

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 82 No. 11

Richardson, Texas

September Winner

Alma Rosa Cobos!!

23,117 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!

Alma!!!

*Agents with over 4,000 points win \$200
(\$500 if over 5,000, \$750 if over 10,000,
and \$1000 if over 20,000)*

Additional October Winners

★ Esther Calvo Avalos	★ 17,296 Points
★ Christian E Avalos	★ 11,732 Points
★ Daniel Salinas Jr	★ 10,954 Points
★ Blanca I Orozco	★ 10,245 Points
★ Jose Luna	★ 9,887 Points
★ Orlando A Elizondo	★ 6,772 Points
★ Delia F Valle	★ 5,912 Points
★ Martin Lockstone	★ 5,872 Points
★ James A Richter	★ 4,775 Points
★ G Olinka Gomez	★ 4,529 Points
★ Walter J Proctor	★ 4,354 Points
★ Christopher Talley	★ 4,343 Points
★ Ronnie Nutt	★ 4,246 Points
★ Maria Elva Silva	★ 4,093 Points



NOVEMBER

Exercise for Immunity

The weather is getting cooler, the holiday season is upon us, and our time is challenged. This is often a time when exercise takes a back seat. It is more important than ever to keep exercising or start exercising in order to help our immune system stave off illnesses.



Did you know?

- Physical activity may help flush bacteria out of lungs and airways, reducing your chances of getting a cold, flu, or other illness.
- Exercise causes changes in antibodies and white blood cells. These are immune system cells that fight disease. They circulate more rapidly due to exercise, so they could detect illnesses earlier than they might have before.
- The brief rise in body temperature during and right after exercise may prevent bacteria from growing. The temperature rise helps the body fight an infection, similar to what happens when you have a fever.
- Exercise slows down the release of stress hormones. Stress can increase the chance of illness, while lower stress hormones may protect against illness.

Studies have shown that people who follow a moderately energetic lifestyle benefit most from starting or continuing an exercise program. A moderate program can consist of:

- ◆ Participating in a group exercise class
- ◆ Taking daily 20 to 30 minute walks
- ◆ Going to the gym 3 to 4 days a week
- ◆ Playing tennis or walking while playing golf

Exercise makes you healthier and more energetic. It can help you feel better about yourself. Your immune system will get a boost. So go ahead, take that class or go for that walk. You will feel better and healthier for it.



TOM SAYS...

MOTIVATION TOOLS

With the national elections and the COVID 19 virus, 2020 has been a very unusual year. If anything, it has been a year that has placed roadblocks in our desire to motivate ourselves in our personal and professional lives. You are not alone in thinking you have lost a year.

Right now, it is time to put 2020 behind you. Although there are restrictions for the holidays that will limit family activities, begin to plan what you can do. Definitely, make plans with those family members and friends who you spend time with day in and day out. Attend uplifting Thanksgiving and Christmas programs where the public is invited. There will be tons of Christmas programs on TV this year. Review the schedules, write them down on your calendar. Ask someone to join you. For those who cannot travel, call them often. And decorate your home for Christmas. Make it a happy place.

Now about motivation! The virus will end. Begin now to plan for a successful 2021. Please establish your goals now so that you will be ready on the first day.

Remember these motivation tools you will need in 2021 to survive in sales. Begin to use them daily to keep your spirits on track.

1. Accept where you are. By accepting your own abilities and working within your limitations, you can use valuable energy to create positive life changes. Remember, "if it is to be, it is up to me".
2. Dare to think in awesome dimensions. Think of yourself as if you are the "BEST".
3. Don't dwell on defeat. Use it as a tool for bettering yourself. Someone once said, "It's not what happens to you that defines you, it's how you handle what happens to you".
4. Flood your mind with positive input every day. Purchase one motivational recording each month. Commit to listening to it.
5. Plan and protect your financial life, present and future. Financial worries will drain your energy.
6. Commit to your current choice of a career. Always being on the lookout for a "better deal" will kill your current choice. Lack of personal career commitment is the greatest source of personal dissatisfaction with one's profession.
7. Accept your setbacks, learn from them and resolve to handle a similar situation differently next time.
8. Never be intimidated. Do not envy others. It will most certainly distract you from your plan.

Enjoy your Thanksgiving Day with those you love.



Tom R. Elam

GRATITUDE

It turns out, giving thanks is good for your health. A growing body of research suggests that maintaining an attitude of gratitude can improve psychological, emotional, and physical well-being.

