

## OF NOTE



### Energy-sector growth slowing

In its latest survey of regional economic conditions, the Federal Reserve has confirmed what residents in Utah's oil producing areas have suspected: Growth has begun to slow in the nation's energy-rich regions due to the recent plunge in oil prices.

### Industry News Briefs

page 8

### Business Calendar

page 11

### Real Estate Section

pages 20-23



The land in Draper where the Utah State Prison sits is being called "700 acres of developable ground right in the heart of where business wants to be" by the co-chairman of the committee tasked with finding a new location for the facility. Its value makes the decision to move the prison a financial "no-brainer," according to Rep. Brad R. Wilson, R-Kaysville.

## Commission co-chair: Moving prison is a financial no-brainer

**Brice Wallace**  
*The Enterprise*

The co-chairman of the Prison Relocation Commission says site selection for a new state prison has been expanded and that moving the facility from Draper is "really kind of a no-brainer financial decision."

Rep. Brad R. Wilson, R-Kaysville and majority assistant whip, recently said having a new prison would save the state \$250 million in maintenance costs at the Draper facility over 15 years while making available 700 acres there for development in the midst of a tech-heavy business area known as "Silicon Slopes."

"I think you'd be hard-pressed to find a metropolitan area as dense as we are that has 700 acres of developable ground right in the heart of where business wants to be," Wilson told the Governor's Office of Economic Development board at its January meeting. "It almost gives me chills. It's such an incredible opportunity, particularly for this organization (GOED), to help Utahns prosper."

Board member Jerry Oldroyd agreed. "That area is central to future IT growth in the state of Utah. ... The way that's going to sustain itself is by opening up that property," Oldroyd said.

Wilson said the state must choose

**see PRISON pg. 4**

## Report: 2015 will be banner economic year

According to the *2015 Economic Report to the Governor*, job growth, lower unemployment and positive economic performance are on the menu for Utah in 2015.

The report, a collaboration between the David Eccles School of Business at the University of Utah and the Governor's Office of Management and Budget, says Utah continues to outperform national averages with new jobs developing at a faster pace and unemployment continuing to trend far lower than the nation.

The report was released at the annual Utah Economic Review hosted by the Salt Lake Chamber. Gov. Gary Herbert and more than 400 business leaders attended the forum and heard from a panel of leading economists who discussed the forecast.

Lane Beattie, president and CEO of the Salt Lake Chamber, noted in his remarks the need for economic data and the need to invest in the state's future.

"Utah's economy is the envy of the nation," said Beattie. "The business focus of Gov. Herbert and the legislature has propelled Utah through the Great Recession and positioned the state extremely well for 2015."

Barring any major disruptions to global and national economic conditions, the state can look forward to moderate growth and improving economic conditions in 2015, the report says. Utah's labor market in 2015 is expected to taper off slightly; however, an improving national economy could increase growth forecasts.

Utah recovered from the recession faster than the nation and is expected to remain a leading economic growth state this year.

Key indicators and trends reported to the governor in the report include:

- Employment growth in 2014 was at 3.0 percent in Utah, far above the 1.8 per-

**see OUTLOOK pg. 4**

## Council releases draft 2015-2040 transportation plan

The Wasatch Front Regional Council (WFRC) has released its draft 2015-2040 Regional Transportation Plan (RTP) and is soliciting feedback from the public. The RTP identifies the major new roadway, transit and bike and pedestrian projects needed over the next 25 years in Salt Lake, Weber, Davis and a portion of Box Elder County. It is updated every four years.

"This represents many years of focused, dedicated efforts by the council and its staff to put together a comprehensive plan that will ensure our transportation system is well-maintained, operates efficiently and meets the transportation needs for our region's future over the next 25 years," said council chair and Davis County Commissioner Bret Millburn.

The plan is based on the Wasatch Choice for 2040 Vision and reflects an ongoing, collaborative effort by local governments and transportation agencies to meet the long-term transportation challenges of population growth in the Wasatch Front.

**see TRANSPORT pg. 2**



## Mountainwest Home Services sold to Texas firm

Texas-based Service Experts Heating & Air Conditioning has acquired Salt Lake City's Mountainwest Home Services. The multi-million-dollar purchase will complement the company's existing Service Experts presence in Salt Lake City, and strengthen coverage of the North Salt Lake, Woods Cross, Centerville, Farmington and Bountiful communities, according to a release from the company.

The acquired property will

change its name to Mountainwest Service Experts. Dave Allen, general manager of Service Experts, will continue to lead the local operation.

"Mountainwest's outstanding reputation for top-quality, professional service is the perfect complement to Service Experts' standing dedication to excellence in the industry and to 100 percent customer satisfaction," said Scott Boxer, president and CEO of Service Experts. "We're excited to

expand our presence in both Salt Lake City and the western part of the country." Service Experts already provides heating and air conditioning services in Provo and Ogden.

Mountainwest Home Services, founded in 1986, employs nine technicians and offers full-service residential heating, air conditioning and plumbing repairs, maintenance and new comfort equipment sales and installation.

## Beck to head CHG Healthcare

Salt Lake City's CHG Healthcare Services has named Scott Beck as CEO. Michael Weinholtz, the firm's CEO since 1998 and chairman since 2012, will assume the role of



Scott Beck

executive chairman and remain an officer of the company. CHG is a healthcare staffing and temporary physician services company that was

founded in 1979 and employs more than 1,700 people in its seven offices located across the nation.

Beck joined CHG in 1999 and has held multiple leadership roles in the company, including chief marketing officer, president of the CompHealth temporary physician

division, and group president. He has served as chief operating officer since 2008 and president since 2012, where he has been responsible for all of CHG's business operations.

"Over the past 16 years, I've been involved in many aspects of CHG's business and have been fortunate to work with and learn from great leaders," Beck said. "I'm excited for the opportunity to lead the continued growth and success of our company and our people."

CHG has been named one of Fortune magazine's "100 Best Companies to Work For" each of the past five years. In 2014, CHG's healthcare staffing companies placed more than 11,000 medical providers across the nation who served more than 17 million patients.

## Business After Hours: The Place to Connect



Hosted by

The Salt Lake Chamber's first Business After Hours of 2015, introducing Utah's first private group health insurance exchange, utilizing Utah's oldest health carrier.

Thursday, Jan. 22, 2015  
5:00-7:00 pm

Harmons at City Creek / Mezzanine  
135 E. 100 South, Salt Lake City

Sample eats and drinks from Harmons City Creek and network with dozens from Utah's local business community.



Media sponsor:



To register: [slchamber.com/bah](http://slchamber.com/bah)  
For questions, please call 801.364.3631

## Peczuh to acquire Printing Resource

Peczuh Printing Inc. of Price is buying Printing Resource Inc. of Lindon. The acquisition is expected to close by the end of January and terms of the deal were not disclosed.

"The purchase will enhance Peczuh Printing's position as a leader and innovator in the printing industry in the Mountain West region and beyond," said a release from Peczuh.

"This acquisition is very much in keeping with our current growth strategy and reinforces our goal to create value for our clients, employees and owners," said Frank Peczuh Jr., Peczuh Printing president and CEO. "Printing Resource is a well respected, financially strong company focused on delivering superior quality and excellent customer service to its clients. This combination creates a stronger and healthier Peczuh

Printing, better equipped to meet the needs of our clients — both existing and newly acquired."

Printing Resource owner Craig Brady said that "looking forward, we are excited about this acquisition as it will benefit our clients through the expanded capabilities of the combined companies. I am confident that Peczuh Printing is the best owner for the future of Printing Resource."

Peczuh Printing was established December 1962 in Price by Frank J. Peczuh. As a family-owned company, it provides a diverse range of print, fulfillment and media solutions from multiple locations throughout the Mountain West. It employs 85 in sales, management and production.

Brady established Printing Resource in 1993 and he currently employs 35.

## WE AIM TO EASE

Striving to be Utah's Preferred Source for over 60 years.

SAND, ROCK, & LANDSCAPE PRODUCTS

ASPHALT & PAVING

READY-MIXED CONCRETE

CONSTRUCTION SERVICES



STAKER | PARSON  
COMPANIES  
THE PREFERRED SOURCE

WWW.STAKERPARSON.COM



BURDICK MATERIALS  
(435) 781-0956



HALES SAND & GRAVEL  
(435) 529-7434



JACK B. PARSON COMPANIES  
(800) CONCRETE



REYNOLDS EXCAVATING  
(801) 556-2110



STAKER PARSON COMPANIES  
(801) 731-1111, OGDEN  
(801) 298-7500, SLC



WESTERN ROCK PRODUCTS  
(435) 628-4384

## TRANSPORT

from page 1

"This plan accounts for the preservation and maintenance needs of our current infrastructure to responsibly take care of what we have. It outlines improvements that will make the transportation system operate more efficiently and it identifies the new projects needed in the future," said council vice chair and Sandy City Mayor Tom Dolan. "This proactive planning will help to support a stronger economy, improve our air quality and ultimately enhance our overall quality of life."

The public is invited to attend upcoming open hous-

es where representatives will be available to answer questions. The first will be held on Monday, Jan. 26 from 5:30-7:30 p.m. at West Valley City Hall and the second on Monday, Feb. 9 from 5:30-7:30 p.m. at Roy City Hall.

In addition, a third open house will be available online in which people can participate from home. Interested persons can go to [wfrc.org](http://wfrc.org) for a live question and answer session on Feb. 17 from 4-6 p.m. The public is encouraged to submit comments online via the comment layer on the RTP's interactive map.

The full plan is available at <http://www.wfrc.org/new>.

## Firm credits new interview process for strong growth

**Brice Wallace**  
The Enterprise

A South Jordan-based company is experiencing strong growth by bringing a new approach to job interviews.

HireVue, established a decade ago, saw a turning point in 2009 and has seen sales grow from \$100,000 in 2009 to more than \$25 million last year, and it continues to bring on more Fortune 100 and Fortune 500 companies as clients.

HireVue's cloud-based "talent interaction platform" allows candidates to better show their abilities, and talent analytics gives clients 100,000 times more data than a resume by checking candidates' interview, performance and behavioral attributes, Mark Newman, chief executive officer and co-founder, told the Governor's Office of Economic Development (GOED) board at its December meeting.

"People aren't profiles, resumes and numbers," Newman said. "They are voices, ideas and experiences, and it's our mission to bring those to light."

"We get to the inner soul of a human being, around their talent, desires, engagement, motivation, drive, personality, style and all of this, and help the large companies build their teams through this way, and we're doing some really cool things behind it all."

Companies using the HireVue platform have experienced 28 percent less employee turnover, 75 percent higher recruiter productivity, 50 percent less interview time, 24 percent lower cost per hire and 24 percent less job vacancy time, according to the company.

The platform is catching on with large companies, especially those turning to an interview-first, rather than resume-first, approach, Newman said. HireVue has as clients one-fourth of the Fortune 100 and more than 100 companies on the Fortune 500 list. It currently has more than 400 customers in more than 150 countries.

The company's first year, 2005, it had two employees, a total of \$1,300 in revenue from the sales of two interviews. Now it has more than 200 employees, just opened an office in London, is doing 2,500 interviews daily, raised over \$60 million in capital, and expects to go public in perhaps three years.

HireVue has benefited from a state job-creation incentive approved by the GOED board in June 2013. The \$1.5 million tax credit is based on the company creating 540 high-paying jobs over seven years.

## SirsiDynix sold to NY investors

New York investment firm ICV Partners has acquired Lehi's SirsiDynix, a provider of technology solutions to libraries, from Vista Equity Partners.

"We are 110 percent supportive of the direction the company has charted, and are thrilled that we're now in a position to provide our full support as SirsiDynix looks to accelerate the delivery of their key initiatives," said Willie Woods, president of ICV Partners. "We are committed to the SirsiDynix team as they continue to innovate products like BLUEcloud, ensuring their customers have access to the best library automation products in the world."

"Our focus will remain exactly as we've communicated it this past year," said Bill Davison, CEO of SirsiDynix. "Building and delivering the BLUEcloud Library Services Platform remains our top priority and our fixed commitment to the entire customer base, both Horizon and Symphony. As a management team, we're very encouraged by the support and guidance we've received from ICV Partners during due diligence and as we've established the BLUEcloud vision to deploy the neces-

sary resources to make it happen. The value that ICV brings to this process is already apparent to us, and will soon be apparent to our current and future customers."

Davison said that the SirsiDynix management team will remain intact and looks forward to working with ICV Partners as the company embarks on the next phase of company growth. "We have an incredibly experienced team of executives and employees who understand the products that libraries need, and the know how to build, deliver and support them," he said.

Vista will maintain a minority equity position in the company. "We continue to be extremely excited about the ongoing strength of the SirsiDynix business and believe they are uniquely positioned to provide innovative market-leading library management solutions," said Robert F. Smith, chairman and CEO of Vista.

SirsiDynix was formed by the merger of Dynix Corp. and Sirsi Corp. in 2005 and employs approximately 400 in offices worldwide.

### Enterprise

UTAH'S BUSINESS JOURNAL

USPS # 891-300

Published weekly by:

**Enterprise Newspaper Group**  
825 North 300 West Ste. NE220  
Salt Lake City, Utah 84103  
801-533-0556 FAX 801-533-0684  
[www.slenterprise.com](http://www.slenterprise.com)

**PUBLISHER & EDITOR**  
R. George Gregersen

**PRESIDENT**  
David G. Gregersen  
[david@slenterprise.com](mailto:david@slenterprise.com)

**VP/GENERAL SALES MANAGER**  
Dale Dimond  
[dale@slenterprise.com](mailto:dale@slenterprise.com)

**MANAGING EDITOR**  
John M. Rogers  
[john@slenterprise.com](mailto:john@slenterprise.com)

**CONTROLLER**  
Richard Taylor  
[richard@slenterprise.com](mailto:richard@slenterprise.com)

**OFFICE MANAGER**  
Dionne Halverson  
[dionne@slenterprise.com](mailto:dionne@slenterprise.com)

**REAL ESTATE SECTION**  
Rhonda Bachman  
[rhonda@slenterprise.com](mailto:rhonda@slenterprise.com)

**CIRCULATION**  
Subscription inquiries:  
[subscribe@slenterprise.com](mailto:subscribe@slenterprise.com)

**ADVERTISING INQUIRIES**  
[david@slenterprise.com](mailto:david@slenterprise.com)

**TO CONTACT NEWSROOM**  
[john@slenterprise.com](mailto:john@slenterprise.com)

**ART SUBMISSIONS**  
[art@slenterprise.com](mailto:art@slenterprise.com)

**Subscription Rates:**  
Online only, \$55 per year  
Print only, \$65 per year  
Online and Print, \$75 per year

Any opinions expressed by the columnists are not necessarily the opinions or policy of Enterprise, its owners or managers. Reproduction or use of contents without written consent of the publisher is prohibited. All rights reserved.

