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OF NOTE



Super \$\$\$ for new advertisers

Fifteen brands that have never been represented on a Super Bowl broadcast will have commercial spots Sunday when the game is played at University of Phoenix Stadium in Glendale, Arizona. Some of the newbies will blow the equivalent of an entire year's advertising budget for the 30-second exposure.

Industry News Briefs
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Real Estate Section pages 13-15

Herbert touts Utah to audience at 'Elevating Real Estate' confab

Brice Wallace

The Enterprise

Utah is a great place for the real estate business, Gov. Gary Herbert said recently while encouraging outsiders to consider the opportunities in the state.

Speaking at the "Elevating Commercial Real Estate 2015" conference in Park City, Herbert, often sprinkling his remarks with farming metaphors, listed several reasons for Utah's vibrant economy and encouraged attendees to be part of its growth.

"A state like Utah great place to invest because we have growth taking place, and there's no better factor for real estate development than an area where there's growth taking place," Hebert said at the conference, which was sponsored by Coldwell Banker Commercial, KeyBank and Durham Jones Pinegar. *The Enterprise* was exclusive media sponsor of the event.

"The Good Lord only made so much of this real estate, and as we have demands that exceed the supply, you're going to have great opportunities to expand your businesses and be profitable."

What's more, Utah's population is expected to double, to 6 million, in the next 40 years.

"For you in the real estate business, I would say if you're in the state of Utah, it's a great time to be here. If you're not in the state of Utah, you ought to consider coming here and partnering with us and see if there's not some opportunities for you here in the state of Utah. It really is planting time. The field is ready to accept your seeds and your opportunities, and we'll have a harvest together."

While acknowledging that Utah needs to improve in the areas of education and transportation and water infrastructure, Herbert said Utah's economic success is "not a big secret" and follows "the basic issues of common sense."

Among the principles underlying the economy are living within your means, having efficiency in state government, having competitive tax rates, reforming regulation

see HERBERT pg. 12

A model windmill points the way to The Old Dutch Store on Highland Drive in Salt Lake City, one of the area's purveyors of products from outside the United States.

Savvy consumer adds to ethnic market success

Sheena Steedman

The Enterprise

Consumers along the Wasatch Front seem to have an increasing food consciousness and the owners of the area's ethnic food stores and delicatessens believe that has contributed to their recent business improvement.

One such prospering businesses is Shop N Go, an Indian grocery store at 573 E. 300 S. in Salt Lake City, with another location called Cash N Carry at 8750 S. 700 E. in Sandy. The business has grown since the store location was moved three years ago from 400 S. 900 E. to its current location, according to owner Sukhjot Parmar.

The store was opened in 1994 by the Parmar's father. There are a total of six employees. The staff size has remained the same for the past year. As for future plans,

see ETHNIC pg. 12

Outdoor retailers leave town, but spend \$20 million before they go

An estimated 22,000 manufacturers, retailers and suppliers to the outdoor industry spent four days last week at their annual show in Salt Lake City, generating more than \$20 million in direct delegate spending

to the city and the state of Utah.

The Outdoor Retailer Winter Market 2015 was housed in the Calvin L. Rampton Salt Palace Convention Center beginning last Wednesday and wrapping up on Saturday. Offsite events such as the

All Mountain Demo at Solitude Mountain Resort were also conducted. With a focus on backcountry safety, the event annually gives retailers, reps and the media their first look at the season's latest gear, equipment and technology.

Over the life of the show in Salt Lake, direct delegate spending by Outdoor Retailer attendees has totaled more than \$495 million,

accounting for more than \$46 million in city, county and state taxes, according to a release from Visit Salt Lake.

Total visitor spending figures are based on surveys of convention delegates conducted by the University of Utah's Bureau of Economic

and Business Research (BEBR). Surveys conducted by BEBR over the past five

see RETAILERS pg. 3



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HHS releases numbers for healthcare signups

Nearly 7.2 million consumers, including 116,423 in Utah, have selected a plan through or were automatically re-enrolled in the federal healthcare marketplace as of Jan. 16.

The statistics were released by the U.S. Department of Health and Human Services (HHS).

"With just four weeks before the Feb. 15 deadline and the end of open enrollment, 116,423 Utah consumers are counting on the marketplace for affordable health coverage," HHS Secretary Sylvia M. Burwell said last week.

The figure includes 109,218 Utahns who selected a plan by Jan. 15, the deadline for coverage beginning Feb. 1.

"Time is running out. If you don't have health coverage, visit HealthCare.gov or contact the marketplace call center to learn about your options and the financial help that is available," Burwell said.

Last year, 84,601 Utahns used the marketplace to select a plan in the 2013-14 initial open enrollment period.

Feb. 15 is the end of the open enrollment period for 2015, which

NOTICE OF INITIAL HEARING ON PETITION FOR TERMINATION OF PARENT-CHILD RELATIONSHIP Case #:JS517395

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA IN AND FOR THE COUNTY OF MARICOPA

IN THE MATTER OF: Brett Wade Orosz Seth Jorden Orosz A MINOR CHILD(REN) NOTICE IS HEREBY GIVEN THAT THE PETITIONER Erica Renee Hickey has filed a Petition for Termination of Parent-Child Relationship with the Juvenile Court in Maricopa County regarding the above named child(ren). AN INITIAL HEARING HAS BEEN SET TO CONSIDER THE PETITION: DATE: 2/12/15 TIME: 8:30 AM BE-FORE: Commissioner Vigil At the Maricopa County Juvenile Court located at: Southeast Facility; 1810 S. Lewis Street, Mesa, AZ 85210 NOTICE: You have a right to appear as a party in this proceeding The failure of a parent to appear at the Initial Hearing, the Pretrial Conference, the Status Conference or the Termination Adjudication Hearing may result in an adjudication terminating the parent-child relationship of that parent. Failure to appear at the Initial Hearing, Pretrial Conference, Status Confer ence or Termination Adjudication Hearing, without good cause, may result in a finding that the parent, guardian or Indian custodian has waived legal rights and is deemed to have admitted the allegations in the Petition. The hearings may go forward in the absence of the parent, guardian or Indian custodian and may result in the termination of parental rights based upon the record and evidence presented.

began Nov. 15. People who miss the open enrollment deadline for 2015 coverage will likely have to wait until the next open enrollment season to sign up for coverage starting in 2016.

In the first month of the current open enrollment period, 89 percent of Utah consumers who selected plans were determined to be eligible for financial assistance to lower their monthly premiums. Eighty-two percent of Utah enrollees as of December could obtain coverage for \$100 or less after applicable tax credits in 2015.

Through the marketplace, Utahns can choose from an av-

erage of 69 health plans in their county for 2015 coverage, up from 55 last year.

Utahns can sign up for individual or family coverage at https://www.healthcare.gov/apply-and-enroll/. Details about health insurance marketplaces is at www.healthcare.gov/marketplace.

Help in navigating the marketplace is available online at HealthCare.gov or CuidadoDe-Salud.gov; by phone at 1 (800) 318-2596; or in person (local help is listed at Localhelp.healthcare.gov).

NorthStar buys assets from Vision

Orem's NorthStar Alarm and its equity investors, The Beekman Group and The Goldman Sachs Group Inc., have announced the acquisition of certain assets from Vision Security, a residential alarm company, also of Orem. The acquisition of assets expands NorthStar's geographical reach and provides additional resources for accelerated growth over the next five years, according to a release from NorthStar.

"We are excited about North-Star's continued evolution in our industry. Our entire team has been committed to providing customers with a superior service from day one, and we are pleased to offer our services to even more customers across the country," said Jason Christensen, CEO of NorthStar. "This takes us one step closer to being a nationwide leader in the home automation and security industry."

The transaction included 8,000 accounts and will expand NorthStar's customer base into additional states, including Maryland, Virginia, Pennsylvania and Minnesota. NorthStar will now service over 43,000 customers in 24 states nationwide. Also included in the deal were investments in Vision Solar, which will remain its own entity.

In conjunction with the transaction, NorthStar will be adding additional employees in sales and operations as well as building a new corporate office in Orem

Gas prices outweigh food costs as CPI drops slightly

If there's one thing that determines the direction of the overall prices consumers pay in Utah, it's the price of gasoline. Despite rising prices of other goods and services, the Zions Bank Wasatch Front Consumer Price Index (CPI) decreased 0.1 percent from November to December, due mainly to a sharp decline in the cost of gasoline.

The index has increased 0.5 percent over the past year.

The national Consumer Price Index, released last week by the Bureau of Labor Statistics, decreased 0.6 percent from November to December and has increased 0.8 percent over the past 12 months.

Transportation prices experienced their largest monthto-month drop on record in the Wasatch Front CPI, declining 4.4 percent from November to December. The closest comparison is the 3.9 percent decline experienced in December 2012. Gas prices were the main driver of the drop in transportation prices, but lower car insurance packages also played a role. Gasoline averaged \$2.66 per gallon in December, down from \$3.11 in November. Gas prices currently stand below \$2 per gallon in Utah and \$2.08 per gallon nationally.

