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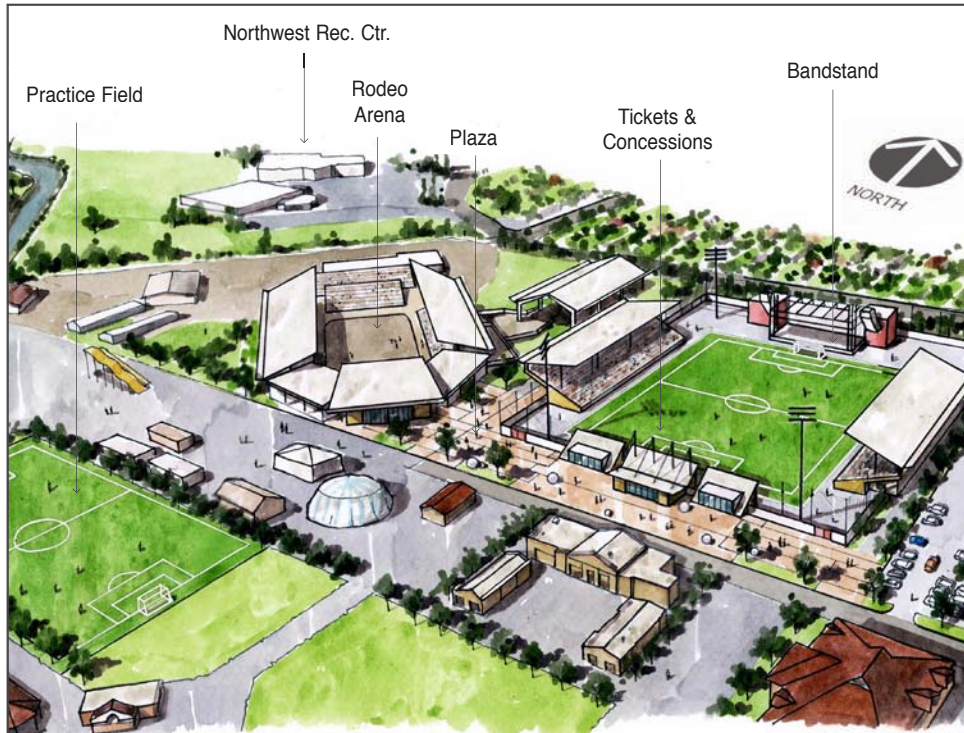
\$18 billion in ads this year

After less than a decade of existence, smartphones and tablets this year will draw more money from advertisers than the centuries-old newspaper industry or the nearly century-old radio sector.

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Real Estate Section pages 12-15



A totally revamped Utah State Fairpark is among the proposals being considered by its board of directors. One possibility includes a 5,000-8,000 seat soccer stadium that would be the home to the minor league affiliate of Real Salt Lake.

Board fields Fairpark proposals

John Rogers
The Enterprise

The Utah State Fairpark board of directors has been looking at proposals to upgrade, renovate or even move the site of the State Fair. One such proposal would include a 5,000-8,000-seat, multi-use sports stadium. The announcement of the sports stadium proposal came in response to a recent study commissioned and prepared by the State Division of Facilities Construction and Management (DFCM) and architectural firm CRSA, Zions Bank Public Finance, Integra Realty Resources, Ensign Engineering and Landmark Title.

CRSA's recent study on the Fairpark presented four scenarios the state could explore: 1. Moving the fair to a new, permanent location at a cost of approximately \$160 million; 2. Improving the existing Fairpark with a series of renovations to ex-

isting buildings totaling approximately \$35 million; 3. Adding additional facilities, including an expo center, expanded rodeo facility and sports stadium for approximately \$44 million; and 4. What CRSA coined as the "highest & best use," selling the Fairpark to real estate developers for \$18.1 million.

"We thoroughly reviewed the study and it is our position that investing in the Fairpark is the most economically and culturally prudent approach to ensure the Utah State Fair and the Fairpark continue to contribute to the community for future generations," said Roger Beattie, chairman of the board. "Construction of an exposition building, improving and expanding the rodeo grounds, and adding a multi-use sports stadium to the Fairpark would be strong assets to the Fairpark's success; and we are pleased to announce that a proposal for the stadium has

see FAIRPARK pg. 6

Wasatch CPI continues to creep upward

Gas and utility costs are again the culprit as the cost of living is up again along the Wasatch Front.

The Zions Bank Consumer Price Index (CPI) increased 0.6 percent from May to June and over the past twelve months, prices have increased in Utah by 1.8 percent. By comparison, the national Consumer Price Index, released by the Bureau of Labor Statistics, increased 0.2 percent from May to June and has increased 2.1 percent over the past twelve months. Both indices are reports on a non-seasonally-adjusted basis.

Overall, transportation costs increased 1.8 percent in Utah from May to June as vehicle prices increased. Airfare was also higher, due in part to increased summer travel. In addition, increased gasoline prices continued to contribute to higher transportation costs. On average, Utahns paid \$3.61 per gallon of gasoline in June, up slightly from an average of \$3.59 in May, indicating that gasoline prices are beginning to even out prior to their expected seasonal decrease toward the end of the summer and into autumn. The average price for a gallon of gasoline in Utah stood at \$3.71 last week, which is up from \$3.57 at this time in June, according to AAA.

Nationally, gas prices have dropped over the past month, with the current national average sitting around \$3.57, down from \$3.68 at this same time in June. New sanctions announced by the U.S. against Russia over the conflict in Ukraine, as well as conflicts in Iraq, are expected to impact oil supply and prices, but the impact is likely to be felt gradually rather than immediately. Changes in the performance of oil prices will likely depend on Libya and the

see CPI pg. 6

Contract awarded for Tooele Army Depot wind project

Juhl Energy Inc., a wind power development company based in Pipestone, Minnesota, has been chosen to lead the team that will develop a 1.5-2 megawatt wind turbine generating plant at the Tooele Army Depot. The U.S. Army Corps of Engineers Sacramento District has awarded a \$5.5 million contract to the team, which also includes Aegis Renewable Energy of Vermont and Icenogle Construction Management Inc. of California for the development, construction and installation of the project. Juhl Energy

will act in the capacity of the lead design and installation developer and subcontractor.

Tooele Army Depot was the first U.S. Army installation to use wind power generation to supply energy to its operations. The first turbine on the site began generating power in July of 2010.

"We are very excited to be involved with the Tooele Wind Project," said Corey Juhl, vice president of development for Juhl Energy. "This contract award underscores

the U.S. Army's commitment to reducing its carbon footprint and enhancing energy security. Like the U.S. Armed Services, we are seeing several large industrial and commercial energy users that are looking to become more energy independent, while saving money at the same time. In most cases, the installation of an on-site renewable energy project such as wind, solar or co-generation is a great way for a large energy user

see TOOELE WIND pg. 6



Linder tabbed to head BioUtah board

BioUtah, the industry association for Utah's life science community, has announced the election of Richard J. Linder as chair of its executive board of directors, and George Hamilton as vice chair. Linder succeeds Merit CEO and founder Fred Lampropoulos, BioUtah's inaugural board chair. Nelson Labs CEO Jeff Nelson served as BioUtah's first vice chair.



Richard Linder

"From our inception, BioUtah has been blessed with tremendous board leadership, which has enabled us to quickly establish ourselves as a fixture of Utah's life science landscape," said Kimball Thomson, president and CEO of BioUtah. "Rich and George are the absolute right people to lead our next stage of influence and impact. It is a tremendous honor to serve Utah's life science community with them."

Linder, chief executive of orthopedics start-up CoNextions Medical and co-founder of BioUtah, has a rich and varied career that has made him a highly influential leader in Utah's life science community. During five years at Merit Medical he helped develop the company's global compensation and reward systems, corporate training and development programs. As president & CEO of Rubicon Medical, Linder led a successful effort to take the company public, and later brokered a successful sale to Boston Scientific. He also serves on the board of Vital Access, and has served as CEO of Coherex Medical

and as president of Remedy Informatics' heart & vascular division.

"I could not be more excited about the trajectory of BioUtah and the life science leaders, companies and other organizations we serve," said Linder. "I am delighted to serve as chairman of this association, which is truly poised to elevate Utah's status as a leader in the global life sciences marketplace."

