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INSIDE THIS EDITION

Out of the Haze & Into the Rays
PAGE 1

Stay on Target
Success Story on ShopaCase.com
PAGE 2

A Twist on Compound Interest
Memes of the Month
PAGE 3

Sethscapades - An Explosion of Wonder
PAGE 4

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Out of the Haze & Into the Rays

Every winter, Salt Lake City gets overtaken by a nasty inversion. Blame it on the geography, the traffic, or the weather—it gets cold, dark, and gloomy. This year, to beat the inversion, I went down to Southern California and met up with an old friend from high school.

I've known Matt since we were about 13. We grew up in Park City and played high school football together. He was the outgoing type—well-liked, the quarterback—while I was the more reserved one. We used to get into our fair share of trouble.

I stayed with him for a few days at his place near Laguna Beach, south of LA. These days, he works for IBM. He's still the outgoing type—a real go-getter—and still very active, taking part in triathlons and participating in Ironman triathalons. We caught up, shared stories, and embellished on the good-old days (though, no matter how we might try to remember it, we still lost that state football championship).

As a thank you for letting me stay at his place, I took him out to dinner on my last night in town. We went to the Salt Creek Grille, right along the Pacific Coast Highway and a couple blocks from the beach. During dinner, Matt asked if I wanted to get up early the next morning and head down to the beach for a workout. That's part of his go-getter attitude. We're enjoying a fantastic dinner, and he's already planning his next workout. Of course, we were eating a decently sized meal at the time.

The next morning, we headed out to our workout location—an epic flight of stairs. They call it the Thousand Step Beach. You can look it up on Google. We were going to run up and down an enormous staircase —13 stories high—that overlooked the beach. We got started.

After the first climb, my knees were shaking. I knew I wasn't going to be able to keep up with Matt. He's built for longer distances. He's trained for this. I'm not, and I



haven't. I made it up and down the steps three more times. Matt went for 15. It was a great experience that affirmed just how out of shape I am. It left a real impression on me (plus four days of sore calves). After our workout, we drove up the Pacific Coast Highway and had breakfast at Banzai Bowls. It was a fresh and refreshing breakfast of various fruits, granola, yogurt, and more.

When I returned to Salt Lake and to the inversion, my trip stuck with me, and it's likely it will stick with me for a while. Matt went out of his way to create a memorable experience for me. We went to some great places and had a lot of fun. It's his kind of mentality—creating a memorable experience—that a lot of business owners can take to heart. It's the kind of mentality that is a lot more crucial

Continued on pg 3...

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."

Seth was four when he was introduced to the world of fireworks. We had a neighbor who loved to put on a firework show for the entire neighborhood. Every year, she would drive across the state line, from Utah to Wyoming, to pick up a wide selection of the best fireworks money could buy.

Sometimes she would even hire a limo driver to chauffeur her across the border to her [not entirely legal] fireworks shopping spree (supposedly to eliminate the risk of police pulling her over—must've worked). Her brilliant firework show would last three to four hours, and by the end of it all, our neighborhood would be completely covered in a rain of firework debris.

During the show, Seth would gaze on in absolute amazement. He fell in love with the

entire process and the show, from the lighting of the fuse to the colorful explosion of light. When it was over, it never left his thoughts. Throughout the rest of the year, his anticipation would build as he eagerly awaited the next display of light.

One year, we gave him his own set of fireworks. He wouldn't let them go, even when he went to bed. He was so enamored with them. He even found a lighter and kept it with his fireworks. (Don't worry, it had a safety feature! There were no accidental explosions in our household!) We tried to make sure he didn't fall asleep with the lighter alongside his fireworks, but somehow it always ended up by his side. For him, it completed the set; which is true, since you can't have fireworks without the fire.

His passion and curiosity towards fireworks is a sight to see. I also enjoy a good firework display, but I can't match Seth in his creative wonder and amazement in all things.



STRATEGIES TO KEEP MOTIVATED

& *On Target*

Focus On Your Mind, Body, and Soul

Think positive thoughts! When you teach yourself to think positive (while pushing negative thoughts out), you act positive, and your positivity spreads. And just as you should focus on keeping your mind positive, you should also keep your body positive with healthy food and exercise. After all, your body converts food into energy, which in turn, is used to process your positive thoughts and create goals.

Outside Influences

Avoid people who don't contribute to your goals in any positive way. They misdirect your focus, energy, and time. Instead, surround yourself with people who are motivated and have a positive outlook. Energy is often shared, and when your peers are motivated, it's easier for you to be, too!

