

I grew up in the Midwest where winters seemed to last forever. It snowed quiet often and in large quantities. When the meteorologists forecasted heavy snow, the chance of a "snow day" was on the horizon. My siblings and I would become glued to our black and white television set, waiting for the announcement that school would be closed the next day.

As children, we lived for "snow days", aka a day off of school. Unfortunately, there was a catch...the snow had to be shoveled. My father would admonish my brother and me; we had to shovel the front walkway and driveway before we could play.

Shoveling snow involved 14 layers of warm clothes and those big black boots with the impossible snaps. The snow was thick and heavy, and the temperature was ice cold. We hated it. I would say to my Father, "Dad, snow eventually has to melt. Why bother shoveling it? By July, everyone's driveways would be free of snow, regardless of whether they shoveled or not." Unamused, my Dad would always reply, "Start shoveling."

My youthful logic is how a lot of business owners treat problems in their businesses. They hope that if they ignore the problems, they will go away. The reality is, just like the snow, they have to be "shoveled" or dealt with.

## About Our Company

Blueprints For Tomorrow is a nationally recognized financial services company that specializes in contingency, succession, and transition planning with a focus on growing businesses and improving cash flow.

We work directly with closely held businesses to create customized strategies and solutions that ensure the future of their organizations. As a third-generation company with over 40 years in the industry, we have the pleasure of serving thousands of clients and their families across the country.

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Instead of ignoring our problems and sweeping them under the rug, how about we make a concerted effort to get rid of them by coming up with solutions?

Sit down with your management team and focus on one problem a quarter. Agree to eliminate that problem before the next quarter. Doing this will enable you to eliminate four problems a year while freeing up your time, increasing the efficiency of your business, and most importantly, "shoveling" away problems before they can become something of great significance.

Start eliminating problems today so that you can "go out and play".

-Nate S. Sachs

## We Prepare Business Owners for the Unexpected

It takes a lifetime to build a business and it takes a moment for it to fall apart. All it takes is an unexpected death, an unforeseen illness, or a key personnel departure. Business owners must understand the possibilities, prepare for the risks, and plan for their continuity and succession. Protecting the business means protecting the families that depend on it. The financial stability is interconnected. We understand this because we live it ourselves. - **Founder, Nathan S. Sachs, CLU, ChFC, CFBS, CTP**