

## Focus

### INSURANCE & GROUP BENEFITS

pages 13-19

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# Group submits development, air quality recommendations

**Brice Wallace**  
*The Enterprise*

After two years of study, a legislative group has produced 34 recommendations designed to improve economic development and air quality in the state.

If the recommendations become reality, Utah could see more collaboration between government entities at all levels, more long-term planning, tax reform to help spark business growth, better career counseling

and training of young people, more funding for tourism promotion, steps to improve public awareness about air quality issues and increased use of electric and natural gas vehicles.

The Economic Development Task Force did not recommend any specific legislation but measures are likely to result from the report, according to the group's co-chairman, Rep. Brad Wilson, R-Kaysville,

"I think you'll see legislation coming from many of these recommendations over the course of the next couple of years, and

this will help give you some context as to where that legislation is coming from," Wilson told the Economic Development and Workforce Services Interim Committee at its most recent meeting.

Separate task forces for economic development and air quality were considered but were combined in a bill late in the 2012 general session. The 16-member task force had 15 meetings. Its 34 recommendations are under seven policy findings: eco-

**see STUDY GROUP pg. 4**



Eastern Utah may be the site of the West's first nuclear-powered electricity generation plant since 1993 — like this recently opened one in Europe — thanks to a recent water rights ruling in the 7th District Court.

## Judge rules in favor of water rights for nuke plant developers

**John Rogers**  
*The Enterprise*

The developers of a proposed nuclear power plant near Green River have cleared a major hurdle in their quest to become the builders and operators of the first such plant commissioned in the West since 1993. Seventh District Court Judge George Harmond ruled in late November that Provo-based Blue Castle Holdings may access Green

River water for cooling the plant once it is built. The decision came in response to a lawsuit filed by environmentalists and water users that tried to block a decision made previously by Utah state water engineer Kent Jones to allow the water usage.

The decision effectively ends involvement by Utah officials in the process by which the power plant will receive the necessary permits to allow construction to begin. According to Blue Castle president and

**see WATER pg. 3**

## Utahns still worry over jobs, schools and environment

Although Utahns continue to rate their quality of life high, they still have concerns about things like public schools, job availability and air and water quality. The recently released biennial Utah Foundation Quality of Life Index now stands at 78.2, up from 77.2 in 2011. The 2013 report was released last week.

Produced in collaboration with Intermountain Healthcare, the index is updated every two years to track how Utahns perceive changes in quality of life and the reasons for those changes. Although the overall rating improved, some factors are still viewed as having below average quality.

Highlights of the report include:

- Utahns feel that safety and security, public schools, air quality, excellent health-care, and opportunities for good jobs are most important to their community quality of life.

- Six factors should be considered action items because their importance was rated above average but their quality was rated below average. These factors are availability of good jobs, public education, acceptance of one another's differences, air and water quality, affordable housing, and other

**see QUALITY pg. 20**



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## Cruise company opens SLC sales and reservation office

American Cruise Lines has announced its expansion to the Salt Lake City area with the opening of a sales and reservation center scheduled for mid-January 2014. The center, located in Sandy, will initially open up more than 35 sales positions. The company is currently hiring for positions, including managers, supervisors and trainers.

Headquartered in Connecticut, American Cruise Lines specializes in luxury river and coastal ship cruises in the United States. It carries passengers from all over the U.S. and around the globe. The line has experienced a high growth rate, adding new ships and itineraries each year, most recently returning overnight cruising to the American heartland on the Mississippi River and Alaska.

According to company officials, the sales center was needed because of continued growth and popularity of its luxury river and coastal ship cruises. American operates a fleet of riverboats and coastal cruise ships on more than 35 itineraries on the East and West coast, Mississippi River system and Alaska.

## EWI names new officers

The Salt Lake City chapter of Executive Women International has elected its officers and directors for 2013-2014. They were installed at the September installation and chapter meeting held at the Hotel Monaco in Salt Lake City.

Those elected are Jessica Grako of Reagan Outdoor Advertising, president; Jamie Stoddard of Teuscher Ruf and Walpole LLC, vice president and president-elect; Tamara Birth of Haynie & Co. CPAs, secretary; Brittany Jones of EWI Corp., treasurer; Connie Treu of Bard Access Systems, sergeant-at-arms; Sharra Woodbury of Bard Access Systems, recruitment and retention; and Tonya Hoopes of

Hoopes Weddings and Events; programs.

Also named were Mechelle Mellor of Zions Bank, communications; Samantha Larson of Worker's Compensation Fund, fundraising; Nikol Smith of Salt Lake Marriott Downtown at City Creek, director-at-large; Emily Jones of Snowbird Ski & Summer Resort, hospitality; Cynthia Hagen of Wells Fargo Bank, philanthropy; and Susan Cluff of MonaVie, public relations.

Established in 1938, EWI is a nonprofit organization with more than 1,900 member firms and 2,200 representatives in major cities throughout the United States and Canada.

## SNF begins Sandy housing project

Security National Financial Corp. has announced the groundbreaking of Dry Creek at East Village, a 282-unit multifamily development in Sandy. Company officials believe that the development will complement its portfolio of real estate assets held by its other subsidiaries.

Grading for the first phase of the nearly 40-acre mixed-use, transit-oriented development began in mid-October. The project will be the first project to be completed under Sandy City's new 30-year vision plan. Security National has owned the land for the development since 1991, when it purchased the land along with the cemetery and mortuary that are adjacent to the property. The company continues to operate this cemetery and mortuary.

Security National initially worked on the design and develop-

ment of this site in the early 2000s, but the project was placed on hold prior to the recent economic recession because the company was concerned about the possibility of overbuilding of multifamily properties in the area, according to a statement. A year and a half ago, the company revisited the project with the goal of developing a new multifamily facility in the Greater Salt Lake City market.

Sandy Mayor Tom Dolan said in welcoming the development, "We know that there have been several iterations in terms of the development concepts for the site and are very pleased that Security National has been able to design a development that works well for the property and adds to the city's endeavor for new development in our civic center area." In addressing the need for quality, affordable housing in Sandy, Dolan said,

"This project provides a key housing component as we look to reposition the destination opportunities while enhancing the quality of life for the area."

The first phase of development consists of six apartment buildings and one state-of-the-art clubhouse. Amenities include direct connections to miles of hiking and biking trails, a creek side stroll, a resort-style pool, a private theater, a demonstration kitchen in the clubhouse, as well as specialized workout rooms and lounges within each of the residential buildings. In addition, secured parking stalls and storage units for the residents will be located in the basement level of every building, and elevators will provide safe access to and from the garage.

The first building of the development is projected to open in the summer of 2014.

## Angle to head HCA Mountain Division

Gregory R. Angle has been named president of HCA's Salt Lake City-based Mountain Division, effective Jan. 1. Angle will replace John Hanshaw, who recently announced he will retire after a 36-year career. HCA is the holding company that owns a number of hospitals, surgical centers and clinics in Utah, including Ogden Regional Medical Center, St. Mark's Hospital in Salt Lake, the new Lone Peak Hospital in Draper and Timpanogos Regional Medical Center in Orem.

As Mountain Division president, Angle will be responsible for 10 hospitals in Utah, Idaho and Alaska. Angle currently serves as

CEO of HCA's Los Robles Regional Medical Center in Thousand Oaks, Calif.

"Greg is a healthcare industry veteran and a skilled hospital operator who has held several facility and multi-facility senior leadership roles throughout his 30-year career," said Chuck Hall, president of HCA's National Group. "He is a proven leader and innovator, and we are pleased to welcome him to the Mountain Division."

Angle joined HCA in 2009 when he was appointed CEO of 343-bed Los Robles facility. Before that, Angle was CEO of Carondelet St. Joseph's Hospital, a

469-bed facility in Tucson, Ariz., from 2006 to 2009. He served as senior vice president and CEO of Carondelet St. Mary's Hospital, a 390-bed facility in Tucson, from 2000 to 2006. Prior to that, Angle held various leadership roles at several facilities, including senior roles at two HCA hospitals, Sunrise Hospital & Medical Center in Las Vegas and Medical City Dallas Hospital in Texas.

Angle has a bachelor's degree in business administration from the University of Arizona and a master's in health services administration from Arizona State University.

## Worldwide firm buys CRI Lifetree research lab

CRI Lifetree's Salt Lake City research center will soon be acquired by PRA, a clinical research organization that operates in more than 80 countries and is based in Raleigh, N.C. Dr. Lynn R. Webster, chief medical director of CRI Lifetree and co-founder of Lifetree Clinical Research, will remain

with the company as the global lead scientist for pain and addiction research.

"As one of the founders and lead scientists, I am proud of our accomplishments. It has been rewarding to be a part of the growth of a small company into one of the best in providing early phase tri-

al research," said Webster. "CRI Lifetree is helping to develop cures for hepatitis, Alzheimer's addiction, and devise safer, more effective pain medication. We are one of the leading sites in the world for drug development, pioneering new and faster methods of identifying potential breakthroughs. I am looking forward to continuing our valuable research on a global level through PRA's network"

CRI Lifetree is a privately held specialized research organization that focuses on the conduct and design of early stage, patient population studies, and is therapeutically focused in human abuse liability, addiction, pain, psychiatry, neurology, pediatric and infectious disease services.

The company has approximately 250 full-time employees and is headquartered in Mount Laurel, N.J. It operates two other facilities besides the Salt Lake lab.

## SLC's File Center sold to Access

Salt Lake City's File Center Inc. has been acquired by records and information management company Access. Rob Alston, CEO of Access, made the announcement last month. This represents the company's 59th acquisition since its founding, the expansion of its western regional operations and its entrance into Utah.

File Center, a key player in the records and information management industry locally, was previously owned by Scott Whittaker and Gene Lee. Whittaker has been

running the business and will stay on to head up the new Access Salt Lake City branch. His team will continue on as part of the Access family as well.

"We are excited about now being in Salt Lake City and look forward to much success with Scott Whittaker continuing in his leadership role there," said Access president John Chendo. "We welcome our newest clients from File Center and are committed to providing each with Access' signature 'very best' service."

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# USU specialist: Consumer will pay more if 'locally produced'

**Brice Wallace**  
The Enterprise

Consumers are willing to pay more for locally produced ice cream and cheese if they contain labels identifying them as such, according to a study by Utah State University researchers.

Shoppers were willing to pay more those products if they sported "Locally Produced" or "Utah's Own" labels, according to Kynda Curtis, associate professor and extension food and agriculture market specialist in USU's Department of Applied Economics.

For example, for ice cream, consumers were willing to pay a 31-cent premium for a half-gallon of Farr's over store brand Western Family when the Farr's product had no "Utah's Own" label and an 86-cent premium over Western Family if it did.

"What we're seeing here is that, even for packaged things in the store, people are generally willing to pay a bit more ... when you have a local label or you use a state program like 'Utah's Own' on a product," Curtis said at the Utah Farm Bureau Federation's annual convention at the Davis Conference Center in Layton.

Among other findings, consumers indicated they were not willing to pay a penny more for Russell's ice cream without the "Utah's Own" label, but with the label were willing to pay 63 cents more.

"So this is a pretty good indication that, at least for Russell's, that 'locally produced' label did make an impact," Curtis said.

The cheese study yielded similar results. Consumers were willing to pay 54 cents more for a Gossner's two-pound block and 51 cents more for Cache Valley with a local designation.

The upshot is that local prod-

ucts can compete with store brands or national brands if they have the "locally produced" label, she said. Curtis noted that other studies have produced similar results for fruits and vegetables.

"This isn't for everyone," she acknowledged. "These are for people who are looking for these local foods and are willing to pay a little bit extra to get them."

The USU study indicated that 41 percent of consumers were familiar with the "Utah's Own" program for ice cream products and 22 percent were not familiar with it at all. For cheese, 50 percent were familiar with it and 16 per-

cent were not.

In many cases, grocers' private labels have eaten away at national brands' market shares, but grocers also are worried that "locally produced" labels will have a similar effect on those private labels, she said.

Having local designations isn't new, she said, with examples being Washington apples and Idaho potatoes. The move toward buying local started in the U.S. for organic products. The "buy local" push took off during the past decade, although Curtis acknowledged that "local" is not universally defined. The number of farmers markets in the U.S. tripled between 2000 and 2013.

"Obviously, people are spending the extra time and making the effort to buy locally," Curtis said.

USU's study of consumer preferences for ice cream took place in 2012 and cheese occurred this summer, both with the help of Associated Food Stores and Utah Department of Agriculture and Food.

## WATER from page 1

CEO Aaron Tilton, the remaining process is in the hands of the U.S. Nuclear Regulatory Commission. Tilton said his company has completed about half of the initial permit application.

At question in the lawsuit was whether Blue Castle could continue with the acquisition of rights to 53,000 acre feet of water previously allocated for coal-fired electricity generating plants and to reroute the diversion of the water from the river. The plaintiffs had claimed in the suit that the use of the water would impair existing water rights and interfere with more beneficial use of the water. Harmond, however, agreed with Jones in finding those claims to be invalid. The judgment came after the judge heard five days of testimony in September.

The acquisition of water for the project was of prime importance to the eventual development of the proposed two-unit, 3,000 megawatt generating plant located about five miles west-northwest of the town of Green River in Emery County. "Without a source of water you don't have a project," said Tilton. "The original approval by the state water engineer has now stood the test of an appeal where the relevant evidence was weighed. The ruling is a major risk-removing milestone for the Blue Castle Project. It provides future utility participants greater certainty that the major asset, water for the deployment of a new nuclear plant, has been secured economically."

In his written decision, the judge said, "The court finds that Blue Castle presented evidence sufficient to establish that there is reason to believe that each of the statutory criteria have been met regarding the applications. The court finds reason to believe that the project will not impair any existing water rights, nor will it interfere with a more beneficial use of water."

Harmond declined to address a claim from the plaintiffs that the project was not economically via-

ble and that the project developers did not have the financial ability to complete the power plant. The judge said that financial ability was not a part of water rights law, saying that Blue Castle doesn't have to prove its business plan will work or that it — or any future owner — will be able to raise the \$15 billion to \$20 billion needed to build the plant.

"It is far from certain that Blue Castle will find partners to construct the nuclear plant itself, but Blue Castle's business plan shows the project, if built, will eventually be profitable," Harmond wrote. He said that while it's expensive to build a nuclear power plant, nuclear power is "ideal for baseline power, produces no carbon or particulate emissions and does not result in visual pollution."

