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**Secrets & the Fear
OF MISSING OUT**

Last month I went to Charlotte, North Carolina, for a national sales conference. There were 15 insurance companies represented at the conference, showcasing the latest industry trends and new products. The companies were also there to get an idea of what others were doing.

There was one company that stood out — John Hancock. They spoke about a new concept, soon to be introduced to the marketplace. I've been hearing about the idea for a few months now, but despite the hype, nothing substantial had been revealed. The John Hancock employees had all signed nondisclosure agreements. They weren't about to spill the big secret. What they did say was that the company was in a position to revolutionize the life insurance industry, and \$100 million had already been invested in the secret project.

Long after the conference, in early April, the big secret was finally revealed: A fitness program. John Hancock plans to track the insured's activity through a Fitbit monitoring bracelet, and provide significant premium discounts if certain fitness goals are met. They successfully built hype around a secret, but whether or not the hype was worth it has yet to be seen.

During the conference, I stopped by the NASCAR Hall of Fame with a group of conference attendees. I'm not a NASCAR kind of guy, but I was intrigued by the racing simulators that were set up at the hall. There were about 10 simulators, so just about everyone in our group had his own car. Imagine a detailed racing video game with a surrounding cockpit. This simulation went far beyond that.

Here, we had to deal with realism. Other virtual cars would bump or crash into your car. You'd feel it. There was the constant danger of losing control. There were also instances when oil needed replacement, engines required maintenance, or worn tires had to be swapped out. These real-world variables created tension and challenges. Watching how people reacted to these kind of surprises and observing their responses was what made the simulators really interesting. Participants knew if they responded incorrectly, they were out of the race.



On my flight home, I met a lady who was on her way to Sun Valley, Idaho. We struck up a conversation, and I learned she has four daughters. She told me all about various trips to Sun Valley, the wealthy people who call it home (or home away from home), the Gulf Stream trips down to Las Vegas, and so on. Then the conversation turned to one of her daughters, who is 22. The daughter has been seeing a guy who recently decided he wants to get married. This guy went to the mom first and revealed his intentions. He'll be proposing in July.

This lady's secret will probably affect her behavior around her daughter. In fact, much of our behavior and decisions are wrapped up in our perception of "secrets," the things we don't know, and the assumptions we make. Most of us never realize the influence that the Fear of Missing Out has on us. This syndrome, often referred to as FOMO, is described as an apprehension that others such as friends, family, or coworkers, are doing something interesting or engaging without you knowing about it. The feeling is compulsive and tied to the fear of making a wrong decision. A remarkable amount of what we do is influenced by this fear.

In fact, a recent survey done by J. Walter Thompson Marketing found that upwards of 70 percent of adults are affected by

Sethscapades AN EXPLOSION OF WONDER

**"IMAGINATION IS EVERYTHING. IT IS THE PREVIEW OF
LIFE'S COMING ATTRACTIONS." ~ALBERT EINSTEIN**

The most curious person I have ever met is my 11-year-old son, Seth. Seth has lots of adventures, which we call "Sethscapades."

When Seth was in the third grade, he brought home a school assignment to write about who his hero was. I was helping him with the homework and the first question was, "Who do you admire most?"

I asked him who his choice was, and naturally, I assumed that person would be me. He replied, "No dad, it isn't you." I then asked him if it was one of his grandparents, and he said no.

I finally asked him, "Well, who do you admire most?" He answered, "Charles Anderson." Immediately, I thought, *Who in the world is Charles Anderson?* When I asked Seth who he was and why he chose him, he said, "He is the founder of TNT fireworks." (Obviously.)

I laughed, but was a little disappointed. I think most dads would like to be their son's hero. However, I was also proud that Seth's imagination prompted him to find his own dreams.



Continued on pg 3...

TRUE *Excellence* BEGINS WITH THE BASICS



Guess what? Just because we live in the Information Age, that doesn't mean that all information is created equal! In fact, with so much input flung at us every second of the day, we've had to adapt to the abundance of information by putting up some pretty stringent filters. Whether the information comes in the form of a PowerPoint presentation, a speech, or an email, we're liable to tune most of it out.

Ironically, as information becomes more available, a lot of us are actually getting worse at communicating it! We've come a long way from the days of painstakingly composed letters written on parchment paper using a quill and ink. Now, you can send emails

and messages to colleagues with just the flick of your thumb or pointer finger. Because of the ease of communication, many of us don't do very well at it anymore — and we punish those who do poorly at it by ignoring them.

