



**Focus**

**TRUCKING & LOGISTICS**

**SECTION F**

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## EPA comes down easy on Chevron for Utah oil spills

**John Rogers**  
*The Enterprise*

Chevron Pipe Line Co. has settled with the U.S. Environmental Protection Agency over oil spills at Red Butte Creek and Willard Bay in northern Utah. The Texas-based company agreed to pay a \$875,000 fine for Clean Water Act violations, the EPA announced last week. The penalties could have been much worse, according to the EPA. The money will go to the Oil Spill Liability Trust Fund, which federal agencies use to respond to oil spills.

The settlement is now open to a 30-day public comments period. Chevron could have been fined as much as \$3.4 million, according to the lawsuit.



The fines resulted from a lawsuit filed against Chevron by the EPA over separate oil spills from pipelines passing through parts of Utah, according to Cynthia Peterson, EPA community involvement coordinator. In June 2010, a hole in the company's Rangely pipeline sent about 800 barrels of oil into Red Butte Creek that then flowed downstream to Liberty Lake. The lake in Liberty Park in downtown Salt Lake City was barricaded for nearly a year for cleanup and restoration.

In March 2013, about 499 barrels of diesel fuel from a ruptured pipeline spilled into wetlands adjacent to Willard Bay, a reservoir connected to the Great Salt Lake. It damaged habitat for

**see CHEVRON pg. 4**

## Gas prices only part of CPI gains

In the battle between the rising cost of getting around and falling utility costs, Utah consumers are coming out losers. The Zions Bank Wasatch Front Consumer Price Index (CPI) increased 0.1 percent from March to April as transportation costs offset a decline in utility prices. Over the past 12 months, prices have increased in Utah by 1.4 percent. Nationally, the Consumer Price Index, released by the Bureau of Labor Statistics, increased 0.3 percent from March to April and has increased 2.0 percent over the past 12 months.

Transportation costs increased 0.7 percent in the state from March to April. Unlike previous months, rising gasoline prices were only partially responsible for the increase in transportation costs, as the average price per gallon of gasoline increased only 2 cents from March to April. Instead, prices for both used and new cars rose in April, likely in anticipation of the increased demand that warmer weather typically brings. Car dealers generally see their strongest sales in the spring and summer months, as opposed to the fall and winter months, when the weather changes and customers often shift their spending priorities away from vacations and toward holiday-related expenditures.

Although consumers did not spend substantially more on gasoline in April than they did in March, gasoline prices in Utah began to move drastically higher toward the end of the April, and are currently continuing their upward spike. The average price per gallon of gasoline in Utah was about \$3.35 at the beginning of April, and prices remained around that level for the first three weeks of the month. In the final week of the month, however, prices jumped, and Utahns were paying approximately \$3.55 per gallon by the end of April. Prices have continued to march higher and currently stand at \$3.60 per gallon, according to AAA. This increase has brought the state more in line with the national average gasoline price, which has hovered near \$3.65 for the past few weeks.

Offsetting rising transportation costs to a degree, Utahns paid less for utilities in April than they did in March. Overall utility prices decreased 1.6 percent, largely behind about a 9 percent reduction in the cost of natural gas for households. Demand for natural gas is lowest in spring and fall months, and utility companies typically charge a less-expensive summer rate from April to October, with a more expensive winter rate from



*A renovated Enos Wall Mansion on South Temple Street in Salt Lake City will be the new home of the University of Utah's Bureau of Economic and Business Research. The LDS Church donated the former site of LDS Business College.*

## BEBR moving downtown

**Brice Wallace**  
*The Enterprise*

In a year and a half, the University of Utah's Bureau of Economic and Business Research (BEBR) will have a new home, new staff members and maybe a new name.

James Wood, the bureau's director, recently told a group in Sandy that plans call for BEBR to move from its current site at 1635 E. Campus Center Drive to the Enos Wall Mansion, 411 E. South Temple, Salt Lake City. Wood said the bureau, part of the university's David Eccles School of

Business, has been based on campus since 1932.

"We are moving our office," he said. "We have always been in the School of Business campus and a new initiative is underway with a very generous donation from the LDS Church to the School of Business."

The building has been donated by the Church of Jesus Christ of Latter-day Saints to the university, the business school and BEBR, he said.

The building was the site of LDS Busi-

**see BEBR pg. 4**

**see CPI pg. 4**



# Employers encouraged to review their background check policies

**Brice Wallace**  
The Enterprise

Employers might want to give their background checks policy a check-up.

That advice came from an employment attorney during a recent gathering in Salt Lake City. Christina Jepson, a shareholder and chair of the Employment and Labor Law practice group at Parsons Behle & Latimer, said companies are still trying to deal with the ramifications of guidance from the Equal Employment Opportunity Commission (EEOC) a full two years after it was issued.

The guidance focuses on how companies should conduct applicants' criminal background checks and how that information is used during the screening process.

The Obama administration, the EEOC and the Federal Trade Commission "have identified criminal background checks as a main priority and have really, really focused on it," Jepson said.

The EEOC's guidance issued in April 2012 "shook the business world," she said. "It really stated you are limited in what you can do in criminal background checks."

The guidance was based on national data showing criminal record exclusions have disparate impacts on race/national origin. For example, Hispanics and African Americans are more likely to be arrested and convicted for drug offenses despite similar rates of drug use by whites, it said. What's more, even employers' uniform policies can result in a disparate impact.

"What the EEOC was saying is, even if you have a fair policy — a policy saying, 'We exclude everyone with a criminal background, white or black, man or woman' — that that in fact had an unfair impact on these certain racial groups. And they said you have to have a more-specific policy. You can't just say, 'We don't hire anyone with a conviction' or 'We don't hire anyone with a felony.' You had to have a good reason and it had to match up with the job," Jepson said.

Essentially, the EEOC is encouraging "super-tailored" assessments of applicants. But businesses have complained that "these super-tailored criminal background checks" and "individualized assessments" desired by the EEOC are too restrictive and too difficult to conform with, she said.

At issue is the relevance of an applicant's crimes to the job for which the person is being considered. One audience member said his company, because of labor pool pressures, has hired a high volume of sex offenders, and women in certain sections of the manufacturing plant could feel uncomfortable working near them, even if the men are supervised and the crimes occurred years earlier, with no repeat offenses.

"This is hard," Jepson acknowledged. "You're struggling with a real issue: how do I protect the women at my workplace from a sex offender, and yet not exclude a sex offender if it's been too long? You have to come up with a good policy that makes sense. ... There's no black and white for that. I can't tell you that 10 years is

the magic number, or 20, or something [else] makes sense."

Part of the rationale for the EEOC guidance was the agency's claim that a "significant number" of state and federal criminal record databases include incomplete or inaccurate criminal records. Complicating matters for companies are that third-party firms that collect criminal records also often have incorrect information, she said.

But Jepson said having a full-exclusion policy is not the way to address the EEOC guidance.

"It used to be that some companies would say, 'We have zero tolerance for criminal backgrounds. We have great pride in our company, so we won't tolerate any criminal convictions in any time period for any job.' That's just not going to fly. The EEOC is going to say, 'Not hiring a janitor because they have some minor criminal conviction over 20 years ago doesn't make any sense.' It's just not going to fly."

The EEOC has gone so far as recommending that employers not even ask about convictions on job applications. "It's better if it's asked down the road and the person's given a fair shot," Jepson said. "You're more likely to be objective in assessing the applicant if you don't have that information up front."

While laws do not require targeted, individual screenings in all employment circumstances, Jepson nonetheless noted that they are recommended and should con-

see **BACKGROUND** pg. 4

# Goal Zero reorganizes management

Goal Zero, a Bluffdale-based portable solar power company, is restructuring its executive team.

Current CEO Joe Atkin will become cochairman of the board while founder and previous COO Robert Workman will take over as CEO. Lee Fromson, REI's former senior vice president of merchandising, is now president and chief operating officer.

During his time as CEO Atkin led the company to a revenue increase of 16,000 percent since 2009.

"Being part of the Goal Zero team has been one of the most rewarding experiences in my life," Atkin said in a statement. "I am extremely proud of the progress we made in advancing our mission to empower people and improve lives through our products. We have exceeded all of our original expectations for the business and I believe we have just begun. I am confident that Lee and Robert will continue Goal Zero's aggressive growth trajectory, and I look forward to supporting them

in my new role."

"Goal Zero represents a very compelling leadership opportunity, and I am thrilled to be able to serve the company in this new capacity," said Fromson. "The global opportunity for Goal Zero is vast, and I look forward to driving innovation and guiding the company into its next phase of accelerated growth."

Goal Zero ranked No. 9 on the *Inc.* magazine 500 list in 2013 and was named one of *Forbes'* Most Promising Companies in 2014.

# Ensign buys Mt. Ogden facility

The Ensign Group Inc. has acquired Mt. Ogden Health and Rehabilitation Center, a 108-bed skilled nursing facility in Ogden. An Ensign subsidiary has been operating the facility since July 2006 under a sublease arrangement with the ground lessee. The underlying ground lease has a remaining term of 40 years with the ability to extend the term further. The acquisition was effective May 7.

"This is our fourth addition to Ensign's real estate portfolio since Ensign announced its plans to separate substantially all of the real estate from its operating business," said Christopher Christensen, Ensign's president and CEO. He also added that these recent

acquisitions are just the beginning of Ensign's execution of its strategy following the spin-off, which is to continue to acquire and retain the real estate assets for both well-performing and struggling skilled nursing facilities across the United States.

Ensign purchased the facility with cash and will retain ownership of the real estate it acquired in this transaction and the other acquisitions it has recently completed or plans to complete in 2014.

Ensign's portfolio includes 122 healthcare facilities, eight hospice companies, 10 home health agencies and 11 urgent care clinics across 11 states.

# Regional Supply expands to Alaska


Regional Supply LLC has announced it has acquired the assets of Image Control Systems of Anchorage, Alaska. Founded in Salt Lake City in 1946, Regional Supply specializes in wholesale supply to wide format digital printers, screen printers, electric and vinyl sign makers and installers.

"We are very excited about the possibilities ahead as we blend the resources of Regional Supply with the team at Image Control Systems of Alaska," said David Fisher, president and CEO of Regional Supply. "For almost 70 years our commitment has been to provide the best possible service,

product and value for our customers. Now, by combining these two companies, we have multiplied our expertise, service and product offerings for the benefit of the sign, graphic and print industry in Alaska."

Since 2003 Image Control Systems has distributed graphic arts supplies and services for the offset printing, digital printing, wide format inkjet and fine art markets. With the new transition to Regional Supply, principal Bob Christoffers will continue to manage operations for the division in Anchorage.

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## Deal flow activity reaches record level, report says

MountainWest Capital Network has released its 19th annual Deal Flow Report, which represents 426 deals totaling more than \$12.5 billion in mergers and acquisitions, public offerings, private equity and venture capital financing transactions in Utah for 2013.