Also left for the NRC to address by Harmond were the effects the plant might have on the Green

River and four endangered fish species. These questions will be addressed in the federal environmental impact studies required in the permitting process.

Tilton, a former state representative, said his company is "thankful and grateful the judge saw the facts as we did." Tilton said the early site permit could cost \$60 million, and an operating permit would cost another \$40 million to secure. It will be 2017, at the earliest, before the NRC decides whether to issue the early site permit, he said. "We have sufficient money for what we're doing now," he said. When the time comes, Blue Castle will have discussions with bigger partners that could take an equity stake, Tilton said. "We're not ready for that yet."

The plaintiffs in the lawsuit have not decided if they will appeal the decision. Matt Pacenza, policy director for the Healthy Environ-

mental Alliance of Utah, which is among the groups that sued Blue Castle, said the legal challenge may continue. His thoughts were echoed by the plaintiffs' attorney, Lara Swensen. The judge's decision, she said, is no small matter. "From the perspective of water in Utah and the West, historically we place a great deal of scrutiny in tying up water in projects that may never happen," Swenson said.

The Blue Castle Project would have a significant beneficial economic impact on the state and the local communities, according to Tilton. The region has already benefited from the millions of dollars invested into the project site characterization over the past six years. It is expected that about 1,000 permanent full-time employees will work at the plant over 60 years, and that more than 2,500 workers will work during the projected six-year construction of the plant.

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## STUDY GROUP from page 1

conomic development; business regulations, tax policy and incentives; manufacturing; tourism; education and workforce development; air quality; and infrastructure.

“What we found is we could actually do this task force forever. ... They’re complex issues and we hoped to give maybe the interim committees, in particular, some directions maybe next year as to some things they could study that might really have a huge impact on the prosperity of the state in 20 years,” Wilson told the Natural Resources, Agriculture and Environment Interim Committee.

### ECONOMIC DEVELOPMENT

Among the recommendations for economic development are having Utah shift to a “holistic” economic development strategy, with collaboration between the Governor’s Office of Economic Development, municipal and county economic development offices and other economic development entities.

The task force also recommends implementing the Envision Utah Quality Growth Strategy, implementing a long-term planning process, and having the legislature assign appropriation subcommittees as the lead for long-term budgeting by agencies.

### BUSINESS REGULATIONS, TAX POLICY AND INCENTIVES

“Support of established Utah

businesses should be a top priority,” the task force’s report states.

Among the recommendations are that the state should consider comprehensive sales, property and corporate income tax reform “to ensure that tax policy removes barriers to businesses and encourages economic growth, quality job creation and investment.” The tax reform should include reduction or removal of sales tax on manufacturing inputs for Utah’s manufacturers, it says.

Also, Utah should expand its programs to encourage existing businesses to expand in Utah, collaborate with other Utah businesses, and participate in Utah business cluster programs. It also calls for the legislature to provide for a comprehensive system analysis of existing business incentive programs.

“Generally, what we’re trying to accomplish there is that we clear out the barriers of regulation and tax policy that interfere with the expansion of business and then analyze the incentives that we are providing or we should provide,” Sen. Stuart Reid, R-Ogden, and task force co-chairman, told the committee. “We call upon the legislature to set up a comprehensive system to be able to analyze the productivity of those incentives.”

### MANUFACTURING

“Manufacturing is underutilized as an economic engine in the state,” according to the report.

It recommends that several entities work to provide more technical training opportunities to

secondary schools, develop and implement a statewide marketing campaign to attract students to enroll in applied technology colleges or pursue other manufacturing-related post-secondary degrees, fund additional capacity in technical training schools, and establish an enhanced program for apprenticeships.

GOED, it said, should develop a strategy to help expand manufacturing and other primary industries in Utah “with a strategic goal of doubling the percentage of Utah’s share of the national GDP related to manufacturing.”

Reid said Utah “could do much better as a state in terms of our contribution to the GDP nationally. Our manufacturing is less than 1 percent of the GDP, so in terms of our footprint among the states, we have a lot of room to improve and expand in so we can have more of that market share. ...”

### TOURISM

The task force recommends that the state’s Tourism Marketing Performance Fund receive up to \$30 million annually, phased in over the next six years and that the state improve its welcome centers.

“The Utah tourism industry delivers billions of dollars in out-of-state spending, which in turn provides millions of dollars in state and local tax revenue. Additionally, tourism creates jobs and attracts new business, industry and talent into the state,” the report states.

“With a product mix that is second to none in the United States, the Utah tourism industry has significant growth potential without the public costs of other industries.”

Wilson said that a great thing about tourism is the visitors come to Utah, spend money, generate tax revenue and then leave.

“As we went through this, there were a couple of areas that were big ‘a-ha’s for me, and I would put tourism into that category,” he said. “I had underestimated both the impact and the opportunity we have as a state to embrace tourism. It is a terrific industry in every way.”

### EDUCATION AND WORKFORCE DEVELOPMENT

Among changes recommended are to have the legislature consider boosting the number of and training for college and career counselors in public schools, and to provide incentives for businesses and government for more internships and entry-level opportunities for students and recent graduates.

Wilson said more counselors would “help our high school students make wise choices as they prepare for their careers. We have one of the lowest ratios in the country and we believe there are significant financial and economic consequences to the state because of that.”

### AIR QUALITY

The task force wants to waste no time addressing this issue. It wants an immediate program to make the public aware of air quality problems.

It also calls for the legislature and governor to establish a state resource or sustainability director to coordinate, share and help implement best practices by state agencies for improving air

quality and conserving resources. It also wants increased use of electric vehicles, encourages fleet management systems, and suggests establishing manufacturing tax credits for clean air technology production.

Wilson said economic development impacts as a result of poor air are real. He said that while Utah’s air quality is 10 times better than it was in 1970 and three to four times better than a decade ago, “we can continue to improve it and make it better.”

Wilson told the Natural Resources, Agriculture and Environment Interim Committee that inversions will always occur in Utah, in part because of the state’s topography. “The challenge we have is, can we pump less pollutants in the inversions?”

### INFRASTRUCTURE

The task force recommends a variety of infrastructure improvements for transportation and transit systems and calls for replacements and upgrades for water, natural gas and power distribution networks and storage facilities. The state, it said, should support efforts to boost the number and availability of fueling and charging stations for vehicles fueled by natural gas or electricity.

“I think it’s one of the most important drivers,” Wilson said of infrastructure’s relationship to economic development. “We absolutely would not be the place we are today, economically and [as] successful as we are, had we not invested in infrastructure over the last two decades. And if we don’t continue to do that, we will find ourselves losing ground.”

The task force’s full report is available at [le.utah.gov](http://le.utah.gov) by searching in the “meeting materials” list for the Economic Development and Workforce Services Interim Committee’s most recent meeting.



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# Industry Briefs

## AGRICULTURE

• **H.A. Farms Inc.** has been named recipient of the **2013 Leopold Conservation Award**, which honors Utah landowner-ship achievement in voluntary stewardship and management of natural resources. H.A. Farms is a sheep and cattle ranch in Parowan that is managed by the Stowell family and the late state Sen. Dennis Stowell's widow, Marilee Stowell, and their sons Coy and Kelly. The award was presented by Lt. Gov. Spencer Cox at the Utah Farm Bureau Federation's Annual Convention. Finalists for the award included **W.F. Goring & Son Inc.** of Deweyville and **Johnson Mountain Ranch** in Aurora. The award consists of a crystal depicting Aldo Leopold and a check for \$10,000. Sand County Foundation presents the Leopold Conservation Award in Utah and eight other states.

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## ARTS/ENTERTAINMENT

• A new private-sector community initiative launched by **Legacy Music Alliance (LMA)** is designed to **revitalize Utah's underfunded music education school programs**. The project hopes to provide music lessons for 1,600 students; refurbished instruments for more than 40 schools; and access to world-class performers and artists at an additional 50 schools. To reach those goals, the program hopes to attract about 1,500 Utahns to make a donation of \$35 each as music education "advocates." Details are at [www.legacymusicalliance.org](http://www.legacymusicalliance.org). A recent survey of school band directors along the Wasatch Front revealed that a vast majority indicated they have annual instrument repair and acquisition budgets of less than \$500, and many have no funds at all. The Legacy Music Alliance was organized in 2010 as a non-profit association to foster excellence through music education and increase Utah's stature as a prominent national music education and resource center.

## ASSOCIATIONS

• The **Davis Chamber of Commerce** has selected **Jean Madsen** as recipient of its **Legacy Award**. The award will be presented at the chamber's annual awards banquet Jan. 24 at the Davis Conference Center. The chamber's highest honor, the Legacy Award usually is presented to a profound leader who has provided extraordinary service to the community, state and/or nation on behalf of Davis County. Most of Madsen's 89 years have been spent helping advance the quality of life in Davis County, with special emphasis on education and the arts. Over the years, she has lobbied for education in Washington, helped bring kindergarten to the state, received national recognition for education excellence as a principal at Taylor Elementary, was the state PTA president, has been instrumental in the creation of the Davis Campus of Weber State University and the Jean Madsen Children's Center at the Bountiful Davis Arts Center, cofounded the Bountiful Soroptimists Club, and was an original member of the Davis Chamber Lakesiders, among many other things. Along with these contributions, Madsen was a member of the Mormon Tabernacle Choir for 18 years and has won numerous swimming medals at the Utah Senior Games.

• **Maureen Riley**, executive director of the Salt Lake City Department of Airports, has been elected second vice chair of the **Airports Council International-North America (ACI-NA)** board of director. Riley has served as the board's secretary-treasurer for the past year. Riley also was appointed to the Airports Council International's World Governing Board for a three-year term after serving an interim appointment for a year. ACI represents local, regional and state governing bodies that own and operate commercial airports in the United States and Canada. Its mission is to advocate policies and provide services that strengthen the ability of air carrier airports to serve their passengers, customers and communities.

## BANKING

• **Bank of American Fork** is collecting teddy bears during its 14<sup>th</sup> annual **Project Teddy Bear**. The stuffed-animal drive runs through Dec. 16 at each Bank of American Fork location. Project Teddy Bear benefits at-risk children at the Utah Valley Family Support & Treatment Center, the Salt Lake Valley Family Support Center, the House of Hope and the Family Connection Center in Clearfield. Teddy bears are given to children

during times of trauma and to aid in play therapy sessions. Last year, Bank of American Fork—with the help of employees, customers and community members—collected 8,234 stuffed animals. This year's goal is 9,000.

• **Chartway Federal Credit Union** has appointed **C. Skip Wilson** as regional president for its Utah region. Wilson will oversee Chartway's divisions based in Utah: Heritage West and SouthWest Community credit unions. The credit unions serve nearly 200,000 members in 10 states. Wilson has 13 years' experience in the financial industry as a senior level professional. Most recently, he served as the first vice president for a leading financial firm, where he helped lead an acquisition of two large financial institutions and spearheaded activities related to growth, profit, expense control, branch integration, sales and production. Wilson also has extensive experience in revenue growth, new market entry, product development, lending, production, compliance, employee and business development, customer care, human resources, organic / inorganic growth, and culture integration. He is an alumnus of Utah



C. Skip Wilson

State University.

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## ECONOMIC INDICATORS

• The **average cost** for this year's Thanksgiving dinner for 10 people was estimated at \$49.04, according to the **American Farm Bureau's 28<sup>th</sup> annual price survey**, compiled by 167 volunteer shoppers in 34 states. That's a 44-cent decrease from last year's average of \$49.48. The bureau's survey shopping list included turkey, bread stuffing, sweet potatoes, rolls with butter, peas, cranberries, a relish tray of carrots and

celery, pumpkin pie with whipped cream, and beverages of coffee and milk — all in quantities sufficient to serve a family of 10. A 16-pound turkey came in at \$21.76 this year, down 47 cents from a year ago. Other items that declined in price included a dozen brown-and-serve rolls, \$2.18; one pound of green peas, \$1.54; a 14-ounce package of cubed bread stuffing, \$2.67; fresh cranberries, \$2.42; a half pint of whipping cream, \$1.85; and two 9-inch pie shells, \$2.49. Items that showed a moderate price increase from last year included three pounds of sweet potatoes, \$3.36; one gallon of whole milk, \$3.66; and a 30-ounce can of pumpkin pie mix, \$3.10.

## EDUCATION/TRAINING

• **Weber State University** will present healthcare executive and business owner **Joné Law Koford** with an honorary doctorate of humanities Dec. 13 during the university's 142<sup>nd</sup> commencement ceremony. Koford, who will serve as commencement speaker, is the owner



Joné Koford

and president of Ennovative Performance Group, a healthcare advisory and resource company. Prior to owning a business, Koford served in several roles at LifePoint Hospitals, which has more than 50 campuses in 18 states and revenue exceeding \$3 billion. Her most recent position at that company was president of strategic growth and development. Koford retired in March after more than a decade with LifePoint. Koford's career includes time as CEO of two hospitals along the Wasatch Front. She also served as regional vice president of both Columbia/HCA and HealthTrust, and vice president of sales and physician services for Altius Health Plans. She also is the chair of WSU's National Advisory Council and has served on the council for nearly two decades. Koford's education includes graduating magna cum laude from Weber State College with a bachelor's degree in psychology.

## FINANCE

• **First Financial Advisors (FFA)**, Orem, has hired **Jonathan Lohr Gal**, as a financial adviser and securities analyst. Gal previously was involved in three entrepreneurial ventures in different industries, including alternative energy, financial services and agriculture.

## HOSPITALITY

• **The Utah Heritage Foundation (UHF)** has appointed **Jada Lindblom** as historic sites manager. Lindblom will oversee



Jada Lindblom

and coordinate activities at Memorial House and the Ladies' Literary Club building. Lindblom previously worked at the Utah Association of Justice. Her education includes a Master's degree in Parks, Recreation and Tourism from the University of Utah.

• **The mountain lodging industry** in the western U.S. has experienced an **8.7 percent increase in bookings** for November through April, compared with a year earlier, according to data from Denver-based research firm DestiMetrics. Revenues were up 14 percent. The data was derived from a sample of about 274 property management companies in 17 mountain destination communities in Utah and five other states. With nearly half of all bookings already made for the winter, the industry could post record-breaking numbers for the season, DestiMetrics said.

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## LAW

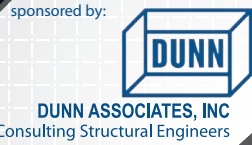
• **Dorsey & Whitney LLP**, Salt Lake City, has hired **Lon A. Jenkins** as of-counsel in the Finance & Restructuring Group in the firm's Salt Lake City office.



