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## Utah jobless rate getting better, hits five-year low

Things just keep getting better for job-seekers in Utah. Utah's unemployment rate in January hit a five-year low, falling to 3.9 percent, according to the state Department



*The trade, transportation and utilities sector was one of the big winners in recent job growth, resulting in the lowest unemployment rate in five years for Utah.*

of Workforce Services in its most recent report. Utah's nonfarm payroll employment for January grew by an estimated 2.8 percent, adding 34,700 jobs to the economy, compared with January 2013.

At a press conference at the state Capitol announcing the new statistics, Gov. Gary Herbert said the state economy is still picking up speed and seems on track for continued growth through the rest of the year. "For the first time since the start of the Great Recession in Utah, our unemployment rate has fallen below 4 percent," Herbert said. "This attests to the fact that our economy is strong and getting stronger." The jobless rate is the lowest recorded in the state since November 2008, Herbert pointed out.

"At 3.9 percent unemployment, Utah is a far cry from the national average of 6.6 percent," said Natalie Gochnour, chief economist and senior advisor for the Salt Lake Chamber who joined Herbert at the news event. "An aggressive job creation plan has been a top priority for both the Chamber and Gov. Herbert. Today's announcement demonstrates that Utah businesses and state leadership have created the right environment for economic prosperity and continued growth."

Lane Beatty, president and CEO of the chamber, also spoke, adding, "Econ-

**see EMPLOYMENT pg. 11**

## Park opening effort pays off for state

A new report shows the positive economic impact linked to Utah paying to reopen the state's five national parks during the 16-day federal government shutdown last October. According to the National Park Service report, the state gained a 10-to-1 return on \$1 million it cost to operate the parks during the last six days of the government shutdown.

David Nimkin, senior regional director for the National Parks Conservation Association, said the parks provide a huge boost for the economy. "For every dollar spent in support of our national parks, it generates \$10 in local economic activity both directly and indirectly," he said.

The report found that overall visitation to all national parks in October was down 7.9 million people compared with previous years and cost the U.S. economy more than \$400 million. Much of the economic bump is reaped at the restaurants, hotels and retailers located in communities close to the parks.

The National Park Service report said Arches National Park, outside Moab, lost an estimated 35,500 visits that could have led to \$3.9 million spent in nearby communi-

**see REPORT pg. 4**

## Jewell: Expect sustainability questions from youth

**Brice Wallace**  
*The Enterprise*

Business owners might want to prepare for a young generation asking questions about their companies' sustainability efforts.

During a recent sustainability event at Weber State University, U.S. Secretary of the Interior Sally Jewell said young people supporting sustainability and preservation of natural lands can hold businesses accountable, whether they be their own employers or producers of the stuff that young people consume.

"You're all consumers of product,"

Jewell said at the fifth annual Intermountain Sustainability Summit. "You can hold the companies that you do business with accountable by asking these [sustainability] questions, writing letters to leadership, asking what their sustainability footprint is and why they aren't publishing that."



*Sally Jewell*

Jewell said a young person once asked the leader of carpet company Interface about its carbon footprint. The leader did not know but eventually worked to create a sustainability program that has resulted in its carpeting being produced with nearly 100

percent recycled materials.

"And they can now, with a very straight face, answer to their employees and their customers what their footprint is. So I think that creating energy around the importance of transparency, asking companies what they're doing, asking your employer what they're doing, makes a big difference," she said.

Those questions also can be posed at places where people play, she said. "Ski resorts, REI — pick your favorite store, [and] ask them those questions, and it does make a difference."

Employees can inquire about efforts

**see JEWELL pg. 11**



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## Park City's United Mines enters agreement for cleanup of Superfund site

The U.S. Environmental Protection Agency (EPA) has announced that United Park City Mines (UPCM) has entered into an agreement with multiple federal and state agencies to assess, clean up and restore more than 2,700 acres that are contaminated with historic mining waste within the Richardson Flat Superfund site near Park City. Under the terms of an administrative order on consent between UPCM and EPA, the Bureau of Land Management (BLM), the U.S. Fish and Wildlife Service (FWS), the Utah Department of Environmental Quality, the Utah

Division of Parks and Recreation and the State of Utah Natural Resource Trustee, UPCM will perform an engineering evaluation, cost analysis, cleanup and restoration in lower Silver Creek.

"EPA is encouraged by United Park City Mines' commitment to cleaning up the Silver Creek watershed," said Martin Hestmark, EPA's assistant regional administrator in Denver. "Restoring these areas and addressing the discharge of heavy metals to Silver Creek will result in dramatic improvements to aquatic habitat and water quality. These efforts will also

help ensure the long-term success of work being done to address mine waste in other parts of the Richardson Flat site."

Historical mining operations undertaken by various parties within the Park City Mining District produced substantial quantities of ore and created significant volumes of mine waste that have contributed to surface water, groundwater and soil contamination in the Silver Creek watershed. Contaminants of concern include lead, arsenic, zinc and cadmium.

The EPA has been involved with investigation and cleanup ac-

tivities at the Richardson Flat site since 1988. In 2007, UPCM entered into a consent decree to address mine waste at the Richardson Flat tailings impoundment. With much of this work completed, UPCM is now focusing attention on approximately 1,875 acres along lower sections of Silver Creek north and east of Highway 40 and approximately 836 acres east of Park City along Silver Creek and its floodplain. These properties include land managed by BLM and former Union Pacific Railway right-of-way that is managed by the Utah Division of Parks and Recreation

as a recreational trail.

UPCM's engineering and cost evaluation will characterize conditions in lower Silver Creek and identify alternatives for cleanup actions to prevent, mitigate and remedy contamination concerns. Upon completion of these analyses, and after consideration of public comment, the EPA will issue an action memorandum that will document specific cleanup activity to be taken.

While cleanup requirements and costs will be determined by UPCM's assessment work, response actions to improve environmental quality will likely include extensive excavation and removal of contaminated soils, tailings and sediments in and along Silver Creek. This cleanup activity will be coordinated with the re-vegetation of impacted areas with native species and the restoration of wetlands and the stream channel.

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## Integra buys SLC's ProTel

Portland-based Integra has acquired Salt Lake City's ProTel Networks, a communications managed services provider and one of the largest Mitel dealers in the country. Integra is a provider of fiber-based, carrier-grade networking, communications and technology services in voice, data and Internet.

"Our customers face the very real challenge of keeping pace with rapidly changing technology and we're seeing that translate into an increased demand for fully managed and hosted communications services," said Joseph Harding, CMO of Integra. "Acquiring ProTel Networks is consistent with our continued strengthening and expansion of our portfolio in this area. Enterprise and small-business customers alike benefit from cloud-based managed services because they're more scalable, flexible, feature-rich and cost effective. Unlike some other providers, Integra manages all the physical equipment in a secure, fiber-connected, carrier-class environment."

"In the dynamic communications landscape, we've continually pushed the envelope, working directly with manufacturers and our own software engineers to bring customers leading-edge customized voice and digital solutions," said David Glissmeyer, CEO of ProTel. "I've spent the last 30 years building this company on innovative and reliable solutions, quality engineering and outstanding customer support. That meshes perfectly with Integra's values and business model and we're excited to join forces."

# 'Green' tomato producer to create 282 jobs in Juab Co.

**Brice Wallace**  
The Enterprise

A tomato-producing company will capture waste heat and carbon dioxide (CO2) from a nearby power generation plant to help grow the crop at a planned greenhouse in Juab County.

Houweling Nurseries Oxnard Inc. will create 282 full-time jobs at the facility near Mona after it was approved last week for state incentives, including a tax credit of more than \$4.6 million over 20 years, by the Governor's Office of Economic Development (GOED) board.

"This is a rural incentive and it's one of the most unusual and unique incentives that we have ever done," said Jerry Oldroyd, chairman of the board's incentives committee. "This is an opportunity for rural Utah that doesn't come along very often, particularly a community or a county like Juab County."

The \$79 million project will be carried out in two phases. The first phase will use more than 28 acres. The operation will use the heat and the CO2 from the Current Creek Power Plant, owned and operated by PacifiCorp Energy, with the CO2 used to fertilize the tomato crops. The tomatoes grown there will be primarily for the Utah market.

"What a great possibility this is, to be able to take waste stack heat that just is going to go into the

air and utilize it to produce tomatoes year-round, 365 days a year, for the people of Utah," Casey Houweling, the company's owner, told the board. "I think it's something that each one of us here to be able to pull this together should be proud of. We want everyone in the state to be proud of this project."

GOED board chairman Mel Lavitt described the project as "a huge win for rural Utah."

Originally a Canadian company, Houweling's operations moved to California 18 years ago. Houweling's Tomatoes Group has two greenhouse facilities, a 125-acre facility in Camarillo, Calif.; and a 50-acre facility in British Columbia. Founded by Casey Houweling's father, Cornelius Houweling, the company now has 750 employees. Each company operates autonomously but under common ownership of the Houweling family. The Tomato Group intends to create a separate legal entity for its Utah operations.

The state incentive includes a more than \$4.6 million tax credit over 20 years, an Industrial Assistance Fund (IAF) grant of \$500,000 to offset the water line and well infrastructure costs, and an IAF training grant of \$150,000 for the first two years of the project.

The project is expected to generate new state wages of \$267.9 million over 20 years and new state tax revenue of \$18.2 million over that period.

# CCIM hands out annual excellence awards

The Certified Commercial Investment Member (CCIM) chapter in Utah has released its Business Excellence Award recipients for 2014. Winners were honored at the organization's event on Feb. 22 at the Marriott at City Creek.

2014 recipients include FFKR Architects for Architectural Firm of the Year, Okland Construction as Contractor of the Year, Freeport West for Developer of the Year, Zach Anderson (Newmark Grubb ACRES) for Industrial Broker of the Year, Kip Paul (Cushman & WakefieldCommerce) for Investment Broker of the Year, Eric Smith (CBRE) for Office Broker of the Year, Stuart Thain (Coldwell Banker Commercial Intermountain) for Retail Broker of the Year, Scott Bennion (Riverpark) for Property Manager of the Year, Loyal Hulme (Kirtan McConkie) for Real Estate Attorney of the Year, Michelle Pearce (US Bank) for Commercial Real Estate Banker of the Year, David Snow (Bank of Utah) for Mid-Market Real Estate Banker of the Year and Nadia Letey (CBRE) for Rookie of the Year.

Also receiving awards were Kyle Roberts and Zach Anderson (Newmark Grubb ACRES) and Sun Products Corp. (lessee)

for Top Commercial Real Estate Lease Transaction of the Year; Kip Paul (Cushman & WakefieldCommerce), who represented both the Buyer and Seller of Gateway 1, 3, 5 and 6 for Top Commercial Real Estate Sales Transaction of the Year; and Kip Paul for Top Commercial Real Estate Agent of the Year.

Monica M. Rafferty of Coldwell Banker Commercial Intermountain was the recipient of the 2013 CCIM of the Year award for her unwavering dedication to the Utah CCIM Chapter and the out-

standing service she provides to her clients. Also honored as the 2014 CCIM Business Excellence Awards Hall of Fame Recipient was Kem C. Gardner, chairman and founder of The K.C. Gardner Co. a private commercial real estate company operating in the Intermountain West.

Three finalists chosen in each category went through an extensive nomination period followed by two rounds of judging involving the Utah CCIM chapter board and a judging panel of nearly 100 business and civic leaders.

# ClearOne acquires supplier


ClearOne Inc. has acquired Sabine Inc. in a cash and stock deal worth about \$10 million. Salt Lake City-based ClearOne has partnered with Sabine since late 2012, supplying the wireless microphone systems sold under the ClearOne brand.

"The wireless microphone product has performed well and has driven sales across our professional portfolio since its introduction more than a year ago," said Zee Hakimoglu, chairman and CEO of ClearOne. "This strategic acquisition is critical to solidify-

ing our leadership position in this high-growth market and positions us for accelerated development of installed audio and visual collaboration solutions."

ClearOne's WS800 wireless microphone systems include four models of wireless microphones/transmitters and a base-station receiver with either four or eight channels that connects to professional audio mixers. ClearOne expects to maintain Sabine operations at its current headquarters in Alachua, Fla.

