

Utah Trucking

Utah's Voice in Trucking

Association Members Lend A Helping Hand

4 Key Revisions To
The H.O.S Rule

Leadership Change



Summer 2020

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Utah's Voice in Trucking

Directors Message



Dear friends of the association,

Despite the difficulties and disruptions to business caused by the COVID-19 pandemic, trucking remains a driving force. Although some sectors of the trucking industry are struggling and most companies are dealing with specific challenges, trucking has continued to provide critical necessities like groceries, fuel, electronics, construction materials, etc. During the past 2-3 months while many are self-distancing and working from home, truckers have continued to work. The Utah Trucking Association staff have fielded countless calls of appreciation for trucking companies and drivers, often referring to them as front-line or heroes. Maintaining the supply chain will be critical to rebuilding Utah and the nation's economy.

Trucking is crucial to Utah's health and well-being.

81% of Utah communities rely exclusively on trucks to move their goods. 77% of Utah's total manufactured tonnage is transported by truck, which equates to nearly 100,000 tons per day. There are more than 7,000 trucking companies based in Utah and they employ nearly 80,000 people or 1 of 15 jobs in the state.

The trucking industry is committed to being good neighbors. They continue to enhance safety and minimize commercial vehicle accidents. Utah trucking companies invest millions in advanced safety technologies, driver training and actively participate in local and national safety initiatives. In Utah, the industry has partnered with UDOT's Zero Fatalities program and has provided trucks, trailers and drivers to teach tens of thousands of driver education students the importance of sharing the road with big rigs. Utah's commercial vehicle fatal crash rate is one of the best in the country. The national fatal crash rate per 100 million miles traveled is 1.34. The Utah fatal crash rate through 2016 was 0.23. Trucking industry leaders understand that while the Utah fatal crash rate is lower than most other states, any fatality is too many and they are devoted to further reducing commercial vehicle accidents and fatalities.

Further evidence of the trucking industry's desire to be good neighbors is their ongoing efforts to reduce emissions.

According to the American Transportation Research Institute, new diesel truck engines produce 98% fewer particulate matter (PM) and nitrogen oxides (NOx) emissions than a similar engine manufactured prior to 1990 and sulfur emissions from diesel engines have reduced by 97% since 1999.

One of the industries greatest challenges is a shortage of qualified drivers. Most trucking company officials are on the lookout for hard working reliable individuals who would be excited about driving a state of the art piece of equipment while earning a good income.

Rick Clasby

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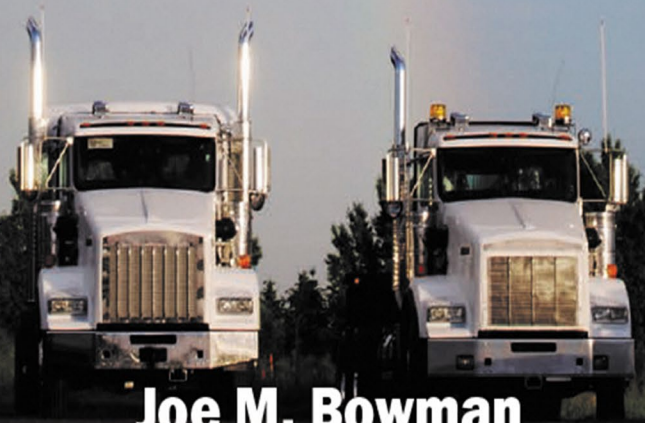
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Presidents Message

To Utah's Truck Nation

Good Day, may I first say what a privilege it is to be able to serve the greatest industry in our Nation. I was raised to love trucks and especially to respect the great women and men who drive them on every highway and byway in America. It's my hope that I can continue the great legacy of those who have served this awesome association in the past. They are some big shoes to fill and I look forward to the challenge. I have enjoyed working within the Utah Trucking organization for the past 10 years. I have come to know many in our association whom I look up to and mightily respect.

As you all are aware these are some extremely turbulent times.

Currently some in our association are thriving while others may not be depending on one's line of business or freight mix. It's important that we stand together and help one another if needed in any way possible. That goes for our Allied members as well. Our company Andrus Transportation has not always prospered in its 48 years but by the help of many wonderful members of this association we have been buoyed up in times of need. My dad often tells me of the great relationships and friends he has that have come from this great association. It is my hope that I will get to know many more if not all of you in sooner rather than later. Please know I am here to serve you in any way that I can.



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The Utah Trucking Association Leadership Change



Utah's Voice in Trucking

Written By: Association Staff

The Utah Trucking Association is a non-profit trade organization that advocates on behalf of the trucking industry. It represents its membership to ensure that laws, rules and regulations are based on sound and proven business practices, enhance safety and promotes transportation efficiencies. The association is led by a volunteer board of directors, executive committee and officers. Effective May 6, 2020 the association's elected leadership positions changed.

Stacey Bettridge, KB Oil has served for the past two years as the association's president. He will become the immediate past president and will have responsibility for leadership nominations and TruckPac or political endeavor activities. Jimmy Andrus, Andrus Transportation has served for the past two-years as the 1st vice president and has now assumed the president position. Mark Droubay, Double D Distribution has served as the immediate past president for the past two years and is transitioning to a distinguished group of life-long past presidents.

