

CONSTRUCTION



Layton Construction's Farmington Health Center is named the nation's top 2017 healthcare building project based on its teamwork, safety, problems solving, innovation and quality

Engineering News-Record (ENR), a leading construction industry weekly publication, has named Layton Construction's Farmington Health Center as its Best of the Best Healthcare Project for 2017.

The award is a significant honor for the company.

According to the magazine, "Every year, *ENR* invites construction teams from around the country to submit their best work to its regional Best Projects competitions, where it is judged on teamwork, safety, problem-solving, innovation and quality. This year, nearly 700 construction industry

project teams submitted entries to one of our 10 regions. During the year-long winnowing process, *ENR* editors assembled panels of industry experts to identify the regional winners within the 20 project categories. Then, category winners in each region competed against each other for national honors."

"That's a pretty singular honor," said Alan Rindlisbacher, director of corporate communications at Layton. "It surely wasn't the biggest healthcare project built, including some of ours in other regions that didn't make the initial cut, but was deemed the winner because of its complexity, success and contributions to the industry and the community it serves."

The Farmington facility was built by Layton for the University of Utah Health system of hospitals and clinics. Dixon & Associates was the lead design firm, Psomas did the civil engineering and BHB Engineers handled structural engineering. The mechanical contractor was Western States Mechanical while the electrical installation was done by Copper Mountain Electric.

Other subcontractors included City Glass and Construction Service Inc., Gerda Reinforcing Steel, Golder Acoustics Inc., Great Western Landscape, Green Construction Inc., H&H Fireproofing Inc., Hayward Baker Inc., IMS Masonry Inc., Masterpiece Commercial Millwork, Pete King Construction Co. and Superior Roofing and Sheet Metal Inc.

"The design-build team that completed the 130,000-square-foot project in less than 14 months was driven by



The Sacramento offices of Salt Lake City's Architectural Nexus could be the world's first rebuild project to meet the Living Building Challenge.

Architectural Nexus project another 'Best of the Best'

Salt Lake City's Architectural Nexus was also honored by *Engineering News-Record (ENR)* for a project it built in Sacramento, California. The company's new office in the California capital, dubbed Arch Nexus SAC, received the magazine's Best of the Best Green Project award.

Architectural Nexus bought a dilapidated downtown Sacramento building and turned it into a sustainable facility that helped revitalize its neighborhood.

"In aspiring to create the first structure in California to meet the Living Building Challenge — and become one of only a handful of such projects around the globe — the team behind the Sacramento offices for Architectural Nexus confronted a steep learning curve. Yet among all the project participants, only net-positive water systems designer 2020 Engineering had worked

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HEAVY EQUIPMENT DEALERS

Ranked by Number of Utah Employees



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	Company Name Address	Phone Web	Number of Utah Employees	Year Est.	Equipment Rental Sales & Services	Equipment Offered	Area(s) Serviced	Local Executive
1	Wheeler Machinery Co. 4901 W. 2100 S. SLC, UT 84120	800-662-8650 wheelercat.com	600	1951	Sales, rentals, parts, repair & maintenance services, technology solutions	Cat machines, engines & generators	Utah & parts of Nevada & Wyoming	Rob Campbell President
2	H&E Equipment Services 4899 W. 2100 S. SLC, UT 84120	801-974-0388 he-equipment.com	90	1961	Rental, sales (new & used), parts, service, training	Cranes, aerial lifts, forklifts, earthmoving, general equipment, & more	84 Locations Nationwide	Lee Anderson Salt Lake Branch Manager
3	Honnen Equipment Co. 1380 S. Distribution Drive SLC, UT 84104	801-262-7441 honnen.com	70	1963	Equipment, rentals, sales & services sales, rentals, parts, shop & field service	John Deere construction & light equipment, Wirtgen road-building equipment	Utah & Rocky Mountain region	Cameron Preston Utah Senior Sales Manager
4	Century Equipment Co. Inc. 4343 Century Drive SLC, UT 84123	801-262-5761 centuryeq.com	60	1969	Equipment, sales, rentals, parts & services	Excavators, loaders, dozers, backhoes, mini-excavators, skids	Utah, Wyoming, Colorado, Nevada, New Mexico	J.R. Maxedon Ryan May
5	Rasmussen Equipment Co. 3333 W. 2100 S. SLC, UT 84119	801-972-5588 raseq.com	46	1947	Sales, rental, parts, service, wire rope, supplies	Earth-moving, demolition, compaction, pumps, generators	Intermountain West	Robert Rasmussen
6	Howe Rental and Sales 4235 S. 500 W. SLC, UT 84123	801-463-7997 howerentals.com	25	1956	Rental & sales of construction equipment & supplies	All types of construction equipment	Intermountain area	Rafael Garzarelli
7	Peak JCB 2424 S. 5370 W. West Valley City, UT 84120	877-881-2718 peakjcb.com	14	2015	JCB heavy equipment sales, service & rentals	JCB compact, mid-range & heavy equipment	Utah & Idaho	Rod Miller



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LAYTON

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the community's need for a world-class medical clinic, one that offers primary, specialty and urgent-care services under one roof," *ENR* said in its release announcing the award. "FHC houses dozens of medical departments and includes a full-service pharmacy, in-house branches of the Huntsman Cancer Institute and Moran Eye Center, a café and large conference room."

Before the \$45-million center was completed, people who sought medical care through the University of Utah system had to travel south to the main campus in Salt Lake City. With the clinic's completion, patients from the Farmington area can address a variety of medical needs in one building.

"It's a complicated building, one step away from being a full-service hospital," said David Dixon, principal architect with Dixon & Associates. "Designing the multiple treatment centers, options and specialties wasn't easy, but it all came together in the end."

The project team sought input from more than 40 different medical departments and specialties. "Completing a design-build project is challenging at best, and especially with so many stakeholders

— including the state, the university, Huntsman Cancer and a diverse group of healthcare providers," said Duane Palmer, administrative director of clinic operations at University of Utah Hospitals and Clinics. "It's highly unusual to find this type of project and its complexity built as a design-build."

The job moved so quickly that at times construction in the field came close to passing the progress of the design, the developers said. "It helped that the university knew exactly what it wanted and we could get everyone, including the trades, on board early to deliver that as a unified team," said Jeremy Hobbs, construction manager for Layton.

Patient-centered innovations include a central atrium with easy access to pods that contain up to a dozen exam and procedure rooms, labs and restrooms. The pods have dual entrances for patients and medical providers, Dixon said. The facility includes a protected corridor with a skylight in the linear-accelerator area used for cancer treatment. Patients can enter through glass doors with natural light and plants that help reduce anxiety.