© 2013 Enterprise Newspaper Group Inc.  
Periodical postage paid at Salt Lake City, Utah  
POSTMASTER: Send address corrections to:  
P.O. Box 11778, Downtown Station  
Salt Lake City, Utah 84147

### 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 BEFORE: 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 Conference 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.



## FINANCING UTAH'S ECONOMIC GROWTH

Heavy Machinery and Equipment Financing

Operating Lines of Credit

Commercial Real Estate Lending

Construction and Development Lending



**Roger Christensen**  
SVP, Business Banking  
Team Leader  
(801) 388-1979

[rchristensen@bankofutah.com](mailto:rchristensen@bankofutah.com)



# BANK of UTAH

711 S. State St.  
Salt Lake City, UT 84111

(801) 532-7111

Member FDIC

## CAN'T GET A LOAN for your small business?

We can help.

The Utah Microenterprise Loan Fund (UMLF) is a non-profit community development organization. We provide loans of up to \$25,000 to new AND EXISTING businesses. We help businesses that are NOT able to access traditional sources of funding.

We help people who:

- 1) are just starting
- 2) may not have enough collateral for conventional loan
- 3) have credit history issues

Call 801-746-1180  
or visit [www.umlf.com](http://www.umlf.com)

UTAH **Microenterprise** LOAN FUND



## Zermatt managers to launch 'Midway University'

The new management team at Zermatt Resort in Midway has announced plans to launch a series of classes and speakers at the property to be known as Midway University.

Midway Properties Group LLC has secured a long-term lease from Zermatt owner Legacy Partners to operate and manage the resort and under its management will offer week-long, all-inclusive educational vacation programs. At Midway University, leisure and business travelers will enjoy the amenities of Zermatt while enhancing their vacation experience with world-class speakers and classes, Midway Properties said in a release. Midway University will feature different weeklong courses focused on special niche markets that are popular, informative and interesting. The principals of Midway Properties Group have extensive experience in corporate and personal education training.

"Finally there will exist a leisure product that not only invigorates the body, but also the mind," said Dennis Webb, a principal of Midway Properties Group. "Midway University is a unique model that provides destination learning, coupled with the breathtaking features and amenities of Zermatt Resort."

Webb, who also co-founded Franklin Quest-Franklin Covey, will lead the launch of Midway

University this spring.

"We're excited about the growth possibilities," said Steve Eddington, owner of Legacy Partners, which owns Zermatt Resort. "We're hoping this will increase the value of the resort, the homeowners' interests and

increase the value of recreation opportunities in Midway. From the very beginning, this resort has been in need of a destination business plan. We have finally achieved a plan that will help create that destination location opportunity for the resort."

## OUTLOOK

from page 1

cent national average.

- Utah's job growth is expected to be 2.5 percent in 2015, while the nation's is estimated at 1.8 percent.

- Utah's unemployment rate is expected to hold steady in 2015 at 3.6 percent.

- Utah is expected to register another year of net in-migration in 2015.

- Utah's energy sector is the industry to watch, with oil prices trending significantly lower than recent years. Coal production in 2014 was near a 30-year low.

- Home construction in 2014 continued its slow recovery from the Great Recession. The recovery is only about 50 percent of the pre-recession peak despite low mortgage rates.

- Tourism-related jobs in the private sector increased 6 percent in 2014, double the growth rate of all other private-sector jobs.

- Utah attracted approximately \$1 billion in venture capital

investment in 2014, a sign of the tech sector's confidence in the Utah marketplace.

- As the labor market improves, analysts expect discouraged workers will be drawn back into the labor force, a significant benefit to Utah families.

- The rebuild of the Salt Lake City International Airport terminal will pay economic dividends throughout 2015 as expenditures on the project will reach \$20 million per month by the end of the year.

"Utah's vibrant and diverse economy remains among the strongest in the nation," said Natalie Gochnour, associate dean at the David Eccles School of Business. "I credit this to the hard work of so many Utahns and smart investment decisions made by business leaders and elected officials. Challenges remain as Utah's homebuilding industry recovers and low oil prices impact Utah's energy sector, but 2015 is poised to be another favorable year for the Utah economy."

The full report can be accessed at [bebr.business.utah](http://bebr.business.utah).

## PRISON

from page 1

whether to spend that \$250 million in Draper or use that money to help build a new, \$500 million prison elsewhere. The Draper prison is old, antiquated, unsafe and expensive to operate, he said. It opened in 1951.

The development of that site is predicted to lead to companies employing 40,000 to 50,000 there, with the site generating \$100 million in state and local taxes annually.

"It's pretty easy to quickly figure out that by not investing the \$250 million in Draper, eventually selling off the land — which we've just really pushed to the side right now; we're not even really working on that — and also saving the Department of Corrections a lot of money, as well as generating a lot of tax revenue for the state, it's a great opportunity," Wilson said.

Factoring in various costs, a new prison would break even after about 18 months, while also "unleashing" the Draper site for development and giving the state a better facility, he said. "It's really kind of a no-brainer financial decision."

The commission started with 26 possible sites and has narrowed the list to three: south of Eagle Mountain in Utah County, west of Salt Lake City International Airport in Salt Lake City, and near Miller Motorsports Park in Tooele. However, Wilson said other sites will be considered, with a review of all sites happening over the next three to four months.

The commission has "loosened" criteria calling for the new facility to be in proximity to the Draper prison, he said. The criteria was included because of the need for experienced employees. There are about 1,000 workers at the Draper prison overseeing about 4,000 inmates.

"We couldn't just pick up and move this somewhere off in the boonies and have no one to work there," Wilson said.

Among other considerations are proximity to medical facilities, courts, families of inmates and about 1,500 prison volunteers.

"We do have some sites that we're looking at, so we'll see if any of them make the cut," he said.

The upcoming legislative session is expected to include a measure to provide funding for land acquisition and construction of a new prison. Wilson said he hopes a final site is selected by summer, with construction beginning during the next 12 months.

Wilson said Eagle Mountain, Salt Lake City and Tooele do not want the new prison. "Eventually, there will just be one who doesn't want to move the prison," he

said. "I will say this: We're very sensitive to their concerns, we're listening to them and we're working with them and we will do everything we can to mitigate any issues that we can for the cities. No one wants a prison in their backyard, I get that."

But he emphasized that the prison can be a benefit to its community, rather than a hardship, and said Draper is an example. "The data in Draper will tell you that high-quality businesses will come and put their facility close by and home values in Draper are some of the highest in the state. So the facts kind of speak for themselves," he said.

The upcoming legislative session also is expected to produce bills calling for Draper to remain the prison site, but Wilson said the legislature last year "overwhelmingly" made it "very clear" that the facility should be moved.

As for opposition to a new prison, Wilson said "the narrative is not accurate; it's just not," adding that in the three communities being considered, "a lot of information that they have is misinformation."

Wilson said he is optimistic that the commission will find a site where people will not be upset about having a new prison or that public sentiment "maybe turns the corner a little bit." If not, the commission will make sure the community understands the facts.

"I am not crazy. I don't think that they're going to suddenly rush and say, 'Please bring it here,'" he said. "But I think we all make better decisions if we have [good information]."

The state prison system has about 7,000 inmates. Other than the 4,000 in Draper, there are some at the Central Utah Correctional Facility in Gunnison, a facility that will be expanded over the next decade or so, and about one-fourth are in county jails.

A new prison also likely would lessen Utah's high recidivism rate because the current facility is not conducive to inmate programming "and doing the kinds of things we do with inmates so that they have the tools they need so when they leave the prison they're successful in staying and not coming back into the prison," Wilson said.

"This is a once-in-a-lifetime, once-in-a-generation opportunity to kind of push the 'reset' button with the Department of Corrections and really make a big difference," he said.

"I think most of you know this, but about 95 percent of the people that we send to Point of the Mountain right now come back out and live with us. It's our neighbors, shopping in the same grocery stores we shop in, who go to church with us, etc. So we have a vested interest in not having them go through this revolving door and go back to the prison."



PINNOCK, ROBBINS, POSEY & RICHINS

Certified Public Accountants • A Professional Corporation

1944-2015 - Over 70 years of solving problems

### Assurance and Auditing

High-quality assurance and audit services are vital in the face of increasing complexity in financial accounting and auditing environments, and at a time of increased demands by stakeholders, including owners, lenders, and regulators. We carefully monitor accounting and auditing developments to help keep small business, governmental, and non-profit entities up-to-date on relevant financial reporting issues.

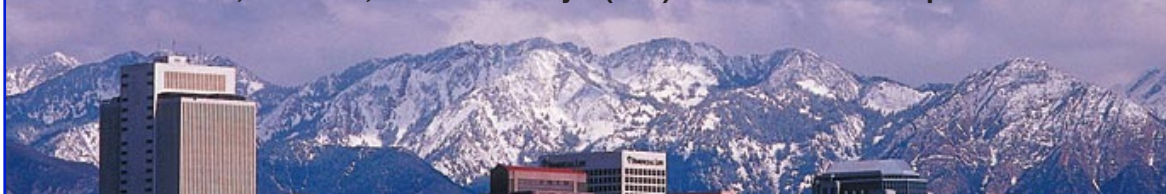
Audit and related services also provide owners and management of businesses and other entities with valuable feedback to help them improve internal controls and add efficiencies to the financial reporting process. Some of our assurance services include the following:

Audit, Review and Compilation of Financial Statements

Agreed-Upon Procedures

Benefit Plan Audits

215 S. State St., Ste. 850, Salt Lake City - (801) 533-0409 - [www.cpaandmore.com](http://www.cpaandmore.com)



## RMP announces Blue Sky Awards

Rocky Mountain Power has announced new Blue Sky funding awards for six community-based solar energy projects in Utah. The announcement was made together with Utah Interfaith Power & Light and representatives of several Utah faith communities, because half of the projects include solar panels at houses of worship.

"More than 100 community-based renewable energy projects in Utah have been made possible by support from our Blue Sky customers," said Alene Bentley, Rocky Mountain Power customer and community manager. "This latest round of Blue Sky funding awards will support solar projects at a nonprofit radio station, an aviary, a fire department and three faith communities in Utah."

This year's Blue Sky award recipients are KRCL Community Radio, Salt Lake City; Tracy Aviary, Salt Lake City; Park City Fire Department; Our Savior's Evangelical Lutheran Church, Salt Lake City; Unitarian Universalist Church of Ogden; and St. Joseph the Worker Catholic Church, West Jordan.

"Blue Sky customers continue to light the way for renewable energy at houses of worship," said Susan Soleil, executive director

of Utah Interfaith Power & Light. "Most faith communities would never be able to afford solar arrays without the financial support of Utah's Blue Sky customers. Ultimately, it is their generosity that made it possible for three more houses of worship to demonstrate their commitment to care for creation and the poor by purchasing energy that is clean and renewable."

"All of these projects will really raise awareness about renewable energy," said Bentley. "Plus, more than 75,000 listeners will be learning about the roof-top solar panels at KRCL and each year 125,000 visitors will get to see the unique 'solar tree' structures at Tracy Aviary."

Other Blue Sky funds will be used to help build Rocky Mountain Power's first utility-scale solar farm. If approved by the Utah Public Service Commission, the solar project is expected to be online in 2016.

For more than a decade, Rocky Mountain Power's Blue Sky program has provided a convenient way for customers to support renewable energy development in the western United States, including in Utah.

## Convention hotel project proceeding

**Brice Wallace**  
*The Enterprise*

The process that will lead to the construction of a convention center hotel near the Salt Palace Convention Center continues, with its development company having visited the downtown area in December to evaluate sites.

Omni Hotels & Resorts, based in Dallas, was the lone company to submit a proposal for the hotel development. Its representatives met with representatives of Salt Lake County, Salt Lake City and the Governor's Office of Economic Development (GOED) in December and toured possible sites for the facility.

Omni, its architects and its construction company are evaluating the sites, "to see where a hotel might fit in the downtown area, within the parameters of the statute," Erin Litvack, director of the Salt Lake County Community Services Department, told the GOED board at its January meeting. Omni is expected to make a presentation about the evaluation in February to a selection committee overseeing the project.

HB356, passed during the 2014 general legislative session, requires the hotel to be within 1,000 feet of the Salt Palace.

Salt Lake County Mayor Ben McAdams said last fall that there were five or six possible

locations for the 800- to 1,000-room facility, each with advantages and disadvantages.

