

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

UNITED BENEFITS, INC.

Vol. 82 No. 9

Richardson, Texas

Cut Copy & Paste

August Winner

Esther Avalos!!

28,482 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!

Esther!!!

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 August Winners

Christian E Avalos	16,911 Points
Francisca D Garza	10,710 Points
Christopher Talley	9,725 Points
Alma Rosa Cobos	7,973 Points
Blanca I Orozco	7,360 Points
Erika Cavazos	6,986 Points
G Olinka Gomez	6,976 Points
Alfredo G Elizondo	6,827 Points
Elva Judith Castro	6,200 Points
Monty B Roberts	5,606 Points
Walter J Proctor	5,520 Points
Jose M Lopez	5,288 Points
Jose Luna	4,160 Points



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Today the way you use your computer is far more convenient than how it used to be in its early days. The graphical user interface makes everything look smooth and easy. We have shortcuts to do almost anything, including the beloved cut, copy, and paste.

This last feature, so simple yet useful, has surely saved us a countless number of times. Larry Tesler, its creator, passed away earlier this year in February at the age of 74. You might not know his name like Bill Gates or Steve Jobs, but his contributions to the way we use computers today are noteworthy and indispensable.



Larry Tesler wanted computers to be simple to operate even for people with no computing experience. His idea was that computer software should be intuitive for everyone. This was not typical thinking in the 1960's and 1970's.

He started working at Xerox PARC where he collaborated with Tim Mott to create the Gypsy text editor -- and here's where he introduced the first-ever cut, copy, and paste feature, along with several others. Sometimes Mr. Tesler liked to get ideas from people with no experience on computers. Legend has it that he particularly worked with a new employee who was a skilled typist with no computer or word processor background. Having no preconceived notions of what a computer was or should do, he let her tell him what features she would want on a computer or word processor. This is believed to have played a key role in the cut copy and paste features.

In 1979 he gave a demonstration to Steve Jobs and other Apple personnel. The rest is history, as they say. Steve Jobs could not believe that Xerox was not doing more with Tesler's ideas. In 1980, Tesler started working with Apple Computer and contributed to making the initial era of Macintosh operating system with features that we almost take for granted today. He was also promoted to the position of Chief Scientist.

After leaving Apple, he helped set up a children's software company, then later worked for Amazon Inc. and later still for Yahoo! Inc. "I wasn't on a career ladder," he once said. "I was on more of a career seesaw. Didn't bother me. Come up with a new thing, grow it big, give it to somebody else, start over with a new thing."

TOM SAYS...

STEADFAST: “Firmly Loyal and Constant”

Do you feel like that we, as individuals and as corporate citizens, are being tugged this way and that in today’s complex society? It seems that some of our most highly regarded business entities are being pulled apart by societal issues beyond their control. Some react to each new event, apparently trying to please the victims of the day. It is hard to watch.

My question: Is that any way to run a business? Personally, I think not.

I believe that a business should have a firm foundation based on the ethical practices and needs of the industry it is created to serve. Each business should have a steadfast value system based on accepted moral grounds (Christian), on the laws governing their industry, respect of employees, and respect of customers. Complete honesty and integrity are a by-product of that value system.

In application, a business should never waiver from delivering the promises made in the product it sold. Likewise, partners and policyholders/customers should never have to worry if an entity will follow through with the promises made. This can only be true if there is mutual trust at the time of the purchase and continuing until the product and services are delivered.

Specific to UBI and its partners in providing prepaid funeral benefit contracts in Texas and Oklahoma, maximum effort must be made in maintaining the relationships created, some beginning many years ago. A testament to our success, as partners, in doing so is demonstrated by the continuing relationships through generational and ownership changes.

UBI is certainly appreciative of that.

UBI commits to continuing to do our part. We pledge to honor the benefits provided in each policy, provide records that can be accessed quickly, honor appropriate assignments and instructions and pay claims promptly. We pledge to provide representatives who are well trained and who will honestly represent the funeral home’s services and merchandise offered. We pledge to respect a funeral home’s standing in their community by providing competent and friendly staff in our home office to take care of policyholders’ needs.

United Benefits, Inc, continues to be guided by our mission statement: “To be the leading providers of funeral insurance and pre-need plans in Texas and Oklahoma through excellence of products, quality of sales and excellence in service to our policyholders and to the funeral homes that sponsor us”

Count on “OUR BEST ALWAYS”.

THANK YOU



Tom R. Elam

FREEDOM

As we pass the nineteenth anniversary of the attacks on September 11, 2001, it behooves us to realize that our freedoms will always be under attack. It takes vigilance and courage for us to have the freedom that was and is so dearly obtained in this great country of ours.

