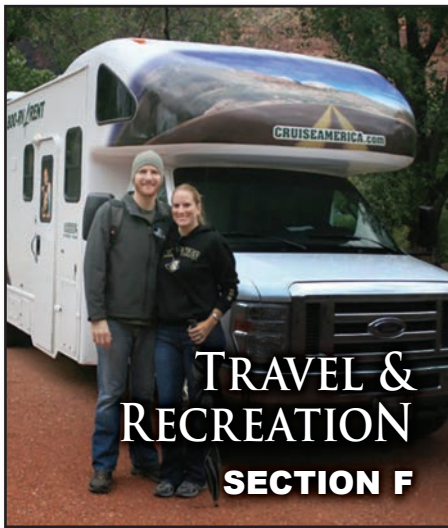


Focus



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Wall or no wall, Trump trade policies may hurt Utah

Brice Wallace
The Enterprise

Whether or not Mexico pays for a proposed border wall, Utah stands to pay economically if the wall and other President Trump policies related to Mexico become reality, a top international trade official said last week.

Derek Miller, president and chief executive officer of the World Trade Center Utah, told a crowd gathered at the University of Utah's Kem C. Gardner Policy Institute's "Newsmaker Breakfast" that Utah —

with nearly one in four jobs supported by international trade — has "a lot at risk."

"I think it's important for all of us, and also for our president, to recognize that words have meaning and words matter and you can't just say things and have them just sort of float away, especially in the world of international affairs, the world of international relations and international diplomacy," Miller said. "It has a big impact. It certainly has the potential. ... There's a great risk to us."

Mexico is Utah's fourth-largest international trading partner, with about \$741 million in commodity exports from Utah

and \$3.3 billion in Mexican exports into Utah in 2016. Research undertaken by the institute indicates that if Utah exports to Mexico were reduced by 15 percent, it would cost Utah 798 jobs, \$42.7 million in personal income and \$81.3 million in GDP. If trade were cut by 25 percent, it would cost Utah 1,329 jobs, \$71.1 million in personal income and \$135.6 million in GDP. If the reduction reached 35 percent, Utah stands to lose 1,861 jobs, \$99.5 million in personal income and \$189.8 million in GDP.

see MEXICO pg. 5



Work is underway on a 1.1 million-square-foot, \$161 million project called *The Mix at River's Edge* on University Parkway in Provo. The development, which replaces the *Plumtree Plaza*, will contain retail, office space, family dwellings and a high-rise hotel.

Major retail, residential and office development underway in Provo

John Rogers
The Enterprise

The Plumtree Plaza on University Parkway in Provo has had its ups and downs — mostly downs — over the past several years. But now the suffering strip mall will make way for a brand-new development called *The Mix at River's Edge*.

The development, announced last March, will transform the plaza into a mixed-use development featuring retail shopping, office space, multi-unit family dwellings and a high-rise hotel. When completed, the project will contain 1.1 million square feet and

cost an estimated \$161 million.

Westport Capital Partners LLC, the real estate investment firm behind *The Mix*, announced last week the project is on track to begin construction this month following the project's final approval vote at the Dec. 6 Provo City Council meeting.

"We're excited to be moving forward," said Greg Geiger, principal and portfolio manager for Westport Capital. "*The Mix at River's Edge* is designed to be a meeting place for residents and visitors in the Provo/Orem area. Once complete, we will have exciting new retail and restaurant offerings,

They're not huge, but home prices still posting gains

The steady growth in home prices seen over the past few years continued through January with Salt Lake City market prices climbing 0.8 percent from December, according to property information and analytics company CoreLogic, based in Irvine, California.

The CoreLogic Home Price Index (HPI) reported the 12-month price hike rose to 9.7 percent from January 2016 in the Salt Lake City area. Both numbers include distressed sales such as foreclosures and short sales.

Nationwide, home prices are up both year-over-year and month-over-month. Prices rose 0.7 percent from December to January, leaving the 12-month increase at 6.9 percent, according to the HPI.

CoreLogic's HPI Forecast predicts that home price gains will slow somewhat in 2017. The index says that home prices will add another 4.8 percent this year, gaining only 0.1 percent from January to February. The CoreLogic HPI Forecast is a projection of home prices using the CoreLogic HPI and other economic variables. Values are derived from state-level forecasts by weighting indices according to the number of owner-occupied households for each state, the service said.

"With lean for-sale inventories and low rental vacancy rates, many markets have seen housing prices outpace inflation," said Frank Nothaft, chief economist for CoreLogic. "Over the 12 months through January of this year, the CoreLogic Home Price Index recorded a 6.9 percent rise in home prices nationally and the CoreLogic Single-Family Rental Index was up 2.7 percent — both rising faster than inflation."

see THE MIX pg. 5



Geek Squad founder: Success comes from risk taking, creativity

Brice Wallace
The Enterprise

To hear Robert Stephens tell it, his success in the business world has been all about taking risks.

And many of today's companies, he says, are avoiding it.

From having his Geek Squad company in retail stores to the selections of its name, logo, vehicle fleet and employee apparel, Stephens took bold steps in an attempt to be atypical.

"A brand has to stand out. It has to differentiate itself," said Stephens, the founder of the computer tech support company, during the keynote presentation at last week's ACG Utah's Inter-mountain Growth Conference.

"This is where companies begin to lose their edge — they stop thinking creatively. They think, 'Well, we can't be creative, it doesn't scale. We can't be creative, it costs too much money. We can't be creative because, I don't know, it's just not going to work out.' ... It's not about being a goof. It's not about being a flash in the pan."

"At some point," he said,

"when a company gets very large, it stops taking chances, [starts] playing it safe, and it starts looking like every other company out there."

Stephens founded his company in 1994. Needing a name for his computer consulting business, he first considered Techno Medic, but people thought the company repaired medical devices. He wanted a name that "implies what we do but gives us some room to breathe in case I need to shift with the market," he said.

