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# A Family Tradition of Making Waves

Every family has that one summer tradition they look forward to each year. For ours, it's the week-long houseboat trip on Lake Powell. For those who've never been, Lake Powell is a reservoir on the Colorado River, and a very large one at that, with almost 2,000 miles of shoreline—more than the entire West Coast of the U.S. Its many beautiful canyon walls make for a breathtaking backdrop.

While there are a million things to do on a visit to Lake Powell, this year our family focused mainly on enjoying the water. Our kids are at the perfect age for enjoying everything the lake has to offer, and our

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friends have kids around the same age. My buddy, whose family went with us, joins us every year. He and I have been friends since childhood, and 25 to 30 years ago his family used to take me boating. Now I get to return the favor. Between our two groups, we had four adults and seven kids. There was never a dull moment.

The trip started off a little hairy, when we learned that our timeshare—the houseboat—was in need of repairs. The family that had used it previously had

accidentally run the propellers into some rocks. What should have been a three-week wait due to repairs, turned into a small miracle, thanks to some dedicated mechanics who went above and beyond to provide us with a "Wow" experience. After talking with us about the situation, three workers drove for eight hours on Sunday, July 5, from Logan, Utah, just to fix the boat so we could have it in the water the next day. The owner of the company knew how important the situation was, and without his team, there's no way our trip could have happened on-schedule.

Once we were finally on our way, the fun really started. Each day, we got up at 7:00 a.m. to water ski, wakeboard, or go tubing with the gigantic, radar tube. Much of the day was spent doing these things, but there were also plenty of opportunities for trying tricks, fishing off the longboard, and jumping off of small cliffs (only about 30 feet). My daughter, who is 16, is by far the best at wake skate, and on land, she is quite the card shark, beating the rest of us at any game we played. As for the boys, my 10-year-old, who is very into Nitro Circus, took on the challenge of skiing on one leg with the promised incentive of a whole Red Bull. Fortunately for all of us, he did not succeed. He did, however, give a pretty good attempt at a backflip, using the wakeboard. Finally, my 14-year-old son was able to get up on one ski for the first



time. Readers who water ski know how great of a feat that is!

As for Jami and me, my wife is really good at slalom skiing and is the only one of us who can surf behind the boat without holding the rope. I can surf with the rope,

*Continued on Pg 3...*

## Artillery *through the ages*

With high tech drone strikes and tanks the size of small houses, it's hard to imagine what inspired such deadly developments. But, not so long ago, mankind was just barely beginning to grasp the awesome power of artillery. How did it all come about?

Step back in time a few thousand years. Projectile weapons are nothing new. Preserved bows and arrows have been found to date way back into 7,000 B.C. (and the technology appears to have been in use since 20,000 B.C.). Tried and true, the bow is still a favorite of hunters and action heroes alike!

Fast forward a dozen centuries or so, and we come across a 200 B.C. polymath bent on truly creative victory—Archimedes of Syracuse. His works hold the keys to mathematics, irrigation, the stars, and the very first death ray. In a moment of ingenuity any Star Trek fan can be proud of, Archimedes defended his home turf using a mirror array to send invading ships bursting into flames.

This Greek genius expanded on his collection of long distance vanquishing machines by improving the accuracy of the catapult, which was woefully inaccurate, albeit intimidating. Roman engineers capitalized on the new and improved catapult and invented the "Onager" (which translates to "wild donkey with a fearsome kick"). But why settle for launching spheres when you can hurl giant bolts? Enter the Roman ballista (there's a reason

these guys had an empire) which was even fashioned into a repeating version by Dionysius of Alexandria.

While cumbersome, these machines could go on the move with invading armies. Some miniaturized versions, like the onager's little brother, the "scorpion bow," could be driven into battle on a chariot. The biggest of these early slingers was the trebuchet, and while it was a marvel of ancient destruction, it was essentially stationary. With such a well-stocked early arsenal, new forms of far-flung death didn't come about in Europe until the invention of the cannon, but all was not quiet on the eastern front.

