



6440 S WASATCH BLVD #150
SALT LAKE CITY, UT 84121

INSIDE THIS EDITION

On the Lake with Clark Griswold
PAGE 1

Financing Your Business With a
Credit Card

Book Review: 'Becoming a Resonant
Leader'
PAGE 2

The \$14,000 Smartphone
Memes of the Month
PAGE 3

Sethscapades
PAGE 4

www.uintools.com
www.shopacase.com
Give us a call! 877-910-9665

PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

www.uintools.com • www.shopacase.com • Give us a call! 877-910-9665

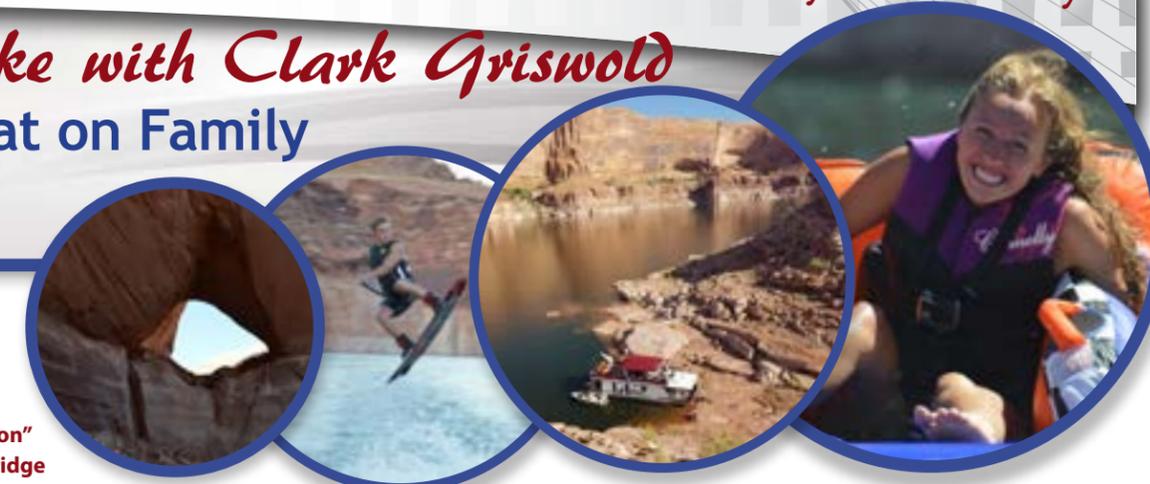
SEPTEMBER 2016



CLUE U.I.N.

Your Ultimate Resource In Life Brokerage

On the Lake with Clark Griswold
**Staying Afloat on Family
Vacations**



If you asked me to describe a typical trip with the Christensens, I'd say it more closely resembles a scene from the "National Lampoon's Vacation" movie than one from "The Partridge Family."

If it's not one thing (remember when I locked myself out of the truck in the middle of the desert?), it's another. In my defense, I always find a way to make it work. And if I were anything like Chevy Chase's character Clark Griswold, that kind of hang-up would snowball, and I'd end up wandering alone and disoriented through the desert with pants on my head. I've maybe come close a couple of times, but that hasn't happened yet.

Last month we took our annual summer trip to Lake Powell. This year was different because my daughter, Kylee, headed off to college this fall, so we had to joke that this would sadly be her "last trip" to Lake Powell. And a final trip wouldn't be complete without some bumps in the road, so I wasn't too surprised when the boat started filling with water.

Up until then, the trip had been fantastic. Lake Powell, I decided a long time ago, is a pretty magical place. The 100-mile-long lake, with 1,800 miles of scenic shoreline and red rock, is something that never ceases to amaze me, and experiencing that place with people I love is, to me, what summer is all about. This year, we took my sister and her husband with us to our friend's houseboat, and the goal was to do as many water sports as possible in the span of three days.