Hamilton, VP of business development for Intermountain Healthcare, brings multifaceted expertise to his new role with BioUtah. From a community entrepreneurial investment arm, he leads a variety of innovative projects designed to benefit Intermountain's patients and stakeholders, and to drive growth in Utah's life science community and economy. Before coming to Intermountain, Hamilton worked as a senior management consultant for McKinsey, as the executive director of business development for Cleveland Clinic and as manager of global business development for GE Healthcare, including M&A, corporate strategic planning and global alliances.

"BioUtah's primary purpose is to help our state's life science organizations win," said Hamilton. "There is no question in my mind that Utah entrepreneurs and companies possess tremendous talent and capability. I am excited to work with BioUtah to create an environment and opportunities to maximize and unleash this creative potential."

1-800 CONTACTS breaks ground

Utah-based 1-800 CONTACTS Inc. has broken ground on a new corporate headquarters facility in Draper. The Company anticipates completion and occupancy of the new facility in July 2015. It is located in the Draper Pointe development, just west of Interstate 15 and north of Bangert Highway.

"We are pleased to announce a new headquarters facility, which will house all of our corporate departments that are currently located in three separate facilities," said Brian Bethers, CEO of 1-800 CONTACTS. "It provides us a terrific opportunity to create strategic adjacencies between key departments, enhance associate collaboration and continue to provide our associates with key benefits such as our on-site restaurant and fitness center."

Gardner Company and The Boyer Company are the developers of Draper Pointe, and are leading the development process for the five-story, 125,000 square-foot facility. They have selected L&T Construction for the construction of both the exterior and interior of the new facility. Rapt Studio, an award-winning, integrated de-

sign studio based in San Francisco, will help the company create the new headquarters, which will uniquely reflect the brand and culture of 1-800 CONTACTS. Upon completion, 1-800 CONTACTS will immediately occupy 100,000 square feet, and anticipates business development initiatives will allow the company to expand to all floors of the facility in the future.

"Gardner Company and The Boyer Company are excited to work with 1-800 CONTACTS on their new headquarters," said Christian Gardner, Gardner Company president. "We have a long history of working with high-growth, innovative companies and look forward to a lasting relationship with them. We are grateful to have 1-800 CONTACTS as a primary anchor in Draper Pointe."

1-800 CONTACTS is the largest retailer of contact lenses in the United States and has had its headquarters in Draper since 1997. The company has served more than 8 million customers, stocks more than 15 million contact lenses and delivers more than 200,000 contact lenses every day directly to customers.

Utah AG settles with Apple

The Utah Attorney General's Office has announced a proposed settlement of claims for monetary relief against Apple Inc. related to its participation in a price-fixing conspiracy in the market for e-books. The settlement agreement, which remains subject to approval by the U.S. District Court for the Southern District of New York, would resolve claims for consumer damages brought by Texas and 32 other states and territories, as well as the states' civil penalty claims.

According to the terms of the settlement, the amount to be received by consumers is contingent upon the resolution of Apple's appeal of the District Court's July 2013 finding that Apple violated the antitrust laws by orchestrating a conspiracy with five publishers to artificially raise prices for e-books between 2010 and 2012. That appeal is currently pending before the United States Court of Appeals for the Second Circuit. Consumers nationwide (including those represented by private counsel in a related class action) will receive \$400 million if the court's ruling is ultimately affirmed. If the appellate courts do not affirm the court's ruling, the settlement pro-

vides for a smaller recovery, or no recovery if Apple is ultimately determined not to have violated the antitrust laws.

"We are pleased with this settlement, which, combined with previous publisher settlements, will provide consumers with over twice their actual damages, assuming the liability finding is upheld on appeal," said Utah Attorney General's Markets and Financial Fraud Division director David Sonnenreich. "I am pleased to have worked with Antitrust and Market Frauds Section Chief Ronald Ockey on this case and look forward to the final results from the appeal. Whenever there is evidence of alleged price-fixing, we dedicate resources within our office to protect Utah consumers from antitrust violations."

E-book purchasers nationwide have already received compensation from \$166 million in settlement funds paid by the five publishers involved in the conspiracy - Penguin Group (USA), Inc. (now part of Penguin Random House); Holtzbrinck Publishers LLC d/b/a Macmillan; Hachette Book Group Inc.; HarperCollins Publishers LLC; and Simon & Schuster Inc.

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The Utah Olympic Oval has announced plans to install 3108 solar modules to be mounted on parking canopy structures south of its building in Kearns. The installation is expected to save the facility about \$100,000 from its annual \$750,000 power bill as it produces more than 1 million kilowatt-hours annually to help operate the oval's 1,000 tons of refrigeration. Much of the estimated \$1.4 million cost of the project will come from a \$564,000 grant from Rocky Mountain Power and \$200,000 from Salt Lake County. Currently under construction, the project is scheduled to be finished and producing electricity by December. Salt Lake County has funded a number of solar energy projects in government buildings, including the largest in the state as part of the Salt Palace Convention Center expansion.

The oval is the county's first contribution for a solar energy project at a facility it does not own or manage. The grant was sought by the county's township executive, Patrick Leary, and was approved by the Salt Lake County Council. The Rocky Mountain Power grant is the largest to date awarded through the utility's Utah Solar Incentive Program.

GREENbike doubles in past year

GREENbike, Salt Lake City's bicycle sharing program, has doubled its footprint with 10 new stations with 160 active bikes. The program was launched last April. In addition to the eight new stations installed in July, six existing stations are being expanded to accommodate demand.

GREENbike's 2014 capital expansion is being funded through grants from the Wasatch Front Regional Council, Salt Lake City Redevelopment Agency, Utah Department of Transportation and the Utah Clean Air Partnership.

In 2013, 6,100 people rode 65 GREENbikes 26,000 times, saving an estimated 54,000 miles of automobile travel. Each GREENbike averaged 400 trips during the program's eight-month season.

"The Wasatch Front Regional Council is a proud GREENbike Strategic Partner," said Andrew

Gruber, executive director of the organization. "The program furthers our region's goals to provide individuals with a variety of transportation choices, connect people with their destinations and improve our community's quality of life."

"The Redevelopment Agency of Salt Lake City believes in the value that GREENbike creates in our capital city," said Stan Penfold, chair of the SLC Redevelopment Agency. "Bike share expansion means there's even more non-motorized travel options for citizens, which not only helps better our air quality, but I believe helps build a healthier, more connected, and socially-invested community. We're thrilled about the program's success, and hope to see more stations and GREENbikes in the years to come."

Foreclosure rate still going down

Foreclosure rates in Salt Lake City decreased for the month of May over the same period last year, according to newly released data from CoreLogic.

The CoreLogic data reveals that the rate of Salt Lake City area foreclosures among outstanding mortgage loans was 0.69 percent for the month of May, a decrease of 0.70 percentage points compared to May of 2013 when the rate was 1.39 percent. Foreclo-

sure activity in Salt Lake City was lower than the national foreclosure rate which was 1.73 percent for May.

Also in Salt Lake City, the mortgage delinquency rate decreased. According to CoreLogic data for May, 2.77 percent of mortgage loans were 90 days or more delinquent compared to 4.03 percent for the same period last year, representing a decrease of 1.26 percentage points.

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Henry Walker homes will continue in Utah under Jack Fisher name

Henry Walker Homes is now Jack Fisher Homes following the sale of the Henry Walker's Northern Utah assets to Colorado-based Oakwood Homes, along with the use of the name.

"Henry Walker founders are looking to continue the tradition of homebuilding throughout Utah and Colorado now under the name of Jack Fisher Homes," said Colin Wright, managing partner of Jack Fisher Homes. "We created Henry Walker Homes in the midst of the housing recession when others were fleeing the industry, We succeeded then by sticking to our values of quality and customer service, and today we are even better positioned to succeed with Jack Fisher Homes."

Wright, along with Owen Fisher, Chad Bessinger and Steve Sandholtz, founded Jack Fisher Homes to continue focusing on residential land development and homebuilding, commercial assets in multifamily development and

seniors' housing, according to a news release.

"Jack Fisher brings together four well-seasoned professionals into a dynamic partnership," Fisher said. "We are poised to further capitalize on the evolving opportunities created in today's fast-changing real estate market."

With more than 1,300 single-family residential units in its pipeline, Jack Fisher anticipates closing more than 230 homes in the remainder of 2014 with sales expected to exceed \$70 million. Those numbers should nearly double in 2015, according to company officials.