Project challenges included a high water table at the site that required drilling more than 300 aggregate piers to resolve poor soil conditions. At nearly 70 percent completion, Farmington was hit by a storm that

pushed 100-mile-per-hour winds across the jobsite, causing more than \$100,000 of damage to the roof, exterior glass and aluminum curtain wall, along with other components. Nearly all exposed insulation was torn from the building.

Layton began a month-long clean-up, not only at the jobsite but also in the surrounding community. The contracting team brought in crews from as far away as Florida, worked seven days a week, including holidays, and re-sequenced work to get back on schedule. "If our subcontractor base

hadn't reacted so quickly and helped out, we couldn't have met the schedule after that storm," Hobbs said.

The project peaked at 225 people on the jobsite for several weeks said Hobbs. Crews worked 62,232 worker-hours with no OSHA-recordable incidents or lost-time accidents.

Now, more than 60 health care providers and 150 staff work at the facility and at full capacity it will employ 400. The building sits on 10 acres, with additional land set aside for future expansion of the medical campus.

NEXUS

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on a living building before," *ENR* editors said about the project.

The Living Building Challenge is a worldwide certification process by the International Living Future Institute to encourage the repurposing of old structures to sustainable facilities. If certified, Architectural Nexus' project will become the world's first reuse of an existing building to achieve the Living Building Challenge.

To rapidly get up to speed, the team came together at a "level of integrated and collaborative design that was far higher on this project than any other that we've ever done," said Brian Cassil, principal with

Architectural Nexus. "The contractor, engineers and architects were there from the very beginning, from the time the land was purchased, and we met onsite before pencil went to paper. All stakeholders were there to vet ideas, brainstorm and look out at the far horizon for challenges that we may incur."

At 8,200 square feet, the project was dwarfed by some of the other contenders in the Green Project category. But its lack of size didn't deter judges from pointing out how much the project moves the needle forward on sustainable construction. One *ENR* judge said that "we have a lot more to learn for the future from Arch Nexus than any of the other green projects. It sends a message, regardless of its scale, that this can be done in a way that is affordable, achievable and safe."



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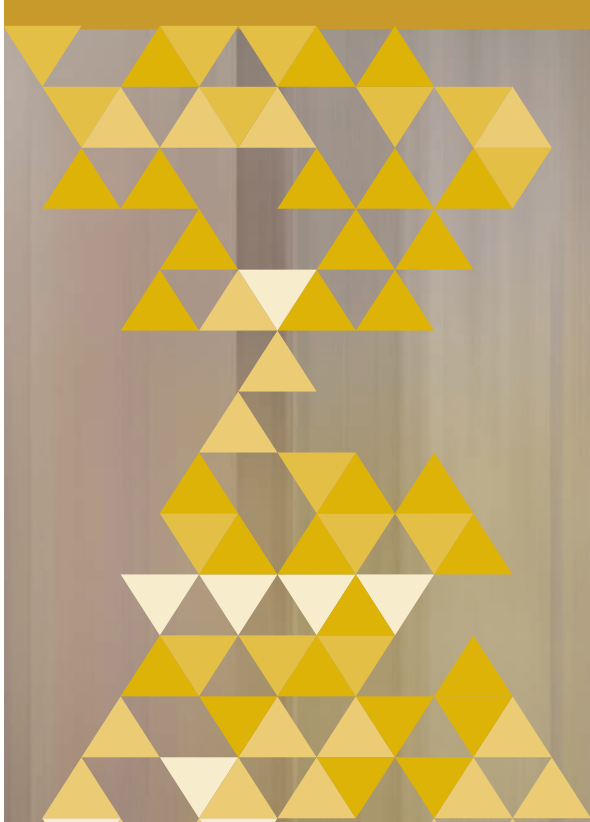
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SMART PROJECT MANAGEMENT

Find experts to help juggle all those balls on a new building project

Are you juggling multiple balls at the same time? Or do you feel like you're walking a tightrope and wondering if there is a safety net under you? Company owners and leadership teams have an enormous amount of responsibility and when it's time to expand or build a new facility, that's one more major ball thrown into the juggling mix. This can be devastating to a business if not balanced correctly.

Let's face it, walking a tightrope without a safety net can be messy. It is unconscionable for a steel erector or exterior skin installer to do their work without the proper tie-offs and safety procedures. While an owner does not face the same physical danger as the contractors working in the field, he does inherit great financial and market risk when he ventures out on a new construction project. Contractors and designers are skilled and knowledgeable in their respective areas. They know how to limit their risks by shifting those risks to someone else as much as possible. Owners are usually not as familiar with how they can control their risks and will often turn their project over to be developed or managed to those that may not have the time, experience or their best interest in mind.

Traditionally, owners will turn their management over to the architect, engineer or contractor. When a project enters that "trouble phase," it's usually because a member of the team is not performing. If that "nonperforming" entity is the architect, engineer or contractor, then the owner is in trouble. It's not likely that the owner will get the protection that they're looking for if the people who are holding the safety net are part of the problem. This is not to say that

these entities are unethical or dishonest, but it certainly puts players on your team in an uncomfortable and conflicting situation. It's important for an owner to provide for their own safety net by having someone whose sole concern is to represent their interest. You don't want someone dropping their corner of the safety net if they see that they'll be harmed by protecting you.



RYAN JOHNSON

A few years ago, a homeowners association ventured out on a worthy project to upgrade its condominiums. The association (owner) hired an architect and a contractor to assist. After much dispute, cost overruns and schedule delays, the owner decided to retain staff that was experienced and able to bring control back to their project. Once the association took back control with management assistance, they were able to successfully finish the work within budget. They were also able to avoid a costly lawsuit.

The following are a few "safety nets" owners need to implement in order to limit risk:

Planning and Programming. *"If you fail to plan, you plan to fail."* Getting a trusted advisor on board early in the planning phase will create a winning opportunity and minimize costly dollars and schedule delays down the road. The cost of change is significantly less in the planning phase.

Design Guidelines. *"A doctor can bury his mistakes, but an architect can only advise his clients to plant vines."* - Frank Lloyd Wright. Often, owners will jump right into design without clear guidelines. While most architects are qualified and experienced, the lack of clear direction can be frustrating to both parties and trigger extensive cost overruns.

Cost Control. *Accurate third-party cost estimates with no conflicts of interest.* Owners that turn cost estimating over to their design and construction team will often miss critical details that affect their bottom line. The owner needs an objective estimate that's independent from those who have other interests.