Lon Jenkins

Jenkins has 30 years' experience in commercial litigation and bankruptcy and Chapter 11 reorganizations, including representation of secured and unsecured creditors, commercial lenders, financial institutions, debtors, trustees and

# STRUCTURAL ENGINEERING UTAH



## Peek into the future

In the not too distant future you will see some changes as to how we feel about the structural integrity of our buildings that we occupy. Current building codes do not focus or address earthquake *resilience*, or the ability of an organization or community to quickly recover after a large earthquake. As foreign as earthquake *resilience* may now seem, expectations and financial consequence will ultimately cause us to embrace this new principle.



Ron Dunn

This motivation will be founded upon the consequence of significant vulnerability and losses associated with downtime. The current objective of building codes is life safety only. Buildings can satisfy minimum code objectives but still not meet an owner's desired *resilience*. We design for life safety, but the quality of life we are then faced with after an earthquake is not part of any design process. The inability of people to return to their jobs or even return home is much harder to financially quantify. This can affect quality of life and impact communities for years and even decades.

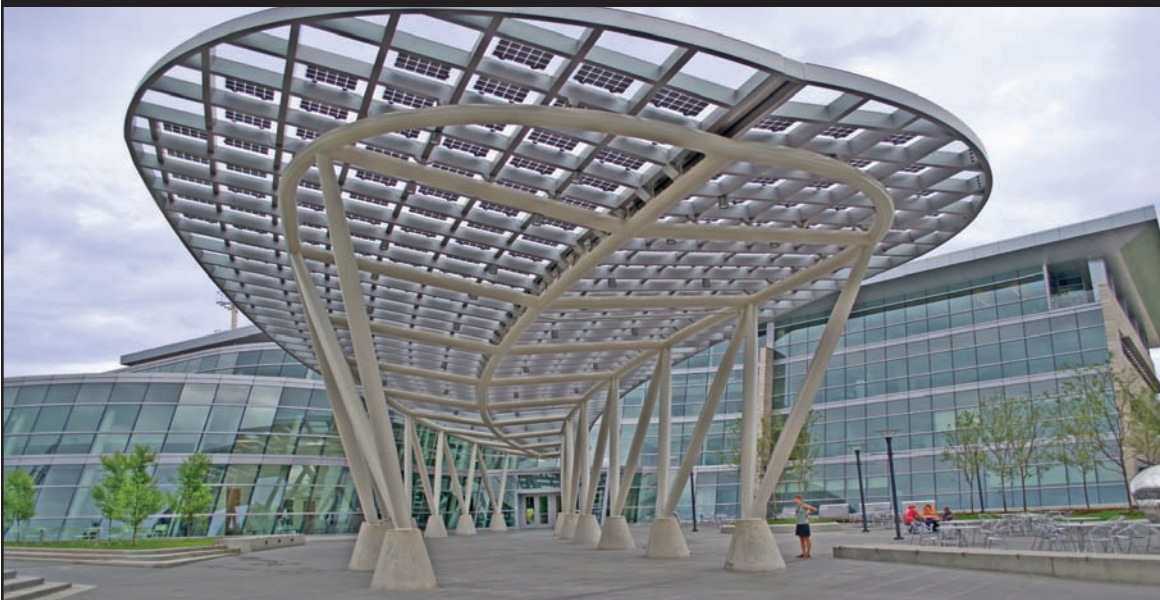
Recent research has estimated the financial losses for new code-designed frame buildings subjected to "code design level" shaking to be higher than 20 percent of total replacement value, and the expectation is that they may be unusable for more than one year. The code intent is also that no more than 10 percent of new buildings should collapse in a very rare earthquake.

In the near future you may see buildings (new and existing) rated on a normalized scale measuring safety rating, repair cost rating and functional recovery time rating. The objective of such a system is to communicate seismic risk to non-engineers. The audience for this ratings system may include occupants, buyers, sellers and tenants of a building, as well as insurers and lenders. Developers will seek top ratings for marketing purposes. Tenants will want information on down time as well as risk to life and contents. Energy sustainability issues will then be measured by actual sustainability and not tear down and replace.

*Resilience*-based earthquake design is a holistic process which identifies and mitigates earthquake-induced risks to enable swift recovery in the aftermath of a major earthquake. It requires integrated multi-disciplinary design and contingency planning to ensure that an owner's resilience objectives are met. Designing buildings to sustain less damage in earthquakes is a key component to *resilience*-based design which exceeds code based performance objectives currently written in the code.

The future will bring increased expectations of our living and work environment which will be measured by *resilience*. This idea has been gaining traction around the nation. There is significant amount of inertia within the State of California with respect to rating buildings and Resilience-based design. The future will soon be here.

## Enabling Great Design



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## Maybe it's time to thank someone different-yourself

As the commercialism of Thanksgiving fades into the commercialism of Christmas (or whatever name you're allowed to call it these days), several thoughts have occurred to me that will impact you as a person, you as a salesperson, and your business.

People try so hard to express good cheer in the holiday season they often miss the mark. "Don't eat too much turkey!" or "Don't drink too much eggnog!" is your way of saying, "I have nothing new to say."

My bet is your "thank you" is somewhat like your mission statement. It's there, but it's relatively meaningless, and no one can recite it. Most employees, even executives, can't recite their own mission statement, even under penalty of death.

### HARD QUESTIONS:

- Why is this the only season we give thanks?
- How sincere is your message, really?
- Why do you find it necessary to thank your customers at the same time everyone else is thanking their customers?
- If you're thanking people, what are you offering besides words to show them you value and care about them?
- Why do you have a shiny card with a printed message and foil stamped company signature — and NOTHING personal?

**HERE'S AN IDEA:** Why not start by thanking yourself? Thank yourself for your success, your good fortune, your health, your family, your library, your attitude, your fun times, your friends, and all the cool things you do that make you a happy person.

If you're having trouble thanking yourself, that may be an indicator that things aren't going as well as they could be. In that situation, any thanks you give to others will be perceived somewhere between "less than whole" and "totally insincere." I don't think you can become sincerely thankful to others until you have become fully thankful TO yourself and FOR yourself. And once you realize who YOU are, your message of thanks will become much more real, and passionate, to others.

**NEWS REALITY:** The good news is this is the holiday season. The bad news is it's so full of retail shopping incentives, mobs of people, and "today only deals" that the festivity of Thanksgiving is somewhat lost in the shuffle.

Black Friday and Cyber Monday — or wait, is it Cyber Tuesday, or Small Business Saturday, or Throwback Thursday? Whatever it is, it's a strategy for

advertising and promoting. And I'm OK with it, totally OK with the free enterprise system I just think the hype of it has become more dominant than the giving of thanks and the meaning of the season.

Call me old-fashioned, or call me traditional, but I don't think you can call me "wrong." I want our economy to be strong, but not at the expense of celebration, family time, and personal time to thank yourself for who you have become, and who you are becoming.

**TRY THIS:** Sit around your dinner table sometime during the holidays and have each person at the table make a statement as to what they are grateful for and who they are grateful to. Then have them say one thing about themselves that they are thankful for. This simple action will create a sense of reality around your table that will be both revealing and educational. It also wipes away all the superficial undertones often associated with family holidays.

Why not ask people to recall their best holiday ever, or the person they miss the most, or the most important thing they've learned as a family member — and to be thankful for them or that.

**BACK TO YOU:** Sit down and make a list of your best qualities. Your personal assets, not your money or your property. The assets you possess that you believe have created the person you are. Your humor, your friendliness, your helpfulness, your approachability, your trustworthiness, your honesty, your ethics, and maybe even your morality. (Tough list, eh?) And as you head deeper into this holiday season, perhaps next year's intentions and focus (not goals and resolutions) will be more about building personal assets and building capabilities you can be thankful for and grateful for.

For those of you wondering "where's the sales tip?" *Wake up, and smell the leftovers!* I'm trying to help you sell you on yourself. Once you make that sale, once you become the best you can be for yourself, then it's easy to become the best you can be for others, and present yourself in a way that others will buy.

It's the holidays, baby. Go out and thank yourself!

*Jeffrey Gitomer is the author of 12 best-selling books including The Sales Bible and The Little Red Book of Selling. His new best-selling book, 21.5 Unbreakable Laws of Selling, is now available.*



JEFFREY GITOMER

**ANDREW***from page 9*

of movie stars recording what they're doing every second). So clarity will give them energy to move forward, right? And now if they were to add balance and take the wobble out of life, their chances go up to about 90 percent that they will be the determiner of their own happiness, avoiding the need for distractions and even self-medications like drugs and alcohol. And then, when

they also add focus, that increases their odds to about 99 percent. What do all of these three bring? Clarity, balance and focus can't help but bring about the final ingredient for an abundant life: confidence.

Confidence attracts opportunities. Lack of confidence repels opportunities. When the DVD "The Secret" was first released, while I didn't agree with everything it depicted (like the boy getting the bicycle without putting some skin in the game), I looked at my wife and I said, "That's no secret; that's been

in the good book for millennia." If you exercise faith and confidence, you will attract opportunities. It's that simple.

And these are the simple keys to a brighter future: clarity, balance, focus and confidence. Whether in your personal life or in your company's coming year, incorporate these four qualities, and you will indeed have a brighter future.

*Douglas R. Andrew is a best-selling author, radio talk show host and abundant living coach.*

## Spring Mobile acquires California AT&T chain

Salt Lake City-based Spring Mobile has acquired Affordable Portables, a 26-store AT&T wireless dealer in Los Angeles. The acquisition brings Spring Mobile's store count in California to 39 and the company's total store count to 153 across 14 states.

"Spring Mobile is excited to have the opportunity to expand the Spring Mobile brand in Los Angeles," said Jason Ellis, Spring Mobile president. Spring Mobile employs 618 people at its retail facilities.



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Let's turn the answers on.

## Opinion

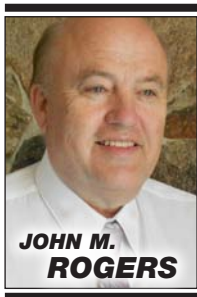
# Here's a bipartisan look at today's favorite columnist target

As a columnist in another life, I was prone to take a stance on just about any subject. Never one to be shy about my political leanings, I was constantly in hot water with one sector or another of the body politic. So, when the opportunity to pen a weekly offering for *The Enterprise* presented itself, I made myself — and the boss — a promise to stay away from politics. Maturity and wisdom dictated that I'd already spent enough of my lifetime defending my point of view. Besides, there's nothing worse than losing advertising revenue when a client takes offense at one silly proclamation or another.

However, noting that every writer in America who is afforded a forum of any nature has had something to say about the Affordable Care Act and its rocky rollout, and having invoked *The Enterprise's* version of the Fairness Doctrine, I offer some observations on ObamaCare. I figure that if I tick off an equivalent number at each end of the political spectrum, I can sic them on each other and go home to finish the Christmas lights I started in October.

I come from an advantaged point of reference when it comes to healthcare insurance. I fully expect to go directly from

employer-furnished coverage to Medicare. With any luck at all, I'll never be obligated to sign up for anything at HealthCare.gov. I haven't lost coverage due to ObamaCare and I choose to blame the rather healthy premium hike I'll take in January on something other than the ACA.



JOHN M. ROGERS

You have to hand it to President Obama. If anyone could cast a rosy glow over a situation that is anything but, it be he. Did you see where he has asked his pals in the entertainment industry to try to work positive references to ObamaCare into movies and TV shows? Maybe that's why I saw a promo on one of the cable

channels the other night for the holiday-time premiere of another zombie thriller series called "The Undead — Covered Even Though Preexisting." If the show fails to attract enough audience, the producers will be fully covered when they get thrown under the bus.

I have to wonder why the Republicans are so outraged that something they didn't want to work isn't working. Maybe they should just get out of the way and let the situation run its course — hold some hearings on immigration reform or something.

It would be kind of like a Jazz rookie acting like he's been there before when he hits a shot instead of turning to the crowd and thumping his chest.

The GOP is fond of pointing out that the only way ObamaCare could possibly work is if millions of young, healthy people were to sign up and start paying premiums. That would produce the cash necessary to cover doctor and hospital bills for the elderly and unhealthy. Sort of reminds me of something. Oh, yeah — insurance.

Have you noticed that scam artists thrive in time of confusion? The near-disastrous problems with the launch of the ObamaCare website have brought the con men out in droves. An October report said 700 phony ObamaCare sites had gone online claiming to be the real deal, to be able to bypass the problems and provide the mandated coverage. It has become so bad that there is only one sure way to know that you're complying with the new law. If you're able to quickly and efficiently log on, enter your information and it signs you up for healthcare, run the other way. It's a scam.

Another sure sign of a bogus site is the lure of the false promise. If the site says something like, "If you like your healthcare plan, you can keep your healthcare

plan," you know right off that it's a fake. Remember, sweet deals are only available to members of Congress.

But don't worry, the website problems are about fixed. When the mess became apparent in October, the White House announced that it was bringing in the best and brightest tech experts to fix the glitches — a great plan. But when I heard the announcement, the first thing that crossed my mind was, "Why didn't we start with the best and the brightest?"

Glitches, you say? Wearing brown socks with black pants is a glitch. That North Atlantic iceberg wasn't a glitch.

If you are still having trouble with HealthCare.gov you can always enroll by phone. I understand that the on-hold times are coming down. By last week, the estimated wait had moved to under three weeks.

When all is said that can be said on the subject of the Affordable HealthCare Act, only one question will remain unanswered: What's the difference between ObamaCare and RomneyCare?

Be careful. It's a trick question.

*John Rogers is the managing editor of The Enterprise. He can be reached by email at john@slenterprise.com.*

# You can blame low test scores on an ideology of victimhood

Depressing news about black students scoring far below white students on various mental tests has become so familiar that people in different parts of the ideological spectrum have long ago developed their different explanations for why this is so. But both may have to do some rethinking in light of radically different news from England.

The Nov. 9 issue of the distinguished British magazine *The Economist* reports that among children who are eligible for free meals in England's schools, black children of immigrants from Africa meet the standards of school tests nearly 60 percent of the time — as do immigrant children from Bangladesh and Pakistan. Black children of immigrants from the Caribbean meet the standards less than 50 percent of the time.

At the bottom, among those children who are all from families with low enough incomes to receive free meals at school, are white English children, who meet the standards 30 percent of the time.

