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KING Of The Grill

How to grill the perfect burger

There are many ways in which to prove your manliness—chopping wood, changing a tire, or opening a really stubborn jar—but nothing is more manly than taking charge of the barbecue and cooking raw meat over an open fire. Most of us do not read the kind of magazines that would teach a guy how to cook a burger to perfection. Here are a few tips to help you grill the ultimate burger...and earn you the title of "King of the Grill" once again.

Start with the meat. If super-juicy, tender burgers are what you're going for, get 80% lean chuck and ask for it "twice ground." Now, shape the patties. Form loose 1/4-pound balls and flatten 1/2 to 3/4-inch thick. Don't pack them too tightly or your burgers are going to be tough. Make an indentation in the center of the patty to compensate for the burger's tendency to bulge as it cooks.

On to the fun part; the grilling. Go ahead and crank the heat to "high." Hold your hand just above the grill, if you can only hold it there for a few seconds before you start to feel like Anakin Skywalker floating above a pool of lava, it's ready. Salt the patties liberally (no, it won't dry them out) and grill 'em until droplets of blood appear on the raw side (about 3 minutes). Flip! Cook for another 2 (medium-rare) or 3 minutes (medium)...and try to

resist pressing them down to make them sizzle. I know, it's music to your ears, but it's also the quickest way to smooch out all those tasty juices you've worked so hard to preserve. Slap that bad boy down on a toasty bun, top it with American cheese, and prepare for the best burger you've ever tasted!



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

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CLUE U.I.N.

Your Ultimate Resource In Life Brokerage

This Rookie Plays With The Big Boys

Like most teenaged boys, I graduated high school (straight out of shop class) with high hopes of becoming an engineer. However, after taking a few engineering classes in college, I decided that accounting was more up my alley. Lo and behold, after a few accounting classes, I realized that I didn't want to do that either. By then I was stuck. I had no clue what I wanted to do with my life, but I knew I liked working with numbers, and I knew I wanted to help people. Luckily, financial planning appeared, seemingly out of nowhere, like a beacon of hope upon the horizon. It seemed like the perfect mix of mathematics and human interaction...and I couldn't wait to get started.

"The thought, 'I'm not going to survive,' was running on repeat through my mind..."

I've now been in the financial planning realm since 1999. While I've always enjoyed working with people (and helping them rein in their finances), I've come to love the business operations aspect just as much; and all the organizing and customizing that comes with it. Close to ten years later, in 2008, I decided to split from Mutual of New York (where I was working as a financial advisor) and start

my own business, the Unified Insurance Network. I wanted to inspire other financial advisors, like myself, to be the best they can be...and give them the tools to make it happen.

It wasn't six months after UIN was born that I was approached by Insurance Designers of America, a national organization of independent entrepreneurs committed to a common purpose; to share both the challenges and successes of the life insurance industry. I, of course, wanted in. I knew the organization could skyrocket my budding business in ways I never could—but some of the senior members weren't quite as confident in my abilities. Honestly, I don't blame them. I was young, my company was young, and we had yet to prove ourselves. The opportunity arose on Martin Luther King Day, 2008. One of the board members flew to Salt Lake City to meet me and observe my operation. I did everything I could to make a good first impression—so I decided to show him what Salt Lake City, and UIN, was all about.

First stop: the Sundance Film Festival. If you haven't ever been, it's truly a once-in-a-lifetime experience. We had lunch on Park City's main street. We ate in the same restaurant as Jim Carrey and Ewan McGregor while the paparazzi flashbulbs went off outside. By the time the board member left the next day, I knew he had been thoroughly impressed. Unfortunately, the rest of the organization still wasn't—in fact, it took that man's



resignation from the board to convince them to let me in. But in I was, and I was determined to make the most of it.

Less than a year into my membership, I joined a friend and mentor of mine from Atlanta for a national meeting in Chicago. While there, surrounded by hundreds of brilliant men and women who had been in the business for decades upon decades, I started to wonder, "How will I ever survive?" My fears were amplified at dinner that night, when all 150 of us were seated within a giant bank vault. The noise was

Continued on Pg 3...

# Become A ROI Guy

Returns, as in monetary gains, are what keep companies like yours in business. Sure, you've worked hard to provide an excellent product or service, and now you're reaping the financial benefits (hello, office with a view!), but without measuring the return on investment, you could actually be losing money.

## SO WHAT EXACTLY IS A RETURN ON INVESTMENT OR "ROI"?

Basically it's a measurement of both profit and performance. Every single investment that your company makes, from marketing materials to office supplies (to that box of doughnuts that mercifully appears in the break room each morning), has an ROI measurement. For example, a billboard featuring your company might cost a pretty penny, but the ROI could be greater than if you had chosen to forgo the billboard altogether. That billboard might generate enough foot traffic to pay itself off and then some (this seems to work especially well if the billboard in question happens to feature a beauty queen eating a cheeseburger).

