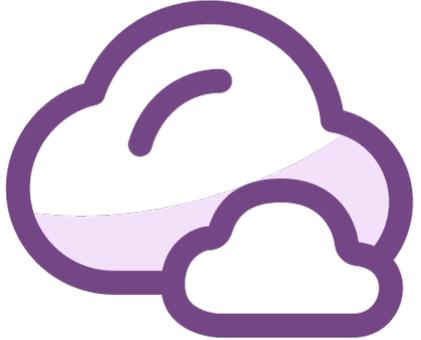


A low-angle photograph of a construction site under a clear blue sky. Several tower cranes are visible, with one prominently in the center. To the right, a multi-story building is under construction, completely encased in a complex network of metal scaffolding. Green trees are visible in the foreground and to the left, partially obscuring the view. The overall scene is bright and active.

# GOOD HELP

PROTECT AND MANAGE YOUR LABOR

# slido



## What's your trade?

ⓘ Start presenting to display the poll results on this slide.

slido



**How long have you been in business?**

ⓘ Start presenting to display the poll results on this slide.

slido



**Do you have employees?**

ⓘ Start presenting to display the poll results on this slide.

slido



**What topics interest you the most?**

ⓘ Start presenting to display the poll results on this slide.



**INTEGRATED  
COMPANIES**  
INSURANCE - PAYROLL - CPA - EDUCATION

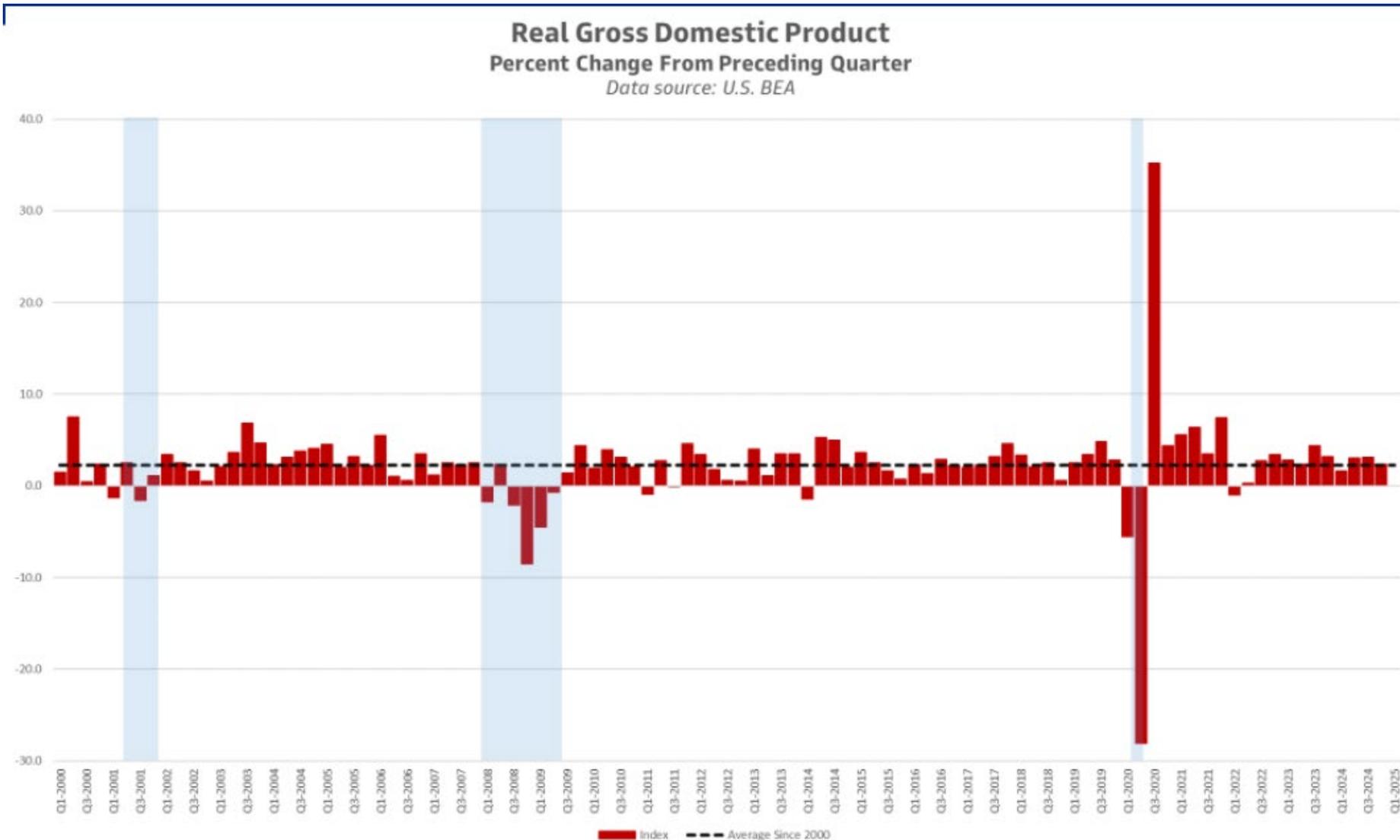
# ECONOMIC OUTLOOK

# INDICATORS IN THE HEALTH OF ECONOMY

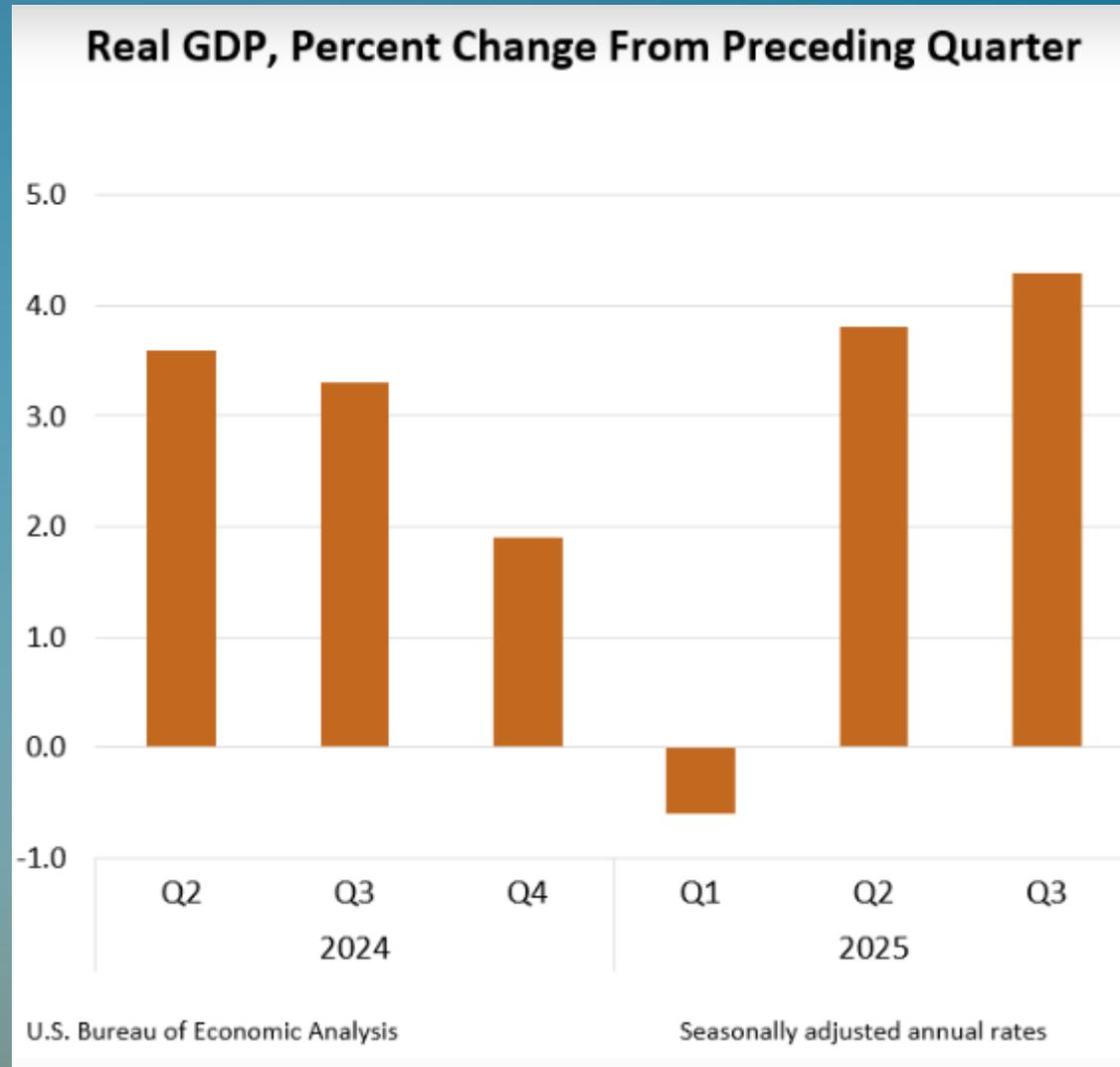
- GDP – Gross Domestic Product
- Labor Market
  - Unemployment
  - Job Creation



