

UBI "OUR BEST ALWAYS"
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 86 No. 10

JAMES EARL JONES

September Winner
Esther Avalos
17,048 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!
Esther!!

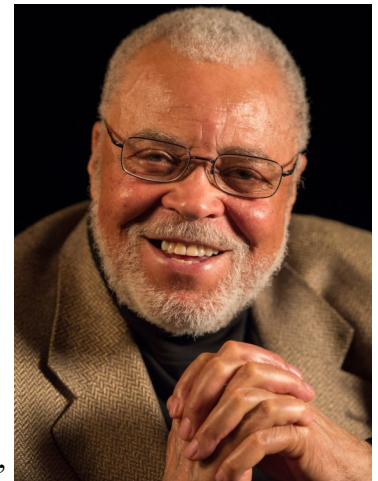
Agents with over 4,000 points win
\$200.00 (\$500.00 if over 5,000 and
\$750.00 if over 10,000)

Additional September Winners:

Carilu Cantu	15,113 Points
Elizabeth Santos	14,565 Points
Blanca I Orozco	12,431 Points
Pamela Zuniga	12,360 Points
Luis Roberto Cobos	8,262 Points
Ruth Lozano	8,139 Points
James A Richter	6,723 Points
Diana Hernandez	6,611 Points
Maria G Camarillo	5,396 Points
Larry D Eschiti	5,135 Points
Amos Ruiz Gutierrez	4,828 Points
Norma L Cano	4,710 Points
Karla Y R Martinez	4,443 Points
Christian E Avalos	4,406 Points
Christopher Talley	4,383 Points
Lasandra A Williams	4,116 Points



James Earl Jones died last month at the age of 93. He was the voice of Mufasa in The Lion King and of Darth Vader in Star Wars. His successful acting career included movies, television, and Broadway.



He famously overcame a stutter from his childhood, providing inspiration to many in overcoming obstacles in life.

Jones was born by the light of an oil lamp in a shack in Arkabutla, Mississippi, on Jan. 17, 1931. His father, Robert Earl Jones, had deserted his wife before the baby's arrival to pursue life as a boxer and, later, an actor. When Jones was 6, his mother took him to her parents' farm near Manistee, Michigan.

His grandparents adopted the boy and raised him. "A world ended for me, the safe world of childhood," Jones wrote in his autobiography, "Voices and Silences." "The move from Mississippi to Michigan was supposed to be a glorious event. For me it was a heartbreak, and not long after, I began to stutter."



Too embarrassed to speak, he remained virtually mute for years, communicating with teachers and fellow students with handwritten notes. A sympathetic high school teacher challenged him to read his poems aloud in class. Teacher and student worked together to restore the boy's normal speech. "I could not get enough of debating, orating — acting," he recalled in his book.



After graduating from college and serving in the Army, he moved in with his father in New York, having reconciled with him. Father and son waxed floors to support themselves while looking for acting jobs.

In 1965 Jones became one of the first African American actors in a continuing role on a daytime drama ("As the World Turns"). Among many hit movie roles, he played the reclusive writer coaxed back into the spotlight in "Field of Dreams". Jones worked deep into his 80s.

EDUARDO PRESENTS...

Do you use a horse or a car for transportation?

I hope you use a car to get to your destination, wherever that may be.

It was in 1886 when Carl Benz patented his Motorwagen, but in 1908 Ford Motor Company made an affordable car for the masses, the Model T. Since then, people have used cars for transportation. Sure, you could have still used a horse as a “vehicle”, but the majority chose cars since it was easier and more convenient.

But I’m not writing this article to talk about cars and horses...I’m here to talk about marketing and prospecting.



I see agents stuck in the old ways of marketing and prospecting, like door knocking and cold calling. And there is nothing wrong with it, BUT there are more efficient ways of prospecting.

Remember...Time is Money!

Do you want to spend or invest your time?

Make sure to invest your time SELLING, not Prospecting!

UBI does NOT pay you to Prospect, they pay you a commission once you SELL a policy.

So, make sure you’re investing your time as much as possible selling, not prospecting.

How do I do this? You may ask...

Easy peasy, you BUY Leads (Prospects), to SAVE Time, so that in return you INVEST more time Selling and therefore you can make more money! \$\$\$\$\$\$\$\$\$\$\$\$ Bling Bling!

According to Cold Calling Statistics, “Only 1% of cold calls ultimately lead to appointments.” So, this means a telemarketer needs to call 1,000 individuals to get 10 leads (a lead is an individual interested in your product/service) where you NOW can present your product/service and hope to sell maybe 2-3 policies. On average, it takes 8 cold call attempts to reach a prospect, so you would need to make 8,000 calls to those 1,000 prospects. And 8,000 calls turn into 2-3 policies sold.

The question is how long will it take you to make 8,000 calls?

In order to get 30 leads, you would need to make 24,000 calls. What if I tell you that for \$360 dollars someone else can make those 24,000 calls for you and get you 30 leads?

Last question, do you want to be a telemarketer, the annoying door knocker, or a Respected Preneed Counselor?

The choice is Always Yours!