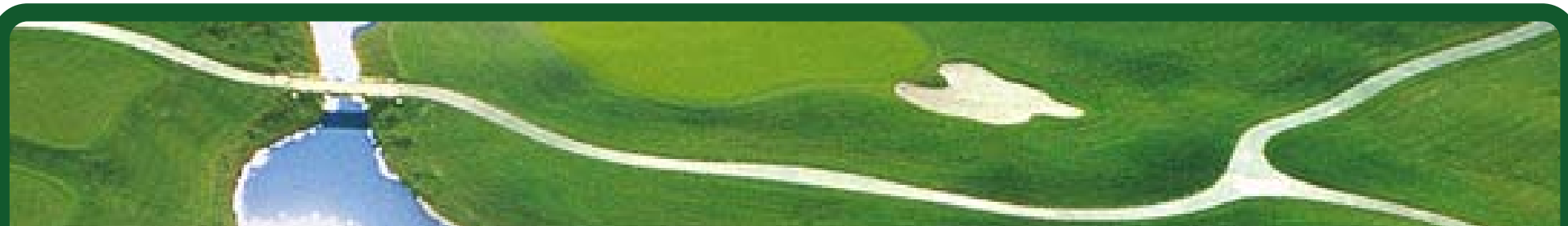
The \$300 million project is expected to help Salt Lake City attract larger conventions and retain the Outdoor Retailer tradeshow. Omni will build, own and manage the hotel and be eligible for tax rebate incentives of \$75 million related to the public spaces in the facility.

HB356's sponsor, Rep. Brad R. Wilson, R-Kaysville and majority assistant whip, said he had wondered if the incentive level was set to get the right number of developer proposals.

"If you would have told me a year ago that we would strike just one or two respondents, I would have said that was perfect," Wilson said. "I lost a lot of sleep that we were going to have 15 companies wanting to come in here because the incentive was so rich. I was also a little worried that it wasn't enough so that we wouldn't have any. So, I'm personally and at the legislative level, as the bill sponsor, pretty happy where we're at."

The GOED board ultimately will vote on the incentives related to the facility's public spaces, mostly in the form of meeting space expected to occupy about 100,000 square feet.

McAdams has said Salt Lake City has lost convention business because of the lack of a convention center hotel.



West Valley City Presents

# The Player's Pass

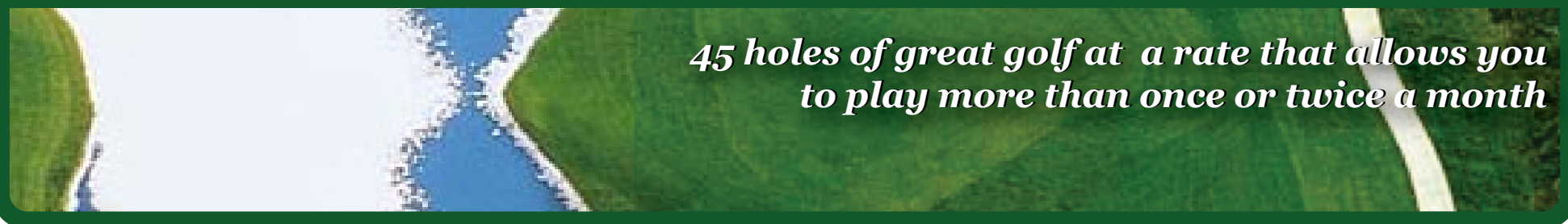
## UTAH'S BEST ANNUAL GOLF PASS



### Golf 18 holes for just \$7 \$199.95 plus tax

Call 801-957-9000 or visit our website  
[www.golfstonebridgeutah.com](http://www.golfstonebridgeutah.com) for more information

*45 holes of great golf at a rate that allows you to play more than once or twice a month*



# IRA contributions boost confidence - yours and your employees'

Seventy-two percent of people who have money in an Individual Retirement Arrangement (IRA) or defined benefit plan say they are "somewhat confident" or "very confident" they will have enough money to live comfortably in retirement. This compares to only 28 percent who don't have that type of plan, according to a



**RICHARD GRAY**

recent study by Employee Benefit Research Institute.

If you're feeling somewhat nervous about whether or not you're going to have enough money to live comfortably during retirement, opening up and contributing to an IRA might increase your confidence. The length of retirement is increasing for many people because

of longer life spans (you can thank your good health for the additional years for which you need to save). You may want to consider reevaluating whether or not you'll have enough for your retirement.

If you're a business owner looking for a secure place to invest money for your employees, this might also be an answer for you. It's easy to feel overwhelmed by the benefits you can offer your employees, but investing in their

futures by contributing to employee IRAs, offering different types of IRAs and offering education about how an IRA can help one prepare for the future will contribute to employee confidence and improve your workplace morale.

There are different types of IRAs that are especially beneficial to persons in different situations. Here are three of them:

If you're the sole owner of your business, consider a SEP

IRA. SEP stands for Simplified Employee Pension. It allows a business to make contributions toward its employees' retirement using IRAs. These are especially popular with sole proprietors where the business owner and the employee are the same person. SEPs allow a higher maximum contribution (25 percent of compensation up to \$50,000) than a traditional or Roth IRA.

A traditional IRA, which you might be familiar with, allows contributions of pre-tax income — which also means taxes are paid upon distribution. If you think you'll be in the same tax bracket upon retirement and you want to pay taxes on the income later, this might be worth considering. You may be nearing your retirement (or hoping to) or have employees nearing retirement who could benefit from opening and contributing to a traditional IRA.

Another type of IRA is a Roth IRA. Roth IRAs may benefit individuals because they can save money for retirement now, even if they're starting their first job out of school and may not have retirement in their near future. Roth IRAs are different from traditional IRAs because tax is paid on the money when it is contributed, rather than when it's used — so it may be a good choice for someone young or who expects to be in a higher tax bracket when they're ready to withdraw funds. Distributions of principal and interest are tax-free, assuming the individual follows the guidelines set forth by the IRS. After retirement, distributions are not required. Even individuals who are not close to retirement may want to consider saving in a Roth IRA, so their money is working for them.

Why would an individual consider a Roth IRA?

- They want to save for retirement.
- They may be leaving a company and need somewhere to place their 401(k) earnings.
- They want to save money now, even if they don't have very much to save from each paycheck. The money they save will earn interest and grow.
- They have a goal to save, but struggle to stay motivated and not pull their funds from long-term savings, since Roth IRAs may have penalties for withdrawing early.

Once you've considered the different types of IRAs you can contribute to, decide how you're going to make it happen.

First, calculate how much you can afford to contribute right now and out of each paycheck. At Bank of American Fork, variable-rate IRAs require only \$10 to open, while fixed-rate IRAs can be opened with either a

At UnitedHealthcare, we offer health care plans that surround employees with innovative tools and resources to help make it easier to achieve a balanced lifestyle. And with our broad portfolio of plan options, including the UnitedHealthcare Navigate® plans, our goal is to help every business get the right coverage at the right price.

To learn more, contact your broker or UnitedHealthcare representative. For more information about the Navigate portfolio, visit [uhctogether.com/UTNavigate](http://uhctogether.com/UTNavigate).



**THANKS AGAIN** to our business banking customers,  
you continue to inspire us.



In 2014, J.D. Power ranked Chase  
“Highest in Customer Satisfaction with Small Business Banking  
in the West Region, Two Years in a Row.”



Chase received the highest numerical score in the west region in the proprietary J.D. Power 2013–2014 Small Business Banking Satisfaction Studies.™ 2014 study based on 8,996 total responses, measuring 7 financial institutions in the west region (AZ, CA, CO, ID, MT, NV, NM, OR, UT, WA, WY) and measures opinions of small business customers with annual revenues from \$100,000 to \$10 million. Proprietary study results are based on experiences and perceptions of customers surveyed in July–September 2014. Your experiences may vary. Visit [jdpower.com](http://jdpower.com)

JPMorgan Chase Bank, N.A. Member FDIC  
© 2015 JPMorgan Chase & Co.

# Industry Briefs

## BANKING

• **Security Service Federal Credit Union** has promoted **Jason Craddock** to assistant vice president for end-user support for the credit union's Mountain West region. Craddock will be responsible for coordinating and directing information technology support activities and personnel. Craddock spent 17 years at Family First Federal Credit Union, working his way up from teller to vice president of information technology prior to the credit union being acquired in 2011 by Security Service. He holds a bachelor's degree in information technology from Western Governors University.



100+ attachments to help complete any task.



**HONNEN EQUIPMENT**  
1380 S. Distribution Dr., SLC  
801-262-7441

## CONSTRUCTION

• **MKK Consulting Engineers Inc.**, Salt Lake City, has hired **Tom Hootman** as the performance design innovation lead. Hootman has more than 20 years of experience in architecture and engineering. His specialty is the design and engineering of net zero energy buildings and communities.



**The Home of Heavy Equipment**

Dozers  
Excavators  
Scrapers  
Water Equipment  
Fuel/Lube Trucks  
Articulated Trucks  
Dump Trucks  
Demo Equipment  
Wheel Loaders  
Mining Equipment

**Ryan Johnson**  
Office: 801.978.3300  
Cell: 801.699.7614  
Rjohnson@wrsrents.com  
www.wrsrents.com



1125 Legacy View Street, Salt Lake City, UT 84104

## FOOD

• **Norbest**, Moroni, recently named chef **Eric Eisenberg** as its corporate chef consultant. Eisenberg will support Norbest through a variety of foodservice and retail activities, including recipe development, as a social media contributor and as the "on camera" culinary representative of Norbest Turkey on local market television. Eisenberg spent much of his early culinary career in the Seattle area and was the owner of the Relais restaurant in Bothell, Washington. After he sold the restaurant in 2001, he found his way into the healthcare arena, bringing his unique culinary perspective to dispel the reputation of "hospital food" as bad food.

## HEALTHCARE

• **Arches Health Plan** members have elected **Joy Blankenship**, **Teri Jensen** and **Scott Woolley** to the Arches board of directors. Blankenship is director of payroll and benefits at Overstock.com. Her career in finance and human resources also includes working at Coldwater Creek. Jensen is vice president of finance at Utah Paper Box, including 25 years of managing the company's health benefits. Woolley is president/owner of Home Care Management. He has been in administrative roles with hospitals and home health/hospice companies for nearly 20 years.

## LAW

• **Clyde Snow & Sessions** has announced that its board of directors has elected **Robert D. Andreasen** and **Katherine E. Judd** as shareholders and directors. Andreasen joined the firm in




**Robert Andreasen**   **Katherine Judd**

2006. His practice focuses on civil and real property matters as well as litigation. Judd joined the firm in 2008 after graduating from the S.J. Quinney College of Law at the University of Utah. Her primary focus is labor and employment law.

• **TraskBritt** has elected **Warunee Srisiri**, **James C. Watson** and **Nathan E. Whitlock** as shareholders of the firm. Srisiri's experience includes working as a patent agent. Watson received his B.S. degree in Mechanical



**Warunee Srisiri**



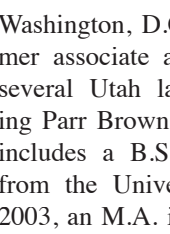
**James Watson**



**Nathan Whitlock**

Engineering from the University of Utah. Before practicing law, Whitlock worked as an engineer building and testing rocket motors for the U.S. Department of Defense.

• **Parr Brown Gee & Loveless**, Salt Lake City, has hired **J. Mason Kjar** as an associate in the firm's Litigation Section. Kjar worked as a paid summer law intern for the U.S. Department of Justice, Tax Division, Civil Trial Section, in Washington, D.C., and as a summer associate and law clerk for several Utah law firms, including Parr Brown. Kjar's education includes a B.S. in Mathematics from the University of Utah in 2003, an M.A. in Education from Western Governors University in 2006, and a J.D. from the University of Utah's S.J. Quinney College of Law in 2012.



**Mason Kjar**

**WHEREVER THERE'S MINING, WE'RE THERE.**





www.wheelercat.com  
800-662-8650  
MSHA Training Available!

## MANUFACTURING

• **Wilson Electronics**, St. George, has renamed its brand **weBoost**. It will market its consumer product lines under the new brand starting Feb. 2. The new weBoost Work and weBoost Life product lines include signal boosters designed to provide reliable connectivity on all cellular networks for users in the workplace, at home or on the road. The company hopes the change will grow

consumer awareness and drive broader adoption of cellular signal boosting technology in North America and globally.



Sell your equipment with the experts.  
rbauction.com

## PHILANTHROPY

• **Rodizio Grill**, Salt Lake City, raised \$21,730 for the **Image Reborn Foundation** during its second annual nationwide fundraiser. During October, Rodizio Grill donated 100 percent of its Rabanada dessert sales, along with additional donations from customers, to the foundation. Also, customers in many instances at the Utah Valley location would "pay it forward" by buying desserts for unsuspecting guests in the restaurant. Out of the entire national effort, the Rodizio Grill Utah Valley location sold the most Rabanada desserts during the fundraiser, raising \$2,515.80. Rodizio Grill also donated the proceeds from an art auction; world-renowned artist "Walmiru" created a custom piece of Brazilian folk art for the auction held in October. The foundation's "Living Beyond Breast Cancer" program provides no-cost weekend retreats in Park City to breast cancer survivors. Image Reborn was founded by Brazilian plastic surgeon Dr. Renato Saltz, a close friend of Rodizio Grill's president, Ivan Utrera.

## RECOGNITIONS

• **Cache Valley Electric (CVE)**, Logan, has been ranked as the Intermountain Region's largest specialty contractor by *Mountain States Construction Magazine*, a McGraw Hill publication. CVE also was named the nation's 20th-largest electrical contractor and 45th-largest specialty contractor by *Engineering News Record (ENR)*, also a McGraw Hill publication. *Mountain States Construction Magazine* annually rates the top specialty contractors, and *ENR* annually rates the top 600 specialty contractors in the United States. All of the rankings are based on 2013 revenue.



Everything for the Contractors  
We rent the best

4343 Century Drive  
Salt Lake City, UT 84123  
801-262-5761  
www.centuryeq.com



## RURAL UTAH

• The **Governor's Office of Economic Development (GOED)** board, at its January meeting, endorsed a Rural Fast Track Grant of \$50,000 for **ISI Packaging LLC**, Nephi. The company will purchase a packaging machine for \$125,000, with the purchase expecting to result in the creation of three full-time positions.

see BRIEFS next page



**For all your trailer needs**

**New & Used trailer sales**  
(Tanks, lowboys, slide axles, belly dumps, tag trailers, vans & flats)  
Brands: Heil, J&L, LBT, Landoll, XL Sepicalized, Trailmax, Trailking  
State of the art repair & paint facility  
Parts sales & show room

**COME SEE US!**




4285 West 1385 South  
Salt Lake City, Utah 84104  
1-800-442-6687  
www.semiservice.com



# Free sales, free sales, step right up & get your free sales

What are your social goals this year?