Low oil prices continue to impact gasoline prices and are

having a large impact on national and regional economies around the world, particularly Russia and Venezuela, among others. Most oil price projections for 2015 do not anticipate a rebound, and some industry experts have expressed their expectations that oil will never again reach \$100 per barrel. Crude oil futures currently stand below \$50 per barrel. Six months ago, crude futures were about \$108 per barrel.

Although consumers are saving significantly at the pump, they are simultaneously paying a little bit more at the grocery store. Food at home prices increased 1.3 percent from November to December. A large portion of the increase was due to higher meat and poultry prices. Although beef prices in Utah did not see consistent increases throughout 2014, they have been increasing recently, and beef prices nationally rose every month last year. U.S. cattle inventory is at its lowest level since 1951, having declined as a result of three years of serious drought.

The price of several different utilities shifted in December, with an overall utilities price index increase of 1.2 percent. Water rates and garbage pick-up rates declined. Gas and electricity rates both increased in December. Electricity use varies with the weather, and residential housing has the largest seasonal variance of use. Because homes are heated with a variety of fuels in the winter, higher utility prices affect consumers differently.

Housing prices increased 1.0 percent from November to December while medical care increased 0.8 percent and rescription drug prices dropped slightly. Food away from home, including meals at restaurants and coffee shops, increased 0.6 percent in December, and clothing prices increased 0.2 percent. Recreation, education and communication, and other goods and services prices remained essentially flat.

"The substantial decrease in gas prices is sure to have a positive effect on consumer expectations and buying behavior," said Scott Anderson, Zions Bank president and CEO. "Strong economic growth and low prices mark a great beginning for 2015."

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





Westgate building to become **LEED** certified residences

The 94-year-old Westgate Business Center in Salt Lake City will undergo major renovtion beginning this spring. Salt Lakebased Clearwater Homes will take the building, located at 300 West and 200 South, down to its "bones" and the historic south facade before rebuilding it into the city's first LEED Gold Certified condominium community.

According to Clearwater officials, the new design will retain the historic beauty of the southern elevation while featuring cubism and contemporary materials along the east and north facades. The company will implement renewable energy and sustainable green building techniques, including the use of non-consumptive geothermal heat energy to heat and cool the building, thermal blocking, aggressive insulation and direct source building materi-

"Paragon Station is going to be an incredible journey for Clearwater Homes. Not only will the Paragon be a compelling modern expression for Salt Lake City, it will also be an environmentally responsible design considerate of the city around us," said Micah Peters, CEO of Clearwater. "New home owners will benefit from our commitment to LEED certification through low energy bills and knowing that they are going a long way towards reducing the air pollutants in our great city."

RETAILERS

from page 1

years indicate the average delegate spends \$923 while attending a convention in Salt Lake.

"Our proximity to the central Wasatch Mountains and other forests, rivers and canyons gives attendees at the Outdoor Retailer Winter Market a location to see the latest gear in action. We're very pleased to welcome all those in attendance, whether it's their first Winter Market visit or their 10th trip. Salt Lake County is becoming the place for entrepreneurs to consider launching an outdoor business as well," said Salt Lake County Mayor Ben McAdams.

"In addition to welcoming back OR for the obvious economic reasons, the show's attendees also recognize Salt Lake as one of the best outdoor recreation communities in North America," said Scott Beck, president and CEO

of Visit Salt Lake. "Our community enthusiastically welcomes the manufacturers, retailers and suppliers each year, and the local businesses serving them appreciate their business.'

"The Outdoor Retailers' semiannual events here in Salt Lake City are always a highlight for our community," said Salt Lake City Mayor Ralph Becker. "We not only bear the benefits of a significant, and much appreciated, positive economic boon, but are able to play host to a group of businesses that really share our love of the outdoors and the recreational opportunities that come with Utah's spectacular natural

Marisa Nicholson, Emerald Expositions vice president and show director, said, "By and large, the people of this state live and breathe the outdoor recreation that makes up our industry. We love that shared lifestyle connection."

Hyatt House opens in downtown Salt Lake

House hotel located in downtown Salt Lake City has opened. The announcement was made by Hyatt Hotels Corp. in conjunction with Alex Brown Realty Inc., PEG Development, Blue Diamond Capital, and Lodging Dynamics Hospitality Group.

"Hyatt House is everything the name represents - a welcoming and warm environment that

The new 159-room Hyatt encourages guests to live like residents," said Meghan James, general manager of the new hotel in the heart of downtown. "This hotel is an exciting addition to the downtown area, and we feel perfectly complements the beauty of Salt Lake City, all while offering guests the amenities of home. We want each and every guest who comes through our doors to feel that they can let their real-life routines roll on, even when they're on the road.'

"We believe the Hyatt House brand is an excellent extended stay product, and the opening of Hyatt House Salt Lake City/Downtown provides us with a great opportunity to own a quality hotel in a vibrant downtown location," said Tom Burton, ABR's chief investment officer.

Group organized to push for electric cars

A group of 13 Utah business encouraging the deployment of leaders have announced the formation of Leaders for Clean Air, a nonprofit organization founded to provide the targeted push the organizers believe necessary to build demand for electric vehicles in the local marketplace.

Leaders for Clean Air believes electric vehicles will be a transformational technology for those seeking to improve air quality throughout the state, and efforts charging station infrastructure will be essential in expediting the public's adoption of electric vehicles, the group said in a press release.

Original organizers of Leaders for CleanAir include Utahbased businesses 3form, Backcountry.com, Black Diamond, Cubiscan, Ken Garff, Lancer Automotive Group, Packsize, Rumor, Sorenson Capital, Strong & Hanni,

Uinta Brewing Co., Utah Paperbox and Vivint, all of which have installed electric vehicle charging (EVC) stations.

Leaders for Clean Air was conceived and is led by Packsize CEO Hanko Kiessner. His company has installed 16 electric vehicle charging stations, resulting in an estimated 15 percent of its employees' commuting miles being emission-free.

Clinic to build large medical campus in Salem

Central Utah Clinic has unveiled plans for a new campus in Salem. The building will total over 89,000 square feet in its first phase, with a master plan to grow up to 150,000 square feet over 20 years to meet the projected population needs for southern Utah County and the surrounding ar-

The new building will be the largest commercial development in the history of Salem and is projected to accommodate over 150,000 patient visits annually. Services at the new facility will include an ambulatory surgical center, dialysis center, imaging center, physical therapy, laboratory and pharmacy. Plans also include medical offices for orthopedics, internal medicine, family medicine, urology, gastroenterology, ophthalmology and a specialty suite for rotation of several other specialties.

"As a clinic, we provide over 1 million visits a year to over 400,000 individuals throughout the state," said Scott Barlow, CEO. "Nearly a quarter of our patients in Utah County are residents who live south of Springville. With the completion of this facility, they will no longer have to travel to Provo for many services."

The plans call for a 14.9 total acres of development less than a mile east of the Benjamin interchange. The groundbreaking and construction will begin this month with an estimated 10 to 12 months until completion and occupancy.



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Salt Lake County joining initiative to promote international business

Brice Wallace

The Enterprise

Salt Lake County is joining an economic development network with the goal of helping business and civic leaders grow their metropolitan economies by strengthening international connections and competitiveness.

The county will start its involvement in the Global Cities Initiative's Exchange by developing a metropolitan export plan this year.

County Mayor Ben McAdams announced that the county will join the Global Cities Initiative's Exchange network, created by the Global Cities Initiative (GCI), a five-year project launched in 2012 by the Brookings Institution and JPMorgan Chase.

The initiative's activities include producing data and research to guide decision-making, fostering practice and policy innovations and facilitating a peer learning network. The network helps metro areas as they develop plans to achieve sustainable growth, first addressing exports and then foreign direct investment.

metro areas accepted into the exchange's 2015 group, the final cohort of the 28-metro-area network. The Brookings Institution selected metro areas for the exchange through a competitive process based on their readiness and commitment to pursue the exchange's global competitiveness principles.

"We have an exciting opportunity to assist the private sector in creating more well-paying jobs and growing the metro economy," McAdams said. "Companies that export their products pay at least 17 percent more in wages than companies that only serve domestic markets."

Marek Gootman, director of strategic partnerships and global initiatives at Brookings, said metro areas were selected based on their commitment to expanding their global economic reach "by working together to identify regional competitive strengths and increase exports."

The county is working with World Trade Center Utah's president and CEO, Derek B. Miller, and the Governor's Office of Economic Development (GOED) to collect and analyze market data from the metro area. McAdams The county is one of eight said Salt Lake County's region-

al economic development director, Christina Oliver, will lead the

"Salt Lake County's acceptance into the Global Cities Initiative will open the door to new opportunities for Utah as a plan is formulated to boost global trade and investment," said Miller said. "Though the plan will focus specifically on Salt Lake County, it will provide insights that will benefit all Utah companies looking to grow internationally."

"Utah has had a long-time

commitment to improving our economic standing internationally," said Brett Heimburger, director of the International Trade and Diplomacy Office at GOED. "We embrace any opportunity to increase exports and promote international trade in order to improve the state's economy and benefit our residents. We look forward to our collaboration with Salt Lake County and World Trade Center Utah."

McAdams said trade sectors have emerged as important focus areas to support high-quality economic growth. Utah has large firms, such as Boeing and Kennecott Rio Tinto, that are major exporters. The opportunity to participate in the exchange will provide a roadmap and plan for other businesses to tap into their export potential, he said. Surveys show that many firms are not aware of the export services that exist and don't know how to get started.

