	20,331	1,880	22,211
CASTRO, ELVA JUDITH	8	50,954	7,573	58,527	GUERRERO, ILLIANA	23	19,416	2,412	21,828
GOMEZ, G OLINKA	9	43,512	2,997	46,509	LOPEZ, JOSE M	24	18,966	1,658	20,624
ROBERTS, MONTY B	10	38,597	5,053	43,650	LOCKSTONE, MARTIN	25	15,612	4,992	20,604
COBOS, ALMA ROSA	11	40,905	-	40,905	ESCHITI, LARRY D	26	18,654	1,371	20,025
ELIZONDO, ALFREDO G	12	30,618	6,436	37,054	SILVA, MARIA ELVA	27	18,431	960	19,391
CAVAZOS, ERIKA	13	24,239	10,523	34,762	TALLEY, CHRISTOPHER	28	15,650	2,586	18,236
PROCTOR, WALTER J	14	30,921	3,667	34,588	RICHTER, JAMES A	29	17,195	-	17,195
ELIZONDO, ORLANDO	15	34,378	-	34,378	SANTOS, GRACE	30	16,119	999	17,118

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2020 to November 30, 2021 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,342,106 points; Jose Calvo – 269,403; Jose Lopez – 265,226
 Top FHs: Ric Brown Family FH – 288,347; Memorial FH - 263,203; Legacy Chapels, LLC - 204,885

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

A Winning Attitude