

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 86 No. 7

SLEEP

June Winner Christian Avalos 26,439 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 June Winners:

Annabel Ramos	11,275 Points
Blanca I Orozco	11,070 Points
Carilu Cantu	10,915 Points
Evangelina Luna	9,884 Points
Cristian Constantino	8,327 Points
Delia F Valle	7,858 Points
Luis Roberto Cobos	7,239 Points
Zandra Arredondo	7,235 Points
Amos Ruiz Gutierrez	7,147 Points
Sanjuana Gallegos	7,091 Points
Alfredo G Elizondo	7,055 Points
Jeffrey W King	6,986 Points
Christian Adali Avalos	6,809 Points
Esther Calvo Avalos	6,598 Points
Maria D Fernandez	5,951 Points
Hannah L K Price	5,388 Points
Alma Rosa Cobos	5,387 Points
Eva Gilbert	5,362 Points
Ruth Lozano	5,361 Points
G Olinka Gomez	4,198 Points
Pamela Zuniga	4,077 Points
Marina Chavez	4,032 Points



Sleep troubles? You're not alone. Up to 40 percent of Americans have difficulty sleeping. For serious sleep disorders, please see your doctor, but if you're stuck in the bleary haze of sleep deprivation, your bedroom could be the source of your problem.



Sleep science is pointing the way to a better bedroom that's a sanctuary for sleep. Let's explore four fundamental bedroom blunders and their elimination for a better night's sleep:

- 1) Too much light. Light exposure is one of the strongest regulators of the biological clock. Nighttime light - even the glow from a smart phone or alarm clock - suppresses melatonin and disrupts circadian rhythms. Make the house as dark as possible by drawing curtains, shutting off electronics, and turning bright alarm clocks toward the wall.
- 2) Too warm. While the ideal bedroom temperature is largely a matter of personal preference, experts agree that cool rules. Bedroom temperature is about more than comfort; it's an important physiological cue. A drop in body temperature triggers sleep, then the body naturally cools over the course of the evening, reaching its lowest core temperature two hours before waking.
- 3) Too stimulating. When it comes to sleep, our bodies crave routine and repetition. Make the bedroom a haven for sleep by banning laptops, video games, television, and work.
- 4) Too messy. We spend a third of our lives in our bed, so our bedroom should be a peaceful retreat. A messy, unkempt room may provoke stress by reminding you of unfinished chores. So it turns out Mom was right - a messy room can be hazardous to your health!



EDUARDO PRESENTS...

Why being a great closer is not enough to be a successful salesperson

In my opinion a successful salesperson is one who meets the company's and their own sales quota every month. I've talked to some great salespeople that are somewhat successful, while I've talked to average salespeople who are extremely successful.

Selling skills are important, but THE most important resource a salesperson should have, is Traffic!

There is no such thing as a salesperson who closes 100% of their prospects, but let's pretend there is someone out there. They close at 100%, but they have zero prospects, or they have 10 prospects per month. After a month, they will have sold no more than 10 policies.

The other salesperson closes at 20%, which is lower than average. But this person invests in their business by buying leads every month. Every month he buys 100 leads. At a 20% close ratio, he sells 20 policies per month.

Every interaction the second salesperson completes will make him a better closer. With time he will improve and get better and one day, if he continues to invest in 100 leads per month, he will close 30 policies, then 40, then 50 eventually. Some sales experts can close at 60 to 70 percent. So, if he continues to practice and get better, he will become more effective and make more money with the same amount of investment (100 leads).

If you're a new agent, don't have much money to invest and are rough with your selling skills, make sure to plan so that one day you meet and accomplish all your sales and life goals.

It's very common for new agents to start in this business and sell their first policies to their family. After you sell these policies to your family members, you will have two options.

1. Spend the money
2. Invest the money

Being an insurance agent is a business. And it's YOUR BUSINESS!

If you treat it like a business, it'll grow like one.

But if you don't take care of it, don't feed it, nurture it, then it'll die like everything else.

The grass is only greener where you water it!

Our Best Always Since 1938!

Eduardo Salido



Hydration

Dehydration occurs very easily in the Texas heat. Several symptoms that you may experience from your body being dehydrated include dry mouth, excessive thirst, dry skin, muscle cramps, headaches, dizziness and at worst heat exhaustion/heat stroke. Before hitting the gym, the golf course or tennis court, there



are some easy things to do to stay hydrated.

- **Drink water first thing in the morning** Drink a glass of water as soon as you wake up. You have been sleeping for several hours with very little or no water. This is a very

important step to being hydrated.

- **Carry a water bottle with you** You are more likely to drink water if it is with you. This doesn't mean you have to guzzle the bottle, but take several small sips on your way to work or other activity. Then refill it and keep on sipping!

