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AUGUST 2017



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STOP BEING A YELLOW CAB

What I Learned Using a Rideshare App

Last year, before a trip to Nashville, my wife and I heard about Uber. You've probably heard of it by now, but just in case you haven't, it's a new rideshare app that allows you to get rides from local people. It's an authentic experience and way cheaper than using yellow taxis. Plus, people make a decent wage driving for it.

Jami and I decided to try it. The night before, we set up an account and tried to schedule a ride from the Nashville airport to our hotel. The next day, after we landed, we got off the plane, grabbed our luggage, and went outside to the waiting area. I requested the ride on the app, and it said the driver would be there in five minutes.

As I looked closer at the app, I thought, "Wow, this airport must look exactly like Salt Lake's." Suddenly, I received a call from a strange number. The area code? 801. You can probably imagine what comes next. The caller said he was trying to pick me up from the Salt Lake International Airport. I'd requested the ride in the wrong city.

The mistake cost me \$5 and a few minutes, which wasn't a big deal, but as I got in our actual Uber car later, I spotted a yellow taxi and wondered, "Is change really a good thing?" If the old method worked fine, why change things up? Should I go back to the comfortable old way and use taxis?

By the time we arrived at the hotel, I was glad we used Uber instead. We saved money and met a really interesting local resident. Our driver was an ex-NFL player named Corey. He was on the Super Bowl-

winning Baltimore Ravens team in 2013, and he talked about life in the NFL. Jami and I were all ears, and at the end of the ride, he gave me his card. It was a very enjoyable encounter.

Corey was the first of several Uber drivers we had great conversations with, not to mention the money we saved in the process. At the airport, I became skeptical of the unknown and almost reverted back to the familiar way of getting around on vacation. Instead, we ended up using Uber the whole trip, and we'll probably use it in the future.

The funny thing is, when I was at the conference, I attended the keynote address, and the speaker talked about the exact dilemma I had at the airport. It was called "Stop Being Yellow Cabs!" and it was all about how we get used to doing things a certain way without trying something new, even if the newer way is better. He used yellow cabs versus rideshare services as an example. Fresh off my experience, the metaphor really resonated with me.

This applies to many things in life. Take retirement, for example. Most people are familiar with 401(k)s and IRAs and don't feel the need to branch out because the old



methods are so familiar. Those plans might work, but there are newer and better ways to save.

That's how I look at our Retire When You Want service. It's an updated version of what people used as the mainstay for years, and it's saving people money, streamlining the process, and making people's lives easier, like Uber did for us. It's a way for people to stop being a yellow cab, and I'm happy to be a part of that process.

Have a wonderful August!

- Justin

Organize Your Travel *Triplt Makes Travel Easy*

If you travel frequently for business or pleasure — say you are dedicated to continuing education and regularly attend courses and seminars around the country — keeping track of your travel plans can seem like a second job. It can be frustrating to comb through your email to get all of the relevant travel details in one place, from your flights to your hotel reservations. You are already busy as is; you don't need this headache.

One of the great features of the Triplt app is that it can sync with your email and calendar. With this feature, Triplt can display every relevant piece of information related to your trip. For example, it displays your departure information, including terminal and gate (this information may not be available until a few days before your trip, depending on the airport). The app also displays flight number, flight time, seat number, and links to airport maps.

When it comes to accommodations, the app displays that information as well. You will have all the details related to your reservation, from directions to your hotel to room type. Did you make reservations at a local restaurant? Those details will appear in the app as well — all in the form of a trip timeline, from beginning to end.

If you are not a frequent traveler and fly five or fewer times a year, the free version of Triplt may be your ideal solution. However, if you travel more than five times a year, you may want to look into Triplt Pro for \$49 per year. Both versions are highly capable, but Triplt Pro comes with several advantages, including real-time updates. If there are any delays, cancellations, or other travel notices, these updates are sent directly to your phone as they happen. That way, there are no surprises when you get to the airport or gate.

Triplt is available on both Apple and Android devices. You can learn more about the app at tripit.com or download it from your device's app store.



The Repeat Test

Create Strategies to Improve Work Performance

Every professional has those moments when they can't seem to focus. No one means to waste time at their job, but it's often a struggle to climb that hill when you have no motivation to do so. To get your work done, you need to come up with strategies that prevent you from wasting precious time in your workday.

The repeat test is a great tool to see where you waste time in a day. Using a spreadsheet, make a column of numbers representing the hours of the day that you are awake. Your column may start at 6 a.m. and go as late as 11 p.m.