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## BidSync adds Florida counties to clientele base

BidSync, the American Fork procurement and bid notification service, has landed two more significant public sector entities to its growing client base. Broward and Sarasota counties in Florida have signed on to have the company handle their goods and services bidding and procurement process.

Broward County, located in southern Florida, is the second most populated county in the state and the 18th most populous county in the United States. Broward County includes Ft. Lauderdale

and comprises one third of the greater Miami area. Sarasota County is home to nearly 400,000 people.

"We are very happy that Broward County and Sarasota County chose BidSync for their sourcing and RFP needs," said Fred Tillman, interim CEO.

BidSync's e-procurement products give government agencies, educational institutions and others the tools they need to effectively manage. The company's solutions deliver tools that enable

clients to effectively oversee the process from solicitation to settlement. BidSync also provides bid notification services to vendors around the country who are looking to do business with government agencies.

"One of our goals in Sarasota County Government is to provide excellent customer service," said Ted Coyman, Sarasota County procurement official. "With BidSync, we'll be able to provide vendors with a single web portal containing the most current Sarasota County solicitations."

## Broadcast International, Ronin merge

Broadcast International has announced a merger with Wireless Ronin Technologies Inc. of Minneapolis. The Salt Lake City-based digital marketing and broadcast technologies company shareholders will receive approximately 36.5 percent of the outstanding shares of Wireless Ronin common stock to complete the transaction.

Broadcast International brings more than 20 years of experience delivering enterprise-scale digital signage solutions for large organizations, like Caterpillar and Washington Trust Bank to the newly formed company. Its Managed Media Services (MMS) platform is a unified multi-channel solution that allows global enterprises to centrally manage and deploy digital media assets, including signage, posters, video and music.

"This merger combines the exceptional strengths of two of the industry's leading technology innovators," said Scott Koller,

Wireless Ronin's president and CEO. "Adding Broadcast's technology to our RoninCast content management system creates what we believe will be the most comprehensive, synergistic offering in the digital signage industry. Moreover, we expect that it will provide tremendous cross-selling and upselling opportunities across our combined customer base."

The two firms expect the merger to close in the second quarter. The closing is subject to certain conditions, including the acquisition of required consents, the approval from the shareholders of Broadcast International, and other customary conditions.

Wireless Ronin's president and CEO, Scott Koller, and SVP and CFO Darin McAreavey will lead the combined company and expect Broadcast director Don Harris will join the board of directors upon closing.

## MWCN slates Business Boot Camp

MountainWest Capital Network will host the inaugural MWCN Business Boot Camp on March 27. The full-day event is designed to give emerging businesses basic training through valuable instruction from industry experts. The event will be held at the Little America Hotel in Salt Lake City and will offer two tracks focused on the needs of companies of different sizes.

The keynote addresses will be by Devin Thorpe, internationally recognized crowdfunding leader, and Jeff Kearn, chairman and CEO of Stance.

"This power-packed event grew out of numerous requests from the business community for MWCN sponsors and board members to create a forum to share their wealth of knowledge," said Todd Leishman, chairman of the event. "The boot camp theme for

the event is not far off from the intensity of what will occur. There will not be another single day this entire year for someone to gain as much business education as they will at the MWCN Business Boot Camp."

The startup track, designed for companies with revenue under \$500,000, will feature presentations on basic training for startups, early stage financial issues, equity finance for startups, leveraging professional service relationships, IT fitness for emerging companies, company scaling and power marketing.

The established business track for larger companies will feature presentations like private equity know-how, transactional value, protecting your IP, banking, business risks and managing success and equity.

## REPORT

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ties. The loss reached \$3.6 million at Bryce Canyon National Park, \$3.4 million at Glen Canyon National Recreation Area, and \$3.1 million at Zion.

About 10 days into the 16-day shutdown, the Obama administration allowed states to pay to reopen national parks to offset harm to tourism.

Utah Gov. Gary Herbert was the first governor to take the opportunity, sending about \$1.67 million in state reserve money to reopen five national parks and three other sites for 10 days. The shutdown ended six days later, and the federal government has repaid Utah about \$666,000 in un-

used funds.

The reopening of the parks helped Utah avoid economic losses, but owners of hotels, restaurants, convenience stores and guide outfitters took a hit during the first 10 days of the shutdown.

Nimkin said the political gridlock that led to the government shutdown likely caused some small businesses to shut down permanently. "It's small businesses that are at risk, that are being hurt in parts of our state, it's really adding injury to insult," he said. "It sort of defies common sense."

Nimkin added that he hopes the economic hardship caused by the government shutdown will serve as a lesson to politicians to show the harm that political gridlock can cause.



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# Industry Briefs

## ASSOCIATIONS

• The **Park City Chamber of Commerce/Convention & Visitors Bureau** (Chamber/Bureau) has selected **Linda Jager** as the group's new communications manager. Jager has more than 20 years of experience in public relations and nonprofit management. During the Sochi Olympic Winter Games, she was press officer for the U.S. Biathlon Team. She also has served as the communications director for U.S. Speedskating and U.S. Short Track press officer at the Vancouver 2010 Olympic Winter Games. She previously served as the marketing and public relations manager with the Utah Olympic Park.

## BANKING

• **Zions Bank**, part of Zions Bancorporation, recently received 12 awards as part of the 2013 **Greenwich Excellence Awards**, presented annually by Connecticut-based marketing research firm Greenwich Associates. The firm surveys businesses about their bankers each year. Zions Bank received awards in two categories:

Middle Market Banking (clients with \$10 million to \$550 million in annual sales) and Small Business Banking (clients with \$1 million to \$10 million in annual sales). Zions Bank received awards in both categories for Overall Satisfaction, Relationship Manager Capability, Western Region Overall Satisfaction, Overall Satisfaction — Treasury Management and Western Region Overall Satisfaction — Treasury Management. The bank also received awards for Likelihood to Recommend in the Small Business Banking category and for Customer Service — Treasury Management in the Middle Market Banking category. Only 14 banks in the nation received 10 or more of the awards.

## COMMUNICATIONS

• **AT&T** invested nearly \$100 million in its wireless networks in the Salt Lake City area between 2011 and 2013. The company said the investment drove a wide range of upgrades to enhance speed, reliability, coverage and performance for residents and business customers. An investment plan to expand and enhance its wireless and wired IP broadband networks resulted in 43 network upgrades in the Salt Lake City area in 2013, including new cell sites, the addition of wireless network capacity, and new broadband network connections. The company said it invested nearly \$200 million in its wired and wireless networks in Utah between 2011 and 2013.

## GOVERNMENT

• **David J. Snowball** has been appointed director of the Captive Division of the **Utah Insurance Department**. He replaces **Ross Elliott**, who is retiring at the end of the month. Snowball joined the division in July 2010. Prior

to that, he owned an income tax preparation business, which included five offices and 50 employees, and was a comptroller for a construction company. He is a graduate of Brigham Young University with a B.A. degree in accounting.

## INSURANCE

• The **Penn Mutual Life Insurance Co.** has appointed **Bruce Bird** sales manager of Cambridge Financial Center, Penn Mutual's career agency based in Salt Lake City. Bird will be responsible for recruiting, training and supervising Cambridge Financial Center's financial professionals. He specializes in working with business professionals, medical personnel and small-business owners. Bird has more than 20 years of personal and business financial services experience. He graduated from Brigham Young University with a degree in economics.

## PHILANTHROPY

• **Bear River Mutual Insurance Co., Martins Collision Repair** and several other companies have given a single mother with two children a refurbished automobile. One of Liz Melde's children is a 5-year-old son with severe hemophilia and who also was diagnosed with autism. Melde received a 2007 Toyota Camry. It is the sixth car giveaway in five years for Bear River and the second time Martins Collision Repair has been involved with the charitable project. The companies worked with a local nonprofit organization to locate a family needing a car. Other companies that made donations or provided company services to refurbish the car included **National Coatings and Supply, Service Auto Glass, AutoZone, Taysom Tire, LKQ Keystone, Karl Malone Toyota, Auto Interior Restoration, Dent Patrol, O'Reilly Auto Parts** and **John Henry Smith Insurance Agency**.

## RETAIL

• **Overstock.com Inc.** will have its **annual stockholders meeting** at 1 p.m. May 7 at its corporate offices, 6350 S. 3000 E., Salt Lake City. Stockholders of record at the close of business on March 18 will be entitled to vote at the meeting. The company also announced it had **sold over \$1 million in product to Bitcoin users** since the online shopping site started accepting the cryptocurrency on Jan. 9. Of the more than 4,300 Bitcoin customers that made purchases since then, Overstock.com estimates almost 60 percent to be

new customers. Overstock.com is partnering with San Francisco-based Coinbase.com to process the payments and handle the conversion of Bitcoin into U.S. dollars.

• **PowerBlanket**, Salt Lake City, has hired **Ryan Jensen** as director of marketing and **Alyssa Prescott** and **Chad Meeks** as product design engineers. The company said the additions will allow it to expand its business development initiatives, develop new products, enhance existing products and increase its ability to create and manufacture custom-order industrial heating blankets. Jensen has worked for nearly a decade with Utah companies to increase brand awareness and generate sales leads. Prior to joining PowerBlanket, Jensen served as senior marketing manager with OptionsANIMAL LLC, a website that educates users about online trading. Jensen earned a bachelor's in business management with a marketing emphasis from Utah Valley University. Prescott joins PowerBlanket as a product design engineer with a specialty in product engineering. She earned her bachelor's in mechanical engineering from Brigham Young University-Idaho in 2013. Prior to joining PowerBlanket, Meeks served with Robinson Armament Co., a rifle manufacturing and assembly company based in Salt Lake City, for 10 years. His various positions included machine shop night shift leader and head engineer. During his employment with Robinson Armament, Meeks earned his bachelor's and master's degrees from the University of Utah.

## SERVICES

• **MultiLing**, Provo, has appointed **David Urry** as chief financial officer. Urry spent the last 13 years as the CFO of Aetna Insurance Co. subsidiary Medicity Inc. Before joining Medicity in 2000, Urry spent 10 years at American Airlines in successive positions of responsibility. Earlier in his career, Urry worked with Hewlett Packard as a financial analyst in the United States and as a marketing engineer in Japan after the startup venture he joined was acquired by HP. Urry's education includes a bachelor's degree in electrical engineering from the University of Utah.

• **Search Group Partners**, Salt Lake City, has hired **Connie Spyropoulos-Linardakis** as managing director of the firm's Executive Search Practice. She will focus on broadening the range of strategic and nationwide executive search services. Spyropoulos has

more than 25 years of practitioner experience and most recently was executive vice president and chief human resources officer for Zions Bancorporation. Prior to that, she developed and led global executive recruiting, talent development and succession strategy for Raytheon.

• **Adams Wealth Advisors**, Logan, has hired **Ryan Bohm** as financial planning specialist. Bohm has more than six years



Ryan Bohm

of experience in the financial services industry and specializes in comprehensive financial planning. Bohm previously was affiliated with Allegis Financial Partners as an associate general agent, investment advisor representative and most recently a regional director. He also specializes in Utah retirement systems and retirement programs. Bohm graduated from Utah State University, where he majored in international business and minored in Portuguese.

## TRANSPORTATION

• **Keystone Aviation** has hired **Scott Tucker** as its business development manager. Tucker will be responsible for finding and developing local and national business relationships in order to grow Keystone Aviation's customer base. The company said the business development manager position was added in response to an increase in inquiries from prospective customers. Tucker has more than 10 years of business-to-business relationship building and customer service experience. His previous customer base included companies in the telecommunications and petroleum industries. Tucker's education includes a bachelor's degree from the University of Utah.



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## From combat to corporate: Let's make an effort to hire our veterans

Survival in today's business environment is often a battle. Those companies who remain on top know the key is to be armed with individuals who contain a valuable set of skills. As traditional employees, we gather these desired job skills through education and experience that help advance our careers and prepare us for new opportunities. For some, these valuable skills come from military service. Annually, there are 270,000 veterans and heroes returning home to open arms and rejoining the civilian life. However, they face a new and different challenge as they return home and transition from active duty and search for a new career.

