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TOUCH IT ONCE!

Have you ever heard of the “one-touch” school of time management? When you practice the art of one touch, you do anything that will take 5–10 minutes *immediately* before moving on. The first time you touch something will be the last. If it takes less than 10 minutes, get it done *now*. Emails that need to be responded to, tidying up around the house, bills to pay — all of this could be handled in minutes if you make a commitment to touch the tasks only once. How many tasks do you have floating around your brain at any given time? They stress you out, they’re hard to keep track of, and they easily slip through the cracks. Wouldn’t it be a relief to just get them done early?

This is related to the Zeigarnik effect. Described by Lithuanian psychologist Bluma Zeigarnik, this principle states that people subconsciously remember tasks that are undone better than those they’ve already done. On the surface, this sounds like a good thing. There’s less chance of forgetting to do something important, right? But that memory space gets filled up. It distracts from other mental processes, makes it harder to remember the things you want to, and causes stress because you haven’t done important tasks yet. Touch your to-dos once, and there’s less for your subconscious to fret about.

Scheduling, especially, seems to benefit from the one-touch magic. “I’ll call you, and we’ll set something up” takes almost as long to say as actually setting something up. Any time you catch yourself thinking, “I need to email them and set up a meeting,” do it that second. Don’t put it off.

Remember the golden rule: Do it now if it takes 10 minutes or less. In order to be successful at this, you need to get good at guessing how long tasks will take. Knocking back these little chores doesn’t do you any good if every five-minute task spirals into a half-hour ordeal. Ideally, you won’t get involved in those longer jobs, but it’s inevitable that, sooner or later, you will. When that happens, stop yourself after 10 minutes and pencil the task into a calendar. Then go back to what you were originally doing.

As you practice, your time estimations will get better. Practiced consistently, the one-touch method of time management will clear the clutter from your schedule and your mind, and you’ll never stress about those silly 10-minute tasks again.

The Financial Gap Report

Building, Growing, and Protecting Your Wealth

INTO THE NARROWS

Getting Nocturnal in Zion National Park

When I visited The Narrows in Zion National Park three years ago, I told myself I’d be back. I just didn’t know when. Because it’s a world-famous hike, reservations are very tricky to come by. Our family lucked out and was able to book a late July trip.

Zion is the fourth most visited park in the country. The most recent Memorial Day saw 23,000 visitors alone.

Reaching The Narrows trailhead requires a two-hour drive from the park visitor center. From there, the hike is 16 miles following the river. As you walk in and out of the river, the canyon becomes more and more narrow until you reach the canyon bottom, where the walls are about 22 feet apart and 1,500 feet high. It’s out-of-this-world beautiful. There’s nowhere like it in the world.

So, Jami, Kylee, Seth, my sister, and I set out into the park with our packs. Our permit allowed us to camp overnight in the canyon, but not before hiking through to about the 10th mile. In the cool rock canyon, the temperature was about 85 degrees, which was perfection compared to the 110-degree heat outside. The water was nice and warm, and we trudged through with our special hiking shoes intended to keep our feet from getting blistered.

After nine hours of hiking, we reached our camping spot and ate dinner. As the sun began to go down, I remembered a scene — very vividly — from my last hike at The Narrows three years before:

gigantic, probably hungry dandelion spiders.

I checked the area. Nothing resembling a spider appeared in the shadows. But just as I started to feel more comfortable with the approaching darkness, I looked over at my sleeping bag and pack — we had opted not to bring a tent — just in time to spot a big rat scurrying through camp. At first, I thought nobody else had noticed the rat, but we’d all seen it. An uneasiness fell over the group. And then, just as it got really dark, the spiders began to appear.

Now, let me be clear — I’m not afraid of spiders. But I certainly wasn’t begging for them to crawl all over me in my sleep, and neither was anyone else. So to protect ourselves against the critters — both vermin and arachnid — we took the three tarps we had our sleeping bags on and sprayed them down with bug repellent. We then took all of our cooking supplies and food and put them safely away from the sleeping area to draw the night creatures away.

As we settled in for sleep, me on one edge of the tarp bed and my son on the other, I tried my best to stay calm and collected. As the family slept, I watched for an ambush. What would I do in the

event of a rat attack? There would be no escape!

Needless to say, it was a pretty restless night. Luckily, nothing terrible happened. We endured, hoped for the best, and fortunately — unlike some of our other adventures — the best is what we got.

The next day, as we finished our gorgeous hike, I had to remind myself not to mention my lack of sleep or the fact that I was the only one who had somehow managed to get a gnarly blister on my foot. Everyone had done such an amazing job on this huge hike, and they had all kept their spirits high. How could I complain? The accomplished looks on their faces made all the worry worth it in the end. After 16 miles — and 35,000 steps in the first day alone — I think our family will talk about surviving this hike for years to come.