Rick Clasby, Utah Trucking Association Executive Director said; "I want to thank Mark Droubay for his exemplary service to the board and for his leadership as the president and immediate past president. He is a committed, exemplary and passionate leader. I marvel at those within our organization who are willing to accept more than a decade of direct leadership responsibility. Mark led with passion and accomplished much during his tenure. I also want to thank Stacey for his leadership as president for the past two years and his more than a decade of service to the association on the board and executive committee.

I appreciate his example, knowledge of the industry and commonsensical approach to dealing with challenges. I respect his ability to make all feel good about themselves. I look forward to working with Jimmy as the new president and know that he is up for the task and will do a tremendous job. I appreciate all of the other officers and directors. They are committed, hard-working and courageous leaders who are incredible advocates for the trucking industry."

Stacey Bettridge
KB Oil



Board President
2018-2020



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UTAH TRUCKING

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Utah's Voice in Trucking

FOUR KEY REVISIONS TO THE EXISTING H.O.S RULES POLICIES & PROCEDURE

Written By: David Garcia; Utah Division Administrator of FMCSA

The trucking industry is a key component of the national economy, employing more than seven million people and moving 70 percent of the nation's domestic freight. Truckers have played a key role in getting America through the COVID-19 public health emergency. FMCSA has provided regulatory relief to commercial drivers to get critically important medical supplies, food, and household goods to Americans in need. The nation's truck drivers have been on the front lines of this effort and are vital to America's supply chain.

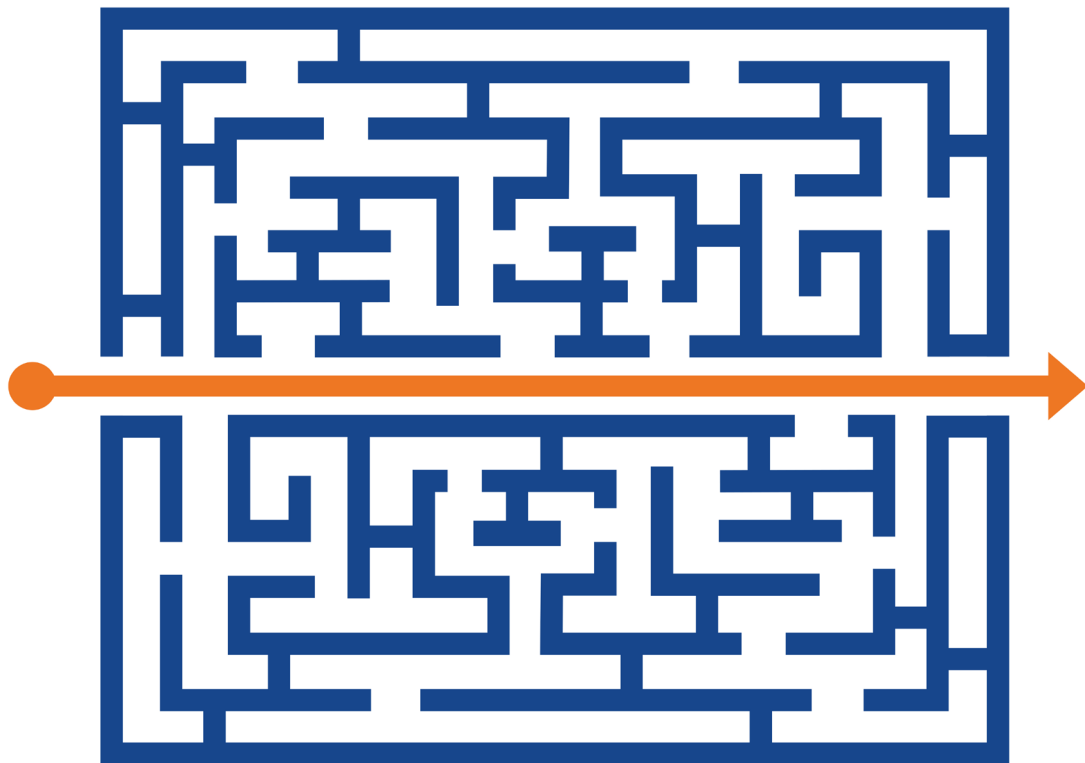
First adopted in 1937, FMCSA's hours of service rules specify the permitted operating hours of commercial drivers. In 2018, FMCSA authored an Advanced Notice of Proposed Rulemaking (ANPRM) to receive public comment on portions of the HOS rules to alleviate unnecessary burdens placed on drivers while maintaining safety on our nation's highways and roads. Subsequently, in August 2019, the Agency published a detailed proposed rule which received an additional 2,800 public comments.

Based on the detailed public comments and input from the American people, FMCSA's final rule on hours of service offers four key revisions to the existing HOS rules:

1. The Agency will increase safety and flexibility for the 30-minute break rule by requiring a break after 8 hours of consecutive driving and allowing the break to be satisfied by a driver using on-duty, not driving status, rather than off-duty status.
2. The Agency will modify the sleeper-berth exception to allow drivers to split their required 10 hours off duty into two periods: an 8/2 split, or a 7/3 split—with neither period counting against the driver's 14 hour driving window.
3. The Agency will modify the adverse driving conditions exception by extending by two hours the maximum window during which driving is permitted.
4. The Agency will change the short-haul exception available to certain commercial drivers by lengthening the drivers' maximum on duty period from 12 to 14 hours and extending the distance limit within which the driver may operate from 100 air miles to 150 air miles.

