

**UBI "OUR BEST ALWAYS"
NEWS TO "U"**



Since 1938

UNITED BENEFITS, INC.

Vol. 81 No. 12

Richardson, Texas

SMILE

November Winner

Christian Avalos!!

20,099 points

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

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 November Winners:

- ★ Timothy Brown 12,281 Points
- ★ Blanca I Orozco 10,442 Points
- ★ Blanca Esthela Ramos 9,774 Points
- ★ Esther Calvo Avalos 7,818 Points
- ★ Jimmy Moreno 6,526 Points
- ★ Tim Wilson 6,471 Points
- ★ Ricardo Sosa 6,374 Points
- ★ Maricela Martinez 6,222 Points
- ★ Monty B Roberts 5,468 Points
- ★ G Olinka Gomez 5,178 Points
- ★ Eva Gilbert 4,739 Points
- ★ Francisca D Garza 4,334 Points



Power is given to things that can impact, influence and create change in a profound way. There is an immense power found within a smile. It doesn't cost anything. Anyone and everyone has this power. A smile conveys feelings of happiness, hope, and positivity to those who see it. Mother Teresa said, "Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing."

We can't smile all of the time, and some days we don't feel like smiling; but if you can force a smile, it will likely lift your mood. Sharing a smile can lift the mood of others and contribute to a positive atmosphere. If you get in the habit of smiling, people may wonder what you have been up to! You may become known as a positive person, and someone others want to be around. It may be easier to smile when you feel joy in your life, but sometimes smiling is the catalyst to our joy.



Among other reasons to smile, research shows that a sincere smile makes you more attractive to other people, that smiling reduces stress, that it boosts our immune system and lowers our blood pressure. Smiling gives a greater appearance of success. Studies have shown that people who smile more regularly appear more confident and are more likely to achieve actual success.

Smiling helps you stay positive. Many studies have shown that if you physically smile while talking on the telephone, you will come across as more positive to the person on the other end of the line.

In this Christmas season, let us remember to give the gift of a smile. Maybe it will become more of a habit for us, and everyone will benefit.



Office Holiday Schedule

The offices of UBI will close at 12:30 on December 24th and be closed on the 25th - in celebration of Christmas. We will be closed on January 1st, in observance of the New Year.

See page 3 for Annual Contest Winners and Announcement of 2020 Contest!

TOM SAYS...



CONGRATULATIONS & ENJOY THE HOLIDAYS

First, I would like to congratulate the 2019 annual contest winners as well as the winners of our awards trip. The trip is a five day, four night vacation at the Atlantis Resort on Paradise Island in the Bahamas scheduled for April 26 to April 30, 2020. The winners are listed in the newsletter. As important to UBI as these top producers and funeral home partners are, 2019 would not have been successful had we not had the sales of every single agent and the support of every single funeral home partner. A big **THANK YOU** to each and every one.

AND 2019 HAS BEEN ONE OF OUR BEST EVER. Final policy face amount issued (preneed and final expense) for the contest year ended November 30, 2019 is up 25.9% over 2018.

In addition to our policyholders, our agents and customers, UBI is grateful for having the best employees in the industry. Day in and day out, our staff meets every challenge, routine and special, with eagerness and professionalism. They are truly dedicated to “OUR BEST ALWAYS” and it shows in the exceptional quality of work, their relationships with one another, and their exceptional customer service.
THANK YOU!!

CELEBRATE AND RENEW THE JOY OF CHRISTMAS

Christmas this year may be difficult for some to celebrate as a result of not just what is going on in the world, but also here in our beloved United States. The faiths that many of us have embraced since childhood are now being tested by secular movements and attacks on our basic belief of “freedom of religion” itself. Mass murders and other horrors seem to be all around us.

Is there a universal message in Christmas in a country as diverse and multicultural as the United States? Yes, I believe it comes in the basic teaching of the world’s great religions that desire peace and goodwill for all, regardless of what God we believe in. I found the following on-line. The author is unknown.

This universal message, in simple terms, is the guiding tenet of Christianity and all of the great faiths: It is found in the words of Jesus from Matthew 7:12: “*in everything, do to others as you would have them do to you; for this is the law and the prophets*”. Other major religions have a similar verse.

So, this Christmas commit:

To be honest in our dealings with one another.

To be kind.

To love.

To forgive and ask forgiveness of those we hurt.

To help the less fortunate according to our means.