Details about the initiative are www.brookings.edu/projects/ global-cities.aspx.

BOMA launches energy conservation competition

The Building Owners and Managers Association (BOMA) of Utah is launching its 2015 Kilowatt Crackdown competition as part of Gov. Gary R. Herbert's Utah Energy Efficiency and Conservation Plan, as well as Salt Lake City Mayor Ralph Becker's Project Skyline.

"The Kilowatt Crackdown competition supports voluntary benchmarking of energy use that is evaluated based on real data and allows us to maintain a leadership position in energy reduction," said BOMA Utah vice president Justin Farnsworth, vice president of asset services at Newmark Grubb ACRES.

"Utah's large commercial buildings consume considerable amounts of energy and many could use energy-efficiency upgrades," said BOMA Utah president Lorrie Ostlind, senior portfolio manager at Commerce Real Estate Solutions. "We've assembled a great partnership to create valuable opportunity for Utah's building owners to save energy, save money and improve their buildings."

Participating buildings will benchmark energy performance through Enrgy Star's Portfolio Manager Tool and seek to improve their performance over time.

"Prospective tenants demand efficient, environmental-friendly buildings and are willing to pay for it," said Ostlind. "Benchmarking for improved performance keeps us competitive in the marketplace, and will help us deliver on our economic development goals to foster the next wave of innovation in sustainable buildings."



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Industry Briefs

ASSOCIATIONS

• The Utah Home Builders Association has announced its officers and board of directors for 2015. Officers are Kelly Stephens, operations manager at SunRiver Construction LLC, president; Dale DeLlamas of DeLlamas Construction, first vice president; Boyd Martin of D.R. Horton, second vice president; Trevor Inman of Honey Bucket, associate vice president; and Brett Brown of Questar Gas Co., secretary/treasurer. The board consists of individuals selected from regional homebuilders associations in Bear Lake, Cache Valley, Southern Utah, Northern Wasatch, Salt Lake, Park City, Utah Valley and Iron County.

BANKING

• Bank of Utah, Ogden, has hired Shawn Hanlin and Jared Taylor for its Redwood Road

branch. Hanlin

is a portfolio

manager. Taylor

is a credit ana-



Shawn Hanlin

lyst for the commercial lending department. Both will focus on analyzing and Hanlin

underwriting the credit quality of new commercial loans. most recently worked at the Royal Bank of Scotland Jared Taylor in Salt Lake

City as a foreign exchange and money market analyst. Hanlin received his Bachelor of Business Administration from Weber State University and a Master of Science in finance from the University of Utah. Taylor previously worked as a risk analyst and as a residential construction loan specialist, processing and closing loans for Zions Bank. He is a graduate of Utah State University in finance.



CONSTRUCTION

• The owners and management of Owell Precast have changed the name of their precast concrete manufacturing facility at 16120 S. Pony Express Road, Bluffdale, to Olympus Precast. Owner Bill Ashton said the change is "just part of the company's expanded corporate focus in response to market forces."

ENVIRONMENT

• Salt Lake County has announced a strategy designed to improve air quality. Part of the strategy is the Vehicle Repair Assistance Program, aimed at reducing malfunctioning vehicles' pollution emissions. County Mayor Ben McAdams said vehicles account for about 50 percent of Salt Lake County's air pollution. About 60 high-polluting vehicles will be repaired by Salt Lake County's Fleet Management mechanics at an average cost of \$850 per car. Low-income residents who cannot afford to repair a vehicle that fails the emissions test may qualify for the program. Eligible vehicles must otherwise be in good repair, and applicants must meet income requirements based on federal poverty guidelines. The Utah Clean Air Partnership (UCAIR) awarded the county a \$25,000 grant for the program, and the county is matching that amount.

GOVERNMENT

• Several new employees have been hired to fill vacancies created by retiring or departing members of Salt Lake County Mayor Ben McAdams' staff. Patrick Reimherr is director of government relations and senior advisor. He worked as a legislative fellow in U.S. Rep. Jim Matheson's office and most recently as a policy advisor in the U.S. Department of Labor. He is a University of Utah Truman Scholar. Elizabeth Mitchell is senior advisor and research associate. She worked as associate editor at WebMD and most recently as director of public affairs for the New York Empire State Development, where she managed communications for New York State's economic development efforts. Fraser Nelson is director of data and innovation. Nelson was the chief executive officer of the state's Disability Law Center and most recently was founder and CEO of Utah's first statewide community foundation, The Community Foundation of Utah. **Tiffany Erickson** is internal communications director. A former reporter at the Herald Journal in Logan and at the Deseret News, she most recently managed communications and information outreach at Utah Valley University on

an initiative supporting science and technology programs. Erickson has a B.A. in Journalism from Utah State University and a MPA from Brigham Young University. Elizabeth Graham is office specialist and involved in constituent affairs. She has worked as a community relations specialist under former Salt Lake County Mayor Peter Corroon and most recently as a constituent services representative for U.S. Rep. Jim Matheson. Graham has a B.S. in Business Marketing from the University of Utah. Stephanie Withers is executive assistant to the mayor. Most recently, she worked in the Utah Attorney General's Office Medicaid Fraud Control Unit. She is a Salt Lake Community College graduate and is working on her BA in English from the University of Phoenix.

• The Governor's Office of **Economic Development** (GOED) has appointed Benjamin Hart as managing director for urban and rural business services. Hart most recently served as director of employer support initiatives with the Utah Department of Workforce Services. He also has



and Layton City, where he was the economic development and community develop-Benjamin Hart ment block grant administrator.

worked for Zions

Bank in business

underwriting

Hart completed both his undergraduate and graduate studies at the University of Utah. Hart succeeds Vincent Mikolay, who recently returned to the private

HUMAN RESOURCES

• FirstWest Benefit Solutions, Orem, has launched a new division, FirstWest Human Resource Solutions, which will provide human resource expertise and consulting. The suite of service offerings includes compliance and administration, compensation, talent acquisition, training, organizational development, employee and labor relations, safety and security. The division will also provide HR advisory services to smaller companies, as well as outsourcing and project-based services. Michelle



Vargas has been appointed director over the division. Vargas brings more than 25 years of experience in the human resource Michelle Vargas field. Over the past 12 years,

she has held senior strategic level HR positions at technology and

service companies in Utah. Prior to that, she worked 10 years at an international staffing company where she managed large accounts and consulted with clients on their staffing and training needs. The new division is the fifth of its kind in the FirstWest group of compa-

PHARMACEUTICALS

• EastGate Biotech Corp., formerly EastGate Acquisitions Corp., has appointed Rose C. Perri as president. Perri previously was involved in business development activities at EastGate Biotech. Perri has more than 20 years of experience in start-ups in the biotechnology and life sciences industry. She has held managerial and operational positions in both private and public companies. Perri replaces Mirjana Hasanagic, who has resigned as president and will serve as the vice president of natural products. Hasanagic also will remain as a director on EastGate's board of directors.

RECOGNITIONS

• The Building Owners and Managers Association (BOMA) of Utah was honored for advocacy excellence during BOMA International's recent 2015 Winter Business Meeting. Each year, BOMA International's State Government Affairs Committee acknowledges outstanding work of BOMA local association volunteers in advocacy and education through the State Government Affairs Awards Recognition Program, also popularly known as the "Govies." BOMA Utah was presented a "Govie" in each of the three categories for "mid-size local": Outstanding **Government Affairs Committee**, Single Government Affairs Issue (work associated with SB208), and Single Government Affairs Program/Seminar (a legislative breakfast in February).

• The Utah Home Builders Association has announced the awarding of its Excellence in Home Building and Sales and Marketing awards to the following: Outdoor Living Area and/ or Landscape, Architectural Drawings, Sales Person of the Year, Sales Team of the Year, D.R. Horton; Custom Kitchen Design, Color Print Brochure, WestView Homes; Social Media Marketing Campaign, Website for Builder or Community, Overall Advertising Campaign, Sales Center, Destination Homes; Marketing Director of the Year, Ryan Snarr of Destination Homes; Remodel Home Exterior Design, Remodel Kitchen Design; Remodel Home of the Year, Jackson & LeRoy; Television or

Radio Commercial, SunRiver St. George; Remodeler of the Year, **Matt Workman** of The Workman Co. Inc.; Children's Play Area, Stephen James/Kennecott/ Daybreak; Community of the Year, Daybreak; GreenBuild Home to \$1.5 million, Knight West Construction Inc.; GreenBuild Home above \$1.5 million, Magleby Construction; Custom Home of the Year to \$1.5 million, D.R. Horton; Custom Home of the Year above \$1.5 million, Magleby Construction; Builder of the Year, Kelly Stephens; Associate of the Year, Brett Brown; and State Life Achievement Award, Pete Petermann.

• C.R. England, Salt Lake City, has been named one of the Achievers 50 Most Engaged Workplaces in North America. This annual award recognizes top employers that display leadership and innovation in engaging their workplaces. The judging panel evaluated applicants based on communication, leadership, culture, rewards and recognition, professional and personal growth, accountability and performance, vision and values and corporate social responsibility. C.R. England and other recipients will be honored as a gala March 11 in Las Vegas. Achievers is a privately held company based in San Francisco that offers a cloud-based "employee success platform."

