

UBI "OUR BEST ALWAYS"  
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 82 No. 6

Richardson, Texas

Gary

Gary Cox has worked at United Benefits as our Chief Operating Officer for almost 3 1/2 years now. A native Texan raised near Amarillo, Gary's entire 37 year career has been in the insurance industry. Graduating high school in two years, he spent nine years in night school as his career started, ultimately earning multiple college degrees.



By his own account, Gary is married to his best friend, Kim, who, as he says it, has put up with him for almost 35 years. Gary tries to read at least one novel every week, but his favorite book is the Bible. As a Christian since age 6, he is very active in his church, serving as a teacher, greeter, usher, and deacon. Gary says, "I always try to make Jesus Christ the number one priority in my life."



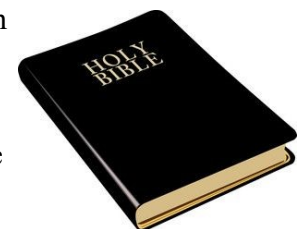
According to Gary, he was a terrible athlete in school, and he humbly claims he got no better with age. He does enjoy golf, though, and fondly remembers his first (and thus far only) hole in one in 2017. His other hobbies include cooking and reading. He loves to grill hamburgers, steaks, hot links, and basically any type of meat.



Hard rock and heavy metal are his favorite kinds of music, along with just about anything from the 1980's.



Gary loves to tell jokes and make people laugh. His "Joke of the Day" at the UB home office is a famous tradition (or is that infamous?).



Gary sums it up nicely when he says, "I love working at United Benefits; I think we have the best staff in the industry!"

May Winner

Christian Avalos!!

16,487 points

Agent with the highest monthly points wins \$750.00 and 500 bonus points (\$1000.00 if over 10,000 and \$1250 if 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 May Winners

- Francisca D Garza 12,856 Points
- Jose Luna 9,465 Points
- Blanca I Orozco 7,036 Points
- Daniel Salinas Jr 6,432 Points
- David W Goff 6,201 Points
- Timothy Brown 5,596 Points
- Maria D Fernandez 5,316 Points
- G Olinka Gomez 4,750 Points
- Walter J Proctor 4,388 Points
- Randy Bryan 4,292 Points



# TOM SAYS...

## THANKS

I wish to thank our agents who are continuing to find innovative ways to make sales. UBI recognizes that it has not been easy for you. Likely, to accommodate each prospect, you have had to be very flexible and willing to considerably increase the time and effort to close the sale. We are very mindful and respectful of that.

From a steep decline in March, our sales have increased as each week has passed. For our week ending May 26<sup>th</sup> we are up to over 50% of our normal volume.

The UBI staff has been working with everyone present for the last two weeks. We also thank them and respect them for the extra efforts that they and their families have made to make that possible. Many cheers to each one. They are the best!!!

Our economy is slowly opening up. However, to sell safely, we still need to practice distancing as well as to wear our masks. It is the smart thing to do.

So, what can we do?

It is important that you stay active. It is said that fear and depression run rampant among those who are idle. Spend more time with your family; have those talks you have been putting off on important family matters, play games, call those whom you don't often see. Catch up.

Do the items on your "to do" list. If you are like me, you have a list of repairs and chores that tend to be put off week after week.

Read.

Professionally, stay in touch with your customers, especially the prospects you had cultivated prior to COVID 19. Be prepared to book appointments further out.

Be creative. Find a way to make your presentation, complete the documents and close the sale in a safe manner. Many are doing so by obtaining the information on the phone, dropping off the documents for signature and picking them up later. Your prospect will appreciate it.

You can also use e-signature applications, if available.

Look for new opportunities to grow your sales when this pandemic is over.

Stay in touch with UBI and the funeral homes you work with.  
Keep relationships alive.

Why be concerned? In my own experience I have found, that without a plan to stay busy, days and days can just pass by without much accomplishment.

Work hard not to be that person.



## Summer 2020 Travel Trends: Road Trips, Camping and Virtual Experiences

Many destinations are still shut down because of fears over COVID-19, and with concerns about a budget, many people are changing their plans.