No, not “who are you taking to the dance on Saturday night?”

What are your intentions to create more online social involvement that leads to attraction, engagement and sales? Social sales. Oh, that.

UPDATE: Social sales and social selling is the new black.

SET YOUR SALES COMPASS ON “SOCIAL” AND THINK ABOUT THIS:

- What are your social value offerings?

- What are your social product offerings?

- What is attractive about your social offerings?

- Where is the perceived value in your social outreach?

- Where is the perceived value in your social offerings?

These are painful questions — but I’m just getting started.

My good friend and IBM’s social evangelist, Sandy Carter, asked me to comment on what’s next in the world of social selling for 2015.

Here are the social media and social selling trends for 2015:

- **Social media and social selling are entering the next phase.** It’s the “comfortable with” phase — big companies and previous naysayers in general are branching out and digging in. Everyone is realizing the unlimited power and has some experience with the process and applications. Comfortable enough to BUY.

Social Selling Challenge: Are

your customers and prospects buying from your online offerings?

- **Will your social selling offers only bring sales?** The discount offerings bring customers. The value offerings bring customers and PROFIT.

Social Selling Challenge: How much profit are your online sales bringing in?

- **Every social media site is trying to do and be everything to everyone.** Photos are now everywhere. Videos are now everywhere. The “likers” are now everywhere.

Social Selling Challenge: How current is your social presence? Are you gaining a following?

- **Kids will continue to abandon Facebook for Instagram.** 300,000 million Instagram users — and don’t be misled by the word “kid,” in five years they’re your new customer — will probably be more social savvy than you are.

Social Selling Challenge: What are your kids doing? What are they buying?

- **Smartphones will continue to be the social involvement device of choice.** And the app will continue to dominate Internet use.

Social Selling Challenge: Do you have a social selling app? What’s your plan to get one or improve the one you have?

- **Social involvement is no longer an option — it’s an imperative.**

see **GITOMER** page 14



JEFFREY GITOMER

## BRIEFS

from previous page

## SERVICES

- **Bryant Henrie** has been named president of **Total Care Auto (TCA)**, adding to his duties as president of **Prestige Financial Services Inc.**, an affiliate of the Larry H. Miller Group of Companies. (LHM). Henrie has worked for LHM for 27 years. Prior to Henrie’s appointment, **Steve Starks** oversaw Total Care Auto in his role as executive vice president of the Larry H. Miller Group of Companies.

## SPORTS

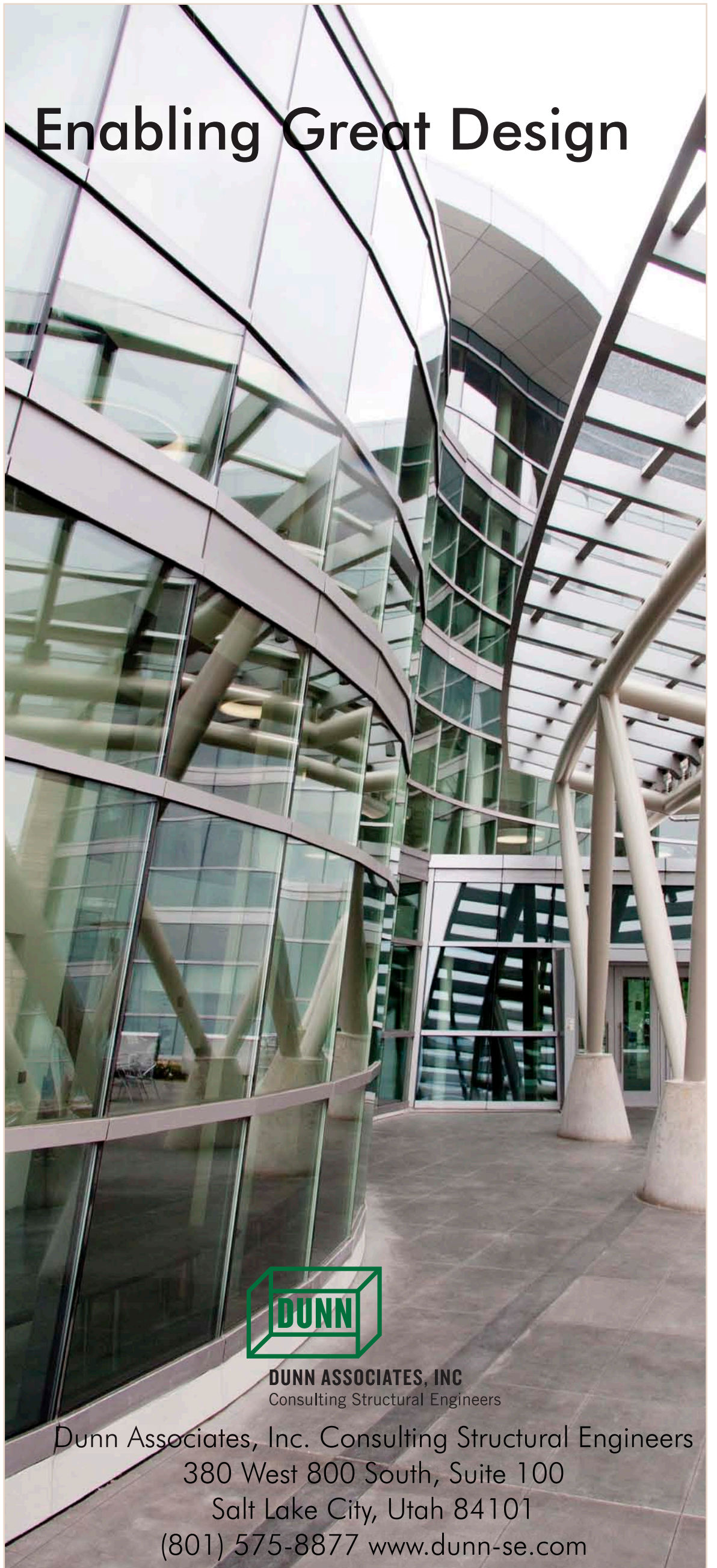
- The **U.S. Ski and Snowboard Association**, the

Park City-based national governing body for Olympic skiing and snowboarding, has appointed **Brooke McAfee** as vice president and chief financial officer.



Brooke McAfee

She takes over Feb. 1. She will be responsible for financial planning and management. McAfee has worked for the nonprofit Sundance Institute since 2005, where she served as the director of finance before moving into the chief financial officer role. Prior to 2005, she worked for Arthur Anderson LLC and Neilson Elggren LLC, where her specialties were public, forensic and investigatory accounting.



# Enabling Great Design



**DUNN ASSOCIATES, INC**  
Consulting Structural Engineers

Dunn Associates, Inc. Consulting Structural Engineers  
380 West 800 South, Suite 100  
Salt Lake City, Utah 84101  
(801) 575-8877 [www.dunn-se.com](http://www.dunn-se.com)

## Volumes on the workplace, leadership and another Godin offering reviewed this month

Each month, 800-CEO-READ reviews the best new business books. Jack Covert, 800-CEO-READ's founder, long-time president and coauthor of *The 100 Best Business Books of All Time*, began the series in 2000 and it is now penned by 800-CEO-READ's editorial staff and management. 800-CEO-READ is a leading direct supplier of book-related resources to corporations and organizations worldwide, and specializes in identifying trends in the changing business market. For more reviews, visit <http://blog.800ceoread.com/category/jack-covert-selects/>.

•••

***The Best Place to Work: The Art and Science of Creating an Extraordinary Workplace*** by Ron Friedman, PhD; Perigree, 352 pages, \$25, Hardcover, December 2014, ISBN 9780399165597. Reviewed by Sally Haldorson.

As a relatively new leader of a 15-person organization, I naturally gravitate to business books that help me further contemplate — or even answer — what I find to be some of the most intriguing questions about leadership. One of those questions is: “What kind of company do we want to be?” And certainly, I am thinking first of both the product and the service that we offer, but I’m also thinking about our company in terms

of employment. What kind of employer do we want to be? The question is actually quite deeply layered despite the apparent simplicity of the answer: We want to offer employees the best place to work. But what is that exactly, and how do we do that with the internal and external constraints that exist in any company?

Ron Friedman's new book, *The Best Place to Work*, orients instead toward the social sciences and applies academic research, humanistic management principles and innovative multi-disciplinary solutions to the contemporary workplace. If places like casinos and Target stores can apply theories of human behavior to impel people to spend more money, then

certainly leaders should consider what motivates and energizes the people who do the work within an organization. Friedman explains, “In today's knowledge economy, it's the quality of your thinking that matters most, and quality thinking is directly tied to energy level.” A workplace that offers more drudgery than delight can certainly impair its overall success. Friedman explains, “A related argument can be made for the growing importance of maintaining a positive mood. In a world in which most jobs involve building interpersonal connections and fostering collaborations, feeling irritable can have serious implications for performance.”

And the best thing about Friedman's advice is that he isn't simply trying to convince leaders to offer progressive perks — such as unlimited vacation, dogs and/or babies welcome in the office and gifting employees to use corporate frequent flyer miles — that are all the rage these days. After all, while perks and “rah-rah-ism” can certainly be enjoyable, they do have a certain shelf life and cannot make up for other areas where organizations fail their employees. Speaking of feedback, he notes, “Receiving excessive positive feedback is just as bad as having no feedback at all. When everything we do is celebrated, we lack the data we need to adjust our behaviors and build our skills, which interferes with our experience of competence.”

Friedman, instead, encourages leaders to provide employees what they need in order to be productive and high-performing — every day: Immediate and specific feedback of positive behaviors, acknowledged publicly, and perhaps even offered by peers instead of managers.

Other insights that Friedman presents include: Instead of simplifying work down to rote and repetitive tasks, make sure your employees are consistently presented with new challenges that push them just a bit further than they had previously gone, whether that includes new responsibilities, new training, or just the opportunity to pursue a hobby. This again builds confidence and competence more than efficiency and

see COVERT pg. 18



## Alternate ways to buy shore excursions

Why are more and more people than ever going on cruises?

I think the short answer is that it's a way to enjoy luxury at a very reasonable cost. Cruises offer a floating hotel room and fine dining — plus nightly entertainment and exotic ports of call — all at a modest price. And the other thing is that you know what it's going to cost before you even go.

As I've mentioned many times, cruises offer so much at such modest prices, the companies that own the ships have devised lots of ways to get more money from you. One of the huge methods they have developed has been through selling shore excursions at each of your ports of call.

Yes, shore excursions have become a major travel commodity over the past 15 years. But, of course, if the cruise lines can make lots of extra money this way, it's logical that they would encounter additional competition for them. And that's exactly what has happened.

Today, there are primarily three ways to get a shore excursion:

The first, and most expensive way, is to purchase them from the ship on which you are sailing. This also often proves to be the most reliable. Shore excursions purchased from the cruise ship will usually be marked up anywhere from 33 percent to 50 percent by the cruise line — that will be their share of your money. However, if there is a sight-seeing or adventure on which you have your heart set (like: “This is why I'm going on this cruise!”), you really should purchase it from the ship. These days, you are offered at least a dozen different tours and trip opportunities at each port of call by the cruise company before you ever board the ship. Most companies will send you an invitation to book shore excursions immediately after you book the cruise. They will have contracted with various providers many times, so you can be reasonably confident about what you are getting. Each provider will also want to make sure you have an enjoyable excursion in order to insure that the cruise company will keep using them. Plus, you can be sure, no matter what happens, the ship will not leave port until your shore excursion has returned.

The second, and usually least expensive, method, is to just get off the ship and look for a

vendor who will provide a tour or trip to somewhere. When your ship is docked at a port of call and after people who have purchased shore excursions onboard have been escorted off the ship, everyone else will be allowed to disembark. Usually, there are people near the dock vying for dollars who will escort you on a trip. Sometimes, they might be the same providers



who are guiding groups who purchased the excursion from the cruise ship. This is almost always the least expensive way to go on a guided or escorted shore excursion. I've done this, and it's always worked out to be OK for me. But, you have no guarantee and if the car, van or bus breaks down, you definitely have no guarantee that the ship will wait for you to get back.

Since shore excursions have become such a big deal, as you can imagine, providing them has become quite competitive. There are non-cruise line-related companies that have arisen to provide a third way to book shore excursions in advance. Companies such as shoretrips.com, shoreexcursiongroup.com or cruisingexcursions.com provide these services (you can find them through an Internet search engine).

Larger local travel agencies have even started offering to find shore excursions for clients who are interested in saving some money — they virtually always cost less than purchasing them from the cruise line. The agents have developed a history of reliability with these shore trip providers so you will have more assurance of reliability. The big advantage to these “other providers” is that you will probably save some money.

My wife and I personally enjoy shore excursions so much we almost always select cruises on the basis of where they are going. Parenthetically, there are two types of cruisers: those who go for the experience of being on a cruise ship and others, like us, are ports-of-call people. While the onboard experience has become absolutely fantastic, we still continue to make most of our selections based on the itinerary.

I should also mention that virtually all river cruises, as well as some of the more high-end ocean liners, include shore excursions in the price of the cruise. Of course, they almost always offer some optional excursion opportunities at an additional cost.

# Calendar

## January 20, 7:30-9 a.m.

**Breakfast of Champions**, a Sandy Area Chamber of Commerce event. Peggy Larsen, senior vice president of sales and marketing for the Workers Compensation Fund, will discuss "Failure Is Not an Option." Location is 9350 S. 150 E., ninth floor, Sandy. Details are at sandychamber.com.