As the unemployment rate in Utah continues to hover around 3 percent, the rate for unemployed veterans remains significantly at around 10 percent. Despite many companies proactively hiring service members, many veterans are still finding the transition into the civilian labor force difficult. I personally am grateful for these



RON ZARBOCK

men and women who are willing to leave their home, families and put their lives on the line to protect our way of life. It pains me to see a veteran on the street panhandling and makes me think that we have all but given up. A simple way we can honor their sacrifices is to make that transition a little easier by supplying them with valuable career opportunities.

If you're looking to honor our troops and please customers, hiring a vet is a no-brainer. Major companies like Walmart and Starbucks are just two that know the value of hiring veterans. They have many skills that other applicants may lack. Such skills include:

- Leadership and the desire to follow.
- The ability to work under pressure.
- Commitment and dependability.
- Effective communication and goal setting.
- Organization.
- Problem solving.
- Creativity and collabora-

tion.

- The desire to work hard.

We refer to these as "soft skills," which are vital to a successful business. So why are some hiring managers reluctant to integrate these individuals into their workforce?

One problem is many veterans have resumes that hiring managers don't understand. If we can understand how military jobs transfer into civilian life and the different vocabulary used, we'd see just how valuable these individuals are. Many military positions are responsible for complex tasks that may seem simple in day to day life. We refer to these as "hard skills." For example, someone who repairs vehicles in the field most likely would have skills such as machining, welding and supply chain management.

Maybe they transport food or medical supplies. Consider what that might entail. Skills such as negotiation, people and project management, logistics and the ability to do security assessments are just a few that may not be listed on their resume.

We recently had the opportu-

nity to hire veteran David King. With 14 years of experience and service, the retired Air Force specialist has been able to transition seamlessly. One of his tasks was training pilots how to survive in enemy territory. Now, he trains production workers how to survive the production line. Our experience with Mr. King has been phenomenal and sets a high standard for new and existing employees.

To our service men and women — please recognize the value of skillsets developed while serving our country. These skills are vital in the corporate world. One big difference between the military and civilian life is the vocabulary. There are programs such as TAP (Transition Assistance Program) that teach vocabulary, among other subjects, and make the transition easier. Here are some tips:

1. Take advantage of existing programs — both civilian and military.
2. Believe in yourself and know that you are valuable and possess valuable, transferrable skills.
3. Learn and embrace the civilian, corporate life.

4. Ask for help.

5. Network, network, network!

In conjunction with TAP and other government programs, there are several local resources to help both companies and veterans. For a full list of available resources, please visit the Department of Workforce Services online at [www.jobs.utah.gov](http://www.jobs.utah.gov) or call your local DWS office. If you are interested in taking advantage of the workshops provided by TAP, or would like additional information regarding their services, please call (801) 777-4681.

If you are currently seeking employment or looking to hire, join us at the Hiring Our Heroes Job and Benefits Fair, March 25<sup>th</sup> from 11 a.m. to 3 p.m. at the South Towne Expo Center.

Let us all remember that with their sacrifices, they give us a land of freedom — when they return, let's make sure it is a land of opportunity.

Ron Zarbock is with Spherion Staffing in Salt Lake City.



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# Calendar

## March 18, 8-11 a.m.

"Stress-Free Digital Marketing for Local Businesses," presented by Radiate Media. Information will include digital marketing trends that will impact business in 2014, how to find new customers through social media marketing, why it's necessary to have a mobile-optimized website that provides an SEO boost, how to monitor what customers are saying about your business in local search directories and social media, why ensuring your information is accurate in local search directories like Yelp and Google+ benefits a business, and how to take advantage of new and innovative ways to promote a business online and on mobile devices. Location is Maverik Center, 3200 Decker Lake Drive, West Valley City. Free. Registration is at 360Workshop.com.

## March 19, 3-5 p.m.

**Clean Tech Roundtable**, a Utah Technology Council (UTC) event. Jan Newman, vice president of business development of Vivint Solar, will discuss "Strategic Market Partners." Location is Vivint Solar, 5132 N. 300 W., Provo. Free for UTC members, \$30 for nonmembers. Details are at (801) 568-3500 or utahtech.org.

## March 20, 8-9:30 a.m.

**NAIOP Utah Member Meeting.** Penn Owens, NAIOP programs chair, will moderate a session titled "Calculating Development Costs by the Gallon — Utah's Water Future," a discuss about federal and local policies related to water in connection with development planning. Panelists include U.S. Rep. Chris Stewart; a representative from iUTAH Representative (Urban Transitions and Arid-region Hydro-sustainability); Steve Schnoor, director of the land, water and energy at Kennecott Utah Copper; and Julie Kilgore, Wasatch Environmental. Location is Ballard Spahr LLP, 201 S. Main St., No. 800, Salt Lake City. Details are at www.naiop.org/Utah.

## March 20, 8 a.m.-5 p.m.

**Small Business Employer Tax Withholding Workshop.** Representatives from the IRS, Tax Commission, Department of Workforce Services and Labor Commission will help small businesses with employees learn about withholding income for federal and state taxes, Social Security, workers compensation, unemployment compensation, completing employment tax forms and depositing taxes. Location is Salt Lake Community College's Miller Campus, Miller Corporate Partnership Center Building (MCPC), Room 333, 9690 S. 300 W., Sandy. Free. Details are at www.mbrsccc.com/slsbdc.

## March 21, 7:30-8:30 a.m.

**Murray Area Chamber of Commerce's "Eggs n' Issues" Breakfast.** Speaker will be Stephanie Wright, president and chief executive officer of the chamber, discussing "Chamber 101." Location is Mimi's Café, 5223 S. State St., Murray. Free unless ordering off the menu. Chamber membership is not required. Details are at (801) 263-2632 or murraychamber.org.

## March 25, 7:30-9:30 a.m.

**Intellectual Property Breakfast Seminar Series (Patents).** Discussion will cover patents, patentable subject matter, anatomy of a patent, outline of patent examination procedure, changes from the America Invents (2012), patent infringement, designing around a patent, ownership and international patent protection. Location is Salt Lake Community College's Miller Campus, Miller Corporate Partnership Center Building (MCPC), Room 333, 9690 S. 300 W., Sandy. Free. Details are at www.mbrsccc.com/slsbdc.

## Mar. 25, 11:30 a.m.-1 p.m.

**Women in Business Luncheon**, a Sandy Area Chamber of Commerce event. Speaker will be Vikki Carrel of The Empowerment Project. Location is Hilton Garden Inn, 277 W. Sege Lily Drive, Sandy. Details are at business.sandychamber.com/events.

## March 26, noon-1:30 p.m.

**"Handling Board Conflicts,"** a joint event of the National Association of Corporate Directors (NACD), the Association for Corporate Growth (ACG), the MountainWest Capital Network (MWCN) and the Utah Technology Council (UTC). Discussion will focus on challenges due to conflicting interests among founders, family, investors, officers and directors of privately held companies. Panelists include moderator Dale Richards, chairman of Vistage International and director of NACD Utah; R. Duff Thompson, managing general partner of EsNet Group; and Luke Sorenson, managing director of Sorenson Capital Partners. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$30 in advance for organization members, \$40 for other directors in advance; at the door is \$40 for organization members and \$50 for others. Details and registration are at <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07e90h1irxc201296e&oseq=&c=&ch>.

## March 27, 8 a.m.-4:30 p.m.

**MWCN Business Boot-Camp**, presented by the MountainWest Capital Network.

Event features full day of seminars, including those focused on marketing, protecting intellectual property and basic training for startup companies. Keynote addresses will be by Devin Thorpe, crowdfunding expert, and Jeff Kearn, chairman and chief executive officer of Stance. Location is Little America Hotel 500 S. Main St., Salt Lake City. Cost is \$99 for MWCN members, \$149 for nonmembers. Details and registration are at [www.mwcn.org/event-registration/](http://www.mwcn.org/event-registration/).

## April 2, 8:30-10:30 a.m.

**"Financing Your Exports,"** a briefing about EXIM Bank programs for exporters and other funding support for international business. Presented by the World Trade Center Utah and Bank of American Fork. Presenter will be John McAdams, chief executive officer of Exworks Capital and former chief operations officer of the U.S. Export-Import Bank. Location is World Trade Center Utah, 60 E. South Temple, Suite 300, Salt Lake City. Free. RSVPs can be completed at [agiana@wtcut.com](mailto:agiana@wtcut.com) or (801) 532-8080.

## April 3

**Utah Economic Summit**, organized and produced by the Governor's Office of Economic Development (GOED) and MediaOne. Speakers include Gov. Gary Herbert; Clayton Christensen, Harvard Business School professor; and Richard

Marriott, chairman of the board of Host Hotels & Resorts. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$150. Registration can be completed at [www.UtahSummit.com](http://www.UtahSummit.com).

## April 3, 11:30 a.m. – 1 p.m.

**Building Owners and Managers Association (BOMA) of Utah Monthly Luncheon.** Speakers will be Kevin Emerson of Utah Clean Energy, Zach Brown of Questar and Chris Helmers of Rocky Mountain Power providing insight into best practices for energy savings. Free for BOMA members, \$35 for member guests, \$50 for nonmembers. Registration is available before March 28 at [www.BOMAUtah.org](http://www.BOMAUtah.org).

## April 6-11

**Executive Trade Mission to Qatar & Oman**, conducted by the National U.S.-Arab Chamber of Commerce, which has an office in Salt Lake City. The cost is \$4,500 for chamber members, \$5,500 for nonmembers. Deadline for registration and discounted tickets is March 21. Details are available by contacting Cynthia Douglass at (801) 867-3020 or [cdouglass@nuscacc.org](mailto:cdouglass@nuscacc.org).

## April 10, 6 p.m.

**"A Giant in Our City,"** a Salt Lake Chamber event honoring former Gov. Michael Leavitt. Activities include a 6 p.m. reception and 7 p.m. dinner. Location is the Grand America Hotel,

555 S. Main St., Salt Lake City. Registration can be completed at [slchamber.com/giant](http://slchamber.com/giant).

## April 18, 8 a.m.-3 p.m.

**Third Annual Mining and Manufacturing Safety Conference**, with the theme "Implementing a Culture of Safety," presented by the Utah Mining Association and the Utah Manufacturers Association. Keynote speaker Meg Johnson will discuss "When Life Gets Too Hard to Stand Just Keep On Rollin'." Luncheon speaker Dan Clark will discuss "Building a Winning Safety Culture." Breakout sessions will focus on employee involvement, industrial hygiene basics, severe injury and fatality prevention, and incorporating safety in process changes. Location is the Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$125. Details are available at [umaweb.org/i/6885\\_2014SafetyConferenc](http://umaweb.org/i/6885_2014SafetyConferenc)ePacket.pdf.

## April 22, noon-1:30 p.m.

**Utah Technology Council (UTC) Annual Members' Meeting.** Event will feature a keynote presentation; the election of UTC board members and trustees for the coming year; and awards for CEO, CFO, CTO, Emerging Exec, HR Exec, Marketing Exec and Sales Exec of the Year, plus Legislator of the Year and Volunteer of the Year. Location to be determined. Details are at [www.utahtech.org](http://www.utahtech.org).



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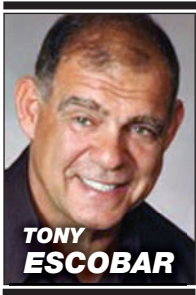
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# Not Strictly Business

## Discover the power of gratitude

I am usually a very upbeat, positive and very optimistic person. You have to be if you really want to be successful in business, especially today. I am hopeful that through my message here that I will help you to be much more positive, hopeful and certainly optimistic about your future.



TONY ESCOBAR

I have been pondering writing this article for some time. In fact, last night I woke up in the middle of the night and was prompted to get up and read a dozen or so articles I had written in the past on the subjects of appreciation and gratitude.

Today, we are living in a country where many people have lost hope and they don't know what to do next. Gratitude is the one thing that can absolutely re-establish hope, optimism and expectation — especially if people understood its might and power.

Expressing gratitude to yourself and everyone you are close to is so very important in your business. Please let me explain why.

There are many principals and virtues associated with your business — none as important as expressing gratitude each and every day.