Schedule Control. *Accurate and complete master schedule that covers the owner's interests.* When the owner develops and maintains a critical path schedule, they ensure the schedule incorporates owner issues that becomes a critical tool throughout the process. Too often, the schedule is not used to manage the project but becomes a document that is pretty to look at and tells the owner what they want to hear. Owners need the hard facts so they're able to participate in the solution instead of inheriting problems that they most likely did not create. Again, the owner needs to retain someone who has the skills to develop and maintain the schedule — whether that be with in-house experienced staff or an outside, objective third-party firm.

Procurement Control. *Competitive/qualified procurement and contract development.* Owners will often rely on design and construction relationships to buy out their projects. If your representatives are not fostering a competitive procurement process that also includes an objective pre-qualification procedure, then significant dollars and quality are being compromised on your project.

Change Order Control. *Claims management and change order review and control.* The owner's staff needs to dedicate the appropriate resources to review all claims. The traditional approach will often have the design team review costs for

approval, which seems appropriate since they are the author of the contract documents. However, the design team typically doesn't have the time or the fee to spend in reviewing and sometimes negotiating with the contractor regarding costs. Furthermore, the contractor and designer may also be contracted based upon a percent of the final construction cost, which leaves them little motivation to reduce the cost for the owner since they'd also be reducing their fee.

Once more, it's vital that owners make sure they're protected with competent personnel who'll represent their interests. The Construction Management Association of America has the following counsel when it comes to retaining professional help: *"A professional construction manager (CM) acts as an extension of the owner and manages the entire project with ... management expertise that can assure the best possible project outcome no matter what type of project delivery method used. A construction manager is NOT a general contractor. Few owners maintain the staff resources necessary to pay close, continuing attention to every detail — yet these details can make or break a project."*

If you are contemplating a new construction project, don't go down the slippery slope without proper safety nets and controls in place. Ben Franklin said, "An ounce of prevention is worth a pound of cure." Owners that shore up their staff with expert managers are on stable ground and will amplify their return on investment. Don't allow your project to be the next casualty in the construction market. The time is now to prevent the project pitfalls and shore up your project management arm by implementing the correct safety nets.

Ryan Johnson is president at Project Control, Inc., a Salt Lake City-based developer, project management and construction consulting firm.

Your fall-protection responsibilities as building owners, architects, construction or maintenance services

Did you know that falls are the leading cause of traumatic workplace injury in the United States? Did you know that over a year ago, OSHA published its final rules on "Walking-Working Surfaces and Personal Protective Equipment," the first update in over 45 years (Nov. 2016, General Industry 29 CFR 1910)? Many still do not,



but as they say, "ignorance of the law is no excuse."

As a building owner, do you know your window cleaning anchor points must be engineered, tested and certified to be able to handle a 5,000-pound load and that they must be re-certified every 10 years? Were you aware that before your window cleaners suspend from

the anchor points on your building, you must provide to your contractor written assurances that the anchorages have been certified? Did you know your roof must have a 42-inch parapet, guardrail or other fall protection system to protect your employees or contractors, if their responsibilities require them to work on the roof or other fall hazard locations?

Architects, are you designing fall protection provisions during new

projects and for additions to existing structures? Are general contractors aware of the need for fall protection systems on finished projects, realizing it is much easier to incorporate them during new construction versus retrofitting once complete?

Do the trades with the most frequent exposure to fall hazards, while performing services and maintenance on rooftops, ask for written proof that the anchorages their workers are tying off to have been designed and engineered to OSHA's minimum standards? Are you aware that training on the use of personal protective equipment **MUST** be performed by a qualified person and not be treated as a casual, "put this on" command?

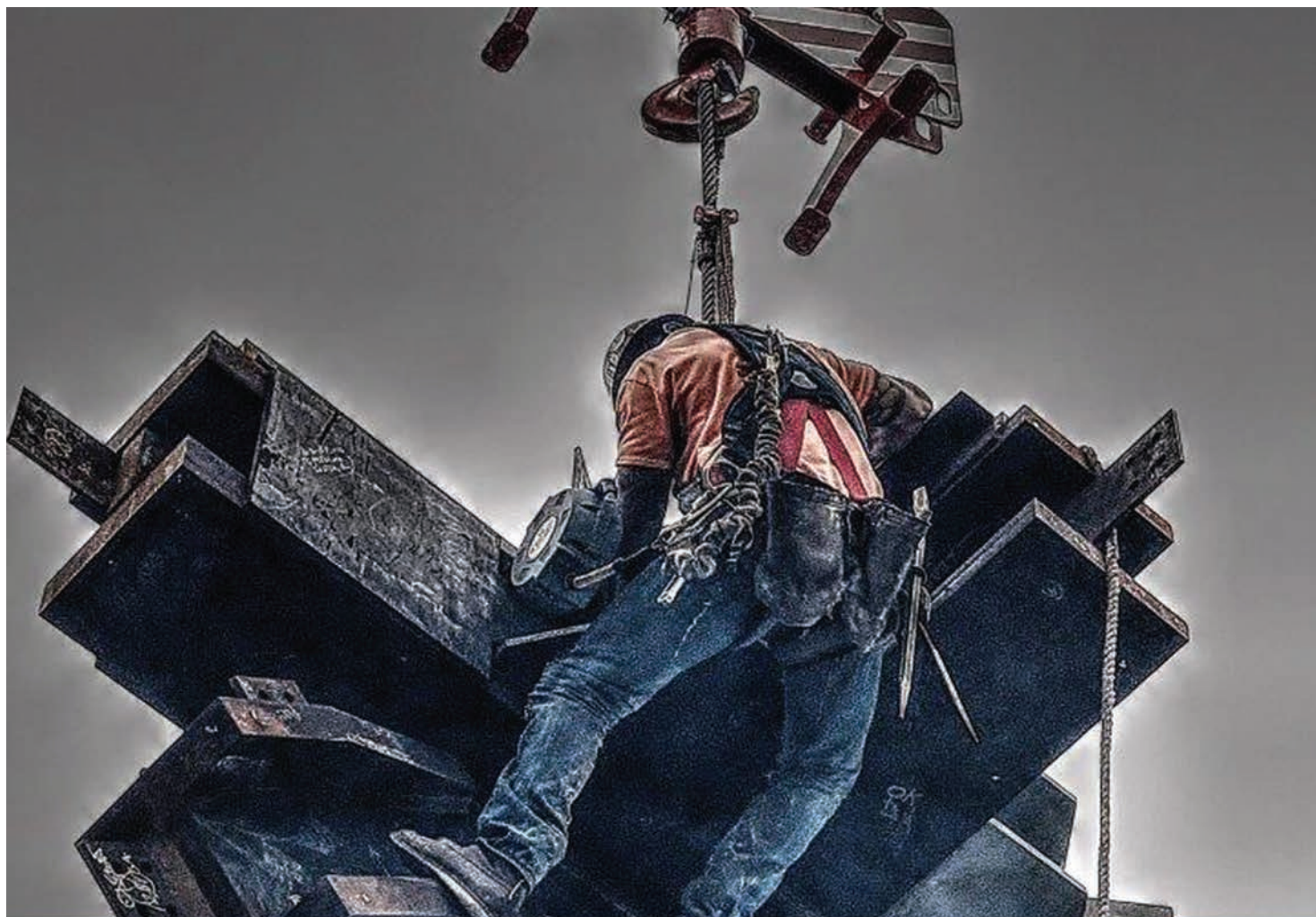
So here is your chance, in a greatly simplified format, to learn of the basic, but significant, changes in this more-than-500-page, difficult-to-process ruling. These regulations will greatly affect building owners, architects who design new or retrofit construction and the contractors who then build, as well as companies who provide maintenance services that place their workers at risk when they perform tasks such as roofing, HVAC, security camera, solar installation or window cleaning.