To honor those who came before us who sacrificed everything so we could live in peace and freedom.

From all of us here at UBI:

MERRY CHRISTMAS AND WE WISH YOU A HAPPY AND PROSPEROUS 2020.

Contests for 2020



Continuing our tradition with annual contest prizes for the New Year. Contests include the following:

Agent Monthly Prizes:

- \$750 – 1st Place (\$1000 if over 10,000 Points, with additional \$250 at 20,000 and at 30,000, etc.)
- \$500 – All others over 5,000 Points (\$750 if over 10,000 Points)
- \$200 – All others 4,000 to 5,000 Points

Agent Quarterly Bonuses:

- \$150 for 5,000+ points in calendar quarter
- \$ 75 for 2,500 to 5,000 points

Agent Annual Contest:

- \$7,500 1st Place in Points for the 12 months
- \$3,000 2nd Place in Points
- \$1,000 3rd Place in Points

General Agent Annual Contest:

- \$ 25,000 – Over 1,500,000 Points for the year
- \$ 15,000 – 750,000 to 1,500,000 Points
- \$ 7,500 – 500,000 to 750,000 Points
- \$ 3,000 – 250,000 to 500,000 Points
- \$ 1,000 – 150,000 to 250,000 Points

Funeral Homes/ Providers Monthly Contest:

- \$ 2,000 – over 40,000 points for month
- \$ 1,000 – over 25,000 to 40,000 points
- \$ 600 – over 15,000 to 25,000 points
- \$ 300 – over 10,000 to 15,000 points

Funeral Homes/ Providers Annual Contest:

- \$12,000 – 1st Place in Points for Year
- \$ 8,000 – 2nd Place in Points
- \$ 5,000 – 3rd Place in Points
- \$ 3,000 – All others over 120,000 Points
- \$ 2,000 – All others 80,000 to 120,000 Points
- \$ 1,000 – All others 40,000 to 80,000 Points

These bonuses are in addition to our usual Agent Trip Contest. All contests except quarterly bonuses run from December 1, 2019, through November 30, 2020.

The 2020 contest has already begun! Trip winners will go to a destination in the spring or early summer of 2021, to be determined.

Merry Christmas



Annual Contest and Trip Winners

The final results are in!! The following managing general agents, general agents, agents, and funeral homes have won the annual trip. Thank you to all! Those headed to the Bahamas in April 2020 include the following:

| | |
|-------------------------------|--------------------------------|
| <i>Juan Garza, Jr. (MGA)</i> | <i>Luis Roberto Cobos</i> |
| <i>Jose David Calvo (GA)</i> | <i>Esther Calvo Avalos</i> |
| <i>Jose (Joe) Lopez (MGA)</i> | <i>G. Olinka Gomez</i> |
| <i>Ana Herrera (GA)</i> | <i>Blanca Esthela Ramos</i> |
| <i>Blanca Orozco (GA)</i> | <i>Jimmy Moreno</i> |
| <i>Christian Avalos</i> | <i>Amos Ruiz</i> |
| <i>Jose Luna</i> | <i>Tim Wilson</i> |
| <i>James Richter</i> | <i>Maria Dolores Fernandez</i> |
| <i>Tim Brown</i> | <i>Elva Judith Castro</i> |
| | <i>Maria Lourdes Gonzalez</i> |

Funeral Home Providers

| | |
|--------------------------------------|--|
| <i>Memorial Funeral Home</i> | <i>Edinburg & San Juan, TX</i> |
| <i>Ric Brown Family FH</i> | <i>Mission McAllen & Alamo, TX</i> |
| <i>Legacy Funeral Home</i> | <i>Edinburg, TX</i> |
| <i>L&I Funeral Home</i> | <i>Sullivan City, TX</i> |
| <i>Hernandez-Lopez & Sons FH</i> | <i>Laredo, TX</i> |