• WingCash, Lehi, has been named a 2015 Paybefore Awards winner in the Top Digital Dollars category. The awards are presented for excellence in the worldwide prepaid, mobile and emerging payments industry by Paybefore, whose publications feature industry information for emerging payments executives. WingCash was selected by a panel of five industry experts who served as judges for this year's competition, which included entries from around the world. The company will vie for Best-in-Category distinction, which will be announced during a Paybefore Awards ceremony Feb. 24. Visitors to Paybefore.com will have a chance to vote on Best in Category through Jan. 28. The outcome of this vote (counted as one-sixth of the total) will be combined with the five judges' picks to determine Best-in-Category hon-

• Mountain West Small Business Finance, a private nonprofit corporation licensed by the US. Small Business Association to administer the SBA's 504 Development Company Loan Program in Utah and surrounding mountain states, ranked first in its region with a 33.4 percent

Staffing Matters

Your best year yet: Tips to help you regain clarity and focus

Raise your hand if you started this year off with a list of goals and resolutions. Now, put your hand down if most of those have been abandoned.

Chances are, if you're like most, those New Year resolutions are slowly starting to fade from the forefront or have been forgotten altogether. According to Forbes, by the end of the year, only about 8 percent of people will

keep their resolutions. With that statistic it's easy to wonder why you should even bother. The problem isn't that resolutions don't work, it's that most resolutions tend to be unrealistic and lack a clear plan. When done correctly, companies that take the time to re-evaluate their business plan and create realistic goals have an edge over those that don't.

Even if you haven't crafted any business resolutions, it's not too late to refocus and set up your year for success. Here are some helpful tips to make sure your company stays on track all year long:

Review last year. Now is a great time to ask, "What's work-

ing?" and "What's not working?" Pay special attention to your employees and current processes and systems. Eliminate anything that does not serve to move the company forward. This is also the time to tie up any loose ends that you find.

Get organized. It may be a pain, but take a moment to organize your surroundings. Create a space that encourages productivity and eliminates distractions. This sets your environment and mind up for a fresh, clean start. Organizing also means making sure your processes are in order and well defined.

Spend some time doing research on best practices or consult with a professional to see if there are areas that can be improved or made more efficient.

Set "S.M.A.R.T." goals. The

key to creating a goal that you are able to reach is setting it up properly. I recommend using the "S.M.A.R.T." system, which stands for Specific, Measurable, Attainable, Review/Revise, Timetable. You also want to have

key to creating a goal that you a system in place that can monitor are able to reach is setting it up and track performance.

Build your calendar. Map out your year and note any important events or deadlines. Part of successful goal planning is setting aside time to review where you

are. Note these and review them often.

Stay inspired. What fuels your fire and keeps you motivated? Find new ways to gather inspiration and spend some time outside of your comfort zone. Stay on top of industry trends and keep your education going.

Empower employees. Help your employees move company goals forward by setting clear expectations. Encourage them to share new perspectives and inspiration by fostering a team environment. Hold them accountable and encourage them to perform at their best by acknowledging and rewarding them for doingso.

If it feels overwhelming, remember that there is not a magic formula that will ensure success. Growing a company is an ongoing process that constantly needs to be reviewed and revised. Stay focused on your goals and you'll be well on your way to your best year yet.

Ron Zarbock runs Spherion Staffing Services in Salt Lake City.





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How do you respond to your customers' words and barriers?

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Whether it's a bold statement in response to a challenge, or it's a promise you make in order to gain buyer confidence or it's a guarantee that provides the prospect with peace of mind, whether it's an irrefutable fact to prove your point or it's your ability to communicate passionately to the prospective buyer, the right words can create a

buying atmosphere and complete a sale in a very few minutes.

The challenge to you, the salesperson, is to be prepared to respond to a challenge, not per-

plexed by what the customer is demanding and offer some weak excuse — or worse, give up.

I know you're hoping for some examples, but as I mentally go through my 10 biggest and most creative sales in New York City, I don't believe any of them serve as good enough generic examples. So rather than be specific and have non-applicable examples, I can tell you that if someone asks me

> a question that doubts my ability to deliver, or questions my price, or puts up some barrier to "yes," I make an irrefutable, comforting guarantee, statement or video that answers their concern, and moves me closer to mutual agree

ment.

Or better, I offer a video testimonial of someone else loving my offer and buying. This provides both proof and peace of mind. Having the videos requires work and many salespeople will try to get by without them. You'll be able to recognize them at once—they're the ones that never make sales and blame others for their failings.

If someone makes a statement that indicates interest, I immediately ask for a commitment — or

at least uncover if that is one of their motives for buying.

When someone throws a barrier at me, I take it as both a test and a challenge. Oftentimes I have found that an objection or a barrier actually indicates customer interest and so I begin my response with a question that helps me understand what their true feelings are. I might say something like, "Wait a second. Are you saying that () is the only thing between you and an order?" And then I proceed from there. But I have taken the barrier or objection and immediately qualified it as the only one.

It amazes me how many salespeople take an objection or a barrier as a defeat. Maybe it's my attitude or self-confidence level, but I have always looked at an objection as a road bump on the path to a sale.

And if the buyer says that he or she has to consult with others, I immediately ask, "If it was only you, what would your decision be?"

You have to think, "bottom line." What can you ask or what can you say that will get your prospective buyer to the point of commitment? Or at least to an indication of purchasing interest? And all it takes to make that happen is proper preparation and brass balls. And both of those were developed in NYC.

In New York City, you don't have a choice. You have to walk in razor-sharp and razor-prepared and razor-ready. Dull razors get thrown away. Cheap razors hurt and cause cuts. Everyone knows that

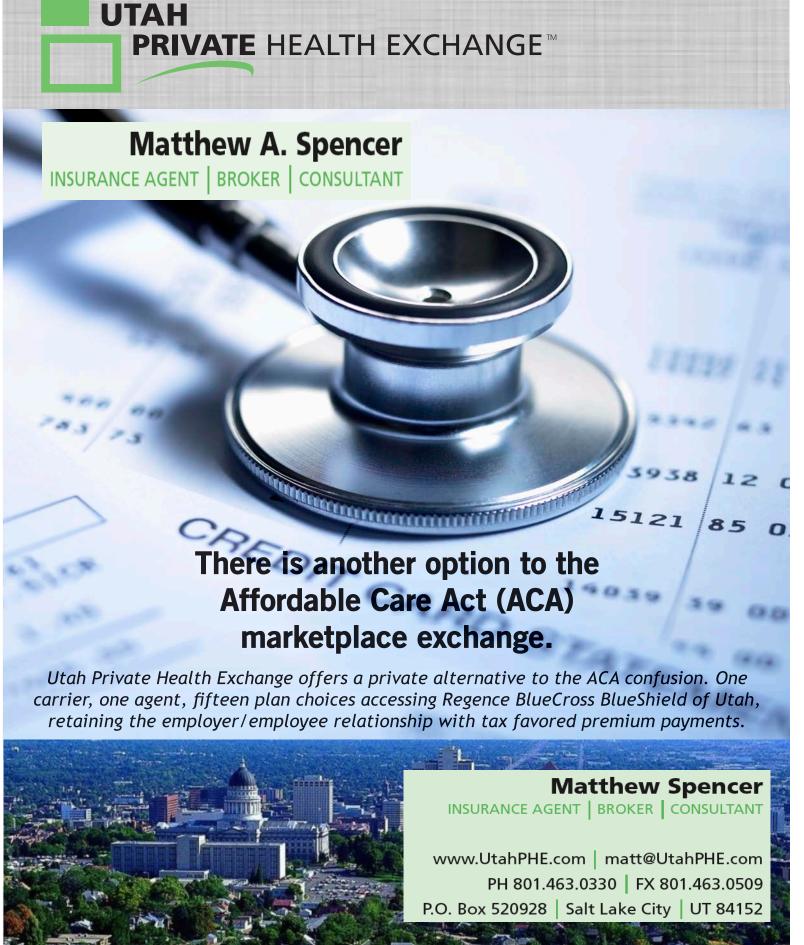
Here's what to do:

- 1. List every possible barrier and objection.
- 2. Prepare responses for each one that have value or create
- 3. Look for customers that have purchased in spite of the barrier and get them to shoot a short video explaining why they bought and what happened AFTER purchase. (HINT: That's where the value is!)
- 3.5. Stay at it until you have at least 25 examples and 25 vid-

Sound like a lot of work? It is. For years I have made the statement, "Most salespeople will not do the hard work it takes to make selling easy. Preparation is hard, but if it's done right, selling is easy."

How prepared are you? How easy are your sales?

Jeffrey Gitomer is the author of 12 best-selling books, including *The Sales Bible, The Little Red Book of Selling, The Little Gold Book of Yes! Attitude,* and 21.5 Unbreakable Laws of Selling.



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GITOMER

Calendar

January 27, 8 a.m.-2 p.m.