Regulatory Update

The final rule addresses all walking-working surfaces, including horizontal and vertical surfaces such as floors, stairs, roofs, ladders, ramps, scaffolds and elevated walkways. It also has provisions affecting personal fall protection systems, including design, performance, use and the requirement for qualified training. These actions are designed to prevent and reduce workplace slips, trips and falls, as well as other injuries and fatalities associated with walking-working surface hazards.

Additionally covered are a wide variety of general industry entities, including building management services, utilities, warehousing, retail, window cleaning, chimney sweeping and outdoor advertising. The rule includes revised and new provisions addressing, for example, fixed ladders, rope descent systems, fall protection systems and criteria including personal fall protection systems and training on fall hazards and fall protection systems.

The final rule also uses performance-based language. This means the employer has the latitude to



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see **KEMPA** on page **F28**

INDEPENDENT PROJECT MANAGER FIRMS

Ranked by Number of Utah Projects 2017



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Company Name Address	Phone Web	No. of 2017 Utah Projects	No. of Utah Employees	Utah Certified Construction Managers	Year Est.	Services	Owner/President
1 JLL 111 S. Main St., Ste. 300 SLC, UT 84111	801-456-9513 us.jll.com	18	4	0	2014	Development management, design & construction management, capital & cost management, multi-site & multi-market delivery, relocation management, program & portfolio management, feasibility advisory services	Steve Borup
2 Construction Management Consultants 406 W. South Jordan Parkway, Ste. 440 South Jordan, UT 84095	801-201-0119 cmcut.com	10	5	1	2004	Project management, construction management, owner's representative services, property development, FF&E (furniture, fixtures, equipment)	Jeff Davis
3 Project Control Inc. 2150 S. 1300 E., Ste. 500 SLC, UT 84106	801-262-9315 projectcontrol-inc.com	8	9	3	1980	Construction management, troubled project turnaround, staff augmentation, facility management, cost estimating, scheduling, energy & life cycle management, constructability reviews	Ryan Johnson
4 Construction Control Corp. 307 W. 200 S., Ste. 4006 SLC, UT 84101	801-578-1201 cccutah.com	6	6	*	1984	Construction management/owner's representative services, cost consulting & estimating, scheduling, value engineering, cost segregation studies, construction cost auditing, program management, pre-construction services	Kris A. Larson



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	Company Name Address	Phone Web	Number of Utah Employees	Number of Dump Trucks	Number of Concrete Mixers	Number of Belly-Dump Trucks	Types of Products & Services	Owner/ Key Executive
1	Staker Parson Companies 2350 S. 1900 W. Ogden, UT 84401	801-731-1111 stakerparson.com	2,078	202	343	162	Sand, gravel, concrete, asphalt, paving services	Scott Parson President & CEO
2	Clyde Companies (Geneva Rock Products, Sunroc Corp.) 730 N. 1500 W. Orem, UT 84057	801-802-6900 clydeinc.com	1,841	178	356	97	Ready-mix concrete, sand & gravel products, asphalt, earthwork & site development, concrete & asphalt paving	Wilford Clyde CEO & Chairman
3	Kilgore Companies 7057 W. 2100 S. SLC, UT 84128	801-250-0132 kilgorecompanies.com	961	80	220	46	Heavy-sided construction, asphalt, ready-mix, sand & gravel	Summit Materials
4	American Stone 4040 S. 300 W. Murray, UT 84107	801-262-4300 american-stone.com	61	9	0	0	Landscaping & building natural stone	Lon Thomas
5	Lakeview Rock Products Inc. P.O. Box 540700 North Salt Lake, UT 84054	801-292-7161 lakeviewrock.com	45	7	0	4	Sand, gravel, hot-mix asphalt	Scott Hughes Todd Hughes
6	Messerly Concrete Contractors P.O. Box 3106 Ogden, UT 84409	801-731-3226 messerlyconcrete.com	31	0	0	0	Commercial concrete subcontractor	Lisa Messerly Todd Messerly



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KEMPA

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assess the fall hazard and determine which of the OSHA-approved fall protection systems is best for the situation, allowing for greater compliance flexibility. OSHA estimates that overall, these changes will prevent 29 fatalities and 5,842 lost-workday injuries every year.

The following specifies the timeframe which OSHA is giving employers to certify anchorages, equip fixed ladders with fall protection and train workers on the new walking-working surfaces rules:

Deadlines already passed:

Employers should have trained employees on fall hazards and equipment by May 17, 2017. Certification of anchorages was required by Nov. 20, 2017.

Upcoming deadlines: Deadline by which employers must equip existing fixed ladders greater than 24 feet high with a cage, well, ladder safety system or personal fall arrest system is Nov. 19 of this year. The deadline to begin equipping new fixed ladders higher than 24 feet with a ladder safety system or personal fall arrest system is also Nov. 19.

What are the major changes in the final rule?

“Low-slope roof” is a new term that OSHA added to the final rule. It is defined as a roof with a slope less than, or equal to, a ratio of 4 in 12. A ratio of 4 in 12 means a vertical rise of 4 units (e.g., inches, feet and meters) to every 12 units of horizontal run. OSHA is aware that low-slope roofs also are referred to as “flat roofs.” However, even a so-called “flat roof” has some slope to allow for drainage. As such, OSHA believes that the term “low-slope roof” more accurately represents these roofing configurations.

The new rules include:

- If less than 6 feet from edge, acceptable forms of fall protection are guardrails, nets, travel restraint or personal fall arrest systems (PFAS).