After you have created the first column, create a second column that is considerably wider than the first. At the top of every hour, stop for 1 minute and consider how you spent the last hour. Jot down your notes in the second column next to the appropriate hour. You might write, "Department meeting accomplished very little. Twenty people in one room is too many."

Using this test is a great way to improve your own performance. If you noted that an hour was wasted, you have specific notes as to why. Use your notes to make changes in your routine so that you can create strategies that allow you to be productive.

The technique of evaluating productivity and committing to change is not new, but it has yet to gain popularity. In 2013, Harvard Business Review researchers asked 15 business executives to make themselves more productive by thinking consciously about how they spend their time. Each executive was able to dramatically increase their productivity by cutting desk work by an average of six hours a week and meeting time by an average of two hours a week. One executive, Lotta Laitinen, a manager at If, evaluated her time and chose to abandon meetings and administrative tasks in order to spend more time supporting her team. It led to a 5 percent increase in sales by her unit over a three-week period!

Try the Repeat Test for a few days to see how it feels for you. At the very least, you will gain immediate insight into the ways that you use your time. If you keep at it, the test will give you a valuable record of how you spent your week, month, or year.

ROTH VS. REGULAR IRA

Which Is Best for You?

Should you contribute to a Roth IRA or a traditional IRA? There's a long answer and a short answer.

Like many things in adult life, it all comes down to taxes. Do you expect your tax rate to be the same, higher, or lower in retirement? If it's the same or higher, a Roth IRA is the best choice for you. If it's lower, it's best to stay traditional.

That's the short answer. Of course, there's a lot more to it. Here are five steps to help you make the decision.

1. Consider the tax benefits of each. Traditional IRAs will get you a tax break now, which is good if you don't expect your tax rates to rise after retirement. A Roth IRA will reduce your taxes in the future. Which do you foresee needing more?

2. Calculate your Roth IRA contribution amount. How much are you eligible to contribute?

3. Calculate your traditional IRA contribution amount. How much can you deduct?

4. Compare early withdrawal fees and penalties. Different IRAs adhere to different rules from the IRS when it comes to borrowing or withdrawing cash before you turn 59 1/2.

5. Consider benefits after retirement. How long do you want your money to remain invested, and how much do you want to leave for your loved ones?

To help you figure out what tax setup will be best for you in the long term, we need to start with your present income tax bracket. Websites like nerdwallet.com can help you calculate that at home. If you're currently in a low tax bracket — 20 percent or lower — a Roth IRA is your best bet.

For anything higher than that, or if you're close to retirement age, a traditional IRA would be the most sensible. If you have any more questions about this complex topic, give us a call!



Sethcapades: He Wasn't Clowning Around

Last month, I told you about Seth's dealings with one of the hottest, strangest trends of the last year: fidget spinners. It's hard to keep up with all the new trends, as they bubble to the top of the public consciousness, only to die down in time for something else to surge. This month, I'm going to tell you about Seth's dealings with an even stranger trend that spiked last fall: clown sightings.

In case you missed it, last fall, people started reporting sightings of folks wandering around the street or the woods dressed as evil clowns. Some people were even arrested for making threats or committing robberies while dressed as clowns. By and large, it was treated as a dumb, dark joke taken too far. But to Seth, the clowns couldn't be less funny.

He saw the news story on TV, and the fear drove him to action. For seven nights in a row, he and a few friends took it upon themselves to protect the neighborhood from these clowns by organizing a clown hunt. They even took a few girls with them one night.

We live in Riverton, which isn't usually the center of the action when it comes to crime and malice. Nothing came of the hunts. But I'll always remember how serious he took it. He had the eye of the hunter — especially when he had those girls to protect. In these strange times, it's good to know he's ready to take on anything new that pops up.



BUSINESS TRIVIA

1. Which fast-food restaurant got its start as a barbecue joint in 1940?

- A. Carl's Jr.
- B. Burger King
- C. McDonald's
- D. Arby's

2. In seasons one through three of AMC's hit series "Mad Men," what is Don Draper's profession?

- A. Creative director
- B. School bus driver
- C. CEO
- D. Janitor

3. Which car company had to recall the "Pinto" because of its tendency to burst into flames in rear-end collisions?

- A. Chevy
- B. Ford
- C. Honda
- D. Lexus

4. Of these popular online retailers, which is the largest?

- A. eBay
- B. Bandcamp
- C. Expedia
- D. Amazon

Sudoku

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

Answers: 1) C 2) A 3) B 4) D