"Clean Air. Clean Water. Clean Energy. Blueprint for a Better Future," a P3 Utah event. Event will include keynote presentation by Gov. Gary Herbert and panel sessions. Location is The Leonardo, 209 E. 500 S., Salt Lake City. Cost is \$50 for P3 Utah members, \$75 for nonmembers, student rates available. Details are at http://dcatsundance.splashthat.com/.

Jan. 27, 11:30 a.m.-1 p.m.

Women in Business Luncheon, a Sandy Area Chamber of Commerce event. Speaker Amy Rees Anderson, managing partner and founder of Rees Capital, will discuss her entrepreneurial journey and the lessons she learned along the way. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Cost is \$20 for members, \$25 for guests. Details are at sandychamber.com.

Jan. 27, 11:30 a.m.-1 p.m.

Women in Business Athena Lunch, an Ogden Weber Chamber of Commerce event. Location is Timbermine, 1701 Park Blvd., Ogden. Cost is \$20. Details are at ogdenweberchamber.com.

January 27, 3-5 p.m.

Utah Technology Council (UTC) Clean Tech Roundtable. Topic is "IP Patent Enforcement and Reform Legislation." Speakers are Clint Duke, Durham Jones & Pinegar; and Brent Lorimer, Workman Nydegger; with a roundtable discussion facilitated by Kent Horton, Kirton McConkie. Location is Washakie Renewable Energy, 2950 S. 700 E., Suite 100, Salt Lake City. Free for UTC members, \$40 for nonmembers. Details are at utahtech.org.

January 28, 9:30-11 a.m.

Building Owners and Managers Association (BOMA) Utah Vendor Brunch. Event is a vendor-only meeting that will cover what property managers look for in vendors, how to best use BOMA membership, use of the website to promote your company, and more. It will include a panel of property managers and associates (vendors). Location is Waxie Sanitary Supply, 5107 W. 1730 S., Salt Lake City. Registration deadline is Jan. 26. Registration can be completed at www.bomautah.org.

January 28, 3-5 p.m.

"Sell at Prices Higher Than Your Competition," a Salt Lake Chamber Women's Business Center "Business Essentials" event. Speaker is Ron Baron, who has more than 30 years of seniorlevel national corporate experience as president, vice president of marketing, vice president of sales and marketing, and vice president of operations. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$10. Details are at slchamber. com.

January 29-31

StartSLC, a startup and technology festival. Event includes speeches, workshops and panel discussions at several locations, including The Gateway, Church & State and Impact Hub. Details are at https://startslc.com/schedule/.

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

Peer-To-Peer Round Table Luncheon, a West Jordan Chamber of Commerce event. Location is Carino's Italian Restaurant, 7191 S. Plaza Center Drive, West Jordan. Cost is \$15 for members, \$20 for nonmembers. Details are at westjordanchamber.com.

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

Lunch & Learn, a Murray Area Chamber of Commerce event. Theme is "Your Golden Nest Egg." Location is Buca di Beppo, 935 E. Fort Union Blvd., Midvale. Cost is \$14 for members, \$19 for nonmembers. Details are at murraychamber.org.

Jan. 31, noon-1:30 p.m.

"Tech 4 Good" Series, presented by Sustainable Startups and startup and technology festival StartSLC. Event will feature three startups using technology to solve social and environmental problems. Location is The Gateway Grand Hall, 400 W. South Temple, Salt Lake City. Free. Details and registration are at https://www.eventbrite.com/e/sustainable-startups-series-tech-4-good-tick-ets-14616992819.

Feb. 3, 11:30 a.m.-1 p.m.

Lunch & Learn, a Sandy Area Chamber of Commerce workshop. Speaker Jan Tatangello, a former notary public and notary instructor, will discuss "Identity Theft for You and Your Business." Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Room 223, Sandy. Details and registration are at sandychamber. com.

Feb. 4, 11:30 a.m.-1 p.m.

UTC Lunch & Learn, a Utah Technology Council (UTC) networking event. Limited to UTC members. Location is Bluehost. com, 560 Timpanogos Parkway, Orem. Free for UTC members, but pre-registration is required. Details are at utahtech.org.

February 4, 3:30-5 p.m.

Afternoon Jump Start: Intro to Entrepreneurship, a Salt Lake Chamber Women's Business Center (WBC) event. Seminar is taught by Deb Bilbao, business consultant at the WBC. Location is the Women's Business Center, Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

February 5-7

Owners Building & **Managers Association (BOMA)** Utah Course. Event is titled "BOMI RPA Designation - The Design, Operation & Maintenance of Building Systems, Part 1." Course provides information that property and facility managers need to manage the ongoing operation and maintenance of building systems and to maximize building efficiency and cost-effectiveness. Location is 3 Triad Building, first floor conference room, 345 W. North Temple, Salt Lake City. Registration can be completed at www.BOMAUtah.org.

February 6, 9-11 a.m.

Networking Without Limits, a Salt Lake Chamber event. Speaker Jim Woodard of CCI Mechanical Services will discuss "Building Better Business Relationships." Location is Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15 for members, \$20 for nonmembers. Details are at slchamber.com.

February 6, 6 p.m.

Ogden Weber Chamber of Commerce 98th Annual Dinner, featuring various award winners. Activities include a social at 6 p.m., followed by dinner at 7 p.m. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$75. Details are at ogdenweber-chamber.com.

February 10, 6-7:30 p.m.

Young Subaru Entrepreneur Lecture Series, a Weber State University series for budding entrepreneurs. Speaker is Matt Frisbie, founder and chief executive officer of Chief MO. Location is Weber State University's Wattis Business Building, Room 203, 3850 Harrison Blvd., Ogden. Free and open to the public. Another lecture in the series will be March 17. Details are at weber.edu/entrepreneurship.

Feb. 11, 11:30 a.m.-1 p.m.

Connect 4 Luncheon, a Sandy
Area Chamber of Commerce
event. Luncheon features a meal
prepared by Tom Sutterfield and
a tour of EnergySolutions Arena.
Location is EnergySolutions
Arena, 301 W. South Temple, Salt
Lake City. Cost is \$30 for members, \$35 for guests. Details and
registration are at sandychamber.
com.

February 11, 3-5 p.m.

"Hot Global Markets:
Trending Industries," a Salt
Lake Chamber Women's Business
Center "Business Essentials"
event. Event will provide a snapshot of upcoming business trends
in 2015. Location is Salt Lake
Chamber, 175 E. 400 S., Suite
600, Salt Lake City. Cost is \$10.
Details are at slchamber.com.

February 11, 5:15-7 p.m.

"How to Start your Career in International Business," a World Trade Center Utah student seminar featuring a panel including representatives from large companies and a local business, plus an entrepreneur and a service provider. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Free, but RSVPs are requested. RSVPs can be completed by emailing jnield@ wtcutah.com.

February 12, 8 a.m.-5 p.m.

31st Annual Investors Choice Venture Capital Conference, a Wayne Brown Institute event. Conference begins with a gala reception Feb. 11, 6-9 p.m., at Upstairs at Gallivan Hall, 239 S. Main St., Salt Lake City, and concludes with a ski day Feb. 13, 9 a.m.-2 p.m., at Deer Valley Ski Resort, 2250 Deer Valley Drive, Park City. Conference location is Zermatt Resort & Spa, 784 W. Resort Drive, Midway. Details are at https://waynebrowninstitute.org/events/.

Feb. 12, 11:30 a.m.-1 p.m.

Building Owners Managers Association (BOMA) Utah Monthly Luncheon, featuring the Outstanding Building of the Year Awards. Awards honor "the best of the best" in commercial buildings. Winners at the local association level advance to the regional level and then to the international level. Keynote speaker will be Val Hale, executive director of the Governor's Office of Economic Development (GOED). Location is Little America Hotel, 500 S. Main St., Salt Lake City. Registration and details are at www.BOMAUtah.org.

February 18, 11:30 a.m.

2015 Peak Awards, a Sandy Area Chamber of Commerce event. Speaker David Sturt will discuss "Great Work: How to Make a Difference People Love." Location is Salt Lake Community College's Miller Campus, Karen Gail Miller Conference Center, 9750 S. 300 W., Sandy. Cost is \$35 for chamber members, \$40 for nonmembers; tables are \$250 for chamber members, \$300 for nonmembers. Details and registration are available at (801) 566-0344 or sandychamber.com.

February 22, 8 a.m.

Legislative Update, a Murray Chamber of Commerce event. Event will feature an update on the legislative session and an opportunity to ask state legislators about important issues. Location is Intermountain Medical Center Auditorium, Building 6, 5121 S. Cottonwood St., Murray. Details are available by calling Erica Dahl at (801) 507-7919 or at murray-chamber.org.

Feb. 23, 12:15-1:45 p.m.

Annual Utah Manufacturers Association Membership Meeting. Guest speaker is Val Hale, executive director of the Governor's Office of Economic Development (GOED). Event also is an opportunity for UMA members to have lunch with legislators and get a glimpse of expected activities and legislative issues for 2015. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$50. Details are available at (801) 363-3885 or umaweb. org.

March 3, 8 a.m.-3 p.m.