- If 6 feet to less than 15 feet from edge, acceptable forms are guardrails, netting, travel restraint or PFAS. Employer may use a designated area (warning line) when performing work that is both infrequent and temporary.

If 15 feet or more from edge, acceptable forms are guardrails, netting, travel restraint or PFAS or a designated area (warning line).

NOTE: An employer is not required to provide any fall protection if work is both infrequent AND temporary and they implement and enforce a work rule prohibiting employee from

going within 15 feet of edge without using fall protection. (Be aware that any service or maintenance performed more than once per month is considered regular or routine and is not considered “infrequent.”) The term “temporary” refers to the duration of the task. OSHA states that temporary tasks are those that can be completed in one to two hours, don’t span into a second day and don’t involve multiple trips to the roof.

Inspection of walking-working surfaces. The rule requires that employers inspect walking-working surfaces regularly and as needed, then correct, repair or guard against hazardous conditions. These include keeping walking-working surfaces free of hazards such as sharp or protruding objects, spills, snow or ice, etc.

Training. The final rule adds requirements that employers ensure workers who use personal fall protection and work in other specified high-hazard situations are trained and retrained as necessary about fall and equipment hazards, including fall protection systems. Employers must provide information and training to each worker, in a manner the worker clearly understands.

This final rule became effective on Jan. 17, 2017, so you need to ask yourself if you are up to compliance in every area.

Don’t be overwhelmed if you are

not in compliance and feeling paralyzed at how or when to even start. You may very well ask yourself, “How can this possibly all get done?” Giving up because you feel overwhelmed and not doing anything will be very negatively viewed by OSHA, especially in the unfortunate instance that an injury occurs.

The most important consideration is knowing where your shortcomings are and then laying out a detailed plan to address every open issue in a structured, documented format. Aggressively pursue action items towards solutions, recording completions and successes all along the way. Once you are aware of working-at-height fall hazards, your legal and moral obligations are to address all unsafe conditions in your workplace in a swift and documented fashion. But the starting point at first is to perform an audit of your walking-working surfaces to identify all possible issues requiring your attention.

Additional information on OSHA’s rule on walking-working surfaces and personal fall protection systems can be found at www.osha.gov/walking-working-surfaces.

Ken Kempa is the manager of technical communications for Rooftop Anchor in Heber City. He has extensive senior safety experience in auditing and technical writing and worked decades in mining, oil and gas and working at height.



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Five business insurance mistakes that could cost you millions

Mistake 1: Thinking all insurance is the same

Closer to the truth: All insurance is the same until you have a claim. While the insurance industry has certain standard policy types, most risk is insured via an individually tailored policy. Even within the same insurance company, underwriters use different policy language and add or delete coverage depending on the type of risk. In the insurance world, the customer is considered the risk.

An insurance policy is a legal contract under which the insurance company accepts certain risk from a policy holder and agrees to compensate them for specified, but uncertain future events (or claims). Insurance companies customize policies to offset the risk they are assuming with the insurance premium. While premium cost is often a major factor when buying an insurance policy, it is even more important that buyers understand the language used within each policy and, in turn, the actual coverage it provides.

Mistake 2: Failing to work with experts

Just like doctors and lawyers, insurance agents have distinct specialties and expertise. Ask questions to ensure your agent has sufficient experience to evaluate your business risk and assist you in purchasing proper coverage. An insurance policy is a complex contract; consulting expert insurance agents and attorneys can help you avoid exclusions and endorse-

ments that would place your business at risk. A good agent can also help you avoid wasting premium on the wrong policy.

Mistake 3: Making insurance your only risk management tool

Insurance is a critical part of a comprehensive risk management strategy, but it should not be your only risk management tool. Other key tools include carefully prepared contracts and organizational documents and a safety process that can be effectively implemented by management and employees. Contracts with third parties should include provisions that allocate risk to the responsible parties, and seek indemnification from third parties whose actions may expose your business to liability. Both your internal business policies and your contracts with others can impact your insurance coverage in the event of a claim, so it is prudent to consult a competent attorney who can evaluate your contracts and operations with your policies in mind.

Mistake 4: Filing an insurance claim and forgetting about it

Often policy holders file a claim directly with the insurance carrier or via their agent without reviewing their insurance policies. When you experience a loss, the best thing to do is review your policies with your agent. There is often more than one that could respond to any given loss, and a review of policies will ensure that each relevant insurer is placed on notice.

Filing a claim with the wrong insurance company can cause unnecessary delays, reduce claim payout, and in some cases result in a denial of coverage.

Companies should ask their insurance agent or broker to provide them with a claim filing form that is customized to their type of operations. As an example, a contractor with a fleet of vehicles should have forms for property, equipment, rented equipment, company tools, employee tools, construction site materials/installations, vehicles, employees driving personal vehicles for work, general liability and workers compensation, just to mention some of the more relevant items.

After your company completes the claim filing form, your agent and their claims advocate should start helping you build a solid foundation for your claim. Your agent can even help you gather the information and other documents needed to process your claim.

Mistake 5: Thinking a claim denial is final

Insurance policies are legal contracts that are subject to state law and relevant case law. Since the entire claims process is driven by people, you will find that there are differing opinions on how insurance coverage applies for each unique claim situation. Insurance companies use claims adjusters to help determine insurance coverage and how claims are handled. When handling larger claims, insurance companies typically utilize a more specialized adjuster or team. It is important to get an

adjuster that has a lot of experience adjusting your type of claim. Claims often get reassigned based on adjuster experience.

Don't be surprised when an insurance company hires an independent law firm to find a basis for denying coverage. I recently dealt with a general liability claim where the adjuster denied coverage based on the laws of a different state. When I pointed out the laws of the applicable state, the insurance company paid the claim. It is important to consult with your agent, claims advocate and attorney to discuss your options when dealing with claim and coverage issues. Don't assume the claims adjuster knows everything or that they are always right. Never take a denial as the final word if you question its validity.

It is not uncommon that liability claims result in complicated litigation including multiple allegations of wrongdoing or damages. You should work closely with your agent during these claims to ensure every aspect of the claim gets the attention it needs. Remember, in some liability claims, the duty to defend the insured could be broader than the actual policy coverage. You may need to hire a skilled attorney to help you navigate this process.

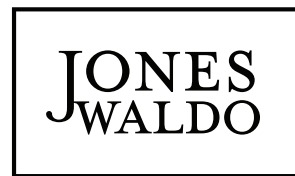
Béat Koszinowski is an insurance professional at Buckner Insurance in Salt Lake City with a specialty focus on commercial and residential construction insurance, bonds and real estate insurance such as homeowners associations, commercial property and apartments.