"This is the largest year ever for deal flow activity in Utah and the trend is continuing on an upward slope," said Drew Yergensen, vice president and senior relationship manager at KeyBank and chair of the 2013 Deal Flow Committee. "Utah continues to showcase its depth and expertise in software applications, which has been the leading sector for several years."

The deal flow mix is comprised of a variety of industries and market segments, with software being the largest. The top companies making deals in 2013 came from industry segments that included software (18 percent of the deals), healthcare (14), services (12), consumer/retail (8) and technology (8).

In terms of mergers and acquisition activity, favorable credit markets and increased corporate cash and private equity capital pushed the number of deals up sharply to 173. However, the sizes of the transactions are lower overall, consisting of \$5.9 billion in 2013 as opposed to \$10.1 billion in 2012. The number of private placements was up from 178 in 2012 to 231 in 2013 and placements went from \$800 million to \$1.2 billion, respectively. The largest M&A transaction was by Huntsman Corp. with the purchase of Rockwood for \$1.38 billion.

"Eight out of the top 10 M&A transactions were conducted by out of state entities acquiring Utah businesses," said Reed Chase, an audit partner at Tanner LLC and president of MWCN. "The high-profile transactions seen in Utah demonstrate a reflection of the confidence that companies, institutions and investors have in the Utah economy."

The Deal Flow Report is published each year by MWCN.

## SITLA, BLM finalize 60,000-acre land exchange

The Utah School and Institutional Trust Lands Administration (SITLA) and Bureau of Land Management (BLM) have finalized a 60,000-acre, federal-state land exchange. The deal was an-



Corona Arch in Grand County is one of the landmarks SITLA will exchange with the BLM for lands more suitable for development.

nounced at the recent Governor's Outdoor Recreation Summit.

The BLM is acquiring 58 parcels with high conservation and recreation value totaling 25,034 acres, primarily in Grand County. These parcels will expand the BLM backcountry with world class recreation sites like Corona Arch and Morning Glory Arch. This exchange will improve the quantity and quality of recreational experiences for visitors to public lands and waters managed by the BLM.

Meanwhile, SITLA will acquire 34 parcels with high mineral development potential totaling 35,516 acres, primarily in Uintah County. The Administration expects development of these high potential parcels to increase public school funding across Utah.

"Exchanging trust lands for public lands benefits all Utahns. Newly acquired trust lands can be developed to generate funds for Utah's public schools, while icon-

ic red rock landscapes and riparian areas along the Colorado River will be protected as public lands," said SITLA director Kevin Carter.

In comments to summit attendees, Carter also reported SITLA has earned approximately \$500 million from mineral development on lands exchanged with the federal government, the largest transaction of which occurred with designation of the Grand Staircase-Escalante National Monument. These mineral revenues, combined with investment by the state treasurer, have grown Utah's Permanent School Fund to more than \$1.75 billion.

"The idea for this exchange was born back in 2002, and we are truly pleased to see it come to fruition," said Juan Palma, BLM Utah State director. "Public lands in Utah offer diverse recreational opportunities to Utahns and visitors alike. This exchange increases those opportunities, in turn boosting Utah's state and local economies."

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## BACKGROUND

from page 2

sider several relevant factors.

"I think if you have a really good policy overlooking certain crimes for certain jobs, it makes perfect sense, then maybe you don't have to be more individualized," she said. "But it's always going to help you if it's more individualized and you document why you made the decision."

The goal for companies is to try to make criminal background checks as fair as possible and implement elements that can provide a strong defense if the company is sued.

"There's a real tension, as you can imagine here, to avoid lawsuits," Jepson said. "You don't want to get sued for negligent hiring, you can get sued if you didn't do a criminal background check and you can get sued because you hired someone anyway, right? So what do you do? You don't do a background check and you get sued for negligently hiring somebody, or you do one and you get sued for discrimination? It's really a tough situation for employers."

Jepson noted that the EEOC guidance has been the subject of several lawsuits but the agency apparently will stick with it.

"The EEOC, frankly, has not fared well in litigation, but they just recently stated that they're going to continue this," she said. "They are not deterred. They're going to continue to do this."

Jepson's comments were part of a presentation at Parsons Behle & Latimer's 26th annual Employment Law Seminar.

## BEBR

from page 1

ness College, which moved in 2006 to the Triad Center at 300 West and North Temple. Wood said \$7 million to \$8 million will be used for renovations.

"It's a beautiful building that does need some work, but it's a beautiful, old mansion," Wood said.

The building's east wing will be razed. The building's lower floor will be used for conferences and other "community-facing" events, he said. The second floor will house BEBR offices. The third floor contains a ballroom and the site also has a carriage house in the rear.

"So when we have events like [when] Tom Friedman comes, we

can host him there, use the ballroom, have the community gather at this renovated, historic facility on South Temple," Wood said. "The university is very interested in making it a community resource, and they want those shops on campus like ours, which is very applied and works with the community, to be in the community."

Wood said BEBR currently has about 15 employees. A merger with another campus group will bring the total to about 20 by the end of summer, and growth over the next three or four years could boost it to 30 to 35.

He also said the bureau is "going to specialize in a lot of public policy."

"Change is always tough, and possibly we will lose our name. We've got 80-plus years of branding. We may end up as the Univer-

sity of Utah Policy Institute."

Founded in 1932, BEBR interacts with both private and public entities, conducting independent studies and sponsored research. Specialization areas include economic development, construction and housing, demographic analysis, economic impact analysis and tourism.

For example, Wood said BEBR has been developing a mapping system that will allow people to discover the demographic characteristics of individual neighborhoods in Salt Lake City. Another project has involved mapping and plotting population and housing information of areas within a half-mile and a mile of each of Salt Lake County's 54 TRAX stations.

Wood's comments came during a recent Sandy Area Chamber of Commerce "Breakfast of Champions" event.

## CPI

from page 1

November to March. The timing of this rate decrease is consistent with past years.

Consumers should keep an eye on their utility bills over the coming months, however, as many analysts are concerned about the current inventory levels of natural gas. The United States' colder-than-average winter pushed natural gas stockpiles to extremely low levels — so low, in fact, that many analysts are worried that they may not be replenished in time to meet demand for winter heating. According to the U.S. Energy Information Association, natural gas producers need to produce about 90 billion cubic feet of gas for storage each week for the next six months to meet the expected winter demand. This production level equates to about 25 billion more cubic feet each week than these natural gas companies have typically produced over the past five years. This supply shortage could send natural gas prices, and subsequently Utahns' utility bills, much higher in the coming months if producers are unable to replenish natural gas inventory levels.

"Utahns benefitted from stable gasoline prices and lower utility costs in April," said Scott Anderson, Zions Bank president and CEO. "Unfortunately, gasoline prices began moving substantially higher at the end of the month and have continued their upward trend in May. While this may be frustrating, it is important to remember that the seasonal increase in gasoline prices typically ends in the early to mid-summer, and then prices can be expected to stabilize and begin to fall shortly thereafter."

Analysis and data collection for the Zions Bank CPI and the Zions Bank Consumer Attitude Index are provided by the Cicero Group, based in Salt Lake City.

## CHEVRON

from page 1

beavers and waterfowl and contaminated shallow groundwater. Chevron faced up to a \$1.7 million fine in the case. Soil, surface water and groundwater contamination at the spill site required extensive containment and clean-up measures. The spill caused the temporary closure of Willard Bay State Park. Chevron Pipe Line no longer owns the Northwest Products System, of which the Willard Bay pipeline was a part.

According to the federal lawsuit, Chevron faced fines of up to \$4,300 per barrel of oil spilled if the violations were found to result from gross negligence or willful misconduct.

"Every case is different," Peterson said, "but this penalty is significant, and it reflects the seriousness of the violations. It also takes into account other factors, such as penalties paid to other entities for the spills."

"There were wildlife impacts at Willard Bay. Six beavers were soaked in diesel fuel during the spill," Peterson said. "They were, to my understanding, taken to the Wildlife Rehabilitation Center in northern Utah."

Chevron had previously settled with the the State of Utah, Salt Lake City and the U.S. Department of Transportation's Pipeline and Hazardous Materials Safety Administration over the spills, including a \$5.3 million payment in December in the Willard Bay case.

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## THE NETWORK MARKETING PROFESSION IS EXPLODING AND HERE'S WHY

The U.S. government reports more than 3.5 million jobs have been eliminated during the past 8 years, that's about 1,900 jobs per day. An estimated 55% of all jobs that will be created in the next 12 years will be mostly minimum wage earners and part timers. Today, 87% of all the people in North America earn less than \$39,500 a year.

### LOOK AT THESE PROFOUND FACTS

#### At age 50:

-74% of the population has less than \$5,000 in the bank for retirement.

#### At age 65:

-44% of Americans depend on their relatives.  
 -31% depend on charitable organizations.  
 -24% are still working despite their health conditions.  
 -Only about 3% can really make ends meet.

#### At the current time:

-It is impossible to support a family of two working full time at minimum wage.

-The current generation of people is averaging a lower standard of living than their parents.

#### The Bureau of Labor Statistics indicate:

**Of 100 people that start work at the age 25, by the age of 65**

-2 are wealthy.  
 -3 have enough money to retire comfortably.  
 -66 depend on social security or charity.  
 -29 are dead.

#### The truth of the matter is:

94% of people at age 65 and over cannot afford to retire so they are compelled to work until they die.

The network marketing industry began in the 1940's and since that time America has experienced six recessions. With each recession the industry has experienced significant growth.

Network Marketing experiences profound growth every time there is instability in the economy! Currently economic instability is at an all time high. Many Americans have lost hope and it's the children and grandchildren of today who are going to pay the price tomorrow.

The industry is in critical mass, ready to explode into full-blown momentum. The last two years have seen many companies, large and small experiencing record growth in overall sales and enrolments.

It is no longer a "Mom and Pop" business. Network marketing is now a bona fide profession, attracting entrepreneurs, business owners, health professionals, lawyers, bankers, real estate agents, teachers and many

more. The business has now exploded and the stigma that was once associated with it is long gone.

Sadly many Americans have lost their jobs. For those that are employed, the last five years has seen the value of their dollars drop by almost 30%.

Network Marketing gives the average man and/or woman the ability to create residual income, meaning that you receive it, month after month, for the sales you created in the first year or two. It can be compared to a royalty that an author gets from his or her books.

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### LET'S LOOK AT WHAT'S HAPPENING TODAY

(According to the Direct Selling Association & U.S. Census statistics)

-In the United States somebody starts a new In-Home Business every 10 seconds.

-16 Million Americans are working from home full-time.  
 -38 million or 12% of the total American population are working from home part time.

-8,493 new In-Home businesses start every day in the United States.

-72% of Network Marketing Distributors are women (many are the wives of business owners) and 28% are male.

-By 2015, it is estimated that 50% of all American homes will be involved in the network marketing Industry.