Utah Outdoor Recreation Summit. Among the speakers are Gov. Gary Herbert providing the opening address; Ivan Levin, senior director of Outdoor Nation for the Outdoor Foundation, discussing "Engaging Today's Generation in Outdoor Recreation"; Chris Warner, founder and chief executive officer of Earth Treks Climbing, discussing "High Altitude Leadership: Building Teams That Succeed in the Face of Tremendous Challenges"; and a panel discussing the topic "Can Outdoor Recreation Development Grow in Conjunction with Energy Development?"Eventalsoincludes breakout sessions. Location is the Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$90 (\$115 after Feb. 16). Details are at http://utahsummit.com/outdoor/.

March 3, 10 a.m.-2:30 p.m.

Business Expo, a Sandy Area Chamber of Commerce event. Location is South Towne Expo Center, 9575 S. State St., Sandy. Booth costs \$50 (exempt for new and executive members) through Feb. 13. Details and reservations are available by contacting Leesha Francis at (801) 727-4503 or leesha@sandychamber.com.

March 3, noon-8 p.m.

2015 Intermountain Growth Conference and Capital Connection, an Association for Corporate Growth (AGC) Utah event. Lunch keynote speaker is DeLyle Bloomquist, presi-

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Opinion

Hillary not left enough for some Dems; GOP field still wide open

With 2015 just getting underway, the buzz of political activity makes it seem almost as if we are already in the midst of the 2016 presidential campaign.

Among the Democrats, Hillary Clinton is honing her message to appeal to the

mindset of the left wing of her party, whose support she will need in her second attempt to get the nomination as the Democrats' presidential candidate in 2016.

The left wing's true believers would of course prefer Sen. Elizabeth Warren, who gives them the dogmas of the left pure and straight, uncontaminated

by reality. But she says she is not running. Maybe she thinks the country is not ready to put another rookie senator in the White House. After the multiple disasters of Barack Obama, at home and abroad, that self-indulgence should not be habit-forming.

We can certainly hope that the country has learned that lesson — and that Republican rookie senators get eliminated early in the 2016 primaries, so that we can concentrate on people who have had some serious experience running things — and taking responsibility for the consequences

 rather than people whose only accomplishments have been in rhetoric and posturing.

The more optimistic among us may hope that the Republicans will nominate somebody who stands for something, rather

than the bland leading the bland
— the kind of candidates the
Republican establishment seems
to prefer, even if the voters don't.

If the Republicans do finally decide to nominate somebody who stands for something, and who has a track record of succeeding in achieving what he set out to do, then no one fits that bill

better than Gov. Scott Walker of Wisconsin, who has put an end to government employee unions' racket of draining the taxpayers dry with inflated salaries and extravagant pensions.

That Gov. Walker succeeded in reining in the unions, in a state long known for its left-leaning and pro-union politics, shows that he knows how to get the job done. It also shows that he has the guts to fight for what he believes and the smarts to articulate his case and win the public over to his side, rather than pandering to whatever the polls show current opinion to be.

It is hard to explain how a country in which conservatives outnumber liberals could have elected a far-left Congress and a far-left president of the United States, without taking into account how rare are Republicans able and willing to develop the skills of articulation.

As a result, everyone knows what the Democrats stand for, but even some Republicans in Congress seem to have only a hazy idea of what principles Republicans stand for.

The country does not need glib or bombastic talkers. But it does need people with clarity of thought and clarity of words, along with a clear sense of purpose and an ability to achieve those purposes.

Republicans with these qualities seem far rarer in Washington than in state governments. Governors like Scott Walker in Wisconsin and Bobby Jindal in Louisiana can both talk the talk and walk the walk. In Congress, not so much.

If you think back to the most politically successful Republican presidents of the 20th century — Ronald Reagan, Theodore Roosevelt, Calvin Coolidge and Dwight D. Eisenhower — they were all men who already had the experience of being responsible for results, whether as governors or as

a military commander in the case of General Eisenhower.

Those Republican presidents who self-destructed politically — Hoover and Nixon, for example — lacked that kind of background, however much they might have had other assets.

Yet there are a few Republicans in Congress today with both sharply focused minds and sharply focused words. Sen. Jeff Sessions and congressman Trey Gowdy come to mind immediately. If Republicans choose a governor as their presidential candidate in 2016, someone like canny Sen. Sessions could make a very valuable contribution as vice president, able to pass on to a new president the fruits of his experience in the Washington environment, along with his ability to resist the pitfalls of that environment.

In a sense, it is much too early to try to figure out what is going to happen politically in 2016. But, since some campaigns have already begun de facto, it is not too early for the rest of us to start scrutinizing those on the political horizon.

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

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American intervention not the answer over the past two decades

The Paris terror attacks were barbaric but also startling, leading many to ask what

could be done to prevent this kind of terrorism in the future. One man has a clear answer. "That attack you saw in Paris? You'll see an attack in the United States," Sen. John McCain told *The New York Times*. Elaborating on how to stop this from happening, he explained to the *Times* and to CNN that it would require a more aggressive American military strategy across

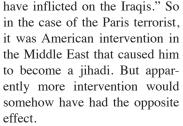
the greater Middle East, with ground troops and a no-fly zone in Syria and more troops in Iraq and Afghanistan.

This theory was sometimes described during the Iraq War as, "We fight them there so we don't have to fight them here." It was wrong then and it's wrong now.

Other politicians and commentators have noted that many jihadis have connections to the new badlands of the Middle East, places like Yemen and Syria, where order has collapsed, civil strife is rampant and Islamic terror groups have staked out safe havens. This is the "blowback" from the chaos in Syria. It has almost become conventional wisdom that if only Washington had gotten more involved there earlier, we would be safer.

But what do the jihadis themselves say? CNN reports that in a 2007 court deposition, Cherif Kouachi, one of the Paris terrorists, revealed the source of his radicalization. "I was ready to go and die in battle. … I got this idea when I saw the injustices shown by television on what was

going on over there [in Iraq]. I am speaking about the torture that the Americans



The scholars Robert Pape and James Feldman have analyzed all of the more than 2,100 docu-

mented cases of suicide bombings from 1980 to 2009 and concluded that the vast majority of the perpetrators were acting in response to American intervention in the Middle East rather than out of a religious or ideological motivation. In their book *Cutting the Fuse*, the authors note that the largest strikes in Western nations after 9/11, the Madrid and London bombings, were "specifically inspired by the invasion of Iraq." (Max Boot has an intelligent critique of the book in *The Weekly Standard*.)

In a well-documented Brookings report on the threat of terrorism from foreign fighters in Syria and Iraq, Daniel Byman and Jeremy Shapiro examine all the known reasons for these jihadis to become engaged. The reasons vary from a sense of adventure to religious radicalism, but battling a foreign (Western) intervention is often high on the list. They point out that the exception is Syria, where the allure appears to be more sectarian and where the ease of travel to and from that country may help explain the large numbers of foreign fighters. But were

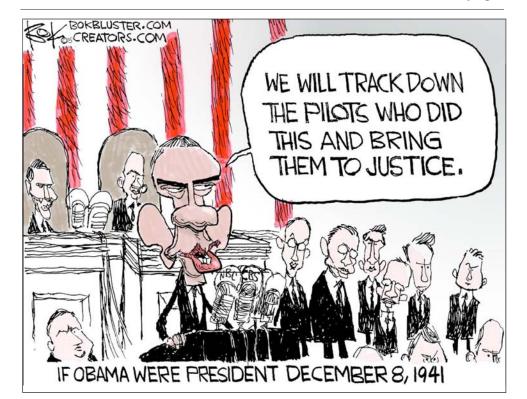
the United States to get deeply involved there, it would surely excite and attract even more foreign fighters, who could then feel that they could go and fight the great crusader superpower and not just Bashar al-Assad's Alawite regime. That's why the Islamic State has been targeting Americans. It wants the global attention that comes from battling "the Great Satan."

There is additionally the awkward reality that if the goal is to intervene in Syria to kill the jihadi forces, it places the United States squarely in the same camp as Assad. It would be nice if an American intervention

could identify the moderate Syrians, ensure that they defeat the (much stronger) radical Islamists, then defeat the (much stronger) Assad army and then stabilize and rule Syria. More likely, it would help Assad, as well as add fuel to a raging fire.

Let's review the record. America's nonintervention in Bosnia in the early 1990s is said to have spawned Islamic radicalism, as did the interventions in Iraq and Afghanistan in the early 2000s, as did the partnership with Pakistan's military, as did

see ZAKARIA next page



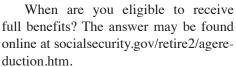
Opinion

What's the proper age to apply for your Social Security benefits?

Now or later? When it comes to the question of Social Security income, the choice looms large. Should you apply now to get earlier payments? Or wait for a few years to get larger checks?

Consider what you know (and don't

know). You know how much retirement money you have; you may have a clear projection of retirement income from other potential sources. Other factors aren't as foreseeable. You don't know exactly how long you will live, so you can't predict your lifetime Social Security payout. You may even end up returning to work again.



How much smaller will your check be if you apply at 62? The answer varies. As an example, let's take someone born in 1953. For this baby boomer, the full retirement age is 66. If that baby boomer decides to retire in 2015 at 62, his/her monthly Social Security benefit will be reduced 25 percent. That boomer's spouse would see a 30 percent reduction in monthly benefits.