Jack Fisher Homes will assume the homebuilding operations of Henry Walker's complete portfolio of more than a dozen master-planned communities in Southern Utah and Colorado. In Northern Utah, the company plans to grow beyond its three current communities as the market allows.

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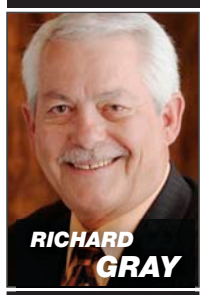
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It's important to pay attention to your business' credit rating, too

You've probably had your personal credit affect your ability to obtain credit — whether it helped or hindered — but have you spent much time considering your business credit score? You might know some principles for getting and keeping your personal credit score up and there are some principles that may also help your business. Businesses' credit scores play a key role in securing financing. Do you know what your business's credit score is? I've mentioned before some of the benefits to growing or starting your business now — and prepar-



RICHARD GRAY

ing for a loan by improving your credit score is a good start. Even if you don't anticipate needing a loan for a few years, start now. It may take time to build credit. If you're one of the many business owners that recently chose Utah as a spot to start — since we've had some good attention about our business-friendly state — you probably haven't had time to build up an adequate credit score. Or perhaps the recession hit your business hard, and you need to rebuild. Regardless, these are some ways to build credit so you'll be ready when your

business is ready to grow.

Analyze current credit reports. Request your business's credit reports from various credit bureaus and pay attention to items that are poorly rated. Negative items may be due to mistakes, fraud, identity theft or outdated information. Work with credit bureaus to correct false information. If the negatives are accurate, be aware that they can stay on your credit report for up to seven years.

Scores are given by business credit bureaus, including Dun & Bradstreet, Business Credit USA, Experian Business and Equifax Business. Business credit scores range from 0-100 with 75 or high-

er considered an excellent rating. Scores are based on many factors, including whether or not bills are paid on time, the amount of available credit on bank lines of credit and credit cards, the length of time you've had a credit profile and the number of inquiries made on your credit profile.

Separate your business and personal scores. Sole proprietors or those in a partnership may have their personal credit information on their business credit report, and vice versa. Forming a corporation or LLC allows business and personal profiles to remain separate. If doing so doesn't make sense for you, be sure to improve your personal credit score if necessary.

Pay off credit card balances. The percentage of people in the U.S. who carry a credit card balance is decreasing, which may be good for the long-term health of the economy and for those who have paid off balances. Experian states that decreasing the balance on your business credit cards can have an immediate impact on your business's credit rating. If you must keep a balance, make sure it is less than 30 percent of your credit limit.

Increase capital and assets. Credit is determined using a complex algorithm, a key part of which is how much worth your business has compared to its debt. By building up your assets and capital, you weight the ratio in your favor.

Build credit before you need it. Begin building a business credit history by getting and using a business credit card. (Do not open too many credit cards, however, as this can decrease your score.) Once you've established a payment history, consider requesting an increase on your credit limit, even if you don't need it. Once a higher limit is granted, don't utilize it. Instead, keep a healthy credit-to-debt ratio that doesn't push your balance too close to your credit limit.

Request credit-lending companies to report. Credit bureaus create business credit reports with information provided by creditors. The problem is that creditors are not required to send in such information. When a lender extends credit to your business, ask that they report your payment history to credit bureaus. The more vendors that report a positive credit history to the agencies, the higher your business credit rating will be.

Add credit references. One way to do this is to set up a profile with a credit score company. For example, you can set up a profile with Dun & Bradstreet, for a fee. You can then add credit references, such as suppliers you've worked with, to support your business's credit profile. Additionally, having a relationship with your lenders or creditors may make it easier for them to provide details about your track record with payments on loans, which brings me to my next tip.

Build relationships with your lenders. Get to know the employees — particularly the loan officers and managers — at your financial institution. Community banks are an especially good place to get to know your banker, as their lenders often have a say in loan decisions made by local approval boards.

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



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Industry Briefs

ASSOCIATIONS

• The U.S. Ski and Snowboard Team Foundation, based in Park City, has named **Daniel Leever** and **Lynn D. Bleil** to its board of trustees. The announcement was made by Foundation President Greg Boester, an Olympic ski jumper who took over board leadership last summer. Leever, the CEO of Specialty Products Corporation in Miami, has been a supporter of ski racing in his Vail mountain home.



Dan Leever

Lynn D. Bleil

Bleil, a longtime senior partner with McKinsey & Company, has been engaged in the sport for many years and recently was project leader on a study for the U.S. Ski and Snowboard Association. The foundation is the nonprofit fundraising arm of the U.S. Ski Team, U.S. Snowboarding and U.S. Freeskiing. Leever and Bleil join a 74-member Board of Trustees representing leaders in American business and sport.

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• **Jesse Soriano** has been named president of **The Rotary Club of Hispano-Latinos** of Salt Lake. Soriano has served as director of the Office of Ethnic Affairs in the Utah Department of Community and Culture.

• **Russ Olsen** will be the new chairman of the board of directors of the **Park City Chamber of Commerce/Convention and Visitors Bureau**. He will serve for the 2014-15 fiscal year. Olsen is CEO of Stein Eriksen Lodge.

BANKING

• **Zions Bancorporation** has announced that **Edward F. Murphy** has been elected to its board of directors. Murphy served as chief financial officer of the Federal Reserve Bank of New York and executive vice president of its Corporate Group from 2005 through 2013. He had previously served as executive vice president and CFO of the retail division of JPMorgan Chase & Co. from 2002 through 2004, and in several positions with JPMorgan & Co. from 1983 through 2002, including as chief operating officer of its Asia Pacific region and five years as the firm's global audit director. Previously he worked as a CPA for Coopers & Lybrand in its New York office.



Edward Murphy

HEALTHCARE

• **Dr. Andrew Moffat** has joined **Jordan Valley Medical Center** as director of Hyperbaric Medicine and Wound Care. The practice is a member of Physician Group of Utah. Moffat earned his medical degree at Midwestern University in Glendale, Arizona, followed by a residency in family medicine. He completed his fellowship in

Undersea and Hyperbaric Medicine at Duke University Medical Center with an emphasis in wound care and the treatment of critical care patients in a hyperbaric environment. His areas of special interest include commercial and recreational dive physicals, carbon monoxide poisoning and venous and arterial insufficiency ulcers.



Andrew Moffat

LAW

• **Clyde Snow & Sessions** has announced that attorney **James W. Anderson** has joined its Salt Lake City office. Anderson's law practice will span all areas of business and commercial law, including bankruptcy, creditor's rights, and workouts, litigation, entity formation, tax planning, general business and commercial transactions. Anderson received a Juris Doctorate from the University of Utah College of Law and a B.S. in accounting from Westminster College.



James Anderson

PHILANTHROPY

• **Security Service Federal Credit Union (SSFCU)** has presented a \$10,000 donation to **Utah Food Bank**. Greg Reed, vice president of member service for SSFCU, gave the donation to Jim Yorgason, chief executive officer for the Utah Food Bank, and Ginnette Bott, Utah Food Bank chief marketing officer. The funds will be used to run a mobile pantry for the homeless veterans who live in Salt Lake City's Valor House. A team of SSFCU employees volunteer at Valor House every month to help with the distribution of food and host an annual holiday dinner for veterans.

RECOGNITIONS

• **Bellasol** (known as "The Zero Home") in Herriman, has received the **Gold Nugget Grand Award** for the Best Zero Net Energy Design. Designed by **KTGY** and built by **Garbett Homes**, the Zero Home is located in the master-planned community of Rosecrest in Herriman in Garbett Homes' Bellasol community. KTGY associate principal Bill Ramsey accepted the award on behalf of KTGY and Garbett Homes at the PCBC Show in San Francisco in June. This year, the 51st annual Gold Nugget Award program received nearly 600 submittals. For the second year in a row, the Salt Lake Home Builders Association has selected The Zero Home at Bellasol as one of its featured

homes in its Salt Lake Parade of Homes 2014.