"Geek Squad" was a name that was both powerful and succinct. "Advertising," he said, "is the tax you pay for being unremarkable."

He found that same power in a logo — the company name inside an oval — that is like a family crest that looks great on a car and conveys a message better than "a van with 800 words on the side," he said.

He wanted a distinctive vehicle fleet and settled on black-and-white Volkswagens, despite the California Highway Patrol's contention that they too closely resembled police vehicles.

He also wanted something different for in-store employees'

clothing. He considered superhero capes, polo shirts and black suits but settled on a look similar to one worn by NASA engineers in the movie "Apollo 13." It features clip-on ties and white, short-sleeved, pocketless dress shirts. That look, he said, conveys the idea that geeks "think about efficiency."

"If you're looking to sell a product, communicate to your customers about what you stand for or what this new thing can do, don't try to introduce them to something they've never heard of before. Make the unfamiliar familiar by using archetypes that are already in their mind," said Stephens, who sold his company to Best Buy in 2002 and served as its chief executive officer and the chief technology officer for Best Buy until 2012.

"Sweating the details" on things like the company name, logo, fleet and uniforms ultimately can pay off if it differentiates a company from its competition, he said.

"This applies to very business. Every business, every day, has to make all these decisions about how are you going to look to people? How does your name sound? Do they get it? Is it interesting?

Is it newsworthy? Especially now with social media. Why is anybody going to follow your company on Twitter? What do you have to say with all these powerful broadcasting tools? Now Facebook has live video; how could you use that?"

A company's lack of innovation and creativity can stem from a founder or CEO losing curiosity, Stephens said.

"The fish stinks from the head down. I think we need leaders who are curious. Curiosity is the No. 1 thing. You don't have to know technology. When the iPhone came out, there were a lot of executives who were sure they were never going to get rid of the physical keyboard on their Blackberry. And it's that narrow thinking that really blocks people from seeing what's possible."

As for what's possible in today's tech world, many advances are focused on finding more efficient ways of handling certain tasks, with people interested in shaving a few minutes or even seconds off the time it takes to do something.

Stephens' current focus is on technology that can help provide better customer service. He said he used to be bored at Best Buy

meetings but turned to Twitter to search for tweets about how "Best Buy sucks." Then he would address the issues and turn around those customers' perception of the company.

"The first thing you do is take care of your own house, then you take care of the costumers you do have. It costs a lot of money to buy new customers, so let's keep the ones we have happy," he said.

His goal is to hear from customers — through chat apps — and respond in real time rather than have the customer wade through a series of back-and-forth email messages. If a company's outbound emails feature the words "do not reply," he said, "this is when a company gives up. I would argue that the bigger you get, the more responsibility you have to kick ass."

That quick response shows a customer that the company cares about them, he said. Companies should insist that all customer calls be recorded, kept on file for 90 days and be available to customers whenever they want them.

"A company does not have to be perfect," he said, "but the public should feel like the company is trying to become more perfect."



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Biomerics expansion will mean 380 new jobs for Salt Lake County

Brice Wallace
The Enterprise

A medical device manufacturer will expand in Salt Lake County and add 380 jobs over the next eight years.

Biomerics LLC made the announcement last week after being approved for a \$3 million tax credit incentive from the Governor's Office of Economic Development (GOED) board. The project will be a 200,000-square-foot corporate headquarters and manufacturing facility.

Formed in 2009, the company specializes in the design, development and production of medical devices for diagnostic and interventional procedures for the cardiovascular, structural heart, cardiac rhythm management and vascular access markets. It has five locations nationwide, including its headquarters in Salt Lake City. The company has not determined the exact location for the expansion.

"Being in the medical device space and being in this community is very important to us," Travis Sessions, founder and chief execu-

tive officer, told the board after the incentive approval. "As we went through the decision process, there was no question this is where we want to be. ... We look forward to being in this community and contributing. It's important to us, it's where we're from and it's where we want to be."

In a prepared statement, Sessions said Utah "provides a unique business environment and community for the growth of the company."

Jerry Oldroyd, chairman of the GOED board's incentives committee, said the new jobs will

include project managers, engineers, operators and technicians.

Oldroyd said Utah faced competition for the \$38.5 million expansion from Minnesota. Biomerics announced last June it would build a new facility in Brooklyn Park, Minnesota, for its Biomerics Advanced Catheter division. In February, it said its new Biomerics Advanced Laser division would be at that facility and this month said it would also house its new Biomerics Advanced Extrusion division.

At its Salt Lake City headquarters, the company specializ-

es in biopolymerization, medical material compounding, injection molding and medical device assembly. Its Biosonix operations in Salt Lake City specialize in the development and manufacturing of ultrasonic medical devices.

The company "has become a major player in the industry" and "been a really good corporate citizen," Oldroyd said.

"Biomerics is a Utah success story and a major player in both manufacturing and life sciences industries," said Val Hale, executive director of GOED. "We are grateful for their commitment to support the continued growth of these industries in the state."

"Biomerics will bring additional strength, not only to the manufacturing industry in Utah, but also to the thriving life sciences industry in the state," said Theresa Foxley, president and chief executive officer of the Economic Development Corporation of Utah.

The expansion is expected to result in \$133 million in wages over eight years and \$15 million in new state tax revenue during that time.

Unemployment kept inching down in January

Utah's effective unemployment just keeps going down, declining another one-tenth of one percent in January to 3.1 percent. Although most economists consider such a number near full employment, the Utah Department of Workforce Services reported that approximately 47,800 Utahns were still looking for work in January. On the other hand, 1,431,800 held jobs.

Utah's nonfarm payroll employment for January grew by an estimated 3.2 percent over the previous year, adding 43,800 jobs to the economy since January 2016.

The national unemployment rate increased one-tenth of a percentage point from December to 4.8 percent.

"Our state begins the new year on strong economic footing," said Carrie Mayne, chief economist at the Department of Workforce Services. "Looking back, benchmark revisions for 2016 show Utah's annual average job growth estimate at 3.6 percent (49,100 jobs) and unemployment at 3.5 percent."