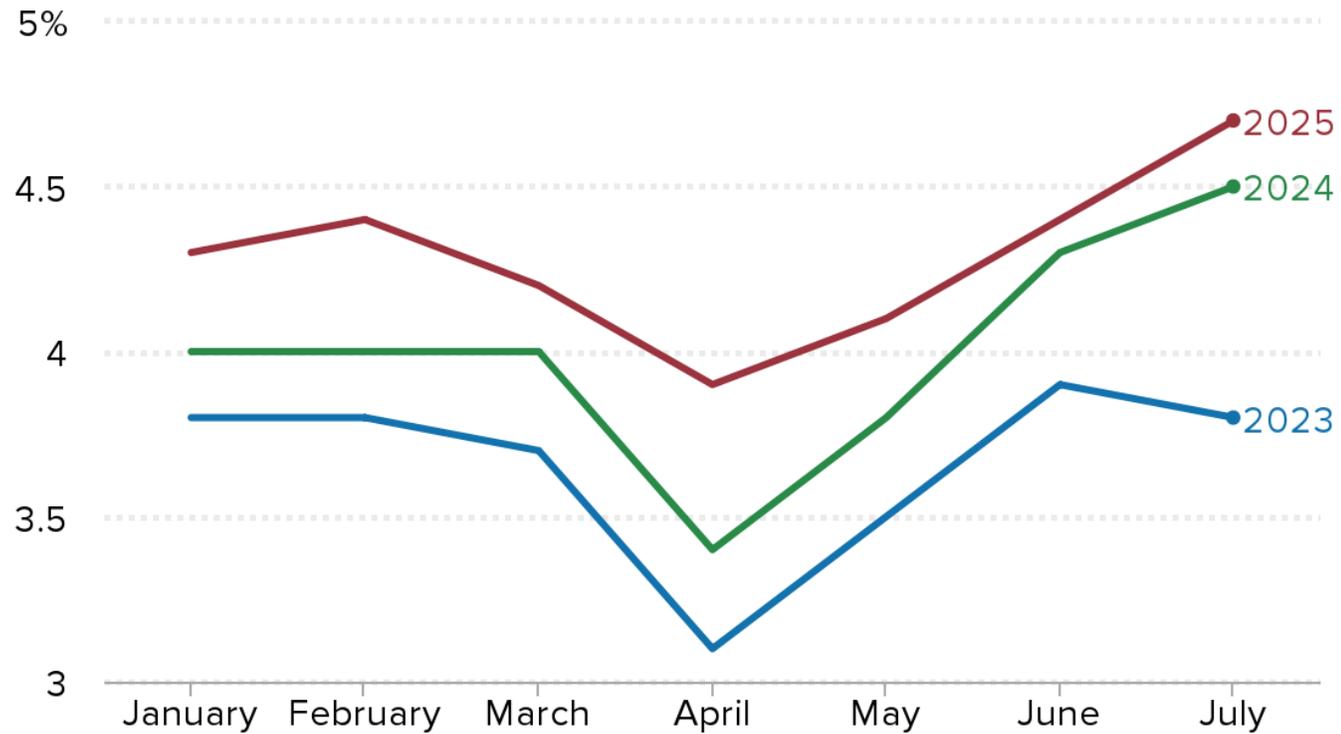
# Gross domestic product (GDP)



# Gross domestic product (GDP)



# UNEMPLOYMENT RATES



National  
Unemployment  
Rate (December 2025)  
4.4%



**INTEGRATED  
COMPANIES**  
INSURANCE - PAYROLL - CPA - EDUCATION

# UTAH'S UNEMPLOYMENT RATE

3.6%  
(December 2025)

**Utah named Best State third  
year in a row by U.S. News and  
World Report**



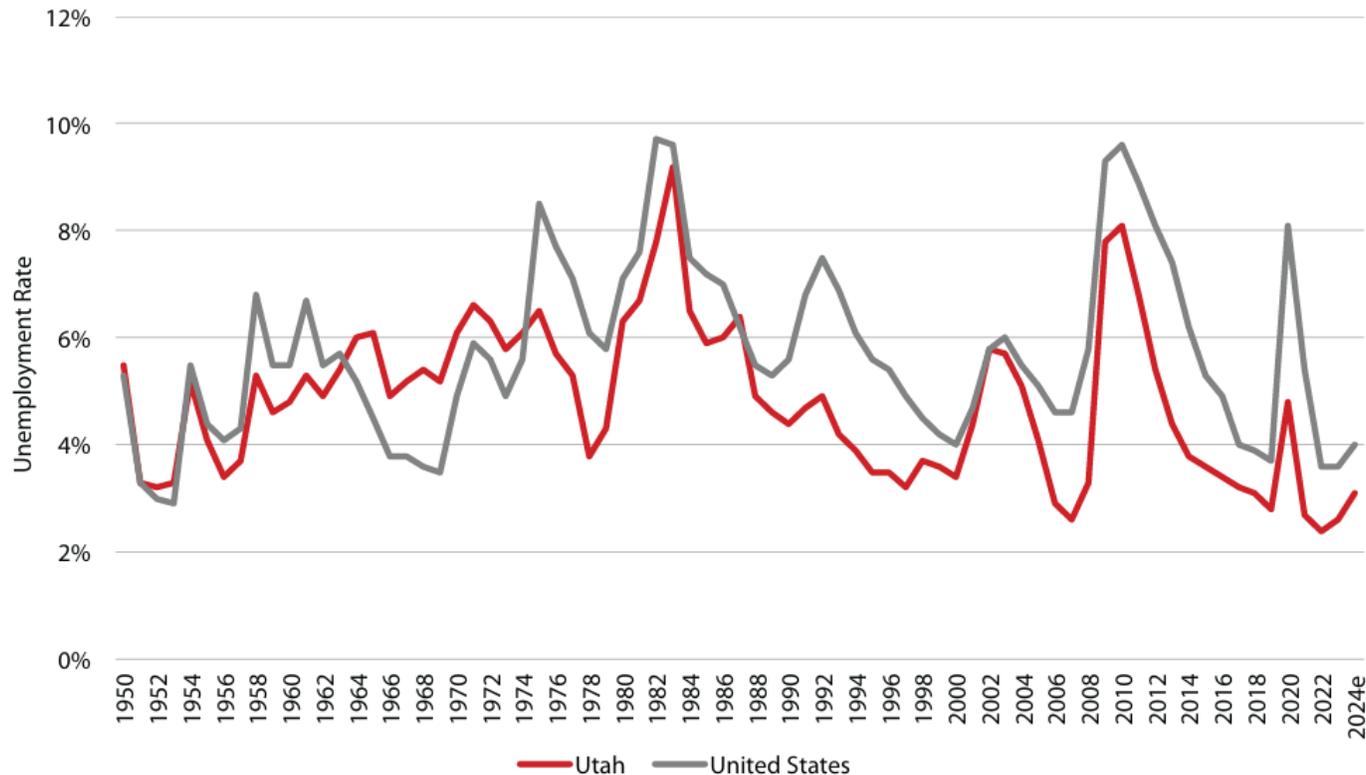
TownLift  
May 6, 2025



# UTAH COMPARISON TO USA UNEMPLOYMENT RATES



**Figure 3.2: Annual Unemployment Rate for Utah and the U.S., 1950-2024e**



e=estimate  
Source: U.S. Bureau of Labor Statistics

# UTAH'S DIVERSE ECONOMY



# UINTA BASIN

**State of Utah**  
DEPARTMENT OF NATURAL RESOURCES  
Division of Water Rights

GARY R. HERRERT  
Governor

MICHAEL R. STYLER  
Executive Director

KENT L. JONES  
State Engineer/Division Director

MAY 31, 2013

**DESERET GENERATION & TRANSMISSION CO-OPERATIVE**  
10714 SOUTH JORDAN GATEWAY  
SOUTH JORDAN UT 84095

Dear Applicant: RE: Application No. 49-258 (A36730)  
**PROOF DUE DATE: JULY 31, 2013**

To complete an appropriation or a change of water right, proof that the development work is completed and the water is being beneficially used must be prepared by a land-surveyor or an engineer licensed in Utah. Your due date for submitting a properly prepared proof is on or before **JULY 31, 2013**.

However, if the water uses do not exceed one residence, irrigation of 0.25 acre, and watering 10 livestock, you may be eligible to submit an Affidavit of Beneficial Use instead of a proof prepared by a licensed professional. The following is required to submit an affidavit: a copy of the Certificate of Occupancy for the residence; a copy of the plat map from your County Recorder; a map showing the water source and the uses of water; and a completed affidavit. If you submit an affidavit, all required documents must be filed by the due date shown above.

There is no fee for filing a proof or affidavit. If you cannot be submitted by the proof due date, you may file an affidavit by completing the enclosed form and submitting it by the affidavit due date for filing an extension of time request.

If the applicant is a supplier or wholesale cooperative, an extension of time request may be approved if the water is needed for the future needs of the applicant. Extension requests must be accompanied by an adequate explanation of the applicant's needs of the applicant, in accordance with criteria set forth in Section 73-1-6 Utah Code Annotated 1953 (as amended).

If you do not submit a completed proof affidavit or an extension request on or before the due date, your application will be considered to have lapsed.