My brother-in-law decided to go wakeboarding and jumped into the lake like a pro. When I asked my sister if he was a good wakeboarder, she replied, "He's hot," which I didn't really understand at first. But when he got up on that board and the boat started to go, I realized "good" was probably an understatement. He was the best wakeboarder I've ever seen. As he did tricks — sweeping in and out of the wake, even sometimes briefly under water, only to emerge and vault above the wake again — the kids looked on in awe. The best part about having Nate show us all up on the wake was seeing the kids get excited about it. For the remainder of the trip, they tried to imitate him and really started pushing themselves to learn more and get better at boarding.

Then it happened. Halfway through the trip, at around 8 p.m. one night, I decided to go out for an evening ski run. I jumped on the skis and grabbed the rope, and my wife, Jami, went to put the boat in gear ... but it wouldn't start. I yelled my two cents across the water, and Nate tried to help as well. When it still wouldn't start, I swam over and tried it myself. That didn't work either.

Luckily, we had another ski boat in the party, and our friend pulled us back to the houseboat. As he towed us along, we heard a big clunking sound, and bubbles rose to the surface of the water.

We didn't think much of it at the time, but when we got back to the houseboat and my friend pulled up the engine hood, he noticed there was water coming into the boat.

A little panic set in as we started to Shop-Vac® the water out. It wasn't going down fast, and more water was coming in. I thought maybe the propeller had fallen off, so I jumped in and looked up. At that moment, I experienced a feeling of clarity that this moment was just as it was supposed to be. I even took a second to notice how clear the stars looked from the water. There were so many — you could even see the Milky Way.

Remembering the leak, I put my foot underwater and, luckily, was able to push the propeller up and connect it back to the engine to seal off the leak. Everyone worked together to bail out the boat, and although we were down a ski boat for the rest of the trip (it had to be hauled to the shop for repairs), the scare meant my daughter's "final" trip to Lake Powell wasn't boring at all.

What? Did you expect it to turn out worse than that? Contrary to what my wife might say, I'm not nearly as bad as Clark Griswold.

- Justin

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."

On a recent evening, we were sitting around the kitchen table after dinner, when for some reason the topic turned to phone books. Seth asked, "What is a phone book?" I was a little surprised that he did not know what a phone book was. Sometimes I forget that everyday objects I once used are now obsolete, and my kids have never heard of them.

We explained to him that while we don't use one any more at our house, phone books contain lists of personal phone numbers and addresses as well as business information. We used to get one delivered to our front steps. If we wanted to look up a person or business, we would drag out the white pages or yellow

pages to find their phone number.

Seth asked if we had one, and surprisingly, we did. Seth looked through the phone book with curiosity and amazement. He asked us if it had taken us forever to find numbers. I decided that it did not take that much more time to look up a number in the phone book than pulling out my phone and swiping my finger over the screen a few times, or sitting at my computer to Google whatever business I was looking for.

The phone book was always sitting in a drawer or cupboard next to our home phone or hanging on a wire from any pay phone. After discussing all of this, Seth decided he wanted to find a pay phone and make a call. He thought that would be awesome.

Despite his desire to go low-tech and find a pay phone to use, he has created his own website with his favorite YouTube videos. Check it out at <http://seththedeath.weebly.com/>.

Can a Credit Card Finance Your Business?

How to Incorporate a Credit Card in the Growth of Your Business

Conventional wisdom holds that credit cards are an expensive way to provide short-term financing for your small business. But are they really?

According to Index Credit Cards, the average interest rate for a business credit card is roughly 15–16 percent. That's not a great rate, but here's how it stacks up against other financing options.

The average annual percentage rate, or APR, for a traditional bank loan is somewhere between 5–10 percent with real estate as collateral, and between 9–15 percent without real estate. Less traditional options like peer-to-peer loans can have an APR as high as 29 percent, while nonbank lenders could charge in the neighborhood of 60 percent. Assuming you have pretty good credit, your credit card APR may only be a little higher than the bank loan, and significantly lower than alternative funding sources — plus, you get the added advantages of convenience, immediate access, and no need to put up collateral or proof of profitability.