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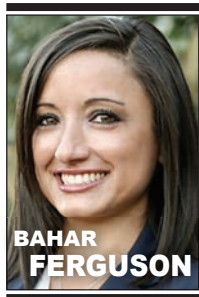
TECHNOLOGY ON THE JOB

Seven tips for IT in the construction industry

With a high number of remote workers coupled with often very tight timelines between numerous moving parts and teams required to complete a project by its deadline, the construction industry is faced with numerous information technology challenges. Here are seven tips to help improve IT in your construction company:

Computer and Network Security

With so much out-of-office and remote work, having a standard security policy is necessary. This policy should include a password policy that defines the standards needed for what the passwords must contain, how often they must change, what programs must be password-protected, etc. It is also important to create a rule for when a computer or device must be locked when unattended. Setting an autolock can also help as people learn to follow this rule. It certainly isn't impossible to hack if someone finds the device,



BAHAR
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but any steps to help prevent or delay (while hopefully wiping remotely) before information is accessed may help protect your company and your customers. Further, adding guidelines for if or when a computer is to be left at a remote site, in an automobile, etc., will help against stolen or hacked devices.

Ensure Safe and Effective Remote Networks

In order to access stored documents and collaborate with teammates while working remotely, it may be necessary to have a wireless network. Downtime at a remote site unable to access the home location servers or files can create a domino effect with the overall project. Ensuring the network is properly tested prior to the first day with employees onsite, will help improve overall productivity and troubleshoot any potential unseen issues. Having proper access while at a remote site will assist in the ability to collaborate as well as allow for documents to be properly

saved and backed up. It is also important to ensure the network is secure. As many people are looking for the nearest free Wi-Fi hotspot, ensuring the network is not slowed down by passersby as well as better ensuring safety of the data on the network, it is important to ensure all steps are taken at a remote site that should be taken at the main office.

Many products (project management software programs, etc.) are also web-based to allow for quicker cross-team collaboration. If operating in this capacity, a strong network with little to no down time, is key. Picking the proper web-based software that not only covers the actual construction management aspect, but is user-friendly, runs in a program with little downtime, has the ability to create different authorized user groups, etc., can help create a more efficient and effective project. Don't forget to determine how this program is accessed by other departments in the company. For example, can the project management software be accessed by

the accounting department or does data have to be entered in two locations? Looking at the overall integration of a product or service and how it impacts not only that team, but all teams who will need to work on any aspect of the project, will help with overall efficiency.

Backup and Recovery

Sometimes machines break or crash or a variety of other unfortunate events happen. Ensuring all employees are aware and are following the proper backup procedures is key. Generally, requiring all individuals to save all documents on the cloud and never on the specific device will help in any backup and recovery efforts in case anything is lost. Having regular backup requirements for your server or anywhere documents are stored, will help minimize the amount of data lost and having to be replicated after the fact.

STRUCTURAL STEEL

Ranked by Gross Sales 2017



List Development Laneace Gregersen | laneace@slenterprise.com

Company Name Address	Phone Web	Gross Sales 2017	Notable Projects 2017	Services Offered	Owner
1 SME Steel Contractors Inc. 5801 W. Wells Park Road West Jordan, UT 84081	801-280-0711 smsteel.com	\$305M	Moscone Center, Chase Center (Home of the Golden State Warriors), Banc of California Stadium (Home of the Los Angeles Football Club), Tesla Gigafactory, Resorts World Las Vegas, MGM Convention Center	Structural steel fabrication & erection, complete Division 5 turnkey steel construction services, design/assist services, detailing, metal deck, paint & coating systems & seismic systems (BRBs)	Craig Moyes CEO Dieter Klohn President
2 Petersen Inc. 1527 N. 2000 W. Ogden, UT 84404	801-732 2000 peterseninc.com	\$78M	Nuclear transportation casks	Custom fabrications & precision machining	100 percent Employee-Owned
3 Tech-Steel Inc. Building D2, Freeport Center Clearfield, UT 84016	801-328-2543 tech-steel.com	\$14.2M	UofU HSC Ambulatory Care Complex	AISC structural & coating certification, miscellaneous fabrication	Tad Rasmussen Scott Rosenlof
4 Structural Steel & Plate Fabrication 125 W. 500 N. North Salt Lake, UT 84054	801-292-8484 ssandpf.com	\$13M	Cargill wash plant, Newmont bridge, NASA windows	Custom heavy and complex industrial engineering & fabrication	Ron Dean
5 Blue Star Steel 3692 W. 500 S. SLC, UT 84104	801-908-8302 bluestarsteel.com	\$10M	Atlas Sand-Frac sand tunnels, Kermit, Texas; Jacobsen-Empire Pass, Deer Valley, Utah	Structural, plate, vessels & piping	Jeff Wright Dante Fratto
6 Innova Global Inc. St. George Steel Division 1301 E. 700 N. St. George, UT 84770	435-673-4856 stgeorgesteel.com	\$6M	General Electric Ocotillo Power Plant, Tempe, Arizona	Heavy industrial plate & structural, complex painting	Innova Global Inc.



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TECHNOLOGY

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Inventory Tracking

With so many remote employees, it may be even harder for companies to track the age or status of the devices floating across job sites. Ensuring proper inventory tracking will help determine when a machine may be nearing the end of its life and it may be time to budget for a new device. It also is important to determine what programs are on each machine. This will allow more effective and efficient project planning when determining if someone will be able to execute their step of any project that may require specific access or software. With remote sites often having computers used by many individuals, the more hardware can be standardized, the easier it will be for other authorized users to more quickly understand the workings of the machine and more efficiently complete the necessary task.

Proactive Support

Requiring automatic updates and monitoring the antivirus, updates and patch installs from your internal or outsourced IT department will help ensure these are not being neglected by employees. Skipping these steps regularly results in falling victim to attacks targeting these vulnerabilities in unpatched or unprotected systems. This can cause all files or computers on the network to be infected. It is simply not worth the risk.