Nine of the 10 private sector industry groups measured in the establishment survey posted net job increases in January as compared to last year, while the natural resources and mining industry decreased by approximately 1,000 positions. The largest private sector employment increases were in trade, transportation and utilities (9,700 jobs); education and health services (6,600 jobs); and leisure and hospitality services (6,100 jobs). The fastest employment growth occurred in leisure and hospitality services (4.6 percent); construction (4.5 percent); and trade, transportation and utilities (3.7 percent).

Joiner replaces Sperry as CEO of InMoment

Salt Lake City-based InMoment, a marketer of customer experience intelligence software, has announced that Andrew Joiner has been appointed the company's new chief executive officer by its board of directors. Outgoing CEO and InMoment founder John Sperry will continue as chairman of the company's board of directors.

"We are excited to welcome Andrew to InMoment. Last summer we hit an inflection point with our innovation that opened a very different kind of opportunity for us," said Sperry. "To achieve our full potential, we needed a distinguished software leader with fast-track growth experience. In Andrew, we've not only found that, but he also possesses deep expertise in the enriching and analysis of unstructured data, as well as

customer experience. It is a unique combination."

Joiner brings extensive expertise in building global, high-growth SaaS organizations. Prior to joining InMoment, Joiner served as head of the HP Software's customer experience business, a \$250 million independent software business of Hewlett Packard. Before that, he led the high-growth business unit within HP Autonomy. Joiner was founder and CEO of Singlecast Technologies, a pioneer in unstructured data classification.

"I've worked at the intersection of unstructured data and software automation for a good part of my career and helped many organizations tap into its massive potential," said Joiner. "Most of the IT industry is ill-equipped to un-

derstand or leverage this type of data. InMoment has been relentless in introducing innovation to solve a whole new class of challenges not yet met by traditional customer experience vendors."

InMoment is a portfolio company of private equity firm Sorenson Capital. According to Ron Mika, Sorenson co-founder and managing partner and member of the InMoment board of directors, bringing Joiner to Utah is a big win on many fronts. "The ability to attract talent of his caliber says something powerful about InMoment, as well as the local technology ecosystem. We look forward to working with Andrew to accelerate the growth of InMoment, and welcome him as a new and important voice in our state's innovation leadership."

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PUBLISHER & EDITOR
R. George Gregersen

PRESIDENT
David G. Gregersen
david@slenterprise.com

VP/GENERAL SALES MANAGER
Dale Dimond
dale@slenterprise.com

MANAGING EDITOR
John M. Rogers
john@slenterprise.com

CONTROLLER
Richard Taylor
richard@slenterprise.com

OFFICE MANAGER
Dionne Halverson
dionne@slenterprise.com

REAL ESTATE SECTION
david@slenterprise.com

CIRCULATION
Diana Rogers
diana@slenterprise.com

ADVERTISING INQUIRIES
david@slenterprise.com

TO CONTACT NEWSROOM
john@slenterprise.com

ART SUBMISSIONS
art@slenterprise.com

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CORPORATE FINANCIAL REPORTS

The following are recent financial reports as posted by selected Utah corporations:

ZAGG

ZAGG Inc., based in Salt Lake City, reported a net loss of \$4.1 million, or 15 cents per share, for the fourth quarter ended Dec. 31. That compares with net income of \$5 million, or 18 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$114.9 million, up from \$78.6 million in the year-earlier quarter.

For the full year 2016, the company reported a net loss of \$15.6 million, or 56 cents per share. That compares with net income of \$15.6 million, or 54 cents per share, in 2015.

Sales in 2016 were a company-record \$401.9 million, up from \$269.3 million in 2015.

ZAGG produces screen protection, mobile keyboards, power management solutions, social tech and personal audio sold under the ZAGG, Mophie, InvisibleShield and IFROGZ brands. It has operations in the United States, Ireland and China.

“Our 2016 results reflect solid growth of our ZAGG business unit offset by actions taken in the fourth quarter to position the Mophie business for profitable growth beginning in 2017,” Randy Hales, president and chief executive officer, said in announcing the results.

“Our ZAGG business unit’s performance was highlighted by record InvisibleShield sales which, along with enhanced operational efficiencies, helped drive increases in unit level gross margin and adjusted EBITDA (earnings before interest, taxes, depreciation and amortization) despite

device constraints. 2016 was a transition year for Mophie as we executed a number of initiatives to strengthen the business. We appointed a new president, implemented operational improvements, and right-sized the business to position Mophie for a strong turnaround in 2017.”

Nature’s Sunshine

Nature’s Sunshine Products Inc., based in Lehi, reported a net loss from continuing operations attributable to common shareholders of \$6.7 million, or 35 cents per share, for the fourth quarter ended Dec. 31. That compares with net income of \$3.7 million, or 19 cents per share, for the 2015 fourth quarter.

The company said the decrease was driven by activities and items related to China.

Sales in the most recent quarter totaled \$84 million, up from \$80 million in the year-earlier quarter.

For the full year 2016, the company reported net income from continuing operations attributable to common shareholders of \$2.1 million, or 11 cents per share. That compares with \$14.7 million, or 66 cents per share, in 2015.

Sales in 2016 totaled \$341.2 million, up from \$324.7 million in 2015.

Nature’s Sunshine Products markets and distributes nutritional and personal care products through a global direct sales force of approximately 550,000 independent managers, distributors and customers in more than 40 countries.

“Fourth quarter financial results were negatively impacted by items related to delay and uncertainty surrounding receipt of a direct selling license in China,”

Gregory L. Probert, chairman and chief executive officer, said in announcing the results. “While our 2016 financial results have been constrained by the infrastructure built in anticipation of a future market opportunity, we remain steadfast in our belief that the investments are prudent given the potential opportunity that lies ahead of us should the regulatory process in China be completed.”

