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This past September, I went down to Dallas for the Insurance Designers of America Fall Premier Conference. The second night of the conference, several IDA members, along with myself, were brought to Reunion Tower in downtown Dallas.

Reunion Tower is an impressive sight. The tower and the geodesic dome, rising 561 feet, are an integral part of the Dallas skyline. We were taken up into the dome to one of celebrity chef Wolfgang Puck's many restaurants, Five Sixty. Named for the tower's height, it is also a revolving restaurant, giving diners a phenomenal view of the city through floor-to-ceiling windows. You can even see Dealey Plaza, known for where President Kennedy was assassinated in 1963. We were in for a treat.

And then we sat down. From that point on, our time at Reunion Tower was something else entirely. Subpar is putting it nicely. The initial appetizer reached our table a full hour after we arrived. Another hour later, the entrées were finally served. Four hours after we sat down to dinner, a few members had enough. They were simply fed up with the ordeal and left. I can't blame them.

It was one of the worst customer service experiences I've had in recent memory. These days, it seems it's gotten to the point we now anticipate poor customer service. We're becoming conditioned to it and a lot of us accept it. Frankly, when it comes to "crap" customer service, anyone who manages to deliver service one level above "crap" is already doing better than the competition.

I'm reminded of the exchange from an episode of "Seinfeld":

Jerry: I don't understand. Do you have my reservation?
Rental Car Agent: We have your reservation, we just ran out of cars.
Jerry: But the reservation keeps the car here. That's why you have

the reservation.
Rental Car Agent: I think I know why we have reservations.
Jerry: I don't think you do. You see, you know how to take the reservation, you just don't know how to hold the reservation. And that's really the most important part of the reservation: the holding. Anybody can just take them.

Has the world of customer service come to this? There's a disconnect between the customer and the service provider. Do they not care? Or is it something else?

Okay, I've shared an example of poor customer service, so I'll share a positive story. When I was in college, I went out to San Jose to see the Utah Utes play a sweet-16 match against Stanford (The Utah Utes won, then lost to Kentucky in the Elite 8). During the trip, I went up to San Francisco and stopped by one of the Pier 39 restaurants overlooking the bay. It was a beautiful view and the waiter was exceptional. He reminded me of a young Morgan Freeman. It was the way he spoke and the way he exuded professionalism. His mannerisms told me he clearly understood the concept of excellent customer service. I was comfortable and I enjoyed being at this restaurant. I was wowed and it was an experience that has stayed with me.

When a service provider does a wonderful job and treats you with respect and intelligence, it stays with you. Just as the negative experiences stay with you. I have no reason to go back to Reunion Tower, and when I share my story with friends, they might choose not to visit either. On the other hand, I have all the reason in the world to go back to the restaurant on Pier 39. My amazing waiter may no longer be there, but my memory of the experience he created remains, and it influences my perception.

Continued on pg 3...

THANKSGIVING TURKEY
THE Adventurer's WAY

If you're the type to cook your Butterball the ol' fashioned way (350 degrees in the oven for as long as it takes for the button to pop), you may be ready for a new Thanksgiving tradition. This year, take a page out of the new age cookbook, and opt for something a little less traditional.

1. In an Emu: No, not the other white meat--an Emu is a traditional, in-ground oven that is perhaps better known for cooking pigs in Hawaiian luaus. Emus are built by digging a large hole in the ground, filling it with kiawe wood, covering the top with large lava rocks, and lighting the wood on fire. Once the rocks are nice and hot, they must be flattened and covered with banana stump and ti leaves. Only then can the foil-wrapped turkey be placed into the oven, covered with ti leaves, banana stump, burlap, and dirt. Left overnight to cook, your turkey will be ready on Thanksgiving morning. For a real Hawaiian treat, pair it with Hawaiian-Portuguese Gravy, Okinawa Sweet Potatoes, and Coconut Pudding Triangles.



bird for a good two hours. Check for doneness by inserting a meat thermometer and making sure it reads 180 degrees. Sidenote: For a truly juicy turkey, soak the bird in brine (apple juice brine is particularly tasty) prior to grilling.

