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SEPTEMBER 2017



# CLUE U.I.N.

*Your Ultimate Resource In Life Brokerage*

## AROUND THE LAKE IN 50 MILES

*How the Right Help Made  
the Trek Possible*

My whole life, I had heard about Bear Lake. It is a beautiful lake located on the Utah-Idaho border.

I volunteer as the Scout leader for the 16-18-year-old boys in our neighborhood. Weekly, I mentor by assisting them with Boy Scout projects, developing their life skills, and engaging in recreational activities alongside them. It keeps me busy, but it's meaningful work.

One of the challenges — and perks — is taking them on the occasional camping trip. Earlier this year, we suggested a possible excursion to Bear Lake. It was also suggested by another Scout leader that, if we did the trip, that we should ride bikes 50 miles around Bear Lake.

The idea stuck with me, so we planned a trip for this summer. None of us were avid riders, so we didn't know what to expect, but we knew that providing the boys a challenge to overcome could only build their character and confidence.

The Saturday before the trip, I went to a bike store to get a helmet. While there, I told the guy at the counter, an avid biker, about our trek. He cautioned we'd need more than helmets for that kind of mileage. He recommended a special cream to avoid chafing and told us what PSI our tires should be at. He also advised me on what type of shorts to wear.

Looking back, having a professional advise me on the trip was critical. I went into the trip feeling prepared, which was important,

because I was more worried about my ability to finish the ride (as I am old) than any of the boys' ability to finish the trek. I think we were all a little nervous.

On the first day, we took them boating and spent the evening preparing for the ride. Another Scout leader brought his truck and trailer, so he could meet us at certain checkpoints with water and granola bars. That way, we could just focus on the ride.

The next morning, we set off on a road that snaked along the perimeter of the lake, offering spectacular views of the clear, blue water. With the lake as our vantage point, we could continually monitor our progress. Miraculously, we had no flat tires, bruises, or breakdowns. Each boy finished in under five hours.

We arrived back at camp exhausted, but we were proud of our accomplishment. None of us were proficient riders, but we each powered through and completed a 50-mile course. We also enjoyed some stunning scenery along the way.

From a leadership perspective, it was a wonder to watch. All of the boys made the 50 miles with no complaining and no dropping out. We had a purpose, a plan,

and a group invested in tackling a goal. It was a lesson for the boys in overcoming a challenge.

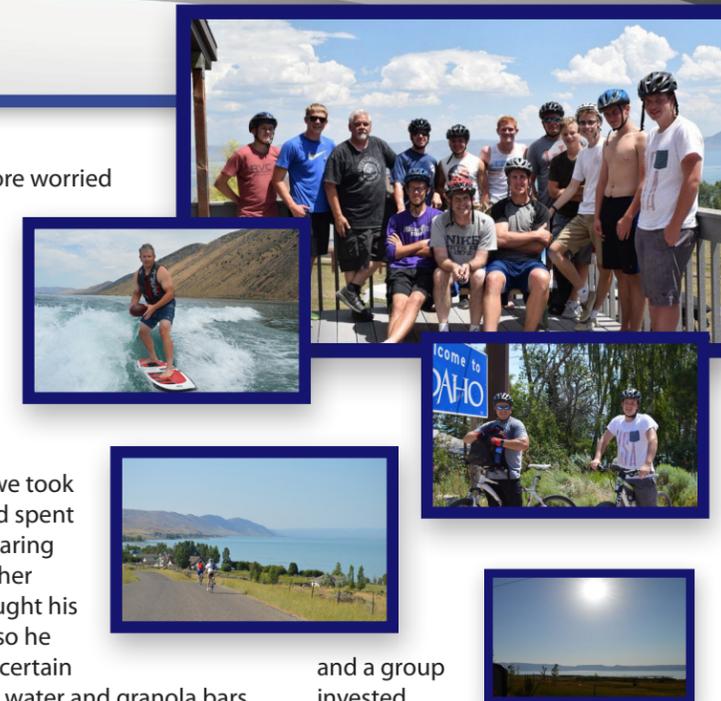
I took a few lessons from this:

1. The help of a trained professional makes the ride smoother.
2. Having a goal and clear vantage point helps you reach your destination.

I relate both of these principles to retirement. When it comes time to retirement, it pays to have a goal and a proper view of where you are. Most importantly, you need a team behind you to help you get there, and that's our goal.

Wishing you happy trails,

- Justin



## The Unstoppable Rise of the Bullet Journal

*The New Journaling System That's Taken Social Media by Storm*

In the modern age, where the internet is constantly flooded with productivity apps and trends promising to fix our schedules, unlock our potential, and improve our lives, it's difficult not to wish for something simpler. We want an object we can hold in our hands that doesn't come with a bunch of unwanted features.

Enter the bullet journal: the humble, easy-to-use notebook system that's taken the world by storm.

Instead of maintaining a separate to-do list, calendar, and diary, the bullet journaling system rolls everything into a single economical notebook. Partitioned into minimalistic "modules" — the Index, the Future Log, the Monthly Log, and the Daily Log — bullet journals encourage you to write down everything on your to-do list, single-line tidbits recounting important daily events, and little notes you take throughout the day. Everything is marked by a particular bullet: dots for tasks, circles for events, and dashes for notes. At the beginning of each month, bullet journalers examine last month's list, eliminating completed or now-irrelevant tasks and migrating long-term or continuing tasks to the current month.