APX Group Holdings

APX Group Holdings Inc., based in Provo, reported a net loss of \$71.2 million for the fourth quarter ended Dec. 31. That compares with a loss of \$62.4 million for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$204.5 million, up from \$175 million in the year-earlier quarter.

For the full year 2016, the company reported a net loss of \$276 million, which compares with a loss of \$279.1 million in 2015. Revenues totaled a company-record \$757.9 million in 2016, up from \$653.7 million in 2015.

Vivint Smart Home provides smart home services in North America.

“The smart home market continued to grow and evolve in 2016,” Todd Pedersen, chief executive officer of APX Group, said in announcing the results. “We’re seeing customer awareness increase. New use cases are coming to the market while estimates for the future size of the market are increasing. Most importantly, we believe that Vivint’s strategy of deploying an integrated, full-service offering and a curated model and product offering is a key differentiator in driving customer experience and earning a disproportionate share of the market’s profit pool.”

Utah joins lawsuit claiming generic drug price fixing

The office of Utah Attorney General Sean Reyes has announced that Utah has joined a federal antitrust lawsuit alleging that six generic drug-makers entered into illegal conspiracies in order to unreasonably restrain trade, artificially inflate and manipulate prices and reduce competition in the United States for two generic drugs.

The drugs involved are doxycycline hyclate delayed release, an antibiotic, and glyburide, an oral diabetes medication.

An amended complaint filed with the federal court increases from 20 to 40 the number of plaintiff states in the lawsuit, including Utah, which was initially filed in December 2016. The amended complaint also adds claims of alleged violations of state antitrust laws — in addition to the alleged violations of federal antitrust laws — in each of the 40 states, as well as state consumer protection laws in most of the states, against the defendant generic companies Heritage Pharmaceuticals Inc., Aurobindo Pharma USA Inc., Citron Pharma LLC, Mayne Pharma (USA) Inc., Mylan Pharmaceuticals Inc. and Teva Pharmaceuticals USA Inc.

“Along with 39 other states, we have laid out a strong and compelling case. In our amended complaint, we allege that these drug companies engaged in anti-competitive behavior, driving drug prices artificially high for certain generic drugs to the serious detriment of consumers,” said Reyes. “With the filing of this amended complaint, my office hopes to send a message of zero tolerance for trade practices we believe harm Americans and particularly those that hurt residents of Utah.”

“I appreciate the hard work of my antitrust team, including section director Ronald Ockey,

former division director David Sonnenreich, assistant attorney General Eddie Vasquez and their paralegal, Brian Blake, who have worked diligently with Connecticut and the other plaintiff states to bring this case forward.”

Connecticut is leading the multistate group of plaintiff states, which now also includes Alabama, Arizona, California, Colorado, Delaware, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Utah, Vermont, Virginia, Washington and Wisconsin.

In July 2014, the state of Connecticut initiated an investigation of the reasons behind suspicious price increases of certain generic pharmaceuticals. The investigation — which is still ongoing as to a number of additional generic drugs, generic drug companies and key executives — uncovered evidence of a well-coordinated and long-running conspiracy to fix prices and allocate markets for the drugs.

The complaint alleges that the drug companies routinely coordinated their schemes through direct interaction with their competitors at industry trade shows, customer conferences and other events, as well as through direct email, phone and text message communications. The alleged anticompetitive conduct — including efforts to fix and maintain prices, allocate markets and otherwise thwart competition — caused significant, harmful and continuing effects in the country’s healthcare system, the states allege.



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Gordon & Rees opens Salt Lake City office

San Francisco-based law firm Gordon Rees Scully Mansukhani, commonly known as Gordon & Rees, has announced the opening of a Salt Lake City office. The entrance into the Utah market is part of the firm's long-term plan to open offices in strategic locations that best serve its clients' needs, according to a news release from the firm.

Mark Nickel will serve as

managing partner of the Salt Lake City office.

"As a national firm with more than 700 lawyers in offices throughout the United States, Gordon & Rees is positioned to expand its services to clients doing business in Utah or looking to expand into Utah," Nickel said.

Nickel's practice focuses on general and complex commercial litigation, construction litigation,

business tort litigation, professional negligence and other business-related litigation, including securities fraud, corporate and partner disputes, real estate disputes, landlord and tenant disputes and creditors' rights litigation. Nickel earned his B.S. degree in economics from Brigham Young University and graduated from the Arizona State University College of Law.

ous issues stemming from trade with Mexico are addressed, Miller warned about a trade war. "A trade war is like a regular war: There are no winners. It's bad for everybody all the way around," he said.

Miller said Trump's positions on trade moderated as he transitioned from candidate to president. No longer is Trump espousing "trade is bad" but instead that free trade must be fair trade, he said.

"What I would tell President Trump is, look to Utah as the model to accomplish what you are advocating for. If I understand what the president is advocating for, it's more U.S. companies manufacturing more in the U.S. and selling more goods to consumers outside of the U.S.

"Look at Utah. Somehow, our companies in Utah have figured out the way to make the free market work for them, and they've done it in the way exactly as capitalism requires them to do, which is be very competitive, find your niche in the marketplace, drive down costs and create value. ... We talk all the time in this state about Utah being the model for the country, and in this way it is particularly true. Utah is the model for accomplishing exactly what the president says he wants to ac-

complish, which is not taking a protectionist stance. Protectionism just says, 'Protect me. I can't compete. I need the protection.' What we've said is, 'We're going to go out into the market' and what our businesses have said is, 'We're going to go out and compete and we're going to win.'"

Utah currently exports \$12 billion to \$13 billion annually, a figure that has doubled in the past 10 years and led Utah to become the sixth-fastest-growing export state. Miller said Utah companies are "just not afraid to get engaged internationally. There's just not a mental barrier, not a lot of mental barriers there. I meet with small businesses all the time and they're just so quick in their business plan to think, 'How can I take this business international?'"

Utah also benefits from having coveted natural resources, including gold, copper, silver and coal. And advances in technology have allowed Utah businesses of all sizes to get involved in international trade, making the world metaphorically flat, Miller said.