TECHNOLOGY/LIFE SCIENCES

• **SWCA Environmental Consultants** has promoted **Richard Young** to Great Basin principal, leading SWCA's offices in Salt Lake City and Vernal. He will be responsible for strengthening the company's local presence in the mining, transportation, oil and gas, and other key business sectors. He has more than 30 years of consulting and business management experience working with municipal, private and federal clients on a broad range of earth science engineering, environmental studies and sustainability and climate change projects throughout the United States. In addition to his new duties overseeing Great Basin operations, he will continue to be active in SWCA's sustainability and climate change services, which include greenhouse gas inventories, environmental baseline assessments, sustainability plan development, employee awareness and reporting. Young is a licensed professional engineer and geologist with bachelor's degrees in geological engineering and geology from the University of Utah.



Richard Young

• **Younique Products** has announced the addition of a new

chief scientific officer, **Mukhtar Siddiqui**. Mukhtar will lead all the research and development efforts at Younique and manage its internal laboratory, overseeing all the formulations, testing, processing and manufacturing. Mukhtar is an academic, scientist, chemist and formulator. He has 32 years of hands-on experience in the health and beauty industry. Mukhtar is a member of the international health and beauty community and is a member of the Society of Cosmetic Chemists and of the American Institute of Chemical Engineers. He currently has six U.S. patents in the cosmetics, skin care and hair care categories.



Mukhtar Siddiqui

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Utah jobless rate second best in U.S.

If you're looking for a job in Utah, chances are you'll be in luck.

Utah's Department of Workforce Services has reported that the state's unemployment rate has dropped to 3.5 percent, a tie for the second lowest state rate in the nation.

"It's great news that our unemployment rate continues to drop and we continue to see more Utahns back at work," said Gov. Gary R. Herbert. "We are third in the nation in both overall job growth (3.5 percent) and private sector job growth (3.7 percent)."

The state unemployment rate fell from May's 3.6 percent, adding 44,600 jobs to the economy since June 2013. All of Utah's private sector industries posted job increases this month with largest increases coming in trade, transportation and utilities (9,100 jobs), followed by construction (6,900 jobs). The fastest employment growth occurred in construction (9.2 percent), information (5.2 percent) and other services (4.4 percent).

The U.S. unemployment rate currently stands at 6.1 percent with job growth at 1.9 percent.

"Seeing such a significant jump in our job growth numbers speaks volumes to the health of

our expanding economy," said Juliette Tennert, chief economist for the Governor's Office of Management and Budget. "In Utah we fo-

CPI

from page 1

timing of its re-entry into the oil supply market after unrest essentially halted exports a few months ago. It may take a few weeks for Libya's oil terminals to be fully operational again, which means the oil supply from Libya is unlikely to increase noticeably in the short term, having minimal effect on prices, though Libya's reentry could help stabilize supply in the face of conflicts in Iraq and the Ukraine.

Food at home prices increased 0.5 percent from May to June due to higher meat and produce prices. Poultry prices in particular have increased following three months of price decreases. Tomato prices rebounded to their previous levels following a price drop in May. The ongoing drought in California will likely continue to impact fresh produce prices, although potentially at less-significant levels than have been feared in the short term.

Housing prices increased 0.2 percent from May to June as ho-

telus on building a balanced economy that can sustain continual success and growth. I expect good things ahead for Utah."

tels and motels raised their rates. In other categories, utility prices rose 1.3 percent from May to June as natural gas rates increased slightly. Education and communication prices rose 1.2 percent as landline and cellular telephone rates increased. Food away from home increased 0.1 percent due to higher prices at certain fast food restaurants throughout the state. Clothing and medical care prices remained steady from May to June. Recreation prices decreased 0.1 percent thanks to decreases in prices for pets and pet products. Other goods and services, including tobacco products and personal care products, decreased in price by 0.2 percent.

"Consumers can expect to have a little extra cash in their pocketbooks as gas prices continue to stabilize through the summer and begin to drop off in the fall," said Scott Anderson, Zions Bank president and CEO. "June's two-cent gas price increase from last month is in line with current price indicators and historical trends, and the rest of the economy is growing at a healthy rate."

TOOELE WIND

from page 1

to lock in the bulk of their energy costs for many years."

The Tooele Army Depot supports military readiness through receipt, storage, issue, demilitarization and renovation of conventional ammunition and the design, manufacture, fielding and maintenance of ammunition-peculiar equipment for the Army, Air Force and Navy facilities in the western United States and much of the Pacific Rim.

The Tooele Army Depot Wind Project is currently in the development stage and is scheduled to break ground sometime in late 2014 or early 2015. When com-

pleted, it is expected that the wind project will provide enough energy to power 400 to 500 homes.

Juhl Energy is an established leader in the renewable energy industry with a focus on competitive, clean energy solutions and community-based wind power development, ownership and management throughout the United States and Canada. The company pioneered community-based wind farms, developing the currently accepted financial, operational and legal structure providing local ownership of medium-to-large scale wind farms in rural America. To date, the company has completed 24 wind farm projects totaling 240 megawatts and provides operations management and oversight across the group.

FAIRPARK

from page 1

already been received."

Soccer club Real Salt Lake owner Dell Loy Hansen, has submitted a proposal to the Utah State Fairpark Corporation to form a public/private partnership to construct the stadium. The new stadium would be the home field for Real Salt Lake's minor league (USL) affiliate. The goal is to have the stadium completed in time for the 2016 season.

"We are excited about the possibility of Mr. Hansen bringing a new team and stadium to the Fairpark," said Michael Steele, ex-

ecutive director of the Utah State Fairpark. "A stadium and team at the Fairpark would be an incredible addition to the community."

"The Utah State Fairpark board of directors urges the State of Utah to invest in the Fairpark to preserve this invaluable economic and cultural resource and allow the Utah State Fair to become self-sufficient as mandated by the state," said Beattie. "Those who come to the fair and other events at the Fairpark understand the great benefits the fair and Fairpark bring to the entire state of Utah, and we invite those who haven't visited the fair or the Fairpark to come experience it this year."

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Calendar

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://zengerfolkman.com/extraordinary-leadership-summit/>.

July 29, 11:30 a.m.-1 p.m.

Women in Business (WIB) Luncheon, an Ogden Weber Chamber of Commerce event. Cost is \$18 for WIB members, \$23 for nonmembers. Location is MTC Learning Park, 1750 Monroe Blvd., Ogden. Details are at www.ogdenweberchamber.com.

July 30

"Setting Goals to Maximize Employee Performance" and "Evaluating Performance to Maximize Results," a set of Employers Council (EC) events. "Setting Goals to Maximize Employee Performance" will be from 8-10 a.m. "Evaluating Performance to Maximize Results" is set for 10:30 a.m.-12:30 p.m. Location July 30 is Hampton Inn & Suites, 851 W. 1250 S., Orem. Events will be repeated July 31 at Comfort Suite Hotel, 2250 S. 1200 W., Ogden; Aug. 13 at Bridgerland Applied Technology College, 1301 N. 600 W., Logan; Aug. 14 at The Employers Council, 175 W. 200 S., No. 2005, Salt Lake City; and Aug. 19 at Swaner Preserve & EcoCenter, 1258 Center Drive, Park City. Cost per individual course is \$89 for EC members, \$109 for nonmembers. Cost for both courses is \$150 for EC members, \$190 for nonmembers. Registration form can be downloaded at http://ecutah.org/2014_tt_performance.pdf.

July 30, 2-5 p.m.

"I Have My WOSB Certification, Now What?" a Salt Lake Chamber event. Event features an overview of WOSB and EDWOSB. Location is Salt Lake Chamber, 175 E. 400 S., Suite 600, Meeting Room A, Salt Lake City. Cost is \$10. Details are at slchamber.com.

July 31, 11:30 a.m.-1 p.m.

"Developing and Optimizing a Digital Marketing Plan," a Sandy Area Chamber of Commerce "Build Your Business" workshop. Presenter is Tony Passey, assistant professor and lecturer in the Marketing Department of the David Eccles School of Business

at the University of Utah and cofounder and managing director of PoleVault Media. He will discuss the current digital landscape and how to decide the right marketing mix for a business. Location is Salt Lake Community College's Miller Campus, Miller Free Enterprise Center, Room 223, 9750 S. 300 W., Sandy. Free. Details are at sandychamber.com.

August 6-9

Outdoor Retailer Summer Market, a gathering of retailers, manufacturers, industry advocates and media focused on the business of outdoor recreation through tradeshows, product demo events and web-based business solutions. Produced by Emerald Expositions. Location is the Salt Lake Convention Center. Details are at www.outdoorretailer.com.

Aug. 6, 11:30 a.m.-1 p.m.