-U.S. Direct Sales Volume in 2010 (Network Marketing) hit \$30 billion. 23% of all Network Marketing Sales are Health and Wellness products.

-The average work from home income is \$59,000 per year (U.S.).

-20% of Home-Based Entrepreneurs said that their business grossed between \$100,000 and \$500,000 last year (U.S.).

-Home Based Business 5 year success rate is over 70% compared with traditional small businesses at 85%.

-84% of Network Marketers recommend working from home to others despite the fact that they might not have earned much money themselves.

-29% of Network Marketing Professionals work from home with other family members.

J. Paul Getty said in his runaway best selling book "How To Get Rich", "You must be in business for yourself. You will never get rich working for someone else."

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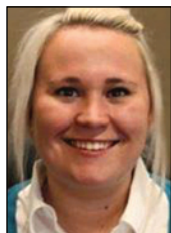
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# Industry Briefs

## BANKING

• **Bank of American Fork** has promoted **Lindsay Arnoldsen** and hired **Kristin Oliver** and **Steven Drakulich** in its lending department.



Lindsay Arnoldsen



Kristin Oliver



Steven Drakulich

Arnoldsen, now assistant operations manager at Bank of American Fork's main branch, began working at Bank of American Fork as a part-time teller in the Pleasant Grove branch. In 2009, she transferred to the American Fork branch to work as a float teller. A year later, Arnoldsen became a new accounts representative in American Fork. Oliver, a mortgage loan officer at the bank's Sandy branch, began her banking career with Bank of American Fork as a loan secretary in Riverton. She later became a mortgage loan processor in the American Fork branch. After gaining experience, she moved to Bank of Utah as a lead mortgage processor for two years. Drakulich, a commercial loan officer, has been in the banking industry for more than a decade. After graduating from Utah Valley University with a degree in finance, he worked as an assistant branch manager at Washington Mutual. After three years, he moved to American West Bank and served as the commercial underwriting manager for seven years.

• **People's Utah Bancorp**, American Fork, has joined several

congressional leaders in supporting the nomination of an official with community banking experience for at least one of two open seats on the Federal Reserve Board of Governors. The company said that according to the Independent Community Bankers of America, community banks fund nearly 60 percent of loans to small businesses, although they compose just 10 percent of the nation's banking assets; that community banks are focused on the unique needs of local businesses and families; and that loans are generally invested in the local economy and decisions affecting customers are made locally.

• **SouthWest Community Credit Union**, St. George, has selected **Matthew Yardley** as the manager of its Sunset branch in St.



Matthew Yardley

George. Yardley is experienced in banking and finance. He has served as a financial administrator with the U.S. District Court in Denver and over a six-year period was branch manager at two Utah-based financial institutions: The Village Bank in St. George and KeyBank in Ogden. In 2012, he returned to Denver to work with the U.S. District Court and, in 2013, served with American National Insurance as a financial service professional. Yardley's education includes a BA in political science from Southern Utah University.

• **Celtic Bank**, Salt Lake City, has hired **Ben Smith** and **Jeff Rauth** as vice presidents of business development in the bank's SBA and Commercial Lending Department. Smith will be based in Salt Lake City. He has more than 11 years of experience working in the real estate acquisition

and commercial financing sectors. Smith began his profes-



Ben Smith



Jeffrey Rauth

sional career as a commercial loan underwriter at Zions Bank before being promoted to loan acquisition officer. Most recently, he served as vice president of acquisitions for a Utah private equity firm. Smith graduated from the University of Utah with a Bachelor of Arts degree in Finance. Rauth will be based in Troy, Michigan. He has more than 15 years of experience working in the commercial real estate and financing sectors. He began his professional career as a commercial real estate broker specializing in the lease and sale of industrial and office real estate. For the past 10 years, Rauth has worked in finance, with a focus on commercial mortgages and SBA loan origination.

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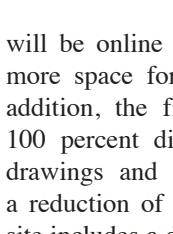
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## CONSTRUCTION

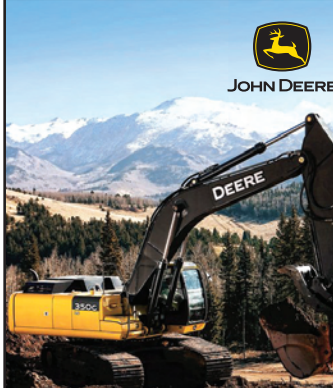
• **Ken Garner Engineering Inc.** has moved to the IBM building, 420 E. South Temple, Suite 370, Salt Lake City. The office is 5,000 square feet, with a large training conference room. The company said old catalog binders were recycled, and it is planned that 95 percent of its specification library



Michael Wescoatt

will be online or digital, leaving more space for collaboration. In addition, the firm is moving to 100 percent digital archiving of drawings and specifications and a reduction of printing. The new site includes a designated collaboration area, production area and

the spacious break room, as well as energy-saving features. Also, the company has hired **Michael Wescoatt** as its senior audio/visual and technology design specialist. Wescoatt has design experience in commercial and theatrical design, having served as a theatrical design consultant and designer in three architects offices in Salt Lake and St. George. He has spent over 16 years working on large scale audio/visual and theatrical projects in commercial facilities in southern Utah, southern Nevada and Salt Lake City. He spent more than eight years working with the MGM Mirage/Cirque du Soleil partnership. Wescoatt has a Bachelor's of Fine Arts in Theatrical Lighting & Scenic Design from the University of Utah and a Masters of Business Administration from Western Governor University.



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## ECONOMIC INDICATORS

• **Salt Lake City** is ranked second overall among best cities to work for a small business, according to personal finance social network WalletHub. Minneapolis, Minnesota, topped the rankings. The rest of the top five includes Miami; Madison, Wisconsin; and Oklahoma City, Oklahoma. Coming in last is Stockton, California. **Provo** is ranked 41st and **Ogden** 53rd. Provo is third in the High Small Business Vitality rankings, behind Austin, Texas, and Miami. Salt Lake City is ranked second for average starting salary, fourth for unemployment rate, sixth for small businesses per 1,000 inhabitants, seventh for industry variety, 11th for small-business vitality, 17th in the well-being index, 34th for small-business job growth, 66th for cost of living, and 97th for highest average number of hours worked (37.1 hours per week).

## HEALTHCARE

• **Mountainlands Family Health Center (MFHC)** recently celebrated the opening of **Mountainlands Family Health**

**Center — Vernal** with help from Uintah County Commissioner Darlene Burns and Grant Administrator Heather Hoyt, TriCounty Health Department director Joseph Shaffer and Northeastern counseling director Kyle Snow. MFHC received funding, made available through the Affordable Care Act, from the United States Department of Health and Human Services in September 2013 to support a new clinic that will provide access to quality preventive and primary healthcare for more than 3,300 residents of Uintah, Duchesne and Daggett counties. MFHC continues to operate its Provo and Payson locations, which provide care to 15,493 patients annually.

## MANUFACTURING

• **MityLite**, Orem, has announced several promotions and hires. The company has promoted **Brandon Ross** to executive vice president of sales. Ross joined MiteLite in 1997. MityLite also has hired **Dennis Claspell** as



Brandon Ross



Dennis Claspell



Rich Smith

executive vice president of marketing and product management. The newly created position combines the management and oversight of MityLite's sourcing, product management and marketing functions. Claspell most recently held senior marketing roles with Restek and Gilson. The company has appointed **Rich Smith** as director of product design. Smith, formerly an industrial designer with MityLite, will manage the company's product development department. Joining Smith's team are **Matt Pectol** and **Sterling Maughan**, both graduates of the Industrial Design program at Brigham Young University. As MityLite's senior industrial designer, Pectol has 10 years of experience in industrial design, having formerly worked for Xi3 Corp. and Metropolis Design. Maughan, who joins as an industrial designer, formerly held positions with SitOnIt Seating and Vicore Fitness. MityLite also has hired **Brigitte Mailloux** as director of sourcing. Mailloux has more than 20 years of experi-



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# Industry Briefs

## FROM previous page

ence in overseas product development and sourcing. Mailloux has managed relationships with up to 17 foreign factories at once, for companies Express Scripts, Abricot International, American Recreation Products, and sporting goods manufacturers CCM and Rawlings, primarily in China, Taiwan, Hong Kong and Korea. **Jim Meyer** has joined the company's marketing department as digital marketing and lead generation manager. He previously held sales funnel and customer marketing positions at Allegiance and Certiport.

## MEDIA/MARKETING

• **Love Communications** has been selected as the public relations agency of record for **City Creek Center**. **Kelli Fratto**, the company's public relations supervisor, will handle the account.

## OUTDOOR PRODUCTS/ RECREATION/SPORTS

• **Chums**, Salt Lake City, has hired **Travis Mehn** as safety director of sales operations. He will oversee and manage sales force productivity and growth. Mehn has more than 15 years of experience in sales. He served as national sales manager for Nicolaas and Williams Consultants. Most recently, he was the national sales man-



Travis Mehn

ager at Bull Matrix Technology.

## PHILANTHROPY

• Representatives from **Newgate Mall**, Ogden, are attending pep assemblies at local schools to award \$68,000 to the schools that collected the most Newgate Mall receipts and points in the mall's "My School's Cool" program. This year's participation included 11 junior and senior high schools in both the Ogden and Weber school districts. Mall representatives will award monies to the top four junior and senior high schools with the largest overall point totals, with the two grand prize winners receiving \$12,000. High schools include **Bonneville**, **Fremont**, **Weber** and **Roy**. Junior high schools include **South Ogden**, **Mound Fort**, **T.H. Bell** and **Mount Ogden**. Schools have been earning points since May 2013 for shopping and dining at the mall. Points also were awarded for creative program promotional ideas. The program began in 2010 with six participating schools and \$20,000 in prize money.

• **ForeverGreen Worldwide Corp.**, Orem, has accelerated its "Culture of Giving." During the past month, the company has partnered with 25 total national and international charities, its employees have contributed more than 400 hours of community service, and the company has provided meals for 1,200 people.

## REAL ESTATE

• **Obeo** has hired **Bob Davis** as chief information officer. Davis will be responsible for all aspects

of the company's technology. Davis has more than 35 years of experience managing technology and operations in companies from high-tech startups to multimillion-dollar corporations. Prior to joining Obeo, Davis was the managing partner of a consulting firm that specialized in transforming the technology and operations of medium-size companies. In that capacity, Davis had been consulting with Obeo for the past six months on a transformation effort.

## RECOGNITIONS

• **The Northern Wasatch Association of Realtors** has recognized **Judy Webber** with its **Lifetime Achievement Award**. The award recognizes years of dedication and professionalism in real estate and people who have served their communities dutifully and faithfully and who have actively participated on the association's board. Webber has been with Coldwell Banker Residential Brokerage's South Ogden office since the company's inception.