FMCSA's final rule is crafted to improve safety on the nation's roadways. The rule changes do not increase driving time and will continue to prevent CMV operators from driving for more than eight consecutive hours without at least a 30-minute break. The new hours of service rule will have an implementation date of 120 days after publication in the

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Written By: Nathan R. Skeen

Legal and Practical Workplace Considerations Following COVID-19

The transportation industry has not been immune from the effects of the COVID-19 pandemic. Even though many businesses within the industry have continued to operate as providers of essential services, the effect of the pandemic has nevertheless been profound. Supply chains have been disrupted, the demand for certain products has dwindled, and some drivers, dispatchers, and fleet managers have been required to work longer hours. While some effects of the COVID-19 pandemic have been unique to the transportation industry, one common struggle among all industries has been the impact of the virus on the workplace.

Early on in the pandemic, businesses across the country dealt with employees needing to take time off of work for one reason or another related to COVID-19. The Families First Coronavirus Response Act ("FFCRA") became effective April 1, 2020 and provides certain employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. The paid leave provisions apply from April 1 through December 31, 2020. The FFCRA applies to both private and public employers with fewer than 500 employees.

Generally, the Act provides that covered employees must provide to all employees (1) two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay when the employee is quarantined and/or experiencing COVID-19 symptoms and seeking a medical diagnosis,

or (2) two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's pay rate to care for someone who is quarantined or a care for a child whose school closed for reasons related to COVID-19. Additionally, for employees who were employed for at least 30 days, the employer must provide up to an additional 10 weeks of paid family and medical leave at two-thirds the employees' rate of pay to care for a child whose school closed for reasons related to COVID-19. Employers that make these payments qualify for dollar-for-dollar reimbursement through tax credits, but keep in mind that the Department of Labor requires specific supporting documentation from the employee for these provisions to apply.

More recently, businesses have focused on how to safely return employees to work. The Occupational Safety and Health Act requires employers to provide a workplace "free from recognized hazards that are causing or are likely to cause death or serious physical harm to employees." OSHA has issued advisory guidance on preparing the workplace for COVID-19, found at <https://www.osha.gov/Publications/OSHA3990.pdf>. This guidance suggests that employers design an infectious disease preparedness and response plan that can help guide protective actions against COVID-19. The State of Utah has also issued guidance on how to protect employees returning the work. See <https://coronavirus.utah.gov/business/workplace-resources/>.

In devising a plan for your business, keep in mind that safety is the top priority. Basic infection prevention measures should be instituted to reduce the spread of disease, including requiring sick workers to stay home, encouraging social distancing and personal hygiene, providing a place to wash hands and alcohol-based hand rubs, and instituting regular workplace cleaning/disinfecting. Employers should also be flexible. Be prepared to respond to requests for FFCRA leave, establish a plan to deal with sick employees, and address which employees will be brought back to the workplace and when. Employers also need to follow OSHA recording/reporting requirements related to COVID-19 illnesses.

In navigating through the uncertain and constantly changing COVID-19 landscape, be sure to work with your HR department and legal counsel. A joint effort with these professionals can help prevent an already bad situation from becoming worse.

Nathan R. Skeen is a lawyer at Snow Christensen & Martineau – Utah's bedrock business, litigation and trial firm since 1886 – and is an active member of the Utah Trucking Association, and a trusted advocate defending and supporting trucking companies in litigation and transactional matters. For more information visit www.SCMLAW.com.

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TRUCKING ASSOCIATION MEMBERS LEND A HELPING HAND

When we look back on 2020 a lot of us will remember this as a year of chaos, a year of challenges, a year of disappointment. It's easy to say, this is not our year. However, with tough times comes opportunity for people to step up, reach out, and take charge. I am proud to say we have seen multiple occurrences of trucking association members stepping up to the plate, reaching out, and taking charge. We want to give a shout out to a handful of organizations within our community who have reached out to make a difference.

April 4th Sharp Transportation, Carrier Transcold of Utah, Prime Trailer LLC and Iron Gate Grill spent the morning passing out 1300 lunches to drivers. April 15th Val and Julie Stokes, owners of Stokes Transportation organized, in partnership with (Utility Trailer Sales of Utah, Premier Truck Sales, Great Dane of Utah, Jack's Tire & Oil, King Farms Trucking, Loan Star Trailer Rental Solutions, Rehegade Rentals, and UDOT - Perry Port) an appreciation lunch, offering fifteen hundred Apple Spice box lunches provided to drivers.

Val Stokes when asked why this event was important stated; "God bless them, we hear and are grateful for the heroic acts of healthcare workers, police, firemen, military, etc. Additionally, truck drivers are taking many similar risks, running day and night to bring us every good thing that we need to sustain ourselves. Nationwide the average age of truck drivers is fifty-four, which puts many of them in a high-risk category and many have other health factors that put them at a higher risk yet they continue to show up every day to deliver groceries and other supplies necessary to sustain health and keep the economy moving. They deserve our appreciation".