"Water is Your Business," a Salt Lake Chamber luncheon event. Water Committee will discuss water's impact on Utah's business environment and economic development efforts, as well as how Utah businesses are already leading out on making a difference. Location is Jordan Valley Conservation Gardens Park, 8275 S. 1300 W., West Jordan. Cost is \$25 for chamber members, \$35 for nonmembers.

August 7, 9 a.m.-2 p.m.

Tour of EnergySolutions' Clive Processing and Disposal Facility, a Sandy Area Chamber of Commerce Women in Business event. Sandy Chamber members have the opportunity to see and learn about the EnergySolutions' Clive Disposal Facility. Dress is casual. Lunch and beverage provided. Location is EnergySolutions Office, 423 W. 300 S., Suite 200, Salt Lake City. Details are at sandychamber.com or contact Jill Wadsworth at jxwadsworth@energysolutions.com or (801) 649-2223.

Aug. 13, 11:30 a.m.-1 p.m.

Power Connections Luncheon, a Sandy Area Chamber of Commerce event. Location is Red Corner China Diner, 46 W. 7200 S., Midvale. Cost is \$15 for members, \$20 for guests. Details are at sandychamber.com.

August 14, 5:30-8 p.m.

14th Annual Women in Business Summer Social, a Salt Lake Chamber event. Social will include food, beverages, entertainment, a silent auction and vendor tables. Proceeds will support women's programs at the Salt Lake Chamber through the chamber's 501(c)(3) nonprofit organization, the Women's

Business Center (donations are tax-deductible). Location is Bill and Pat Community Hall, Spencer Fox Eccles Business Building, University of Utah, 1655 E. Campus Center Drive, seventh floor, Salt Lake City. Cost is \$55 (sponsorships are available). Details are at slchamber.com.

August 15-16

25th Annual Great Salt Lake Kidney Kamp Truck Show. Event is organized by a nonprofit organization benefiting the Kidney Foundation of Utah and Idaho and working to improve the public image of the trucking industry. Donations enable more than 200 children who have kidney failure, are on dialysis or are awaiting a transplant to have a camping experience in the Utah mountains. Location is Thanksgiving Point, Lehi. Details are at www.saltlaketruckshow.com.

August 19-20

NAIOP 2014 Commercial Leasing CORE Course, for leasing agents, developers, asset managers, owners and those interested in better understanding the leasing process. Designed specifically for the Utah development community, nine hours of Utah CORE Real Estate Continuing Education can be achieved by attending the entire course over two half days. Location is Ballard Spahr LLP Conference Room, 201 S. Main, Suite 800, Salt Lake City. Cost is \$125 for NAIOP members and \$175 for nonmembers. Full agenda and other details online. Register at <http://bit.ly/2014NAIOPcoreCourse>.

August 20, 3-5 p.m.

"The Perfect Plan to Make Social Media Work for You," a Salt Lake Chamber event. Presenter is Cat Killfoil, president of the Social Media Club of Salt Lake City, head of brand strategy at Friendemic and blogger at Ski Utah. Location is the Women's Business Center at the Salt Lake Chamber, 175 E. 400 S., Suite 600, Meeting Room A, Salt Lake City. Cost is \$10. Details are at slchamber.com.

August 21, 10 a.m.-4 p.m.

Utah Solutions Summit, a Salt Lake Chamber event. Summit will be an opportunity for Utah business leaders and government officials to discuss the vast and uncertain regulatory burden under which businesses are required to comply. Event will feature two panel discussions in the morning: one focused on local regulations and featuring city officials, county officials and business leaders to discuss the relationship between regulation and economic

development, and another focused on state regulation featuring state legislators, state agency representatives and other business leaders to discuss the same issues. Lt. Gov. Spencer Cox will speak to the group at lunch. Afternoon activities feature industry-specific working groups. Location is Little America Hotel and Towers, 500 S. Main St., Salt Lake City. Cost is \$25, with sponsorships available. Details are at slchamber.com.

August 21, noon-1:30 p.m.

"Success is an Inside Job: Discovering the Proven Success Disciplines of High Achievers," a Utah Technology Council (UTC) event. Speaker will be Tiffany Peterson, speaker, international coach and founder of The Lighthouse Principles. Location is Thanksgiving Point, Garden Room, 3003 N. Thanksgiving Way, Lehi. Cost is \$45. Details are at www.utahtech.org.

Aug. 26, 11:30 a.m.-1 p.m.

Women in Business Luncheon, a Sandy Area Chamber of Commerce event. Peter Pillman, a partner with IBI Group, and Nick Duerksen, Sandy's economic and redevelopment director, will present the Sandy City Master Plan. Location is Hyatt House, 9685 S. Monroe St., Sandy. Cost is \$20 for members, \$25 for guests. Details are at sandychamber.com.

September 15, 1-3 p.m.

"Academia and Related Export Controls: The Impact & Implications of Compliance and Non-Compliance," presented in conjunction with the World Trade Center Utah, Salt Lake Chamber, U.S. Commercial Service and Governor's Office of Economic Development. Event is designed for academic institutions, labs, federally funded research and development centers and any entity doing work that involves foreign nationals and/or foreign persons. It will address key aspects of trade compliance and the consequences and costs of getting it right or wrong in the context of the research community and evolving export control reform. Facilitators are John Prieko, president and managing partner at Trade Compliance Solutions, and David Glynn, of counsel at Holland & Hart LLP. Location is Salt Lake Chamber, 175 E. University Blvd. (400 South), Salt Lake City. Free. Registration deadline is Sept. 12. Registration can be completed by emailing agiama@wtcut.com. Details are available by calling Alia Giama at (801) 532-8080.

Sept. 16, 7 a.m.-5 p.m.

"Hot Topics for Export Compliance Professionals," a

World Trade Center Utah event. Program will focus on evolving regulatory requirements in the context of export control reform (ECR), with a focus on the export administration regulations and international traffic in arms regulations; dramatic changes as a result of the migration and transfer of items from the U.S. Munitions List to the Commerce Control List; key areas for managing export compliance, exposure, liability and risk; the potential and sometimes devastating consequences of non-compliance and "What Happens When You Are Not Where You Need to Be on ECR"; references, resources and real-world case study lessons learned; and best practices, recommended approaches, ECR and proven solutions for a variety of real-world export compliance challenges and opportunities. Location is Salt Lake Chamber, 175 E. University Blvd. (400 South), Salt Lake City. Cost is \$160 until Aug. 15, \$195 thereafter. Registration deadline is Sept. 12. Registration can be completed at wtcutah.com. Details are available by contacting Alia Giama at (801) 532-8080 or agiama@wtcut.com.

Sept. 17, 9 a.m.-noon

2014 Fall Economic Forecast, presented by IREM Utah and Utah Apartment Association. Speakers include keynote speaker Dr. Lawrence Yun, NAR Chief Economist-Real Estate Market Outlook; Douglas Culkun, CEO/President National Apartment Association-Housing/Multi-Family Forecast; James Wood, Director of University of Utah Bureau of Economics-Utah Market Outlook and Development number. Three hours of Utah Real Estate CE credit available. Location is the Salt Lake Board of Realtors Education Room, 230 W. Towne Ridge Pkwy, Sandy. Cost is \$40 for IREM member, \$75 for NAR members and \$85 for guests. Continental breakfast will be provided. Register at irem Utah33.org.

Sept. 17, noon-1:30 p.m.

Seventh Annual Women Tech Awards Luncheon, hosted by the Women Tech Council (WTC). Event will honor 17 technology-focused women who are driving innovation, leading technology companies and contributing to the community. From the 17 finalists, award recipients will be announced. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$75 for WTC members, \$85 for nonmembers. Tickets can be purchased at womentechcouncil.org.

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I have the ultimate response to "I want to think about it"

When a customer says, "I want to think about it," or "I need some time to think it over," it's one of the most frustrating expressions a salesperson can hear. You feel helpless, or if you've been poorly trained, you lapse into some manipulative dialogue that proves you're both a crappy salesperson and you're only there for the money.



JEFFREY GITOMER

There's a better way. I'm about to give you the ultimate response to "I want to think about it" — one of the oldest sales stalls known to mankind.

The paradox of "I want to think about it" has always been that the salesperson wants to make the sale right away and the customer has not yet seen the value or the reduced risk in doing business

with the salesperson.