Be Goal-Oriented and Purposeful

You always want to have goals in place and be mindful of them, but you don't need to be rigid in setting or maintaining those goals. When striving for a specific outcome, being flexible allows you to adapt to changing circumstances. At the same time, when you work through your goals, you want to do so with purpose. You don't want to do anything that gets you off track and wastes your time and energy.

Recognize Your Personal Responsibility

Your goals, actions, and results are yours and you should own them. If something goes awry and you get off track or lose your focus, don't come up with an excuse to cover it up. Recognize the issue, learn from it, and continue to push forward.

Exceed Your Limitations

Do this every single day. Take steps outside of your comfort zones. Do something that adds to your goals and something that pushes you forward and leaves you better than you were when you woke up this morning.

Let Your Failures Be Your Guide

When you are afraid of failure, you don't achieve anything. Use missteps and failures as a time to reflect and understand what went wrong. Understand why a failure is a failure. It's a learning experience, and it should be embraced. Take what you learn from your failures and apply them to your future goals and transform them into success.



COVER CONTINUED

than people give it credit for. How we create experiences, memorable or not, influences people. If you create a memorable experience that people aren't going to forget, they will want to share that story.

What's your process? What's your next step? How are you going to create memories for the people around you?



— Justin

CHANGING FOCUS A TWIST ON COMPOUND INTEREST



We all know how compound interest can work for you or against you. One of the most important things we can decide is "What am I going to earn compound interest on?"

Yes, money is important. But what about other things, such as:

- Being grateful • Being more positive
- Laughing and smiling • Eating more vegetables
- Walking a few more steps • Listening • Really listening

Making any of these items a daily ritual over time will make the compound interest work better for you.

4	8	9	6	8	4
8	9	2	3	5	6
3	6	7	1	8	4
5	4	1	7	9	2
9	2	5	8	4	1
6	1	4	9	7	3
8	7	3	8	2	6
7	3	8	2	6	5

sudoku answer key



SUDOKU PUZZLE

PUZZLE YOUR BRAIN!

	3	8	2	6		9	1	
		4						
				4		6		
				9		3		
			1			2	5	
9			5	6				
			1			5	3	
			4	3				1
	3			9		8		

Here is a Great Success Story on ShopaCase.com

Dear friends at Unified Insurance Network,

I wanted to make a point of thanking you all for the extraordinary service you have given me in general, but in particular, the two most recent cases I put through Unified.

These two cases have been in the works for over a year. This is due mostly to the clients not placing a high enough priority on their life insurance. These particular cases are brothers who are business partners. They are in their mid-fifties and have a plan to sell the business within the next 10 years.

Based on how they answered questions on the applications, some family history and some doctors' notes written by mistake... one of the brothers received a Table 8 offer and the other brother (who chews a little tobacco while golfing) received a standard smoking offer. Pretty nasty, right?

This is when the efforts of the Unified team really blew me away. We had a meeting with all the key Unified people and myself. We discussed the particulars of each brother and the

circumstances. Unified then used their "ShopaCase" system, and within a couple weeks, we received tentative offers from several other companies.

Long story short... the brother with the Table 8 offer received a preferred best offer, and the standard smoker brother received a standard, plus a nonsmoker offer from a carrier that treats chewing different from smoking. Wow!

Overall, Unified's efforts in shopping the case saved my clients over 60% in annual premiums, made them very happy, and made me look really good in my client's eyes. I just wanted to share, as this was extraordinary in so many ways! I would recommend Unified to anyone... especially with cases that have unique circumstances or needs.

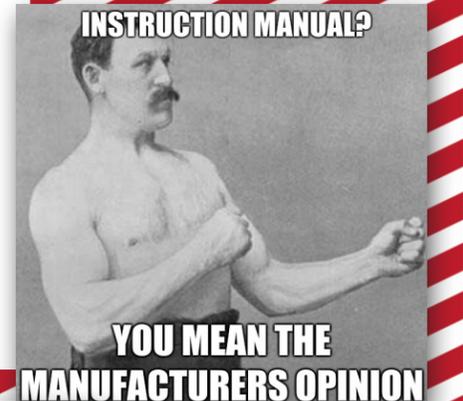
Many thanks to the Unified team,

Val R Butcher
24 year independent agent
Salt Lake City



Shopacase.com Makes You an Expert

Memes OF THE Month



ONLY WHEN ONE CATCHES THEIR TAIL