This is not the only time that truckers have brought relief. In every kind of natural disaster (hurricanes, floods, earthquakes, etc.) when everyone is driving out of the danger zone, truckers are driving into the zone to deliver necessary relief supplies. When there are not disasters, truckers operate, largely behind the scenes, consistently bringing everything needed in daily lives. Literally truckers keep America moving. These events were intended to say thanks.



The Utah Trucking Association received a message from Carl Helkey a driver for Milky Way/LTI that said; "Thank you to the Perry port of entry for the great lunch box provided by Apple Spice. It was well received and very much appreciated. Thank you for the great folks who handed out the lunch boxes. Thank you to the many sponsors that made it possible." Carl and many other drivers on the road expressed gratitude for the support and appreciation for their efforts.

As we are aware, the trucking industry has played a vital role in keeping things afloat during these tough times. The Utah Trucking Association gives thanks to all those who have stepped forward to help support our drivers. We also want to give a huge thanks to all our drivers. If there are any other stories out there, we would love to share them! Please feel free to contact the association. We hope everyone is staying safe, and again thank you to all our members for your continuous support.



Utah Trucking Association Truck Drivers of the Month



January 2020



Timothy S. Rader
Years Driving: 28
Miles Driven: 3.1 Million
Walmart Transportation

January 2020



Douglas R. Turner
Years Driving: 11
Miles Driven: 1.3 Million
C.R. England

February 2020



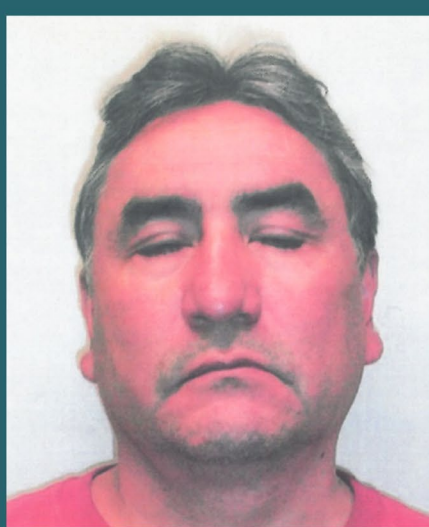
Wes W. Hastie
Years Driving: 28
Miles Driven: 3.1 Million
C.R. England

February 2020



Jeffrey S. Brooks
Years Driving: 14
Miles Driven: 1 Million
C.R. England

March 2020



Angelo Chacon
Years Driving: 11
Miles Driven: 1.3 Million
Pride Transport

March 2020



Ryan K. Ward
Years Driving: 23
Miles Driven: 2.2 Million
Mountain States L.P.
Gas Transport

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A large UPS Freight truck is parked in a lot. The back of the truck is open, and a pallet loaded with many boxes of medical supplies is being moved out. An orange traffic cone is in the foreground on the right.

UPS IS ESSENTIAL TO THE HEALTH- CARE SUPPLY CHAIN

**WRITTEN BY: MARIO ARCHAGA, DIRECTOR OF
UPS STATE PUBLIC AFFAIRS**

There's no question that the COVID-19 pandemic has brought about a number of unprecedented changes, for individuals and for companies. While shelter-in-place and stay-at-home orders have been eased, many of us are still building our new normal and trying to determine what it will mean for our businesses, our customers, our communities and even ourselves.

UPS has implemented a number of changes to help us transition to the new normal. For example, we're no longer requiring signatures for any packages to be delivered, instead using other ways to verify a customer's identity so that drivers and customers can maintain social distancing measures. We've implemented enhanced cleaning procedures in all of our facilities, and our vehicles are being cleaned more often, especially on door handles and other frequent touch points. In addition to protecting our employees with personal protective equipment (PPE) and supporting customers through a variety of new service offerings, we're also providing resources to community organizations. The UPS Foundation has announced more than \$21 million in local aid, and UPS has donated thousands of N95 masks and other supplies to first responders, healthcare workers and other front-line heroes.

With many states and countries having turned their focus to the recovery stage, UPS stands ready to support all of their PPE and testing needs. In fact, we already have standing relationships with the federal government as well as 33 of the 50 states to provide streamlined and frictionless healthcare logistics in response to the coronavirus pandemic, in addition to similar relationships with countries overseas.



For example, UPS has been a primary partner to FEMA's Project Airbridge. Through this partnership, we have moved 8.4 million tons of PPE and testing supplies from Asia to the U.S. UPS has also dedicated Louisville warehouse space for FEMA's exclusive use, which has helped us quickly distribute these supplies to wherever they are needed most. The seamless operation of our multimodal network has enabled us to ship millions of testing kits and components, such as cotton swabs, vials and PPE, on a daily basis to anywhere in the country or around the world.

Locally, in Draper City, Utah, we're working with UPS customer Vault/Spectrum to facilitate at-home coronavirus testing. UPS transports the testing kit from a third-party warehouse to the patient's home, where the patient conducts the test while supervised by a healthcare professional via telemedicine. UPS then picks up the completed test from the patient's home or their local UPS Store location and ships it overnight to a Rutgers University lab in New Jersey. The lab then provides the results to the patient within 48 hours.