And often, the customer has already made up their mind, but does not want to share that with (you) the salesperson. The salesperson gets frustrated and blames the customer for their inability to decide, rather than taking responsibility for his own lack of sales ability and lack of preparation.

REALITY: Stop blaming. Start taking responsibility.

Be prepared (Boy Scout motto) for the objection way before you get to the sales call.

Here is what to say, here's what to offer, and here's how to offer it:

You say: "I'm an expert at what I do. You're an expert at what you do. Let me share with you the questions you need to ask

yourself, and ask of others, as you think about it." These are questions way beyond "How much is it?" and "When do I really want to start?"

Hand over a list of questions about the intricacies and the value of your stuff. For example, if you're selling IT services and data protection, here's a list of questions that you might want to ask:

Mr. Prospect, here are six things you need to think about as you're deciding:

1. How much is your data worth?
2. Who is protecting your data daily?
3. How much spam do you get? How much time do you spend dealing with it? What is your time worth?
4. What happened the last time you lost data?
5. What is a business heart attack to you?
6. What's the difference between 99 percent guaranteed up time and 100 percent guaranteed up time? 3.65 days of downtime. What is the extra 1 percent worth?

You hand the questions to the customer, read the questions out loud and then ask him or her, "Would you like to think about these questions by yourself, or would you like to think about them with me?"

Keep in mind, you are the expert. The customer is depending on you for answers that he or she cannot create for himself or herself. Whether you're selling life insurance, refrigerators, accounting services, new cars or a million dollar home, most likely the customer is making a purchase one time, but for you it may be

your one-thousandth time to make the presentation. It's critical that you transfer confidence, not just information.

"I want to think about it" is your **GOLDEN OPPORTUNITY** to give value, prove value, make the prospect think about themselves and their options and still have an opportunity to make the sale.

THE SECRET: You must prepare for the "I want to think it over" stall **BEFORE** you make the sales call. You have to positively accept the stall when it occurs. The more positive you are, the more surprised the prospect will be. And you must present my solution in **EXACTLY** the manner I have described above.

When presenting this answer to the prospect, your tone must be both friendly and calm. The prospect will see that you're prepared and at the very least be impressed — and at the very most, be both engaged and willing.

You are in complete control when you're prepared. You have totally lost control when you're not prepared.

REALITY: This solution will **NOT** work all the time, **BUT** it will work. How often it works will be determined by how often you try it. The more you prepare for it, the better you will become at overcoming.

Wanna try it? Or do you wanna think about it? Your choice.

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.

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Bank of AF opens in St. George

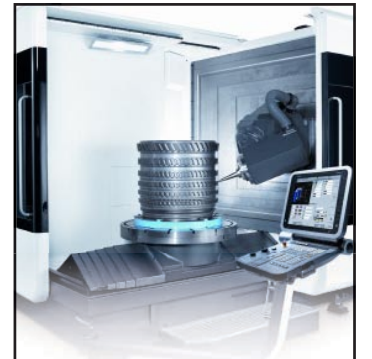
On August 18, Bank of American Fork will open its new St. George branch at 335 East St. George Blvd. Bank of American Fork has operated a mortgage-loan office in St. George since last year.

"Bank of American Fork is excited to offer community banking services to the people living in and businesses building up the St. George area," said Richard Beard, president and CEO of Bank of American Fork. "We have a strong customer base in Washington County. We are excited to offer our customers, the community and business owners the big-city banking we've been building for more than 100 years. Our strong, locally-owned community bank will be valuable by providing per-

sonalized services to this vibrant area of Utah."

The bank already has a mortgage-loan officer, Chris Palmer, and some additional associates in the mortgage loan office that will work at the new branch. In addition, the bank has hired Bradley Stucki as branch manager, John Allen as a business development officer and Mike Draper as operations manager. Stucki and Allen bring years of Washington County experience to the new branch.

"I'm looking forward to being a part of the Bank of American Fork branch in St. George," Stucki said. "I love Washington County and I'm pleased that we'll be able to provide the services this community needs so we can be a vital part of the economy here."



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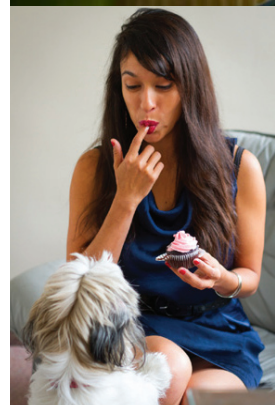


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KASTHURI
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Opinion

Immigration policy is not possible without control of the borders

In a recent confrontation between protesters against the illegal flood of unaccompanied children into the United States and counter-protests by some Hispanic group, one man from the latter group said angrily, "We are as good as you are!"

One of the things that make the history of clashes over race or ethnicity such a history of tragedies around the world is that — regardless of whatever particular issue sets off these clashes — many people see the ultimate stakes as their worth as human beings. On that, there is no room for compromise, but only polarization. That is why playing "the race card" is such an irresponsible and dangerous political game.

The real issue when it comes to immigration is not simply what particular immigration policy America should have, but whether America can have any immigration policy at all. A country that does not control its own borders does not have any immigration policy. There may be laws on the books, but such laws are just meaningless words if people from other countries can

cross the borders whenever they choose.

One of the reasons why many Americans are reluctant to keep out illegal immigrants — or even to call them "illegal immigrants," instead of using the mealy-mouthed word "undocumented" — is that most Hispanics they encounter seem to be decent, hard-working people. This column has pointed out, more than once, that I have never seen Mexicans standing on a street corner begging, though I have seen both whites and blacks doing so.

But such impressions are no basis for deciding serious issues about immigration and citizenship. When we do not control our own borders, we have no way of knowing how many of those coming across those borders are criminals or even terrorists. We have no way of knowing how many of those children are carrying what diseases that will spread to our children. And we already know, from studies of American children, that those who are raised without fathers in the home have a high probability of becoming huge, expensive problems for taxpayers in the years ahead, and a mortal danger to

others.

A hundred years ago, when there was a huge influx of immigrants from Europe, there were extensive government studies of what those immigrants did in the United States. There were data on how many, from what countries, ended up in jail, diseased or on the dole. There were data on how well their children did in school.

As with most things, some immigrant groups did very well and others did not do nearly as well. But today, even to ask such questions is to be considered mean-spirited.

Such information as we have today shows that immigrants from some countries have far more education than immigrants from some other countries, and do not end up being supported by the taxpayers nearly as often as immigrants from other countries. But such information is seldom mentioned in discussions of immigrants, as if they were abstract people in an abstract world.

Questions about immigration and citizenship are questions about irreversible decisions that can permanently change the composition of the American population and the very culture of the country — perhaps in the direction of the cultures of the countries

from which illegal immigrants have fled.

During the era of epidemics that swept across Europe in centuries past, people fleeing from those epidemics often spread the diseases to the places to which they fled. Counterproductive and dangerous cultures can be spread to America the same way.

Willful ignorance is not the way to make immigration decisions or any other decisions. Yet the Obama administration is keeping secret even where they are dumping illegal immigrants by the thousands, in communities far from the border states. Looking before we leap is not racism — except in the sense that anything the Obama administration doesn't like is subject to being called racist.

Americans who gather to protest the high-handed way this administration has sneaked illegal immigrants into their communities can expect the race card to be played against them. The time is long overdue to stop being intimidated by such cheap — and dangerous — political tactics.

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

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THOMAS SOWELL

When it comes to relationships you need all three legs of the stool

Ready for a quiz? Here you go: What is your role at work, with employees and clients? Now let's look at home — are you a spouse, parent, aunt/uncle or grandparent? How about church or volunteer efforts, what parts do you play there? Now what about socially? Are you a member of associations, clubs or friend groups? My guess is your list of roles in life is long, which means you're involved in all types of relationships. Are you making the most of those relationships? Because the more you do, the more successful you'll be in every aspect of your life.

For me, personally, I find myself wearing multiple hats. Sometimes I am a trusted husband to my wife, a father to my children, a grandpa to my grandchildren. Sometimes I wear the hat of a mentor and volunteer (I serve as a scout leader, and my wife and I mentor young people at a youth prison and boy's and girl's group homes). Sometimes, I'm wearing the hat of a CEO, leading my company, coaching clients and employees. Each of these relationships matters to me and I'm grateful for some valuable tools I've learned for building them.