*The Economist* points out that, in one borough of London, white students scored lower than black students in any London borough.

These data might seem to be some kind of fluke, but they confirm the observations in a book titled *Life at the Bottom* by British physician Theodore Dalrymple. He said that, among the patients he treated in a hospital near a low-income housing project, he could not recall any white 16-year-old who could multiply nine by seven. Some could not even do three times seven.

What jolts us is not only that this phenomenon is so different from what we are used to seeing in the United States, but also that it fits neither the genetic nor the

environmental explanation of black-white educational differences here.

These white students in England come from the same race that produced Shakespeare and the great scientist Sir Isaac Newton, among other world class intellects over the centuries. But today many young whites in England are barely literate, and have trouble with simple arithmetic. Nor are these white students the victims of racial discrimination, much less the descendants of slaves.



THOMAS SOWELL

With the two main explanations for low performances on school tests obviously not applicable in England, there must be some other explanation. And once there is some other explanation in this case, we have to wonder if that other explanation — whatever it is — might also apply in the United States, to one degree or another.

In other words, maybe our own explanations need reexamination.

What do low-income whites in England and ghetto blacks in the United States have in common? It cannot be simply low incomes, because children from other groups in the same low-income brackets outperform whites in England and outperform blacks in America.

What low-income whites in England and ghetto blacks in the United States have in common is a generations-long indoctrination in victimhood. The political left in both countries has, for more than half a century, maintained a steady and loud drumbeat of claims that the deck is stacked against those at the bottom.

The American left uses race and the British left uses class, but the British left has been at it longer. In both countries,

immigrants who have not been in the country as long have not been so distracted by such ideology into a blind resentment and lashing out at other people.

In both countries, immigrants enter a supposedly closed society that refuses to let anyone rise — and they nevertheless rise, while the native-born at the bottom remain at the bottom.

Those who promote an ideology of victimhood may imagine that they are helping those at the bottom, when in fact they are harming them, more so than the society that the left is denouncing.

We in America have gotten used to vast gaps between blacks and whites on test scores. But this was not always the case, in places where there was anything like com-

parable education.

Back in the 1940s, before the vast expansion of the welfare state and the ideology of victimhood used to justify it, there was no such gap on test scores between black schools in Harlem and white, working class schools on New York's lower east side.

You can find the data on pages 40-41 of an article of mine in the Fall 1981 issue of *Teachers College Record*, a journal published by Columbia University — that is, if you think facts matter more than rhetoric or social visions.

*Thomas Sowell is a senior fellow at the Hoover Institution, Stanford University. His website is www.tsowell.com.*

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## Opinion

# How clarity, balance, focus and confidence can change everything

As December begins and 2013 is about to close, it's a time of both reflection and planning for many companies. How does yours approach the year's end? Do you have a process for reviewing annual performance and setting goals for the coming year? Do you analyze the successes and setbacks, decide what can be done differently and define your strategies for 2014? Or ... does your company tend to shoot more from the hip, heading into the future with a general "let's take it as it comes" approach?



**DOUG ANDREW**

In business as in life, I have seen throughout my four decades of working with highly successful people, you are more likely to come out ahead when you head into the future with direction. And the best way to do that is by maintaining four key qualities: clarity, balance, focus and confidence.

Often people will ask, "Doug, what is it you do?" Now, I could answer that I have helped people plan for retirement for 40 years, that I'm an abundant living coach or that I'm a national speaker and best-selling author. Usually, however, I simply respond: "Well, we provide clarity, balance, focus, and confidence to individuals, families, businesses, industries, America and the world."

Now, let me explain this. When peo-

ple gain clarity, they have a clear vision of what matters most to them and what they're trying to accomplish. I've found that when people have absolute clarity about where they are and where they want to go with every aspect of their lives — finances, health, spirituality, relationships — they're energized and open to new ideas and strategies on how to get there. This brings profound hope for a brighter future and a sense of vibrancy. Essentially, clarity provides energy.

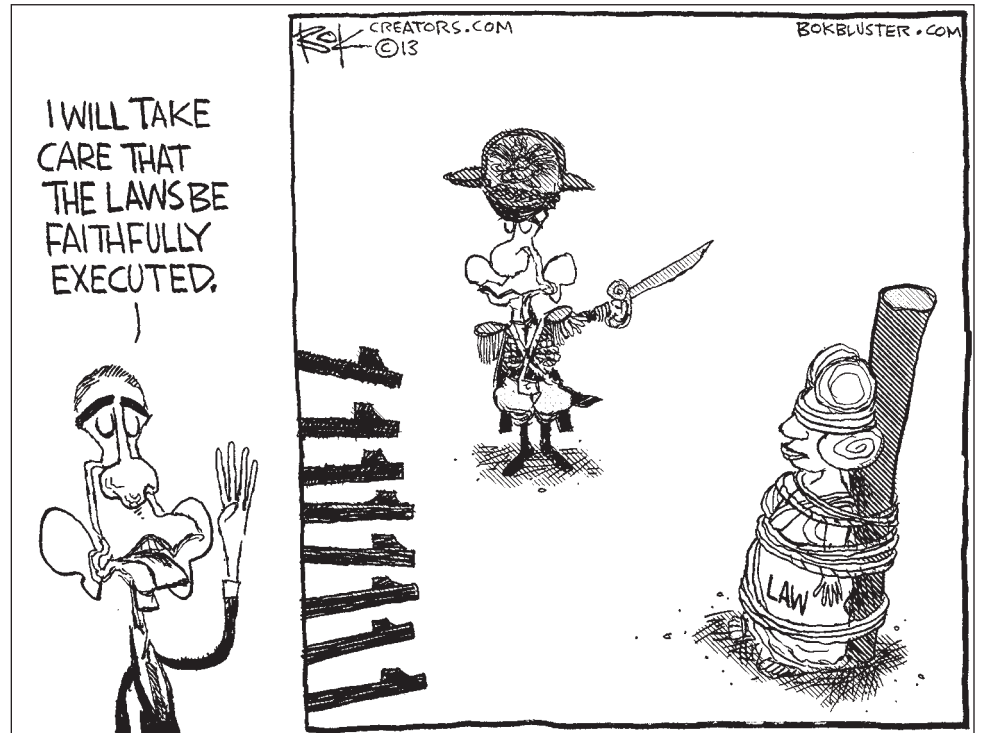
Let's look at balance. Imagine a car hurtling down the highway. At 65 miles per hour, if there's a wobble in even one of the tires, it will cause damage to the driving system and require more fuel to maintain speed. If you fix the wobble, however, you'll increase the car's efficiency, velocity and safety — and arrive at your destination with peace of mind. When you have balance in your life spiritually, physically, financially and with your relationships, you not only journey through life at a greater velocity, but you actually enjoy the ride!

When it comes to focus, too many people live their lives completely out of focus. They don't know how to prioritize and they struggle with what I call ADHD living — Attention to Daily Hiccups and Distractions. Rather than have a proactive approach to creating and pursuing their

life's plan, they live moment to moment, paycheck to paycheck, problem to problem, entertainment to entertainment. They're always focusing on things they can't control or things that don't really matter. To live a fulfilling life, you have to determine what matters most and focus on those priorities that you have control over. This increases the accuracy with which you'll achieve your goal, your vision and your future.

Now, let me stop right there to review. We've talked clarity, balance and focus. If people looked at incorporating even clarity alone into their lives, they would have a about a 55 percent chance of being a happy, successful, captain-of-their-own-soul kind of person (versus meandering through life living vicariously through the Twitter feeds

see **ANDREW** pg. 7



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This presentation is a synopsis of what Doug has invested well over \$3 million in his entrepreneurial career to learn and apply for a life of success and abundance. Doug has presented twice at the Genius Network Mastermind Group (200 of the top entrepreneurs in America) about how to create predictability in your business and life and how to go from inspiration to motivation to implementation to grow ten times in your business. Doug's presentations were captured and distributed to all attendees by popular demand following both Genius Network Mastermind conferences. Subsequently Doug is being featured in SUCCESS magazine during the first quarter of 2014. For subscribers

of SUCCESS magazine, Doug prepared a special 1-hour DVD presentation on, "Twelve Keys to a Meaningful Transformation to the Top of Your Industry and Beyond". Because Doug is a weekly columnist with The Enterprise, we have invited Doug to present this valuable information as a sneak preview to our subscribers in an effort to help Utah Businesses make 2014 the best year ever for their business and for continued exponential growth thereafter. Doug has trained more than 3,000 entrepreneurs including some of the most prominent CPAs and tax attorneys in America and continues to mentor many of them. Kick-Start the new year with insights into how to take your business to the next level and beyond.

## Legal Matters

With great power comes great responsibility:

# Tips for minimizing risk in e-commerce transactions

As the methods, tactics and channels for online marketing and sales constantly shift and evolve, so too do the commercial laws, regulations and judicial interpretations. Below is helpful information and compliance tips based on real-world examples arising from four broad aspects of e-commerce: 1. generating customer traffic, 2. online interaction with consumers, 3. using third-party online services to increase profits; and 4. commercial activity on mobile platforms. The law in these areas can be frustratingly vague, but in each case, recent developments provide guidance for minimizing legal risks.

### Generating Customer Traffic

Efforts to attract potential customers likely began almost as soon as commerce itself, and disputes as to the fairness of such tactics were probably quick to follow. Competition in the e-commerce



CATHERINE LAKE



DAVID PACHECO

realm has companies constantly looking for ways to garner attention and generate traffic. Disputes often arise when a company uses a competitor's trademark to attract consumers. For instance, in July, a federal appellate court affirmed the lower court's ruling that Lens.com's use of 1-800-Contacts as a Google AdWord did not infringe on 1-800-Contacts' trademarks where the resulting ad did not actually display 1-800-Contacts' trademark. While this decision does not establish universal rules for using third-party trademarks as keywords, it, along with other recent cases, provides general guidelines when using another's trademark in advertising.

### Online Interaction with Consumers

The Internet, and social media in particular, has greatly facilitated marketing goals such as generating brand loyalty and word-of-mouth advertising. As the

saying goes, "With great power comes great responsibility." Online interaction with consumers entails additional risks and responsibilities, including assuming responsibility for consumers' actions and personal information. Implementing a carefully crafted terms of service policy can provide some protection, but examples such as Zappos.com's ongoing litigation resulting from a data security breach and the public backlash over changes to Instagram's and Facebook's respective terms of service agreements provide important lessons on limiting the risks of online interaction.

### Using Third-Party Tools

A company can create its own e-commerce platform or online community, but using existing third-party tools is generally far more efficient. The pros and cons applicable to using a third party in the physical world generally apply to virtual relationships as well. Some additional hazards are also worth noting — for instance, inadvertently granting users a license to content you post through third-party sites such as Pinterest or

YouTube. Companies should understand and consider a third party's terms before utilizing any service.

### Use of Mobile Devices

Mobile devices further increase access to consumers and the type and amount of consumer information that companies can gather. A recent case shows the importance of treating this newfound power responsibly. Path, a social networking company, designed an app to collect information such as birthdates from users' mobile address books, including those of children, but did not disclose this in the privacy policy. The Federal Trade Commission brought claims against the practice, which Path settled by paying \$800,000 and agreeing to obtain independent privacy assessments for 20 years. Designing mobile practices with privacy and other laws in mind can avoid such government actions and the corresponding toll on a brand.

*Catherine Parrish Lake and David Pacheco are attorneys with Stoel Rives LLP.*

## What does winning look like to you?

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—BTI Consulting Group



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# Calendar

## December 10, 7:45-9 a.m.

**ACG (Association for Corporate Growth) Breakfast Meeting.** Speaker will be Aaron Skonnard, founder and CEO of Pluralsight. Event is preceded by networking from 7:15-7:45 a.m. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Registration can be completed at <http://netforum.acg.org.eweb>.

## Dec. 10, 11:30 a.m.-1 p.m.

**“Getting Beyond ‘What’: Identifying and Overcoming the ‘Whats’ That Keep Us Stuck” Workshop,** a Sandy Area Chamber of Commerce event. Event is designed to help participants identify and overcome obstacles to peak performance. Presenter will be David Bowman, author, entrepreneur and business startup and growth strategist. Location is Salt Lake Community College’s Miller Campus, Miller Free Enterprise Center Building, Room 203, 9750 S. 300 W., Sandy. Free. Details are at <http://business.sandychamber.com/events>.

## Dec. 11, 8:30 a.m.-4:30 p.m.

**“Leading from the Edge: Managing Teams in Difficult Situations,”** hosted by CEObuilder and Bank of American Fork. Ken Burnett, vice president and director of training and business development at Bank of American Fork, will discuss leadership lessons that kept alive the crew of Ernest Shackleton’s 1914 excursion in the Antarctic, and how those lessons can be applied to business and life. To prepare for the forum, participants are encouraged to read “Leading at the Edge: Leadership Lessons from the Extraordinary Saga of Shackleton’s Antarctic Expedition.” Location is Bank of American Fork, Riverton Branch Conference Room, 2691 W. 12600 S., Riverton. RSVPs by Dec. 9 should be made by contacting Christopher Liechty at [christopher.liechty@bankaf.com](mailto:christopher.liechty@bankaf.com) or (801) 642-3094. The afternoon discussion may be closed for members only if sensitive matters are discussed.

## December 11, 8-9:30 a.m.

**Utah Technology Council (UTC) Industry Breakfast.** Event will feature former UTC trustee Fraser Bullock, co-founder and a managing director of Sorenson Capital, who will discuss “A Few Big Picture Questions” of a successfully funded tech company in Utah from the private equity side. Location is Thanksgiving Point, 3003 N. Thanksgiving Way, Amber Room, Lehi. Cost is \$35 for UTC members, \$60 for nonmembers. Details are at <http://www.utahtech.org/events> or (801) 568-3500.

## December 12

**Society of Marketing Professionals Services’ Annual Charity Gala Luncheon.** Location is the Museum of Natural History. Sponsored by FFKR Architects. Details and registration are available at [www.smpsutah.org](http://www.smpsutah.org).

## December 12, 8-9:30 a.m.

**“Solar Photovoltaic Energy: Generating Your Own Electricity,”** presented by Hunt Electric. Event will focus on the logistics of Rocky Mountain Power’s 2014 Utah Solar Incentive Program application. This program offers cash incentives to its customers for installing solar equipment at a home or business. The class is formatted to help owners, architects and other people have a better understanding of renewable energy systems, design, installation and work procurement. Instructor is Brok Thayne, certified PV installation professional. Location is Hunt Electric Training Center, 1863 W. Alexander St. (2410 South), Salt Lake City. Cost is \$20. Details are at <http://www.huntelectric.com/training.htm>.