"The world is flat," he said, "and because of technology, it's getting flatter every day, and the last thing that we want to do is start building artificial barriers to that naturally flat world."

THE MIX

from page 1

new residential space, and three five-story office towers — you can literally live, play and work at The Mix. Additionally, the development will incorporate a new hotel, a welcome amenity to the growing visitor and business traveler markets."

Construction for The Mix will begin with the demolition of the current shopping center. Many of the center's businesses have already relocated, while those remaining will stay open through construction — including Olive Garden, Café Rio, Cafe Zupas, Wilson's Diamonds, Jimmy John's and JCW's. The center's Cinemark Theater will close later this month.

The development will be built in two phases. Phase 1 includes the majority of the retail space, also known as the retail village, as well as the hotel and one of the three planned office towers. Westport's goal is to have the retail village open by fall. Phase 2 will include residential buildings and the two additional office towers.

"The Mix will be home to expanding businesses, tech powerhouses and specialty retailers. It'll be a significant contributor to the ongoing vibrancy of Utah County," said Mark Isaacs, project manager of Pinyon 8 Consulting.

Coldwell Banker Commercial Advisors has been selected to handle leasing for the three five-story office towers to be located in The Mix. Available office space totals 300,000 square feet.

"The Mix at River's Edge is strategically located between two major universities with over

62,000 students," said Brandon Fugal, chairman of CBC Advisors. "This development offers tremendous opportunity for entrepreneurs and business owners looking to leverage a talented and diverse workforce while providing employees access to amenities needed to live, work and play in proximity to their offices."

"The proposed Plumtree development is great for the city on many levels," Provo Mayor John Curtis said. "I'm looking forward to watching their plans unfold."

The Mix covers about 27 acres from the northwest by the current Cinemark Movies 8 to the south by the Taco Time building. The development is adjacent to the BYU Film Studios property.

"The Plumtree Shopping Center was originally approved and built in the heyday of single-use zoning so the site was zoned and built as your typical regional shopping facility of the 1970s," said Bill Peperone, assistant director of community development for Provo City.

Peperone added that a mixed-use development that includes professional office, retail and residential elements is much more sustainable and logical considering its location between two major universities and along the bus rapid transit system.

"In recent years, the property has been underutilized as many of the commercial spaces have been vacant," Peperone said. "The mix of uses and the addition of apartment units on the site will create a vibrancy that development has never had before. The Community Development Department is excited to have a developer who sees the true potential of this prime location within our city."

MEXICO

from page 1

Among top Utah exports to Mexico are auto airbags with inflator systems, textile fabrics covered with plastics, auto body parts and accessories, food items and coal. Mexico accounts for about 6 percent of Utah's international exports. When gold is taken out of the equation, Mexico is Utah's second-largest trading partner, representing 10 percent of the state's exports.

Trump has advocated a renegotiation of the North American Free Trade Agreement (NAFTA), but Miller said Utah has "definitely benefited" from NAFTA, seeing exports to Mexico rise from \$250 million a decade ago to the current \$741 million level. Still, he supports a "revamp" of the agreement.

"I'm certain there are parts of it that need to be updated," Miller said. "Anything that's 20 years old, it needs to be updated."

Without a trade agreement in place between countries, "it's the 'wild West' because nations have different legal systems, Miller said. "Any company will tell you what they really need more than anything else is certainty and predictability because that's what leads to profitability. Certainty and predictability in international trade means rule-based trade," he said.

As for the border wall, Trump has been consistent in saying it's needed, from the time he announced his candidacy, although "I didn't know anyone who thought that was a winning idea," Miller said.

Dealing with immigration issues requires securing the border and dealing with illegal immigrants already in the U.S., he said. "Whenever we do it, we always do the second part and never do the first part," he said. Americans believe this has led to a never-ending merry-go-round in which illegal immigration has led to undocumented residents and has led to trying to solve the problem of the people here without securing the border. "Until we secure the border," Miller said, "we'll always be on that merry-go-round."

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Industry Briefs

Industry Briefs are provided as a free service to our readers. Company news information may be sent to brice@slenterprise.com. The submission deadline is one week before publication.

DIRECT SALES

• **Nu Skin Enterprises Inc.**, Provo, has appointed **Mark Lawrence** as chief financial officer, effective March 27. Lawrence has 20 years of operational and financial experience. He recently served as the head of finance for Amazon-Lab126, and he has held senior financial leadership roles at Polycom, Brocade and Vivint Smart Home. His education includes a bachelor's degree in political science from Brigham Young University. Lawrence will replace **Ritch Wood**, who will become the company's chief executive officer.

DIVIDENDS

• The board of directors of **Nutraceutical International Corp.**, Park City, has declared a quarterly cash dividend on the company's common stock. The dividend of 12.5 cents per share is payable April 5 to stockholders of record March 20.

GOVERNMENT

• Val Hale, executive director of the **Governor's Office of Economic Development (GOED)**, has appointed **Benjamin Hart** as deputy director. Hart previously served two years as managing director of urban and rural business services at GOED. With this new appointment, he will oversee corporate recruitment and international trade, along with several additional programs. Prior to GOED, Hart was director of employer support initiatives at the Utah Department of Workforce Services, served as economic development and community development block grant administrator at Layton City, and worked in business underwriting at Zions Bank. Hart received a Master of Science in Economics at the University of Utah.



Ben Hart

ment and international trade, along with several additional programs. Prior to GOED, Hart was director of employer support initiatives at the Utah Department of Workforce Services, served as economic development and community development block grant administrator at Layton City, and worked in business underwriting at Zions Bank. Hart received a Master of Science in Economics at the University of Utah.