Travel experts said people vacationing this summer will be more inclined to make plans at the last minute and stay closer to home. "I think this is going to be a summer where nobody is going to be planning long-term," said travel expert Eileen Ogintz.

According to a survey from GasBuddy.com, 24 percent of people said they will be taking shorter trips with road trips or even RV travel as a more appealing option than flying.



Many experts are saying that, for now, you just want to drive. People are really embracing the road trip. A lot fewer people are booking island trips and flights. People can still get away to the lakes, the river, the countryside, and have that bigger space.

Camping is also expected to be another popular way to get away, as you can all but eliminate contact with other people. "There's a really pent up demand for people to want to get outside with their kids," said Ogintz.

That could also mean renting a beach house or cabin where there are no shared public spaces. Many are taking extended home rentals. Airbnb, VRBO, and Booking.com offer home rentals.

There are also online experiences. There's never been so much virtual content available, and the best part is there are no parameters of budget or time, and the whole family can get involved. "It's a real opportunity to let kids lead the way," Ogintz said.



When making plans for the summer, be sure to confirm the refund and cancellation policy.

## Happy Birthday!!!



**Tamika Whaley**  
\* June 30th \*



## Declaration

This 4th of July, to the extent possible in this time of pandemic and protest, may you enjoy your apple pie, watermelon, and fireworks, or however else you choose to celebrate our country's founding. And particularly during this time of protest and self-reflection, it also never hurts to ponder those words from long ago, July 4, 1776, in our nation's Declaration of Independence:



*We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness. ... Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; .....*



**UFBLIC / UFDBLIC  
CELEBRATING 82 YEARS of SERVICE  
2020 CONTEST STANDINGS  
\*Boston, Massachusetts—late Spring 2021\***



6 Months - December - May

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	90,037	16,987	107,024	LOPEZ, JOSE M	16	13,557	2,070	15,627
BROWN, TIMOTHY	2	40,812	5,596	46,408	RUIZ, AMOS	17	14,469	795	15,264
LUNA, JOSE	3	34,948	9,465	44,413	KING, JEFFREY W	18	14,508	459	14,967
OROZCO, BLANCA I	4	36,132	7,036	43,168	BRYAN, RANDY	19	10,629	4,292	14,921
GARZA, FRANCISCA D	5	24,410	12,856	37,266	CHAIRES-VALLADARES, E	20	9,865	3,500	13,365
GOMEZ, G OLINKA	6	28,404	4,750	33,154	RAMOS, BLANCA	21	11,869	970	12,839
GONZALEZ, MARIA	7	20,860	1,332	22,192	RICHTER, JAMES A	22	12,723	-	12,723
ROBERTS, MONTY B	8	18,200	3,430	21,630	ABREGO, RODOLFO	23	11,648	-	11,648
NUTT, RONNIE	9	17,821	2,866	20,687	FERNANDEZ, MARIA	24	5,835	5,316	11,151
COBOS, LUIS ROBERTO	10	18,773	1,110	19,883	PROCTOR, WALTER J	25	6,515	4,388	10,903
RAND, ALVA LOUISE	11	18,358	1,484	19,842	MAY, DUSTIN B	26	8,227	2,139	10,366
AYALA, ALMA JANIRA	12	18,000	-	18,000	TALLEY, CHRISTOPHER	27	10,122	152	10,274
MORENO, JIMMY	13	16,753	1,007	17,760	SOSA, RICARDO	28	7,339	2,812	10,151
AVALOS, ESTHER CALVO	14	16,516	938	17,454	ELIZONDO, ORLANDO	29	7,948	2,105	10,053
SALINAS JR, DANIEL	15	10,033	6,432	16,465	ARENAS, TOMASA	30	9,068	970	10,038

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 609,934 points; Jose Calvo – 133,199; Joe Lopez – 108,673  
Top FHs: Memorial FH – 157,057; Ric Brown Family FH - 125,949; L&I FH – 93,554

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**United  
Benefits, Inc.**

*A Winning Attitude*