Let's ponder some of these principles for just a minute here.

You have the principles of

obedience, patience, respect, responsibility, self-discipline, service, tolerance, trust, unity, commitment, confidence, compassion, courage, faith, assertiveness, enthusiasm, generosity, honesty, love, humility, knowledge, creativity, loyalty, persistence, determination and understanding. Obviously there are so many more. In fact, I know of 173 such principals.

There is something very important to remember here. These are all principles. They are not laws. Many of you reading this article have viewed or heard of the *Law of Attraction* DVD and book. What if I told you that "attraction" is simply a principle and not a law!

People no longer want to be sold; they want to be convinced and they want to be amazed. Nothing attracts, impresses or amazes people more than a businessman who cares about who they serve and that genuinely appreciates and enjoys what he or she is doing.

How does a person feel when you simply say to them, "I am so grateful to be here with you today"?

I have lectured hundreds of thousands of businesspeople all over the world. Many of my attendees are quite aware of the *Law*

of Attraction.

Attraction is not a law — never has been and never will be. It is simply an "end result." It is the result of incorporating certain principles like the ones I have mentioned above. It is also obeying the most powerful and perhaps the only "divine law" in the universe. That law is the law of gratitude.

Most people believe that if your focus is on that big house, the nice car and the large bank account, the "law of the universe" through the "law of attraction" would ensure that you would get them.

Ask yourself, "What is more valuable to you; attracting the big house, the nice car, the large bank account or attracting good people to help you get to where you want to be or where you want to go?"

I know one thing for certain and that is if I pray for the companionship of good people, people that can help me grow personally and help me build a successful business, I will absolutely attract those people to me. But what if I pray for wealth? Will that come to me? I doubt it. God doesn't work that way. But if I appreciate every experience and express gratitude, I know for sure that the good people I need to help me grow will be attracted to my company and me.

see GRATITUDE pg. 18

## Don't feel bad for the cruise lines

Right now, you can book a cruise on a luxury ocean liner for as low as \$20 a night per person. Both Royal Caribbean International and Norwegian Cruise Line have a "kids sail free" special offer. The idea is that on select cruises (those the cruise

that cost anywhere from \$75-\$300 per person per excursion. If you buy your on-shore tour from the cruise ship, their cut will add an additional 25-40 percent to the cost. The advantage is you know you will be getting a proven, quality excursion and it will be back before the ship sails.



DON SHAFER

companies are attempting to fill up), for every two people who pay, two people go free. And there is actually no age restriction for the two freebies. I guess they figure we are all someone's kid, so they call it "kids sail free." The offer on Royal Caribbean covers cruises from now through Dec. 15, and on Norwegian it's for this spring and fall. I actually found a 10-day cruise this spring in the Eastern Caribbean which amounted to \$194 per person when you divided up the total cruise price four ways. That's \$19.40 a day.

Room and board for \$19.40 per day? That's crazy! And it won't be boarding house food; it's "damn good eatin'." And, what's more, you can eat as often as you want — way more than you need.

So, how can these cruise lines make any money? And why do they keep building ships and increasing their customer base? Note: An annual report by the Cruise Line International Association indicates that the cruise industry is headed for another year of strong growth, with 24 new vessels expected to be introduced on member cruise lines by 2015 and 21.7 million passengers expected to cruise in 2014, up from 21.3 million in 2013. It would seem like the more customers they add, the more money they would lose.

It's all sleight of hand. First, they all charge between \$10-15 a day per person at the end of the cruise for gratuities. That's how their overworked and underpaid staff, mostly from Third World countries, are paid. By the way, they have to fill up the ship in order to get the tips.

The cruise company makes its profit from a number of things:

No. 1, selling alcoholic drinks at between \$5-10 a pop. I have a friend who, when receiving his final bill before getting off his Alaska cruise, asked, "How did I spend a thousand dollars for beer?" The vast majority of cruisers spend a grundle on booze.

No. 2, shore excursions. Except for the high-end, uber-luxury cruise lines, who include these activities in the price, most cruise companies offer a plethora of port-of-call tours and doings

No. 3, spa treatments. All of the modern ships devote a nice chunk of space to massages, facials, etc., and usually charge from \$75-150 per treatment.

No. 4, except for Disney Cruise Line and River cruise ships (which don't have the room), they have casinos. People who gamble always eventually lose. Usually, a lot. If only 20-25 percent of the guests enjoy going to the casino, that means anywhere from \$100 up to . . . uh, well, a whole bunch per person.

No. 5, the onboard shopping mall. All of the big ships have a duty-free shop, plus clothing, jewelry and sundry stores. And they have a captive clientele.

No. 6, specialty gourmet restaurants. With the advent of "freestyle dining" on Norwegian Cruise Line, more and more ships are allowing you to dine whenever you want. To a large extent, the number of people going to a first or second seating for dinner has decreased, and in order to take the load off the main dining areas, big ships offer the opportunity to go to onboard specialty and fine-dining restaurants for a surcharge of anywhere from \$15-\$35 per person.

No. 7, drinking anything other than water, coffee, tea, milk or some kind of fruit punch, such as imitation lemonade. If you want a Diet Coke or Pepsi for lunch or dinner, that will be \$2, please — unless you purchase a beverage package, offering you unlimited amounts of your favorite soft drinks throughout the voyage, for anywhere from \$60-\$80 for a seven-day cruise.

So, the answer is "no." No, the cruise industry is not in danger of going belly-up. The companies keep on building because they are raking in more than enough money to keep them afloat (pun intended).

My wife and I are pretty frugal, and we have never completed a cruise of seven days or more with a final accounting of less than at least an additional thousand bucks — usually two to three thousand — when we exited. But, we still think cruises offer the best travel value on this planet.

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# not **Strictly Business**

## Covert selects: This month's top reads for business leaders

Each month Jack Covert, founder of 800-CEO-READ, reviews the best recently released business books. He 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 [800ceoread.com/jack\\_covert\\_selects](http://800ceoread.com/jack_covert_selects).

...

**Scaling Up Excellence: Getting to More Without Settling for Less** by Robert I. Sutton and Huggy Rao, Crown Business, 346 pages, \$26, Hardcover, February 2014, ISBN 9780385347020

Sometimes a book lands on my desk like a meteorite falling from the sky, as though it is announcing its presence with fire and debris. That might sound overly dramatic, but that's the way it can feel when the right book arrives at just the right time. And that is the case with *Scaling Up Excellence* by Stanford colleagues Bob Sutton and Huggy Rao. Scaling is a good problem to have, but poor execution is often an end result of rapid

growth. These are issues we deal with at 800-CEO-READ every day, and it's comforting to have Sutton and Rao advising us in this new book.

We've had the pleasure of working with Bob Sutton on several of his previous books, so we knew this one would be both insightful and practical. Sutton

has a way of speaking his mind and speaking the truth in a way that cuts through the usual business jargon. This ability brings clarity to his advice that is often missing in the books of others. First, the authors begin with the cold, hard truth of scaling: "Scaling requires grinding it out, and pressing each person, team, group, division or organization to make one small change after another in what they believe, feel, or do."

Intimidating? Yes, especially for those of us who like instant gratification and big wins. But

Sutton and Rao make the challenge manageable, constructing their book around seven scaling mantras geared to help you identify and maintain what your company is good at as you grow:

1. Spread a mindset, not just a footprint.
2. Engage all the senses.
3. Link short-term realities to long-term dreams.
4. Accelerate accountability.
5. Fear the clusterfug.
6. Scaling requires both addition and subtraction.
7. Slow down to scale faster — and better — down the road.

But first, you must start with "Choosing a Path" and the authors label the two options as "Catholic" or "Buddhist." In other words, do you establish a doctrine of behavior, or do you establish a mindset and let behavior be shaped by that mindset? And, the authors caution, there are drawbacks and dangers down either path, but it's essential that you pick and stick to one.

Regardless of which path you take, the prime challenge will be to maintain excellence, and the authors use some familiar companies that have grown fast

— Facebook, Starbucks, IKEA, Home Depot — as exemplars of both successful and failed growth strategies. Our takeaway from all these companies, and all of *Scaling Up Excellence*, is that there is a way to ensure efficacy and sustain excitement while scaling.

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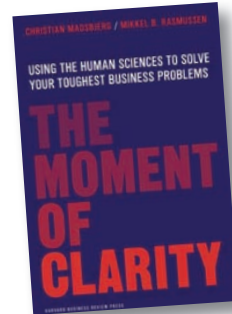
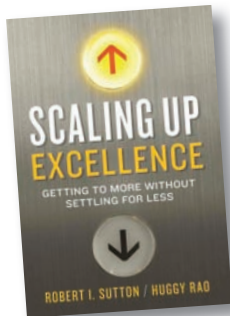
**The Moment of Clarity: Using the Human Sciences to Solve Your Toughest Business Problems** by Christian Madsbjerg and Mikkel B. Rasmussen, Harvard Business Review Press, 214 pages, \$28, Hardcover, February 2014, ISBN 9781422191903

Consider a time you were buying a gift for someone, and had to decide between two items. Likely the decision came down to which you guessed the recipient would appreciate more. Consider also a time you were lost, and the direction you took was based on intuition alone. These decisions were made using both human feel-

ing and thinking, not data. If we were navigating them purely by data, little thinking would have to be done; the answers would have been obvious from the start.

Now apply this situation to your work. As much as we have moved toward a data-conscious workplace, human thought and feeling will always be a part of decision-making. So how do we more easily handle situations in which data is low and feeling and thinking are high? *The Moment of Clarity: Using the Human Sciences to Solve Your Toughest Business Problems* provides the answer.

Using theories and tools from the human sciences—anthropology, sociology, philosophy, and psychology—*The Moment of Clarity* reveals a problem-solving approach called "sensemaking" which can be used to set a company's direction, drive growth, improve sales models, understand company culture, and more. The issue, according to Madsbjerg and Rasmussen, is that linear problem solving ("default thinking")



see COVERT pg. 18





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## Small Business Matters

### Notes on the enforcement of restrictive covenants in employment agreements

Restrictive covenants are provisions of employment agreements which attempt to limit the competitive activities of an employee after leaving the employer. They are used to prevent a former employee from unfairly competing by using inside information from his former employer or taking advantage of close relationships with the employer's customers. But they are often a sticking point in negotiating an employment relationship. Because of the unique laws governing these kinds of contracts, it can be hard to know if you can completely rely on and enforce your agreement.

#### Do You Need a Restrictive Covenant in Your Business?

Restrictive covenants can provide a benefit to the employer and the employee. Without a restrictive covenant in place an employer might be reluctant to share confidential business information, to trust particular employees with

customer relationships or to provide significant training to employees. These employees might turn around and use the information, relationships and training to compete with the employer. A restrictive covenant helps protect the employer's investment in training employees and sharing information. The employee also benefits by having a chance to develop skills and information, and gain a position of trust.

However, courts see carelessly drafted, over-broad restrictive covenants as a restraint on competition and the freedom of employment.

#### Types of Restrictive Covenants

An employer may present one or more of the following three main varieties of restrictive covenants:

- Confidentiality Agreement. Here the employee agrees not to divulge any trade secret or other

confidential information about the employer's business acquired during employment.

- Non-Solicitation Agreement. A provision of this type forbids an employee from soliciting an employer's customers or employees.

- Non-Competition Agreement. This strongest of restrictive covenants prohibits a former employee from engaging in any kind of competition with the former employer for a limited period of time and in a limited geographic area.

To be enforceable, these types of agreements (particularly non-solicitation and non-competition agreements) must meet the conditions described below.

#### Drafting an Enforceable Restrictive Covenant

Restrictive covenants, like all contracts, are governed by state law. Decisions of the Utah Supreme Court give guidelines for an enforceable restrictive covenant.

A restrictive covenant must comply with the usual legal standards that apply to the enforcement of any contract. For example, the agreement must be given in

exchange for something of value, like a bonus or the employment itself. In addition, a restrictive covenant must be (1) necessary to protect the employer's legitimate business interest; and (2) reasonable in terms of geographic extent and temporal duration. And the employer can't simply ask the employee to sign a covenant and then fire him almost immediately thereafter.