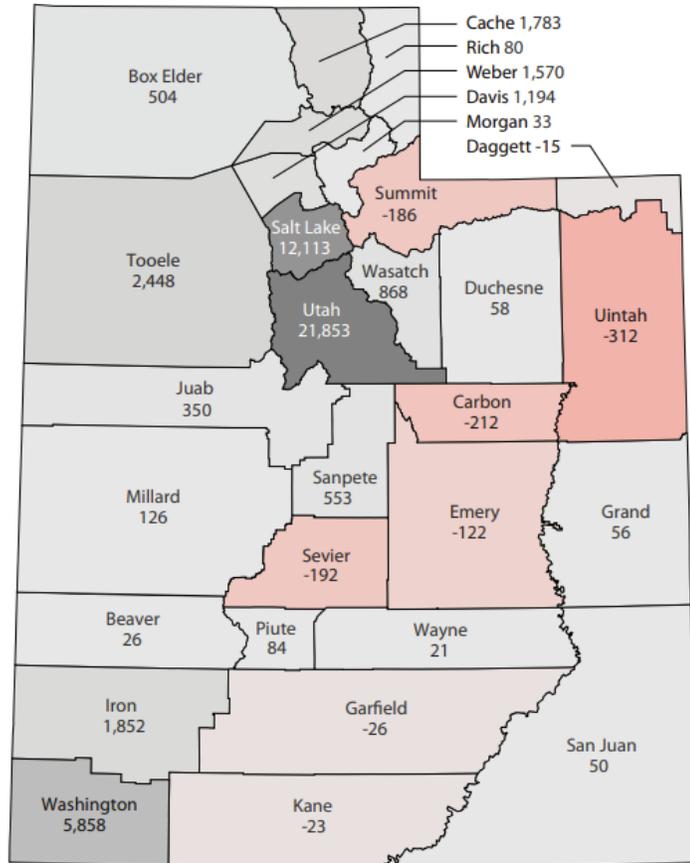
Your contact with the Division should you need it, is with our Regional Office in Verona. The telephone number is 360-247-1514.

Yours truly,  
*Kent L. Jones*  
Kent L. Jones  
State Engineer

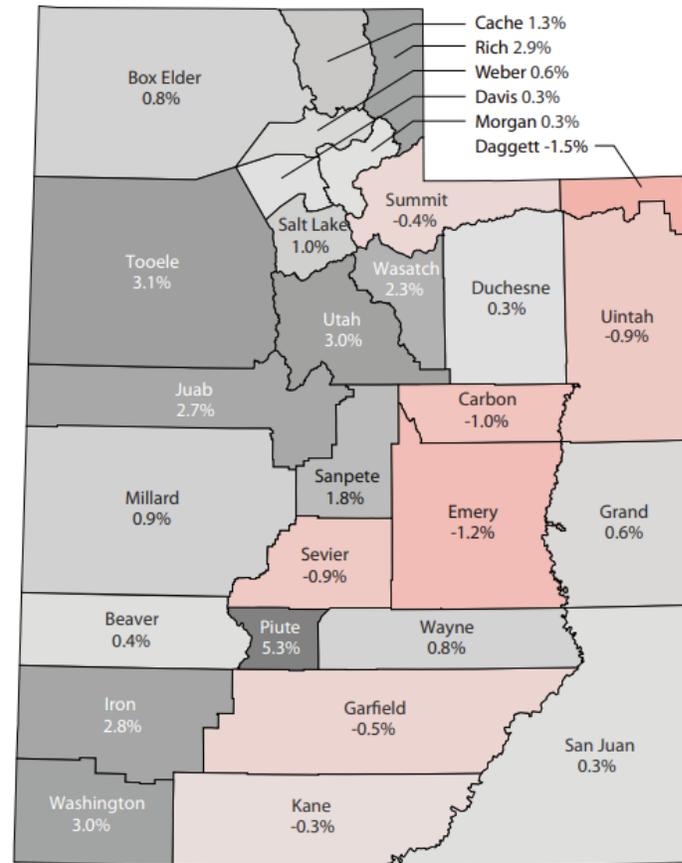


# Utah sees record level population increase.

**Absolute Change**



**Percent Change**



Utah has moved from a small State to a medium-sized State.

We are experiencing our largest growth, not just from babies being born, but from people moving in.

**Absolute and Percentage Changes in County Population**

# WHY DO WE CARE ABOUT POPULATION INCREASES?

- Leads to economic growth (more people = more production of goods.)
- Higher tax revenues.
- Good for construction because:
  - These folks have needs for infrastructure and space.
- Increased/holding rates don't fix Utah's housing shortage.



## The Problem

For the first time in 40 years, more Utahns are in need of a home than there are homes available.

Over the last ten years a 54,000 gap has accrued between the number of Utah families or individuals needing housing and the supply of housing units. The gap is likely to expand in the next few years.



All three housing markets are strained: existing homes, rentals and new construction.

Utah's population has DOUBLED in the past 30 years, and is set to double again by 2050.



Since 2010, Utah has added four new households (families) for every three new housing units.

## How It Affects You

Higher cost. Less availability.



Since 1991, Utah's housing prices have increased at a faster rate than housing in San Francisco, San Jose and Seattle.



The more expensive homes become, the further Utahns will have to live from their workplaces.



One in eight Utah homeowners below median income are paying 50% or more of their income on housing.



By 2044, if left unchecked, Utah housing prices could be equivalent to prices in San Francisco today.

# UTAH FIRST HOMES

The Utah First Homes Initiative is a program launched by Governor Spencer J. Cox to address the housing crisis in Utah. The program's goal is to build 35,000 new starter homes by 2028.

## Utah Homes Investment Program

**This program is completely separate from the Public Treasurers' Investment Fund (PTIF). It does NOT impact PTIF returns.**

In 2024, the Utah Legislature passed [H.B. 572](#), creating the Utah Homes Investment Program with the intent to spur the market to build necessary affordable housing stock with minimal state involvement.

**The three-year-long program, managed by the Office of State Treasurer, provides low-cost deposits to financial institutions, enabling them to offer low-interest loans to developers building affordable homes.** The bill allocates \$300 million of state bank deposits for the program, with a maximum deposit of \$60 million for each qualified development project.



## Utah *News Dispatch*

GOV & POLITICS   ENVIRONMENT   GROWTH & HOUSING   PUBLIC SAFETY   EDUCATION   HEALTH   DECISION 2024

GOV & POLITICS   GROWTH & HOUSING

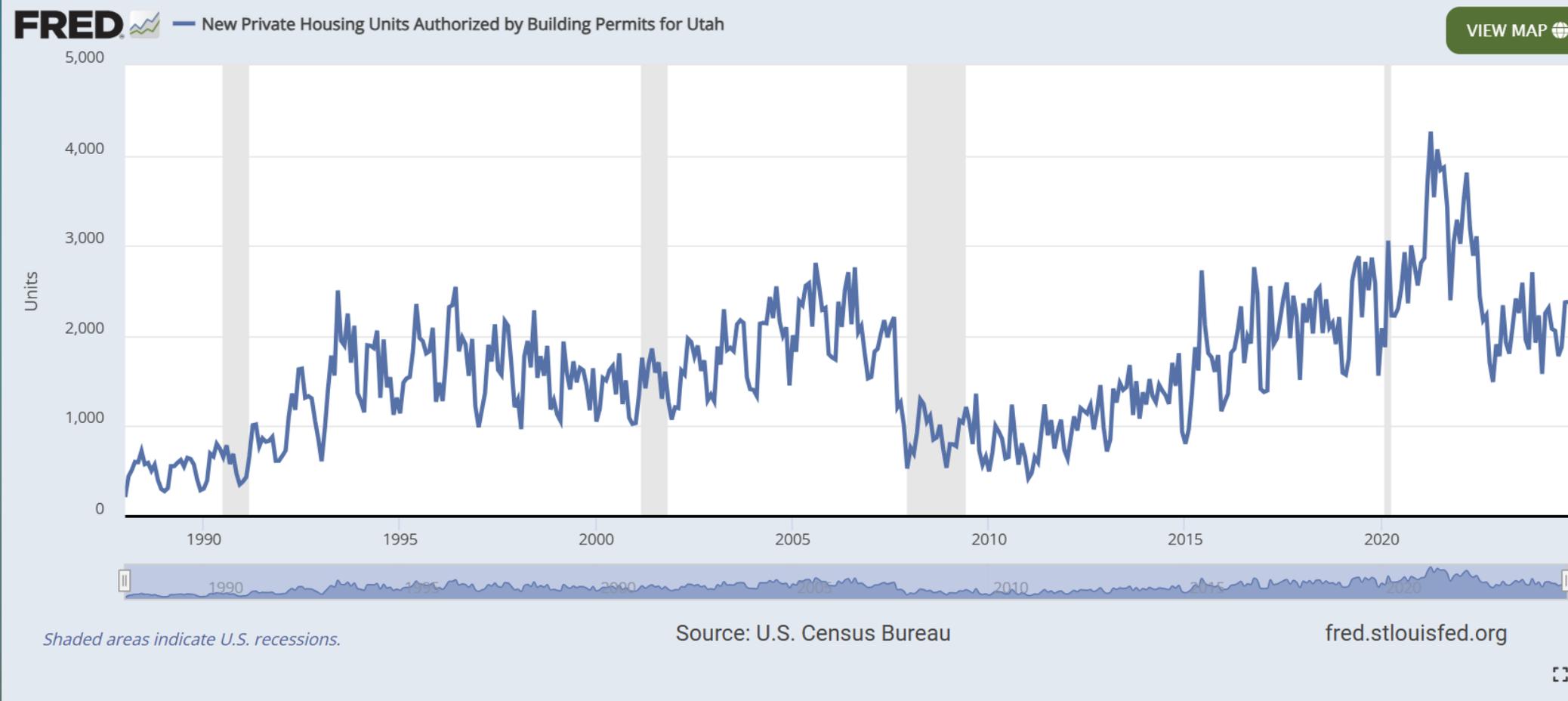
### First starter home project breaks ground, marking 275 out of Utah gov's 35,000 goal

### Salt Lake City makes another \$14.4M available for affordable housing construction

By Carter Williams, KSL.com | Posted - Nov. 5, 2025 at 8:03 a.m.