- Justin



Let's Get Digital

3 Budgeting Apps You'll Love

Are you still using a paper and pen to create and track your budget? Do you tire of lugging your ledger around to mark down every single transaction? Let's get real for a second: The days of the checkbook logging system are gone. It's time for your budget to move into the 21st century. It's time to go digital! We're here to ease your transition into the digital money world with three of the best budgeting applications of 2016.

MINT

Mint, one of the most popular budgeting apps there is, was created by Intuit, the same people who brought you QuickBooks, TurboTax, and ProConnect. Mint is available both on your computer and on your phone via the App Store or Google Play. Mint not only allows you to create a budget, but it also allows you to easily track how you're doing by linking directly with your bank accounts, loans, and other financial accounts. The company even has a separate app dedicated solely to tracking and paying bills, which CNN Money calls the "Cadillac of money-management apps."

EVERYDOLLAR: BUDGETING

Dave Ramsey's famous money-management system goes digital with the EveryDollar budgeting app. Rated 4.8 out of 5 stars on Google Play, this free application provides a simple intuitive system to help even the greenest of budgeters plan, track, and manage their money. Its "zero-based" budgeting system encourages budgeters to examine every penny they spend.

PRISM BILLS AND PERSONAL FINANCE

Featured on GeekWire, Forbes, and Bloomberg, this up-and-coming app provides all the functionality of Mint with a gorgeously simple look. Pay almost any bill on time and with ease, as Prism's claim to fame is that they "support more billers than any other app" to help you keep track of your finances and eliminate excess spending — and they do it all with fantastic customer service.



Sethscapades

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

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

Each year, Seth's elementary school has a geography bee for fifth and sixth grade. Each class sends a student to the school bee. Last school year, when he was in sixth grade, Seth represented his class in the school bee. Usually each class has its own geography contest as well, and the winner goes to the school bee. No one in his sixth grade class cared to participate, so Seth raised his hand and volunteered to go.

My wife, Jami, attended the event. Seth mentioned it in passing the night before, so she went, wondering how much he would participate. Seth went up against some very smart students, including those representing the accelerated learning classes. As the questions began, it didn't take long for Jami to realize that (a) these were difficult questions, and (b) Seth was doing great. She was a little shocked. Slowly, the students were eliminated one by one. Each time someone seated around Seth answered a question correctly, he congratulated them and gave them a high-five. He was the only one doing that. It became very emotional for Jami, watching him become one of the last two students left. Although he loves to learn, Seth has always struggled a bit at school.

It was just Seth and another girl — from the accelerated learning class — left. Jami listened to students sitting in front of her. They were in the girl's class, and they were talking about how there was no way Seth would beat her. They stayed tied for at least 10 rounds. Each time the other competitor answered a question correctly, Seth still told her "good job." The anticipation was killing my Jami, and the whole room was on pins and needles.

Finally, it came to the last question: "In which state did the Wright Brothers fly their first plane?" Seth's opponent said, confidently, "South Carolina," which was incorrect. Seth answered "NORTH Carolina," and the crowd went wild. The whole gym erupted with screams and applause! Seth had won the school geography bee! Jami couldn't help but get teary. For Seth, school has always seem like an uphill battle, and this time, he finally had an opportunity to feel proud of himself.

Seth took another district test a week later and passed it to make it to the Utah state geography bee. Two weeks before the state bee, he got his concussion and had to stop studying. He did participate, but he didn't make it any further. He was totally fine with that and felt relieved he was done and could move on to more exciting activities.

THE BUSINESS OF POKEMON

Are You Cashing In on the Craze?

In the wake of the astonishing success of the mobile game "Pokemon Go," companies big and small are feeling the benefits. Nintendo's stock has climbed after a few troubling years, and Apple and Google are pulling in revenue from in-app purchases, as is the game's developer, Niantic. But it's not just big companies pulling in the cash. Though the app is not nearly as popular as it was over the summer, small businesses all over the country are profiting from the app. You could be one of them.

"Pokemon Go," an augmented reality game, requires players to explore the real world to advance — a feature businesses can take advantage of. While many businesses have gotten in on the fun, others have shunned the app, claiming it's more trouble than it's worth; and they have a point — some business owners have expressed concerns over loitering and trespassing.

How are businesses taking advantage of "Pokemon Go"? Inc.com published a breakdown of how businesses can bring in new customers using the app. You can read the details here: goo.gl/LKw4Tm. In short, Inc. has a few recommendations. It starts by downloading the app. It's free and available on the iPhone App Store and the Google Play Store.



With the app installed, all you have to do is get started and learn if your business is a "Pokemon Gym" or "PokeStop." If your business happens to be one of these game locations, this gives you a distinct advantage to pull in new customers. With this information, you can actively market to "Pokemon Go" players. Post signage, hype your business's standing on social media, and so on. Like so many businesses, you are in a place to forge new business/client relationships, and it's all thanks to the biggest mobile game of all time.



SUDOKU PUZZLE

PUZZLE YOUR BRAIN!

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

Answer Key

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

Mememes OF THE Month