#### Legitimate Business Interests

A restrictive covenant must be carefully drafted to protect the employer's legitimate business interests, and not merely to restrict competition. In general, there are three business interests that could justify a restrictive covenant:

- Confidential Information/Trade Secrets. Restrictive covenants can be used to protect the employer's confidential information and trade secrets. In general, to constitute a trade secret, the information must have independent value and the employer must take appropriate measures to protect its secrecy.

- Goodwill. By "goodwill" courts mean the reputation and relationships a business has with

the public and its customers. To the extent that an employee plays a significant role in supporting or promoting this goodwill through his own personal services to specific customers of the business, the business becomes vulnerable to possible future competition by the employee because the employee can take that share of the business' goodwill along with him or her. An employee who works with the same customers repeatedly, and is likely to develop valuable personal relationships with those customers, actually is responsible for his employer's "goodwill" with those customers, which is a legitimate business reason for a restrictive covenant. Courts will also enforce a restrictive covenant which seeks to protect a business's goodwill from damage by a former employee who could lure away customers by taking advantage of a personal relationship.

- An Extraordinary Investment in Training. In rare cases, an employer might be able to enforce a noncompetition restriction based on the employer's "extraordinary

see COVENANTS pg. 13



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**JEWELL***from page 1*

at their own companies, she said, by asking people in “positions of influence” provocative questions and by giving them ideas “that can

**EMPLOYMENT***from page 1*

ic development is the Salt Lake Chamber’s highest priority. Today’s employment announcement is tremendous news for our state. The Utah business community is thriving and we’re excited to continue to partner with Gov. Herbert to grow Utah’s economy.”

Herbert also added, “This is especially encouraging because much of the decline in unemployment is due to Utahns getting jobs rather than dropping out and abandoning the search. Since November 2008, when unemployment was 3.4 percent, Utah’s labor force has grown by 6 percent or nearly 80,000 people.”

Approximately 56,600 Utahns were unemployed in January and actively seeking work. The DWS report showed the state’s employment level at nearly 1.3 million full- and part-time workers. The national unemployment rate remained virtually unchanged from December, dropping one 10th of a

help bring them along.”

“You’d be amazed at the difference that an individual can make by having a thoughtful, non-combative conversation that in a way — very directly or even indirectly — holds leadership accountable to say, ‘This is on our radar.

percent to 6.6 percent.

Benchmarking of Utah’s 2013 establishment data resulted in higher employment estimates for the fourth quarter, giving rise to a 3.2 percent overall employment growth rate for the year. January job estimates more closely align with the household survey of unemployment, showing strong growth in industries that prior to benchmarking were showing soft economic performance. Among these are construction, professional and business Services, and government.

Nine of the 10 private sector industries posted net job increases in January as compared to last year, while the natural resources and mining industry lost 800 jobs year-over-year. The largest employment increases were in leisure and hospitality (5,900 jobs), trade, transportation and utilities (5,400 jobs) and professional and business services (4,500 jobs). The government sector added 4,100 jobs in January compared to one year ago.

We care about this planet. We care about this organization that we’re a part of, and I want to be part of the solution of making us a green organization, a more sustainable organization so that we can help others do the same.’ I think that on a very grassroots level, just asking those questions really makes a difference.”

On a broader topic about business and sustainability, Jewell said the Bureau of Land Management is developing master leasing plans in Utah and is bringing local stakeholders into the discussions about areas that can be developed and areas that are “too special to develop.”

“There are places that are too special to develop. If you go hiking up into Canyonlands and you look out over a vast landscape and then you’re told by the park ranger that actually nothing you’re looking at is protected from development — oil and gas and otherwise — maybe those local communities should work with people like us to say, ‘We don’t want to develop this, but on the other side of that ridge, there’s great potential and we think we should develop there,’” Jewell said.

“So we want to think more holistically about landscapes to de-conflict areas and say, ‘Let’s put our efforts into supporting development where there’s agree-

ment there should be development and let’s put our efforts into conversation where we agree there should be conservation, instead of focusing on fighting and being in the courts.”

About two-thirds of the land in Utah is under federal stewardship and “we want to be thoughtful in how we manage these landscapes,” she said.

“We bring a lot of economic value through our shared national parks, through our shared BLM lands. They support grazing and logging and mining activities that fuel your local economies, but we want to do it in a really smart way.”

On other matters, Jewell said:

- Utah’s national parks attract \$613 million in visitor spending annually and account for 9,400 direct jobs.

“These are really, really important assets that all Utahns benefit from because people come to your state. ... These are important drivers of economic activity. And as we think about our public lands and open spaces, we don’t need to just think about them as what can we take from them but what can they give to us. What can they give to us that fuels our souls and tells the story of our communities from a historical standpoint, from a cultural standpoint and from a natural standpoint? And I’ll tell

you, you’ve got all of those here in Utah.”

- Among trends in the outdoors industry is an effort by the Interior to get the millennial generation outdoors. The roughly 79 million people are busy, over-scheduled, well-educated, tech-savvy and care about the environment but are more disconnected from nature than previous generations, she said.

Jewell’s agency will institute programs to encourage young people “to play, to learn, to serve and to work in the outdoors.” Among the goals are to have 10 million young people learning “in nature’s classroom” and to have 1 million involved in service on public lands through youth conservation corps.

- State government can lead sustainability efforts by example. The state can require a high percentage of its energy usage be from renewable resources, and that certainty can help boost development of solar, wind, geothermal and hydropower projects. It also can institute statewide recycling efforts, commit to high LEED certification requirements in public buildings, and work with stakeholders to help determine where new power generation plants are located as a way of improving air quality in key areas.

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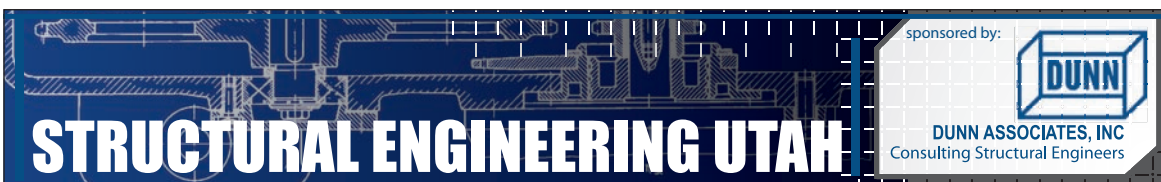


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## Supply and Demand: Engineering Style

Economics 101 introduces one to the concept of supply and demand. Dozens of business books leverage this topic to validate emotions in the marketplace. Few concepts are more simple to understand and more difficult to fully comprehend; as easy to predict, yet more difficult to incorporate. Fortunes have been made or lost due to this delicate balance and sweet spot between supply and demand.

When we think of supply and demand, we usually focus on products or commodities. Occasionally we hear of certain jobs which are in high demand due to a limited supply of properly trained candidates. Many are subsequently trained through education and experience, resulting in an oversupply. Why then can outside influences or additional engineers determine my value?

Structural engineers have a very limited client base. In reality, how many people will really need the services of a structural engineer? Doctors, lawyers and accountants appeal to the population in general for clients; conversely, professional architects and engineers may never be needed in your lifetime. How then, would you define or understand your options of supply and demand?

Structural engineers are created in several ways. No one is prepared right out of school to adequately function as a competent engineer. In fact, to be qualified to carry the title of structural engineer, several years of practice, an eight-hour exam, several more years of practice, and a 16-hour exam are the minimum requirements. In Utah, the second 16-hour exam was waived for a significant number of already practicing engineers. Thanks to Utah's grandfather clause there may be many inad-

equately qualified structural engineers further saturating the supply.

We all try to make quality, informed purchases. These typically are those which must stand the test of time. First, cost and life cycle costs are evaluated. Worst case scenarios are often explored. Your demands are placed in high priority and set the minimum standard of acceptability. Buildings have typical life spans of 50 years or more. That is a long time to amortize the cost of structural design fees. The subtle nuances between the best structural engineer and the worst can be as little as a few dollars a month for the design of a \$5 million project.

Supply and demand is related to time and cost. Fully understanding the actual cost over time for the best structural engineering services quickly changes your perspective on this simple economic challenge. As you increase your personal demand (bar, or level of service expected), the supply (ability, expected competence) can sometimes be scaled back, affecting the added value that is inherently given to your investment.

I was raised by a mother who would never buy clothes that were on sale. Her reasoning was that the store must not be able to get rid of them; if nobody else wanted them, then why would I? If someone has to discount their professional structural engineering services, they just may not be in demand. Therefore, it is paramount that careful research and analysis be conducted in order to ensure that the sweet spot between the supply and demand is achieved.



RON DUNN



MATTHEW PAPPAS

## Ukraine concerns appear to be short term for the market

Ukraine has garnered a lot of attention in the news lately with riots, overthrows and now Russian intervention. It is still unclear as to what the ultimate resolve will be and in the process the markets have been showing some unease. Some fear that this could cause a war that could ignite international tensions and be disastrous for the markets. While I think the geopolitical outcome is hard to quantify, I see the market unease as short-lived and in fact could prove opportunistic for investors.

Ukraine is in a very unique position geographically. It borders both Russia and Europe, making it something of a gateway between two very different regions. Russia is a resource-rich nation and would like to expand its global influence; having Ukraine back under its control would certainly help. This would allow Russia easier access to Europe to export natural resources and grow its economy. Russia has, however, shown questionable dealings with Iran and China over the past several years, which has strained global relations with the U.S. and its allies. As such, Europe and the United States would much rather see Ukraine as an independent entity, an ally to help keep Russia's power scramble in check. Europe and Ukraine also have long-standing ties through the European Neighborhood Policy (ENP) and the Eastern Partnership (EaP), to name a few. While Europe would like to maintain open trade with Russia to import oil and natural gas, it does not necessarily want to see Putin's power grow into a global threat.

The recent uprising in Ukraine really revolves around financial difficulties. Weak exports and high debt have put the country in a potential \$25 billion shortfall (which is large for an economy of its size) if drastic changes aren't implemented soon. This includes overdue payments to Russian gas companies for over \$3 billion and \$9 billion in external payments owed. Ukraine currently has only \$16 billion in exchange reserves, according to data from Wells Fargo Advisors.

Amidst a starving economy and after the Ukrainian government severed important economic ties to Europe, the people initiated an uprising. The country clearly has some issues to now work through but when put into the global context, Ukraine is minuscule from a GDP perspective. According to the IMF, Ukraine con-

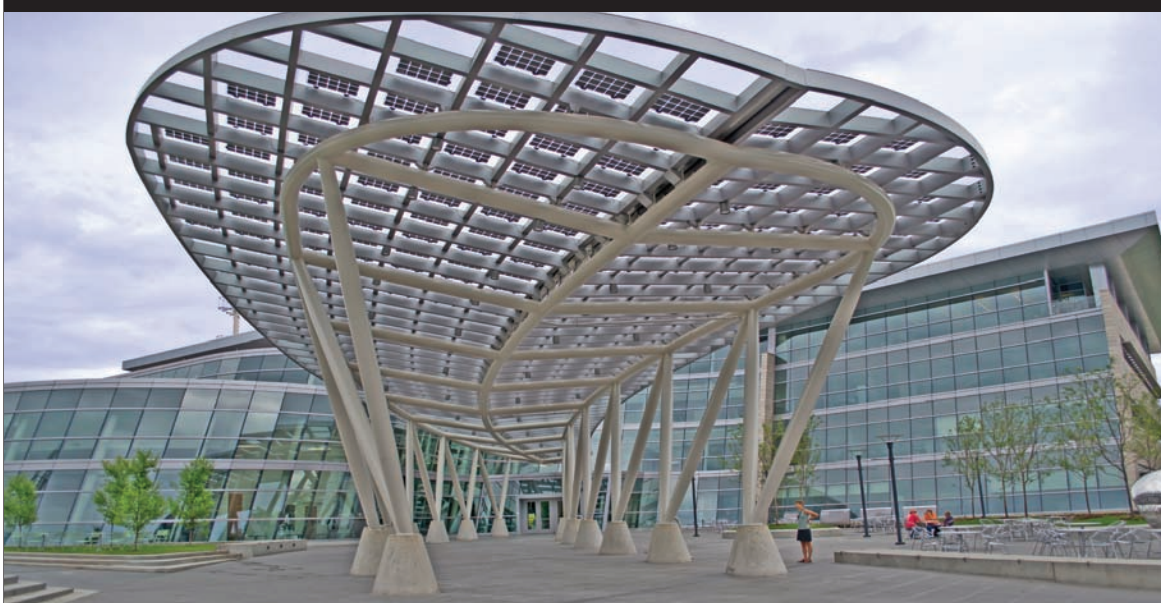
stitutes a mere 0.4 percent of the global GDP; compared that to the U.S., which accounts for closer 25 percent. More importantly, Russia's GDP accounts for only 2.9 percent of global GDP, with its imports from the U.S. and Europe accounting for 1 percent of the global total.