We once again thank the first responders that day, and their families, all those who lost loved ones, and all those who work to keep us safe. Police, firefighters, military and intelligence personnel, all of whom have continued to defend our freedom and liberty.

In many parts of the world today, freedom and democracy are in decline. Politicized courts, intolerance for dissent, and predetermined elections are becoming more common in a lot of the world. Some of these countries would love to see the U.S. fail. Cyberattacks are very real and their threat is growing. They wish for our political dissensions and divisiveness to grow, and they are interfering in any way that they can.

Many of the divisive issues in our country today are being fed or inflamed by false internet activity. Let's not allow them to divide us.

Let us realize that the enemy is not our fellow countrymen and women. It is those who want to see our freedoms taken away from us. Let us stand together against tyranny, against computer cyberattacks, and against terrorism.

Peace, fair play, compromise, respect for the individual - these are all characteristics of a free democracy. We are a country with free elections, freedom of speech and freedom of the press, where open discussion and dissent are permitted and not prosecuted. We thank God for these freedoms and recognize our responsibility to preserve them.



Happy Birthday!!!

Eduardo Salido

* *September 5th* *

Angie Garduno

* *September 9th* *

Julia Villarreal

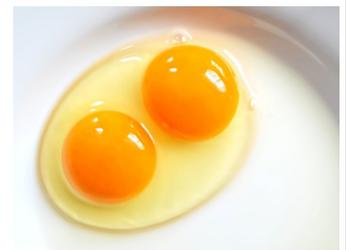
* *September 14th* *



Nutrient Dense Foods

There is only a limited amount of food you can eat in a single day. To maximize the amount of nutrients you take in, it makes sense to spend your calorie budget wisely. The best way to do that is to simply eat the foods that carry the greatest amount and variety of nutrients. According to nutritionist Kris Gunnars, here are the 11 most nutrient-dense foods on the planet:

1. Salmon - omega 3's
2. Kale - ranked slightly higher than spinach
3. Seaweed - high in iodine
4. Garlic - cancer-fighting sulfur compounds
5. Shellfish - heavy in vitamins
6. Potatoes - a little bit of almost every nutrient
7. Liver - Key vitamins and iron
8. Sardines - nutritionally close to perfect
9. Blueberries - antioxidants galore
10. Egg Yolks - "nature's multivitamin"
11. Dark Chocolate - yes, please



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



9 Months - December - August

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	158,263	16,911	175,174	CASTRO, ELVA JUDITH	16	17,275	6,200	23,475
AVALOS, ESTHER CALVO	2	47,038	28,982	76,020	SALINAS JR, DANIEL	17	21,822	-	21,822
OROZCO, BLANCA I	3	64,313	7,360	71,673	LOPEZ, JOSE M	18	15,627	5,288	20,915
GARZA, FRANCISCA D	4	56,128	10,710	66,838	COBOS, LUIS ROBERTO	19	20,833	-	20,833
BROWN, TIMOTHY	5	60,390	-	60,390	RUIZ, AMOS	20	19,452	970	20,422
LUNA, JOSE	6	55,259	4,160	59,419	BRYAN, RANDY	21	16,721	3,501	20,222
GOMEZ, G OLINKA	7	36,816	6,976	43,792	CHAIREZ-VALLADARES, E	22	17,342	2,800	20,142
CAVAZOS, ERIKA	8	25,752	6,986	32,738	AYALA, ALMA JANIRA	23	18,450	-	18,450
ROBERTS, MONTY B	9	24,980	5,606	30,586	MORENO, JIMMY	24	18,330	-	18,330
TALLEY, CHRISTOPHER	10	17,922	9,725	27,647	ELIZONDO, ALFREDO	25	10,490	6,827	17,317
NUTT, RONNIE	11	25,158	1,191	26,349	KING, JEFFREY W	26	15,524	1,655	17,179
RAND, ALVA LOUISE	12	24,784	1,241	26,025	SANTOS, ELIZABETH	27	13,888	2,509	16,397
PROCTOR, WALTER J	13	19,112	5,520	24,632	ELIZONDO, ORLANDO	28	15,049	848	15,897
GONZALEZ, MARIA	14	24,565	-	24,565	ABREGO, RODOLFO	29	12,682	2,829	15,511
RICHTER, JAMES A	15	21,316	2,417	23,733	SOSA, RICARDO	30	15,180	-	15,180

* 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 - 928,623 points; Jose Calvo – 261,878; Joe Lopez – 207,276
 Top FHs: Ric Brown Family FH - 205,138; Memorial FH – 195,449; L&I FH – 138,393

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**United
 Benefits, Inc.**

A Winning Attitude