Judy Webber

• **Broadview University**, West Jordan, has been named one of 2014's "Best Schools Offering Online Marketing Degree Programs" by BestOnlineColleges.org, a website that aids students in making informed decisions when picking a college or university. Twenty-two

schools were recognized, based on metrics gathered from sources like the National Center for Education Statistics. Among measures given particular consideration were the success and satisfaction of graduates and the expense of the academic programs.

• **Spherion Staffing Services**, Salt Lake City, announced that **Ron Zarbock**, franchise owner of the Utah Spherion offices, has received the Spherion President's Award for 2013. The honor is presented to six owners and franchisees that have created consistent revenue and gross profit growth over the past three years. The award was based on hours, bill rate, gross profit dollars and sales and revenue. Zarbock has been with Spherion for more than seven years.

## RETAIL

• **Whole Foods Market** will open its fifth Utah store at 11479 S. State St., Draper, on May 30 at 10 a.m. The 35,000-square-foot store will employ 107 people. The company said South Valley residents can expect year-round food events at the store. On May 21 from 4-8 p.m., a Food Truck Rally will feature street food from Salt Lake City's top food trucks, including Chow Truck, Off the Grid, Sure Fire Pizza, Georgia Boy, Bruges Waffles and So Cupcake. Attendees also will get the first taste of "Draper Dandy" ice cream from Scoop Creamery. The Draper location is the first Whole Foods Market to have an in-house creamery dedicated to making fresh, hand-packed ice cream. Scoop Creamery will be home to more than 30 flavors of homemade ice cream, ice cream sandwiches and sorbets.

• **Nu Skin Enterprises Inc.**, Provo, announced that its board of directors has declared a quarterly dividend of 34.5 cents per share. The dividend will be paid June 11 to stockholders of record May 23.

## SERVICES

• **MoneyDesktop**, Provo, has

hired **Chad Perry** as executive vice president of sales. He will be responsible for enterprise sales operations. He has 17 years of sales experience. Perry is a former national sales director and also vice president of channel and business development at AtTask. Prior to AtTask, he was the sales director for Novell.

## TECHNOLOGY/LIFE SCIENCES

• **Fusion-io**, Salt Lake City, has hired **Michael Mendenhall** as executive vice president and chief marketing and communications officer. Mendenhall's duties will include overseeing corporate marketing strategy, branding, advertising, digital marketing, social media, promotion, strategic partnership marketing, lead generation, corporate communications, analyst relations and events for Fusion-io on a global basis. He formerly served as senior vice president and global chief marketing officer at Hewlett Packard. Before HP, Mendenhall spent 17 years at the Walt Disney Co., culminating in his positions as president of marketing and synergy for Walt Disney Studios and executive vice president of global marketing for Walt Disney Parks and Resorts.

• **Steton Inc.**, St. George, has promoted **Martin Tidwell** to chief executive officer and president. He previously was chief financial officer. **Steve Caplin**, founder and former CEO and president, was named chairman of the board in a non-executive role. Prior to joining Steton as CFO at the beginning of 2013,



Martin Tidwell

Tidwell served as finance director for Apple's Asia Pacific operation, based in Singapore. He also held numerous senior management roles at IBM, Sequent Computer Systems and Tektronix in Asia and the United States.



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## Ogden's Cornerstone sold

Ogden-based Cornerstone Research and Development has been sold to Tennessee-based Integrity Nutraceuticals. Terms of the private transaction were not disclosed.

Cornerstone develops, produces and packages more than 600 capsule, tablet and powder products. Its portfolio consists of vitamins, minerals, botanicals, probiotics, anti-aging and general wellness products. Cornerstone operates out of a 300,000 square-

foot facility.

"Cornerstone's impeccable reputation for pharmaceutical-grade quality, strong innovation and manufacturing expertise make it a perfect complement to our business," said Peter Miller, CEO of the new combined company. "Additionally, having access to their extensive production capabilities across a variety of product formats and being able to offer our customers bicoastal service."

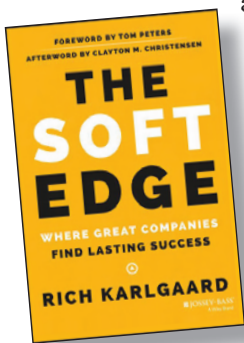
# Not Strictly Business

## Here come three good books for summer reading

Each month Jack Covert, founder of 800-CEO-READ, reviews the best recently released business books. Jack is also the coauthor of *The 100 Best Business Books of All Time*, recently updated and expanded, and released in paperback. 800-CEO-READ is a leading direct supplier of book-related resources to corporations and organizations worldwide, and specializes in identifying trends in the changing business market. For more reviews, visit <http://blog.800ceoread.com/category/jack-covert-selects/>.

**The Soft Edge: Where Great Companies Find Lasting Success** by Rich Karlgaard, Jossey-Bass, \$28, Hardcover, April 2014, ISBN 9781118829424.

When you see a book has a foreword written by Tom Peters, and an afterword penned by Clayton Christensen, you pay attention. When the author of that same book is the publisher of *Forbes*, you get your wallet out. And the return on the investment of time and money you put into Rich Karlgaard's new book *The Soft Edge* will be well worth it.



Karlgaard begins *The Soft Edge* by describing a "triangle of long-term company health." The first two edges of that triangle are the "strategic base" (which includes your market, customers, competitors, substitutes and disrupters) and the "hard edge" (your speed, cost, supply chain, logistics and capital efficiency). These edges are by no means easy to master, but they are at least measurable, so managers and organizations tend to give them the most attention. The last edge of the company health triangle is the "soft edge," which includes trust, smarts, teams, taste and story. These elements are harder to measure and are, therefore, as Karlgaard says, the most "misunderstood and maligned, neglected and underfunded."

Describing why he wrote this book, he writes: "I believe the business world is at a crossroads, where hard-edge people are dominating the narrative and discussion. For example, Wall Street is about the hard-edge. It's driven by speed, execution and short-term capital efficiency. It dominates the way we think about free enterprise and capitalism today. Also dominating the discussion are trends like big data and analytics. These are tremendously useful tools. But they are the brain, not the heart and soul, of your company."

He sets out to combat this by supplying readers with the tools for the heart and soul, and he devotes a full chapter to each of the five pillars of the soft edge (again: trust, smarts, teams, taste and story), and describes the benefits, challenges and practices around each one. Speaking of the

foundational element of trust, and how these seemingly "fuzzy" concepts create real-world returns, he tells us, "In any economic climate, building trust is not just a nice thing to do — it's a strategic thing to do. You can make a strong business case for investing in trust. Trust underlies effective working relationships. It improves group effectiveness and organizational performance. It underpins organizational credibility and resilience. All these factors contribute to creating a lasting competitive advantage — because trust attracts talent, strengthens partnerships and retains customers.

Strategy and execution will always be paramount in business. But Karlgaard explains in great, almost scientific, detail how your company's values are, in the end, what allow you to create the most value.

...  
**A Bigger Prize: How We Can Do Better Than the Competition** by Margaret Heffernan, Public Affairs, \$27.99, Hardcover, 391 pages, 9781610392914.

In everything from sports to business, from educational achievement to ideas, our society encourages vigorous competition. In her new book, *A Bigger Prize*, Margaret Heffernan warns that there are some significant detriments that come with "our



outside veneration of competition." "Winning always incurs costs. When siblings grow up in rivalry, they struggle to relate with trust and generosity. When schools celebrate the top of the class, they demotivate the rest. When the rich win tax cuts, inequality grows. As sports become fiercer and richer, careers shorten and injuries abound. When executives are encouraged to compete for bonuses and promotions, they pay in lost friendships and stunted creativity. An obsession with score-keeping constrains thinking and undermines the very innovation it hopes to spark.

So what is the solution? Heffernan believes that working together ("connect, communicate, collaborate") is the key to combating the costs inherent in traditional competition, and that we are more capable of doing this today than ever before.

"New models for sharing information, pooling resources, organizing complex projects, and inventing new products abound, amply demonstrating that great work, inexhaustible innovation, and passionate commitment amply and easily supplant exhausting rivalries."

But working together is something we've been doing since the dawn of human

see COVERT next page

## Success and happiness

You can have one without the other

I always thought that all successful people were always happy — they're not! How can you be successful if you're not happy? Fortunately most successful people are happy.

Here are a few observations about successful people:

What I've discovered, having experienced great success myself, is that most successful people connect with joy and

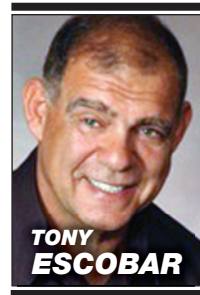
happiness as a result of a particular pattern of conduct and behavior. Instead of measuring their success by their bank accounts and asset holdings, they measure their success from an intrinsic point of view. They ask themselves, "Did I accomplish something good today that enriched someone else's life? Did I make a difference today? Did I do my best today? Am I getting better? Am I getting more done? Am I growing?"

Most of us want to be content and vigorous, healthy and strong. We all want energy and endurance and we all want success in our lives, but for many of us that means changing, reprogramming and redirecting our lives.

If you want success in your life and/or your business, ask yourself these very profound questions at the end of each day. Ponder these questions for a few minutes and write down your answers in red (red pen or red pencil):

- Did I appreciate and embrace my mistakes?
- Did I appreciate and embrace disappointment?
- Did I appreciate and embrace discouragement?
- Did I appreciate and embrace rejection?
- Do I love what I do?
- Did I advance myself through the learning experience?
- Was I organized and prepared for a successful day?
- Did I prejudge or think negatively about someone today?
- Did I rationalize or justify a not-so-good action today?
- Did I leave something unfinished today?
- Did I embrace and learn from today's experiences, both good and bad?
- Am I afraid to talk to strangers?
- Was I honest with everyone I talked to today?
- Did I work hard and put forth the effort that would ensure my success?
- Did I have fun today?
- Did I deserve success today?
- Now I want you to ponder your answers and answer one more question.

Write the answer with a red felt marker: Did I answer all 16 questions honestly?



If you answered all these 16 questions honestly and you wrote your answers in red, you are well on your way to a successful future. Don't believe it — TRY IT FOR YOURSELF!

Do not ever compromise your personal integrity. Always be honest with yourself and

what's more, never give up no matter what is thrown at you — keep moving forward not one step at a time but one giant leap at a time.

With every new discouraging experience you will have before you, a new opportunity to achieve will pop up. If you aren't making mistakes, you aren't working hard enough.

Successful people gauge their success by the amount of fun they are having while making money and the amount of time they have with their families. Successful people absolutely love what they do.

Successful people are positive people who continually believe in themselves and in their success. They are overflowing with confidence that permeates everything that they think and do in an environment of optimism, courage and determination.

Successful people will always do what unsuccessful people won't do, so they can live the lives that unsuccessful people can't live.