Many are concerned about the Ukrainian situation given the Russian motives I described above, yet the data suggests that neither country has the economic breadth to cause any major turmoil, in my view. The Russian economy is hardly booming, as they are still very reliant on international trade to keep their economy afloat. Putin certainly appears to be on a mission to reestablish Russia as a world power, indicative of his focus on military expansion. But if he can't pay the soldiers to invade and control outlying countries, how far can his power truly extend? Sure, Russia has a lot of natural resources like oil and natural gas, which countries like Germany import. Yet, Germany has been importing more of those resources from its partners in Norway and Algeria recently.

With the energy revolution happening here in the United States, I see that trend only accelerating. New energy exploration technologies, already adopted by U.S. companies, have made those in countries like Russia obsolete, in my view. The dependence on importing oil and natural gas from questionable countries like Iran and Russia could diminish rapidly. If you look at the latest market reactions, I think it shares this viewpoint and does not see a global crisis erupting from the situation in Ukraine.

Russian markets dropped over 11 percent, with the Russian ruble down 2.5 percent after news broke on March 3 of Putin's order to send troops to Crimea. Russian oil giant GazProm was down over 12 percent and Sberbank, Russian's largest financial institution, dropped 13 percent. If the markets perceived this move as a positive for Russia, then why the dramatic declines? Subsequently, on March 4 Putin stated that an all-out invasion was not an immediate option, which helped stocks rebound almost instantaneously. In my view, given Russia's weak economy, I don't think they have the financial breadth to carry through with such an invasion. I believe this was why the Russian markets dropped

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## COVENANTS

from page 10

investment” in the training of the employee, such that the employer is justified in using a restrictive covenant to help recoup its investment in the training. To constitute an extraordinary investment, the training would have to be more than the typical on the job training that is part of almost any job. It would have to be a significant expense to the employer.

### The Covenant Must Be Reasonable

The covenant must be reasonable, that is, no more restrictive than necessary to protect the employer’s legitimate interest. The employer must limit the restrictive covenant in time and geographic area to fit the size and extent of the interest at stake and to give the employee an opportunity to engage in the same business if he or she moves to another state or region, or waits for a specified period of time.

The time period of the restriction must be no longer than necessary for current confidential information or customer good-

will invested in the employee to become “stale.” Courts typically enforce restrictive covenants lasting about one to two years, but this depends on the circumstances. The geographic extent of the restriction should also be limited to where the employer actually does business and within the employee’s legitimate sphere of influence. The general rule is that the restriction must be tailored to the employer’s actual interests—the employer cannot restrict a former employee from working in an area where it has no presence or only a hypothetical presence and where the employee had no potential influence, or for a longer period of time than is reasonably necessary to protect the employer’s legitimate business interests.

Keeping in mind these principles of Utah law on the subject and focusing on your real business interest in the agreement can help you draft a restrictive covenant that is enforceable and reliable.

Scott A. Hagen and Aaron K. Olsen are associates with the Salt Lake City law firm of Ray Quinney & Nebeker PC.

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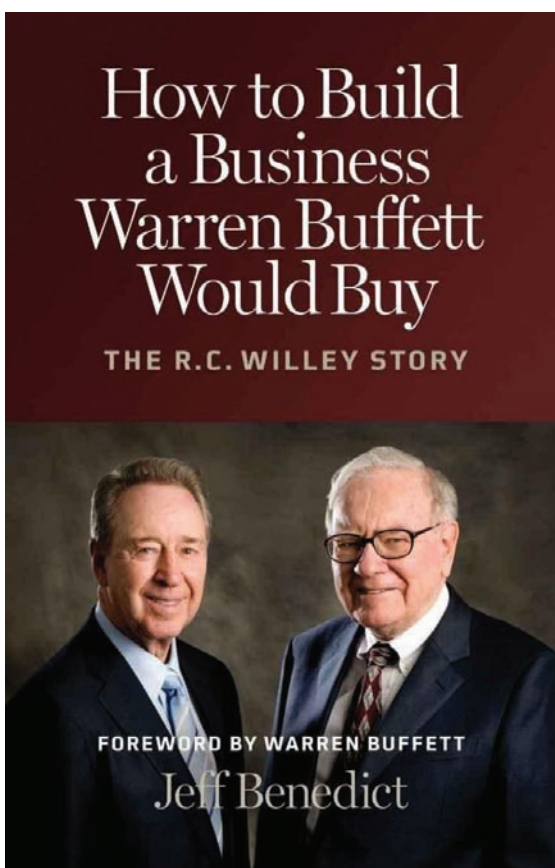
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April 25-26, 2014

Keynote Speaker:

**Bill Child**

Chairman of RC Willey



## Utah Investment & Business Expo Agenda

	April 25, 2014, Friday	April 26, 2014, Saturday
9:00 AM - 10:30 AM	<b>Utah Business Forum</b> The Outlook of Utah Economy & Business - Governor's Office of Economic Development (GOED)	<b>Stock Investment Seminars:</b> "Stock Market Quarterly Update" (Fidelity) "Trading Exchange Traded Fund (ETF)" (Fidelity) "Technical Trading Strategy" (Charles Schwab)
10:45 AM - 12:00PM	<b>Keynote Speech</b> "How to Build a Business Warren Buffett Would Buy" <b>Bill Child, Chairman of RC Willey</b>	<b>"The Revolution of Bitcoin"</b> - <u>Janathan Johnson III</u> , Executive Vice Chairman Overstock.com
12:00 PM - 1:00 PM	Lunch Break	Lunch Break
1:00 PM - 2:30 PM	<b>Crowd Funding Seminar</b> - <u>Berny Dohrmann</u> , Chairman of CEO Space <b>Venture Capital Forum</b> - <u>Brad Bertoch</u> , President of Wayne Brown Institute <b>Commercial Lending Forum</b> - <u>Terry Grant</u> , Senior Vice President of Wells Fargo	<b>Real Estate Investment Seminars</b> "How to Invest in Real Estate without Cash/Credit" "Turn-key Investment on Income Properties" "Hard Money for Quick Flip"
3:00 PM - 4:30 PM	<b>Commercial Real Estate Forum</b> - <u>Brandon Fugal</u> , Chairman, Coldwell Banker Commercial <b>Franchise / Business Opportunity Forum</b>	<b>Real Estate / Mining Project Presentation</b> <b>Land &amp; Farm Investment Opportunities</b>
5:00 PM - 7:00 PM	VIP Reception Party	Real Estate Auction



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## A game plan to generate 1,000 social media leads

I have a goal and a plan to attract 1,000 leads in the next 30 days.

Six months ago I launched my Gitomer Certified Advisor program. It allows others in the coaching and training field to use my brand and sell my classroom training and my online platform along with their offerings — or by itself.

After a very successful (but limited) launch, I want to take the program to the next level and need to find interested and qualified people to do so.

Think about you as I tell you about me. Before I get into the strategy and actions I'm going to take, I want you to understand why I'm writing about the process. I want you to compare it to how you attract, how you prospect, and how you connect with willing buyers.

- How do you get leads?
- How do you prospects?
- What is your strategy to socially involve and attract?
- Is your personal platform strong enough to attract?
- What is your social media lead-conversion rate?

The answers to these questions will significantly impact results.

**BIG PICTURE:** The strategy for this "attraction campaign" is to use every form of social media and electronic outreach to find interested people, and offer them multiple ways to connect with me. The goal is to give information immediately without a barrier of registering or giving me their information. I want to get my messages BOTH responded to and passed along.

**THE TARGETS:** In order to get 1,000 leads, I am going to mass mail my contacts and connections and specifically target existing coaches, existing sales trainers (corporate and independent), and anyone looking to start their own sales training business who wants to use the Jeffrey Gitomer brand to increase authenticity. As a Gitomer Certified Advisor, I provide them with the content, the brand, and the training to make it happen.

**TIMED SOCIAL MESSAGES:** Posting time and frequency are directly proportionate to the audience reached and their likelihood of response. From my personal experience, my social media consulting expert, Joe Soto, and the article, "The Scientific Guide to Posting Tweets, Facebook Posts, Emails and Blogs at the Best Time" in *The Huffington Post*, the best times to post on social media are as follows:

times are between 1 p.m. and 3 p.m. Monday through Friday. Engagement rates are 18 percent higher on Thursdays and Fridays.



**Twitter.** Tweet later in the day. Re-tweets on Twitter are higher at 5 p.m. compared to any other time during the day; the best times to post are between noon and 6 p.m. This same study found that people are on Twitter 181 percent more during their commute. Think about it. Aren't you more likely to be all about your life and how to improve it before or after work?

**LinkedIn.** *The Media Bistro* suggests LinkedIn is most often used right before and after work hours (specifically on Tuesday and Thursday, but no one knows exactly, except maybe LinkedIn).

**Blog** readers read in the morning, with the "sweet spot" being Thursdays around 11 a.m. But that's a subjective opinion as well.

**YouTube** has no "best time." By comparison to others, its visitors are more search oriented, so I intend to be both searchable and findable. And my new video posts will go out to all my existing subscribers.

**CRAPSHOOTREFINED: No one really knows.** All messages are different, and all experts are flawed (I've been proving that for years). I believe that content is a bigger key than what time you post it. And key words will get you found. So that's where I'm concentrating. I'm going out to my audience, and asking them to go out to their audience (re-tweet, repost, forward, like, comment, and anything else that spreads the word organically).

My overall goal is to generate at least 1,000 leads by May. You may think that is an aggressive goal, but highly achievable through social media and email. Generating 1,000 leads will create a pipeline that will lead me to one sale per day by June.

And I am going to give you the complete detailed outreach plan for you to use as a guide to creating your own game plan for new leads — next week.

If you'd like to see the exact email and subject line I'm going to use, go to [www.gitomer.com](http://www.gitomer.com) and enter the word ADVISOR in the GitBit box.

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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## Opinion

# Life's certainties include death and a few puzzling tax laws

The only certainties in life, according to Ben Franklin, are death and taxes. Old Ben was commenting on the newly adopted Constitution of the United States in a letter to a friend in 1789. Utah cigar smokers will continue to feel Franklin's pain as HB358 died in the state's House of Representatives last week before the annual meeting of lawmakers ended on Thursday.

HB358 would have amended Utah's 86 percent tax on expensive cigars by capping it at 50 cents each — thus discouraging the bootlegging of the premium smokes from other states to avoid the steep levy. The proposal died on a 35-38 vote, prompting bill sponsor Brian Greene, R-Pleasant Grove, to say, "We are losing a significant amount of tax revenue to neighboring states and Internet sales" by smokers trying to escape the sizable tax on high-end cigars. Greene said when Wisconsin similarly capped cigars at 50 cents each, its cigar-tax revenue more than doubled. Neighboring Michigan, which had lower taxes before, saw its sales drop by 20 million cigars the next year. Is Utah's loss Idaho's gain?

It's likely that 90 percent of Utahns know little and care less about the tax on cigars. If a tax doesn't affect the things we consume, we care very little about its

magnitude. Did you know, for instance, we also tax businesses that hire nude or partially nude workers? They pay an extra 10 percent tax for all services sold. The tax, passed in 2004, targets erotic dancing clubs and escort services, with the revenue allocated toward treatment services for sex offenders and funding for investigation of Internet crimes against children.