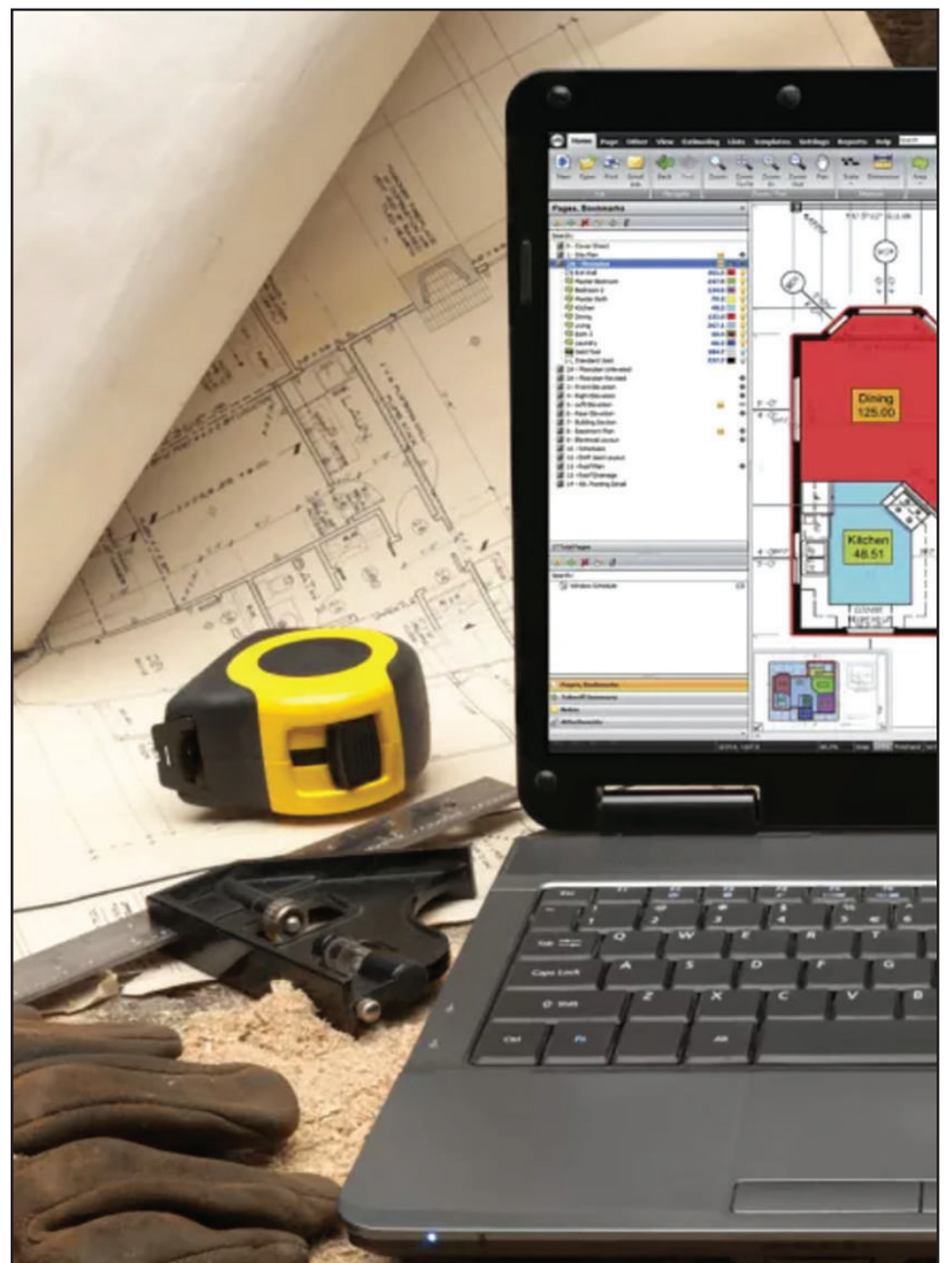
Have a Plan

Work with your internal or outsourced IT department, as well as a legal representative, to determine the necessary steps an employee is to take in case of any breach or any lost device. On the IT front, have a plan in place that allows for remote wiping of the device, allowing for a quick response to protect data. Additionally, knowing what legal obligations you may have as a result of any breach is important to determine whether a claim needs to be filed with insurance and who, if anyone, must be notified in case of a breach and what information must be breached in order to trigger any of these requirements. Preparing before dealing with these situations in the heat of the moment will better serve the company, its customers and employees.

Know Who to Call

All employees should know who to call if they have any IT questions regarding the security or safety of any program, email, etc., as well as for any slowdowns or computer or network issues. As construction requires so many successful moving parts, uptime is crucial. As such, if a site or computer is down, all employees should know how to quickly reach their internal or outsourced IT provider to help solve the problem.

Bahar Ferguson is president of Wasatch I.T., a Utah provider of outsourced IT services for small and medium-sized businesses.

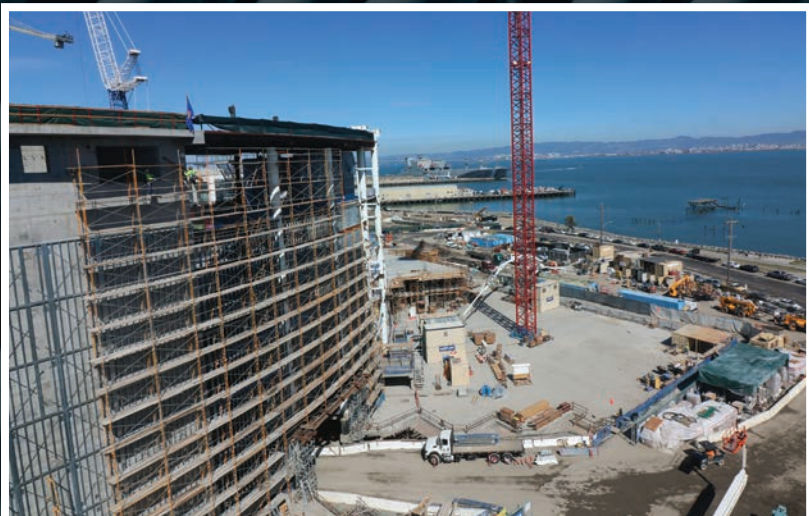


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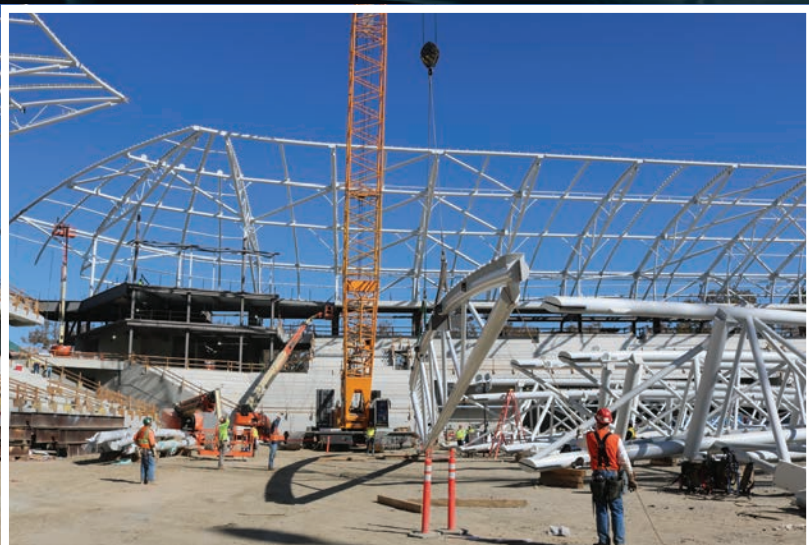
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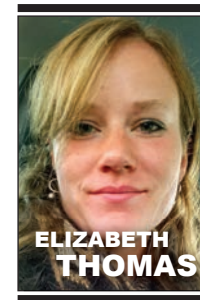
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Humankind's oldest material also one of the most eco-friendly