## December 12, 8 a.m.-noon

**“Getting Started as a New Leader,”** a course designed to provide new leaders with the knowledge and skills needed to confront the challenges associated with getting results more quickly in a new leadership role. Participants will learn how to focus their time and efforts on tasks that are most important to an organization’s success, as well as how to achieve accelerated results through others. Location is Salt Lake Community College’s Miller Campus, 9750 S. 300 W., Sandy. Cost is \$149 (\$74.50 for qualifying individuals). Enrollment can be completed by contacting Melody Chapman Ulbrich at (801) 957-5237 or [melody.chapman@slcc.edu](mailto:melody.chapman@slcc.edu).

## December 12, noon-1 p.m.

**Investment Survival Workshop Lunch,** presented by Sax Angle Partners, an equity hedge fund based in Park City. Attendees will receive a free copy of the book *The Investment Survival Guide* by Harvey Sax. Location is Bambara Restaurant, 202 S. Main St., Salt Lake City. Cost is \$25. Details and reservation information are available at <http://workshops.saxangle.com>.

## December 13, 8-9:30 a.m.

**“All Things Press Release,”** Utah Technology Council’s annual PR breakfast. Public relations professionals will discuss AP style, SEO and press releases, tips for optimizing press release success, creating and maximizing an

online press room, and wire posting. Location is Instructure, 6330 S. 3000 E., Suite 700, Salt Lake City. Cost is \$15 for UTC members, \$30 for nonmembers. Details and registration are at <http://www.utahtech.org/events/>.

## Dec. 17, 11:30 a.m.-1 p.m.

**Women in Business Luncheon,** a Sandy Area Chamber of Commerce event. Location is La Caille, 9565 S. Wasatch Blvd., Sandy. Cost is \$25 for members, \$30 for guests. Details are at <http://business.sandychamber.com/events>.

## December 17, 2-4 p.m.

**Sandy Area Chamber of Commerce Procurement Fair.** Event will feature information about how businesses can bid on upcoming 2014 projects for the Salt Lake Department of Airports, UTA and the Utah Department of Transportation. Location is Rio Tinto Stadium, Toyota 100 Lions Club, 9267 S. State St., Sandy. Free. Details are at <http://business.sandychamber.com/events>.

## Dec. 18, 10 a.m.-noon

**Safety Training Seminar,** presented by the Utah Manufacturers Association. Event features two classes: “Return to Work” and “Fall Protection Awareness.” Location is Swire Coca-Cola, 12634 S. 265 W., Draper. Free and open to all companies, including those not insured with the Workers Compensation Fund. Lunch will be served. Registration can be completed by contacting Annette Beckstrand at (801) 363-3885 or [teresa@umaweb.org](mailto:teresa@umaweb.org).

## December 28, 5:30 p.m.

**Summit Gala Fundraiser.** Event will feature dining, dancing, live and silent auctions and special guest Aron Ralston, an American outdoorsman, engineer and motivational speaker. Event begins with 5:30 p.m. reception, followed by 7 p.m. dinner. Location is Snowbird Ski and Summer Resort’s Cliff Lodge Ballroom and Lobby. Cost is \$250, or \$2,250 for a table of 10. Proceeds will support Wasatch Adaptive Sports, Snowbird Sports Education Foundation, Cottonwood Canyons Foundation and the Wasatch Legacy Project. Reservations may be made by calling (801) 933-2112.

## January 5-7

**The High Tech Road Show 2014,** organized by the National U.S.-Arab Chamber of Commerce (NUSACC) and designed to promote the transfer of technology and knowledge between the U.S. and the Arab world. Event brings together thought leaders

and industry innovators to discuss the latest insights for the technology industry. NUSACC and World Trade Center Utah will arrange high-level meetings designed to explore business prospects in the Arab world, including export and import of technologies and services with a focus on developing strong and long-term partnering opportunities between U.S. and Arab companies. Details are at <http://www.htrsusa.com>.

## January 7, 7-11:30 a.m.

**2014 NAIOP Utah Commercial Real Estate Symposium.** Event includes a keynote panel session involving real estate leaders and reviews and forecasts for industrial, investment, office, retail and multifamily market sectors. Theme is “Learning with the Masters.” Location is the Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Cost is \$95 for members of the Appraisal Institute, BOMA, CCIM, CREW, IREM, NAIOP, SIOR and ULI associations; \$125 for nonmembers. Details and registration are available at <http://bit.ly/2014UTsymposium>.

## Jan. 9, 11:30 a.m.-1 p.m.

**Building Owners and Managers Association (BOMA) of Utah’s Outstanding Building of the Year Awards.** Keynote speaker will be Kent Gibson, CPM, BOMA Fellow, BOMA Utah member and BOMA International vice chairman. Awards program honors the best in commercial buildings. During the competitions, all facets of a building’s operations are thoroughly evaluated. Buildings are judged on everything from community involvement and site management to environmental and “green” policies and procedures. The competition begins at the BOMA local association level, then winning entries advance from there to the regional level and, finally, regional winners advance to the international level. The international TOBY Awards will be presented at the BOMA International Conference in Florida in June. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Registration by Jan. 6 is available at [www.BOMAUtah.org](http://www.BOMAUtah.org).

## January 9, 4-8 p.m.

**Operations Management Workshop Series,** running each Thursday for 13 weeks (through April 3). Course focuses on the SME/AME/Shingo Lean Manufacturing Bronze Medal body of knowledge. Specifically designed for manufacturing operations and plant managers. All participants will be required to complete a project within their facility. Will feature classroom instruc-

tion, in-plant application and sponsored plant visits. Location is Ogden-Weber Tech College’s BDO Campus, 918 W. Second St., Building 10-A, Ogden. Cost is \$1,500, although custom fit state funding may be available for qualifying companies. Details are available by contacting Stephanie at (801) 612-4161 or [pophams@owatc.edu](mailto:pophams@owatc.edu).

## January 12-15

**“Snow Summit Utah,”** presented by NAIOP Utah. Event will be a gathering of commercial real estate industry representatives and other business leaders from across North America. Includes a special dinner Jan. 14 featuring Mitt Romney as keynote speaker. Location is Hyatt Escala Lodge, Park City. Details are at [www.naiop.org/Utah](http://www.naiop.org/Utah).

## January 30, 9:30-11:00 a.m.

**Building Owners and Managers Association (BOMA) of Utah Vendor Brunch.** Event will feature a discussion covering what property managers look for in vendors, how to best use BOMA members, using the website to help promote a company, and more. Registration by Jan. 27 is available at [www.BOMAUtah.org](http://www.BOMAUtah.org).

## January 30, 6-9 p.m.

**“Stars Across Murray” First Annual Murray Chamber Gala,** presented by the Murray Area Chamber of Commerce. Event will include entertainment, cocktail hour, dinner, silent auction, awards, guest speakers and more. Location is the Gathering Place, 1100 W. 7800 S., in Gardner Village. Cost is \$40 per person or \$70 per couple until Dec. 31; \$50 per person or \$90 per couple thereafter. Tickets at the door will be \$60 per person. Non-chamber members are encouraged to attend (please, no young children). Details and RSVPs are available at (801) 263-2632 or by emailing [Stephanie@murraychamber.net](mailto:Stephanie@murraychamber.net).

## February 6, 8 a.m.-5 p.m.

**30<sup>th</sup> annual Investors Choice Venture Capital Conference,** presented by the Wayne Brown Institute. Designed to present opportunities for early-stage and/or high-growth companies to participate in the angel/venture capital process. Location is Zermatt Resort & Spa, 784 W. Resort Drive, Midway. Cost is \$395 for first attendee, \$295 for each additional attendee from the same firm, with discounted early-bird registration available. Details are available at [eventbrite.com](http://eventbrite.com).

## Staffing Matters

# Emerging trends that are affecting today's workplace

How employers maintain an effective workforce in the post-recession era will depend largely on its ability to adapt to the changes in workers' opinions and expectations about their careers and the workplace. To thrive will require the pursuit of new, innovative and uncharted workplace strategies that produce a powerful talent engine — one that is engaged, productive and a positive influence on the brand. The latest Emerging Workforce Study offers businesses deep insights into these new strategies as they pertain to a diverse set of employee groups and within the context of ongoing social and economic events.

### Build an Engaged Workforce

Abundant research has proven the existence of a strong relationship between employees' engagement and their

respective company's overall performance. Two broad strategies were identified in the 2013 Emerging Workforce Study that stand to impact how engaged and therefore how motivated your workforce may be.

First, workers hired who are fundamentally mismatched to their job and employer culture are never going to be highly engaged. Second, the foundation of an engaged workforce is built upon high job satisfaction and loyalty to the organization.

### Ignite a Highly Productive Talent Machine

With extremely engaged workers comes better productivity, a must-have in the post-recession economy and modern day business model. Arguably one of the benefits of the 2008 recession is the fact that busi-

nesses have become vastly more productive.

Corporations shed payrolls in anticipation of a drop in business, and have been making do with fewer workers even as demand started to pick up. This need to maintain high productivity levels will remain for the foreseeable future — making the productivity of workers a key business objective. Nevertheless, the past two years have seen far too many employees preoccupied with the impact of a shrinking economy and company downsizing, often leaving them grateful for just being able to keep the jobs they have and, consequently, leaving their leaders at a loss as to how to improve productivity in the face of a chaotic economy.

The 2013 Emerging Workforce Study reveals practical insights for companies'

seeking to drive productivity, including the need to build highly trained workers and how work/life balance options are a must-have in the modern workplace.

### Create an Army of Brand Influencers

How many times have you heard the statement, "Our greatest asset is not in our inventory or our sales or our products — but in our people"? In today's business environment, that takes on even greater meaning. In order to realize — and leverage — an employee's full value, a successful company needs to turn its workforce into an army of brand influencers or

employee evangelists.

This approach is an increasingly common way for brands to leverage their biggest asset — their workforce, of course — to reach new markets, generate buzz, and support online corporate reputation. They can be tweeters, bloggers, Facebookers — or they could just be the people you send to corporate events. More than your firm's logo or an actor in your company's commercial, your customers will come to know your ambassadors as true representatives for your business' mission.

The Emerging Workforce Study explores elements to building brand-convicted employees, including the importance of a clear, followed-through-upon corporate mission and effectively utilizing social media to leverage your talent base and build brand reputation.



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# IFOCUS

The Enterprise **13**

December 9, 2013

## INSURANCE & GROUP BENEFITS

### INSIDE

#### Brokers will save you money

Jeff Kluge gives a list of reasons you should be using a broker to navigate your employee benefits program.

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#### Get everyone on board

Spencer Hoole says insurance decisions are too important not to involve your board of directors.

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## Seemingly daily changes require businesses to stay abreast of the requirements under healthcare reform

As recent headlines relating to the Affordable Care Act and Supreme Court rulings remind us, the rules impacting the group health plan you provide to your employees and their dependents continue to change.



STEVE WOODLAND

ObamaCare is the law of the land and employers — especially small-business employers — need to make sure they're aware of these changes so they can assure compliance.

Some things to note as we head to 2014 are the following:

#### Delay in employer penalties under Affordable Care Act.

Federal healthcare reform through the Affordable Care Act seeks to push larger employers to provide affordable and adequate group medical coverage to employees and their dependent children by imposing potential penalties on employers who do not. The big news for 2014 is those penalties, which originally were to become effective for 2014, have been delayed until 2015.

This means there is no need to redesign your group health plan for 2014 to avoid or minimize these penalties. Furthermore, your employees

and their dependents covered by your group health plan will be considered to have sufficient health insurance coverage to avoid being subject to the individual tax penalty (for now the individual tax penalty for failure to have health insurance coverage is still scheduled to begin to apply in 2014).

**Preparing in 2014 for the employer requirements of 2015.** Use 2014 to evaluate what changes may need to be made in your group health plan to minimize or avoid the employer penalties that are now scheduled to begin with 2015.

Remember that no employer penalties will apply if your business has less than 50 full-time and full-time equivalent employees. You can see if your business is likely to be small enough to avoid penalties in 2015 by making the calculation for 2014. You calculate this for a year (for example, 2014) by finding the average number of full-time workers and full-time equivalent workers employed each month of the previous year (2013 for a 2014 year calculation) (“full-time” defined as having worked an average of 30 hours per week or at least 130 hours total in that month — “full-time equivalent” determined by dividing the number of hours worked in that month

by all other employees and dividing by 120 — “average” determined by adding the totals of each month and dividing by 12).

Special considerations apply if you have variable hour employees or seasonal employees. You may not be able to tell at the time of hiring whether the employee will be full-time or part-time. The rules contain a complicated system for determining status using measurement periods during which hours are tracked followed by a stability period during which the status determined during the measurement period is applied. If you have these kinds of employees, you will want to establish your measurement period during 2014 so that status is set for purposes of 2015 when the penalties are now scheduled to apply.

**There are a few changes to your group health plan for 2014 required by the Affordable Care Act.** Prior to healthcare reform, group health plans could exclude coverage for medical conditions for which the employee or dependent had been treated before becoming part of the plan (called “pre-existing conditions”). An exception existed if the employee or dependent

see WOODLAND pg. 18

## Don't try to navigate the maze of today's group benefits programs without the help of a good broker

One of the hottest political and social topics for the last few years has been the Affordable Care Act and healthcare reform. By mandating individuals to have health insurance coverage and requiring large employers to share in the responsibility of providing healthcare to their employees, the ACA significantly changes how we access and pay for healthcare. No matter what your political views are, understanding and adapting to these changes will be challenging.

To make things even more complicated, you then have to factor in the insurance industry, which is confusing enough on its own. Co-pays, coinsurance, network options and out-of-pocket limits — it can sound like you're speaking a different language. An employee benefits broker or consultant can be your translator. A broker can represent you as a company or as an individual, and will keep your best interests in mind as they help guide, educate and prepare you for the road ahead.

First, as a general rule, a broker's compensation is funded by the insurance companies. In other words, it does not cost you and your employees more premium dollars to have the assistance of an industry professional.

The most important decision an employer and/or individual can make while purchasing healthcare is choosing not only a broker or consultant, but the right broker or consultant. This can mean the difference between a negative experience and a very positive experience. The right broker or consultant can help you: 1. navigate the maze, 2. negotiate on your behalf, 3. be an advocate for you and your employees, and 4. provide a complete approach to better health management.