In the 800s, Chinese alchemist Qing Xuxi documented the earliest known form of gunpowder. This "Fire Medicine" was quickly applied to more militaristic efforts and they soon developed, flamethrowers, bombs, rockets, hand cannons, and land mines! As early as 1241 A.D., Mongol forces used their explosive artillery on their western neighbors, and in the late 14th century, gunpowder finally fueled the fires of global conflict. The rest, as they say, is history . . .



*sudoku answer key*

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

# The Balancing Act

You're the captain of your ship, and while that has its rewards, it can also take you far and away from the family and life you love...

It's the plight of the small business owner, there is no such thing as 9 to 5 when you're at the helm. While being married to your business might sound nice, your spouse would disagree! Don't let your career overwhelm your life. Take a look at these five tips to keep you and your family happy.

## YOUR BUSINESS OR YOUR LIFE:

Sometimes all it takes is a conscious decision, but for most of us, it's a good starting point. Decide for yourself that your business is not your life. True, you may not feel like you can clock out as an entrepreneur, but actively build a life outside of the office that is just as full and fulfilling as your ambition.

**GOOD FOR THE NUMBERS:** While it may seem counterintuitive, personal time is essential to a healthy business. Although it might be tempting to take your work with you wherever you may be, you're actually more productive when

you're rested, relaxed and ready to go. Spreading yourself too thin will weaken you and your business.

**GETTING PERSONAL:** Maybe you think you just don't have the time for a life, but the truth is you're just not scheduling it. Embrace the power of the smartphone and schedule yourself moments of family, friends, or personal time. Treat these segments of your day with as much respect as you give clients, and both you and your loved ones will thank you!

**FAMILY BUSINESS:** They say that family and business don't mix, but when you make the act of going about your work a family affair, it can help you stay connected to life at home. Granted, you wouldn't want to give your toddler a vote on the board, but a chat with your spouse, or teen about the goings-on at the old salt mine can both engage and educate them about what is so



important to you. Of course, oversharing can be a serious buzzkill, so make sure this isn't the only topic of conversation.

**GIVE IT A REST:** And by "it" we mean your various gadgets. When it's family time, really make that commitment by turning off your office-related alerts. Unless it is a serious emergency, keep your time with loved ones sacred, and don't allow yourself to be pulled away easily by work. The beauty of the modern era is that you can always read that email later.

COVER CONTINUED

I can surf with the rope, water ski, and wakeboard. My daughter was kind enough to inform me, however, that while it was nice that I could get up on one ski, our friend's 16-year-old son did it better. Teenagers...

When we weren't cruising the lake or catching a few fish, us adults were taking it easy, while the kids enjoyed the water slide on the top deck. At night, we'd anchor the boat to shore and take refuge in our air-conditioned bedrooms—well, most of us, that is. My friend has a bit of a snoring problem, so his wife sent him above deck to sleep out under the stars.

All in all, it was a fun and relaxing trip, and we couldn't have asked for better weather. Every night, you couldn't find a brighter moon, and the windless-air was perfect for lighting off a few fireworks. Now I can't wait for next summer and all the fun we'll have again.