It may seem backward, but you can go green by going gray. Or tan. Or red. Or, well, green, so long as



you can find the right rock. But more than coming in any color imaginable, natural stone is the perfect building material for those looking out for the

environment because of its frugality, local availability, durability and ease of maintenance.

Frugality

In 1998, the U.S. Green Building Council (USGBC) established a Leadership in Energy and Environment Design (LEED) green building rating system. The system is described on USGBC's website (<https://new.usgbc.org/leed>) as a "framework to create healthy, highly efficient and cost-saving green buildings." Since its inception, the LEED system has become "the most widely used green building rating system in the world," according to its website.

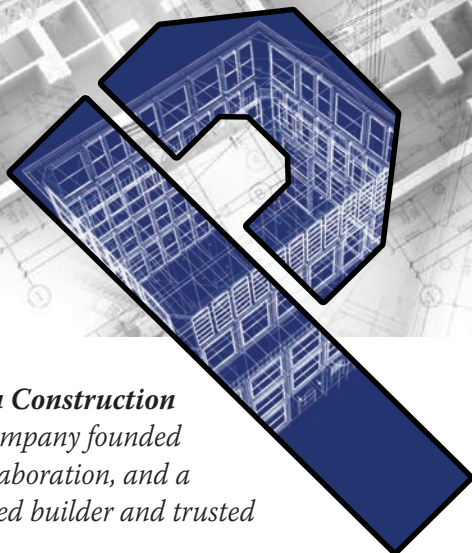
This system defines sustainability as saving energy, water and resources and generating less waste while supporting human health.

More than any other building material, natural stone shines in the "generating less waste" category. It is possible to use every pound of rock removed from a quarry. Some is cut into blocks, some is made into thin veneer, some is used for flagstone and still more is crushed up to make gravel. Even the sand-sized rocks created during the gravel-making process can be used by landscapers as setting sand.

Beyond that, quarries work closely with engineers, the U.S. Forest Service and U.S. Bureau of Land Management to ensure that detailed plans are in place to restore the natural habitat of the land once a quarry is permanently closed down. These reclamation plans can be over 40 pages long and cover everything from which seed mixes to use to the slope the ground will be regraded to.

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see **STONE** next page

STONE

from previous page

The goal is to quarry as much usable rock as possible while ultimately returning the land to a similar or improved post-mining use. This means that in most cases, the land is better contoured, has better drainage, is less prone to erosion from runoff and even has more plant growth than before mining began. For quarries on public lands, even that usable rock is closely monitored and regulated by federal and state government agencies.

Local Availability

Quarries dot the United States and the world, meaning that for any given project site, there will be a variety of quarries within 500 miles from which to source stone. Just like getting tomatoes straight from the garden, the greenest building project is the one that uses stone from right across the street.

One easy way to find which quarries are closest to a building site is to look through the membership directory at naturalstoneinstitute.org, which also has a map feature for easy use. The Natural Stone Institute is a trade association with over 2,000 members in over 50 countries, many of which are in the United States, making its directory a pretty good “phone book” for the industry.

Each Natural Stone Institute member agrees to uphold a code of ethics that prioritizes happy customers, integrity in business, research into new techniques and client education. Each member also pledges that “high standards of health, safety and product quality will be incorporated into every installation.” The Mine Safety and Health Association has outlined and polices health and safety standards in the United States. It posts all citations to its website, MSHA.gov. When researching local quarries, it’s best to also look the quarry up there to determine if it fits the LEED tenet of “supporting human health.”

Durability

There’s a reason all the world’s greatest, most ancient monuments — the Egyptian pyramids, the Colosseum, Stonehenge — are all made of stone: Stone is the most durable material known to humankind. It is less reactive than metals used for building, more hardy than wood and less likely to crack than concrete (which uses stone in its creation, anyway). If a building is meant to stand through the ages, humans use stone to create it.

Having to only build something once not only saves manpower, but means those materials can be easily reused or incorporated into

the building’s renovation when the time comes. Some stone materials available in the market today are actually recycled materials reclaimed from previous installations, ready for another use. This means entire buildings can be recycled instead of thrown in the landfill when a community is done with them.

Ease of Maintenance

Installed stone needs minimum upkeep and can be largely ignored for years at a time. But even though stone is durable, its beauty is not invincible and is prone to change over time — that is how it was made and shaped in the first place. If stone is to continue to look the same as on the day it was installed, some periodic upkeep is required.

Just like wax helps to protect a car, a sealer can protect stone. A good sealer will help preserve the agent

used to bind the stones together, as well as protect the stone from stains, salt corrosion, UV rays and other potential hazards. Sealers need to be reapplied when they start to wear down, but the timing of just when that happens changes based on how much use the stone gets. A good sealer should last a handful of years. Seal it and forget about it.

When it comes to keeping stone clean, any cleaning agents used must be low in acidity so as to not harm the stone. The best cleaning agent, actually, tends to be simple soap and water. If something more intense is needed, such as when a hurricane has passed through and left stone tiles misty, a professional cleaner can be called in to refinish the floor.

Stone care really comes down to just those three things: Seal it, wash it

with soap and water, and if things get really hairy, get it refinished.

There is nothing quite like walking on a stone patio at night without shoes on so you can soak in the last drops of sunlight through your feet. Humans are as close to stone as we are to the plants and the falling rain. It is part of our history, and it is part of us. Humankind has been using stone to build our homes and gardens for millennia and modern governance makes ways for us to continue to harvest bits of Earth without causing harm. Visit a quarry and you are liable to find herds of elk nearby or a few lizards hiding among the pallets. There is beauty everywhere, and quarriers work hard to share it.

Elizabeth Thomas is a third-generation member of a stone industry family. She works at American Stone in Murray.



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