Knowing the ROI on all of your company's investments will better allow you to calculate *opportunity costs*—the simple process of evaluating how much you can gain from one option

as opposed to the next best option. For example; say you are given the opportunity to hire another employee for the sales department. Should you spend your budget on another salesman, or on a secretary to support the sales team? Which option is more likely to generate revenue for your company? If the new salesperson, along with the entire sales team, makes less money than the sales team with the secretary, then you should hire the secretary. After all, those salespeople need a cheerleader!

While the salesperson versus secretary battle could wage on for weeks, there is one opportunity cost that demands even more attention: ROI versus ROI. *Return on investment versus risk of ignoring.* How much money will you lose by measuring your return on investment (hint: none) versus how much money will you lose by not properly evaluating the ROI on your capital? Tracking ROI will let your company know which products and services bring in the most money, and



which are the most effective. Ignoring ROI measurements leads directly to less capital and less information for decision making. You will be more likely to make financial mistakes that, quite frankly, you can't afford to make. So keep an eye on your ROI!

deafening and by the time dessert made an appearance my head was pounding from the sound. The thought, "I'm not going to survive," was running on repeat through my mind.

The next morning, as the first meetings commenced, we were given a book titled, "The Ultimate Sales Machine." And that book not only absolved my fears and gave me the confidence I needed to build a thriving business, but also started me on my journey and ignited my passion to make business better. That was five years ago. Since then I've dedicated myself to learning and implementing ideas and strategies intended to make your business, well, better. After all, when you grow and succeed, we do the same. Not bad for the youngest member of the IDA.

— Justin

COVER CONTINUED

## Do See Your True Colors

Those who've seen the controversial film, *The Social Network*, based around Facebook founder and creator, Mark Zuckerberg, are fully aware of how the website came to be. Since then, numerous changes have been made to the site's overall look and capabilities, infuriating some of the website's over one billion users, while exciting others. With an average number of 20 million apps being installed on Facebook each day, and new plans constantly in the works, it's a wonder anything stays the same. Nevertheless, at least one thing has: the website's signature colors of blue and white. While some might write this off as a matter of style, it may actually be because of something a little less trendy: Mark Zuckerberg is red-green color blind and therefore has an easier time seeing blue hues than other shades. We suppose that the perks of founding your own website probably ought to include being able to see its logo accurately.



DID YOU KNOW...

## Thoughts from a UIN Insider

Albert Einstein once said, "I have no special talents. I am only passionately curious." That quote has always stuck with me, and I think about it whenever I discover something new. About three years ago, one of the gals in our office, Pam Thompson, passed along a Nitro Circus video that has forever changed my life. If you're not familiar with the name, I'll give you a hint: It has nothing to do with the Ringling Brothers. It is, in fact, a group of insane stuntmen who perform tricks on motorcycles, bicycles, coolers, trucks, cars, parachutes... really anything that can be airborne for a short time. If you've never seen a clip of them, I promise it'll be well worth your time.

Watching that video inspired me to buy my own dirt bike, because really, there's nothing better than riding and risking fatal injuries. Unfortunately, I'm not very good, and the bike has spent about as much time with the mechanic as it has in my garage. My youngest child, Seth, has also acquired the Nitro Circus bug, and being the most curious

person I've ever met, has decided to pursue his own tricks. We made a video of him and his Nitro Circus crew—namely his cousin, Riley—taking their bikes over the jump I made for them. If you ask me, they caught some pretty good air.

While I'm not sure if I'll ever be good enough to ride with Nitro Circus, one thing remains certain: staying curious is the best way to lead an intriguing life. If you never try anything new—and I'm not just talking about radical jumps off of skyscrapers—you might end up feeling like you've never lived. So take a chance and try something unexpected. You might just embark on a new passion waiting for you around the corner.



## SUDOKU PUZZLE

### PUZZLE YOUR BRAIN!

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Sometimes it can feel like there's never enough time in a day to get everything done. Learning how to better manage that time can make the difference between feeling out of control and being on top of your game.

1. Identify and Eliminate: For one whole week, separate each day into 15-minute increments and keep a log of what you do in each chunk of time. By writing down what you're actually doing and not what you want to do, you'll be able to identify your time-wasters and eliminate them.

2. Prioritize: Figure out which activities are really important to you and dedicate yourself to them. "If we devote our energy, time, and resources to the top 20% of our priorities, we'll achieve 80% of the results we desire."—The Pareto Principle

3. Plan: Having a plan of attack for tomorrow will save you time and stress.

4. Create a System: You can't get stuff done any quicker when you're spending thirty minutes extra to find your to-do list. Work out a method of organization that fits and helps you succeed, and avoid clutter as much as possible.

5. Target Results: Activity does not necessarily yield accomplishment. Create deadlines and make sure that you and your team follow through. Making the most out of the day is up to you. Time holds endless possibilities.

Source: John C. Maxwell. "Time Flies," The John Maxwell Co. 8 April 2014

AN INSIDE LOOK...