# NEW PRIVATE HOUSING PERMITS (UTAH)



This series represents the total number of building permits for all structure types. Structure types include 1-unit, 2-unit, 3-unit, 4-unit, and 5-unit or more.

# IMMIGRATION, TARIFFS, GOVT SHUTDOWNS, MAJOR LEGISLATIVE CHANGES



LIVE UPDATES

## Government shuts down after Trump and Congress fail to reach deal



By [Hanna Park](#), [Michael Williams](#), [Maureen Chowdhury](#), [Elise Hammond](#), [Aditi S. Stracqualursi](#) and [Annie Grayer](#), CNN

Updated 3:46 PM EDT, Wed October 1, 2025





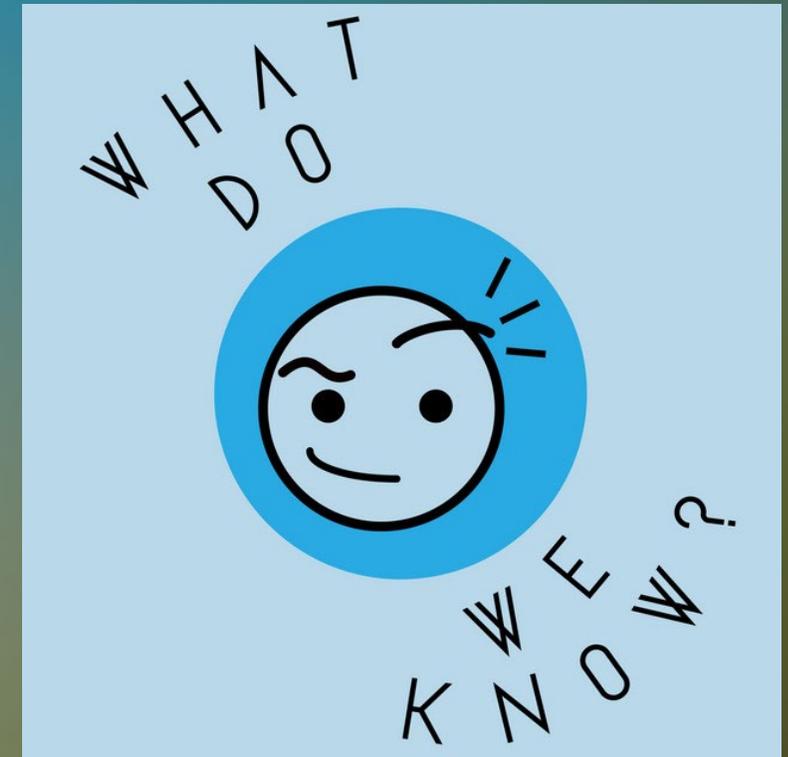
**NO ONE KNOWS  
WHAT IS GOING  
TO HAPPEN.**





# HERE IS WHAT WE DO KNOW

- If things feel unpredictable, your numbers are what keep you grounded.
- Developing compensation plans that will stand the test of time is a good idea.





**WHAT PROBLEMS ARE  
YOU EXPERIENCING WITH  
LABOR RIGHT NOW?**



# LABOR EXPENSES

- Labor shortages
- Less skilled tradesmen that cost more money.
- Less employees + tons of work = Overtime
- Inflation





# LOSING A KEY EMPLOYEE

- How much does it actually cost?
- What are the impacts for your business?
- How long does it take to get a “runner” up to speed to be effective?

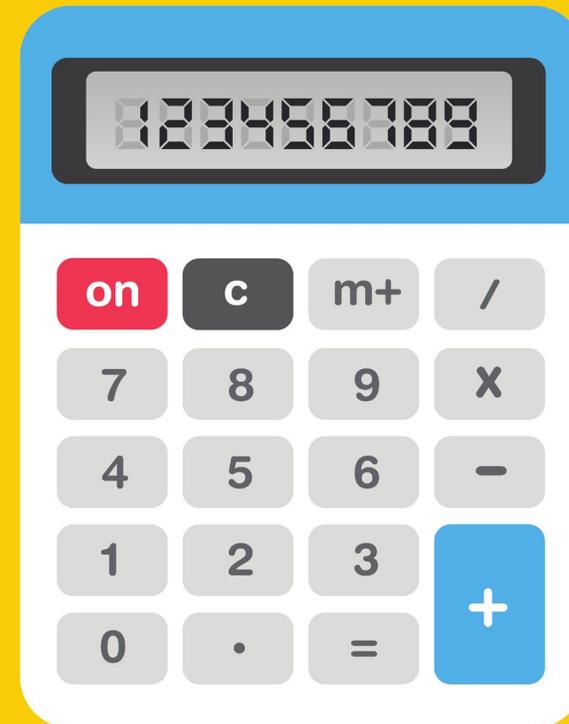


# DEFINING LABOR COST

- Bart is paid \$30.00 an hour for frame work. He works, on average, 160 hours per month (40 hours per week)

Bart also receives a monthly cell phone reimbursement of \$75.

What is the actual monthly cost to have Bart as an employee?





# LABOR BURDEN

Things commonly found on labor burden:

- Worker's Compensation
- FICA / Medicare
- FUTA/SUTA
- Cost to process payroll

Things you may not have considered:

- Employer Paid Health Insurance Premiums
- Overhead (Rent, Utilities, Consumables, etc.)



# JOB COSTING

Hidden Values:

Gives you a better vision for economic climate.

- Material Costs Rising
- Wage Increases
- Real Time Information to Make Changes Where Necessary



# MORE VALUES OF JOB COSTING

Gives a better vision of your staff.

- Who are my best workers?
- Who's falling behind?



	A	B	C	D	E	F	G	H	I	J
1	Job	WC Code	Name	Hours Worked		Gross Pay	ER Burden	Benefits/Admin	Employee Deduction	Total Cost
2				Regular	Overtime					
3	ADMIN, Admin	5022	XXXXX	40.00	0.00	\$ 1,160.00	\$ 136.42	\$ 46.40	\$ 106.40	\$ 1,236.42
4	ADMIN, Admin	8810	XXXXX	40.00	0.00	\$ 1,440.00	\$ 111.42	\$ 386.47	\$ 449.47	\$ 1,488.42
5	ADMIN, Admin	9999	XXXXX	40.00	0.00	\$ 1,550.00	\$ 134.08	\$ 398.07	\$ 553.07	\$ 1,529.08
6										<b>\$ 4,253.92</b>
7	Rosecrest Elementary, Exterior	5022	XXXXX	39.98	3.32	\$ 1,168.96	\$ 137.47	\$ 46.76	\$ 163.66	\$ 1,189.53
8	Rosecrest Elementary, Exterior	5022	XXXXX	40.01	0.53	\$ 816.10	\$ 112.29	\$ -	\$ -	\$ 928.39
9	Rosecrest Elementary, Exterior	5022	XXXXX	31.59	0.09	\$ 920.03	\$ 108.20	\$ 77.55	\$ 164.19	\$ 941.59
10	Rosecrest Elementary, Exterior	5022	XXXXX	31.10	0.00	\$ 961.90	\$ 124.71	\$ (46.57)	\$ 11.30	\$ 1,028.74
11	Rosecrest Elementary, Exterior	5022	XXXXX	39.98	0.68	\$ 943.00	\$ 110.90	\$ 52.36	\$ 204.70	\$ 901.56
12	Rosecrest Elementary, Exterior	5022	XXXXX	23.26	0.00	\$ 441.94	\$ 60.81	\$ -	\$ -	\$ 502.75
13										<b>\$ 5,492.56</b>
14	Rosecrest Elementary, Interior	5022	XXXXX	36.50	0.00	\$ 693.50	\$ 95.43	\$ -	\$ 100.00	\$ 688.93
15	Rosecrest Elementary, Interior	5022	XXXXX	33.50	0.00	\$ 998.00	\$ 129.67	\$ 49.43	\$ 98.85	\$ 1,078.25
16	Rosecrest Elementary, Interior	5022	XXXXX	19.50	0.00	\$ 468.00	\$ 64.40	\$ -	\$ 100.00	\$ 432.40
17	Rosecrest Elementary, Interior	5022	XXXXX	34.50	0.00	\$ 724.50	\$ 99.70	\$ -	\$ -	\$ 824.20
18	Rosecrest Elementary, Interior	5022	XXXXX	35.50	0.00	\$ 1,029.50	\$ 121.08	\$ 52.36	\$ 104.70	\$ 1,098.24
19										<b>\$ 4,122.02</b>
20	Brickyard Apartments	5022	XXXXX	37.26	0.00	\$ 856.98	\$ 117.92	\$ 52.36	\$ 104.70	\$ 922.56
21	Brickyard Apartments	5022	XXXXX	39.44	0.00	\$ 986.00	\$ 115.95	\$ 52.36	\$ 104.70	\$ 1,049.61
22	Brickyard Apartments	5022	XXXXX	34.04	0.00	\$ 987.16	\$ 135.82	\$ 2.93	\$ 5.85	\$ 1,120.06
23	Brickyard Apartments	5022	XXXXX	33.94	0.00	\$ 1,018.20	\$ 119.74	\$ 93.09	\$ 286.76	\$ 944.27
24	Brickyard Apartments	5022	XXXXX	28.32	0.00	\$ 739.68	\$ 80.54	\$ 41.57	\$ 83.13	\$ 778.66
25	Brickyard Apartments	5022	XXXXX	34.28	0.00	\$ 1,208.40	\$ 122.73	\$ 30.85	\$ 61.70	\$ 1,300.28
26	Brickyard Apartments	5022	XXXXX	34.08	0.00	\$ 988.32	\$ 116.23	\$ 49.43	\$ 98.85	\$ 1,055.13
27	Brickyard Apartments	5022	XXXXX	32.88	0.00	\$ 723.36	\$ 99.54	\$ -	\$ -	\$ 822.90
28										<b>\$ 7,993.47</b>
29										<b>\$ 21,861.97</b>

# I HAVE JOB COSTING REPORTS, NOW WHAT?

Put the information somewhere to maintain a running total:

- QuickBooks
- Excel Spreadsheet
- Google Docs

# COMMON MISTAKES

- Not doing it at all
- Not sticking with it after you start
- Overdoing it / complicating the system



**WE HAVE JOB COSTING  
REPORTS, BUT LABOR IS  
STILL SUPER EXPENSIVE.**

# BONUS/INCENTIVE PROGRAMS

- Raises are permanent increases in compensation and are difficult to walk back from.
- Bonus programs can be a great way to compensate employees for making a positive impact to the company.