Perhaps the biggest difference between successful people and unsuccessful people is that successful people are not afraid. They are courageous, resilient and persistent.

Without a challenge there will be no progress. The greatest challenge of all lies within you and that is the challenge to change what hasn't worked for you.

As you ponder and reflect all that you face in the world today, you have to conclude that you have a daunting challenge ahead of you. There is one virtue that comes to mind that successful people embrace. A virtue that describes an attribute required by all of us but one in particular you will need now more so than ever before.

That attribute is courage. It is having the courage to be different and adapting to change by changing when it is necessary to do so. The purpose of moving forward and experiencing success is for you to uncover your passion and to surge ahead with a "purpose-driven" objective.

see ESCOBAR page 11



# not Strictly Business

## COVERT

from previous page

existence, and while readers may be skeptical of her premise and wonder how we can “reset” our culture to be one of cooperation instead of compromise, Heffernen offers a simple reminder that we have always been able to obtain a greater payoff together than we can earn as individuals.

A *Bigger Prize* is almost Gladwell-esque in the way the stories and research wind together into a myriad of engaging anecdotes that help us better understand ourselves and each other. It shows how competition plays a destructive role in our personal relationships, our politics, in science, and our ability to trust or even believe in the inherent goodness of others.

One of the problems is that, when we win, we want to be seen winning, and that narcissism can irreversibly alienate us from others. Collaboration becomes an impossibility. And when we are constantly looking around at how others are doing and how we stack up, we actually lose rather than strengthen our sense of autonomy. Competition becomes an addiction we cannot shake, a fence that limits our ability to roam. Ridding ourselves of it is liberating.

“And freedom was the reward: not life on a beach or endless parties, but work enriched by others and the social capacity to connect to people without fear, intimidation, or distance.”

That’s certainly motivation enough to learn more about non-competitive models of working and living, and definitely *The Bigger Prize*.

...

**Things a Little Bird Told Me: Confessions of the Creative Mind**, by Biz Stone, Grand Central Publishing, 240 pages, \$26.00, Hardcover, April 2014, ISBN 9781455528714

Twitter is an interesting company. For years I’ve wondered, “how does it make money?” My frequent use of it kept me from worrying too much about it, but when Twitter co-founder Biz Stone’s *Things a Little Bird Told Me* came across my desk, I was excited to peer behind the curtain to find out how it all works. I got that, and surprisingly much more, from the book.

What struck me early on is Stone’s sentiment of “creating opportunity.” Generally, we work to prepare ourselves for opportunity, to be ready and waiting for its arrival. But what if that opportunity doesn’t come? We wait, pity ourselves, and start to look

in other directions. But Stone points us in yet another direction, and it’s an important lesson: We can create opportunities for ourselves.

Here’s how Stone sees it: “Starting a lacrosse team, producing a play, launching your own company, or actively building the company you work for is all more creatively fulfilling and potentially lucrative than simply doing what is expected of you. Believing in yourself, the genius you, means you have confidence in your ideas before they even exist. In order to have a vision for a business, or for your own potential, you must allocate space for that vision. *I want to play on a sports team. I didn’t make it on a team. How can I reconcile these truths? I don’t like my job, but I love this one tiny piece of it, so how can I do that instead?* Real opportunities in the world aren’t listed on job boards, and they don’t pop up in your in-box with the subject line: Great Opportunity Could Be Yours. Inventing your dream is the first and biggest

step toward making it come true. Once you realize this simple truth, a whole new world of possibilities opens up in front of you.”

While this might sound idealistic, it is precisely how Stone landed his job at Google, which in turn connected him with the people he would eventually start Twitter with. And his Twitter story, as well as his Google story and others (instating his own “no homework rule” in high school is a good one) are certainly interesting. More importantly, they’re not all about Stone. Peppered throughout the twists and turns of his adventures are the lessons he learned, and he pauses to make sure readers understand them, making the book more useful than a simple business memoir.

For anyone interested in how a major social media company formed, this is a great book. It’s also an important reminder that we all can do great things, if we only have confidence in our ideas and work toward them as diligently as possible. We don’t need anyone’s permission or invitation but our own. If you’re looking for one, though, I’ll leave you with this one from Biz Stone:

“I invite you to open your mind to new possibilities. Let’s fake it till we make it. Let’s create visions of an aspirational future.”



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| Utah Corn on the Cob<br><i>(seasonal)</i><br><i>Cooked on site</i>   | Glazed Orange Rolls   |
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| Bar-B-Que Boneless   |   |



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| Top Sirloin<br><i>10 oz. USDA Choice<br/>Top Sirloin Steak<br/>Baked Idaho Potato<br/>Grilled on site</i>     | Pork Back Ribs<br><i>Smoked with Applewood<br/>Marinated Grilled Chicken Breast</i>  | Boneless Ribeye Steak<br><i>10 oz. USDA Choice Boneless<br/>Boneless Ribeye Steak<br/>Baked Idaho Potato<br/>Grilled on site</i>                   |

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## Be sure your financing fits your specific need

If you are considering starting a business or have an existing business that needs financing, have you determined what type of financing you need? There are many options for financing available to your business. Before you apply for a loan, ask yourself a couple of questions so you get the type of loan you need.

What does your business need the money for? Is your business growing and needing additional equipment to increase productivity/volume or to improve efficiency? Is a larger facility needed to house more employees and additional equipment due to growth? Is the growth causing an increased need for inventory, forcing you to carry more accounts receivable? Or is the need a short-term or seasonal need for additional cash?

There are primarily two types of loans available to you. Term loans are generally used to fund fixed assets such as equipment, facilities and permanent increases in short-term assets due to substantial growth. These loans are for a set amount usually drawn down or disbursed over a very short period of time and then repaid monthly over a specific period of time. The term of this type of financing is usually tied to the use of the funds and/or the useful life of the asset being financed.

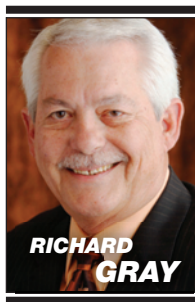
Lines of credit are typically for short-term or seasonal cash needs and finance current or working assets such as inventory and accounts receivable. This type of loan is set up as a revolving line of credit that has a specified limit and can be drawn on, paid down and drawn back up as your cash flow needs require. If you are a seasonal business, you would typically draw on the line to build inventory or fund operations during your slow time and pay it back as you sold your inventory or collected your accounts receivable. During the time you have a balance on the line, you make monthly interest payments on the outstanding balance.

These loans normally have monthly or quarterly reporting requirements to allow the lender to monitor the collateral (accounts receivable and inventory) to make sure the collateral value is adequate to cover the amount of the line outstanding at any point in time. If the collateral value drops below the maximum line amount, the amount available to you may be reduced until the next reporting period. Most lenders also require

a "resting period" where the line has to be paid to zero and left at zero for a specific amount of time. This ensures that you are using the line correctly for short-term needs.

The following are some examples of these types of loans and they are available to you and your business:

**Long-term commercial mortgages.** Long-term commercial mortgages are a type of term loan. I wrote an article last year about some of the benefits of



RICHARD GRAY

owning your own building, including building equity instead of lining someone else's pocket, having more control over your business' environment and putting

money into a long-term asset that meets your business' specific needs. A commercial mortgage is a type of term loan that allows you to put away some equity for yourself.

**Construction loans.** Another way to get a bigger or customized space for your expanding business is by building to your specific needs. A construction loan is a type of a line of credit but does not revolve. You use the funds once and then must pay it off. Usually it is paid off with a long-term mortgage which is typically approved along with the construction loan.

**Equipment loans.** If your strategy for growth is to boost productivity, you may want to consider a term loan to replace outdated equipment like trucks, machinery, furniture or fixtures. You may be eligible for a low-rate loan to replace equipment or to refinance an existing equipment loan. A term loan is generally preferable for a fixed asset like this because you'll want to have it paid off by the end of its useful life so you can replace or upgrade it.

**SBA loans.** Small Business Administration loans can be term loans or lines of credit. There are many different types of SBA loans and loan programs that may allow you to own your office building, purchase a large piece of equipment, build inventory, fund working capital, grow your export lending business and more. SBA loans are for those businesses that

see GRAY next page

**GITOMER***from page 12*

you learned on a previous job, or learned in school, or learned from your spouse, or learned from your kids, or learned from your best friends, or learned from a customer, or learned from a co-worker, or learned from a professor or learned from a mentor.

Get it? It's what you see — compared or combined with what you already know.

Paying attention and observing costs me zero, but it's worth a fortune. It can be your fortune, too.

Paying attention and observing has given me the biggest opportunity for new knowledge and new information. It can be YOUR biggest opportunity, too, if you decide to harness the asset you already possess.

Jeffrey Gitomer is the author of 12 best-selling books including *The Sales Bible* and *The Little Red Book of Selling*. His best-selling *21.5 Unbreakable Laws of Selling* is now available as a book and an online course at [www.gitomerVT.com](http://www.gitomerVT.com).

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**GRAY***from previous page*

may need a longer term, have less cash on hand or need to finance specialized assets that do not fit conventional loan requirements. If you qualify as a small business (you can find the definition for your particular industry type at [www.sba.gov](http://www.sba.gov)), an SBA loan may be a good way to finance growth.

**Line of credit for inventory.** If your business has seasonal or cyclical ups and downs, you may want to consider applying for a line of credit to help manage inventory. A line of credit allows you to purchase and build up inventory to satisfy your customers' needs and then make payments when cash comes in during another part of your cycle.

**Lines of credit for accounts receivable.** If your business has more demand than you can keep

up with, a line of credit may allow you to fund growth using accounts receivable. Payment terms are highly flexible and can be adapted to meet the changing cycles of your business.

**Real estate development loan.** A real estate development loan is a line of credit given to a business for the purpose of purchasing raw land and turning it into a commercial or residential building lot. Repayment usually comes from the sale of the lots.

When you're thinking about the type of financing that your business needs to grow, consider what your top priority is for growth and how your financing should support that. Talk to your lender about your business' needs for growth.

Richard Gray is senior vice president of SBA lending at Bank of American Fork and manages the bank's Murray branch.

**ESCOBAR***from page 8*

back and share your success forward with others. The greatest reward of your business is all the new friends you will meet along the way as well as the abundance of hugs and loves you get. This is genuine happiness.

Successful people use fear to motivate them into action instead of letting it take them out of action. Fear is a wonderful asset to have. Fear was intended to be conquered, not controlled. Fear was designed to be embraced, not disregarded or ignored. It wasn't designed as something for you to worry about. It was intended to be something special to teach you.

Here is something to remember:

The nation's most successful people use fear to inspire them.