— Justin



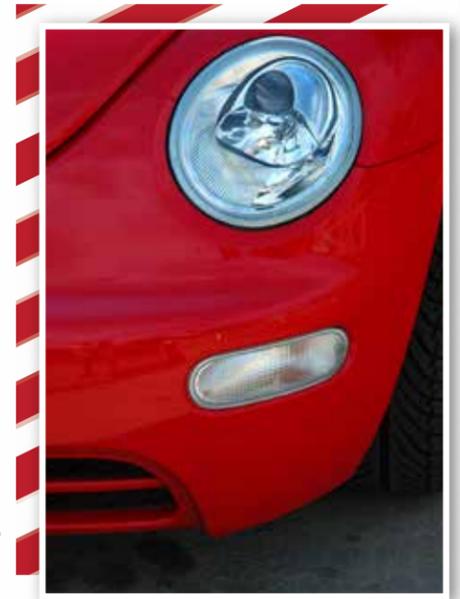
## SUDOKU PUZZLE

### PUZZLE YOUR BRAIN!

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

# The Billion Dollar Beetle

Eight months after the Monaghan brothers purchased an old pizza restaurant called DomiNick's for \$500, James Monaghan decided to trade his share of the partnership to his brother for used Volkswagen Beetle. After all, the year was 1961—it was a time of ample opportunities. Thirty-eight years later, the other brother, Tom Monaghan, decided it was time for him to sell as well, retiring with slightly more money than the cost of used Beetle. "Slightly more" being actually equivalent to 50,000 new Beetles. In exchange for 93% of his stake in the company, which was now called Domino's, by the way, he received one billion dollars. Guess it all goes to show what a little loyalty and hard work can do.



DID YOU KNOW...

## The Multitool- Permanent Life Insurance

TV chef, Alton Brown is famous for hating the unitasker—any item with only one purpose, other than taking up kitchen space, of course. Many treat permanent life insurance like the banana-slicer of the investment scene. But, while the obvious use of life insurance is a payout after death, it's a far more nuanced tool that can help you throughout all stages of life.

**Early Death:** A youthful demise is rarely expected, and yet all of us know the stories of friends and family who passed in their prime. While the statistical probability of a young death is low, a lack of planning can cost families quite a bit. Since they are just starting out, young families tend to need more expensive care for longer durations. Younger children, less mature careers, and debt from a new home or student loans, make for an environment that can see immediate benefit from a robust life insurance policy.

**Longevity:** While it may sound counterintuitive, life insurance can help you live better in the golden years—especially as the golden years get longer and longer. You're one of the longest lived generations yet, and as medicine races forward, we can count on considerably lengthier

lives. While people used to be able to support themselves on 15 years of retirement, today they need much more than that if they are going to retire at 65. With a healthy life insurance policy, you can rest assured that your savings are supplemented by cash value that will help you live a happier life.

**Disability:** While it may seem unlikely, it is more probable to become disabled during your working years than dying during the same period. You can add disability coverage to your policy to better insure against this likelihood. The nature of disability also factors in the potential that many who become disabled are not able to retain their jobs and as such many policies offer a waiver of premium disability should you be unable to pay the monthly premium.

**Long-Term Care:** As we age, our bodies begin to break down. Many of us need assistance the longer we live, and your permanent life insurance policy can help you mitigate those costs that come with assistance, hospital stays, and procedures. Using a long-term care rider will issue payments assisting in covering the costs of care.

## Dont Stop Questioning

Your wealthy clients may be business tycoons or IT lords of innovation, but just because they're smart, doesn't mean they're organized and prepared when it comes to handling finances later on in life or after death. Nudging them toward these discussions can often be difficult and touchy, but there are several tips for making such a conversation easy and pain-free.

**1. The Celebrity Example:** Your client may not want to talk about themselves when it comes to hashing out what problems could arise without an up-to-date will, so being able to refer back to celebrities who faced similar situations can help break the ice. "Remember Evel Knievel?" you can say. "Let me tell you a story about him."

**2. Keep it Current:** If your client is really in love with wife #3, he's going to want her to get his life insurance money—not wife #1. Showing the personal side to these matters may make updating the paperwork a tad easier.

**3. Organize Company Finances:** Large or small, family businesses can be thrown into turmoil when the owner dies and liquidation has to be done quickly. Create an easy and simple plan that can be followed when and if such a situation arises.

**4. Emphasize the Effect:** Don't talk about what life insurance is—talk about what it does. If someone says they don't need it, explain its benefits without the words, "When you die..." After all, who doesn't want a solution that takes care of their expenses and saves their business in the event of "just in case"?

Source: Steven Morelli. "Strategies for the Rich and Not-So-Famous," Insurance News Magazine May 2014

AN INSIDE LOOK...