JOHN M. ROGERS

It seems every state has a tax or two that burdens a very specific set of consumers. For example:

If you buy a bagel in New York, it's best you take it home and prepare it for consumption yourself. The state imposes an 8 cent tax on any bagel that is "altered." That means that whether it is sliced, toasted or served with a "schmear" of cream cheese or butter, you pay an extra 8 cents — for each and every bagel. "Cut bagels cross the line and become a prepared meal or food sold for on-premises consumption, which is taxable," explains Carla Yrjanson, vice president of tax research and content for Reuters. "Uncut bagels are typically sold for home consumption and would meet the definition of a tax-exempt food in New York."

Although it is one of the country's smallest states, Maine has the nation's biggest blueberry output. And guess what, the state collects \$1.50 per 100 pounds of blueberries sold. Seems regressive to the

blueberry industry to me.

Here's a strange one. In Kansas there is an amusement tax for a ride in a tethered (attached to the ground) hot air balloon. Unattached balloon rides, however, qualify as transportation and are tax-exempt. Really?

Talk about regressive, California imposes a 33 percent tax on fruit bought from vending machines. It is cheaper, and perhaps healthier, to stick to the fruit aisle in the grocery store. Meanwhile, Arkansas charges an extra 6 percent for tattoos, body piercings and electrolysis in addition to whatever sales taxes are already tacked on.

What about the "jock tax?" California was the first to come up with the idea back in 1991 after the Chicago Bulls beat the L.A. Lakers in the NBA finals. The next time Michael Jordan, "His Airness," played in Los Angeles, the money he made on those games was officially subjected to the California state income tax. Since that time, half of the states in the union have adopted a jock tax, taking a cut from high-paid heroes, and putting the added resources to work for local causes.

How many of us have heard about all the famous casinos in Alabama? No? Maybe the reason is that Alabama is the only state in the union to issue a 10 cent playing card tax for decks of cards purchased within the state (but only decks of 54 cards or fewer). When compared to Nevada,

a state that issues free decks of cards with every tax return filed, this tax seems quite silly. Nevertheless, Alabama citizens enjoy the revenue that is produced for highways and playgrounds.

Illinois charges a 5 percent tax on candy, on top of the state's 1 percent food tax. The tax exempts candy containing flour as a means of differentiating candy from food. The tax was implemented in 2009, bringing in an additional \$35-\$41 million in revenue since its implementation.

Leave it to Colorado to provide this head scratcher. The state taxes retailers of food, meals or beverages a levy on "non-essential" food-related items, including napkins and bibs, utensils and straws. Paper cups and disposable containers are considered essential and are not taxed.

I wonder which of our "blue" states will be the first to follow the lead of European countries like Ireland, Denmark and Belgium and impose a "flatulence" tax. Environmentalists there are trying to save the planet, one gassy cow at a time. Lest you think that's a joke, Danish tax collectors already bank the equivalent of \$110 per cow from ranchers with herds of more than 10 head.

In a related matter, no state imposes a levy on newspaper columns — yet.

John Rogers is the managing editor of *The Enterprise*. He would like to hear from you at john@slenterprise.com.

# Why would defenders of minorities cut charter school funding?

If anyone wanted to pick a time and place where the political left's avowed concern for minorities was definitively exposed as a fraud, it would be now — and the place would be New York City, where Mayor Bill de Blasio has launched an attack on charter schools, cutting their funding, among other things.

These schools have given thousands of low income minority children their only shot at a decent education, which often means their only shot at a decent life. Last year 82 percent of the students at a charter school called Success Academy passed city-wide mathematics exams, compared to 30 percent of the students in the city as a whole.

Why would anybody who has any concern at all about minority young people — or even common decency — want to destroy what progress has already been made?

One big reason, of course, is the teachers' union, one of Mayor de Blasio's biggest supporters. But it may be more than that. For many of the true believers on the left, their ideology overrides any concern about the actual fate of flesh-and-blood human beings.

Something similar happened on the West Coast last year. The American Indian Model Schools in Oakland have been ranked among the top schools in the nation, based on their students' test scores. This is, again, a special achievement for minority students who need all the help they can get.

But, last spring, the California State Board of Education announced plans to shut this school down!

Why? The excuse given was that there had been suspicious financial dealings by the former — repeat, former — head of the

institution. If this were the real reason, then all they had to do was indict the former head and let a court decide if he was guilty or innocent. There was no reason to make anyone else suffer, much less the students. But the education establishment's decision was to refuse to let the school open last fall. Fortunately a court stopped this hasty shut-down.

These are not just isolated local incidents. The Obama administration has cut spending for charter schools in the District of Columbia and its Justice Department has intervened to try to stop the state of Louisiana from expanding its charter schools.

Why such hostility to schools that have succeeded in educating minority students where so many others have failed?

Some of the opposition to charter schools has been sheer crass politics. The teachers' unions see charter schools as a threat to their members' jobs, and politicians respond to the money and the votes that teachers' unions can provide. The net result is that public schools are often run as if their main function is to provide jobs to teachers. Whether the children get a decent education is secondary, at best.

In various parts of the country, educators who have succeeded in raising the educational level of minority children to the national average — or above — have faced hostility, harassment or have even been driven out of their schools.

Not all charter schools are successful, of course, but the ones that are completely undermine the excuses for failure in the public school system as a whole. That is why teachers' unions hate them, as a threat not only to their members' jobs but a threat

to the whole range of frauds and fetishes in the educational system.

The autonomy of charter schools is also a threat to the powers that be, who want to impose their own vision on the schools, regardless of what the parents want. Attorney General Eric Holder wants to impose his own notion of racial balance in the schools, while many black parents want their children to learn, regardless of whether they are seated next to a white child or a black child. There have been all-black schools whose students met or exceeded national norms in education, whether in Louisiana, California or other places around the country.

But Holder, like de Blasio, put his ideology above the education — and the future life — of minority students.

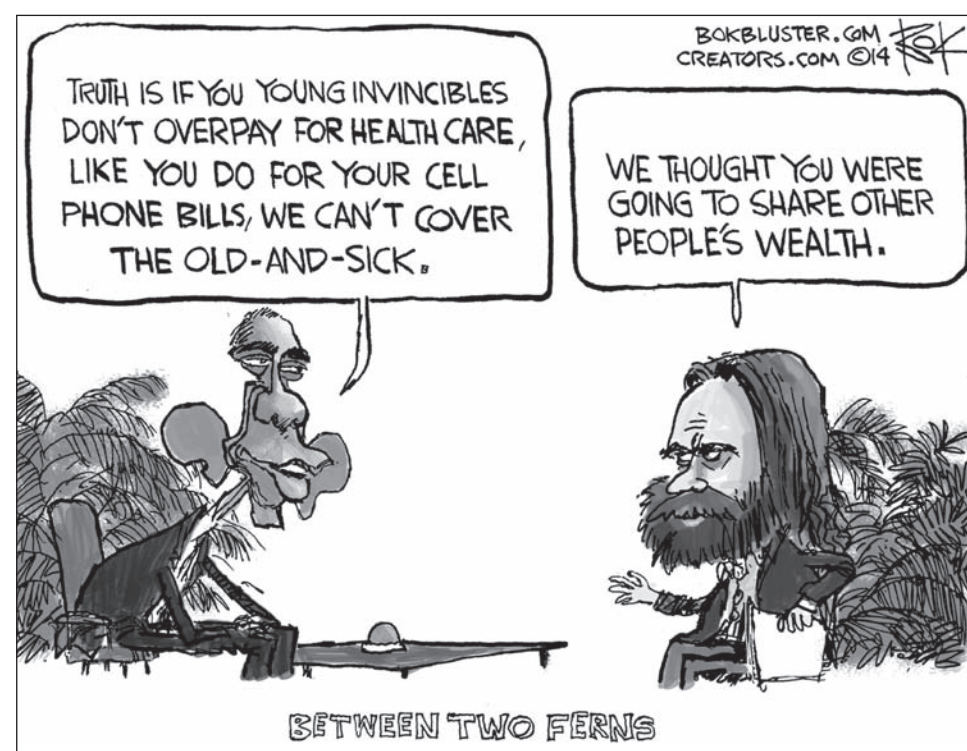
Charter schools take power from politicians and bureaucrats, letting parents decide where their children will go to school. That is obviously offensive to those on the left, who think that our betters should be making our decisions for us.

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



THOMAS SOWELL

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## Opinion

# The \$1 million dash: How will you finish?

In the rigor of day-to-day life, chances are you've got a lot to worry about. At work you're engaged in the company's year-to-date progress, employee performance, client relationships and a multitude of other responsibilities. At home, you've got important relationships, social engagements, community work and the list goes on and on. And then there's retirement planning — something that may be years away for you — or just around the corner. Whatever your timeline, the question is: How are you heading toward that million-dollar finish line — and at what pace? Are you crawling, walking, jogging or sprinting?



DOUG  
ANDREW

To find out, let's start by looking at the four phases of retirement planning:

1. Contribution — This is where we invest money in retirement vehicles, saving for our future.

2. Accumulation — Overlapping the contribution phase, the accumulation phase is where (hopefully) our money is growing in retirement accounts.

3. Distribution — These are our retirement years, when we're withdrawing money from our nest egg and (hopefully) enjoying years of abundance.

4. Transfer — Since none of us get out of this life alive, this is the phase where we pass on and leave behind the funds that would have sustained us had we lived longer.

Now, it's important to examine when you'll be taxed — in one, two, three or all four of these phases? This is what helps determine your pace.

### Crawling vs. Walking

Many Americans unwittingly follow the crowd and invest their retirement dollars in vehicles that are taxed-as-earned. From my vantage point as a financial strategist for over four decades, this is the worst way to save for your future. Why? Not only are you contributing after-tax dollars, but your money is also taxed on the accumulation (the interests and dividends), and it doesn't stop there. When you pass on, it's taxed as it transfers to your heirs.

Examples of the slowest growing types of these vehicles include low-interest savings accounts, and they're like crawling toward retirement.

Now say you opted to go with something like deferred annuities. These are tax-deferred accounts, where you put your after-tax money in, and then when you take it out, the gain is taxed and the transfer is also taxed upon death. True, this is just taxed during three of the phases, but who wants to walk when they can run?

### Jogging vs. Sprinting

Let's say you'd rather speed up the pace a little. If you are like millions of Americans, you may have invested in traditional 401(k) and IRAs. With these accounts, you're getting a tax break on the seed money, but you're hit with taxes during the harvest. To explain, if you were a farmer, you'd be getting a tax break when you buy your seed in the spring time, but later on, you'll be taxed when you sell your harvest in the fall.

And here's one of the challenges with these accounts. Most people assume they'll be in a lower tax bracket when they retire. They don't realize they may be in as high or a higher tax bracket because they've lost many of their deductions, like mortgage interest, dependent children, and more. And when they retire, they're paying tax on all of the nest egg. Essentially, they're using 100-cent dollars on the front end and getting 67-cent dollars after taxes on the back end. This is like jogging toward the finish line with the wind at your back at the front of the race, but running into the wind toward the end of the race.

Traditional Roth IRAs and 401(k)s have an advantage. If you have an account like this, you're putting in after-tax dollars, and enjoying tax-free dollars on the back end. This is like jogging with the wind at your back at the end of the race.

But why not breeze through retirement? Personally, I'd rather have tax-advantaged dollars on the front end *and* the back end. This is possible with alternatives like max-funded, tax-advantaged contracts. And these kinds of asset optimization vehicles enable you to sprint toward retirement.

So if we're looking at the million-dollar dash, the winner is really asset optimization and tax minimization retirement plans. With tax advantages during all four phases of retirement planning, you're able to use 100-cent tax-advantaged dollars on the front end, and enjoy 100-cent dollars on the back end.

With these kind of accounts, you will cross that 440-finish line when the IRAs and 401(k)s aren't even halfway around the track — and the Roths aren't even three-fourths the way there. If done correctly and funded properly, you will likely never outlive your money, which will provide the peace of mind that you deserve. So at least now, you can go back to worrying about all the rest of life's responsibilities.

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



## Some benefits of early retirement planning

You've probably been told at least a few times in your life that you should be putting money aside "for a rainy day," but perhaps it hasn't yet crossed your mind to begin planning, specifically, for your future retirement. If you think it's too early, or if you feel you're not yet ready, financially, think again. Even with a certain amount of debt from car payments, student loans and living expenses, there are several different ways that young people can invest their money (and their time) wisely.