2. Grill It: Fancy yourself to be a George Foreman this year? Why not put your turkey on the barbecue? An easy way to remember how long to cook the bird is to put it on for 11 to 13 minutes per pound. In essence, if you've got a ten pound turkey, you're going to be cooking that turkey for a good two hours. Check for doneness by inserting a meat thermometer and making sure it reads 180 degrees. Sidenote: For a truly juicy turkey, soak the bird in brine (apple juice brine is particularly tasty) prior to grilling.

3. Deep Fry: If you're not afraid of a violent death or the possibility of a house fire, you may choose to cook your turkey the dangerous way. Just be sure to do it on a level surface, wear close-toed shoes, and before you even turn up the heat, test the amount of oil you'll be putting in the pot by doing it with water first, and then lowering the turkey inside. When you're ready, heat the oil to 350 degrees, and fry your turkey for 3 minutes per pound, plus 5 minutes for each turkey in the pot (if you happen to be cooking more than one). Bon appetit!

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

sudoku answer key

THE INSPIRATION STATION: Ryan Pinney Faces Mortality



Inspiration boosts productivity, he says. It strengthens customer relations in the name of value, and not in the name of price. The “why” part of the business model isn’t talked about as much as the numbers and figures, but without a sense of purpose, communication falls apart and managers don’t get the results they want.

The simple reason to incorporate inspiration into your business model is because logic and numbers aren’t conducive to emotion. Inspiration stems from emotion; it’s how people feel. Inspiration combats complacency, low self-esteem, and the fear of rejection. If reps understand their purpose, they will be more passionate about their work. Self-worth increases when reps realize the impact their work has on people. Measuring their personal value in the workforce is just as important as measuring their professional value in dollars and cents.

And while many insurance professionals can draw inspiration from a variety of sources, others, like Ryan Pinney take

their inspiration from staring mortality in the face.

Ryan J. Pinney was serving in Thailand for the United States Marine Corps when his unit came under fire. Luckily, no one was injured in the attack, but Ryan’s close brush with death has influenced his approach to life and his approach to work as the president of brokerage sales for Pinney Insurance Center Inc.

On that fateful day, Ryan fully realized his own mortality, and just how much his decisions affect the fragility of his life. Since then, he’s lived a simpler life. He got married, started a family, and found faith. He employs a can-do attitude, never wanting to waste a minute of the life he has. This translates to Ryan’s work in the family business. When issues come up, he knows how to react in the best way. Ryan’s close encounter with has mortality inspired him to rise to whatever challenge he faces, because he refuses to be defeated by overwhelming odds. His quick thinking in Thailand saved his life, but it’s his new found inspiration that keeps him going.

the big, bad world of financial services, people are reluctant to talk about inspiration. They prefer to acknowledge facts, statistics, how to accomplish tasks, all without the use of emotion. Inspiration isn’t tangible; therefore, it doesn’t matter. However, there are those like Joseph Jordan, a New York City behavioral finance expert, who says otherwise.

OVERCOMING OVERWORK

Fun fact: 35% of US employees regularly work over the weekend, and another 43% don’t use all of their vacation days. That’s crazy! While it can be oh-so-easy to get sucked into the hustle and bustle of the weekly grind, it’s important to make some time for yourself as well. These seven time-saving tips will not only boost your efficiency at work, but also present you with the rarest gift of all—free time!

Deal with Small Tasks Immediately – If a task takes less than two minutes, do it now instead of throwing a sticky note into a pile of to-dos!

Fight off Distractions – Filter the unimportant things out! The average US worker spends nearly an hour a day on Facebook. Save the fun stuff for your free time.

Prioritize – Figure out what is the most important of the important things and get it done! Did you know that 80% of the average workday is spent on non-crucial things? Adjust your focus to encompass only the important items and reap the rewards!

Set Realistic Deadlines for Tasks – Most tasks take double the time they are planned for, so make sure to consider that when you are planning your schedule!