In California, we're shipping test kits directly from UPS customer Everlywell's manufacturing facilities to a UPS Healthcare location in Mira Loma, then distributing them to test centers in Los Angeles. When the tests are completed, we ship the specimens to third-party certified labs, and patients receive their results within a few days. This solution leverages customized packaging, pre-printed labels, UPS warehousing and distribution for each site, and UPS Premiere, which provides special visibility, prioritization and recovery for these sample shipments through our network. This relationship with LA was actually the first in the United States to leverage a dedicated partnership to pick up and drop off COVID-19 testing kits.

Ultimately, whether the test is taking place at a patient's home, at a temporary testing site or at a healthcare facility, UPS and our integrated partners have the tools it takes to ensure safe and timely services for patients anywhere in the world.

More than ever, UPSers are doing everything they can to help those in every community we serve, whether here in the United States or overseas. As you can see, in many cases, we're not just moving packages; we're transporting critical healthcare products and PPE to patients and healthcare professionals alike. The more than 4,500 UPSers in Utah have a big part in the process, and we as a company are honored to play such a vital role in helping our communities recover from this crisis. While the lasting effects of the coronavirus pandemic continue to impact our everyday lives, one thing hasn't changed at all: people are counting on us, and we'll keep delivering for them.



7 Ways the Right Telematic Solution Can Improve Your Fleet's Margins



Utah's Voice in Trucking

JULY 21

Tivitri, Inc

Authored by: Ramon Langarica and Eric Jacobson



Is your fleet looking for a telematics solution? If so, you may feel intimidated by all the different available features, or you may be unsure if the long-term investment is worth the upfront costs.

To help you focus on where telematics can make the biggest impact on your business, we created a buyer guide that includes the top considerations we heard from our customers when they were selecting a telematics vendor. Read on to learn about seven things your fleet should consider before selecting a telematics solution and how those features can provide significant ROI to your business.

1. Streamline maintenance

Regular vehicle wear and tear or an unexpected accident can cause significant vehicle downtime, not to mention substantial maintenance costs for your fleet.

So how do you keep your fleet healthy and your vehicles on the road?

While vehicle downtime can be unavoidable, it can be managed and minimized by adopting a telematics solution that helps you create a proactive maintenance program.

In order to keep your fleet healthy and your vehicles on the road, select a telematics solution that provides real-time visibility into your vehicle's diagnostics. This means getting insight into things like engine data to monitor fuel and energy use, coolant temperature, battery voltage, and more. This level of detail makes it easier to schedule preventative maintenance based on mileage or engine hours and understand when a maintenance-related issue needs your attention.

Certain telematics providers allow you to set up maintenance alerts via email or text when it's nearing time for a regular service check, reducing the risk of an unanticipated issue. This also allows you to proactively spot issues that help avoid road breakdowns and quickly identify vehicles in need of service.

(How much could you save? Dohrn Transfer Company saw a 40% faster response time to maintenance issues by setting up alerts for unsafe DVIRs.)

2. Improve routing

Whether you have regularly scheduled routes, create new routes daily, or do a mix of both, telematics can help you make data-informed decisions for efficient routing and dispatch.

Using a telematics solution to analyze the performance of your past routes can help you plan the most fuel and time efficient routes for future deliveries and better predict departure and arrival times.

Some telematics providers analyze the performance of planned versus actual routes so you can identify deviations from plan in terms of time or distance, pinpoint trends in performance over time, and drill into individual route histories. This coupled with a Time on Site Report can give you visibility into where drivers are spending their time and how much time they're spending at each location, making it easy to quickly flag unauthorized or suboptimal activity.

(How much could you save? Sunrise Produce saved \$200,000 in driver overtime by using Time on Site Reports to see if drivers were spending time at unauthorized sites.)

3. Simplify integrations

If you manage a fleet, you probably have a number of existing internal systems that you've invested in—everything from ERP to maintenance and dispatching systems—that are integral to your business. This means that if you do introduce a new system to your operations, you probably don't want to do so at the expense of existing data and important workflows.

Merging workflows and data sources from a handful of vendors can easily improve fleet efficiency and remove any blind spots. With certain vehicle tracking systems, fleets can easily connect their most important third-party applications and capture the benefit of real-time data for all their operations. Having open API's enables integration opportunities with a variety of other technologies in transportation and industrial segments, including payroll applications, fuel consumption cards, inventory management, and more.

(How much could you save? Cash-Wa Distributing was able to consolidate to one vendor from four by switching everything from GPS and temperature monitoring to driver safety, fuel savings, and Hours of Service.)

4. Track vehicles in real-time

Understanding where your drivers and assets are is a key part of managing an efficient fleet. But GPS tracking devices that only offer breadcrumb or 'near real-time' data can't provide live-to-the-second insights and vehicle location, making it difficult to prevent theft, dispatch drivers, and provide customers with accurate ETAs.

Instead, opt for a telematics provider that offers real-time tracking data so you always know exactly where your vehicles are. Also consider a telematics provider that lets you configure geofences—or pre-defined zones—so you can be automatically alerted if your vehicles or assets unexpectedly move. This can help you take immediate action in case of theft.