Adults who frequently feel grateful have more energy, more optimism, more social connections and more happiness than those who do not, according to studies conducted over the past decade. They're also less likely to be depressed, envious, greedy, or alcoholics. They earn more money, sleep more soundly, exercise more regularly and have greater resistance to viral infections.

Researchers are also finding that gratitude brings similar benefits in children and adolescents.

Kids who feel and act grateful tend to be less materialistic, get better grades, set higher goals, complain of fewer headaches and stomach aches and feel more satisfied with their friends, families and schools than those who don't.

Much research has been conducted by Dr. Jeffrey Froh and Dr. Robert Emmons. They say, "A lot of these findings are things we learned in kindergarten or our grandmother taught us, but now we have scientific evidence to prove them. The key is not to leave it on the Thanksgiving table."

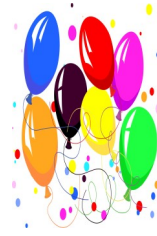
As simple as it sounds, gratitude is actually a demanding, complex emotion that requires

"self-reflection, the ability to admit that one is dependent upon the help of others, and the humility to realize one's own limitations."

Entitlement precludes gratitude. It is hard to be grateful at the same time that we dwell on our grievances or ways that we have been victimized. Expressions and attitudes of gratitude are transformative, just as expressions and attitudes of complaint can be negatively transformative.

This Thanksgiving Holiday, we are thankful for the many blessings we have, including our country's heritage. May it also be the beginning of a more positive and grateful period in your life.

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



Happy Birthday!!!

Kate Kormos
* November 10 *
Valeria Santana
* November 12 *
Charlie Allison
* November 23



VETERANS DAY November 11th

Veterans Day was 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!



THANKSGIVING DAY November 26th

This year, even during the pandemic, it is still a day for gratitude - a time to notice and appreciate all the little things and big things that come our way. Maybe especially during a pandemic. 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.

It is also a time to eat some turkey!



Office Holiday Schedule

The offices of UBI will be closed on Thursday and Friday, November 26th and 27th, in observance of the Thanksgiving holiday. The office will also be closed on December 24th and 25th - in celebration of Christmas. We will likewise be closed on Friday, January 1st.

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



11 Months - December - October

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	187,184	11,732	198,916	CASTRO, ELVA JUDITH	16	26,052	2,714	28,766
AVALOS, ESTHER CAL-	2	92,113	17,296	109,409	RICHTER, JAMES A	17	23,733	4,775	28,508
OROZCO, BLANCA I	3	82,349	10,245	92,594	RAND, ALVA LOUISE	18	27,521	-	27,521
VALLE, DELIA F	4	69,774	5,912	75,686	GONZALEZ, MARIA	19	24,565	1,075	25,640
LUNA, JOSE	5	64,809	9,887	74,696	CHAIREZ-VALLADARES, E	20	21,892	3,150	25,042
BROWN, TIMOTHY	6	67,877	-	67,877	LOPEZ, JOSE M	21	22,117	1,676	23,793
GOMEZ, G OLINKA	7	46,978	4,529	51,507	SANTOS, ELIZABETH	22	22,398	1,000	23,398
CAVAZOS, ERIKA	8	40,132	2,954	43,086	ELIZONDO, ALFREDO	23	20,700	2,082	22,782
TALLEY, CHRISTOPHER	9	36,066	4,343	40,409	KING, JEFFREY W	24	19,685	2,940	22,625
NUTT, RONNIE	10	34,302	4,246	38,548	RUIZ, AMOS	25	20,422	970	21,392
COBOS, ALMA ROSA	11	14,768	23,617	38,385	COBOS, LUIS ROBERTO	26	20,833	-	20,833
ROBERTS, MONTY B	12	34,595	1,835	36,430	BRYAN, RANDY	27	19,809	189	19,998
SALINAS JR, DANIEL	13	24,699	10,954	35,653	LOCKSTONE, MARTIN	28	13,922	5,872	19,794
PROCTOR, WALTER J	14	27,832	4,354	32,186	TOLLE, AMY	29	16,559	2,616	19,175
ELIZONDO, ORLANDO	15	24,680	6,772	31,452	AYALA, ALMA JANIRA	30	18,995	-	18,995

* 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 - 1,142,738 points; Jose Calvo – 313,341; Joe Lopez – 262,755
 Top FHs: Ric Brown Family FH - 286,920; Memorial FH – 225,009; L&I FH – 154,510

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**United
 Benefits, Inc.**

A Winning Attitude