HEALTHCARE

• **Intermountain Healthcare** has appointed **Robert W. Allen** as senior vice president and chief operating officer. He currently is vice president of clinical and outreach services. Beginning April 1, Allen will lead a team of regional vice presidents and key leaders focused on healthcare delivery across Intermountain. Allen has worked at Intermountain

Healthcare for more than 22 years, with responsibilities including hospitals, outreach, TeleHealth, Life Flight, homecare, clinical support services and environment of care services. He also has held leadership positions at healthcare organizations in Colorado, Wyoming, New Jersey and Massachusetts. Allen received his bachelor's degree in operations management from Brigham Young University and his MBA from Utah State University. He succeeds **Laura S. Kaiser**, who is leaving Intermountain to take the position of president and CEO of SSM Health in St. Louis, Missouri.

• **Med One Capital**, Sandy, has changed its name to **Med One Group** to "fully represent their unique services," the company said. It also simplified its logo and launched a new website. The company has been in business nearly 30 years and has served over half of the nation's acute care hospitals and other healthcare facilities with leasing, rental, sales and service solutions.

HOSPITALITY/FOOD SERVICE

• **Auberge Resorts Collection**, based in California, has been selected to manage **The Lodge at Blue Sky**, a contemporary luxury resort under development near Park City. The resort will be built at Blue Sky Utah, a 3,500-acre development. The Lodge at Blue Sky will have 46 rooms and suites and a camp with four luxury tents. Construction is expected to begin this month. Blue Sky is owned by **Mike Phillips**, founder of Phillips Edison & Co., and operations are led by Blue Sky COO **Stuart Campbell**.



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INSURANCE

• **NFP**, an insurance broker and consultant, has hired **Mark Brown** as chief financial officer of the company's western region. He will be responsible for oversee-

ing and directing the fiscal functions of the region, including the development and monitoring of related metrics and controls, as well as be evaluating and developing internal and external reporting resources and systems. Brown previously was the vice president and CFO for Select Health. He holds a bachelor's degree in actuarial science from Brigham Young University.

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INVESTMENTS

• **Innovative Flexpack LLC**, Springville, has been provided a new \$13.4 million senior credit facility from **MB Business Capital**, a division of MB Financial Bank NA. The credit facility will be used to fund working capital needs to support continued growth of the business, MB said. Innovative Flexpack is the largest supplier of custom single-serve tear-top pouches.

MANUFACTURING

• **ZAGG Inc.**, Salt Lake City, has appointed **Chris Ahern** as president of Mophie, the company's mobile battery case brand. Ahern joined ZAGG as managing director for the international business unit in 2014, and was promoted to president of the international business unit in June 2016. He has more than 19 years of experience in sales leadership, sales operations and supply chain management in multinational environments. Prior to joining ZAGG, Ahern served as sales operations director for Dell Products Europe.



Chris Ahern

• **Biomerics**, a Salt Lake City-based medical device contract manufacturer, has launched a new **Biomerics Advanced Extrusion** division. It will be based in the company's facility in Brooklyn Park, Minnesota, which already is home to Biomerics Advanced

Catheter and Biomerics Advanced Laser. The new division will specialize in the creation of next-generation extrusion and braid solutions for the vascular, coronary, electrophysiology, CRM and interventional radiology medical device markets. The division will be led by **Larry Alpert**, who has more than 30 years of experience in medical extrusion.

OUTDOOR PRODUCTS/RECREATION/SPORTS

• Utah's ski resorts have posted estimated closing dates for the 2016-17 season. They are March 19 for **Nordic Valley**; March 26 for **Cherry Peak**; April 2 for **Eagle Point, Sundance and Beaver Mountain**; April 9 for **Powder Mountain**; and April 16 for **Brian Head, Snowbasin, Park City, Deer Valley, Solitude, Brighton** and **Alta**. **Snowbird** has yet to set a closing date.

PHILANTHROPY

• "Love UT Give UT," a 24-hour online giving event, is set for March 30. It is hosted by the **Community Foundation of Utah** and presented by **Mark Miller Subaru**. The goal is to raise \$1.7 million for Utah nonprofits and schools. In its four years, the event has raised over \$4.2 million for hundreds of Utah charities and schools. The web platform at www.loveUTgiveUT.org has opened for donations and culminates in a 24-hour day of giving March 30. Anyone donating through the web portal will be eligible to win a three-year lease on a 2017 Subaru Impreza.

• **Primary Residential Mortgage Inc.** (PRMI), Salt Lake City, recently hosted a local book drive in which 400 books were donated to the **James R. Russell (JRR) Head Start** center in Rose Park. In addition to the local book drive,

PRMI employees volunteered to read with the children at JRR on National Read Across America Day on March 2. PRMI also gifted each of the 225 students a book to take home and provided the teachers at the Head Start center with new items for each of its classrooms.

• **Gunnison Valley Hospital and Health Catalyst**, Salt Lake City, have announced a partnership. The pro bono arrangement will start with labor and delivery improvement initiatives, with the goal of reducing the primary Cesarean delivery rate (births to women without a previous Cesarean) below the hospital's average of 14 percent. The national average is 21.8 percent. The hospital also has a goal to decrease the composite neonatal complication rate. More outcomes improvement work will follow as those initial goals are accomplished.

• **Sampleminded**, Salt Lake City, has announced that **Christina Goleman**, vice president of business development, will travel on a 13-day humanitarian visit to South Africa as part of a partnership with **South Africa Cares for Life**, a South African-based nonprofit focused on "changing the destiny of South African children." Goleman will travel to Pretoria as part of a six-person American team that will deliver children's clothing and daily care items to SA Cares for Life's ABBA House orphanage, as well as meet with local nonprofit and community leaders to develop strategies for increasing support for SA Cares for Life programs. Upon her return, Goleman will create communications and partnership strategies to expand the reach and resources for the humanitarian organization.