If a vehicle that shouldn't be moving is suddenly on the go, some GPS tracking solutions can provide you with instant access to a real-time "helicopter view" of your vehicle, which you can share with authorities to retrieve your assets.

(How much could you save? Uniti Fiber saw a 76% increase in dispatch productivity by using real-time GPS tracking to gain greater visibility into their fleet and route technicians more efficiently.)

5. Remain fuel and energy efficient

Fuel spend is the second leading fixed expense for fleets and on average amounts to 60% of the total operating cost, making fuel use a significant portion of a fleet's budget.

If you're a fleet manager, this means an uptick in gas prices or excessive vehicle idling can have a major financial impact on your entire operations. But fuel management can be a challenging feat, especially if you don't have visibility into how your vehicles are using or spending on gas.

To help your fleet improve fuel efficiency and cut down on gas-related costs, opt for a telematics solution that is able to help you identify areas of excessive fuel use. Specifically, look for a telematics provider that can help you track idling time, DEF levels, and fuel theft to make sure your fleet is optimizing its fuel use.

(How much could you save? City of Fort Lauderdale was able to save \$70,500 in semi-annual fuel costs by leveraging Fuel Usage Reports. Through this reporting, the city was not only able to understand their fuel use, but they were able to pair it with driver behavior data to help supervisors coach their teams on best practices for fuel-efficient driving.)

6. Coach drivers effectively

If you don't have full visibility into driver behavior on the road, it's difficult to address safety concerns proactively.

That's why it's important to select a telematics solution that surfaces actionable data that can help you identify coachable incidents and provide you with relevant feedback for drivers. Consider a telematics provider that not only helps you identify trends—like harsh braking and speeding—but also provides a straightforward framework to coach drivers on safer driving behavior.

Leverage a telematics provider that offers coaching tools that help you deliver results, better manage those in-person conversations, and ultimately improve safety on the road.

(How much could you save? Dohrn Transfer Company saw a 50% reduction in vehicle idling after implementing a coaching program based on this type of data.)

7. Support your mobile workforce

If your vehicles have routes in remote locations, it can be challenging to maintain connectivity with your drivers. This can make it tricky to upload documents electronically, causing significant processing delays in critical paperwork such as DVIRs or supervisor safety audits.

Consider selecting a telematics provider that includes high-speed LTE connectivity. This can help enable a connected fleet and can speed up your back office operations, providing more accurate information in real time, with less reliance on paper trails. For example, with certain available driver apps, drivers can stay up to date with changes in routes or deliveries, and with high-speed Wifi, they can instantly submit paperwork on the go—even in low connectivity areas.

(How much could you save? Cash Wa Distributing was able to save \$60,000 annually on cellular data plans by using built-in WiFi hotspots to connect the tablets used to process pickups and deliveries.)

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What's Been More Up and Down Lately....Your Emotions or The Stock Market?

Written By: Chris Hogan with 401K Advisers

From national sports leagues to local schools, almost every area of life has been disrupted by the global spread of the coronavirus this spring. And Wall Street is no exception.

Things hit a fever pitch in early March of 2020 when more and more cases of the coronavirus started popping up in the U.S., sending shoppers scrambling for all the toilet paper and hand sanitizer they could get their hands on. That fear also gripped investors and sent the economy into a dive—and now we officially entered a bear market.

Since that point, the markets rallied on news of a federal stimulus and have been up and down ever since.

So, how should you handle your investments in times like these? And what the heck do bears have to do with this anyway?

Here's the first (and most important) piece of advice I have for you: Don't panic. Some talking heads might say or do things that make you feel emotional about the situation. But it's all going to be okay. You know how I know? Because market corrections happen on a regular basis. It's nothing to worry about, but it is something you should be informed about.

What Is a Stock Market Correction?

A stock market correction is a sudden drop in the value of stocks, usually by more than 10% from their most recent high (according to common indexes like the Dow Jones Industrial Average).

When the stock market is doing really, really well—like it was in recent years—investors want to get in on the potential profits. That causes stock prices to go up above what they're really worth. If a bunch of those investors start selling their stocks at the same time, that triggers a correction. And corrections help those overinflated prices return to a more stable level.

It reminds me of something one of my coaches used to say: "Things aren't as good as they seem, and things aren't as bad as they seem. Reality is actually somewhere in the middle."

Bull Market vs. Bear Market

Bull vs. bear: No, we're not talking about sports mascots! You've probably heard these terms thrown around when people talk about market corrections. Let's break them down:

A **bull** market means the stock market is growing aggressively. Stocks are selling for a high price, and investors feel confident prices will keep rising. And until now, we were in the middle of the longest-running stock bull market and economic expansion in American history.

A **bear** market, on the other hand, describes when stock prices are falling (usually more than 20% of their recent peak value), and investors start to worry they're going to lose money.

Sometimes a stock market correction can lead to a bear market. And that's exactly what happened in early March of 2020, when the coronavirus and plummeting oil prices delivered a one-two punch that knocked the wind out of the economy's sails and sent the stock market into bear market territory.

Now, a bear market generally sorts itself out, but plummeting stock prices can trigger a recession, which is when the economy stops growing for an extended period of time. So you need to be ready for that possibility by staying calm and holding on to your investments. Maybe start piling up money in your emergency fund until the crisis passes. You're going to make it through this!