## Jan. 20, 8:30 a.m.-5:30 p.m.

**Outdoor Industry Association Sustainability Insights Conference**. Keynote presentations will be by Marc Dorman of Biomimicry 3.8 and Kit DesLauriers, the first person to ski the Seven Summits and the 2015 *National Geographic* Adventurer of the Year. Other sessions will focus on government regulations, the latest down standards, innovation, product design, marketing communications, and more. Location is Salt Lake City Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Details are at <https://outdoorindustry.org/responsibility/swg/swgmeeting.html>.

## Jan. 20, 11:30 a.m.-1 p.m.

**Business Alliance Luncheon**, a Davis Chamber of Commerce event. Location is Boondocks, 525 Deseret Drive, Kaysville. Details are at davischamberofcommerce.com.

## January 20, 6-7:30 p.m.

**Young Subaru Entrepreneur Lecture Series**, a Weber State University series for budding entrepreneurs. Speaker is Jason Bangarter, founder of Struck, NUVI and Rentler. Location is Startup Ogden, 2316 Washington Blvd., Ogden. Free and open to the public. Other lectures in the series will be Feb. 10 and March 17. Details are at [weber.edu/entrepreneurship](http://weber.edu/entrepreneurship).

## January 21-24

**Outdoor Retailer Winter Market** tradeshow. Open only to qualified retail buying businesses in the outdoor industry. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Details are at <http://www.outdoorretailer.com/>.

## January 21, 7:30-8:30 p.m.

**"Mice Are Walking: Stem Cell Technology in 2015,"** a Murray Area Chamber of Commerce event. Location is Murray High School, 5540 S. State St., Murray. Free. Details are at murraychamber.org.

## January 21, 7:45-9 a.m.

**"Top 10 Tips Seminar: Take a Good Look in the Mirror,"** a World Trade Center Utah (WTCU) event. WTCU staff will provide an

overview of the international business assessment and then work with attendees on a specific section of the assessment. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Free, but RSVPs are required. Details are at [wcutah.com](http://wcutah.com) or by emailing [jnield@wcutah.com](mailto:jnield@wcutah.com).

## January 21, 8:30-10 a.m.

**Morning 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](http://slchamber.com).

## January 21, 7-9 a.m.

**"In and Outs of Avenue H,"** an Ogden Weber Chamber of Commerce seminar. Location is the chamber's first floor auditorium, 2484 Washington Blvd., Ogden. Cost is \$10. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Jan. 21, 11:30 a.m.-1 p.m.

**CCIM January Chapter Meeting**. Hailey Bandy, associate general counsel at the University of Utah, will discuss "Healthcare Reform in the U.S." Location is Zions Bank, 1 S. Main St., 18th floor Founders Room, Salt Lake City. Cost is \$25 for chapter members, \$35 for guests. Details and registration are available by contacting Holly Little at [admin@utahccimchapter.com](mailto:admin@utahccimchapter.com) or (801) 545-0246.

## January 21, 5:30-7 p.m.

**"After 5 Mixer,"** a Murray Area Chamber of Commerce event. Location is LongHorn Steakhouse, 963 E. Fort Union Blvd., Midvale. Free unless ordering from the menu. Details are at [murraychamber.org](http://murraychamber.org).

## Jan. 22, 9 a.m.-4:30 p.m.

**Water and Energy Nexus Summit**, a first-ever event presented by the Governor's Office of Energy Development and the Rural Water Association of Utah. Speakers include Jim Ogsbury, executive director of the Western Governors Association, discussing the WGA's "Drought Forum;" Sen. Margaret Dayton discussing conflicts between state and federal water regulations; and Laura Nelson, executive director of the Governor's Office of Energy Development, on the role of water in sustaining Utah's energy future. Location is Utah Local Governments Trust, 55 S. Highway 89, North Salt Lake. Cost is \$125 (lunch included). Details and registration are at [www.rwau.net](http://www.rwau.net).

## Jan. 22, 11:30 a.m.-1 p.m.

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Theme is "Business Isn't For Whiners." Location is Buca di Beppo, 935 E. Fort Union Blvd., Midvale. Cost is \$14 for members, \$19 for nonmembers. Details are at [murraychamber.org](http://murraychamber.org).

## Jan. 22, 11:30 a.m.-1 p.m.

**Lunch & Learn Chambermaster**, a West Jordan Chamber of Commerce event. Location is West Jordan City Hall, Community Room, 8000 S. Redwood Road, West Jordan. Free for chamber members (event is open only to current members). Details are at [www.westjordanchamber.com](http://www.westjordanchamber.com).

## January 22, 4-6 p.m.

**Utah Technology Council (UTC) Annual Open House**. Location is UTC offices, 2755 E. Cottonwood Parkway, Salt Lake City. Free. Registration can be completed at [utahtech.org](http://utahtech.org).

## January 22, 5-7 p.m.

**Business After Hours**, a Salt Lake Chamber event. Location is Harmons - City Creek, 135 E. 100 S., Salt Lake City. Cost is \$7 (early-bird, until Jan. 20) for members, \$10 thereafter for members, at the door is \$15 for nonmembers and \$20 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## January 22, 5-7 p.m.

**BusinessAfterHours**, a Sandy Area Chamber of Commerce event featuring 90 minutes of "speed networking bowling." Location is All Star Entertainment and Bowling, 12101 S. State St., Draper. Cost is \$10, which includes 90 minutes of bowling, shoe rental, pizza and unlimited soda. Adults only. Details are at [sandychamber.com](http://sandychamber.com).

## January 23, 6 p.m.

**Business Awards Banquet**, a Davis Chamber of Commerce event. The Legacy Award will be presented to Vance and Louenda Downs. Location is Davis Conference Center, 1651 N. 700 W., Layton. Black-tie-optional event is open to the public, but RSVPs are required. RSVPs can be completed by contacting the chamber at (801) 593-2200. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## 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](http://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](http://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](http://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](http://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 senior-level 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](http://slchamber.com).

## 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](http://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](http://murraychamber.org).

## 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](http://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](http://slchamber.com).

## February 5-7

**Building Owners & 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](http://www.BOMAUtah.org).

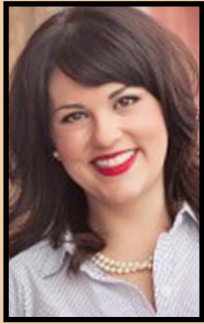
## February 6, 9-11 a.m.

**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](http://slchamber.com).

## February 6, 6 p.m.

**Ogden Weber Chamber of Commerce 98th Annual Dinner**, featuring various award winners. Activities include a social

**Sarah Lappe**



An account executive at City Launch in Holladay, Sarah has expertise in writing, event planning, public speaking, search engine optimization, audience targeting, strategic planning, branding and social media marketing.

**Cathi Hughes**



Cathi's career in real estate began in the 1990s and has evolved into Abundance Realty Group, which she co-owns with her husband, Shane. Their business is patterned after the movie "The Secret" by Rhonda Byrne.

**Heather Rangel**



Heather has been involved with Curves for more than 10 years — first as a manager and then as an owner. She has coached thousands of women through their weight loss and fitness goals. She is the founder of My Grateful Life.

**Jacqueline Morasco**



Jacqueline uses her creative and authentic style to weave traditional yoga and health coaching to create individualized wellness programs that integrate her clients goals and desires.

**Kate Burns**



Kate is an employee benefit specialist and executive director with Legal Shield in Salt Lake City. She is the vice chairperson of the board for the Utah African-American Chamber of Commerce.

**Natalie Parkin**



Natalie has owned Skinworks School of Advanced Skincare since 2005 and brings her professional background in enterprise corporate sales to the growing esthetics industry. She is past president of the Utah Beauty School Owners Association.

**THE Enterprise**

**WOMEN  
IN BUSINESS  
FORUM**

*Networking as a tool for success*

Each month, The Enterprise, in conjunction with the Salt Lake City chapter of the National Association of Women Business Owners, conducts a forum session with local women who own and operate their own firms on topics of interest to business owners.

**Sarah Lappe, Interviewer: What does networking mean to your business?**

Cathi: Networking is about building my community, which builds my business. If you approach networking with an attitude of "I'm uncomfortable," you have an energy that repels people. But if you approach it with the attitude of "I'm building my community, creating relationships and staying in touch with people in a meaningful way," it builds your business but also builds you personally — whether or not you get a transaction out of it.

Heather: "Networking" is a bad word and I don't know when I'll like it. When I consider going to a networking meeting, I have to reframe it in my mind, thinking, "This is just a great place for me to meet new contacts and share ideas." Networking has brought a diverse group of peers into my life that I consider excellent contacts and some even friends.

**Annette Piper**



Annette is the founder of the success consulting and training firm Vision 2 Reality Training. She is also the co-author of the goal achievement book Step Into Your Vision.

Annette: Networking makes it sound like you are working. I like the word "mixer" much better because it creates a social atmosphere where you are mixing, mingling, talking and making those connections.

Kate: To quote Zig Ziglar, "If you help enough people get what they want, you will have everything you want," and that's what networking is all about. If you approach networking with a self-serving mindset, you become that person that others don't want to be around. But when you are a giver — look for ways to serve and add value to the lives of others — it always comes around 10-fold.

Sabina: Networking is about meeting people and making connections. I came to Utah without knowing a soul. Now I know more people in Utah than anywhere else I have lived and have grown my business through meeting the right resources, partners and potential contacts.

**Sarah: Why do you network?**

Jacqueline: My biggest reason for networking is to know people and get myself out there. I have really enjoyed connecting with other women business owners in a relaxing and fun environment.

**Sabina Zunguze**



Sabina is the CEO of Beautiful Options USA, A Gift to Africa and Basa Body LLC, companies that educate, promote and market high-end crafts, skincare and products from indigenous African plants from nine African countries.

Cathi: The reason I created the Utah Conscious Business Network is so that we could be around inspiring people and engage in inspiring conversation. I also serve in our local chamber because I enjoy serving. I do both because it fills me up first. I always get business as a result, though I never approach it with "OK, how many leads am I going to get?"

Sabina: Networking for me provides the chance to meet like-minded women that I can talk and have fun with. We can talk business, children, skin care, whatever.

Kate: Networking is the best known cure to the common cold calling. Earlier in my business, I had a really difficult time getting in front of the right people so I grabbed the phone book and also tried purchasing leads. However, there is nothing like making a business transaction as a result of a relationship that you built through networking. You'll establish a clientele with a much longer shelf life that way. About 90 percent of my business to this point is 100 percent networking, which is a great place to be.

Annette: I work from home and so I network to get out and be social. I love to mix with other business owners and bounce ideas around when I am stuck or have a challenge. I also like being a connector and providing resources because I get to be of service to someone else.

see **FORUM** next page



**FORUM***from previous page*

Cathi: I've learned that I do more business by not talking about business. In this new economy, people want to know you, like you and trust you. When you participate in groups you are passionate about, you show up as your best self and are able to connect.

Heather: So many people show up to a meeting expecting that everyone is going to be their next client and end up leaving very disappointed. It's about creating a relationship, not getting clients.

Natalie: The biggest value of networking for me is learning about the experiences that other business owners have had and seeking their advice. That peer-to-peer support is more valuable to me than a lead.

**Sarah: What are some of your pet peeves with networking?**

Jacqueline: It bothers me when people don't allow you to get a word in and completely dominate the conversation.

Natalie: When everybody pounces on you when you walk in the door and when you spend a month filtering phone calls from different vendors after a networking meeting. I don't have time for that — I barely had time to go to the event.

Annette: It bothers me when people don't connect after a networking meeting. You are leaving potential money on the table if you don't do any kind of follow-up. When vendors call you it is an opportunity for you to connect with them and to share what you are doing in your business. They may not be your ideal client but someone they know might be. Also, ask permission to add people to your email lists. It takes time to delete and unsubscribe.

Heather: What bothers me is when the first statement in the follow-up is, "When can I sit you down to sign you up for my service?" The follow-up phone call should talk about how much you enjoyed meeting that person and ask them to let you know if they need anything from you or if they know of

anyone that might need your services. And then leave it at that.

Cathi: The 30 second commercial that turns into 10 minutes of somebody yammering on that just wants to tell you their history.

Kate: When people hop from one group to the next, hoping to sign up everybody they meet. When you only focus on what you are going to get out of an interaction, it shows. It's not attractive and nobody wants to deal with that.

**Sarah: How has social media influenced your networking?**

Heather: Social media is a place where I can be my authentic self and other people can engage in that conversation.

Sabina: Many people find me on LinkedIn and we do business. Social media has allowed me to do traditional networking online.

Natalie: I am able to connect with my students and build a relationship with them by commenting on and learning more about their personal life. It's also easier to promote and recommend people.

Jacqueline: I am a blogger and so I use social media to promote my blog worldwide.

Annette: You have so little time in a networking meeting to really get to know someone, so connecting online afterwards is helpful. It allows you to learn more about them personally, which allows you to create a deeper relationship or find out if they are truly a good resource for you or not.

Cathi: We use Facebook to connect personally with our contact list and send them cards on their birthdays.

Kate: Be careful of what you put out there. I connected with someone online, researched her company and used her services. However, if I had seen content on her personal page that proved she had a questionable reputation, I would never have hired her.

**Sarah: If you were someone brand-new, completely new, to networking, what advice****would you give on how to network?**

Jacqueline: Breathe. Go in there and be yourself. Don't expect to come away with a new client. Put yourself out there even though it's scary. At my first networking event, I went from person to person experimenting with different elevator speeches to see what was most effective.

Kate: Networking is more about farming than it is hunting. It's about developing relationships and making real human connections. Find a group or a cause that you are passionate about and follow through with your commitments. As they say, "Make sure the tongue in your mouth matches the one in your shoes."

Cathi: Be who you are or you will be invisible. If you are a little bit different you will attract the right people. Serve on a committee or a board if you can and follow through. Networking groups are full of people who volunteer and then disappear. And remember it's about the depth of relationships, not the quantity.

Natalie: I teach my students to participate in book clubs, bunko clubs or any enjoyable social groups. Pick two or three groups that feel like a good fit. Get to know your competitors. They are some of the best people to ask for advice. Also get involved. When you participate in the executive level of a networking group, you get to help make decisions and make it a group that is successful and adds value.