Finish One Thing at a Time – If you focus on the task at hand and don’t let yourself get distracted by everything else on your list (or everyone else’s lists), you’ll stay on track! Every eight minutes, on average, a person gets an interruption. Don’t let this knock you off your game!

Delegate – Don’t be greedy with your workload; let someone else help with non-essential tasks. If you delegate just one 20-minute daily task, like returning emails or filing records, you would save almost two hours a week!

Get Organized – Keep everything in a system, not in your head. Being organized really allows people to delegate; it also keeps you from having to try to remember everything you are supposed to get done for the day! 30% of workers don’t use any to-do lists. Do you?



COVER CONTINUED

During the IDA conference, I witnessed a very heated argument over two different types of life insurance. It was Whole Life versus Indexed Universal Life. Each person was convinced that one was better than the other. Who was right? Well, let me tell you about the time I bought my first dirt bike.

I went into it thinking it would be a simple purchase. I was wrong. I quickly learned about the variety of off-road motorcycles to choose from, along with each of their purposes. You have motocross, trail, racing, rally bikes, and so on, and within each category, there are even more to choose from. I was able to get the bike to fit my specific needs. This experience is remarkably similar to purchasing financial products.

These two opponents were both right. Just like my dirt bike purchase, having a choice between two products isn’t going to cut it. Our job is to find the best product to fit your needs. We get down to specifics. We’re here to get you the product that leaves you wowed, much like I was on Pier 39. We want to give you service that will influence you and make you want to come back. It’s all about making an exceptional customer service experience, like it should be.

– Justin



SUDOKU PUZZLE

PUZZLE YOUR BRAIN!

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Show Me the Money!

FedEx® was founded in 1971 by Fred Smith with \$90 million of investments (\$4 million of which was his own money). Three years later, there was only \$5,000 in the bank due to rising fuel costs. Unfortunately, that wasn’t even enough to even get a plane in the air, and no one was willing to give him a loan or invest any more cash. On the brink of bankruptcy, Fred decided it was time to take a gamble—a real one that is. Pulling all \$5,000 out of the bank, Fred headed off to Las Vegas for the weekend where he played Blackjack with the remaining company funds. Later, when asked what he’d been thinking, Fred would be quoted saying, “What difference does it make? Without the funds for the fuel companies, we couldn’t have flown anyway.” As it turns out, Fred had a great instinct, since he came back to work on Monday with \$32,000. Shortly thereafter, he was able to raise \$11 million to keep the company going, and by 1976, Federal Express had made its first profit of \$3.6 million. Today, FedEx is worth an estimated \$25-34 billion, and Smith, after risking it all on a weekend in Las Vegas, is worth around \$2 billion.



DID YOU KNOW...



A Decade of Excellence Pam Thompson

Case Manager Pam Thompson has been with Unified Insurance Network for the past 10 years, and we’ve been lucky to have her. Her job entails managing annuity and life insurance applications in the New Business Department.

“Basically, my goal is to make sure every client gets the coverage he or she needs,” she says. She applied for the position

when a friend Bryan Washburn recommended her to us. Since UIN was closer to home and a smaller company, she decided to go for it.

“It was a different position than where I came from, so it was a great learning opportunity, and everyone seemed really friendly and personable,” Pam says.

For Pam, insurance work runs in the family. Her father owned a Property & Casualty insurance agency, where Pam worked on and off for 15 years. When he sold his agency, Pam began working in life insurance, where she’s been ever since. She says her favorite part of her job is placing cases in force, which occurs when a client’s coverage has officially been enacted.

When Pam’s not managing cases with UIN, she’s spending time with friends and family, playing tennis, doing yard work, boating, watching football games, and traveling. Pam and her husband, Jeff, have been together for 29 years.

They have a son, a daughter, and two grandkids (ages 2 years and 3 months). To keep things in the family, Pam’s daughter Megan also works with UIN! “I work with a wonderful staff and management,” Pam says. “We all work together as a team.”

Keep up the great work, Pam!