

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 1 Richardson, Texas

EDUARDO

December Winner
Christian Avalos!!
16,762 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:

G Olinka Gomez	11,007 Points
Natalia Dominguez	10,701 Points
Blanca I Orozco	9,962 Points
Jose Luna	9,103 Points
Alfredo G Elizondo	7,556 Points
Carilu Cantu	6,181 Points
Luis Roberto Cobos	5,650 Points
Diana Hernandez	5,061 Points
Ana M Herrera	4,778 Points
Norma I Van Bogart	4,200 Points



Eduardo Salido has been with United Benefits for almost three years. He grew up in Nogales, Arizona, near the Mexican border. Eduardo previously worked for JPMorgan Chase as a licensed banker and has been in the financial services industry since 2013. For the last 20 years he has held numerous jobs in customer service and sales, including time with several insurance companies as an insurance agent.



Mr. Salido was recently promoted to Chief Marketing Officer and membership on the UBI Board of Directors.

Eduardo is married to wife Gaby, and they have two children: Eduardo, who is 11, and Paulina, who is 6. He says his family is his life and means everything to him.

Outside of work, Eduardo enjoys basketball, biking, skiing, cooking/grilling, and travel. One of his special dishes is Vampiros (or Vampires). It's grilled carne asada with a corn tortilla that is super crispy and crunchy with melted cheese and a delicious hot salsa. "So good you can't eat just one" he says.

He takes pride in his focus as a believer in PMA (positive mental attitude) every day.



Other fun facts about Eduardo:

- Was in Junior ROTC in high school
- Favorite book- *Rich Dad, Poor Dad*
- Favorite Movie - *The Family Man*
- "Happy" is a song from the minions that always makes him happy when he



- hears it.
- His ancestors were gold and silver miners.
- A favorite way for him to relax is a haircut at the Boardroom barbershop.
- His home PC has a background of a mountain full of snow and a dark blue sky full of stars.



EDUARDO PRESENTS...

The Best of Tom Says

Tom Elam inspired us, set us up for success, and shared a lot of wisdom over the years. Thank you, Tom. In this article I'll present one of the best articles by Tom. I believe this information will be valuable to any individual who wants more from life. As we start the New Year 2022, many will start with resolutions and dreams. But as the song ends and the dreams start to fade, the motivation also ends. Just like my friend Zig Ziglar once said, "People often say that motivation doesn't last. Well, neither does bathing – that's why we recommend it daily."



How to Motivate "Yourself" by Tom Elam August 2012 Newsletter

1. 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 from motivational speakers. Remember to write down your ideas for future reference.
2. 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.
3. 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.
4. Lastly, record your successes. If not, you may feel as though you are going nowhere when you have made great strides. Your writings will become your own success record and you'll be motivated to repeat your own best performances more often.

These four bullet points shared by Tom are a great way to get started, as Self-Motivation can be your best friend as well as your best medicine. I'll tell you a quick story - several years back I was depressed by the lack of success in my career. And one of the things that helped me get up and fight every single day, was to listen to Les Brown (motivational speaker). I would wake up and turn on speeches by Les Brown, while I ironed my clothes. When I would get in the car to drive to work, I would also turn on my radio and listen to these motivational speeches. I don't remember who said this, but it goes something like this, "it's easy to be motivated when everything is going great". In other words, you'll eventually need self-motivation when things get challenging, which they always do.

Having a positive mental attitude will not avoid or remove all the problems and challenges we will face every day. But what it will do, is change our perspective and mindset of how we see the problem and how we react towards it.

"It's not over until I win." - Les Brown

Our Best Always,

Eduardo Salido

Lake Tahoe

Lake Tahoe is a large freshwater lake in the Sierra Nevada Mountains, along the border of California and Nevada. It is about 22 miles long and 12 miles wide, while it is approximately a 72-mile drive around the lake.



Known for its mountain resorts and beaches, there are a lot of recreational opportunities in the area. From hiking to sailing, golfing to shopping and historical tours, there is a lot to see and do.



They call Denver the Mile High city, but Lake Tahoe is even higher. The lake sits at 6,225 feet. The surrounding mountain peaks top out at nearly 11,000 feet.

The lake itself is over two million years old, making it one of the older lakes in the world. The water is so pure it is cleaner than most commercially distilled water. The purity results in a clear blue color, though the shallower water in some of its bays and coves give off an inviting green color when the sky is clear.

The area is full of national forests and state parks, with over 17 million trees. The whole Tahoe Basin has only about 55,000 permanent residents but receives about 15 million visitors per year.

ANNOUNCING!