Annette: Be OK being a beginner. Don't be afraid to mention to others that it's your first networking event. I did that and seasoned professionals introduced me to other networking events and groups that were really key to my market.

Heather: Don't expect any of your new contacts to become your clients. Your business will grow simply because you keep showing up with the intention to create relationships.

**CALENDAR***from page 11*

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 [ogdenweberchamber.com](http://ogdenweberchamber.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](http://weber.edu/entrepreneurship).

**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](http://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 [jniel@wtcutah.com](mailto:jniel@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](http://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](http://sandychamber.com).

**Mar. 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](mailto:leesha@sandychamber.com).

**March 3, noon-8 p.m.**

**2015 Intermountain Growth Conference**, an Association for Corporate Growth (AGC) Utah event. Lunch keynote speaker is DeLyle Bloomquist, president 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. Early-bird registration (through Jan. 19) is \$225 for members, \$275 for nonmembers. Details are at [www.acg.org/utah](http://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.

## GRAY

from page 6

\$500 or a \$5,000 minimum opening deposit. Talk to someone at your financial institution about the IRAs they offer. Are there fees associated? What are they? Where are the IRAs held?

Once you decide how much you can afford to contribute each month and set up an automatic payment (your banker can help you set that up), give yourself a few months to get used to living without that money in your pocket each month. Once it feels normal,

increase your contribution.

Saving for retirement might feel overwhelming, but getting started by simply opening an IRA (or helping your employees to) and setting up a contribution will help put you on the right track. You'll feel more prepared and be more prepared.

If you already have an IRA, you can still increase your retirement confidence.

According to a recent Gallup survey, there are more Americans who think they will have a comfortable retirement than those who think they won't. Fifty percent reported expecting to have enough

money to retire comfortably, with 45 percent who said they would not.

Confidence is highest among younger Americans. Fifty-two percent in the 18-29 age group and 51 percent in the 30-49 age group are positive about having enough money. In contrast, 48 percent of those closest to retirement, ages 50-64, say they will not have enough money.

If you're looking for a way to reduce your taxable income for your 2014 taxes and increase retirement confidence, consider the advantages of increasing your contributions to your IRA (remem-

ber to consult your tax advisor for details). An IRA provides great tax advantages for long-term retirement savings.

Contributions to IRAs can be made as late as the first due date of a tax return, and can be considered retroactive to the previous tax year.

For the years 2013 and 2014, the dollar limits for IRA contributions are:

- \$5,500 if you are age 49 or younger.
- \$6,500 if you are age 50 or older.

If you want to be in that

group that feels positive about retirement, do something to give yourself peace of mind. Make an extra contribution — you could decrease your taxable income and help ensure a comfortable and fun retirement.

Richard Gray is senior vice president of SBA lending at Bank of American Fork.

## GITOMER

from page 9

You no longer have a choice — it's all in or be left out.

**Social Selling Challenge:** Who is in charge of social sales and social selling in your company?

• **Social selling is becoming more prevalent and more sophisticated.**

Analytics is the new black. Data-driven selling is the new norm.

**Social Selling Challenge:** Do you know who your online customers are?

• **App developers are thriving to capacity.** That should tell you the story all by itself.

**Social Selling Challenge:** Partner with an app developer and make something happen.

• **Purchases are the final frontier.** The more people buy online, the more social interaction becomes — and stays — relevant. Ratings by customers will outweigh all other forms of advertisements.

**Social Selling Challenge:** What is your social selling volume? And what's your plan to double it?

My business plan for 2015 has a heavy concentration on social selling. So much so that I am writing (like this), investing in infrastructure (website and apps) and intensifying my social presence with more value messages.

Oh, I am also learning. Social selling is more fluid than mercury. Changes occur by the hour. And game-changers appear daily. I study the marketplace and especially MY marketplace, daily.

Where is the attraction coming from and what's happening once the attracted actually land someplace? Are they buying or are they flying (OK, clicking) away?

Social selling is on the rapid rise. And unless you're Amazon or Apple, you're way behind the 8 ball in development and execution.

Hopefully your competition sucks worse than you do. And hopefully you're doing something about it sooner than they do.

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*.

© 2015 All Rights Reserved.

**UTAH PRIVATE HEALTH EXCHANGE™**

**Matthew A. Spencer**  
INSURANCE AGENT | BROKER | CONSULTANT

**There is another option to the Affordable Care Act (ACA) marketplace exchange.**

*Utah Private Health Exchange offers a private alternative to the ACA confusion. One carrier, one agent, fifteen plan choices accessing Regence BlueCross BlueShield of Utah, retaining the employer/employee relationship with tax favored premium payments.*

**Matthew Spencer**  
INSURANCE AGENT | BROKER | CONSULTANT

www.UtahPHE.com | matt@UtahPHE.com  
PH 801.463.0330 | FX 801.463.0509  
P.O. Box 520928 | Salt Lake City | UT 84152

Utah Private Health Exchange is not affiliated with any State Exchange or Federal Marketplace. Insurance License #46845 and #485041.

# YOU CAN'T COMPETE TODAY

# WITH TECHNOLOGY FROM YESTERDAY.

Just as old ideas don't fly for small businesses, neither does old technology. That's why Comcast Business is built for business, offering the high-performance connectivity small businesses need to flourish.

- Up to 5x faster than DSL.
- Backed by 24/7/365 service.
- A single-source provider for all your voice and data services.

COMCAST  
BUSINESS  
**B4B**  
BUILT FOR BUSINESS™

[COMCASTBUSINESS.COM](http://COMCASTBUSINESS.COM)  
800-501-6000

Speed comparison between Comcast 100Mbps service and 20Mbps DSL (downloads only). Restrictions apply. Not available in all areas. Actual speeds vary and are not guaranteed. Call for details. Comcast ©2014. All rights reserved.

## Opinion

# Disparities and gaps are not necessarily inequities

Some time ago, burglars in England scrawled a message on the wall of a home they had looted: "RICH BASTARDS." Those two words captured the spirit of the politicized vision of equality — that it was a grievance when someone was better off than themselves.

That, of course, is not the only meaning of equality, but it is the predominant political meaning in practice, where economic "disparities" and "gaps" are automatically treated as "inequities." If one racial or ethnic group has a lower income than another, that is automatically called "discrimination" by many people in politics, the media and academia.

It doesn't matter how much evidence there is that some groups work harder in school, perform better and spend more post-graduate years studying to acquire valuable skills in medicine, science or engineering. If the economic end results are unequal, that is treated as a grievance against those with better outcomes, and a sign of an "unfair" society.

The rhetoric of clever people often confuses the undeniable fact that life is unfair

with the claim that a given institution or society is unfair.

Children born into families that raise them with love and with care to see that they acquire knowledge, values and discipline that will make them valuable members of society have far more chances of economic and other success in adulthood than children raised in families that lack these qualities.

Studies show that children whose parents have professional careers speak nearly twice as many words per hour to them as children with working class parents — and several times as many words per hour as children in families on welfare. There is no way that children from these different backgrounds are going to have equal chances of economic or other success in adulthood.

The fatal fallacy, however, is in collecting statistics on employees at a particular business or other institution, and treating differences in the hiring, pay or promotion of people from different groups as showing that their employer has been discriminating.



THOMAS SOWELL

Too many gullible people buy the implicit assumption that the unfairness originated where the statistics were collected, which would be an incredible coincidence if it were true.

Worse yet, some people buy the idea that politicians can correct the unfairness of life by cracking down on employers. But, by the time children raised in very different ways reach an employer, the damage has already been done.

What is a problem for children raised in families and communities that do not prepare them for productive lives can be a bonanza for politicians, lawyers and assorted social messiahs who are ready to lead fierce crusades, if the price is right.

Many in the media and among the intelligentsia are all too ready to go along in the name of seeking equality. But equality of what?

Equality before the law is a fundamental value in a decent society. But equality of treatment in no way guarantees equality of outcomes.

On the contrary, equality of treatment makes equality of outcomes unlikely, since virtually nobody is equal to somebody else in the whole range of skills and capabilities

required in real life. When it comes to performance, the same man may not even be equal to himself on different days, much less at different periods of his life.

What may be a spontaneous confusion among the public at large about the very different meanings of the word "equality" can be a carefully cultivated confusion by politicians, lawyers and others skilled in rhetoric, who can exploit that confusion for their own benefit.

Regardless of the actual causes of different capabilities and rewards in different individuals and groups, political crusades require a villain to attack — a villain far removed from the voter or the voter's family or community. Lawyers must likewise have a villain to sue. The media and the intelligentsia are also attracted to crusades against the forces of evil.

But whether as a crusade or a racket, a confused conception of equality is a formula for never-ending strife that can tear a whole society apart — and has already done so in many countries.

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

COPYRIGHT 2015 CREATORS.COM

# Blasphemy is a political agenda, not a teaching of Islam

As they went on their rampage, the men who murdered 12 people in Paris recently yelled that they had "avenged the prophet." They followed in the path of other terrorists who have bombed newspaper offices, stabbed a filmmaker and killed writers and translators, all to mete out what they believe is the proper Quranic punishment for blasphemy. But in fact, the Quran prescribes no punishment for blasphemy. Like so many of the most fanatical and violent aspects of Islamic terrorism today, the idea that Islam requires that insults to Muhammad be met with violence is a creation of politicians and clerics to serve a political agenda.



FAREED ZAKARIA

Prophet' but nowhere does the Quran prescribe the punishment of lashes, or death, or any other physical punishment." On several occasions, Muhammad treated people who ridiculed him and his teachings with understanding and kindness. "In Islam," Khan says, "blasphemy is a subject of intellectual discussion rather than a subject of physical punishment."

Somebody forgot to tell the terrorists. But the gruesome and bloody belief the jihadis have adopted is all too common in the Muslim world, even among so-called moderate Muslims — that blasphemy and apostasy are grievous crimes against Islam and should be punished fiercely.

Many Muslim-majority countries have laws against blasphemy and apostasy — and in some places they are enforced.

Pakistan is now the poster child for the anti-blasphemy campaign gone wild. As of March 2014, at least 14 people were on death row in that country, and 19 were serving life sentences, according to the U.S. Commission on International Religious Freedom.

The owner of the country's largest media group has been sentenced to 26 years in prison because one of his channels broadcast a devotional song about the Prophet Muhammad's daughter while re-enacting a wedding. And Pakistan is not alone. Bangladesh, Malaysia, Egypt, Turkey and Sudan have all used blasphemy laws to jail and harass people. In moderate Indonesia, 120 people have been detained for this reason since 2003. Saudi Arabia forbids the practice of any religion other than its own Wahhabi version of Islam.

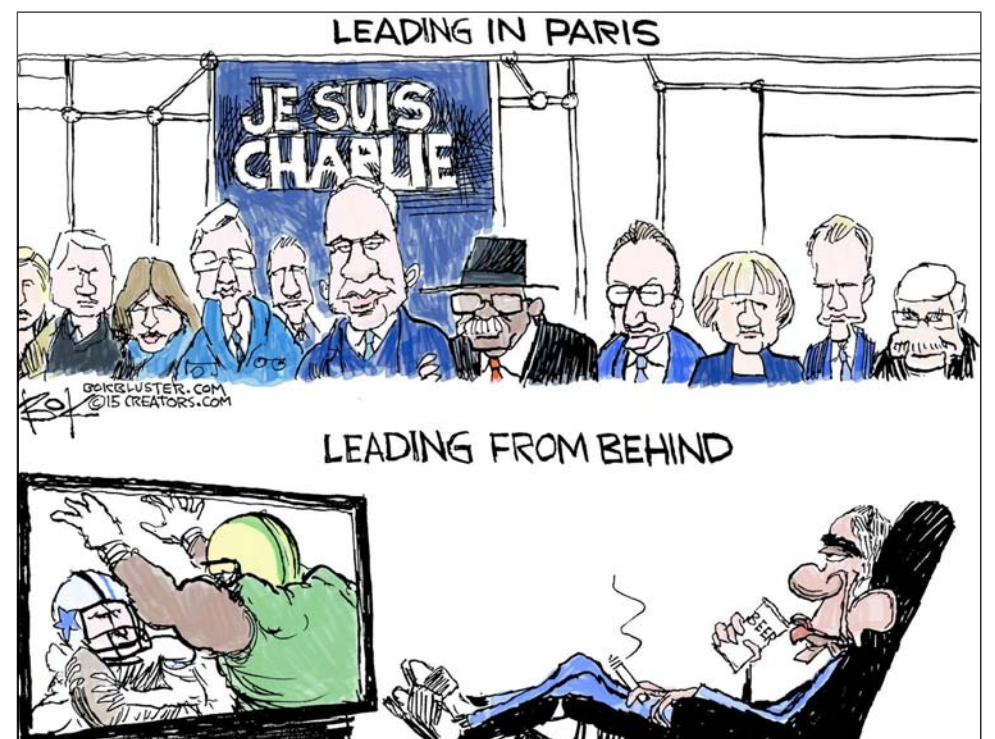
The Pakistani case is instructive because its extreme version of anti-blasphemy law is relatively recent and a product of politics. Mohammad Zia ul-Haq, dictator during the late 1970s and 1980s, wanted to marginalize the democratic and liberal opposition, and embraced Islamic fundamentalists, no matter how extreme. He passed a series of laws Islamizing Pakistan, including an anti-blasphemy law that recommended the death penalty or life imprisonment for insulting the Prophet Muhammad in any way.

When governments try to curry favor with fanatics, eventually the fanatics take the law into their own hands. In Pakistan, jihadis have killed dozens of people whom

they accuse of blasphemy, including a brave politician, Salmaan Taseer, who dared to call the blasphemy law a "black law."