- **Flavor your water** Adding a few lemon slices, strawberries, or cucumbers to your water can add a whole new taste. Try adding frozen blueberries as ice cubes.

- **Take water breaks** Take a few sips of water between work tasks. When taking a break, sip some water.

- **Eat your water** Staying hydrated is not all about beverages. Your body is also able to absorb water from the foods that we eat. Foods with a high-water percentage include cantaloupe, strawberries, spinach, watermelon, peaches, bell peppers, and cucumbers.

- **There is an app for that** In the world of smart phones, there are apps for just about everything. Find an app that works for you, and track your water intake. Trackers also keep you accountable.

- **Avoid or slow down on the beverages that cause dehydration** Caffeinated or alcoholic beverages cause dehydration to be more possible, particularly in the heat. If you are going to partake in one of these beverages, it's best to offset the effect by drinking water with the beverage. Always make sure you're drinking more water than caffeine or alcohol drinks.



- **Sip before snack** Before you raid the fridge, try drinking water instead. Sometimes our bodies feel hungry, but we are actually dehydrated.

Financial Security

Scott Burns, the personal finance journalist for the *Dallas Morning News*, says his 7 laws of financial security that he published in 1997 are still true today:



1. **Spend less than you make.** Else, you won't have any money to invest, and talk of personal finance is fruitless.
2. **Make your savings automatic.** Saving isn't something you do with money that is left over. There is no such thing as "leftover" money. It is better if you never see the money. Use a 401(k) retirement plan to the hilt or set up automatic transfers to an investment account.
3. **Take free money.** This is particularly true if you have an employer-provided 401(k) or 403(b) plan. The advantage is tax deferral plus whatever company match is provided.
4. **Keep the return on your money.** This means keeping an eye on, and minimizing, taxes and fees.
5. **Owe as little as possible.** Mortgage debt should be paid off in 15 years. Credit card debt is pure poison.
6. **Trust the power of average.** It is only necessary to participate in the economy's broad creation of wealth. That means favoring major index investments, unless there is a compelling reason to bet on a particular situation.
7. **Tend your own garden.** The favored illusion is that someone else somewhere else has opportunities that are not available to regular folks. We have limited control over the return on our investments. But we have great control over the amount of money we invest and where we invest it. Don't think you have to be in on some trendy, risky investment.



Happy Birthday!!!

Anthony Perez

* July 18th *

Nancy Cifuentes

* July 29th *





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



7 Months: December - June

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	140,099	26,939	167,038	HERNANDEZ, DIANA	16	18,224	1,545	19,769
AVALOS, ESTHER CALVO	2	67,828	6,598	74,426	SALINAS JR, DANIEL	17	18,983	332	19,315
OROZCO, BLANCA I	3	56,512	11,070	67,582	ARENAS, TOMASA	18	16,397	2,683	19,080
CANTU, CARILU	4	42,700	10,915	53,615	AVALOS, CHRISTIAN A	19	12,052	6,809	18,861
VALLE, DELIA F	5	44,182	7,858	52,040	CASTRO, ELVA JUDITH	20	17,440	1,058	18,498
COBOS, ALMA ROSA	6	39,790	5,387	45,177	LIVAS, ARTURO	21	16,123	1,826	17,949
LUNA, EVANGELINA G	7	34,457	9,884	44,341	STEVENS, CLAUDIA B	22	16,503	1,033	17,536
RUIZ GUTIERREZ, AMOS	8	31,132	7,147	38,279	TOLLE, AMY	23	14,839	2,328	17,167
FERNANDEZ, MARIA	9	30,378	5,951	36,329	ZUNIGA, PAMELA	24	12,704	4,077	16,781
GOMEZ, G OLINKA	10	30,963	4,198	35,161	GILBERT, EVA	25	10,417	5,362	15,779
SANTOS, ELIZABETH	11	27,436	-	27,436	NAVARRO, DOMINGO	26	11,852	2,418	14,270
ELIZONDO, ALFREDO G	12	18,041	7,055	25,096	CANTU, OLGA L	27	9,985	3,160	13,145
COBOS, LUIS ROBERTO	13	13,745	7,239	20,984	ELIZONDO, ORLANDO	28	10,309	2,821	13,130
KING, JEFFREY W	14	13,068	6,986	20,054	CHAVEZ, MARINA	29	8,923	4,032	12,955
MORENO, DELMY L	15	17,314	2,585	19,899	GALLEGOS, SANJUANA	30	5,078	7,091	12,169

** Cutoff for July points is **July 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 - 477,934 points; Jose David Calvo - 335,245; Christian Avalos - 321,432
 Top FHs: Memorial FH - 254,971; Legacy Chapels - 201,866; L&I Funeral Home - 171,927

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**United
 Benefits, Inc.**

A Winning Attitude