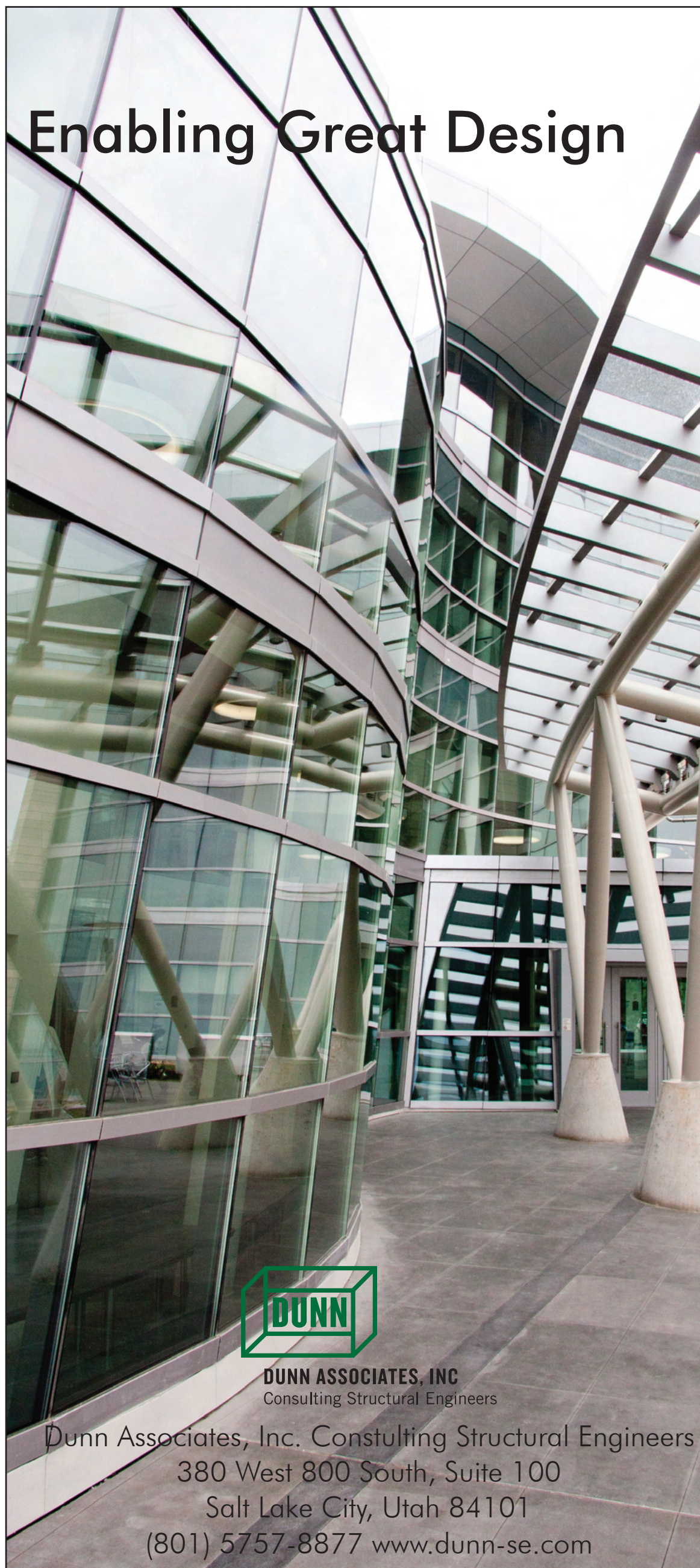
Fear is the seed of innovation and creativeness. Fear is the inspiration that ignites people into action.

Unsuccessful people fall victim to their fears and lose their faith. Successful people embrace their faith and conquer their fears. Successful people pick the roses amongst the thorns while unsuccessful people see the thorns amongst the roses and leave them alone. A successful person lights the candles where unsuccessful people have blown them out.

An unsuccessful person sees hard work in every opportunity, while a successful person seizes the opportunity and works hard to take advantage of it.

Successful people are happy, not so much by what they have. They are happy when they are challenged.

# Enabling Great Design



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# The winning strategy of paying attention - it costs nothing

Since my earliest days of personal development study, my mantra has always been “stay a student.” I attached an affirmation — a strategy — to that the mantra: “learn something new every day.”

That strategy has worked and manifested itself in the past 22 years of my writing career. I won't bore you with the numbers of books and columns I've written, but I will tell you that my entire body of work is based on my personal observations and experi-

ences.

I write about what I know to be true.

I write about things I have done myself.

I write about personal lessons.

I write about philosophies I have garnered by reading and observing.

I write about strategies I have learned and developed by doing.

I write about what I have learned, and I predominantly learn

by reading, thinking, observing, and through my personal experiences.

My mantra of “stay a student” and my affirmation of “learn something new every day” have been enhanced by my power of observation. More easily defined, I pay attention to everything and everyone.

I consider my ability

to observe and create ideas as a result to be my single most impor-

tant asset besides my attitude. As St. Francis of Assisi said in 1100,

“I seek first to understand, then be understood.”

Many people erroneously believe that quote is one of the “seven habits” from Stephen Covey. He “borrowed it” from St. Francis without ever acknowledging it. Not

good.

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JEFFREY GITOMER

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new ideas. When I get one, if it's an offshoot of someone else, the first thing I do is acknowledge my source. Makes me feel better, and makes my source a resource, not a copyright infringement.

My power of observation has also paid MAJOR DIVIDENDS in sales, selling, and sales calls — especially face-to-face sales calls. Using it on the sales call has often led to the right question, the right dialogue, uncovering my prospects' buying motives and big sales.

I attribute much of my ability to observe to the fact that I walk in the sales call ultra-prepared and don't have to worry about what I'm going to ask for or what I'm going to say. Rather, I can focus on what's going on around me. I'm observing my prospect, his office, his desk, his way of dressing, his language and everything about him that my relaxed state allows me to look at and learn.

How do you learn? How strong is your power of paying attention? How strong is your power of observation? I find most people to be somewhere between wrapped up in their own world and oblivious. When I see that I actually smile because I know how much my own power of paying attention and observation keeps me ahead of everyone else.

OK, so HOW do you observe, HOW do you pay attention, and HOW do you learn?

My best mentor (besides my dad) was the late, great Earl Pertnoy. His mantra was, “Antennas Up — at ALL times.” He never missed a trick.

HERE'S THE SECRET: It's not just observing or paying attention. You must “combine” your abilities as you see things to get the maximum understanding:

- Combine observing and thinking.
- Combine observing and understanding.
- Combine observing and asking questions.
- Combine observing and coming to some conclusion, idea or A-HA.
- Combine observing and comparing to what you already know to be true.
- Combine observing with being open, positive and eager to learn.

I refer to it as “self-collaboration.” For example, you see something and relate it to past experience or past lessons. Or maybe you relate it to something your parents taught you, or that

# Calendar

## May 19, 8 a.m.

**14th Annual Utah Manufacturers Association (UMA) Golf Tournament.** Activities begin with 7:30 a.m. registration, followed by 8 a.m. shotgun start, four-person scramble. Lunch is from noon-1 p.m. Location is Stonebridge Golf Club, 4415 Links Drive, West Valley City. Cost is \$130 per person, \$500 for foursome. Details are available at (801) 363-3885 or [www.umaweb.org](http://www.umaweb.org).

## May 20, 8 a.m.-2 p.m.

**36th annual Utah Taxes Now Conference**, presented by the Utah Taxpayers Association. Speakers include Gov. Gary Herbert, Senate President Wayne Niederhauser, House Speaker Becky Lockhart, other state legislators, and local officials and policy experts. Following the conference will be lunch, with the Taxpayer Advocate of the Year and the Excellence in Public Service Award being presented. Topics include stimulating business investments in Utah, making Utah a tourist and convention destination, fixing Utah's Medicaid "doughnut hole," paying for statewide transportation, and bringing technology to the classroom. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$100 for members, \$125 for nonmembers. Details are at <http://www.utahtaxpayers.org/?p=6240> or by contacting Laura at (801) 201-3813 or [Laura@utahtaxpayers.org](mailto:Laura@utahtaxpayers.org).

## May 20, 11:30 a.m.-1 p.m.

**"Build Your Business" Workshop** titled "Powerful Tools for Identifying and Overcoming the 'Whats' that Keep Us Stuck." A Sandy Area Chamber of Commerce event. Location is Salt Lake Community College's Miller Campus, Miller Free Enterprise Building, Room 223, 9750 S. 300 W., Sandy. Details are at [sandy-chamber.com](http://sandy-chamber.com).

## May 20, 11:30 a.m.-1 p.m.

**Business Women's Forum (BWF) May Luncheon**, a Salt Lake Chamber event. Event will feature a panel discussion titled "Diversity in the Workplace." Location is The Tasting Room, 357 W. 200 S., No. 100, Salt Lake City. Cost is \$30 for BWF members, \$40 for nonmembers. Details are available at [slchamber.com](http://slchamber.com).

## May 21, 8-9 a.m.

**"Stress-Free Digital Marketing Workshop."** Event will feature a discussion of the essentials of social media, reputa-

tion management and mobile marketing. Location is Radiate Media headquarters at The Gateway, 90 S. 400 W., Suite 300, Salt Lake City. Free. Details are at <http://www.radiatemediamedia.com/slc-workshops/>.

## May 21, 8:30 a.m.-1:30 p.m.

**13th annual Trade and Business Conference**, hosted by Zions Bank. Keynote speakers include Felipe Calderón, who served as president of Mexico from 2006-2012, and Joe Lieberman, U.S. senator from 1988-2012 and Democratic candidate for vice president in 2000. Event will also include honoring the recipient of the 2014 Global Pacesetter Award, a distinction given annually to a Utah company demonstrating international success. Location is the Salt Lake Marriott Downtown at City Creek. Cost is \$35 and includes lunch. Registration can be completed at [www.zionsbank.com/conference](http://www.zionsbank.com/conference) or by calling (801) 844-8573.

## May 21, 11:30 a.m.-1 p.m.

**CCIM May Meeting.** Attorney Scott Sabey of Fabian & Clendenin will discuss agency. Meeting begins at noon; lunch is provided. Location is Zions Bank, 1 S. Main St., 18th floor Founders Room, Salt Lake City. Cost is \$25 for chapter members, \$35 for guests. Details and registration are available by contacting Holly Little, executive administrator, at [admin@utahccimchapter.com](mailto:admin@utahccimchapter.com) or (801) 545-0246.

## May 21, 3:30-5 p.m.

**Jump Start Training**, a Salt Lake Chamber Women's Business Center event. Deb Bilboa, business consultant at the Women's Business Council, will discuss the tools needed to find a competitive edge, how to grab the attention of a target audience and set up a business for success. Free one-on-one business consultation sessions are available after the seminar by appointment only. Location is Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Details are available at [slchamber.com](http://slchamber.com).

## May 22, 5-7 p.m.

**Salt Lake Chamber Business After Hours**, hosted by Camp Kostopulos. Location is 4180 Emigration Canyon Road, Salt Lake City. Cost is \$7 before May 20, \$10 thereafter, \$10 at the door and \$20 for nonmembers. Details are available at [slchamber.com](http://slchamber.com).