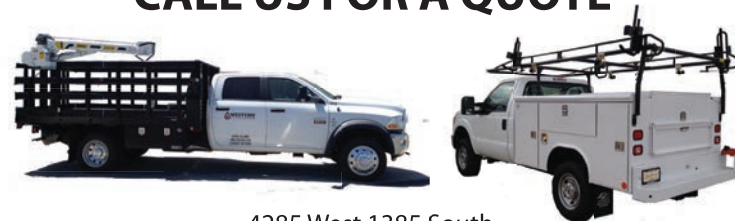
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Industry Briefs

from previous page

RECOGNITIONS

• **Lesa Francis** has been named to the **2017 Staffing Industry Analysts' annual North American Staffing 100** list of notable influencers in the industry. Francis is president and chief executive officer of Supplemental Health Care, Park City. It is the fourth time for Francis to make the list, which is in its sixth year. Staffing Industry Analysts (SIA) is a staffing and workforce solutions advisor.

• Seven Utahns have been named to the **"Forces Under 40"** list by *Direct Selling News*. The award recognizes leaders who have worked their way up the corporate ladder and are shaping the future of the direct sales industry. The Utahns are **Jina Anson**, director of brand management, LifeVantage; **Ian Chandler**, chief sales officer, ARIIX; **Ryan Gagon**, vice president of human resources, 4Life; **Amy Haran**, vice president of communications, USANA; **Nick Johnson**, vice president of sales and marketing for Europe, the Middle East and Africa, Nu Skin; **Trevor Thatcher**, corporate controller, LifeVantage; and **Dan Whitney**, vice president of ethics and market expansion, USANA.

• **Cushman & Wakefield Commerce** has announced that **Kip Paul** has received the firm's annual **President's Award**.



Kip Paul

Paul is executive director of investment sales in Salt Lake City. He joined the company nearly 30 years ago and has handled more than 1,000 transactions valued at more than \$4 billion in his career.

• **N-Hance Wood Refinishing**, Logan, is ranked No. 57 in the **Fastest-Growing Franchises** list compiled by *Entrepreneur* magazine. The list features 100 companies with the greatest franchise unit growth in North America, based on data submitted for *Entrepreneur's* Franchise 500 ranking. The ranking is based on each company's net franchise-unit growth in the U.S. and Canada from July 31, 2015, to July 31, 2016. N-Hance specializes in kitchen cabinet and hardwood floor refinishing.

RETAIL

• The **Natural Grocers** store at 10622 S. Redwood Road, South Jordan, will open March 15. The 15,000-square-foot store is the company's seventh store in Utah. Founded in Colorado in 1955, Natural Grocers has more than 3,000 employees and operates 133 stores in 19 states.

SERVICES

• **ZRG Partners** has hired **Mark Cusick** as president of Provo-based Orca Talent, which is

focused on sales force hiring and productivity. Cusick has more than 25 years of sector experience. In addition to being one of the founding partners of ZRG Partners in 1999, he has founded several successful companies in commercial finance, real estate and the healthcare fields.



Mark Cusick

• **Shannon & Wilson Inc.**

has hired **Corbett Hansen** as a geotechnical engineer and senior associate. He is based in Salt Lake City and will develop a branch office for the company in Utah. Corbett has more than 18 years of experience with geotechnical and geological projects ranging from small pavement designs to billion-dollar design-build highway projects. He has worked extensively on design-build proposal and project efforts for the Utah Department of Transportation.



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Wells Fargo survey: Construction industry execs expect 2017 to be a good year

Construction industry executives have entered 2017 with increased optimism for nonresidential construction activity, according to a recent survey of industry contractors and equipment distributors released recently by Wells Fargo Equipment Finance, a subsidiary of Wells Fargo & Co. The 2017 Construction Industry Forecast revealed increased optimism driven by expectations of industry expansion through higher infrastructure spending and increased company profits.

The survey's primary benchmark for measuring construction industry contractor and equipment distributor sentiment is the Optimism Quotient (OQ). The OQ reached its third-highest reading in 20 years with a very positive 123 for 2017, a marked increase over the 2016 reading of 108. An OQ score greater than 100 suggests strong optimism for increased local construction activity versus the prior calendar year.

"An OQ reading at this level leads us to believe that the indus-

try will continue to build on the momentum generated over the last few years," said John Crum, senior vice president and national sales manager of the Construction Group at Wells Fargo Equipment Finance. "Contractors have increasingly improved their businesses and this year looks to provide more opportunities to do that again."

A growing number of executives believe the industry will expand in the next two years, with 84 percent of executives expecting

moderate to significant expansion in this timeframe versus the results in last year's survey that indicated only 62 percent expected expansion.

Equipment sales and purchases

Regarding equipment sales, distributors are expecting to move more new and used equipment this year, with 65 percent expecting an increase in new and 66 percent expecting an increase in used sales, compared to contractors who plan to increase new and used equipment purchases by 39 percent and

25 percent, respectively.

A significant result of the survey showed that only 13 percent and 11 percent of contractors expect to decrease new and used purchases this year, respectively. In 2013, these figures were 30 percent and 20 percent. This reading shows the strong confidence that equipment end users have in their businesses, the report said.

Cost concerns

Contractors and distributors report similar cost concerns in 2017. The top concern among contractors continues to be employee wages and other benefits (24 percent), followed by taxes (21 percent) and healthcare costs (19 percent). Contractors are also more concerned about equipment purchase costs in 2017 than in years past, with 18 percent selecting this as their top concern, compared with just 10 percent in 2016. Top concerns for distributors include increasing concerns over equipment costs (31 percent) and continued concern over healthcare costs (22 percent).

Rental market remains strong

With increasing concerns about equipment acquisition costs, contractors generally expect to support construction expansion by renting equipment in 2017. Although most (49 percent) continue to believe rentals will remain flat, a growing number of contractors (38 percent, up from 27 percent in 2016) believe it will increase. The largest percentage of contractor respondents (49 percent) cited the need for flexibility as the most important factor in renting equipment instead of buying, while 29 percent said rental equipment being readily available is also very important.

"Rental companies, distributors and manufacturers might notice that their customers indicated increased rental costs as a driver of more purchasing behavior. Even a small increase in rental rates of less than 5 percent could cause almost one in five contractors to consider purchasing over renting equipment," said Crum.