Our Best Always,

Eduardo Salido

Ten Things Dogs Can Teach Us About Relationships

By Andy Roark, veterinarian

Here are ten lessons that dogs have taught me about making any kind of committed relationship work:

1) Forgive Mistakes

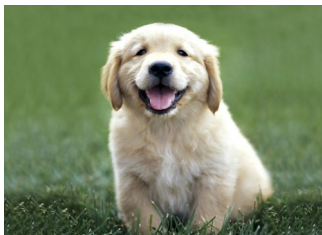
They forgive us our failings and don't dwell on our wrongs. Dogs don't hold grudges.

2) Celebrate Time Together

How wonderful is it to come home to someone who's always glad to see you?

3) Prioritize Exercise

We live in a stressful world. I think most dogs would agree that we would all be better off if we spent more time on walks.



4) Embrace the Power of Silence

5) Show Love in Big and Small Ways

From laying their heads in our laps while we watch a movie to barking wildly and turning in circles when we take them to the park, dogs let us know we are loved every single day.



6) Be Yourself

Dogs have no interest in being anyone but themselves. I think this is why they can show

affection so easily. They don't want to impress. They just want to love.

7) Don't Forget to Have Fun

Life is too short not to play and have fun with those we care about.

8) Be Loyal

9) Treat Your Loved Ones Better Than They Deserve

We should all aspire to be the types of people our dogs think we are. The boost I get from my dog's adoration reminds me to give that gift to others.



10) Give Each Other Some Space

A little extra work and attention goes a long way toward making a relationship stronger. So thanks to all the dogs out there for setting a great example and helping us humans be better partners!



Daylight Savings Time ends on Sunday morning, November 3rd



October is National Apple Month

Here are some fun facts about this timeless, healthful fruit staple:

- Today over 2,500 varieties are grown in the United States.
- Apple trees take four to five years to produce their first fruit.
- The average U.S. consumer eats an estimated 16 pounds of fresh apples per year.
- Apples are free of fat, sodium and cholesterol.
- Two-thirds of the fiber and many of the antioxidants found in apples can be found in the peel.
- Apple consumption has been associated with a lower risk of coronary heart disease, cardiovascular disease and strokes.
- Apples deliver quercetin, which aids endurance by making oxygen more available to the lungs. 25% of an apple's volume is air; that's why it floats!



Here are four apples to try:

1. Fuji - crisp, juicy, bi-colored and super sweet
2. Granny Smith - crisp, green, and tart
3. Honeycrisp - crisp, sweet, very popular
4. Gala - smaller bi-colored; mellow sweet flavor



Happy Birthday!!!

Melannie Lopez
* October 12th *





**UFBLIC / UFDBLIC
CELEBRATING 86 YEARS of SERVICE
2024 CONTEST STANDINGS
Madrid, Spain—Spring 2025**



10 Months: December - September

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	196,017	4,406	200,423	HERNANDEZ, DIANA	16	25,669	6,611	32,280
AVALOS, ESTHER CALVO	2	100,161	17,548	117,709	CASTRO, ELVA JUDITH	17	26,801	1,682	28,483
OROZCO, BLANCA I	3	90,651	12,431	103,082	ARENAS, TOMASA	18	24,650	3,458	28,108
CANTU, CARILU	4	78,685	15,113	93,798	LOZANO, RUTH	19	18,923	8,139	27,062
VALLE, DELIA F	5	63,149	3,806	66,955	KING, JEFFREY W	20	22,454	3,412	25,866
LUNA, EVANGELINA G	6	54,352	2,541	56,893	TOLLE, AMY	21	21,545	2,461	24,006
RUIZ GUTIERREZ, AMOS	7	48,082	4,828	52,910	ELIZONDO, ORLANDO	22	20,431	3,489	23,920
FERNANDEZ, MARIA	8	48,895	1,859	50,754	MORENO, DELMY L	23	22,117	-	22,117
COBOS, ALMA ROSA	9	50,348	-	50,348	CONSTANTINO, CRISTIAN	24	18,044	2,875	20,919
COBOS, LUIS ROBERTO	10	38,423	8,262	46,685	LIVAS, ARTURO	25	20,871	-	20,871
SANTOS, ELIZABETH	11	28,686	14,565	43,251	RAMIREZ, JUANITA	26	17,170	3,637	20,807
ZUNIGA, PAMELA	12	30,639	12,360	42,999	SANTOS, GRACE	27	20,227	-	20,227
GOMEZ, G OLINKA	13	40,382	900	41,282	SALINAS JR, DANIEL	28	19,685	-	19,685
AVALOS, CHRISTIAN	14	35,314	2,371	37,685	GUEDEZ CAMARILLO, MARIA	29	13,747	5,396	19,143
ELIZONDO, ALFREDO G	15	30,726	2,958	33,684	RICHTER, JAMES A	30	12,181	6,723	18,904

** Cutoff for October points is **October 29th at 4:30 PM** **

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2023 to November 30, 2024 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 535,771 points; Jose David Calvo - 505,271; Christian Avalos - 488,696
 Top FHs: Memorial FH - 366,772; Legacy Chapels - 291,538; Salinas Funeral Home - 257,960

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**United
Benefits, Inc.**

A Winning Attitude