We should fight terrorism. But we should also fight the source of the problem. It's not enough for Muslim leaders to condemn people who kill those they consider as blasphemers if their own governments are endorsing the idea of blasphemy at the very same time. The U.S. religious freedom commission and the U.N. Human Rights Committee have both declared that blasphemy laws by definition violate universal

see ZAKARIA next page





## Opinion

# Where do you see yourself? Are you a Striver or Thriver?

I love January. Sure, it is filled with the occasional snowstorm that upsets the morning commute. The days are short and gray. The list of things to do is long. But there's a certain sense of renewal I think we all feel. A chance to assess where we've been, where we are and where we want to go. It's a time when goal-setting is in the air and we can all look ahead to brighter days. One thing to ask yourself as you delve into your moments of introspection is, "Are you a Thriver or Striver?"

If you're familiar with previous articles or my book *Last Chance Millionaire*, you'll know I have illustrated that, in their lifetime, people — or even families through generations — go through a cycle that I call Strivers, Arrivers, Thrivers, Survivors and Divers.

Unfortunately, most people — the majority of Americans, the richest on Earth — have a Striver mentality. This is really a scarcity mindset. They are always striving for happiness, thinking that life is unfair. They will have too much month left at the end of their money most of their life. They live in the moment. They borrow money to consume rather than to conserve. They are always striving for the magic bullet or the secret to their happiness, but they are not finding it through the accumulation of "things."

Arrivers begin to understand the secrets of wealth accumulation. But wealth — or what I call "Authentic Wealth," is more than just the money. From a financial standpoint, those Arrivers understand compound interest, tax-favored savings and safe, positive leverage. But these principles apply not just to money. They apply to a life of abundance.

The difference between Thrivers and Arrivers is that the Thrivers learn how to repeat the process over and over again. It's not just a one-off. They learn how to continue to grow both their financial wealth, as well as their foundational and intellectual assets. They never stop learning and achieving more.

No matter the category people find themselves in during their earning years, all too often things change for the worse when people begin to approach what we call

"retirement." Now as a side note, I've never liked the word "retirement," and here's why: The term came about during the Industrial Age, when factory workers who did the same thing over and over again ultimately were put out of use. They were retired, just like machinery, which only pushed them toward a Survivor mentality. That is why the average life remaining expectancy for someone who was put out of use was only seven years for a male (six years for government retirees and only five years for military personnel).

If "retired" means "put out of use," I never want to be put out of use. The secret to longevity is making yourself necessary. Those who get into a Survivor mentality can worsen when they stop growing. They find that not only does their money run out, but also their health, their zest for living, their spirituality, their intellect, their brain and they then become Divers. The divers are the ones who pretty much become a self-fulfilling prophecy — they die when they make up their mind that they are going to check out.

I love helping people maintain a Thriver mentality, not only for themselves but for their children and grandchildren. This way they can avoid the mistake many wealthy families make when they transfer money to children and grandchildren. Too many families dump the financial treasure on ill-prepared heirs and by the third generation, the money is usually all gone and they are back to rolling up their shirt sleeves again. Hence we have the saying "shirt sleeves to shirt sleeves in three generations."

So I'll ask, "Where do you see yourself?" Are you already basking in the freedom that comes from being a Thriver? Are you on your way there, steadily making your way with the other Arrivers? Or are you lost in the crowd of Strivers, struggling and wondering why life is so tough? The great news is there's always hope. There's always the opportunity to learn more. You can always make changes. Turn your focus to a brighter future and put yourself on the path to abundance.

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



DOUG  
ANDREW

## If you're retiring or saving for retirement, there's good news along with all the bad

Are 90 percent of articles written about retirement pessimistic? Sometimes it seems that way. Repeatedly, we are reminded that most baby boomers haven't saved enough for the future.

There's no denying this, but the media is giving short shrift to other, more positive developments that may be improving the economic and retirement outlook for many Americans. Here are a few worth noting:

Savings in 401(k) plans have rebounded tremendously from Great Recession lows. For older savers, the recovery is especially pronounced. Fidelity just released its latest "Quarterly Retirement Snapshot." Looking over account data from its retirement plans, it says that the average Q3 401(k) balance for employees who had contributed to their accounts for at least 10 straight years was \$241,800, compared to just \$130,700 in Q1 2009 when the recession was ending. That's an 85 percent increase.

Data from Principal Financial Group points out similar gains. Earlier in 2014, it noted that the average balance in its 401(k) plans had risen nearly 70 percent since the market trough of 2008. Also, new research from the Investment Company Institute shows that if an employee made consistent per-paycheck contributions to a 401(k) during 2007-12, the balance on such accounts increased an average of 6.8 percent annually (and this is not even considering the great year the market had in 2013).

Incomes finally seem to be rising. This recovery has been marked by a lack of wage growth — a factor that has made it shallower than many analysts expected. That may be changing at last, as the Census Bureau's employment cost index increased 0.7 percent for Q2. That is solid. In fact, it is the biggest quarterly boost seen in six years.

Hiring has picked up in some crucial industries. ADP's latest employment change report shows October payrolls swelling by 28,000 workers in the construction industry and 15,000 in the factory sector. There were 5,000 new hires at businesses with more than 500 workers, 102,000 new hires at small firms and 122,000 fresh hires at medium-sized companies.

Americans aren't living on margin as much as they once were. In 2008, total U.S. credit card debt reached \$866 billion. In 2013, that fell to \$660 billion.

Fewer Americans are letting consumer debt linger. The Federal Reserve Bank of New York says the latest debt delinquency rates are the lowest in more than six years — the 90-day-plus delinquency rate was at 4.8 percent in Q2. During 2010, it reached 8.7 percent.

Additionally, overall household debt declined \$18 billion in the second quarter, and mortgage debt decreased \$69 billion.

Medicare spending didn't rise in the last federal budget year. It was flat for FY 2012-13 and while that may not hold true in successive years, it is certainly interesting. According to Medicare actuaries, fewer Medicare recipients than forecast went to hospitals for care during that budget year, and many of those who did used cheaper services. Per-beneficiary Part A spending fell for a second consecutive year in FY 2012-13; enrollment in Part C plans expanded.

This lack of an annual spending increase led Medicare's trustees to adjust their forecast of when Medicare's main trust fund might run dry. It is now projected to do so in 2030, four years later than previously estimated.

Baby boomers may be in for a more enjoyable retirement than the media assumes. This summer, T. Rowe Price surveyed recent U.S. retirees and found that 89 percent were somewhat or very satisfied with their quality of life. This level of retirement satisfaction surfaced even though the average respondent was now living on 66 percent of his or her pre-retirement income, with 85 percent of respondents saying that they didn't require as much money as they once did to maintain their standard of living.

There you have it: a roundup of good news about the economy and the outlook for retirement. Stay positive and plan actively for your future.

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



MARK  
LUND

## ZAKARIA

from previous page

human rights (because they violate freedom of speech and expression). They are correct.

In Muslim-majority countries, no one dares to dial back these laws. In Western countries, no one confronts allies on these issues. But blasphemy is not a purely domestic issue, of concern only to those who worry about the internal affairs of countries.

It has become the cutting edge between radical Islamists and Western societies — with bloody consequences. It cannot be avoided anymore. Western politicians, Muslim leaders and intellectuals everywhere should point out that blasphemy is something that does not exist in the Quran and should not exist in the modern world.

Fareed Zakaria's email address is [comments@fareedzakaria.com](mailto:comments@fareedzakaria.com).



design | furnish | impress



Midwest  
COMMERCIAL INTERIORS

801.359.7681 | www.mwciutah.com

## COVERT

from page 10

accuracy would ever do.

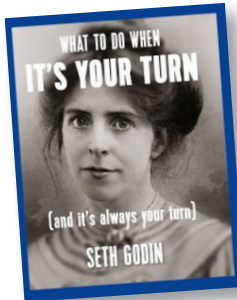
One short section I found particularly interesting was subtitled “The Building Blocks of Pride,” and Friedman sets the stage: “It’s a curious disconnect. We spend almost half our waking hours working in companies that finance our livelihood, grow our skills, and bind us to many of our closest friends. Yet we rarely display even a fraction of the enthusiasm for our organizations as we do for groups that often play far less prominent roles in our lives.”

His solutions include, establishing a “grand narrative” that centers upon future goals but also the company’s history, relishing in “group distinctiveness” that can be articulated through company culture and generosity and altruism both inside and outside of the workplace.

*The Best Place to Work* explains that the very best places to work are those that take care of their employees, not always through such celebrated ways as holding ping pong tournaments once a month and advocating employees to take naps at mid-day, but through facilitating employee engagement via some well-researched and easy to execute internal behavioral changes that any leader can implement, regardless of the economic or cultural constraints of the business. Sally Halderson is 800-CEO-READ’s general manager and in-house editor of *The 100 Best Business Books of All Time*.

...

*What to Do When It’s Your Turn (and it’s always your turn)* by Seth Godin, The Domino Project, 160 pages, \$34, Paperback, December 2014, ISBN 9781936719310. Reviewed by Dylan Schleicher.



We’ve always felt a little closer to Seth Godin than most people we work with. I imagine a lot of people do. Seth is always incredibly generous with his time and ideas. He actually gave us one of our websites, ChangeThis, after starting it with a band of interns in 2004. That’s right, the man has so many ideas that he’s literally giving them away — already fully built.

So we’re obviously not going to say a bad word about the man. But I sometimes wish he would stop writing books. Not because we don’t love them. We do. But Seth never lets us get comfortable;

His books are always a challenge. And you always feel as if Seth is talking directly to you in his work, because he is. And in his new book he’s doing it in full color — more a high-end magazine format than traditional hardcover.

*What to Do When It’s Your Turn* is about a lot of things, but, “Most of all, it’s about freedom and our almost automatic insistence to avoid it at all costs.”

That’s the challenge, and it’s a profound one. Seth is always there to remind me I could be — *we all* could be, doing *so much more* — that, really, the world depends on it. We need to “make something that matters.” And after we do it once, we have to do it again, and keep doing it, and then do it again, which Seth admits is not easy: “The thing is, there’s no easy way to do this. No simple way to quiet the noise in your head, no proven method to earn the respect and applause of your family and friends, no guaranteed approach that’s going to insulate you from heartache.”

This might not work.

It might not be fun.

I hope you’ll do it anyway.

When I first picked it up, I thought “I wish someone gave this book to me when I was 17.” Then I realized that I have a niece and nephew around that age I can give the book to. And then I realized that I still have a proverbial 17-year-old locked inside me, that every moment in life can be as transformative as those that are scripted to be — like when we leave our parents’ home or head off to college — that we can “venture out” or “leave the nest” any time we want, and that the time is always right.

It gets back to the most basic point that life is not only about business, but that business is very much about life and we should make it one that matters.

Dylan Schleicher is 800-CEO-READ’s editorial and creative director.

...

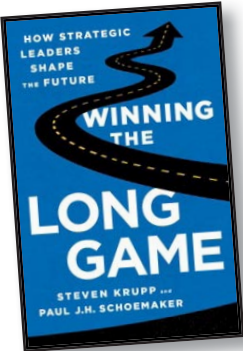
*Winning the Long Game: How Strategic Leaders Shape the Future* by Steven Krupp & Paul J.H. Schoemaker, PublicAffairs, 336 pages, \$27.99, Hardcover, December 2014, ISBN 9781610394475. Reviewed by Dylan Schleicher.

Steven Krupp and Paul Schoemaker lead a company that has been helping leaders become more strategic for the last 25 years. With their new book, *Winning the Long Game: How Strategic Leaders Shape the Future*, they may just put themselves out of business, because the lessons are all there on the page to help develop your strategic skill set.

see COVERT next page

**COVERT**

from previous page



It is a book that helps you rise above the nuts and bolts, operational management you are already good at and attain *strategic* leadership, so you can go from simply *meeting* your quarterly sales numbers to being able to see where the market is going, how it will affect those numbers five or 10 years down the line, and then transform the industry yourself before anyone else does so you reap the rewards.

This is an important ability in business, especially in times of uncertainty, crisis or change, which seems to be becoming the normal resting state of affairs in the business world today.

“In times of crisis and change, when people are confused about what to do, ordinary leaders must rise to the level of *strategic* leadership. This means navigating the unknown, recalibrating the strategy, pointing out where to go and getting the team back on track to prevent paralysis.”

Then they describe six disciplines leaders need to hone to do this: the discipline to anticipate, challenge, interpret, decide, align and learn. They devote a chapter to each of these and teach you how to develop leadership plans that will get you thinking more strategically right now.

The very act of reading this book will also start to stretch your strategic mind. The stories intertwined into the six disciplines are varied and uncommon and help you start connecting threads and think more broadly. The examples range from Oprah Winfrey shifting the paradigm of daytime talk and building a media empire by engaging her audience more intimately to the legendary Rothschilds of European who built a banking empire by developing a more efficient way to dispatch money that helped defeat Napoleon at the battle of Waterloo.

The last chapter, about “Two Visionary Leaders” — Nelson Mandela and art collector Albert Barnes — wraps things up by showing how these two very different men in different circumstances utilized unique insights and approaches to leave a lasting impact on the world — and just as importantly where they came up short in doing so. A Charles Darwin quote near the end of the

book, that “It is not the strongest of the species that survive, nor the most intelligent, but the ones most responsive to change,” sums up nicely the ability to adapt and transform, and occasionally slowing down to spend time with books like *Winning the Long Game* and learning more about the “why” world is so important.

Dylan Schleicher is 800-CEO-READ’s editorial and creative director.

**Central Bank nation's leader in SBA loans**

Central Bank has been recognized as the top Export Express lender in the nation in the community bank category for 2014 by the Small Business Administration. The Export Express program provides loans up to \$500,000 to small-business exporters to expand sales to existing overseas customers, or to penetrate new overseas markets.

The program, made permanent by the Small Business Jobs Act of 2010, provides lenders with a flexible loan product to assist small businesses

in expanding their sales overseas.

Since 2010, Central Bank has leveraged the Export Express program to make over \$2 million available to small-business exporters in Utah. In fiscal year 2014, Central Bank made seven Export Express Loans totaling \$790,600. As this credit was not available elsewhere, Central Bank utilized the Export Express program to provide financing solutions for their customers in order to help them take advantage of overseas opportunities and grow their sales.