# WHO SHOULD GET THE BONUS?

It Depends:

- Most Likely: Foreman, Supervisors, Superintendents .
- Maybe: The rest of the team members/employees.

# WHAT SHOULD BONUSES BE BASED ON?

- Overall profitability of the company.
- Profit on a specific job.
- Meeting daily quotas, consistently.
- Profit margin improvements.

Should bonuses be paid based on labor alone or labor & materials?

# JOB SPECIFIC BONUSES

Bonuses provided to foreman for completing jobs within (or under) budget.

- Handyman's Place wants to pay their foreman bonuses when they complete a job on time and within budget.
- Once a job is signed off on and complete, Fred the foreman receives 3% of the net profit on that job, in addition to his regular base pay.

# JOB SPECIFIC BONUSES (CONT.)

Fred makes a base pay of 5K per month.

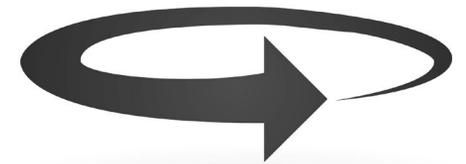
- He oversaw and completed three jobs 60 days ago.

Job	Total profit	Fred's Cut
Anderson's Home	\$4,000	\$120
The Lewis' Install	\$5,000	\$150
Gold Fish Swim	\$9,000	\$270
	<b>Additional Pay For Fred</b>	<b>\$540.00</b>

- Fred received over a 10% increase in his base pay with this bonus structure.

# EVERYONE WINS

- Fred isn't the only one that wins with this bonus structure. The company wins, too.
- Higher quality work
- More trained staff
- You didn't do it all alone.





# BONUS TYPES

- Discretionary
- Non-Discretionary



# DISCRETIONARY BONUSES

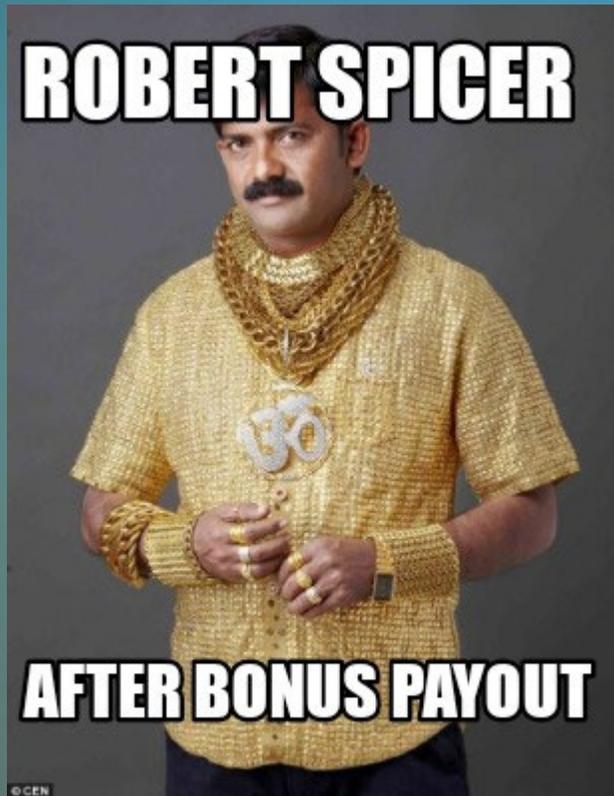
- The employer has the sole discretion to determine:
  - Whether to pay the bonus;
  - The amount of the bonus; and
- The bonus payment is not made according to any prior contract, agreement, or promise, causing an employee to expect such payments regularly.

# DISCRETIONARY BONUS EXAMPLES

- Bonuses for overcoming a challenging or stressful situation.
- Employee-of-the-month bonuses
- Referral bonuses to employees
- Spot bonuses



# NON-DISCRETIONARY BONUSES



- A non-discretionary bonus is a bonus that fails to meet the statutory requirements of a discretionary bonus.
- For non-exempt workers, they can change a worker's overtime pay.

# EXAMPLES OF NON-DISCRETIONARY BONUSES

- Bonuses based on a predetermined formula, such as individual or group production bonuses;
- Bonuses for quality and accuracy of work;
- Attendance bonuses;
- Safety bonuses





# SALARIES

Commonly referred to as 'salary' the correct term is exempt.

- As in the employee is 'exempt from receiving overtime'.

This can be a solution in very specific circumstances:



# BLUE COLLAR WORKERS

- The exemptions provided by FLSA Section 13(a)(1) apply only to “white-collar” employees who meet the salary and duties tests.
- The exemptions do not apply to manual laborers or other “blue-collar” workers who perform work involving repetitive operations with their hands, physical skill and energy.
- FLSA-covered, non-management employees in construction and similar occupations such as carpenters, electricians, mechanics, plumbers, iron workers, craftsmen, operating engineers, and laborers are entitled to minimum wage and overtime premium pay no matter how highly paid they might be.

# EXECUTIVE EXEMPTIONS

- To qualify for the executive employee exemption, all of the following tests must be met:
  - The employee must be compensated on a salary basis (as defined in the regulations) at a rate not less than \$684\* per week;
  - The employee's primary duty must be managing the enterprise, or managing a customarily recognized department or subdivision of the enterprise;
  - The employee must customarily and regularly direct the work of at least two or more other full-time employees or their equivalent; and
  - The employee must have the authority to hire or fire other employees, or the employee's suggestions and recommendations as to the hiring, firing, advancement, promotion or any other change of status of other employees must be given particular weight.

# PRODUCTION BONUS EXAMPLE

- Meyer Masons sets a weekly production goal for each of their employees. This helps them stay on track with projects to ensure production and efficiency.
  - Meyer Masons knows their employees can lay 800 block each week when they are focused, there for their full shift, and working efficiently.
  - Each week an employee of Meyer Mason's lays 800 block, they earn a \$150 production bonus.

## MEYER MASON EXAMPLE CONT.

- John makes \$20 an hour. He worked 45 hours last week and earned the \$150 production bonus.
- How much should John make?

# BLENDED OVERTIME

- What is it?
- When do you have to pay it?
- How do you calculate it?



# THE MATH

- Employee Pay: \$20 an hour
- Total straight gross (45 hours X \$20)+ 150 = \$1,050 total gross
- Weight OT:  $\$1,050/45 \text{ hour} = \$23.33$  (blended straight time rate)  
OT= Time and a half.
- He is already paid for the time, we just need to figure out the ½ time
  - $23.33 \times .5 = \$11.67$
  - Combined OT Rate:  $11.67 + 20 = \$31.67$
  - 5 hours X \$31.67= \$158.35
  - Regular non-bonus OT wages=  $5 \times \$30 = \$150.00$
  - Total Gross:  $40 \text{ hours} \times \$20 + \$158.35 + \$150.00 = \$1,108.35$
- Difference: \$8.35

# With/Without Blended OT

Without Blended Overtime  
45 hours @ \$20 per hour

**\$1,100 (gross wages)**

With Blended  
Overtime:

**\$1,108.35 (gross wages)**

# A FEW MORE POINTS TO BONUS PROGRAMS

- Give yourself enough time to calculate and review bonus amounts.
- If you didn't make money, or if margins weren't where they needed to be; don't pay a bonus.

**DEPARTMENT OF  
HOMELAND  
SECURITY  
ENFORCEMENT**

# YOUR RESPONSIBILITY

- Ensure a fully executed I9 is complete for every person working for you.
  - The I9 form is used to verify an employee's eligibility to work in the U.S.
- Retain the files you are supposed to retain.
  - Three years from the date of hire OR
- One year after the employee's termination, **whichever is later.**

# RETENTION EXAMPLE

- If an employee worked for six months and then left, their I-9 must be retained for three years from the hire date because that is later than one year after termination.
- If an employee worked for five years and then left, their I-9 must be retained for one year after termination because that is later than three years from the hire date.

# USE THE UPDATED VERSION



**Employment Eligibility Verification**  
 Department of Homeland Security  
 U.S. Citizenship and Immigration Services

**USCIS**  
**Form I-9**  
 OMB No.1615-0047  
 Expires 05/31/2027

**START HERE:** Employers must ensure the form instructions are available to employees when completing this form. Employers are liable for failing to comply with the requirements for completing this form. See below and the [instructions](#).

**ANTI-DISCRIMINATION NOTICE:** All employees can choose which acceptable documentation to present for Form I-9. Employers cannot ask employees for documentation to verify information in Section 1, or specify which acceptable documentation employees must present for Section 2 or Supplement B, Reverification and Rehire. Treating employees differently based on their citizenship, immigration status, or national origin may be illegal.