## May 27, 11:30 a.m.-1 p.m.

**Women in Business Luncheon**, a Sandy Area Chamber of Commerce event. Speaker Leslie Gallacher, general counsel at Xango, will discuss her experience at Xango and her professional career. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Cost is \$20 for chamber members, \$25 for guests. Details are at [sandy-chamber.com](http://sandy-chamber.com) or by calling (801) 568-4653.

## May 28-June 25, 8 a.m.-noon Wednesdays

**Human Resource Management**, a five-day certificate program offered by The Employers Council. Provides a broad-based overview of critical HR functions and updates on the latest HR trends and legal developments. Features "HR Essentials" May 28, "Employment Law I" June 4, "Employment Law II" June 11, "Compensation Fundamentals" June 18, and "Introduction to Strategic HR" June 25. Location is The Employers Council, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$699 for council members, \$849 for nonmembers. Registration can be completed by email at [info@ecutah.org](mailto:info@ecutah.org) or (801) 364-8479.

## May 28, 7:30-9 a.m.

**Sandy Area Chamber of Commerce "Breakfast of Champions."** Speaker Dr. Dale Hull will discuss how a spinal cord injury resulting in paralysis from the neck down prevented him from returning to active practice and how he became the patient in a world where he had been the practitioner. Location is Jordan Commons Office Tower, ninth floor, 9350 S. 150 E., Sandy. Free. Details are at [sandy-chamber.com](http://sandy-chamber.com).

## May 28, 2-5 p.m.

**"Step-by-Step Process to Exporting Your Business,"** a Salt Lake Chamber Women's Business Center event. Location is Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Cost is \$10. Details are available at [slchamber.com](http://slchamber.com).

## May 29, 8 a.m.

**The Enterprise Golf Tournament.** Shotgun start at 8 a.m. Luncheon follows golfing. Location is Eaglewood Golf Course, 1110 E. Eaglewood Drive, North Salt Lake. Sponsorships are available. Details and registration are available by contacting David Gregersen at (801) 533-0556 Ext. 203 or [david@slenterprise.com](mailto:david@slenterprise.com).

## May 29, 8 a.m.-noon

**Arc Flash Awareness Workshop**, presented by Hunt Electric. Event will focus on recognizing the hazard and learning the safe work practices associated with it. Designed for plant and facility supervisors, engineers, electricians, safety personnel, property owners, building and maintenance managers and people in other trades. Location is Hunt Electric Training Center, 1863 W. Alexander St. (2410 S.), Salt Lake City. Cost is \$40. Details are available at [huntelectric.com](http://huntelectric.com) or by calling (801) 975-8844.

## May 29, 11:45 a.m.-1:45 p.m.

**"Your Secret Sales Force — Communications Tips to Build Your Business,"** a "lunch and learn" event presented by The Alternative Board and SmartMouth Communications. Presenter will be Beth Levine of SmartMouth Communications. Location is JRC Inc., 3041 W. 2100 S., Salt Lake City. Free, and includes luncheon, presentation and roundtable discussion. Reservations may be made by contacting Russell Lookadoo at (801) 808-3681 or [rlookadoo@tab-saltlakemetro.com](mailto:rlookadoo@tab-saltlakemetro.com).

## June 3-4

**Utah Governor's Energy Development Summit 2014**, presented by the Utah Office of Energy Development. Location is Salt Palace Convention Center. Cost is \$95 (includes June 3 reception plus breakfast and lunch on June 4); \$65 for June 4 only; \$35 for June 3 plus June 4 reception. Details are at <http://developenergy-summit.com/index.html>.

## June 5, 8-9 a.m.

**"Strengthening Utah's Outdoor Industry,"** a Salt Lake Chamber event that will feature a focus group discussing the state's recreation economy. Location is Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Free. Details are available at [slchamber.com](http://slchamber.com).

## June 13, 8:45-11 a.m.

**"Networking Without Limits,"** a Salt Lake Chamber event. Speaker Jim Woodard will discuss developing a "30 second commercial," setting networking goals and following-up on business contacts. Location is Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Cost is \$15 for members, \$20 for nonmembers. Details are available at [slchamber.com](http://slchamber.com).

## June 13

**Craig Bolerjack Golf Tournament**, a Sandy Area Chamber of Commerce event. Supports the Craig Bolerjack Cancer Prevention Program. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Details are available by calling (801) 727-4512.

## June 16, 8 a.m.-2 p.m.

**Classic Golf Tournament**, a Salt Lake Chamber event. Location is Salt Lake Country Club, 2400 East Country Club Drive, Salt Lake City. Cost is \$400 for individuals, \$1,600 for a foursome. Sponsorships are available. Details are at <http://slchamber.com/page/sandbox/view/classic-golf-tournament>.

## June 25, 8-9:30 a.m.

**"Lawfully & Strategically Managing Employees' Return from Workers Comp Leave,"** presented by The Employers Council. Part of the 2013-14 Legal Breakfast Briefing Series. Speaker will be Elliot Morris, an attorney at the Workers Compensation Fund. Location is Radisson Hotel, 215 W. South Temple, Salt Lake City. Cost is \$95 for council members, \$130 for nonmembers. Registration can be completed by email at [info@ecutah.org](mailto:info@ecutah.org) or (801) 364-8479.

## July 28-August 1

**Fifth Annual Extraordinary Leadership Summit.** Event will feature best practice presentations by leadership development executives from Celgene, Deloitte, DirecTV, Renault, Sony PlayStation and the state of Minnesota. Zenger Folkman's leadership development programs will also have a featured role. Location is The Chateaux Resort Deer Valley, 7815 Royal St., Park City. Details are at <http://zenger-folkman.com/extraordinary-leadership-summit/>.

## June 4, 10 a.m.-4 p.m.

**Safety Training**, presented by the Utah Manufacturers Association. Attendees will be able to attend the two classes during the session. One is titled "Hand Protection" and the other is "Safe Lifting." Session qualifies for credit with the Workers Compensation Fund Discount Program, although it is open to people even if they are not insured with WCF. Location is Bridgerland Applied Technology College, 1301 N. 600 W., Main Campus Room 840, Logan. Free, with companies able to send as many employees as they wish, and includes lunch. Registration can be completed by contacting Annette Beckstrand at (801) 363-3885 or [uma@umaweb.org](mailto:uma@umaweb.org).

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**JUNE 3**

4:00 to 6:00 p.m. **SUMMIT KICK-OFF RECEPTION/TRADESHOW**

**JUNE 4**

*Schedule subject to change*

| Registration Check-In and Continental Breakfast         |  |  |   |   |   |
|---|--|--|---|---|---|
| Breakfast Plenary Session with Governor Gary R. Herbert |  |  |   |   |   |
|   |  | CONVENTIONAL   | UNCONVENTIONAL  | RENEWABLE   | EFFICIENCY  |
| 7am - 8am   |  |  |   |   |   |
| 8am - 9am   |  |  |   |   |   |
| 9am - 10am  | HOT TOPICS SESSIONS  | Expediting Oil & Gas Development in Western States                           | Nuclear Energy's Role in Addressing the Challenges of the 21st Century                      | Developments in Utility Solar Business Models           | The Changing Face of Transportation   |
| 10am - 10:30am  | Tradeshow/Networking   |  |   |   |   |
| 10:30am - 12pm  | REGIONAL PARTNER SESSIONS  | Energy Producing States Coalition: A Unified Voice to the Federal Government | Endangered Species: The Need for a Collaborative Regional Approach                          | What's Next for Generation and Transmission in the West | Commercial Property Assessed Clean Energy: Prospects for a New Model in Utah and the West |
| 12pm - 1:30pm   | Lunch Plenary Session: Keynote Address, Governor's Excellence in Energy Awards |  |   |   |   |
| 1:30pm - 3pm  | CONSERVATION SESSIONS  | Public Lands Initiative Update   | Optimizing Energy Productivity in Developing Oil Shale and Sand Resources                   | Large-Scale Solar's Arrival to Southern Utah            | Energy Efficiency & Conservation Planning: A Regional Perspective                         |
| 3pm - 3:30pm  | Tradeshow/Networking   |  |   |   |   |
| 3:30pm - 4:30pm   | INNOVATION & INFRASTRUCTURE SESSIONS   | Impacts of Greenhouse Gas Regulations on Energy Production                   | Energy Research Triangle: Connecting Utah's Energy R&D Assets with Utah's Energy Challenges | Utah's Future in Energy Storage                         | Alternative Transportation and the Road Ahead: A Fleet Perspective                        |
| 4:30pm  | Utah's Own Closing Reception   |  |   |   |   |

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## Opinion

# Laws aren't meant to give people whatever they want

There seems to be a full-court press on to get colleges to “do something” about rape on campus. But there seems to be remarkably little attention paid to two crucial facts: 1. Rape is a crime and 2. Colleges are not qualified to be law-enforcement institutions.

Why are rapists not reported to the police and prosecuted in a court of law?

Apparently this is because of some college women who say that they were raped and are dissatisfied with a legal system that does not automatically take their word for it against the word of someone who has been accused and denies the charge.

There seems to be a dangerously large number of people who think that the law exists to give them whatever they want — even when that means denying other people the same rights that they claim for themselves.

Nowhere is this self-centered attitude more common than on college campuses. And nowhere are such attitudes more encouraged than by the Obama administration's Justice Department, which is threatening colleges that don't handle rape issues

the politically correct way — that is, by presuming the accused to be guilty and not letting constitutional safeguards get in the way.



THOMAS SOWELL

Anything that fits the “war on women” theme is seen as smart politics in an election year. The last thing Attorney General Eric Holder's Justice Department is interested in is justice.

The track record of academics in other kinds of cases is not the least bit encouraging as regards the likelihood of impartial justice. Even on many of our most prestigious college campuses, who gets punished for saying the wrong thing and who gets away with mob actions depends on which groups are in vogue and which are not.

This is carried to the point where some colleges have established what they call “free speech zones” — as if they are granting a special favor by not imposing their vague and arbitrary “speech codes” everywhere on campus. The irony in this is that the Constitution already established a free speech zone. It covers the entire United States.

Have we already forgotten the lynch mob

atmosphere on the Duke University campus a few years ago, when three young men were accused of raping a stripper? Thank heaven that case was handled by the criminal justice system, where all the evidence showed that the charge was bogus, leading to the district attorney's being removed and disbarred.

If all the current crusades to institutionalize lynch law on campuses across the country were motivated by a zeal to protect young women, that might at least be understandable, however unjustified. But those who are whipping up the lynch mob mentality have shown far less interest in stopping rape than in politicizing it. Many of the politically correct crusaders are the same people who have pushed for unisex living arrangements on campus, including unisex bathrooms, and who have put condom machines in dormitories and turned freshman orientation programs into a venue for sexual “liberation” propaganda.