**UTAH BASKETBALL**  
RUNNIN' UTES

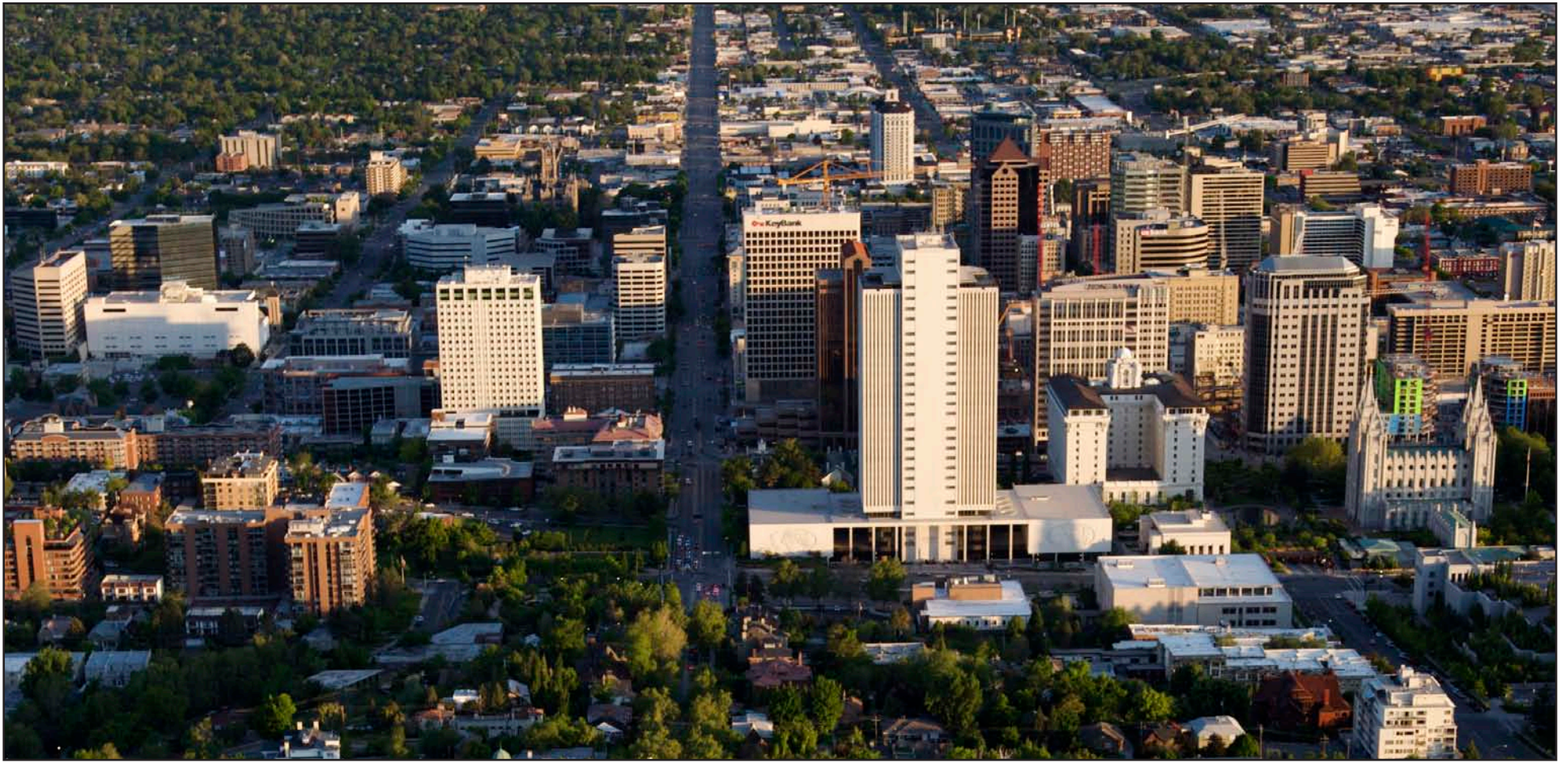
**U** vs. **WSU**  
WEDNESDAY 7pm  
**WHITEOUT**

**U** vs. **W**  
SUNDAY 6:30pm

**HUNTSMAN STRONG** CANCER AWARENESS  
TEDDY BEAR TOSS

**TIX ON SALE NOW!**

**UTAHUTES.COM** #GAMEDAYU **801-581-UTIX**



## COMMERCIAL REAL ESTATE BROKERAGE

*Industrial • Land • Office • Investment*

### **Agents**

- Aggressive splits—you keep more of your money
- Technology—including GIS mapping services
- Premium downtown SLC office space
- Synergy with other agents/teams
- All marketing materials paid for

### **Owners/ Investors**

- Experienced full time agents working for you
- Don't get lost in the shuffle of big firms
- Dedicated real estate professionals
- Up to date research from national data companies
- Small company allows us to focus on YOUR property
- Over 100 years of combined experience—hire one you hire us all

968 Chambers Street • Suite 5 • South Ogden, UT 84403  
175 South Main Street • Suite 610 • Salt Lake City, UT 84111  
[WWW.PPC-UTAH.COM](http://WWW.PPC-UTAH.COM)



# Inter-Financial, Inc.

Inter-Financial, Inc. has provided appraisal services in Utah for more than 40 years. We specialize in all types of commercial and residential properties and have provided expert testimony in state and federal courts.

## Services Provided

- Residential Appraisal
- Commercial Appraisal
- Industrial Appraisal
- Land Development Appraisal
- Eminent Domain Appraisal

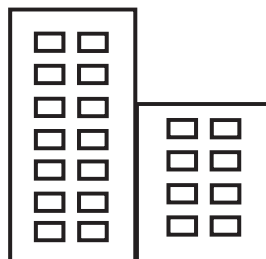
## Badi Mahmood

State Certified General Appraiser  
and Broker

# 801-278-1390

Email: ifi@qwestoffice.net

*We will be happy to discuss your circumstances so that you can make the most informed decision.*



# We provide property searches!

## About us:

- Licensed and insured.
- Over 18 years experience in the Title Industry.
- Accepted by most underwriters.
- We provide personal property genealogy.
- We back-up or willingly assist you.
- We are dedicated to provide personalized and focused service for you and your company.

PropertyInfo. Services, llc

Joel V. Baumgart  
President, CEO

801-518-3618  
joelbaumgart@comcast.net

# I buy apartments and hotels!

25 Units plus

Contact Brandon Wixom  
801-864-2626



# Why the Enterprise?



Amy Spencer  
Communication Manager, UACPA



*"With a compelling balance of weekly business headlines and stories of interest to professionals, the Enterprise is a must-read for every office."*

*"Every week, I find relevant news in the local business community and enlightening stories that benefit my career."*

**THE Enterprise**  
UTAH'S BUSINESS JOURNAL

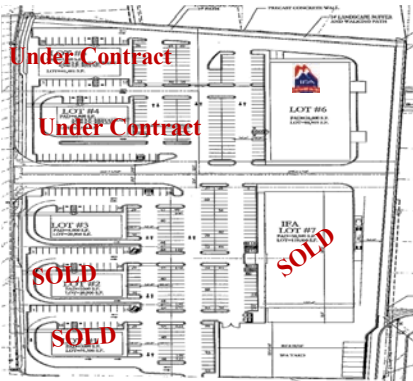
825 North 300 West, Suite NE220 • Salt Lake City, Utah 84103  
Phone: (801) 533-0556 • FAX: (801) 533-0684  
www.senterprise.com



**COMMERCIAL DIVISION**

1414 E. Murray Holladay Road  
801-278-4414

**Commercial Lots-For Sale/Build To Suite  
600 North 900 West-American Fork**



**Pad Prices:  
\$20-\$27/  
SqFt**  
For More  
Info  
Contact:  
**Errol  
Childs:  
801-560-0034**

**Commercial Land-Great Location  
566 West 12300 South-Draper**



**For Sale:  
\$1,060,000  
1.28 Acres**

- Many Potential Uses, Call For Details
- Great Corner Lot In Draper

**GEORGE RICHARDS, CCIM 801-631-9963**

**Office Condo For Sale/Lease  
5292 S. College Dr #101 (500 W)**



- 6287 SF- Main floor office
- High end tenant finish
- 14 + private office
- 2 large work areas
- Underground parking

**For Sale: \$1,199,000/Lease Rate: \$13.50 NNN  
GEORGE RICHARDS, CCIM 801-631-9963**

**Office Space For Lease  
777 East 4500 South**

**For Lease: \$375- \$1350 Full Service\***



- 430-1000 Sqft Available
- High Visibility
- 5 Small Suites Available
- Tons Of Light
- Every Office Has Windows
- Ample Free Surface Parking
- \*excludes interior janitorial

**Kym McClelland 801-573-2828**

**High End Office Space For Lease  
6740 South 1300 East-Salt Lake City**



**\$21.50 Month/Full Service**

- Main Floor-3,157 Sqft
- 8 Offices (7 of them with windows)
- 2 windowed conference rooms
- Break room & file room
- High end finishes throughout
- Includes janitorial services

**Kym McClelland  
801-573-2828**

**Medical Office Condo For Lease  
5292 S. College Dr. #202 (500 W)**

**Lease Rate: \$17-Full Service**

- 2,654 SqFt
- 2nd Floor Office
- 3-4 Exam Rooms
- 3 Private Offices
- Waiting & Reception Area
- Break room



**GEORGE RICHARDS, CCIM 801-631-9963**

**Commercial Land-Great Location  
3592 South 8400 West-Magna**



**For Sale:  
\$785,000  
1.51 Acres**

Many Potential Uses  
Great Corner Lot

**GEORGE RICHARDS, CCIM 801-631-9963**



**3.04 Acres -  
\$1,200,000**

- 106 W. Fireclay Ave. (4295 So.)
- 3 Buildings
- Approx. 27,000 SF

**Bijan Fakhrieh  
801-918-9000**

**OFFICE BUILDING FOR SALE-GREAT LOCATION**

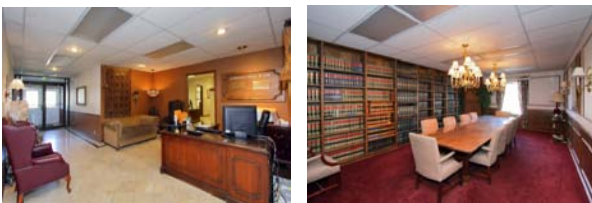


**1366 E. Murray Holladay Rd**

**For Sale: \$1,400,000**

Rare Free Standing Office  
Building In Holladay.

- Approx. 8,930 SqFt
- 0.69 Acres
- Currently Used As Law/CPA Office



**George Richards 801-631-9963**



**GREAT INVESTMENT! Office/Retail/Warehouse**

**521 W. 200 N. American Fork  
For Sale: \$1,600,000**

Seller Will Lease Back For 1-3 Years While Building & Developing  
New Location @ 7.5-8% Cap. Plenty Of Room For More Retail On  
2.09 Acres. Building Is 12,500 Sqft, 125' Wide X 100' Deep, Ceiling  
Height 16'-18' & Retail Ceiling Lowered To 10'

**Errol Childs 801-560-0034**



**Free Standing Professional Office Space  
8925 South 2700 West-West Jordan**



**FOR SALE: \$359,000**

Single level brick building with good curb appeal. Individual office spaces with large reception area. Additional ground in rear for expansion or future parking. Perfect for medical, dental or professional type of use.



- Approximately 2,856 SqFt
- Low maintenance exterior
- Ample parking
- Kitchen/break room built-in cabinets and file storage
- New roof in 2008 & 1 acre lot

**Sue Mark-Lunde 801-580-2378**

**Naylor Farm Office Building  
3823 West 9000 South**



**Lease Rate:  
\$14.00 - NNN**

Once Space Left! 1,425 Square Feet!

**GEORGE RICHARDS, CCIM 801-631-9963**

**Luxury Office Suite-Realtor Building  
230 W. Town Ridge Pwky (9670 S)**



**For Lease: \$14/NNN**

- 3rd Floor**
- 3,024 USF-3,478 RSF
- 13 Offices, Conf. Rm/Reception



- 4th Floor**
- 4,918 USF-5,656 RSF
- 4 Offices, Reception, Lrg Open Area

**GEORGE RICHARDS, CCIM 801-631-9963**

**Centrally Located Office Space-For Lease  
740 E. 3900 S.**



**\$12.50/Full Service\***  
1,350 Sq. Ft

- 4 Offices, Reception Area & Waiting Room
- Main Floor Space
- Newer Paint & Carpet
- Updated Baths
- \*Excludes Interior Janitorial



**TERRY CONONELOS 801-205-7019**



# Northgate

BUSINESS PARK

**\$165 and up**

Ben: 801-891-6927

James: 801-891-6932



## Absolutely the best deal in town!

Private office available 8 blocks from downtown city center. Locate your business in the Northgate Business Park complex. Currently home to over 80 different companies.

### Amenities Include:

- Free Parking
- Conference Rooms
- 24 hour electronic key card access
- 8 blocks from city center
- 2 blocks from a main I-15 on/off ramp
- 24 hour camera security
- Thriving business community
- Public transportation in front of property

Wire Transfer  
 Business Internet Banking  
 Direct Deposit  
 Sweep Accounts  
 Business Bill Payment  
 Remote Deposit Capture  
 Positive Pay  
 Direct Deposit  
 Cash Management  
 Business Bill Payment  
 Merchant Services  
 Wire Transfer  
 Remote Deposit Capture  
 Cash Management  
 Business Bill Payment  
 Business Checking Accounts  
 Merchant Services  
 Direct Deposit

**Keeping everything in order.**

First Utah Bank offers all of the business banking tools you'll need, along with a team of people who are ready to help you use these products to run your business more efficiently. We're just the right size, positioned to give you the attention you deserve.



[www.firstutahbank.com](http://www.firstutahbank.com) 801 308 2212