Bullet journals may seem simple, and they are, but they've acquired an explosive following on social media. At the time of this writing, there are over 791,000 posts on Instagram tagged with the #bulletjournal hashtag; there are posts upon posts of users' beautiful layouts, bearing intricate calligraphy and embellished with incredible designs. As the bullet journal's creator, Ryder Carroll, told New Republic writer Josephine Wolff, "The most valuable part of the bullet journal [is] the inventiveness of its community."

But don't be daunted by users who seem to spend hours on every page of their journals. Really, it's a simple system that only takes a few minutes to learn. Check out bulletjournal.com to learn how to start your own modular notebook. But be warned: You may get obsessed.



# On Case of Emergency

## You're Statistically Due for an Expensive Life Event

Why is it so hard to start an emergency fund? For one, people enjoy having money that is actively working for them — investments that are accruing toward retirement, for instance. Emergency funds don't excite the imagination like retirement or vacation money.

But when something unexpected happens, you'll be a lot more excited about the emergency fund than you were before. Not only that, but your retirement and vacation funds will stay intact. Regardless of your income level, you're statistically due for an expensive life event sometime in your lifetime. Here are three of the most common:

**You lose your job.** Without an emergency fund, you might be forced to find a quick-fix position you don't want so you can maintain your house and keep up with other overhead costs. With savings in place, you can take the time to find the perfect job without panicking.

**Your car breaks down.** This one is often troubling because you don't notice car problems until you have somewhere to be. An emergency fund will help get you back on the road quickly so you can continue working and providing for your family.

**Your work forces you to relocate.** This happens frequently, especially in the professional world. Maybe your current employer offered you a promotion in another part of the country, or maybe you've been offered your dream job in a neighboring state. Even if they cover some of the moving expenses, moving your family and creating a new home elsewhere is too expensive to not plan for.

Unexpected death in the family, pregnancy, owed taxes, and family issues are among the other reasons people need to dip into their savings. We've also seen people need unexpected medical attention, sometimes having to pay for select, expensive medications out of pocket.

With an emergency fund safely in place, you can weather the storms of the present without sacrificing the future. If you have questions on the best ways to set one up, give us a call!

# LOVE THE ONES YOU'RE WITH

## Marketing to existing customers

Too often, companies think marketing ends with the acquisition of a customer. The best businesses, however, also focus marketing on the customers they already have. The goal of great marketing should be to create long-lasting relationships, not just a series of first dates.

How do businesses inspire loyalty from their existing customer base? Well, what they definitely don't do is take their customers for granted. You need marketing that addresses existing customers, instead of solely targeting new ones.

You can do this with customer loyalty programs. Companies like Amazon, REI, and Starbucks actively encourage repeat business by providing regular benefits that are unavailable to sporadic shoppers. If you treat repeat customers with an added sense of value, they will reciprocate with loyalty.

Something as simple as staying in touch with your customers will go a long way in ensuring that they feel

valued. Remember to treat your customers as people, not simply as a source of revenue. Refer to your customers by name in communication and remember details about them. Just showing a little attention can make a big difference.

Asking customers for feedback is a great way to show them that you value their opinion. When you have a subsequent interaction, implement that feedback, and customers will know you listen. This conversation makes the bond between business and consumer much more meaningful, and meaningful relationships last.

You also want to offer new services and ideas to existing customers. If your marketing never changes, customers won't have a reason to check in with your business. You may also want to use them as test groups for new services. They can provide invaluable advice before a new service launches to the public, and they will certainly appreciate the special treatment.

The common thread among all of these tactics is remembering your existing customers. Once clients are lost, they are 50 percent less likely to return to your business. You don't want a revolving door of one-time customers. If you treat customers well, they will spread the word about how valued they feel. Word-of-mouth marketing is extremely powerful, and your existing customers can be your best cheerleaders.

# Sethscapades: The Greatest Fourth of July

"Imagination is everything. It is the preview of life's coming attractions." - Albert Einstein

The most curious person I have met is my 13-year-old son, Seth. Seth has lots of adventures, which we call "Sethscapades."

Seth has always been very into and excited about fireworks. This year, on the Fourth of July, he used his magic, came up to me, and said that he's had fireworks ever since he was 3 and that he really wants fireworks this year.

Due to the guilt, I took him to get fireworks. At the fireworks shop, he helped make the salesman very excited by showing off his knowledge of fireworks. Later that evening, he put on a show, and he lit up a firework, and somehow, the firework shot off to the side and went over our fence and into our neighbor's pasture.

At first, I didn't really think much about it, until one of the other neighbor's kids came running over and said, "You started a fire in the next-door neighbor's yard." I thought the kid was joking



until I looked over into the pasture and saw a fire that was getting big fast.

I went to the backyard and grabbed a hose to help put the fire out. Another neighbor, who was watching the bigger fireworks, put a blanket on it. The next morning, Seth got up and said, "Dad, that was the greatest Fourth of July of my life."

There's nothing like lighting the neighbor's yard on fire.

## BUSINESS TRIVIA

1. How much did the first three minutes of a call cost when commercial telephone service was introduced between New York and London in 1927?

- A. \$75
- B. \$25
- C. \$5

2. What American industry introduced the five-day, 40-hour work week?

- A. Fashion
- B. Farming
- C. Steel

3. What product was first introduced in 1906 as "Blibber Blubber"?

- A. Bubble Gum
- B. Toothpaste
- C. Coca-Cola

4. How many miles per gallon did the 22-horsepower, four-cylinder Ford Model T get when it was introduced in 1908?

- A. 5-10
- B. 25-30
- C. 45-50

# Sudoku

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

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

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