Contest Bonus Prize Winners

| | |
|--|-----------------|
| MGA - Juan Garza, Jr.- 1st Place | \$25,000 |
| GA - Jose Calvo - 2nd Place | \$ 3,000 |
| MGA - Jose (Joe) M. Lopez - 3rd Place | \$ 3,000 |
| GA - Ana Herrera | \$ 1,000 |
| GA - Blanca Orozco | \$ 1,000 |
| Agents - Christian Avalos - 1st Place | \$ 7,500 |
| Agents - Blanca Orozco - 2nd Place | \$ 3,000 |
| Agents - Jose Luna - 3rd Place | \$ 1,000 |
| Funeral Home Providers | |
| Memorial Funeral Homes- 1st Place | \$12,000 |
| Ric Brown Family FH - 2nd Place | \$ 8,000 |
| Legacy Funeral Home - 3rd Place | \$ 5,000 |
| L& I Funeral Home | \$ 3,000 |
| Hernandez-Lopez & Sons FH | \$ 3,000 |
| Fry & Gibbs Funeral Home | \$ 1,000 |
| Rudy Garza Funeral Home | \$ 1,000 |
| Whitt Funeral Home | \$ 1,000 |
| Thomae-Garza Funeral Directors | \$ 1,000 |
| Deco Familia Hidalgo Funeral Home | \$ 1,000 |
| Wilson-Little Funeral Home | \$ 1,000 |
| Guerra Funeral Home | \$ 1,000 |
| Salinas Funeral Home | \$ 1,000 |
| Lockstone Funeral Home | \$ 1,000 |



Happy Birthday!!!

Jesus Christ

** December 25 **



**UFBLIC / UFDBLIC
CELEBRATING 81 YEARS of SERVICE
2019 CONTEST STANDINGS
*The Bahamas -Spring 2020***



FINAL STANDINGS—12 months

| AGENT | # | Prior | This Month | Total Points | AGENT | # | Prior | This Month | Total Points |
|-----------------------|----|---------|------------|--------------|-----------------------|----|--------|------------|--------------|
| AVALOS, CHRISTIAN E | 1 | 299,003 | 20,599 | 319,602 | GONZALEZ, MARIA | 16 | 40,558 | 1,126 | 41,684 |
| OROZCO, BLANCA I | 2 | 102,681 | 10,442 | 113,123 | HERRERA, ANA M | 17 | 39,972 | 669 | 40,641 |
| LUNA, JOSE | 3 | 97,732 | 3,702 | 101,434 | MARTINEZ, MARICELA | 18 | 29,327 | 6,222 | 35,549 |
| RICHTER, JAMES A | 4 | 79,333 | 1,894 | 81,227 | NINO, CARLA | 19 | 34,794 | 680 | 35,474 |
| BROWN, TIMOTHY | 5 | 66,858 | 12,281 | 79,139 | NUTT, RONNIE | 20 | 30,481 | 3,317 | 33,798 |
| COBOS, LUIS ROBERTO | 6 | 68,173 | 3,853 | 72,026 | GILBERT, EVA | 21 | 27,990 | 4,739 | 32,729 |
| AVALOS, ESTHER CALVO | 7 | 63,380 | 7,818 | 71,198 | ESCHITI, LARRY D | 22 | 30,738 | 430 | 31,168 |
| GOMEZ, G OLINKA | 8 | 58,365 | 5,178 | 63,543 | SAUCEDA, EUSEBIO | 23 | 29,806 | - | 29,806 |
| RAMOS, BLANCA ESTHELA | 9 | 46,471 | 9,774 | 56,245 | ROBERTS, MONTY B | 24 | 21,778 | 5,468 | 27,246 |
| MORENO, JIMMY | 10 | 42,900 | 6,526 | 49,426 | CHAIRES-VALLADARES, E | 25 | 24,403 | 1,550 | 25,953 |
| RUIZ, AMOS | 11 | 44,960 | 1,981 | 46,941 | SALINAS JR, DANIEL | 26 | 22,861 | 2,066 | 24,927 |
| WILSON, TIM | 12 | 40,429 | 6,471 | 46,900 | TRAYNOR, KENT | 27 | 24,761 | - | 24,761 |
| DE LEON, JACOB | 13 | 44,244 | 2,139 | 46,383 | CHAVEZ, MARINA | 28 | 22,189 | 2,350 | 24,539 |
| FERNANDEZ, MARIA | 14 | 44,572 | - | 44,572 | VARGAS, MIRIAM | 29 | 22,481 | 1,218 | 23,699 |
| CASTRO, ELVA JUDITH | 15 | 39,317 | 3,310 | 42,627 | SANTOS, JOHN DAVID | 30 | 21,805 | - | 21,805 |

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2018 to November 30, 2019 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,805,315 points; Jose Calvo – 421,730; Joe Lopez –261,429
Top FHs: Memorial FH –534,322; Ric Brown Family FH - 377,619; Legacy FH – 219,762

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

A Winning Attitude