Should that boomer elect to work past full retirement age, his/her benefit checks will increase by 8.0 percent for every additional full year spent in the workforce. (To be precise, his/her benefits will increase by .67 percent for every month worked past full retirement age.) So it really may pay to work longer.

Remember the earnings limit. Let's put our hypothetical baby boomer through another example. Our boomer decides to apply for Social Security at age 62 in 2015, yet stays in the workforce. If he/she earns more than \$15,720 in 2015, the Social Security Administration will withhold \$1 of every \$2 earned over that

amount

LUND

How does the SSA define "income"? If you work for yourself, the SSA considers your net earnings from self-employment to be your income. If you work for an employer, your wages equal your earned income.

Please note that the SSA does not count investment earnings, interest, pensions, annuities and capital gains toward the current \$15,720 earnings limit.

Some fine print worth noticing: Did you know that the SSA may define you as retired even if you aren't? (This actu-

ally amounts to the SSA giving you a break.) For 2014, the SSA considered you "retired" if you were under full retirement age for the entire year and your monthly earnings were \$1,290 or less.

If you are self-employed, eligible to receive benefits and under full retirement age for the entire year, the SSA generally considers you "retired" if you work less than 15 hours a month at your business.

Here's the upside of all that: If you meet the tests mentioned in the preceding paragraph, you are eligible to receive a full Social Security check for any whole month of a year in which you are "retired" under these definitions. You can receive that check no matter what your earnings total for all of that year.

Learn more at socialsecurity.gov. The SSA website is packed with information and is quite user-friendly. One last little reminder: If you don't sign up for Social Security at full retirement age, make sure that you at least sign up for Medicare at age 65.

Mark Lund is the author of *The Effective Investor*l and provides 401(k) consulting for small businesses and investment advisory services for individuals through Stonecreek Wealth Advisors Inc.

ZAKARIA

from previous page

the drone strikes in Pakistan and Yemen, as did the surge in Afghanistan, as did the withdrawal of troops from that country. When America intervenes, it is said to provoke terrorists; when it doesn't, it is said to show that Washington is weak. No matter what the United States has done over the last two decades, Islamic radicalism has been on the rise, often directed against the United States and its Western allies, and it always finds a few alienated young men who act on its perverse ideology.

To argue that the only way to stop terrorism at home is for the United States to intervene militarily and stabilize the many parts of the Middle East that are in conflict is to commit Washington to a fool's errand for decades. The scholar Andrew Bacevich has pointed out that, before Syria, Washington had already launched interventions in 13 countries in the Islamic World since 1980. Will one more really do the trick?

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

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Make sure to touch all the bases

Whether in our professional or personal worlds, true success comes from focusing on not just one or two areas, but in making a determined effort to move forward in all critical aspects. In business, for example, if your company were to focus solely on customer service but ignore employee relations, you'd risk ending up with a disgruntled workforce, which in turn could impact the entire business. At home, if you were to overemphasize your children's achievements but neglect



their emotional needs, it lead to rifts in your relationships. As you look at the progress you'd like to make in the coming year, it might be helpful to compare life to the game of baseball, where it's important to "touch all the bases" to make that home run

On Sept. 23, 1908, in a game against the eventual World Series champion Chicago Cubs, Fred Merkle, a 19-year-old rookie of the New York Giants (yes, the name of the baseball team was the New York Giants at that time), was on first base and Moose McCormick was on third base.

There were two outs and it was the bottom of the ninth inning with the score tied 1-1. The next batter, Al Bridwell, drilled an apparent single into center field. McCormick ran home from third and the game appeared to be over, a 2-1 Giants victory. Giants fans poured out of the stands and mobbed the field. Merkle, advancing from first base, saw the fans swarming onto the playing field. He turned back to the dugout to join the celebration with his teammates without ever touching second. The Cubs' second baseman Johnny Evers noticed this, retrieved the ball, tagged second and appealed to the umpire, who called Merkle out, nullifying McCormick's run.

The Giants and Cubs would finish tied atop the National League standings and a one-game playoff was played to decide which team would win the pennant. The Cubs would win this game, eliminating the Giants. Had the Giants won that Sept. 23 game, the one-game playoff would have been unnecessary and the Giants may have won the same 1908 World Series that the Cubs proceeded to win.

The importance of touching all the bases was shown again at the start of the 1974 baseball season. Hank Aaron was a player with the Atlanta Braves team. He was seeking the record for hitting the most home runs. Aaron needed just one home run to equal the record held by Babe Ruth, the greatest hitter in baseball history. Aaron got that home run the very first time he had a chance to hit the ball. He sent the ball over the wall. That gave him 714 home runs, the same as Babe Ruth.

After that day, baseball fans held their breath every time it was Hank Aaron's turn to hit. When would he hit home run number 715? The wait wasn't long. In the second week of the season, Aaron again hit the ball over the wall. He had beaten Babe Ruth's record. But first, he had to run around the four bases. The other players on his team watched carefully to make sure he touched each one. If he did not, the home run would not have counted. There would have been no new record. To Hank Aaron's credit, he made it home.

Just like baseball, in our lives we have home plate, first, second and third bases. Our most important, or home, plate possessions are our foundational assets — our family, health, values, talents, heritage, spirituality, future, etc.

We also have another base comprised of our intellectual assets, such as wisdom. I often say wisdom is the product of knowledge multiplied by experiences — and not just the good ones. I'm sure you can agree we often learn more from our setbacks and challenges than the smooth-sailing times. It's important to learn from it all and distill those experiences into wisdom. Other intellectual assets would include our formal education, reputation, systems, methods, traditions, alliances, skills, etc.

Next would be our financial base, comprised of all of our material possessions (the "things" of life). This would be all of our assets, properties, investments, etc. And lastly, our final base consists of our civic or social assets that we contribute back to society.

To make sure your home runs will count in life, remember to touch all of the bases — and don't stop with just the foundational, intellectual and financial bases. You'll only score a triple if you don't pay it forward by contributing of your means to others and come back to "home" to make it all count. And what if you blow the game a few times by missing a base? Get your uniform back on and play another day — you just might beat your own record. Set goals now to make this a winning year in all areas of your life, track your progress and make it one of your best seasons yet.

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

ETHNIC

from page 1

Parmar said he will "see how it goes." He added that a store like his not only benefits the owner, but it reaches to the whole community

Qaderi Sweets N Spicez is an Indian-Pakastani grocery supermarket founded in 1997 with two locations: 3546 S. Redwood Rd., West Valley City, and 1785 S. State St., Salt Lake City. " I believe that business has grown in the past few years," Asif (Oz) Khanani, the owner, said. "There is more awareness of personal self-health and what items can better your lifestyle and overall health.'

Qaderi Sweets N Spicez carries items from 25 countries and is adding new countries monthly. Countries represented in the current inventory include India, Pakistan, Nepal, Burma, Bhutan, several European and African countries, Iran, Iraq, Bangladesh, Tibet, Sri-Lanka, Afghanistan, Bosnia, Armenia, Saudi Arabia and other Southeast Asian countries. The most recent addition is

a restaurant inside the Salt Lake City location.

The store was started by Mohammed Khanani and his sons Yousuf and Asif. There are currently 12 employees. The number of employees has stayed consistent considering there is a familial relationship with his longtime employees. Now that there are locations on both the east and west side of the Salt Lake Valley, the goal is to open a few more locations in the next five years, said Asif Khanani.

The Old Dutch Store, 2696 Highland Drive, Salt Lake City, has reported steady business since 2013. The store has not seen a downturn in business amidst all the competition and this has to do with the participation the store has in social media, said Charlie Giacoletto, the manager. The staff maintains an active Facebook page among other media. There are currently eight employees including the manager, up by three in the past year.

The Old Dutch Store's original owners, Else and Adrian Groos, founded the store in 1976. Sharon Humphreys, whose father worked in the store many years,

Dine, atop Dream Peak, features a restructured building that includes increased seating capacity of 41 percent, tallying 316 seats, and an expanded outdoor deck.

BRIEFS

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increase in monies lent over fiscal year 2013. The figure placed it first in the region from 17 certified development companies (CDCs) throughout Utah, Colorado, North Dakota, South Dakota, Montana and Wyoming. Rankings were compiled by the National Association of Development Companies (NADCO). Mountain West was the only CDC in the nation's top 10 to lend more money in the 2014 fiscal year, with 157 loans resulting in more than \$120 million. That placed Mountain West seventh among the nation's 227 CDCs for total dollars funded and sixth in total loan

RESTAURANTS

volume.

• Bandits Grill & Bar has opened Bandits American Grill at 3176 E. 6200 S. in Cottonwood Heights. It is the Bandits family's fourth restaurant and second in Utah, with the other in Park City. It will be led by executive chefs Miguel Portillo and Jose Lopez and owned by Shane and Jen Barber. The Barbers also own the Park City location.

RETAIL

• Canyons Resort Village has added SmartWool and The North Face in the Sundial Lodge, and at Canyons Resorts, the Cloud Dine restaurant has reopened after a summer of construction. SmartWool and The North Face offer apparel for skiing and lifestyle, including base layers, outerwear and more. Cloud

SERVICES

 Shareholders of Les Olson Co. have elected Debbie Olson as a member of the company's board of directors. Olson started at the company full time in 1972 and



has performed many tasks for the company that have included mostly clerical duties. She and her son Chris Weenig manage Debbie Olson the day-to-day operations of

Revco Leasing, Les Olson Co.'s primary leasing partner, as well as other leasing company partnerships for Les Olson Co.

