

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

UNITED BENEFITS, INC.

Vol. 81 No. 1

Richardson, Texas

**JOY**

**December Winner**

**Christian Avalos!!**

**34,437 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 December Winners:**

Jose Luna	12,683 Points
Blanca I Orozco	8,428 Points
Eva Gilbert	6,660 Points
Maria D. Fernandez	6,400 Points
Timothy Brown	6,240 Points
Joaquin Hernandez	5,394 Points
Illiana A. Guerrero	5,055 Points
Jimmy Moreno	5,050 Points
Anais Flores	5,044 Points
Luis Roberto Cobos	4,758 Points
Ana M Herrera	4,621 Points
E Chairez-Valladares	4,030 Points



**January**

Have you made your New Year's Resolution? Or Resolutions? Here is a very simple, and yet complex, proposal for you in 2019: **Choose Joy!** Let's fast forward to next Christmas. Wouldn't you like to be able to look back at 2019, and, among all the things you could say about 2019, wouldn't it be amazing to say, "My life was more joyful." I think most of us would agree this would be a good thing. To be able to go through the ups and downs of a year of life and find that you are a more joyful (filled with joy) person at the end of it all would be a journey many of us would be eager to take. How do we begin?

In *The Book of Joy: Lasting Happiness in a Changing World*, Archbishop Desmond Tutu and the Dalai Lama identify 8 **obstacles to joy**:

- Fear, Stress, and Anxiety
- Frustration and Anger
- Sadness and Grief
- Despair
- Loneliness
- Envy
- Suffering and Adversity
- Illness and Fear of Death



They go on to identify 8 **Pillars of Joy**:

- Perspective
- Humility
- Humor
- Acceptance
- Forgiveness
- Gratitude
- Compassion
- Generosity



Both of the authors faced oppression and exile, and yet despite this have been able to maintain their compassion and forgiveness, as well as joy. Let us **Choose Joy**, and resolve to live a more joy-filled life in 2019.

# TOM SAYS...



## EMBRACE OPTIMISM FOR 2019 & BEYOND

FIRST, our wish for everyone in 2019 is good health for self and family, and moving forward to accomplishing your dreams of growth, both in your personal as well as your business life.

One of the very best starting places is to EMBRACE OPTIMISM AS A WAY OF LIFE. This is not just words. Optimism can be learned and the more you adopt it as a guiding principle, the more you become a whole person.

Optimism is a personal psychological freedom. Anyone can have it. Anyone can use it. And everyone needs it. Furthermore, it may be the very best prescription for becoming very successful at sales. Rather than “giving in and giving up” optimists find ways to overcome obstacles and disappointments.

True optimists realize they have control over their lives. An optimist’s attitude, responsiveness and energy level increases as they learn to make better, stronger choices for themselves. Optimists learn to use their new-found attitude to affect the atmosphere and context of their lives in every arena. It keeps them competitive, using every sales call as a fresh opportunity to improve the outcomes.

Optimism, as it has been proven over and over in successful salespeople, keeps you “in the moment” and moving forward toward the future, helping you to live your life with happiness, dignity and satisfaction.

So for 2019 begin with this goal; reflect and learn from the past, but make a choice to adopt an optimistic attitude for the future. **YOU HAVE THE FREEDOM TO DO THAT.**

AND, as it relates to UBI, we wish you more sales, increased commission income, and the personal satisfaction of helping your neighbors plan for one of the most emotional and stressful events in the life of a family.

P.S. : Don’t forget to set your 2019 sales goals. We will be sending out information soon to your managing general agents comparing your 2018 goals with your actual sales. Please provide your individual input so that they can develop an overall goal for their agency.

Consider these words from Denis Waitley, well known motivational speaker and writer:

**Learn from the past, set vivid, detailed goals for the future, and live in the only moment of time over which you have any control: NOW**

A handwritten signature in black ink that reads "Tom R. Elam". The signature is written in a cursive style and is placed on a light gray rectangular background.

## Postage Increase

U.S. Postal rates are increasing effective Sunday, January 27th, to 55 cents for a regular first class stamp. The opportunity to buy Forever stamps at the lower rate of 50 cents will be over at that time. So, you might consider purchasing a few before that date. As their name implies, Forever stamps are good for first class postage regardless of future rate increases. A summary of the changes taking effect later this month:

- The First Class Mail letter (1 oz.) rate for postage purchased at the Post Office is increasing by five cents to \$0.55 from \$0.50.
- Each additional ounce for a First Class Mail letter will cost an extra \$0.15 (a decrease from \$0.21 in 2018).
- First Class Mail Flats/Large Envelope rates are not increasing in 2019, remaining at \$1.00 (1 oz.), with additional ounces costing \$0.15.
- Postcard rates are also not increasing in 2019, remaining at \$0.35.
- Customers who print postage online (via Stamps.com), the Metered Mail rate will now be a 5 cent discount compared to the Post Office price with rates increasing to \$0.50 in 2019 from \$0.47 currently.
- Each additional ounce will cost an extra \$0.15 in 2019, a decrease from \$0.21 currently.
- The five cent discount for online postage on a one-ounce First Class Mail letter represents a savings of 9% for consumers and small business owners.