The site for our 2022 agent contest winners trip has been decided! Winners will earn an all-expenses paid trip for two to Lake Tahoe on the California/ Nevada border, amid the Sierra Nevada Mountains.

The trip will take place in the late spring or early summer of 2023.



Happy Birthday!!!

Karen Baumgardner

* January 9 *

Venna Voyles

* January 10 *

Alma Ayala

* January 27 *



What Do You Choose?

Have you made your New Year's Resolution? Or Resolutions? Here is a very simple, and yet complex, proposal for you: **Choose Joy!** Let's fast forward to next Christmas. Wouldn't you like to be able to look back at 2022, and, among all the things you could say about it, wouldn't it be amazing to say, "My life was more joyful." I think most of us would agree this would be a good thing. To be able to go through the ups and downs of a year of life and find that you are a more joyful (filled with joy) person at the end of it all would be a journey many of us would be eager to take. How do we begin?

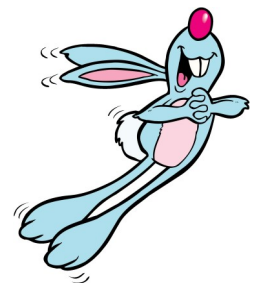
In *The Book of Joy: Lasting Happiness in a Changing World*, Archbishop Desmond Tutu (recently deceased) and the Dalai Lama identify 8 *obstacles to joy*:

- Fear, Stress, and Anxiety
- Frustration and Anger
- Sadness and Grief
- Despair
- Loneliness
- Envy
- Suffering and Adversity
- Illness and Fear of Death



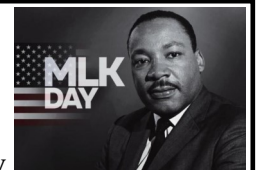
They go on to identify 8 *Pillars of Joy*:

- Perspective
- Humility
- Humor
- Acceptance
- Forgiveness
- Gratitude
- Compassion
- Generosity



Both of the authors faced oppression and exile, and yet despite this they maintained their compassion and forgiveness, as well as joy. Let us **Choose Joy**, and resolve to live a more joy-filled life in 2022.

January 17th is **Martin Luther King, Jr. Day**, when we celebrate the life of the civil rights leader.



Don't forget Valentine's Day is coming up in February!

"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that." Martin Luther King, Jr.



**UFBLIC / UFDBLIC
CELEBRATING 84 YEARS of SERVICE
2022 CONTEST STANDINGS
Lake Tahoe, California/Nevada**



December

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	-	17,262	17,262	MCDONALD, CATRICE	16	-	3,289	3,289
GOMEZ, G OLINKA	2	-	11,007	11,007	ROBERTS, MONTY B	17	-	3,271	3,271
DOMINGUEZ, NATALIA	3	-	10,701	10,701	CHAIRES-VALLADARES, E	18	-	3,120	3,120
OROZCO, BLANCA I	4	-	9,962	9,962	ELIZONDO, ORLANDO	19	-	2,913	2,913
LUNA, JOSE	5	-	9,103	9,103	GILBERT, EVA	20	-	2,860	2,860
ELIZONDO, ALFREDO G	6	-	7,556	7,556	CAVAZOS, ERIKA	21	-	2,636	2,636
CANTU, CARILU	7	-	6,181	6,181	RAND, ALVA LOUISE	22	-	2,554	2,554
COBOS, LUIS ROBERTO	8	-	5,650	5,650	BROWN, TIMOTHY	23	-	2,470	2,470
HERNANDEZ, DIANA	9	-	5,061	5,061	RUIZ, JUAN MANUEL	24	-	2,419	2,419
HERRERA, ANA M	10	-	4,778	4,778	KING, JEFFREY W	25	-	2,400	2,400
VAN BOGART, NORMA	11	-	4,200	4,200	VALLE, DELIA F	26	-	2,200	2,200
CASTRO, ELVA JUDITH	12	-	3,995	3,995	FLOYD, DELORES C	27	-	2,000	2,000
SANTOS, GRACE	13	-	3,902	3,902	SALINAS JR, DANIEL	28	-	1,846	1,846
TIMS, TIMOTHY	14	-	3,880	3,880	CORDOVA, ALFREDO	29	-	1,734	1,734
TOLLE, AMY	15	-	3,856	3,856	GIBBS, MICHAEL	30	-	1,690	1,690

** Cutoff for January points is January 27th at 5:00 PM **

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 121,666 points; Jose Luna – 19,804; Jose Calvo – 17,432
Top FHs: Memorial FH - 44,140; Ric Brown Family FH – 27,257; Legacy Chapels, LLC - 11,640

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**United
Benefits, Inc.**

A Winning Attitude