How Often Do Market Corrections Happen?

On average, a true market correction (a 10% or more drop in value) occurs every other year.² Smaller dips in value occur more often than that. Market drops are just a reminder that stocks are not a one-way tram ride up the mountain of wealth building. We will experience bear markets from time to time—it's just the nature of the game.

Once they begin, market corrections may last days, weeks or months. Over time, though, the market will begin to trend back up and return to profitable levels.

The main takeaway here is that corrections are a normal part of economic cycles. In fact, they're often a sign that the market is healthy, because when stock values get too high, the market needs to self-correct.

How to Deal With Market Corrections

So, what's the best way to protect your wealth and ride out the market corrections? Here are four practical tips:

Stay invested. Investing your money in the stock market is like riding a roller coaster. You have to be prepared for the ups and downs. If you hold on and stay seated, you'll have a wild ride but end up safely where you want to be. But if you try to jump off early, you're going to get hurt. Don't let panic or fear call the shots. Stay invested when the market declines and wait for it to go back up.

Keep a balanced perspective. If you zoomed in and just saw the market on one bad day, it would look terrible. And if you zoomed in and only saw the recovery, it would look amazing! Neither perspective gives you an accurate picture. When you look at the history of the stock market over the last 80 years, you'll find that the 30-year return of the S&P 500 has been about 12%.³

Don't try to time the market. Building wealth is a marathon, not a sprint. So swing trading or day trading during market corrections is not a good idea. It's like playing a high-stakes poker game. And it could leave you broke and disappointed.

Here's the reality of the stock market: What goes up will come down . . . and then it'll eventually go back up! Take a deep breath and know that it's all going to be okay. If you're being smart with your money and continuing to save, all you need to do is stay focused.

If you are closing in on retirement and have questions as to what you should be doing with your 401k, Social Security or Medicare please feel free to reach out to the UTA's 401k Advisors at (801) 559-7774.





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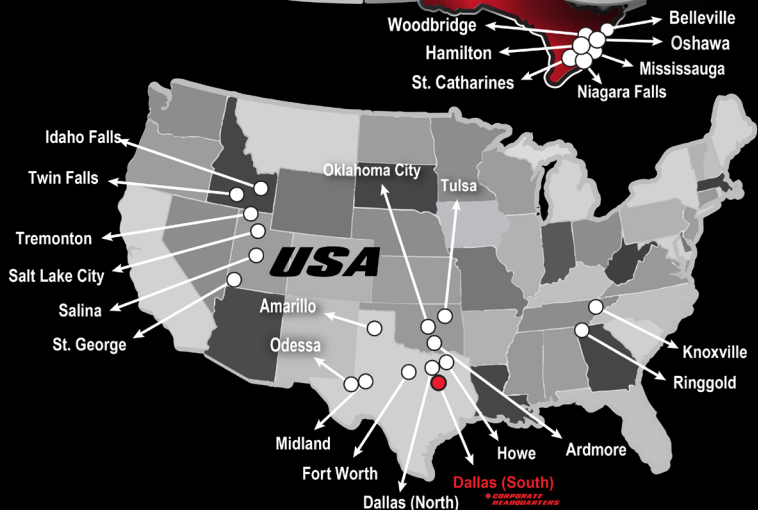
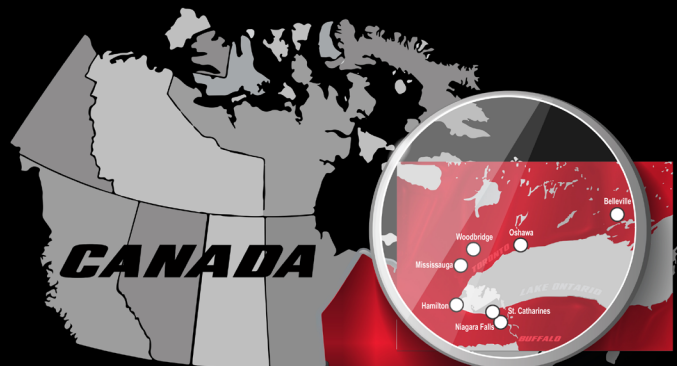
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How to use Technology to Thrive Despite COVID-19

Written By: Jake Peters with DriveTek

2020 will be written about in history books as the year that the world changed. Since March the way trucking companies operate has been radically altered. Carriers can no longer depend solely upon in-person strategies, such as attending hiring events, to be successful. COVID-19 has forced carriers to implement technology into every aspect of their operation. Follow these tips and you can use technology as a tool to thrive despite COVID-19.

Cameras, Wands, and Masks Keep the Warehouse Safe

If you do not take the proper precautions your company's warehouse may become a COVID hot spot. Truck drivers are traveling all around the country, interacting with different people, and then conversing with fellow employees in the warehouse. The best way to keep your drivers/warehouse employees safe is to focus on the big three: prevention, sanitization, and distance. The best way to stop the spread of COVID is to prevent potentially sick people from coming to work. This can be accomplished by using thermal cameras that measure a person's body temperature. Anyone with a fever cannot work until their body temperature comes down. Masks can be a touchy subject with employees. Some may be reluctant to wear one. However, they are proven to prevent spreading of the disease. As the employer, you should be offering to supply everyone with masks. Offering the masks will show that you care about your employees and makes it easier for them to wear the masks. Your warehouse must develop a routine of frequently disinfecting all surfaces. At least twice a day should the warehouse be disinfected.