I call it the "three-legged stool" of relationships. It's essentially the foundation of strong relationships, and as you incorporate these, you'll find people are drawn to you — your clients, your customers, your patients, your children, your grandchildren.

The first leg of the three-legged stool is respect. In other words, people don't care about how much you know until they know how much you care, and you have to have mutual respect. Even if their perspective is different, show them you value their position. And as a corollary, people are more concerned about your comfort level with your level of expertise than your actual level of expertise. They want you to be genuine. So don't fake it, be authentic and truly care about others' needs.

The second leg is rapport. It's developing a connection with those significant people in your life so they know that you are sincerely interested in them — that it's not just about you. It's about them. Listen to them. Understand them. Walk in their shoes. Develop a bond and uplift them so that they will feel better about their future or their situation after they interact with you.

The third leg of that stool would be resilience. When we talk about resilience, it's about how fast you can bounce back. This can come into play in several different ways. If you're offering your insight or advice, for example, how do you handle challenges to your counsel? Often when I teach young people or audiences, they will throw curve balls at me on purpose to see how fast I can handle them. They want to see if I'm really genuinely walking the talk. Resilience also comes into play when there are conflicts or

challenges in a relationship (which there will be, inevitably). Do you walk away from the relationship, or do you persistently work to understand and resolve the differences? Resilience is critical in all kinds of relationships, so build those bounce-back muscles.

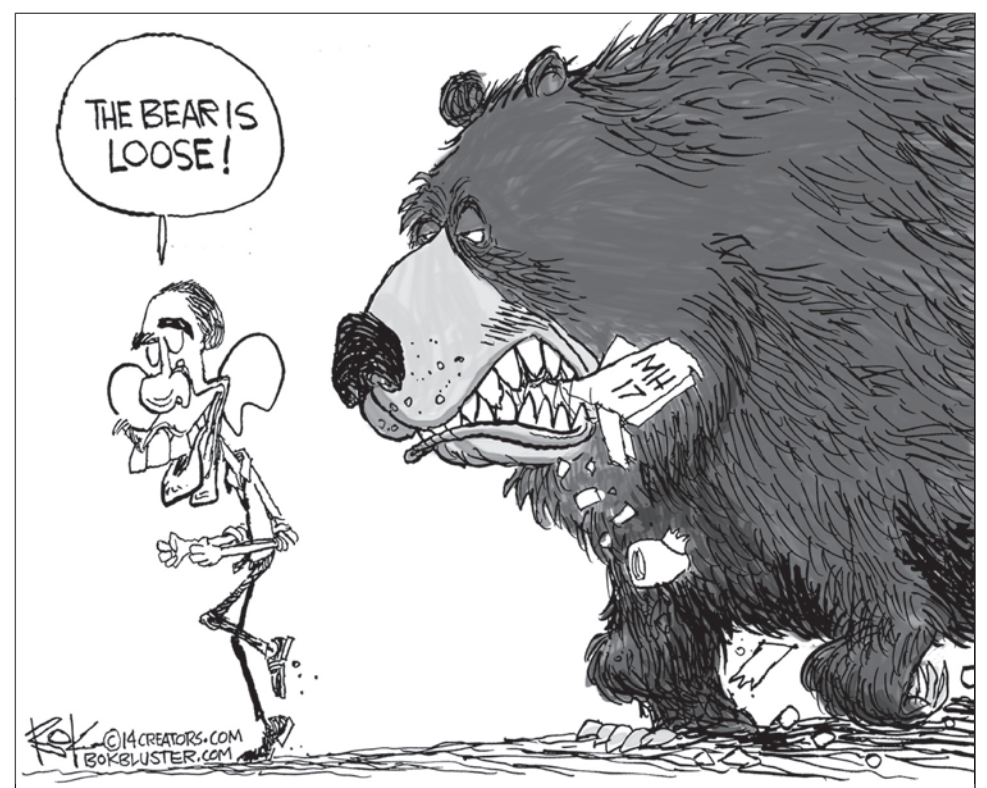
I have worked in financial services for more than 40 years. While I've helped thousands improve their financial wealth, my greatest joy — and my clients' greatest returns — have come from helping them pursue authentic wealth, which includes strong,

thriving relationships. I think we can agree when it's all said and done, our relationships will be the thing that defines our lives. So take time to invest in yours. Remember the three-legged stool: respect, rapport and resilience. As you do, you'll lift others and you'll help them — and yourself — feel confidence in a brighter future.

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



DOUG ANDREW



Opinion

World turmoil has been greater

The world seems very messy these days, which might be an occasion to examine the broad forces producing the turmoil. But in Washington, of course, it becomes one more opportunity for partisanship. "I do believe that the things we're seeing in the world today, [which is] in greater turmoil than at any time in my lifetime, [are] a direct result of an absence of American leadership," said Sen. John McCain recently on CNN.

Really? McCain has had a long and distinguished life and I'm sure he remembers what happened in, say, 1973, the year he and 590 others were released from imprisonment in Vietnam. That year, in Vietnam alone, several hundred thousand people died as a result of the war.

And that doesn't include the tens of thousands who died in the Yom Kippur War, also in 1973. The aftereffect of that war was that in retaliation for America's involvement, the major oil-producing countries announced an oil embargo against the United States and its closest allies. Within a year the price of oil had quadrupled and the industrialized world was plunged into deep economic crisis, forever losing its access to cheap energy from the Middle East.

All this was happening under the shadow of a potential nuclear war. The superpowers had almost 45,000 atomic weapons aimed at each other. During the 1973 Yom Kippur War, American forces were put on high alert — DEFCON 3. The only time they had been placed at a more serious state of readiness, DEFCON 2, was during the Cuban missile crisis.

I could have picked 1956, the year the Soviet Union brutally suppressed a Hungarian uprising, France's control of Vietnam collapsed, the French, British and Israelis mounted a failed invasion of Egypt and Sino-American tensions over Taiwan continued to simmer, tensions that a few years earlier had Washington contemplating the use of nuclear weapons.

Today's world is unpredictable, but it doesn't compare to the kinds of geopolitical dangers that existed for decades during the Cold War, not to mention before that period. Still, it's worth understanding what is producing this instability today.

In Eastern Europe, the key driver is that the Ukrainian people have decided that they do not want to live under the Kremlin's thumb. That has produced tensions, but it is because people are demanding genuine independence from an old

imperial system. That's a positive development, however much it complicates life.

In East Asia, we are witnessing one of the oldest stories in history, the rise of a new great power. Is it really so surprising that China, the world's second largest economy, is seeking more political influence in its region?

In both these cases, the Obama administration has handled the challenges reasonably well, pushing back in a careful but determined manner, coordinating policy with allies, and ensuring that the tensions do not get out of hand or spill over into active conflict.

It has been less successful in dealing with the larger Middle East, the area of greatest turmoil. As the 1973 Yom Kippur War reminds us, this is not a new phenomenon. Zbigniew Brzezinski spoke of an "arc of instability" during the 1970s that looks remarkably similar to the area of unrest today. The Iran-Iraq War produced over a million casualties in the 1980s. And then there were the two U.S.-led wars against Iraq, the Israeli invasion of Lebanon, two intifadas and so on.

The forces creating the present instability are deeper than ever before. The old order of the Middle East rested on two related facts — superpower support and repressive dictatorships. Both have weakened and, as a result, long suppressed forces — of Islam, ethnicity and democracy — are bubbling up. The notion that Washington can stabilize this situation easily is foolish, as its long, costly experiences in Iraq and Afghanistan surely demonstrate.

For all the problems, let's keep in mind that we live today in a world with considerably fewer dangers. Nuclear war is unimaginable. The Russian-American nuclear arsenals are down to one-fifth of their size since 1973 and at a much lower level of readiness. In 1973, Freedom House published its first annual account of political rights around the world. At the time, countries listed as "not free" outnumbered "free" countries. Today that is inverted, with the number of "free" countries having doubled. Open markets, trade and travel have boomed, allowing hundreds of millions to escape poverty and live better lives.

Of course there are crises, problems and tensions around the world. But no one with any sense of history would want to go back in time in search of less turmoil.

Fareed Zakaria's email address is comments@fareedzakaria.com.



FAREED ZAKARIA



Read putts in reverse to hole more of them

The Problem:

You just never feel confident that you've determined the proper line for any putt.