Alternatively, there's financing through selling equity to angel investors or venture capitalists. Keep in mind, though, besides the stringent requirements for qualifying, angel investors and VCs will take an equity stake in your business, and may start dictating the way your business is run. Plus, if you have financing needs under \$100,000, it's generally not worth their time to invest in you yet.

Credit cards often come with a low introductory APR, so you may time your credit card borrowing to avoid paying any interest while scaling your business. Cards also offer a range of perks like sign-up bonuses, reward points, and more.

With that said, there are certainly some caveats to consider before running up a huge tab on your business credit card. Just like with your personal credit card, it's best not to borrow more than you can pay back each month, if you can avoid it. The key difference is personal spending is usually for consumables like food and entertainment, while expenses on a business credit card are investments like equipment or education — items intended to make your business grow.

From Reader to Leader Passion With Resonance

In scientific terms, when something resonates, it vibrates and dances, as though the material itself comes to life. In that same way, resonant leadership brings a team to life. A resonant leader's emotional and social connections allow them to influence at a frequency that shatters perceived barriers like resonating glass, and helps both them and their team accomplish great goals, and become the best they can possibly be.

The authors of "Becoming a Resonant Leader" believe emotional and social intelligence are just as important, if not more important, than sheer brainpower. An individual can be a genius, but if that individual is unable to communicate with and lead a team, their ability to affect the world is severely limited.

Great leaders can't do everything by themselves, but they do understand that a team's temperament starts with its leader. People pick up on the frequencies their leaders put down. A team's attitude depends, at least in part, on its leader. This makes it vital for leaders to be genuine and to find a purpose that resonates in their own hearts. The authors — Annie McKee, Richard Boyatzis, and Frances Johnston — call it "finding your noble purpose," and it starts with identifying your dearest dreams.

Once a leader has found themselves, they turn to their team. To make something resonate, one must know its natural resonant frequency, and a resonant leader must understand their team's motivations — those things that make their hearts vibrate with excitement. The best leaders learn and identify common values within their group. They then utilize this and light a fire of passion and energy under their teams.

"Becoming a Resonant Leader" is purposefully set up in a workbook fashion. The authors encourage readers to write in its pages. The book is filled with exercises to effectively transform readers into resonant leaders.



THE \$14,000 SMARTPHONE

How much would you pay for a smartphone? \$100? \$300? \$14,000? If you value security and privacy, then dropping \$14,000 may be a real possibility. Sirin Labs, an Israeli startup headquartered in Switzerland, has high hopes for their first smartphone, a device created with security in mind.

The phone, called Solarin, uses the most advanced privacy technology, currently unavailable outside the agency world. Unless you work for a spy or security agency, the technology built into the phone can't be found anywhere else.



What does \$14,000 get you?

The phone is a sleek combination of titanium, framed around technical leather — leather that's designed to look like carbon fiber. There is also a small switch that lets you toggle between a standard Android device and a secure locked-down communications tool.

In the secure mode, anything that is not needed is disabled. You can make calls and send texts. However, when you make a call or send a text, that information is secured using 256-bit Advanced Encryption Standard encryption. Only people using the Solarin Friend app will be able to receive these messages.

For an additional layer of security, the phone is paired with a secure concierge service. If your phone is threatened by an outside source, you'll be warned, allowing you to put it in secure mode or turn it off completely until the threat can be dealt with.

Another unique feature is the compatibility with global networks. Solarin's makers boast that the device is compatible with more networks than any other device on the market. All you have to do is swap out the SIM card and go.

If you need high-end security and privacy features as you jet around the world, this phone may be what you're looking for. For the rest of us average business users, though, we might just have to stick to our regular old iPhone or Android device for the time being.



SUDOKU PUZZLE

PUZZLE YOUR BRAIN!

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

Answer Key

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

Memes OF THE Month