As businesspeople, we need to know what gets through those filters! The answer? Only the stuff that's well-crafted, concise, and meaningful. Think about the last time a boring company meeting about eating at your desk really stuck with you, compared to a heartfelt meeting about how the company's charitable efforts have saved countless local vets from homelessness.

While not every communication can tug at the heartstrings, you can still get back to the basics of effective communications. To begin with, I recommend spending some time each week watching and reading some of the best communicators in business. How can some of their amazing techniques not rub off on you in the process?

Look into blogs, podcasts, and TED talks from prominent leaders in your industry. Emulate them. Pick apart what they're doing to figure out why it works. Most importantly, keep working at the basics, even if it's just an hour per week. Others will start to take notice, and of course, that's the whole point!

Critics Say...

Criticism can be a tough pill to swallow ... especially when you've just finished patting yourself on the back for a job well done. But when it comes right down to it, criticism (as long as it's constructive) is the most effective tool for helping us grow. Knowing how to take constructive criticism is the only way to improve. Here's how:

STEP 1: Before you begin to take anything personally, distinguish whether you've just been dealt a hand of mean-spirited criticism or constructive criticism. Unwarranted criticism usually comes from people who are insecure or jealous of your abilities. If they're rude, condescending, or unwilling to offer advice, you're better off ignoring their opinions. Constructive criticism, on the other hand, is delivered by someone who genuinely wants to see you improve. They're not trying to bring you down or make you feel bad, they're simply trying to help.

STEP 2: Learn to listen. It's hard to hear about your flaws, but try to avoid shutting down or going on the defensive. Keep your mind open and remember that this is all about helping you improve.



STEP 3: Take some time to think it over. Have you heard the same criticism from several different sources? Did the criticism touch on something you already knew needed improvement? Ask around: have others noticed that you need a little help in this area as well? Accepting the criticism as valid is the key to making amends.

STEP 4: Work on it! Now that you know what you need to work on, the final step is easy. It might not happen overnight, but now that you're on the right track, you'll be seeing improvement in no time. Follow up with your "critics" and ask them questions that will help guide you on the path to betterment. If they gave you advice once, they'll be more than happy to do it again. Above all, keep your head up! Bettering yourself not only benefits you, but everyone around you. Remember: we all have flaws, but the fact that you're willing to work on yours speaks volumes.

COVER CONTINUED



FOMO. Over half of those surveyed cited social media as a source of this kind of fear. FOMO can lead to impulsive decision making. It can drive hype. But the reality is, we can't know and do everything. Secrets and surprises — those things that attempt to capture our attention — are always going to be out there. The key is to find balance. FOMO acts as a kind of tunnel vision. The challenge is to not let that happen, and instead be unconcerned with what other people might be doing. This allows us to make better, informed decisions. Or you could just stop using social media. Just sayin'.

— Justin



SUDOKU PUZZLE

PUZZLE YOUR BRAIN!

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CALL HIM DOCTOR

The year was 1965. Fred DeLuca from Bridgeport, Connecticut, had one dream: go to medical school. Unfortunately, Fred's family was poor, and in order to pay for such a dream, Fred knew he had to rake up some serious money. His boyhood friend, Dr. Peter Buck, had some cash on hand, so Fred borrowed \$1,000 from him and opened Pete's Super Submarines, named after the guy who'd fronted him the dough. Like Fred, Peter also had a dream connected to a doctorate, but his goal was to pay off the debts incurred from getting his degree as a Nuclear Physicist. Similar to creating a "Refrigerator Fund," to save up for a new appliance, the two formed "Doctor's Associates, Inc." to oversee their restaurant and keep the money going toward their dreams.

While most young entrepreneurs would have given up after seeing their store struggle, Fred and Peter did something outrageous: they opened a second location. And then a third. Fortunately, the third time was the charm, and by 1974, they had opened their first "franchise" store.

Today, Subway Sandwiches and Salads (still owned and operated by Doctor's Associates, Inc.) has 37,000 stores stretched across 62 countries. While Fred never did get his PhD, he did realize at least part of his dream by graduating with his bachelor's from the University of Bridgeport. Of course, being the head of a billion dollar sandwich franchise does have its perks ... In 2002, the Subway founder was given an honorary degree, otherwise called a Doctor of Humane Letters, from the University of Bridgeport, and so became a doctor after all.

Memes OF THE Month



LIVE LONG AND



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