They laughed at old-fashioned restrictions designed to reduce sexual dangers among young people on campus. Now that real life experience has shown that these are not laughing matters, the politically correct still want their sexual Utopia, and want

scapegoats when they don't get it.

There is a price to pay for allowing unsubstantiated accusations to prevail, and that price extends beyond particular young men whose lives can be ruined by false charges. The whole atmosphere of learning is compromised when male faculty have to protect themselves from accusations by female students.

People today are amazed when I tell them about a young African woman who had just arrived in America back in 1963, and who was so overwhelmed by everything that she fell far behind in my economics class. I met with her each evening for an hour of tutoring until she caught up with the rest of the class.

There is no way that I would do that today, and there is no way that she would have passed that class otherwise. Instead, she would have returned to Africa a failure. There are many unintended consequences of lynch law policies that poison the atmosphere on campus and diminish American life in general.

Thomas Sowell is a senior fellow at the Hoover Institution, Stanford University. His website is [www.tsowell.com](http://www.tsowell.com).

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## Forget about the 401(k), go straight for the 401 cabin

As a financial strategist and retirement planning specialist, I often asked my clients, “If you were retiring today, what would you immediately begin doing?” Most of the time I would get responses such as, “Oh, we would build the mountain cabin we've talked about building for years,” or “We would buy a condo in some resort area to enjoy.” The next question I asked was, “Why don't you start enjoying these things right now?” They usually responded with, “Well we would like to, but we can't afford it. We're socking away everything we can for the next 20 years into our 401(k)s and IRAs, so we'll have the extra money to buy these things when we retire.” But I would say, what are you waiting for? In fact, waiting may just keep you from doing the very thing you dream of!



DOUG ANDREW

Let's look at an example, with a couple I'll call John and Susie Wannacabin. Let's say they're in their 40s and for the next 20 years they sock away \$500 per month into their 401(k)s and IRAs to accumulate that nest egg to buy their dream cabin. Let's assume John and Susie do pretty well, and their 401(k)s and IRAs earn an average of 11.25 percent for 20 years.

Now we fast-forward in time. Their \$500 per month has grown \$450,000. They're all ready to retire and buy their cabin when two facts hit them between the eyes: 1. Their \$450,000 supplemental retirement account is fully taxable, and they are in the same 33.3 percent tax bracket they were in during their earning years, which means they will only net \$300,000; and 2. The cabin they could have built 20 years earlier for \$100,000 will now cost them \$400,000! They are really dismayed.

Imagine how lackluster their conversations must have been over the 20 years they were accumulating money in their tradi-

tional retirement accounts. John would have said to Susie, “Honey, how about we spend a romantic weekend going over our 401(k) and IRA statements?” Or Susie would have said to their teenage son, “Hey, Jason, stay home with us this Saturday and we'll show you how well our 401(k)s are doing.” Or Grandpa John could have taken his granddaughter in his arms to show her the diversified portfolio that just might transfer any leftovers at 22 cents on the dollar to her.

Don't you think the Wannacabins would rather have spent many a weekend in a cabin than reviewing 401(k)s at home?

Let me tell you about my family's “401 Cabin/Individual Retirement Abode” (IRA). We purchased a cabin for our family to begin enjoying time now with our children and grandchildren, rather than waiting until “retirement.” Our cozy cabin sits on 20 acres in an extremely peaceful, serene mountain setting. It originally cost us \$100,000, water rights and all. Conservatively, it is appreciating an average of 7.2 percent per year. Based on the Rule of 72, our cabin will double in value every 10 years (72 divided by 7.2 equals 10). At that rate, our cabin will be easily worth \$200,000 10 years after we purchased it, \$400,000 in 20 years, and \$800,000 in 30 years.

During the same 20-year period that John and Susie Wannacabin are socking away \$500 per month (which equals \$6,000 per year into IRAs and 401(k)s), we are paying 6 percent interest-only mortgage payments on a cabin worth \$100,000. Our cabin mortgage is costing us \$500 per month, or \$6,000 per year. We are getting the same tax benefits that John and Susie are getting because our interest is deductible, since the cabin qualifies as a secondary residence. In other words, it doesn't matter

whether you deposit \$6,000 a year into a qualified retirement plan or \$6,000 in interest payments; both are deductible. Either way, you save \$2,000 in tax (33.3 percent of \$6,000), and your net outlay is only \$4,000 a year.

Compare the two scenarios. Our cabin mortgage is interest-only, so we will still owe \$100,000 at the end of 20 years. In year 20, our cabin should be worth at least \$400,000, less the mortgage of \$100,000, which results in a \$300,000 net gain. The Wannacabins need to earn 10.36 percent on their \$500 per month investment for it to grow to \$400,000 in 20 years. But after tax, they will only net \$266,666. They had better earn at least 11.25 percent on their 401(k) so it will grow to \$450,000, but then they pay tax and only net the same \$300,000 we will realize.

Either way, who is “richer” at the end of 20 years? We have an abundance of memories deposited in our family bank and have cultivated relationships through the process. We have photo albums full of memories at our cabin, compared to John and Susie's file cabinet full of quarterly account statements. Get the picture?

When it comes to your future, it might help to look at what it is you truly want. My guess is you want a balance of sound financial living, as well as meaningful family memories. You can have both. Take the time to explore your options so you can achieve your ultimate goals in the best way possible, and enjoy the abundance you and your family deserve.

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



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## Hell Canyon Ranch

Morgan County – Utah

bordering the

Deseret Land and Livestock Ranch



**THIS IS IT – The Most Exciting Block of Rocky Mountain Hunting Land to Hit the Market in 20 Years!**

The Hell Canyon Ranch – 7,616 deeded acres of beautiful valley-to-mountain land – is accessed by a year 'round paved road. It is located just 38 miles from the Ogden Regional

Airport and only 64 miles from Salt Lake City. Morgan – the historic home of Browning Arms – is a delightful town of about 3,800 people only 21 miles from the Ranch.

This beautiful place has been in the same family for four generations – a rare find. For the last 30 years the Ranch has been professionally-managed for maximum genetics in its elk and mule deer herds. The Hell Canyon Ranch shares a common 4.25-mile border with the nationally-renowned Deseret Land and Livestock Ranch – an empire encompassing 216,000 acres which has led the West with innovative and successful management of big game habitat and herd quality.

Hell Canyon Ranch is currently part of a Cooperative Wildlife Management Unit and is allocated 13 bull elk and 12 buck mule deer tags. Harvested bulls average six years of age and can range into the high 300s on the Boone and Crockett scale. The mule deer bucks are superb and paid hunts for them bring as much as bull elk!

The Ranch is comfortably situated on Lost Creek which flows through its beautiful riparian land for about 1.75 miles. This sparkling stream is an enjoyable trout-fishing tail-water below the Lost Creek Reservoir.

Fortunately, this remarkable holding is not encumbered by expensive improvements. It has well-kept and fully-functioning hunting facilities including a high country hunting camp comprised of a good-sized bunkhouse, two cabins plus a kitchen-dining room and even a shower. The lower headquarters compound enjoys a peaceful setting in a cottonwood grove and accommodates about 16 people – designed to support the hunting enterprise.

This singular recreational and solid land investment opportunity is offered at \$15,950,000 cash. Strong buyers will find the Hell Canyon Ranch to be well-priced when compared to similar offerings in the Rocky Mountain Region.

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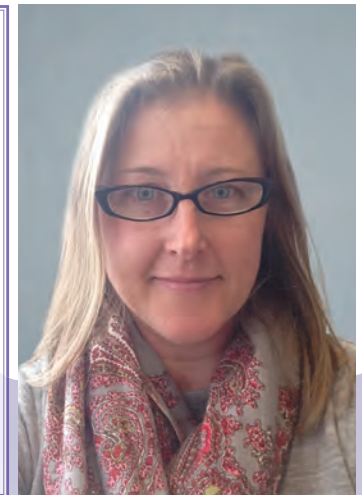


Amy Mills is a Project Manager and Sustainability Coordinator for Okland Construction. She is also a LEED AP BD+C (Leadership in Energy and Environmental Design Accredited Professional). At Okland Amy oversees budgets, schedules, subcontracts, small business outreach, green building programs and design changes for commercial construction projects ranging from \$20 million to \$185 million. In March 2014, she and her team completed the new United States Courthouse for the District of Utah, a 410,000 square foot, 10-story federal courthouse in downtown Salt Lake City.

Amy is a member of Commercial Real Estate Women of Utah (CREW Utah). She is active with CREW Utah fundraising and events. She is also on the Board of Directors for U.S. Green Building Council – Utah Chapter. She is Utah's national liaison for LEED v4 – USGBC's new sustainable building rating system – for which she conducts educational and outreach programs. She has completed over \$200 million in LEED certified projects.

Additionally, Amy served on the Utah Office of Energy Development's Buildings Committee that helped draft recommendations for the Governor's Energy Efficiency and Conservation Plan.

Amy holds a B.A. in History from The Colorado College in Colorado Springs, CO. She has worked for over ten years in the construction industry and is passionate about how the built environment can improve lives and communities.



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**Moose Springs Ranch**  
Heber City – Wasatch County – Utah



Here is an extraordinary opportunity to own almost one square mile of some of the most beautiful and enjoyable mountain land now available in the Rocky Mountain West.

The Moose Springs Ranch encompasses about 584 acres of wonderful terrain which are graced by stunning stands of quaking aspen and alpine conifer trees. This rare holding also contains many year 'round springs and small creeks. It is situated in the Lake Creek Drainage – one of Northern Utah's most reliable watersheds.

Grassy parks attract good numbers of Rocky Mountain elk. Beautiful willow draws provide abundant forage for surprising numbers of moose. Mule deer are plentiful along with occasional sightings of black bear and cougar.

The Moose Springs Ranch straddles Lake Creek Road about 13 miles east of Heber City, Utah – a paved scenic drive.

The Ranch has had only two ownerships in 60 years – a rare offering in today's market. The Ranch is currently zoned for 20-acre parcels which positions it nicely for a conservation easement should the next owner choose to create a family legacy compound or corporate retreat and recoup some of the purchase price vis-à-vis attendant tax deductions.

This magnificent holding is situated only 26 miles from Park City – 58 miles from Salt Lake City – 41 miles from Provo. This amazing location is further enhanced by the Heber Valley Airport – one of the best corporate jet-capable facilities in the West is just 38 minutes from the Ranch.

This amazing block of land is competitively offered at \$3,869,600 equating to \$6,626 per acre. It must be considered by Buyers looking for more than a "postage stamp ranch" – here is plenty of room to roam in one of Northern Utah's increasingly desirable mountain locales.

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Let's turn the answers on.



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Pictured from left: Dave Spalding, customer and community manager, Rocky Mountain Power; Stephen Keyser, president, Utah Paperbox and Paul Keyser, board chair, Utah Paperbox

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