While it's true that some people begin investing later in life and still manage to enjoy comfortable returns on their investments, one only needs to see a few friends have financial troubles to realize that things don't always work out that way. Investing earlier in life can sometimes make the difference between retiring when you are ready and retiring when you are able. While you may be healthy well into your senior years, that's not always guaranteed.

### 401(k)s and Roth IRAs

Many employers offer 401(k) plans, which are retirement savings accounts. You may be fortunate enough to find a job where the employer offers matching contributions to the plan. 401(k) plans are fairly versatile and, since the contributions are generally not taxed until disbursement, your take home pay may not seem quite so diminished.

Another investment which can go a long way is the Roth IRA. Since the money is taxed before deposit, the funds can be enjoyed tax-free upon retirement. One other feature is flexibility. You have the option to withdraw the money you have deposited (though not the earnings) without penalties, making the Roth IRA a potential source of emergency funds.

### A powerful force

Perhaps the greatest advantage to in-

vesting at an early age is the effect that compound interest can have on your savings. A long disputed quote has Albert Einstein claiming that compound interest "is the most powerful force in the universe." Regardless of who actually said it, there is some truth to the joke. What makes compound interest special? It is interest based not only on the principal, but from previously accrued interest. In the short term, it's not terribly impressive, but over 30 years or more, it can produce a handsome dividend.

Great minds have been fascinated with compound interest for generations. Founding father Benjamin Franklin, who liked to posit that a penny saved was a penny earned, decided to put it to the test. At his death in 1790, he bequeathed \$1,000 each to the cities of Boston and Philadelphia, with the intent to build trade schools and public works projects in 100 years' time. Compound interest did the trick, netting \$572,000 for those cities in 1891. The fund was closed in 1990, with institutes named for the statesman and scientist earning a \$7 million dollar bounty.

### Making it work for you

If you were to place a small sum of money into a bank account that offers compound interest and leave it alone for a long period of time as Franklin did, your money would grow. For example: \$100 left alone in the bank for 30 years at a 10 percent annual compounded interest rate would multiply to \$1,744.94. However, if you were to add money to the account over time, the compounded interest would only grow and could create a very healthy supplement to whatever other retirement plans you may have in place. Say that you started with \$1000 in an account offering 15 percent interest, an ac-



MARK  
LUND

## GRATITUDE

from page 8

The "law of gratitude" is the omnipotent "divine law" and everything else is simply a principle subject to that law.

And this is where everything begins.

Do you have an abundance mindset? An abundance mindset is "gratitude in action." Success in your business is "gratitude on fire."

Celebrate your abundance through the persistent expression of gratitude. You have an abundance of talent. God gave you a thousand talents; you've only used perhaps 10. What would happen if you discovered just 10 more?

Through an attitude of gratitude, you will discover many more opportunities, many more challenges and many more learning experiences that will help you grow, progress and excel in your business.

You will discover a new you and a new way of thinking where nothing appears impossible. You will discover new talents you never thought you had. You will discover a whole new world filled with joy, happiness and pur-

pose and, yes, indeed, you will find many wonderful things to be grateful for.

Imagine what you could accomplish if you were grateful for everything that has happened to you in the past (the good, the bad and the not so good). What would happen if you were grateful for everything that is happening to you today and for everything that will happen to you tomorrow? Where do you think your business would be?

I just turned 65 and my life has been full of ups and downs, including disappointment, discouragement, poor choices, mistakes, undesirable experiences, detrimental relationships as well as many wonderful achievements.

It wasn't until I learned all about the "law of gratitude" and the power it had over me that my life took a turn for the better and I became a much better person and a very successful person.

I have often asked myself, "Why am here on Earth and what is my purpose?"

I am asking you the same two questions. I want you to ponder them and in my next article I will discuss these two questions. I promise you that you will be pleasantly surprised.

## PAPPAS

from page 12

so dramatically and why the U.S. did not in comparison.

It is still in Europe's and the United States' best interest to protect Ukraine's independence and confronting that force is not something Putin or Russia is capable of, in my view. Russia doesn't have the bargaining power that many perceive, which is why the market reacted in the way that it did. If the opposite were true then Russian markets would have boomed on March 3 and the U.S. markets, particularly energy stocks, would have dropped dramatically.

While I'm not trying to diminish the importance of Ukraine or Russia as a country, I simply do not see them as the tip of the iceberg of what's to come. While Ukraine has some economic issues to deal with, they are still an important national interest for Europe and the U.S. and will likely gain support from them to work through their financial troubles. The U.S. economy continues to move higher, Europe is rebounding and that will only exacerbate the situation for Russia if it does not cooperate.

Some claim that Ukraine's financial turmoil is indicative of all emerging markets and the reason to stay away from that sector altogether. I think that is grossly overstated. In fact, some emerging markets are more financially sound than they were seven years ago, yet their valuations are trading at 10 percent of where they were. I think that the doomsayers will once again be proven wrong once the dust settles with the Rus-

sian-Ukrainian situation. But don't let that rhetoric overshadow the investment opportunity that this turmoil has created in the process. Short term fluctuations tend to create long term buying opportunities.

Matt Pappas is a financial advisor with the Cottonwood Group of Wells Fargo Advisors LLC, a wealth management team with offices in Salt Lake City, Park City and St. George. His website is cottonwoodgrp.com.

## COVERT

from page 9

doesn't include human behavior as an integral factor, even though it is a major piece of every puzzle.

They explain: "Default thinking helps us create efficiencies, optimize resources, balance product portfolios, increase productivity, invest in markets with the shortest and biggest payback, cut operational complexity, and generally get more bang for the buck. In short, it works extraordinarily well when the business challenge demands an increase in the productivity of a system.

"But what happens when the challenge involves people's behavior? When it comes to cultural shifts, the use of a hypothesis based on past examples will give us a false sense of confidence, sending us astray into unknown waters with the wrong map."

How many of your business issues involve people and their behavior? Likely, most of them do. This is an invaluable book for all managers and leaders to better understand "people holistically in their environments" and better handle the innate variability of the challenges that arise there. As the authors make clear, data is useful for system productivity, but we need a manual for human change. This is it.

...

**Mindwise: How We Understand What Others Think, Believe, Feel and Want** by Nicholas Epley, Alfred A. Knopf, 242 pages, \$26.95, Hardcover, February 2014, ISBN 9780307595911

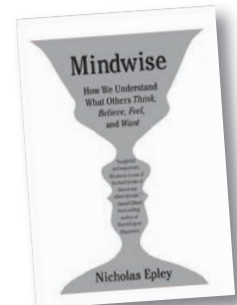
For most of us, social creatures that we are, our lives are nonstop sequences of human interactions. How we behave toward and think about other people informs such a huge part of our overall experience that it should bear closer attention. To that point, consider *Mindwise: How We Understand What Others Think, Believe, Feel, and Want*, Nicholas Epley's new book that breaks down the human mind for the layperson. In it, he explains the state of our minds, how well we know our own and others' minds, and most importantly what we can do in light of

these discoveries.

"The main goal of this book is to reduce your illusion of insight into the minds of others, both by trying to improve your understanding and by inducing a greater sense of humility about what you know — and what you do not know — about others."

The jumping off point in *Mindwise* is this: you do not understand people as well as you think you do. Similarly, you do not understand your own mind as well as you think you do. Epley illustrates the latter point with a discussion of the planning fallacy, a tendency of people and groups to underestimate how much time a task will require. Epley cites an anecdote shared by a group of psychologists who asked their honors students how long it would take to complete their honors theses. The students were asked to give a best case and worst case prediction. On average, the best case estimate was 27 days, and the worst case estimate was 49 days. The actual result for these students completing their honors theses was an average of 55 days. Taking how you set your own deadlines into consideration, you can imagine how understanding this one fallacy could save companies a lot of money and angst.

While the majority of *Mindwise* reads like a wonderland of studies and anecdotes that will entertain and enlighten you on what we can and cannot know about the mind, it does not offer scientific solutions to the problem of the mind's opacity. There is no sensational magic trick that will let us peer into the minds of our friends and coworkers. In fact, Epley concludes the book with surprisingly practical advice, issuing a call for transparency: make your world one in which we need not hide our thoughts or intentions. With clear, unambiguous solutions like that to the limits of our understanding, *Mindwise* will help us to change the way we look at and listen to the people around us.



## LUND

from page 17

count you added \$600 to per year (\$50 a month). In 40 years, if you kept up your deposits, the account would hold \$1,495,435.86.

### Things to consider

These are hypothetical situations. You may be able to contrib-

ute more or less money as time goes on. You may find an account that earns a different level of interest. Inflation needs to be considered as well. Just as a million dollars today doesn't get you as far as it did 40 years ago, it may not seem like a lot of money once you're ready to retire.

There is no guaranteed path to financial security, but a young per-

son has advantages that shouldn't be squandered. A combination of investments, with an eye to the long term, can make all the difference.

Mark Lund provides 401(k) consulting for small businesses and investment advisory services for select individuals at Stonecreek Wealth Advisors in Salt Lake City.



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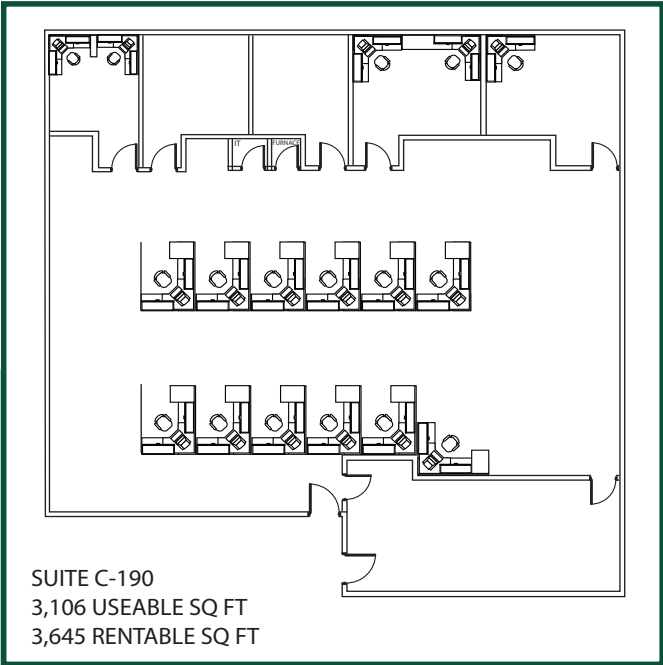
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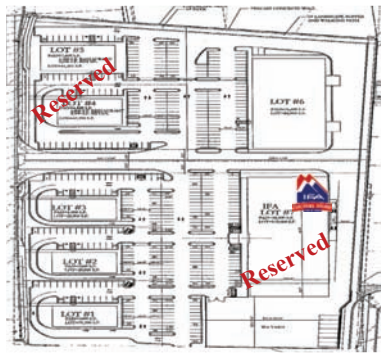
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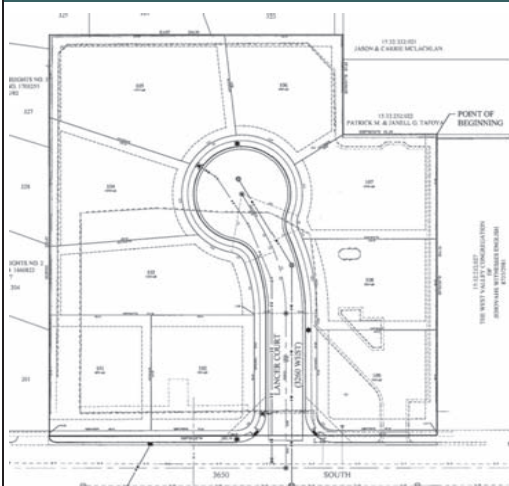
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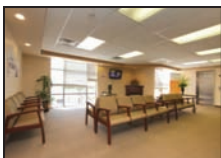
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*Pictured from left: Jamie Galileo, vice president of facilities, Miller Sports Properties; and Greg Noyes, customer and community manager, Rocky Mountain Power*