**Section 1. Employee Information and Attestation:** Employees must complete and sign Section 1 of Form I-9 no later than the **first day of employment**, but not before accepting a job offer.

Last Name (Family Name)		First Name (Given Name)		Middle Initial (if any)	Other Last Names Used (if any)	
Address (Street Number and Name)				Apt. Number (if any)	City or Town	State
Date of Birth (mm/dd/yyyy)		U.S. Social Security Number		Employee's Email Address		Employee's Telephone Number
<p><b>I am aware that federal law provides for imprisonment and/or fines for false statements, or the use of false documents, in connection with the completion of this form. I attest, under penalty of perjury, that this information, including my selection of the box attesting to my citizenship or immigration status, is true and correct.</b></p> <p>Check one of the following boxes to attest to your citizenship or immigration status (See page 2 and 3 of the instructions.):</p> <p><input type="checkbox"/> 1. A citizen of the United States</p> <p><input type="checkbox"/> 2. A noncitizen national of the United States (See Instructions.)</p> <p><input type="checkbox"/> 3. A lawful permanent resident (Enter USCIS or A-Number.)</p> <p><input type="checkbox"/> 4. A noncitizen (other than Item Numbers 2. and 3. above) authorized to work until (exp. date, if any)</p> <p>If you check Item Number 4., enter one of these:</p> <p>USCIS A-Number OR Form I-94 Admission Number OR Foreign Passport Number and Country of Issuance</p>						
Signature of Employee					Today's Date (mm/dd/yyyy)	

If a preparer and/or translator assisted you in completing Section 1, that person **MUST** complete the [Preparer and/or Translator Certification](#) on Page 3.

**Section 2. Employer Review and Verification:** Employers or their authorized representative must complete and sign Section 2 within three business days after the employee's first day of employment, and must physically examine, or examine consistent with an alternative procedure authorized by the Secretary of DHS, documentation from List A OR a combination of documentation from List B and List C. Enter any additional documentation in the Additional Information box; see Instructions.

Document Title 1	List A	OR	List B	AND	List C
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					
Document Title 2 (if any)	<b>Additional Information</b>				
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					
Document Title 3 (if any)					
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					

Check here if you used an alternative procedure authorized by DHS to examine documents.

**Certification:** I attest, under penalty of perjury, that (1) I have examined the documentation presented by the above-named employee, (2) the above-listed documentation appears to be genuine and to relate to the employee named, and (3) to the best of my knowledge, the employee is authorized to work in the United States.

Last Name, First Name and Title of Employer or Authorized Representative		Signature of Employer or Authorized Representative	Today's Date (mm/dd/yyyy)
Employer's Business or Organization Name		Employer's Business or Organization Address, City or Town, State, ZIP Code	

For reverification or rehire, complete [Supplement B, Reverification and Rehire](#) on Page 4.

# SECTION 1

- Employee must complete on or before the first day of employment
- Employment in exchange for wages or remuneration begins
- Enter Other Last Names Used if applicable
- SS Number optional –E-Verify required
- Employee complete all fields
- Check boxes 1, 2, 3, OR 4
- Employer liable for Employee's mistakes
- Employer must review section 1 and confirm information is accurate and completed
- Any issues or errors must be corrected by the Employee

 <b>Employment Eligibility Verification</b> Department of Homeland Security U.S. Citizenship and Immigration Services				<b>USCIS</b> <b>Form I-9</b> OMB No.1615-0047 Expires 07/31/2026	
<b>START HERE:</b> Employers must ensure the form instructions are available to employees when completing this form. Employers are liable for failing to comply with the requirements for completing this form. See below and the <a href="#">Instructions</a> .					
<b>ANTI-DISCRIMINATION NOTICE:</b> All employees can choose which acceptable documentation to present for Form I-9. Employers cannot ask employees for documentation to verify information in Section 1, or specify which acceptable documentation employees must present for Section 2 or Supplement B, Reverification and Rehire. Treating employees differently based on their citizenship, immigration status, or national origin may be illegal.					
<b>Section 1. Employee Information and Attestation:</b> Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment, but not before accepting a job offer.					
Last Name (Family Name)		First Name (Given Name)		Middle Initial (if any)	Other Last Names Used (if any)
Miller		Jane		C	N/A
Address (Street Number and Name)			Apt. Number (if any)	City or Town	State ZIP Code
1451 Blake Street				Denver	CO 80202
Date of Birth (mm/dd/yyyy)	U.S. Social Security Number		Employee's Email Address		Employee's Telephone Number
09/01/1995	1 2 3 4 5 6 7 8 9		jmiller@gmail.com		(303) 555-1234
I am aware that federal law provides for imprisonment and/or fines for false statements, or the use of false documents, in connection with the completion of this form. I attest, under penalty of perjury, that this information, including my selection of the box attesting to my citizenship or immigration status, is true and correct.			Check one of the following boxes to attest to your citizenship or immigration status (See page 2 and 3 of the instructions.):		
			<input type="checkbox"/> 1. A citizen of the United States		
			<input type="checkbox"/> 2. A noncitizen national of the United States (See Instructions.)		
			<input type="checkbox"/> 3. A lawful permanent resident (Enter USCIS or A-Number.)		
			<input checked="" type="checkbox"/> 4. A noncitizen (other than Item Numbers 2. and 3. above) authorized to work until (exp. date, if any) <b>12/01/2023</b>		
			If you check Item Number 4., enter one of these:		
USCIS A-Number		OR	Form I-94 Admission Number	OR	Foreign Passport Number and Country of Issuance
			42201942955		
Signature of Employee <i>Jane Miller</i>				Today's Date (mm/dd/yyyy)	
				08/16/2023	
If a preparer and/or translator assisted you in completing Section 1, that person MUST complete the <a href="#">Preparer and/or Translator Certification</a> on Page 3.					

COPY

SUBSTANTIVE

64

Term



**Employment Eligibility Verification**  
Department of Homeland Security  
U.S. Citizenship and Immigration Services

USCIS  
Form I-9  
OMB No. 1615-0047  
Expires 08/31/2019

**▶ START HERE:** Read instructions carefully before completing this form. The instructions must be available, either in paper or electronically, during completion of this form. Employers are liable for errors in the completion of this form.

**ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work-authorized individuals. Employers CANNOT specify which document(s) an employee may present to establish employment authorization and identity. The refusal to hire or continue to employ an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

**Section 1. Employee Information and Attestation** (Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment, but not before accepting a job offer.)

Last Name (Family Name)		First Name (Given Name)		Middle Initial	Other Last Names Used (if any)	
[REDACTED]		[REDACTED]		A		
Address (Street Number and Name)			Apt. Number	City or Town	State	ZIP Code
[REDACTED]			[REDACTED]	urray	Utah	[REDACTED]
Date of Birth (mm/dd/yyyy)	U.S. Social Security Number	Employee's E-mail Address			Employee's Telephone Number	
[REDACTED]	[REDACTED]					

CAL

I am aware that federal law provides for imprisonment and/or fines for false statements or use of false documents in connection with the completion of this form.

I attest, under penalty of perjury, that I am (check one of the following boxes):

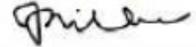
<input type="checkbox"/>	1. A citizen of the United States
<input type="checkbox"/>	2. A noncitizen national of the United States (See instructions)
<input checked="" type="checkbox"/>	3. A lawful permanent resident (Alien Registration Number/USCIS Number): 074- [REDACTED]
<input type="checkbox"/>	4. An alien authorized to work until (expiration date, if applicable, mm/dd/yyyy):

Some aliens may write "N/A" in the expiration date field. (See instructions)

# SECTION 2

- Employer or Authorized Representative completes Section 2 with Employee present, no later than the end of the third business day from the employment start date.
- Examine and review the documents that satisfy List A OR List B and C.
- DO NOT ask for specific document(s). This is solely the Employee's choice.
- Enter date on "First day of Employment" section
- Signed under penalty of perjury that signor examined documents.
- **Must be completed within 3 days.**

**Section 2. Employer Review and Verification:** Employers or their authorized representative must complete and sign Section 2 within three business days after the employee's first day of employment, and must physically examine, or examine consistent with an alternative procedure authorized by the Secretary of DHS, documentation from List A OR a combination of documentation from List B and List C. Enter any additional documentation in the Additional Information box; see Instructions.

List A		OR	List B	AND	List C
Document Title 1	EAD Card				
Issuing Authority	USCIS				
Document Number (if any)	YSC1690050023				
Expiration Date (if any)	12/01/2023				
Document Title 2 (if any)		<b>Additional Information</b>			
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					
Document Title 3 (if any)					
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)		<input checked="" type="checkbox"/> Check here if you used an alternative procedure authorized by DHS to examine documents.			
<b>Certification:</b> I attest, under penalty of perjury, that (1) I have examined the documentation presented by the above-named employee, (2) the above-listed documentation appears to be genuine and to relate to the employee named, and (3) to the best of my knowledge, the employee is authorized to work in the United States.					First Day of Employment (mm/dd/yyyy): <b>08/17/2023</b>
Last Name, First Name and Title of Employer or Authorized Representative <b>Johnson, Michael - VP Human Resources</b>			Signature of Employer or Authorized Representative 		Today's Date (mm/dd/yyyy) <b>08/16/2023</b>
Employer's Business or Organization Name <b>TM Engineering</b>			Employer's Business or Organization Address, City or Town, State, ZIP Code <b>1000 Larimer Street, Denver, CO 80202</b>		

For reverification or rehire, complete [Supplement B, Reverification and Rehire](#) on Page 4.