On top of that, all high-touch surfaces should be sanitized every two hours. Provide employees with UV sanitizing wands to quickly sanitize their work station. Communicate with your staff that they need to be doing their best to keep distance from one another. Working in a noisy warehouse and staying six feet away from each other makes it difficult to communicate. You can combat this by supplying your employees with two-way radios.

Equipment and Knowledge Ensure Driver Safety

Sending your drivers out on their routes without the necessary safety equipment and training can be costly. Put costs aside for a moment and place yourself in your drivers' shoes. Nothing could be more horrifying than falling ill while out on the road, hundreds of miles away from your support network. It is up to you to protect the people that drive the profits for your company. Your company can ensure driver safety in two ways: equipment and knowledge of health. Every driver on the road must have multiple masks, hand sanitizer, disinfectants, and disposable gloves. Do your best to get drivers wearing masks / gloves, use hand sanitizer frequently, and cleaning the inside of the truck with disinfectant. After supplying drivers with the gear they need to stay sanitized, provide them the tools they need to have a healthy immune system. Stress, sleep, diet, and activity are the main contributors to a person's immune system. Gifting drivers with a health monitoring device, like WHOOP or FitBit, will help them track their health and improve their immune system.

Plus, investing in health monitor devices for your drivers will show that you care about them. Showing you care leads to higher retention rates. Eating healthy and staying active will boost the drivers' immune system and decrease the chances of them getting sick.

Digital Marketing Improves Recruiting Efficiency

Now that hiring events have been put on pause, what is the best way for your company to find new drivers? The answer to that question might change the way your company recruits forever. Digital marketing campaigns are the best way to attract new drivers to work for your company. Utilizing digital marketing to recruit truck drivers provides a heightened level of focus. Tools like geofencing, retargeting, and social media advertisements enable you to reach drivers within your desired driver niche. In order to see the most success with digital recruiting, you need to have a team solely dedicated to executing the digital campaigns. Each warm lead generated by the campaign is then given to the recruiters who call the driver and set up a video conference interview. After Covid has passed, your company needs to keep the digital recruitment campaigns going. But instead of having recruiters set up video interviews, they will meet the driver in person.

Increase Driver Retention Rate With Money and Surveys

One of the best ways to retain drivers has been hosting company wide parties / driver celebrations. However, those are not happening any time soon. Drivers are more likely to remain loyal to the carriers that find a way to celebrate their drivers in these challenging times. The fastest way to retain drivers is to offer them higher pay. Obviously not every company can afford this. Another option is to pay your drivers a base salary that is slightly lower than the average driver salary and then offer performance bonuses. Drivers will appreciate the guaranteed base pay and that they have a higher earning potential. Surveys are a great way to provide key insights about how

drivers feel about your retention efforts. Send drivers a digital survey when drivers are first hired, twice a year, and when they leave your company. Listen to the surveys and use the answers to adapt your retention strategy. Until life returns to normal, use your company party budget to purchase gifts for your drivers. You can surprise them with Amazon gift cards, apparel, etc. They stepped up when the country needed them most, they deserve to be treated.

Avoid Trailer Pools and Keep Assets on the Road

Trailer pools are the source of headaches for fleet managers. COVID-19 caused extreme volatility in freight demand, increasing the severity of trailer pools. Carriers that were told the industry they deliver for was not essential had to adapt on the fly. If the carrier could not find new freight to deliver the company faced serious financial woes. Fortunately there are online communities, like vHub, and applications dedicated to helping carriers avoid trailer pools. These tools make it possible for companies to share trailer assets with peers as short-term rentals and one-way moves. The transportation industry is essential and it has been amazing to see carriers adapt to our new reality on the fly. 2020 has changed us, there is no going back to the old "normal". Fortunately it has forced the use of technology which will allow us to come out stronger on the other side. Incorporate technology into your business to see growth despite the COVID pandemic and beyond.



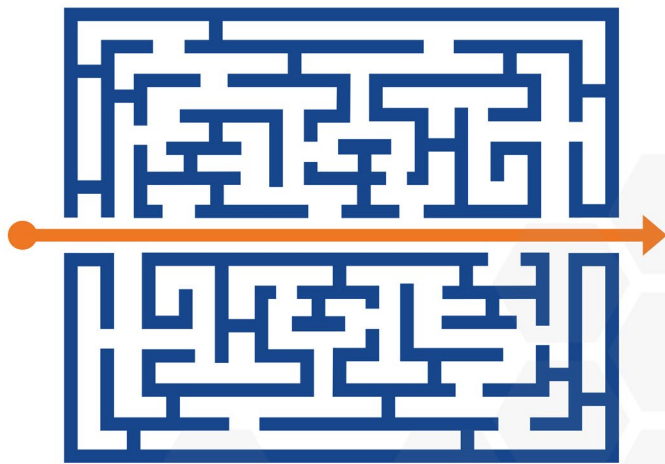


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