The 10% increase in a first class stamp is the largest percentage increase since 1991. As noted above, some rates decreased while others increased by a lesser percentage and others stayed the same.

For the fiscal year ended September 30, 2018, the Postal Service reported a net loss of \$3.9 billion on total revenue of \$70.6 billion. Revenue was up \$1.0



billion from the prior year, largely due to increased package shipping. Package volumes increased by 6.8%, while first class mail volumes declined by 3.6%.

## Happy Birthday!!!

**Karen Baumgardner**

\* January 9 \*

**Venna Voyles**

\* January 10 \*

**Alma Ayala**

\* January 27 \*



## National Soup Month and Hot Tea Month

With January being the coldest month of the year, it makes some sense that it is National Soup Month. It is also Hot Tea Month, The most popular soups in America are chicken noodle, tomato, clam chowder, and potato.

Tea isn't just a warm and delicious beverage, it can also be used medicinally. There are thousands of herbal teas out there, and each of them can be used to help fortify the body, and even help you heal and fight infection. One of the most common uses is to help soothe nerves as night time rolls in with a cup of mint and chamomile tea.



A study has shown that three glasses of green tea actually enhance the amount of calories that are burned in 24 hours.

Other celebrations in January include National Clean Off Your Desk Day (Jan 14), National Winnie the Pooh Day (Jan 18), National Compliment Day (Jan 21), and National Have Fun at Work Day (Jan 28).

## Quote for the Month:

*"When anxiety was great within me, your consolation brought me joy."* Psalm 94:19

*"Joy is the simplest form of gratitude."*  
Karl Barth

**UFBLIC / UFDBLIC**  
**CELEBRATING 81 YEARS of SERVICE**  
**2019 CONTEST STANDINGS**  
**\*To Be Determined—Trip in Spring 2020\***

1 month - December

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	-	34,937	34,937	NUTT, RONNIE	16	-	3,552	3,552
LUNA, JOSE	2	-	12,683	12,683	TRAYNOR, KENT	17	-	3,502	3,502
OROZCO, BLANCA I	3	-	8,428	8,428	BRYAN, RANDY	18	-	3,500	3,500
GILBERT, EVA	4	-	6,660	6,660	CHAVEZ, MARINA	19	-	3,182	3,182
FERNANDEZ, MARIA	5	-	6,400	6,400	MORRIS, WILLIAM N	20	-	3,055	3,055
BROWN, TIMOTHY	6	-	6,240	6,240	MOORE, CASSANDRA Y	21	-	3,020	3,020
HERNANDEZ, JOAQUIN	7	-	5,394	5,394	BERMUDEZ, JOEL	22	-	2,912	2,912
GUERRERO, ILLIANA	8	-	5,055	5,055	ESCHITI, LARRY D	23	-	2,911	2,911
MORENO, JIMMY	9	-	5,050	5,050	GOMEZ, G OLINKA	24	-	2,770	2,770
FLORES, ANAIS	10	-	5,044	5,044	MARTINEZ, MARICELA	25	-	2,750	2,750
COBOS, LUIS ROBERTO	11	-	4,758	4,758	MAY, DUSTIN B	26	-	2,638	2,638
HERRERA, ANA M	12	-	4,621	4,621	RAND, ALVA LOUISE	27	-	2,459	2,459
CHAIRES-VALLADARES, E	13	-	4,030	4,030	CHAPA, BLANCA E	28	-	2,402	2,402
SAUCEDA, EUSEBIO	14	-	3,960	3,960	GONZALEZ, MARIA	29	-	2,278	2,278
PROCTOR, WALTER J	15	-	3,585	3,585	MARTINEZ, MARIA	30	-	2,232	2,232

\* 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 - 136,320 points; Jose Calvo -38,324; Joe Lopez - 20,222

Top FHs: Memorial FH -56,249; Ric Brown Family FH - 30,232; Hernandez-Lopez & Sons FH- 20,222

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**United  
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*A Winning Attitude*