Identity and Employment Authorization

Identity

Employment Authorization

11/23/2019  
MP

Document Title <u>US Passport</u>	Document Title <u><del>Driver License</del></u>	Document Title
Issuing Authority <u>USA US DEPARTMENT OF STATE</u>	Issuing Authority <u>Utah</u>	Issuing Authority
Document Number [Redacted]	Document Number [Redacted]	Document Number
Expiration Date (if any)(mm/dd/yyyy) <u>07/27/</u> [Redacted]	Expiration Date (if any)(mm/dd/yyyy) <u>10/21/2021</u> <u>7/31/19</u>	Expiration Date (if any)(mm/dd/yyyy)
Document Title	Additional Information	OR Code - Sections 2 & 3 Do Not Write In This Space
Issuing Authority		
Document Number		
Expiration Date (if any)(mm/dd/yyyy)		
Document Title		
Issuing Authority		
Document Number		
Expiration Date (if any)(mm/dd/yyyy)		

Certification: I attest, under penalty of perjury, that (1) I have examined the document(s) presented by the above-named employee, (2) the above-listed document(s) appear to be genuine and to relate to the employee named, and (3) to the best of my knowledge the employee is authorized to work in the United States.

The employee's first day of employment (mm/dd/yyyy): 4/28/19 (See instructions for exemptions)

TECHNICAL

Signature of Employer or Authorized Representative [Redacted]	Today's Date (mm/dd/yyyy) <u>2/5/19</u>	Title of Employer or Authorized Representative [Redacted]
Last Name of Employer or Authorized Representative [Redacted]	First Name of Employer or Authorized Representative <u>Lisabeth</u>	Employer's Business or Organization Name [Redacted]
Employer's Business or Organization Address (Street Number and Name) [Redacted]	City or Town <u>SVC</u>	State <u>UT</u>
		ZIP Code [Redacted]

1/19

# I-9 RELATED PENALTIES

- Penalties range from:
  - \$281 to \$2,789 for a paperwork violation (per relevant individual)
  - \$676 - \$5,404 for unlawful employment of aliens (First offense)
  - \$5,404 - \$13,508 for unlawful employment of aliens (Second offense)
  - \$8,106 - \$27,018 for unlawful employment of aliens (Third offense)
  - \$575 - \$11,524 for document fraud
- Personal fines (officer of the company)



## Private Employers:

Threshold of 150+ Employees under Utah's Private Employer Verification Act.

## Public Contracts

If an employer has a contract with a Utah state or local government agency, they must use E-Verify, regardless of company size.

# DHS/ICE RAID CHECKLIST

- Assign a specific staff member as the primary contact.
- Train employees to immediately notify the immigration point person.
- Ensure proper signage is displayed on all private and non-public workspaces

# HANDLING AN ARRIVAL OF AN AGENT

1. Ask agents if they have a warrant.
  1. If no warrant is presented, deny access to employees, documents, and non-public areas.
2. If a warrant is presented, review it carefully.

# Judicial Warrant



AD-99 (Rev. 12/13) Search and Seizure Warrant

UNITED STATES DISTRICT COURT  
for the  
District of Maryland

In the Matter of the Search of  
(Briefly describe the property to be searched  
or identify the person by name and address.)

Case No. \_\_\_\_\_

**SEARCH AND SEIZURE WARRANT** OR

To: Any authorized law enforcement officer  
An application by a federal law enforcement officer or an attorney for the  
of the following person or property located in the \_\_\_\_\_ District of \_\_\_\_\_  
(Identify the person or describe the property to be searched and give its location).

**YOU ARE COMMANDED** to execute this warrant on or before \_\_\_\_\_ (not to exceed 14 days)  
 in the daytime 6:00 a.m. to 10:00 p.m.  at any time in the day or night because good cause has been established.

Unless delayed notice is authorized below, you must give a copy of the warrant and a receipt for the property taken to the person from whom, or from whose premises, the property was taken, or leave the copy and receipt at the place where the property was taken.

The officer executing this warrant, or an officer present during the execution of the warrant, must prepare an inventory as required by law and promptly return this warrant and inventory to \_\_\_\_\_  
(United States Magistrate/Judge)

Pursuant to 18 U.S.C. § 3103a(d), I find that immediate notification may have an adverse result listed in 18 U.S.C. § 2705 (except for delay of trial), and authorize the officer executing this warrant to delay notice to the person who, or whose property, will be searched or seized (check the appropriate box)  
 for \_\_\_\_\_ days (not to exceed 30)  until the facts justify the later specific date of \_\_\_\_\_

Date and time issued: \_\_\_\_\_  
City and state: \_\_\_\_\_

1. Issued by a Court

2. Labeled "Federal Arrest Warrant"

"Search and Seizure Warrant"

3. Confirm the **name of the person** identified. **Make sure it is spelled correctly.** There may also be extra pages with more information called attachments.

4. Judicial warrants are **signed by a judge.**

# Administrative Warrant



Issued by a DHS

U.S. DEPARTMENT OF HOMELAND SECURITY Warrant for Arrest of Alien

File No. \_\_\_\_\_

Labeled "Warrant for Arrest" or

To: Any immigration officer authorized by the Immigration and Nationality Act and Regulations, to serve warrants of arrest for immigration violations

I have determined that there is probable cause to believe that \_\_\_\_\_ is removable from the United States. This determination is based upon:

- the execution of a charging document to initiate removal proceedings against the subject;
- the pendency of ongoing removal proceedings against the subject;
- the failure to establish admissibility subsequent to deferred inspection;
- biometric confirmation of the subject's identity and a records check of federal databases that affirmatively indicate, by themselves or in addition to other reliable information, that the subject either lacks immigration status or notwithstanding such status is removable under U.S. immigration law; and/or
- statements made voluntarily by the subject to an immigration officer and/or other reliable evidence that affirmatively indicate the subject either lacks immigration status or notwithstanding such status is removable under U.S. immigration law.

**YOU ARE COMMANDED** to appear before the \_\_\_\_\_  
Immigration and Naturalization Service

Administrative warrants are signed by an immigration officer

(Signature of Authorized Immigration Officer)

(Printed Name and Title of Authorized Immigration Officer)

## Certificate of Service

I hereby certify that the Warrant for Arrest of Alien was served by me at \_\_\_\_\_ (Location)  
on \_\_\_\_\_ (Name of Alien) on \_\_\_\_\_ (Date of Service), and the contents of this  
notice were read to him or her in the \_\_\_\_\_ (Language) language.  
Name and Signature of Officer \_\_\_\_\_ Name or Number of Interpreter (if applicable)

# WHAT YOU CAN DO NOW

- Ensure you have a fully executed I-9 for everyone who works for you.
- If an existing business, perform an internal I-9 audit.
- Invest in electronic onboarding systems.

# GOVERNMENT MANDATED LEAVE & BENEFITS

# AMERICANS WITH DISABILITIES ACT

What is it?

- The Americans with Disabilities Act (ADA) is a federal law enacted in 1990.
- It prohibits discrimination against individuals with disabilities in employment, public services, and more.
- Applies to companies with 15 or more employees.



# KEY TERMS

- **Disability:** A physical or mental impairment that substantially limits one or more major life activities.
- **Reasonable Accommodation:** Modifications or adjustments to work environments or duties that enable a disabled person to perform essential job functions.

# A LIST OF DISABILITIES UNDER ADA



- The Americans with Disabilities Act (ADA) does not provide an exhaustive list of specific disabilities that are covered.
- Instead, the ADA defines disability more broadly to allow for a wide range of physical or mental impairments.

# Employer Responsibilities

- Cannot discriminate in recruitment, hiring, promotions, training, or other employment activities.
- Must provide reasonable accommodations unless it causes "undue hardship" on business operations.

# Employee Rights

- Employees have the right to request accommodations.
- Employees cannot be retaliated against for requesting an accommodation or filing an ADA complaint.

# WHEN ADA DOES NOT APPLY



- Temporary, minor injuries usually aren't covered.
- If an employee can't perform essential job functions even with accommodations, ADA protections may not apply.

# SCENARIO: TODD THE FORKLIFT OPERATOR

Todd is an experienced forklift operator who has been working with ABC Construction for three years. He recently developed a medical condition that affects his mobility and now requires the use of crutches. His doctor recommends that he should avoid standing for extended periods but assures that he can continue to operate a forklift safely.

# THE ISSUE

ABC Construction's site manager, Karen, is aware of Todd's condition but takes no steps to accommodate him. The company has multiple forklifts, some of which are more ergonomically designed and easier to get in and out of. Despite this, Karen assigns Todd to work on an older model that is difficult for him to climb into with his crutches.



# THE ADA VIOLATION

- In Todd's case, a reasonable accommodation could have been as simple as assigning him to one of the more ergonomic forklifts, which would not have disrupted operations or resulted in undue hardship for ABC Construction.



# CONSEQUENCE

- Todd struggles daily, experiencing increased physical strain and pain due to the lack of accommodation. This affects his work performance and overall well-being.
- Additionally, ABC Construction exposes itself to legal risks for failing to adhere to ADA guidelines, which could result in complaints, fines, or even a lawsuit.

# CASE LAW EXAMPLES

## Baker Concrete Construction

An employee with a respiratory disability was assigned to a project that involved exposure to dust and other irritants, which could worsen his condition. He had been working for the company for several years and had a good performance record.

# FAILURE TO ACCOMMODATE

- The employee requested to be reassigned to another position or project that would not aggravate his condition. Despite having other projects that would have been suitable for the employee, the company did not take steps to accommodate his request and instead terminated him, citing a reduction in workforce.
- They settled outside of court and paid the employee over \$50K.