### 1. A Broker Will Help You Navigate the Maze.

With the implementation of the Affordable Care Act, employers and individuals have more options than ever. While each of the options have pros and cons, it is important to find the option that best fits your needs. This is where the importance of a respected and informed brokerage firm really comes into play.

A traditional group plan is a group policy offered through an employer by one carrier. Depending on your company size, you may be required to meet certain participation levels and under certain provisions of the Affordable Care Act, you may be subjected to community rating. A new option in Utah for employers is the SHOP Exchange, or Avenue H. You set a defined contribution amount, and your employees choose their own health plan through the online marketplace. Some employers are opting to forgo employer-sponsored health care coverage and have their employees elect individual plans for themselves and their families. This is also an option for employees who may not be eligible for benefits

through their employers. Individuals have the option to use the Federal Marketplace or use a "traditional" plan directly from a carrier.

While certain plans or options may offer tax credits or incentives, other options may have repercussions such as tax penalties should you choose to forgo coverage altogether. A broker or consultant can help you look at all the possibilities and find the best fit for you, your family, your company or your employees.

### 2. A Broker Will Negotiate on your Behalf.

Many employers or individuals may think that the marketplace alone is enough to provide competition between insurance carriers. While this is a start, the right broker can take it one step further by taking advantage of the relationships that they build with carriers to obtain data and support and leveraging their negotiating position. Instead of sending your information out at renewal and hoping for the best, your broker is armed with the information beforehand to know what to expect. Negotiation is one of the most important financial reasons to have a broker or consultant, and can have a big impact on your bottom line.

### 3. A Broker can be an Advocate for You and Your Employees.

If you have managed to navigate the maze of purchasing healthcare, and have been able to negotiate a plan that you felt was a reasonable price without a broker or consultant, you may think that the hard part is over. But once your plan is in place, knowing who to talk to about a claims issue can prove to be an even more difficult task. This is where a brokerage firm can be extremely helpful. Brokers are on your side to truly be an advocate in helping you or an employee resolve a complex claims issue.

Advocacy for you and your employees is one of the very critical facets of healthcare. Insurance is expensive. If you're an employer, you see this on a much larger scale and it is imperative that you get the most return on your investment as possible. In other words, if your employees are becoming frustrated with claim issues, certain elements of the plan, or just lack of knowledge, what are you getting for the premium dollars that you are paying? A good brokerage firm can be a solid advocate for your employees and provide assistance through issue resolution.

### 4. A Broker can provide a Complete Approach to Better Health Management.

The first three reasons we have covered so far are the more "traditional" roles of an employee benefits broker or consultant. However, the industry is shifting and the status quo is no longer enough. With changes like the Affordable Care Act, bro-



JEFFREY  
KLUGE

see KLUGE next page



## Involve your board in insurance and risk management decisions

Back in 1996, I gave my first directors and officers (D&O) liability insurance presentation to a board of directors. The CFO of this publicly-traded company asked me to go over the highlights of the company's D&O insurance program that had just renewed. The presentation was less than five minutes long and not one question was asked by any of the board members present. In fact, most of them were not listening and were engaged in other conversations that were seemingly more important, or at least more interesting than insurance. My presentation was a mere formality and the board basically rubber-stamped all insurance decision-making by the CFO.

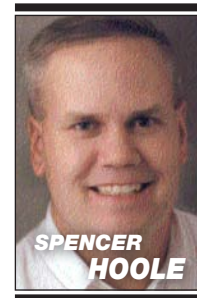
Since that time, board involvement in insurance decisions, like D&O coverage, has changed dramatically. Now our firm makes presentations to our public client company boards and/or audit committees at least once a year. Board members are no longer passive and disinterested in insurance. Instead, most are well-informed about the liability exposures directors face and want to fully vet their D&O insurance protection, specifically the structure, limits and scope of coverage. Questions often come up about insurance carrier solvency, the importance of DIC A-side coverage, appropriate coverage limits and the terms and conditions of the policy. A decade ago, CFOs generally made all these decisions. However, in today's ever-litigious corporate environment, many executives now defer these important decisions to their entire boards. They want their input and formal approval before finalizing major

insurance placements.

The board's role has not stopped at D&O insurance. Boards are also becoming much more engaged in risk management, specifically enterprise risk management. Traditional risk management is the process of identifying exposures to loss, examining various techniques to address the risk and then selecting the most appropriate techniques to control the risk. It's important to note that risk management focuses only on accidental losses, not all losses. A key technique in risk

management is insurance or risk transfer; however, insurance is only one facet of risk management. In fact, it's been suggested that the paradox of insurance is that it is a good first and last response to managing risk, but it is not always the most appropriate response. There are other important risk management tools that are available to organizations, such as risk avoidance, self insurance, loss prevention, loss control, contractual risk transfer and alternative forms of risk financing to name a few.

In contrast, enterprise risk management, as its name suggests, deals with all aspects of an organization's risk, not just accidental loss like traditional risk management. The Risk and Insurance Management Society's website ([www.rims.org](http://www.rims.org)) defines enterprise risk management (ERM) as "a strategic business discipline that supports the achievement of an organization's objectives by addressing the full spectrum of its risks and managing the combined impact of those risks as an inter-



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related risk portfolio.” The Committee of Sponsoring Organizations of the Treadway Commission (COSO) defines ERM as a “process, effected by an entity’s board of directors, management and other personnel, applied in strategy setting and across the enterprise, designed to identify potential events that may affect the entity, and manage risk to be within its risk appetite, to provide reasonable assurance regarding the achievement of entity objectives. “Both definitions are mouthfuls, but one gets the point that ERM is all encompassing and touches the entire spectrum of organizational risk. A key takeaway from these definitions is ERM is a process “effected by an entity’s board of directors.”

Since the not-so-distant financial and economic meltdown, the board’s role in playing a part in ERM has grown significantly. Expectations for boards to more effectively identify and assess risks across the entity spectrum have become more critical, driven in large part by anxious shareholders and stakeholders who want to make sure both the balance sheet and their shareholder value is being properly protected. As such, the board’s role in ERM is one of the hottest topics in today’s world of corporate governance.

The National Association of Corporate Directors (NACD) has also gotten into the ERM act by issuing its *Blue Ribbon Commission on Risk Governance: Balancing Risk and Reward*, which includ-

ed 10 Principles of Effective Risk Oversight for Boards:

1. Understand key drivers of business success.
2. Assess risk in the company’s strategy.
3. Define full board’s and committee’s roles in risk oversight.
4. Consider which risk management system is appropriate.
5. Management and board agree on risk reporting to board.
6. Dynamic and constructive risk dialogue with management.
7. Closely monitor risks in culture and incentive structure.
8. Monitor alignment of strategy, risk, controls, compliance, incentives and people.
9. Consider emerging and interrelated risks.
10. Periodically assess board oversight processes.

The process of identifying and managing traditional and known risks is certainly doable for directors. (Heck, even a simple insurance broker can handle this responsibility.) But should directors also be held accountable for the highly improbable “black swan”? This is a relatively new addition to our lexicon from Nassim Nicholas Taleb. According to Taleb, “a black swan is a highly improbable event with three principal characteristics: It is unpredictable; it carries a massive impact; and, after the fact, we concoct an explanation that makes it appear less random, and more predictable, than it was.” He cites 9/11 as the prime example of a black

swan. Think about being responsible for identifying something that is unpredictable, has a huge negative impact, and after the fact experts assert that it should have been predictable. That is one tough exercise for anyone.

In the future, boards will need to be well-equipped to deal with these increasing responsibilities. They will rely heavily on outside professional service providers to guide them through the labyrinth that is

ERM. Whether or not the proposed SEC rules relating to risk management oversight are enacted, ERM will become a recurring theme in boardrooms across America. In fact, it just moved to the top of the agenda.

*Spencer Hoole is a principal at Diversified Insurance Group and the head of the firm’s management liability practice. He has been in the property and casualty insurance industry for the past 20 years.*

**KLUGE***from previous page*

kers and consultants are adapting to provide improved and more innovative services to better meet the needs of their clients.

Wellness, underwriting and data analytics can help employers gain a more holistic approach to health management, so you can ultimately take a more proactive approach in your healthcare. A broker or consultant needs to be a partner in more than just one aspect of your healthcare, and these services can help to integrate the most important pieces of the puzzle to bring together the bigger picture.

In conclusion, choosing a broker is important, but it is more important to choose the right broker. This has been the case prior to healthcare reform, but now it is more important than ever.

There are many factors to consider when making a decision, and opposing views may come from inside your own company. Human resources may see the employee needs as the most important issue, and managing growing costs as a

secondary problem. Your CFO may only be considering cash flow and the pros and cons of self-funding instead of employee job satisfaction. This is where brokers can take a balanced approach and narrow in their focus to present solutions to the challenges the client is facing, rather than simply selling products. Brokers can provide tools that help benefit plans run more smoothly, control cost, enhance communication strategies, and focus on compliance much more effectively than an employer can on its own.

Whether you are an employer, self-employed, or an employee who doesn’t qualify for benefits, in this uncertain and ever-changing industry, you have enough to worry about without trying to take on the additional responsibilities of trying to understand and implement healthcare, let alone healthcare reform. Employers, I encourage you to research several groups and conduct an RFP to find the brokerage firm that fits your company’s needs.

*Jeffrey Kluge is the vice president and a consultant with GBS Benefits Inc.*





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|--|--|--------------------------------------|---------------------------------------|-------------------------|-----------------|-------------------|---------------------------|--|---------------------------------|
| <b>AON</b><br>299 S. Main St. Ste. 1300<br>Salt Lake City, UT 84111  | 801-535-4329<br>847-933-3468<br>aon.com                    | \$917 million                        | 12                                    | 1                       | 1982            | DND               | 500                       | Property, casualty, enterprise risk management, HR consulting, benefits brokerage, business consulting                                       | Dawn Brazell                    |
| <b>Moreton &amp; Company</b><br>709 E. South Temple<br>Salt Lake City, UT 84102  | 801-531-1234<br>801-531-6117<br>moreton.com                | \$410 million                        | 110                                   | 4                       | 1910            | 180               | 6                         | Commercial insurance, employee benefits, surety, voluntary benefits, person insurance, financial services                                    | William R. Moreton              |
| <b>Marsh USA Risk &amp; Insurance Services/ Mercer Health &amp; Benefits</b><br>15 W. South Temple, Ste. 700<br>Salt Lake City, UT 84101 | 801-533-3600<br>801-533-3610<br>marsh.com/<br>mercerc.com  | \$404.5 million                      | 35                                    | 1                       | 1923            | 36                | 400                       | Property & casualty and health & benefits brokerage and consulting   | Kim Briggs &<br>Ann Thomas      |
| <b>Gallagher Benefit Services</b><br>6330 S. 3000 E. Ste. 670<br>Salt Lake City, UT 84121  | 801-559-2929<br>801-559-2955<br>gallagherbenefits.com/utah | \$397.9 million                      | DND                                   | 2                       | 1927            | 30                | DND                       | Medical, dental, vision, life and AD&D, STD, LTD, ancillary  | Ryan Olson                      |
| <b>HUB International Insurance Services, Inc.</b><br>6440 S. Wasatch Blvd.<br>Ste. 235A<br>Salt Lake City, UT 84121                      | 801-943-2600<br>801-618-4014<br>hubinternational.com       | \$275 million                        | 9                                     | 1                       | 1931            | 11                | 250+                      | Employee benefits consulting and risk management services  | Thomas Lee Lanning              |
| <b>The Buckner Company</b><br>6550 S. Millrock Dr. Ste. 300<br>Salt Lake City, UT 84121  | 801-937-6700<br>801-937-6710<br>buckner.com                | \$151.2 million                      | 33                                    | 2                       | 1936            | 129               | 5                         | Construction, trucking & transportation, employee benefits, personal home & auto, retail & restaurants, technology                           | Terry Buckner                   |
| <b>Diversified Insurance Group</b><br>136 E. South Temple #2300<br>Salt Lake City, UT 84111  | 801-325-5000<br>801-532-2804<br>diversifiedinsurance.com   | \$110 million                        | 44                                    | 2                       | 2001            | 47                | 2                         | Property, casualty and health benefits brokerage and consulting  | Spencer Hoole                   |
| <b>Beehive Insurance Agency, Inc.</b><br>302 W. 5400 S. #101<br>Murray, UT 84107   | 801-685-6860<br>801-685-2899<br>beehiveinsurance.com       | \$73 million                         | 18                                    | 1                       | 1961            | 40                | 1                         | Trucking & transportation, contractors & construction, non-profits, employee benefits, and individual life & health                          | Doug Snow                       |
| <b>ABSI</b><br>877 W. Baxter Dr.<br>South Jordan, UT 84095   | 801-253-4900<br>801-253-0313<br>teamabsi.com               | DND                                  | DND                                   | 5                       | DND             | DND               | DND                       | Group benefits, individual and family plans, human resources, risk management, wellness  | Craig Symes<br>Doug Peterson    |
| <b>First West Benefits Solutions</b><br>1139 S. Orem Blvd.<br>Orem, UT 84059   | 801-224-9600<br>801-226-1816<br>fwbs.com                   | DND                                  | DND                                   | 2                       | 1987            | DND               | 193                       | Employee benefits, employee health & wellness, benefits funding options, small employer benefits, individual benefits                        | S. David Jackson                |
| <b>Fringe Benefit Analysts, LLC</b><br>393 W. Gordon Ave.<br>Layton, UT 84041  | 801-546-6004<br>801-544-0406<br>fbabenefits.com            | DND                                  | DND                                   | 6                       | 1970            | 29                | DND                       | Employee benefit advisory and consulting services  | Scott E. Deru                   |
| <b>GBS Benefits, Inc.</b><br>465 S. 400 E. Ste. 300<br>Salt Lake City, UT 84111  | 801-364-7233<br>DND<br>gbsbenefits.com                     | DND                                  | DND                                   | DND                     | DND             | DND               | DND                       | Healthcare reform & compliance, underwriting, pharmacy services, wellness, online benefit services, voluntary products, health exchange      | Rick Fielding                   |
| <b>Hays Companies</b><br>201 S. Main St. Ste. 2100<br>Salt Lake City, UT 84111   | 801-505-6500<br>DND<br>hayscompanies.com                   | DND                                  | DND                                   | 1                       | DND             | DND               | 34                        | Risk management & commercial insurance, employee benefits, Hays consulting services, specialty programs, private client group                | Jim Hays                        |
| <b>The Leavitt Group</b><br>216 S. 200 W.<br>Cedar City, UT 84720  | 435-586-6553<br>435-586-1510<br>leavitt.com                | DND                                  | DND                                   | 20                      | 1952            | DND               | 105                       | Property, casualty, life and health  | Dane O. Leavitt                 |
| <b>Spectra Management</b><br>895 Baxter Dr.<br>South Jordan, UT 84095  | 801-327-7205<br>DND<br>spectrabenefits.com                 | DND                                  | DND                                   | 1                       | 1986            | DND               | DND                       | Health, dental, EAP, HSA, FSA, HRA, retirement plans, vision, life/AD&D, short and long term disability, voluntary & worksite                | R. Brent Bennett                |
| <b>Wells Fargo Insurance Services USA, Inc.</b><br>1095 E. 2100 S. Ste. 200<br>Salt Lake City, UT 84106                                  | 801-246-4300<br>866-729-7172<br>wfis.wellsfargo.com        | DND                                  | DND                                   | 1                       | 1969            | DND               | 135                       | Enterprise risk management, cost control, employee benefits, commercial insurance, personal lines, construction, technology & small business | David Headden                   |