The Solution:

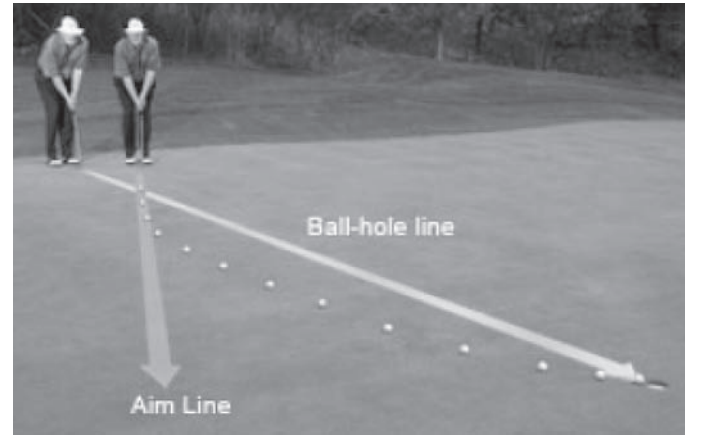
After studying the dynamics of reading greens and how putts break for the better part of three decades, I've developed a simple and uncomplicated method that will help you improve in both areas. Here's how it works:

Step 1: Walk from your ball to a spot behind the hole that's on a direct line between the ball and the cup. From this vantage point, imagine the last three feet of your putt and how the ball will roll as it slows down and curves at perfect speed into the hole.

Step 2: With this last three feet of curve in mind, picture the ball rolling backward to where your putt starts. Connect the two to get the curving track that the ball will roll on once you stroke the putt.

Step 3: Walk back behind your ball and then slide from the ball-hole line [yellow] over to what I call the AimLine™ of the perfect ball track [green]. Look down the AimLine™ to see where you must start the putt in order for it to curve into the cup.

Step 4: Move to the ball and "feel" your practice stroke rolling the ball at



To make sure you read fast, breaking putts like this one correctly, visualize the ball tracking backward from behind the hole first, then use the AimLine to accurately "see" the start line and break.

perfect speed to allow it to break along the perfect ball track. Step in, square your putterface to the AimLine, pull the trigger and... voila.

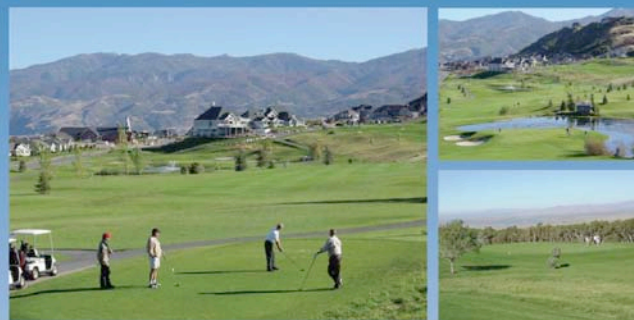
Why it Works

You'd aim a rifle by getting one eye looking directly down the barrel through the sights. You wouldn't aim it from the side. This phenomenon also applies to putting; you can't see the aim direction or imagine the break trajectory if your eyes are positioned away from the starting line of the putt. Aligning your putts with your eyes on the AimLine™ is the same as looking down the barrel of a rifle. It lets you "see" your stroke target and makes it easy to aim your body, stroke and putt.

-Dave Pelz

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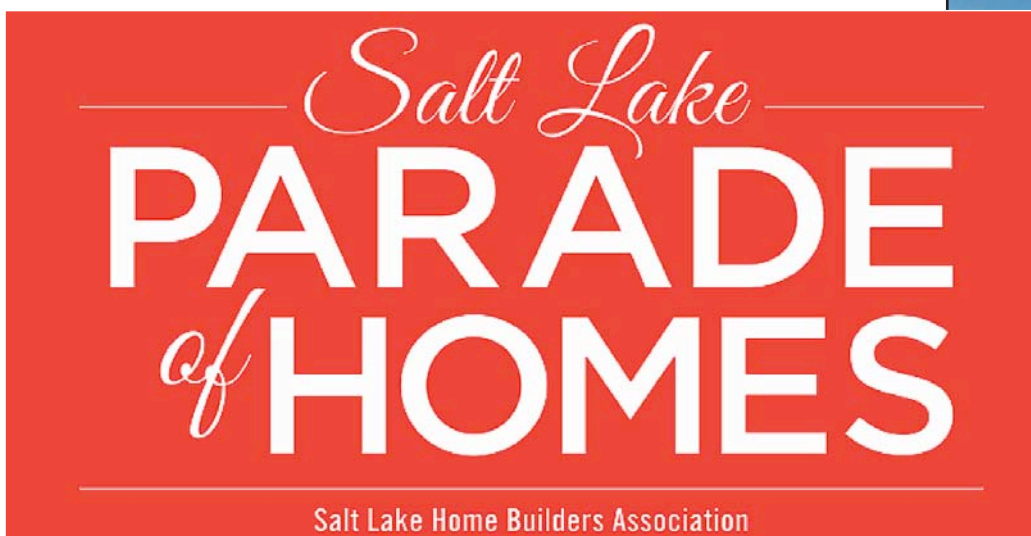


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Salt Lake Home Builders Association



It was 1942; the home builders had just established themselves as a new association having broken off from the Realtor family. Their interest was to foster private property rights and protect the free market. A few years later, in 1946, the Salt Lake Home Builders presented the nation's first Parade of Homes. The idea was to share the latest trends and innovations in the home building industry. This venture was highly successful and has led to a tradition that is followed across the country today.

2014 will be our 68th continually run parade which, continues to lead out with new possibilities and creative ideas. This year, parade goers will see anything from an indoor tennis court to a home with 360 degree views, a remodeled home originally built in the 1920's to xeriscape yards, homes of all sizes and values, homes showing off technology and many designed with creative new architecture.

Some visitors come with a single purpose of finding a builder to create their dream home, others to learn of new ways to remodel, yet many simply come year after year to be entertained by the dynamic creativity of our builders. No matter the reason, if you haven't attended a parade in the past, take the time to do so.

This year we have added a new concept. Our thought was that not all will have a chance to own a home during their lifetime, limited merely by reaching adulthood. For these children we have built four playhouses. Our hope is these "homes" will be their touch of the American Dream. We have a firehouse, Jeramiah Johnson cabin, Elsa's ice crystal house and a castle built after Steven King's home. These playhouses will be auctioned off with 100 percent of the proceeds going to the following charities: Make a Wish Utah, Huntsman Cancer Center, Primary Children's Hospital and to create a scholarship fund for students studying construction. Be sure and bid, or find a party you know will be interested in supporting a good cause.

With technology moving as it does, we decided to improve the digital experience for our customers. One move was the creation of our own Parade app. Our app will not only give parade goers routing, but it will allow for personalization in directing guests to the homes they want to see that day. All the builders' information, including visiting builder's web pages, will be easily accessible. Parade goers will be able to take pictures and share them on social media or write notes to themselves for later recollection. This system will then be used year-round to enable home buyers easy access to new construction.

The Parade of Homes is only one event of many we do throughout the year. Our members are committed to holding themselves to a higher standard through a code of ethics. They network to find best practices, and they continually seek ways to foster affordable housing, private property rights and a sustainable business climate. When you solicit any work of professional contractors and/or service providers, see that they are members of the Home Builders Association first.

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Ashley Peck is an attorney in the Salt Lake City office of Holland & Hart LLP. She assists commercial and industrial property owners in litigation regarding properties affected by environmental contamination, including pursuing cost recovery and defending toxic tort actions. She also regularly assists clients in navigating the regulatory hurdles of developing and managing contaminated properties. Additionally, Ms. Peck has represented clients before municipal hearing examiners on land use issues. Her experience also includes environmental due diligence in complex, multi-jurisdictional real estate transactions.

Prior to practicing in Utah and joining Holland & Hart, Ms. Peck practiced at K&L Gates LLP in Seattle, Washington. She currently serves as a board member of Women Lawyers of Utah and the East Bench Community Council, and is a Vice Chair of the ABA Superfund Litigation Committee.

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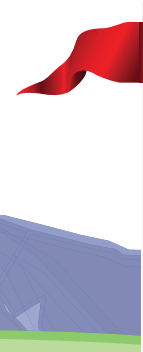
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Pictured from left: Dave Spalding, customer and community manager, Rocky Mountain Power; Stephen Keyser, president, Utah Paperbox and Paul Keyser, board chair, Utah Paperbox