# FAMILY MEDICAL LEAVE ACT (FMLA)

- The Family and Medical Leave Act (FMLA) is a labor law **requiring employers of a certain size (50+ FTEs)** to provide employees with protected unpaid time off for serious family health issues or situations.
- Total of 12 weeks per year
- Employee must have worked with the company for at least 12 months & 1,250 hours.

# FMLA

Employees may take unpaid leave for, among other reasons, their own serious health conditions that make them unable to perform the essential functions of their position, or to care for immediate family members (i.e., spouse, child, or parent) with serious health conditions.

## ELIGIBLE VS INELIGIBLE LEAVE

### Eligible Leave



Birth, adoption, or foster placement of a child



Serious health conditions for an employee or their spouse, child, or parent



Employee's spouse, child, or parent is on or called to active duty

### Ineligible Leave



Temporary illness such as the common cold or flu



Taking time to move homes



Vacations, travel, or hobbies

Offer Benefits

# TYPES OF EMPLOYEE BENEFITS

- Holiday/PTO
- Flexible Scheduling
- Retirement Accounts
- Health Insurance
- Ancillary Benefits



# PTO POLICY CONSIDERATIONS

- Anniversary vs Calendar Year
- Accrual vs lump sum
- Rollover or no rollover



# INVESTMENT RELATED BENEFITS

- IRA  
(Individual Retirement Account)
- 401(K)s  
(Workplace Retirement Plans)
- HSA  
(Health Savings Account)





# INDIVIDUAL RETIREMENT ACCOUNT (IRA)

- Allows individuals to direct pre-tax income toward investments that can grow tax-deferred.
- Traditional or ROTH options are available.





# 401(K) PLANS

An employer sponsored retirement savings plan, offering several tax benefits for both you and your employees.

## 2025 401(K) & IRA LIMITS

The IRS just announced 401(k) & IRA limits for 2025!

		Age	
		Under 50	50+
Account Type	IRA	IRA <b>\$7,000 limit</b> No change	50+ IRA <b>\$8,000 limit</b> No change
	401(K)	401(k) <b>\$23,500 limit</b> (+\$500)	50+ 401(k) <b>\$31,000 limit</b> (+\$500)

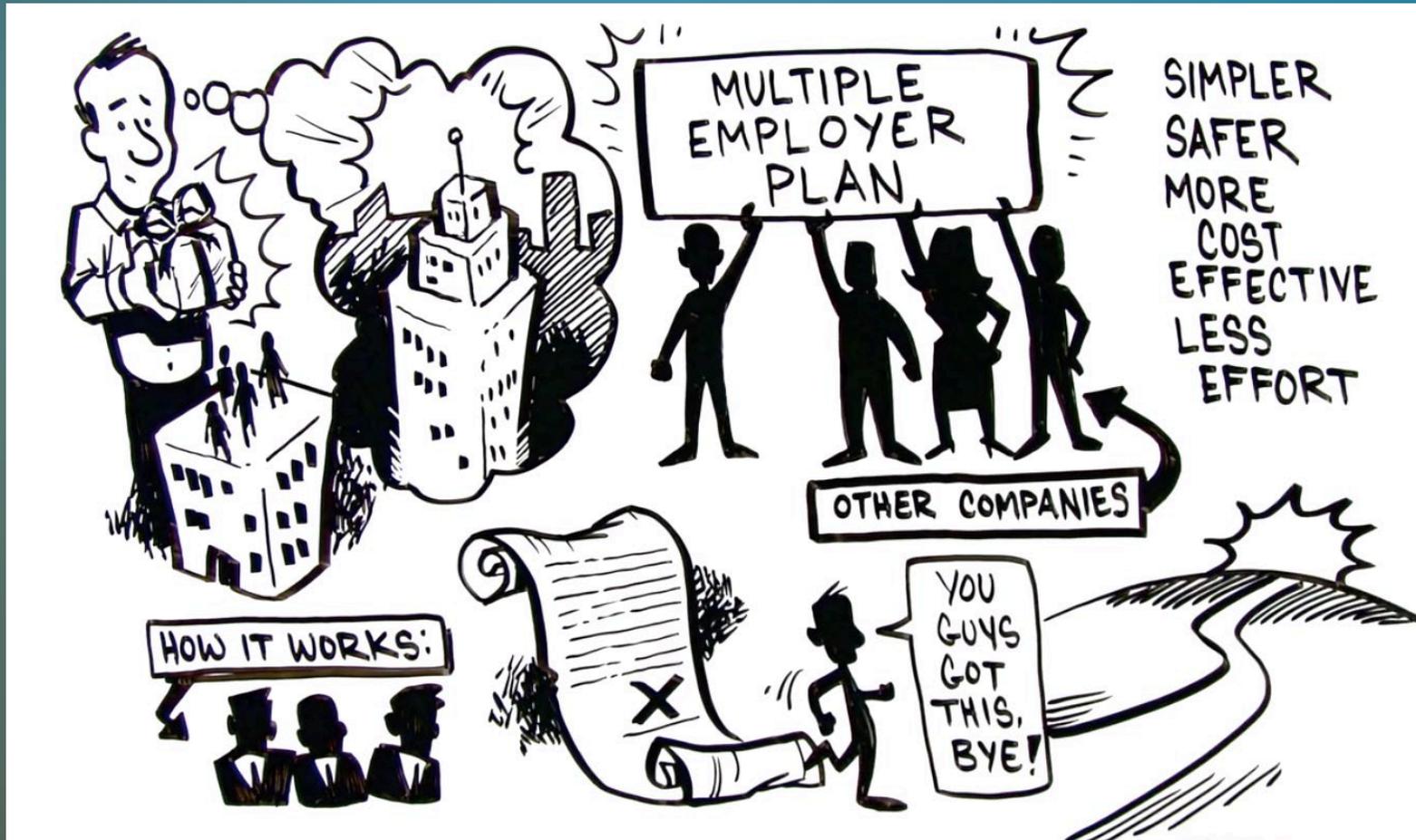
# 401(K) PLANS

Can be an administrative nightmare:

- Required notices to employees
- Higher fees for small-to-medium sized companies
- Annual audits once you meet a certain threshold
- Requirements to upload contributions within a certain period following payroll



# HOW TO PREVENT THE ADMINISTRATIVE NIGHTMARE



Multiple  
Employer Plans  
Sponsored/administered  
by Associations & PEOS

# YOUR INVESTMENT

- Handyman's Place starts a 401(K) plan.
  - They have 10 employees
  - They match up to 4% of an employee's contribution.
  - Average earnings is still 57K per year.
  - They start a 401(K) plan after 2025 and everyone is auto-enrolled.
- 
- What is the company's investment per month if they match?  
\$1,900 per month

**DO EMPLOYERS HAVE TO  
OFFER HEALTH  
BENEFITS?**



# LARGE EMPLOYERS

- Employers with 50 or more full-time equivalents are required to offer benefits to employees.
  - Most plans have requirements to pay at least 50% of employee only coverage.

# PENALTY EXAMPLE

## Pay or Play Penalty (Affordable Care Act)

- 2025: \$2,900 per year
- How is the penalty determined?
  - Number of FTE's-  $30 \times \$2,900$
- *Employer with 60 employees does not offer health insurance to full-time employees and their dependents, and one full-time employee buys tax-subsidized health insurance*
  - *$60 \div 30 \times \$2,900 = \$87,100$*

# HEALTH SAVINGS ACCOUNT (HSA)

- A savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.
- You don't have to wait for retirement to use it.
- Allows you to put money away (pretax) and withdraw it tax free, as long as it is for qualified medical expenses.



# HSA (CONTINUED)

You must have a high-deductible health insurance plan to participate in an HSA.

High deductible plans, as the name suggests, has a higher deductibles than a traditional insurance plan.



# A PRACTICAL WAY TO GET STARTED

- Voluntary Benefits
  - Employee Paid, Inexpensive
    - Life Insurance
    - Accident Insurance
    - Critical Illness
    - Short/Long-Term Disability



# YOUR INVESTMENT: \$0.00

- Accident: \$35 per month
- Critical Illness: \$30 per month
- Voluntary Life 200K: \$42 per month

(Range from 14.20-148.23)

# RESOURCES

- [Permits: https://fred.stlouisfed.org/series/UTBPPRIV](https://fred.stlouisfed.org/series/UTBPPRIV)
- [GDP: https://www.bea.gov/data/gdp/gross-domestic-product](https://www.bea.gov/data/gdp/gross-domestic-product)
- [Economic Report: https://gardner.utah.edu/2024-utah-economic-report-to-the-governor/](https://gardner.utah.edu/2024-utah-economic-report-to-the-governor/)
- [Unemployment: https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm](https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm)
- [https://treasurer.utah.gov/utahhomes/?utm\\_source=chatgpt.com](https://treasurer.utah.gov/utahhomes/?utm_source=chatgpt.com)

# Contact

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Mika Paulson

C: (801)707-0262

O: (801)487-3000

E: mikalyn@integratedcompanies.com



**MIKA  
PAULSON**

**DIRECTOR  
OF CLIENT  
SUCCESS**



[MIKALYN@INTEGRATEDCOMPANIES.COM](mailto:MIKALYN@INTEGRATEDCOMPANIES.COM)

[WWW.INTEGRATEDSLC.COM](http://WWW.INTEGRATEDSLC.COM)

**DIRECT LINE: (801) 707-0262**

**OFFICE: (801) 487-3000**

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