# Top Health Insurance Companies in Utah

Ranked by Number of Individuals Covered in 2012

| Company Name<br>Address   | Phone<br>Fax<br>Web   | # of<br>Individuals<br>Covered in<br>2012 | # of Offices<br>in Utah<br># of Utah<br>Employees | Premium<br>Volume in<br>Utah in 2012<br>Year Founded | Insurance Products Offered  | Top Local<br>Executive |
|---|---|---|---|--|---|------------------------|
| <b>SelectHealth</b><br>5381 Green St.<br>Murray, UT 84123   | 800-538-5038<br>DND<br>selecthealth.org                       | 528,000                                   | 1<br>1,101  | \$1.73 billion<br>1983                               | Individual, small employer and large employer plans, federal employee, Medicare Advantage, Medicaid, Children's Health Insurance Plan (CHIP)  | Pat Richards           |
| <b>Regence BlueCross<br/>BlueShield of Utah</b><br>2890 E. Cottonwood Pkwy<br>Salt Lake City, UT 84121            | 801-333-2100<br>801-333-6516<br>myregence.com                 | 320,000                                   | 1<br>500  | \$1 million<br>1942                                  | DND   | Jennifer Danielson     |
| <b>United Healthcare of Utah</b><br>2525 Lake Park Blvd.<br>Salt Lake City, UT 84120                              | 801-982-4548<br>801-982-3282<br>uhc.com                       | 320,000                                   | 2<br>700  | \$606 million<br>1974                                | Employee, Medicare, M & V   | Pamela Gold            |
| <b>Opticare of Utah, Inc.</b><br>1901 W. Parkway Blvd.<br>Salt Lake City, UT 84119                                | 801-869-2020<br>801-954-0054<br>opticareofutah.com            | 180,000                                   | 1<br>11   | \$4.5 million<br>1987                                | Funded vision plans for groups or individuals that cover eye exams, glasses, contact lenses and LASIK; network services and leasing for self-funded groups; pediatric plans for ACA compliance; health plan partnerships; health/wellness fairs for vision screenings, etc. | Aaron Schubach         |
| <b>Gallagher Benefit<br/>Services</b><br>6330 S. 3000 E. Ste. 670<br>Salt Lake City, UT 84121                     | 801-559-2929<br>801-559-2955<br>gallagherbenefits.com/utah    | 165,000                                   | 2<br>30   | \$397.94 million<br>1927                             | Medical, dental, vision, life and AD&D, STD, LTD, ancillary   | Ryan Olson             |
| <b>EMI Health</b><br>852 E. Arrowhead Lane<br>Murray, UT 84107  | 801-262-7476<br>801-269-9734<br>emihealth.com                 | 160,000                                   | 1<br>130  | \$54.5 million<br>1935                               | Medical, dental, vision, Medigap, Medicare D  | Steven Morrison        |
| <b>PEHP</b><br>560 E. 200 S.<br>Salt Lake City, UT 84102  | 801-366-7500<br>DND<br>pehp.org                               | 135,000                                   | 2<br>200  | DND<br>1977  | Medical, dental, life, long term disability   | R. Chet Loftis         |
| <b>Molina Healthcare of Utah</b><br>7050 Union Park<br>Center, Ste. 200<br>Midvale, UT 84047                      | 801-858-0400<br>801-858-0409<br>molinahealthcare.com          | 87,000                                    | 1<br>210  | \$296 million<br>1980                                | Medical special needs plan, Medicaid, CHIP, and beginning January 2014-individual health insurance marketplace  | Chad J. Westover       |
| <b>Aetna Life Insurance</b><br>3179 W. 9190 S.<br>West Jordan, UT 84088   | 801-568-2802<br>DND<br>aetna.com                              | DND                                       | 2<br>DND  | DND<br>1853  | Health plans & insurance, dental & vision insurance, pharmacy benefits, employer health plans, Medicare plans, health insurance exchange & marketplace  | DND                    |
| <b>Altius Health Plans, Inc.</b><br>10421 S. Jordan Gateway<br>South Jordan, UT 84095                             | 801-355-1234<br>801-323-6400<br>altius.coventryhealthcare.com | DND                                       | 1<br>DND  | DND<br>DND   | Individual plans, group plans, Medicare, Medicaid, workers compensation, first health, behavioral health  | DND                    |
| <b>Cigna Healthcare of Utah</b><br>5295 S. Commerce Dr.<br>Ste. 280<br>Salt Lake City, UT 84107                   | 801-261-7506<br>801-261-5349<br>cigna.com                     | DND                                       | 1<br>DND  | DND<br>1982  | Healthcare products & services, group disability, life & accident insurance, international insurance coverage   | DND                    |
| <b>Dental Select</b><br>5373 S. Green St. 4th Floor<br>Salt Lake City, UT 84123                                   | 801-495-3000<br>801-495-3369<br>dentalselect.com              | DND                                       | 1<br>DND  | DND<br>1989  | Employer dental plans, individual & family dental plans   | Brent Williams         |
| <b>Humana of Utah</b><br>9815 S. Monroe St.<br>Ste. 300<br>Sandy, UT 84070  | 801-256-6200<br>801-256-6467<br>humana-one.com                | DND                                       | 2<br>DND  | DND<br>DND   | Copay plans, 100% after deductible health plans, health savings account plan, short term medical plan   | DND                    |
| <b>Total Dental<br/>Administrators of Utah</b><br>6985 Union Park<br>Center, Ste. 675<br>Salt Lake City, UT 84047 | 801-268-9740<br>801-268-9873<br>tdadental.com                 | DND                                       | 1<br>DND  | DND<br>DND   | Indemnity, prepaid preferred provider, ASO/TPA program, quality assurance program, multi-state service capability   | DND                    |

**WOODLAND***from page 13*

had prior coverage and could provide the new plan with a certificate of prior creditable coverage.

Beginning with 2014, your group health plans can no longer exclude coverage for pre-existing conditions for anyone. Your plan will no longer need to issue certificates of creditable coverage to former participants after Dec. 31, 2014.

Another change for 2014 is enrollment in your group medical plan by an otherwise eligible employee must be available by the 90th day of employment even if in the middle of a month. A number of plans we see are changing their enrollment date to be the first day of the month following 60 days to avoid inadvertent violation of this new rule.

**Same-sex marriages recognized under federal law.** Another change impacting benefit plans of your business is a recent U.S. Supreme Court ruling requiring the federal government to recognize same-sex marriages. For all federal tax and benefit plan purposes, a same-sex couple is now recognized as married if the marriage is recognized in the state in which the marriage occurred. For example, a same-sex couple legally married in Washington but living in Utah will be considered married for these federal purposes even though Utah does not recognize the marriage. However, there is no federal recognition of civil unions or domestic partnerships.

This change in the law does not

require your group health plan to provide health benefits to same-sex spouses that are provided to opposite-sex spouses since there is currently no federal requirement to do so. The definition of spouse for purposes of your group health plan is governed by the terms of the plan. You will want to check the definition of spouse in your plan to confirm that it is consistent with your business needs.

If your plan provides coverage, the employer contributions for health coverage of a same-sex spouse and children of a same-sex spouse are now tax-free to the employee (just as those contributions relating to an opposite-sex marriage are tax-free to the employee). You no longer are required or permitted to impute taxable income to the employee for the coverage. And employee contributions for such coverage may be paid on a pre-tax basis through a cafeteria plan if your business maintains one.

Employers were required to stop imputing income for coverage of same-sex spouses as of Sept. 16, 2013. Employees will need to file amended tax returns for previous years, but employers are not required to issue amended W-2s or provide any correction for prior tax years. Employers can recover employment taxes paid on imputed income in prior years (but the cost of recovery will often exceed any tax refund for many employers).

In administering your group health plan, remember that same-sex spouses with health coverage will be considered a spouse for purposes of COBRA health insurance continuation rights and spousal special

enrollment rights under federal law.

Also, an employee will be able to use funds in his or her health care flexible spending account (or funds in his or her health savings account (HSA) or health reimbursement account (HRA)) for qualifying expenses of a same-sex spouse or children of the spouse under the law.

**Looking ahead.** Check in with your group health plan provider to confirm that your plan and any other health arrangements for your employees are fully ready for 2014. Early in 2014 will be the time

to begin evaluating your employee health coverage and planning for the employer requirements now scheduled to begin with 2015. Weighing the costs of sufficient coverage and possible penalties will take careful review and preparation. Your employee benefits lawyer or adviser and your medical insurance broker or benefits consultant can assist you in this process.

*Steven Woodland is a member of Stoel Rives LLP, where he advises employers on employee benefits issues.*

## SelectHealth seeks to recognize those making Utahns healthier

Are you doing something to improve health in the community or serve populations with special needs? If so, SelectHealth wants to help.

SelectHealth created the Select 25 Award to recognize individuals or organizations that are making Utah healthier. Twenty-five award recipients will receive \$2,500 to further their cause. Submissions for the award are being accepted now through Jan. 19 at [select25.org](http://select25.org). Only the first 500 applications will be considered.

A wide range of organizations have received the award since it was first introduced in 2008. Last year's recipients included a neighborhood community garden, a global children's foundation, and a photography group creating portraits for chil-

dren fighting cancer and other illnesses.

"It is an honor to work with so many positive nonprofits throughout the state," said SelectHealth community relations director Greg Reid. "Each year, we are inspired by the recipients and all they do to make Utah a better place to live."

In addition to offering a cash grant, SelectHealth will create marketing materials for each award winner to help promote its organization and cause.

At least three recipients will be chosen from each of four specified Utah regions. Thirteen at-large winners will also be chosen. Submissions will be reviewed by a committee of leaders from SelectHealth, InterMountain Healthcare and the community.

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– Miranda, Regence BlueCross BlueShield Customer Service Specialist



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**BRIEFS***from page 5*

creditors' committees in jurisdictions across the country. He has expertise in negotiating, structuring and formulating reorganization plans, the recovery, assembly and distribution of estate assets, as well as a broad range of creditor representations in corporate bankruptcies and insolvencies. Jenkins also has experience in pre-filing or out-of-court workouts and has advised numerous large creditors in such matters. Before joining Dorsey, Jenkins was shareholder of Jones Waldo PC in Salt Lake City and prior to that worked at the New York law firm of LeBoeuf, Lamb, Greene & MacRae for 23 years. His education includes his law degree from the University of Utah.

• **Jones Waldo**, Salt Lake City, has hired **Taryn Evans**, **Jill Coil** and **Brady Rasmussen** for its Salt Lake City office and **Richard Petersen** for the law firm's Provo office. Evans is an associate, with her primary areas of focus being litigation, domestic and family law. She earned her bachelor's degree at the University of Utah in business management and her juris doctor in 2013 from S.J. Quinney College of Law. Coil is an associate practicing criminal, domestic and family law. She represents individuals in every aspect of their cases, from trials to appeals and minor criminal actions. Coil earned a bachelor of art in political science in 2004 from Brigham Young University. Rasmussen joins Jones Waldo's litigation practice group. He is a member of the American Bar Association, Salt Lake City Bar Association and the Utah State Bar Association's litigation, construction, business law and real estate property sectors. Petersen, formerly of Howard, Lewis & Petersen in Provo, joins Jones Waldo's estates and trusts and tax planning practice groups with expertise in business and personal tax planning, estate planning, business consulting, real property and contract disputes. Petersen received his bachelor of arts at Brigham Young University.

**RETAIL**

• **Overstock.com Inc.**, a Salt Lake City-based online discount retailer, took top honors in the Web Marketing Association's **2013 MobileWebAwards** for best retail mobile application for Android devices. Features in Overstock.com's new Android app include simplified browsing, sharper product images, better search refinements for product results sets, quick-read product reviews and an improved cart for checkout. This

is the second year Overstock.com has been a MobileWebAward winner.

• **Simply Mac**, an Apple retailer and service provider based in Salt Lake City, **will donate \$5** for every computer sold through Dec. 31 to **Primary Children's Hospital**, a Children's Miracle Network hospital. Customers also will be able to buy "Miracle Balloons" by matching Simply Mac's \$5 donation. As a thank you for each donation, patrons will receive a coupon for \$10 off their next purchase of an accessory or \$10 off their next trade-in.

**SERVICES**

• **Vivint Solar**, a residential solar provider based in Provo, named two new executives to its leadership team and promoted another. **Chris Lundell**, chief marketing officer, is responsible for all marketing strategy, programs, partnerships and campaigns. He has more than 25 years of experience in sales and marketing leadership management, most recently as vice president of worldwide sales at EveryoneSocial.com. Lundell also served as CMO/COO of DomoTechnologies (formerly Corda) and was responsible for growing enterprise business intelligence software business. He also served as vice president and general manager of LANDesk's Asia Pacific operations. Prior to LANDesk, Lundell served in a variety of sales and marketing roles at Novell, including head of North America marketing. **Jan Newman**, vice president of business development, is responsible for expansion of business partnerships and channels and possible growth into new solar verticals. Newman is a technology entrepreneur with more than 25 years of executive experience in the industry. After starting his career at Novell, Newman founded KeyLabs Inc., an independent software testing and verification company. He sold the company to Exodus Communications for \$42 million in 1999. Newman then founded Altiris Inc., a systems management company. Altiris went on to complete an initial public offering in 2002 and was eventually purchased by Symantec Corp. for more than \$1 billion. Most recently, Newman was a partner at SageCreek Partners. **Paul Dickson**, previously vice president of finance, has been promoted to vice president of operations, responsible for directing the systems, processes and solutions that make it possible to deliver lower-cost power to homeowners. Dickson most recently was vice president of finance at Vivint Solar. Dickson cofounded Meter Solutions as a university student and won several industry accolades. After growing the business from a startup to a fast-growing, nationwide AMR/AMI installation

company, Dickson sold the business to Vivint. In addition to his new role, Dickson will continue to provide financial operations expertise to the team.