TECHNOLOGY/LIFE **SCIENCES**

• WeBoost, a St. Georgebased company formerly known as Wilson Electronics, has announced that Michael Mouser has been hired as vice president of worldwide engineering for Wilson Electronics LLC. Most recently, Mouser was vice president of product development and technology for Navigation Solutions. He also was senior director of business development, IP technology and engineering at Mitac International and vice president of engineering for consumer navigation outdoor/marine/vehicle navigation products and professional land/marine survey GPS products at Thales Navigation USA.

bought it in 2003. There have been thoughts of expansion, but it is not currently in the works, although catering is being considered for the near future. A couple of the store's specialties include speculoos, a spiced shortcrust biscuit, and stroopwafels, a two-layer waffle with a caramel-like filling. The store boasts many regular clients. Some of their most frequent patrons include Dutch immigrants, their children and missionaries returned from Scandinavian countries or Germany.

Seigfried's Delicatessen, 20 W. 200 S. in Salt Lake City, did about the same business in 2014 as it did in 2013. "At least it's not going down," said owner Daiva Stamkyavichyus. The shop has been open since 1971. The menu is virtually the same and the prices haven't changed much, said Stamkyavichyus. She has 10 employees and that number has stayed the same also.

"It is a very authentic German deli," said Stamkyavichyus. A couple of the shop's most popular items are the sausages and schnitzel. Its consistent business success is evident by the long lines each day around lunch time.

Granato's Importing Co. made an improvement in sales from 2013 to 2014. There are four locations: downtown Salt Lake City, Holladay, Redwood Road in Salt Lake City and South Jordan. The longtime Utah Italian company, in business since 1948, is owned by Sam Granato, who said that the recent success he's experienced is because of people understanding more about products and, specifically, authentic products. It is for "Americans that have an educated palate," he said. Frank Granato, Sam's father and founder of the company, comes from an Italian family in Tooele.

Granato's has 65 employees among the four stores and that number has gone up in the past year. As for expansion, Granato said that he is always looking at opportunities. He hopes Wasatch Front consumers experience his stores' authentic foods such, as olive oils, meats and cheeses.

Business at Chinatown Supermarket, 3390 S. State St. No. 11 in South Salt Lake, has escalated also. Manager Andrew So said this is because of "the way people spend" and that the economy is better. This brand-new store has been open for only four months. Currently it has 30 employees and this number has already gone up since it opened. So said that his company would like to expand. The store is the largest Asian grocery store in Utah, according to So, and carries most Asian goods and food for making Asian dishes. It carries a lot of gluten-free and

organic options as well, said So.

Matt Caputo is the son of Tony Caputo, a second-generation Italian from Calabri and the owner of Tony Caputo's, 314 W. 300 S. in Salt Lake City. Matt Caputo is a main contributor in running the 18-year-old business, which has a total of 70 employees among the four shops. He said that his business grew in 2014 and he attributes this to the economy improving and the investment that Caputo's made in more administrative personnel, social media and community involvement. The staff has increased 10 to 12 employees since 2013.

As for expansion, Caputo's opened a new location in Holladay in 2014. Now the business focus is online content sales, wholesale sales and a facility upgrade. The delicatessen is known for its own state-of-the-art cheese cave, where it produces more than 200 fresh farmstead cheeses. The cave is one of about five in the country, according to Matt Caputo.

He acknowledged that many people are saying Salt Lake City gained more interest in food in 2014 and while he doesn't disagree, he said it's been a constant progression —not only in 2014 of Salt Lake City people seeking food that allows those "who are geeks in the industry" to continue to do what they do.

HERBERT

from page 1

and setting aside money for a rainy day.

For example, a review of state regulations two years ago indicated Utah had 1,968 that affected business, but 368 had no real purpose. Those were "like weeds in a ditch bank, and they slow the flow of commerce as they get in the way." Those 368 were eliminated or modified, and currently the state's cities and counties are undertaking similar

"Those simple principles are what's making this work, and the good thing for all of us is, this is not a zero-sum game. Every state can do this. Every state can incorporate these same kinds of principles and it will have the same kind of success that we're having in Utah," the governor said.

"And, as I mentioned, not being a zero-sum game, that means as the economy continues to expand, everybody benefits. up and down the economic ladder, and particularly the business people who are out there making it happen. The entrepreneurs are finding great success."

Herbert, who described himself as "chief cheerleader" for the state and said he is "unabashedly proud of the state of Utah, for many reasons," said Utah showcased itself to the world during the 2002 Winter Olympic Games.

"Well, we are on the verge of kind of a new discovery. In fact, I'd say we're past the verge. We've been discovered again. We were discovered in 2002 at the Olympics. We're discovered now as what Steve Forbes says is the best business environment in America today, here in Utah."

In fact, Forbes magazine has ranked Utah atop its "Best States for Business" listings four of past five years. Herbert said it is because Utah has a low unemployment rate, strong job creation, household income growing faster than in the rest of the U.S., and its economy is diverse.

He also lauded Utah's work

"We have a culture of people here who are willing to roll up

their sleeves and go to work, and do whatever it takes. We have rugged individualism, dogged determination. We don't say, 'You can't do it.' We say, 'We can do it; we just need to find a way to do

Again using farming as a metaphor, Herbert said that willingness to work can pay off for anyone in Utah.

"Regardless of what your seeds are that you're planting out there," he said, "you're going to have a chance, you're going to have every opportunity, with a little hard work on your part, to till that garden and fertilize it and water it and cultivate it, that you're going to get a harvest because of your hard work and labors come harvest time."

CALENDAR

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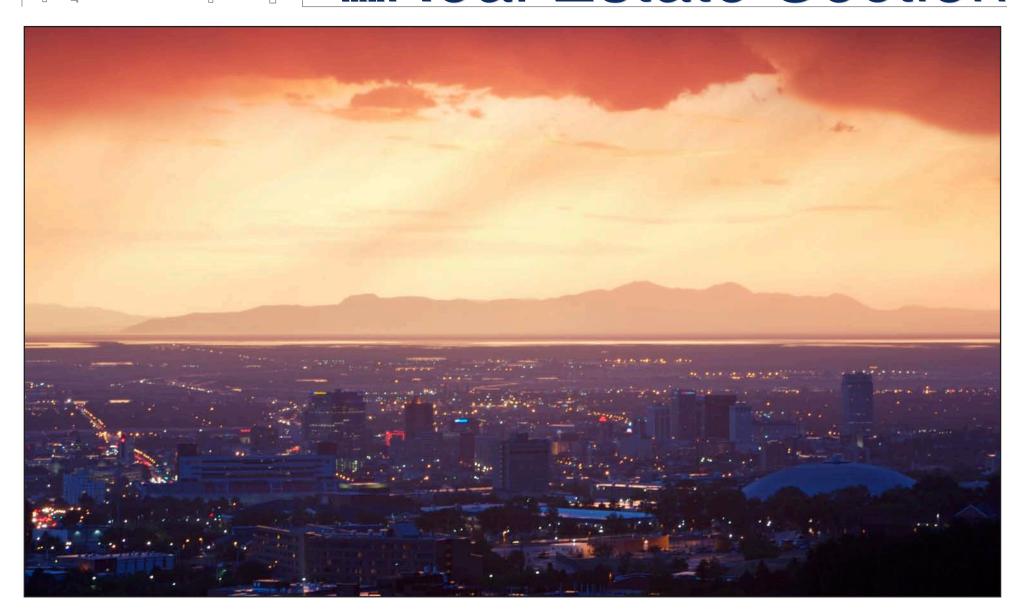
dent of global chemicals business at Tata Chemicals Ltd. and president, CEO and director of Tata Chemicals North America Inc. Panel topics include "M&A Review and Outlook for 2015,' providing insight into what 2015 holds for Utah and the nation from M&A and PEG experts; "\$20 Million and Beyond," featuring best practices in managing scaled growth; and "How to Buy and Build," focusing on using accretive acquisitions to accelerate growth. Location is Marriott City Center, 220 S. State St., Salt Lake City. Details are at www.acg. org/utah.

March 5-6

Sixth Annual Intermountain Sustainability Summit, hosted by Weber State University and the Utah Recycling Alliance. Sessions feature topics including energy efficiency and renewable energy. air quality and pollution, water quality and conservation, recycling and waste reduction, and sustainable food and agriculture. Location is Weber State University, Shepherd Union Building, 2910 W. Campus Drive, Ogden. Details about pricing and registration to be announced later.

Jan. 26-Feb. 1, 2015

mReal Estate Section



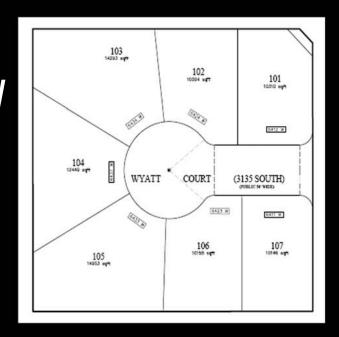
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