**SPORTS**

• **Easton Sports Development Foundation** has hired **Kevin Eldredge** as the director of archery for the Easton Salt Lake Archery Center in Salt Lake City. The center is scheduled to open to the public this spring. Eldredge, a certified Level 4 Coach through USA Archery, will be responsible for the Easton Foundations regional archery activities and for the management and growth of the Salt Lake Center, including promoting archery classes, seminars, programs, events and the development of new ideas to support archery in the Salt Lake area. Eldredge has been involved with USA Archery as an international competitor, national champion, past board vice president, past JOAD Committee chairman, and coach and team leader at numerous Junior and Senior world championships. He has also coached numerous world champions and world record holders. He has been the mayor of Hatch, Utah, and the president of the Southern Utah Officials Association, and is certified as an advanced EMT. He owns his own small business and has also helped start up other successful corporate entities.

• **Ski Utah** recently launched an **improved website**. SkiUtah.com provides a comprehensive look at what Utah's 14 resorts have to offer, including events, deals, snow reports and more. The new site features extensive trip planning tools, custom detailed weather forecasts, a new travel expert blogger and large imagery that showcases Utah's beauty. Ski Utah's snow report is the official snow report for the resorts. This season, the snow report features a custom weather synopsis from Wasatch Snow Forecast. In addition to the website enhancements, Ski Utah recently named **Erika Wiggins** to the blog team as the "Snow Travelista." Wiggins is a freelance writer who will share tips and inspiration for planning a winter vacation in Utah.

• **Salt Lake City** has been selected by **USA Weightlifting** as the location for its **2014 USA Weightlifting National Championships**, set for July 15-20 at the Grand America Hotel Grand Ballroom. Utah Weightlifting, Visit Salt Lake and the Utah Sports Commission will serve as the tournament hosts. The three-day championship is USA Weightlifting's annual premier weightlifting event and is the

primary qualifier for teams representing the United States at the World Championships, Pan Am Games and/or Olympic Games, depending on the year. The first USA Weightlifting National Championship to be held in Utah, this event is projected to bring 200 competitors, 75 coaches and 3,000 spectators to Salt Lake City. The competition includes eight body-weight categories for men and seven for women.

• **Deer Valley Resort** has been named **Best Ski Resort in the United States** in the inaugural **World Ski Awards**, part of the World Travel Awards. The designation came after a year-long vetting and selection procedure by the World Ski Awards team. Deer Valley Resort's win comes after nearly 1 million votes were received from across the globe for the competing resorts. Votes were cast by ski tourism professionals worldwide as well as thousands of luxury travel consumers via [worldskiawards.com](http://worldskiawards.com) and World Ski Awards' Facebook page.

• **Goldener Hirsch Inn**, a hotel in Deer Valley Resort, has been voted the country's "Best Ski Boutique Hotel" in the **World Ski Awards**. The Goldener Hirsch beat out five other top finalists from Park City, Jackson Hole, Telluride and Beaver Creek. The World Ski Awards, part of the World Travel Awards, recognize hotels for elevating "the ski-tourist customer experience" and "stimulating both the domestic and international ski-tourism markets." More than a million votes from across the globe were cast this year in the two months polls were open.

• **Park City Mountain Resort** (PCMR) has earned rankings in three industry publications. For the second year in a row, *Ski Magazine* ranked PCMR one of North America's five best resorts and tops for resort access. *Freeskier Magazine* ranked PCMR's four terrain parks as the No. 2 setup in North America. *TransWorld Snowboarding Magazine* ranked the resort's two halfpipes as No. 4 in the industry. Both *Freeskier* and *TransWorld* ranked the resort among the top 10 overall.

**TECHNOLOGY**

• **Fusion-io**, based in Salt Lake City, has appointed **Ian Whiting** as executive vice president of global field operations. He will lead the worldwide Fusion-io sales team. Whiting previously was senior vice president of sales for the Americas at Riverbed Technology Inc. and senior vice president worldwide sales at Brocade Communications Systems Inc. He also has been in various sales roles at Compaq Computer Corp., NetWorth Inc. and Data Translation Networking.

**CALENDAR***from page 11***February 28, 11 a.m.-9 p.m.**

**The Utah Latin Expo**, sponsored by the Latin American Chamber of Commerce. Activities include an Hispanic Economic Summit Luncheon, 11:00 a.m.-1 p.m.; a Safety & Excellence Awards Gala, 7-9 p.m.; and business workshops, 9 a.m.-6 p.m. Location is the Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Free. Details are at [www.utahlatinexpo.com](http://www.utahlatinexpo.com).

**April 25-26**

**Utah Investment, Business & Career Expo**. Event is designed to showcase Utah businesses and investment opportunities in the public equity and real estate markets and to introduce businesses and financial services and career and business opportunities to the public to help people plan their financial future, build their careers or start their own businesses. Location is South Towne Expo Center, 9575 S. State St., Sandy. More information is available by calling (801) 688-8929, emailing [FortuneExpoUSA@gmail.com](mailto:FortuneExpoUSA@gmail.com) or visiting [www.fortune-expo.com](http://www.fortune-expo.com).

**QUALITY***from page 1*

living costs. Availability of good jobs had the largest discrepancy, with an importance rating of 88.4, and a quality rating of only 68.6.

• Five factors rated above average in both importance and quality can be considered Utah successes. They are higher education, availability of quality health-care, support that people provide one another, good parks and recreation and safety and security from crime.

• In addition to the Quality of Life Index questions, the survey asked respondents which one thing could most improve the quality of life where they live. The top responses reflected the need to improve air quality, the availability of good jobs, K-12 education and decreased levels of crime and traffic.

"Survey respondents are fairly happy with their quality of life," said Utah Foundation president Stephen Hershey Kroes. "Even the factors with the lowest quality ratings are not at the bottom of the overall quality scale. Nonetheless, the availability of good jobs is still Utahns' greatest concern, even after improving its rating by 9 percent since 2011."

"The items that Utahns feel are important are things that elected officials can improve," said Shawn Teigen, the foundation's senior research analyst.

# Real Estate Section



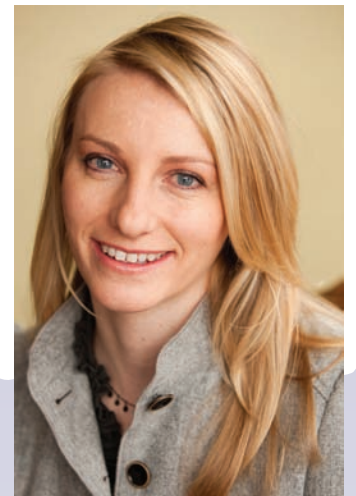
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**Chamonix Larsen, Project Manager GSBS Architects**

Chamonix works to provide her clients with the best value through great design. She joined GSBS Architects in 2011 because of the firm's reputation for meeting the needs of its quality conscious clientele. She manages architectural projects and is a resource to the firm on energy efficiency and sustainable efforts to improve the asset value of buildings. She enjoys helping her clients find long term cost effective solutions. In addition to building design she helps clients enhance their sustainable culture and promote energy conservation behavior through training, education and team building. Her professional experience includes maintaining and implementing high performance building standards. As Energy Program Director for the State of Utah Division of Facility and Construction Management she managed renewable energy and efficiency projects. She helped establish a building envelope performance standard and increased standards for healthy materials in the construction of State Buildings. In 2009, she represented the Division in the establishment of the state's employee energy conservation program. Chamonix helped obtain grants from the US Department of Energy, in partnership with the National Governor's Association, for projects throughout Utah.

Chamonix has presented educational sessions on sustainable topics to several organizations such as the League of Cities and Towns, the Associated Building Contractors, the National Association of State Facilities Administrators, the National Association of State Purchasing Officers, Brigham Young University and the Salt Lake Sustainable Building Conference. She is committed to education and served on the Salt Lake Community College Energy Management Program Advisory Committee. Chamonix was named one of "40 Under 40" by ENR, "30 Women to Watch" by Utah Business Magazine, and awarded the 2012 AIA Utah Associate Honor Award. She holds a Master of Architecture degree from the University of Utah. She can be reached at [clarsen@gsbsarchitects.com](mailto:clarsen@gsbsarchitects.com).



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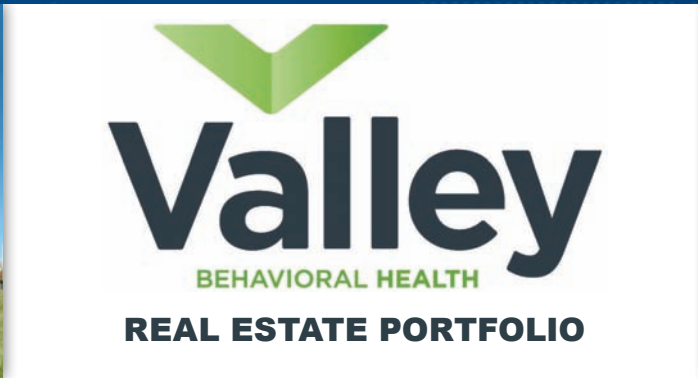




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# Northgate

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**\$165 and up**

Ben: 801-891-6927  
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## Absolutely the best deal in town!

Private office available 8 blocks from downtown city center. Locate your business in the Northgate Business Park complex. Currently home to over 80 different companies.

## Amenities Include:

- Free Parking
- Conference Rooms
- 24 hour electronic key card access
- 8 blocks from city center
- 2 blocks from a main I-15 on/off ramp
- 24 hour camera security
- Thriving business community
- Public transportation in front of property



**COMMERCIAL DIVISION**

1414 E. Murray Holladay Road  
801-278-4414

**Luxury Office Suite-Realtor Building**  
230 W. Town Ridge Pwky (9670 S)



- Main Floor Suite-Last Space
- Immediate Occupancy
- 1,600 USF

**For Lease \$13.00/NNN**

**GEORGE RICHARDS, CCIM 801-631-9963**

**Free Standing Office Building-For Lease**  
4991 S. Commerce Dr (300 West)



**Lease Rate:**  
**\$10.50/SqFt**

- 1,340 Square Feet, Lower Level Storage
- Plenty of Parking Available, M2 Zoning
- 3 Year Lease With Option To Extend

**TERRY CONONELOS 801-205-7019**

**Ideal Retail/Office Location!**



**1750 W 5000 S**

**Lease Rate:** \$1,550/mo.  
**Cam Charge:** \$150/mo.  
**SqFt:** 2,000

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**SUE MARK 801-580-2378**

**Commercial Lots-Taking Reservations**



**600 North 900 West-American Fork**

**Pad Prices-\$20-\$27/Sqft**  
**0.69 Up to 2.40 Acres**



**Errol Childs 801-560-0034**  
**George Richards 801-631-9963**



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**1459 East 3900 South**



**Lease Rate: \$12.50 NNN**  
-2,000 Square Feet  
-Private Atrium Entrance  
-Main Floor Loading Dock  
-Plenty of Off Street Parking

**Barry Brinton**  
801-694-0243

**Crystal Richardson**  
801-641-5687

**Exclusive Office Space For Sale**  
2091 E 4800 S (Murray Holladay Rd)



**For Sale: \$895,000**  
**10,800 SqFt**

- Beautifully Remodeled
- Highly Visible Location
- Free Surface Parking

**Kym McClelland**  
801-573-2828

**OFFICE CONDO FOR SALE OR LEASE**



**5292 s. College Dr. #101 (500 W)**

**For Sale: \$1,295,000 For Lease: \$13.50/NNN**

- 6287 SF- Main floor office
- High end tenant finish
- 14 + private office
- 2 large work areas
- Underground parking



**George Richards, CCIM 801-631-9963**

**Medical Office Condo For Lease**  
5292 S. College Dr. #202 (500 W)

**Lease Rate: \$15.50 - NNN**

- 2,654 SqFt
- 2nd Floor Office
- 3-4 Exam Rooms
- 3 Private Offices
- Waiting & Reception Area
- Break room



**GEORGE RICHARDS, CCIM 801-631-9963**

**Office Building For Sale Or Lease**  
470 East 3900 South-Murray



**For Sale: \$2,095,000**  
16,584 Square Feet

Updated In 2008-Multi Tenant Building, Top Floor Medical Office



**For Lease: \$15/Full Service**

#105-2,700 SqFt  
#101-1,000 SqFt  
Café/Coffe-1,050 Sqft

**Bijan Fakrieh 801-918-9000**

**Professional Office Condominiums**  
889 W. Baxter Dr-South Jordan



**For Sale: \$450,000**

- 3,980 Square Feet
- Vaulted 2nd Floor Ceiling
- Just Off Of 10400 South

Great Office Condo Currently Leased. Great For Many Uses. Tenant Occupied.

**GEORGE RICHARDS, CCIM 801-631-9963**

**FOR SALE -DRAPER CARWASH**

1254 E. Pioneer Rd (12450 S)



**\$2,250,000**

Rare Car Wash & Detailing Business For Sale  
1.78 Acres, Building SqFt 6,780

**GEORGE RICHARDS, CCIM 801-631-9963**

**Industrial/Office/Warehouse-For Sale/Lease**  
602 W. Confluence Ave-Murray



**For Sale: \$649,900**  
**For Lease: \$3,000/Month**

- 1900 Sqft Office
- 5600 Sqft Warehouse
- Drive In & Man Doors
- Warehouse Ceiling 18' Clear
- 4 Offices & Reception Area

**RAY MORRISON 801-541-0323**

**Wonderful Live/Work Space**  
144 North 100 West-Bountiful



**\$159,500**  
-1,516 SqFt  
- Reception Area/Lrg Break Rm  
-2 Rooms For Offices/2 Bath  
-ADA Compliant

**Crystal Richardson -801-641-5687**



**3.04 Acres - \$1,200,000**

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(4295 So.)  
-3 Buildings  
-Approx. 27,000 SF

**Bijan Fakhrieh**  
801-918-9000



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