The 2017 Construction Industry Forecast presents the results of Wells Fargo Equipment Finance's 41st year surveying construction industry executives. This year's survey was conducted Nov. 10-Dec. 2, 2016. Drawing on the responses of construction contractors and equipment distributors from across the U.S., the forecast reveals trends in the industry and gauges the sentiment of industry leaders on a variety of business topics.

Past survey OQs were: 2016, 108; 2015, 130; 2014, 124; 2013, 106; 2012, 114; 2011, 96; and 2010, 66.

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Calendar

Calendar listings are provided as a free service to our readers. Information about upcoming events may be sent to brice@slenterprise.com. The submission deadline is one week before publication.

March 14, 8 a.m.-2 p.m.

"Spring Into Success," a ChamberWest Women in Business event. Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Booths are available. Details are available at chamberwest.org or by calling (801) 977-8755.

March 14, 7-9:30 p.m.

Pillar of the Valley Gala 2017, a Utah Valley Chamber event honoring Gov. Gary Herbert as the Pillar of the Valley. Location is Utah Valley Convention Center, 200 S. Center St., Provo. Cost is \$250 for members, \$300 for nonmembers. Sponsorships are available. Details are at thechamber.org.

March 15, 8-10 a.m.

"Building West Jordan." West Jordan Chamber of Commerce, in partnership with West Jordan City, will discuss economic development on the west side of Mountain View Corridor and the city's plans for the undeveloped land. Location is Viridian Event Center, 8030 S. 1825 W., West Jordan. Details are at westjordanchamber.com.

March 15, 11:30 a.m.-1 p.m.

Professionals Networking Group, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at chamberwest.org.

March 15, 11:30 a.m.-1 p.m.

UTC TechLunch, a Utah Technology Council (UTC) event. Speaker Tim Parker, vice president of network services and network product strategy at ViaWest, will discuss "My Life Depends on the Internet: How the Evolution of the Internet and Network has Proven to be a Critical Component to the Success of Business." Location is MX Technologies, Training Room, 3401 N. Thangskiving Way, Suite 500, Lehi. Free for UTC members. Details are at utahtech.org.

March 15, noon-1 p.m.

Professional Development Series, a Utah Valley Chamber event. Location is the Provo LDS Employment Resource Center, 702 W. Columbia Lane, Provo. Free. Details are at <http://bit.ly/1tDS04k> or by calling (801) 818-6161.

March 15, 3-4:30 p.m.

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

March 16-17

Eighth Annual Intermountain Sustainability Summit. Activities March 16 are 8:30 a.m.-noon. Speaker is John Cook, research assistant professor from the Center for Climate Change Communication at George Mason University, discussing "Responding to Misinformation in the Age of Fake News." Professional/general early-bird cost is \$55; student early-bird cost is \$25. Activities March 17 include keynote speaker Mary Robinson, who served as the first woman president of Ireland, the United Nations secretary-general's special envoy on climate change and the former chair of the Council of Women World Leaders; roundtable sessions; an expo hall; networking and four tracks of sustainability sessions. Professional/general early-bird cost is \$105; student early-bird cost is \$25. Location is Weber State University Shepherd Union Building, 3910 W. Campus Drive, Ogden. Details are at <http://www.intermountainsustainabilitysummit.com/>.

March 16, 7:30-9 a.m.

Monthly Coffee Social and Networking, a Holladay Chamber of Commerce event. Location is 3 Cups Coffee, 4670 S. Holladay Village, Plaza, No. 104, Holladay. Free. Details are at holladaychamberofcommerce.org.

March 16, 8 a.m.-5 p.m.

Small Business Employer Tax Workshop, a Salt Lake Small Business Development Center event. Location is Salt Lake Community College, Larry H. Miller Campus, Miller Corporate Partnership Center, Room 330, 9690 S. 300 W., Sandy. Free. Details are at <https://utahsbdc.org/trainings>.

March 16, 9-10 a.m.

"Doing Business in Singapore" Seminar, a World Trade Center Utah event, in partnership with the U.S. Commercial Service and Salt Lake Chamber. Speaker is Maggie Hanson-Muse, the minister counselor for Commercial Affairs for the ASEAN region for the U.S. & Foreign Commercial Service. Location is the Salt Lake Chamber, 175 E. 400 S., No. 600, Salt Lake

City. Registration can be completed at Eventbrite.com.

March 16, 11:30 a.m.-1 p.m.

WBN Luncheon, a Utah Valley Chamber event. Speaker Pat Jones will speak about why women matter. Location is Home 2 Suites, 3051 Club House Drive, Lehi. Cost is \$25 for members, \$30 for nonmembers. Details are at thechamber.org.

March 16, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker Clay Neves will discuss how to effectively give a 30-second commercial, how a one-to-one should be done, and tips on following-up. Location is Red Lobster, 298 E. Winchester St., Murray. Cost is \$15 for members, \$20 for nonmembers. Details are at murraychamber.org.

March 16, 11:30 a.m.-1 p.m.

March Chamber Luncheon, a Davis Chamber of Commerce event. Speaker is Lane Beattie, president and chief executive officer of the Salt Lake Chamber. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Cost is \$20 for members, \$25 for nonmembers. Details are at davischamberofcommerce.com.

March 16, 5-7 p.m.

"Death By Chocolate: A Chocolate Tasting Extravaganza," a Cottonwood Heights Economic Development event featuring sampling of chocolate desserts from a variety of restaurants, bakeries and caterers, including Smiths, Market Street Grill, Whole Foods, Trader Joe's and Sodexo. Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Cost is \$10, \$15 per couple. Details are at chbusiness.org.

March 16, 6-8 p.m.

"Business Essentials," a Small Business Development Center event. Speaker Camille Pendleton will discuss "the seven hats you wear as a business owner and what you need to focus on within each one." Location is 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

March 16, 7-8 p.m.

Holladay Chamber Town Hall Meeting, with Mayor Rob Dahle and city council members. Location is Holladay City Hall, 4580 S. 2300 E., Holladay. Details are at holladaychamberofcommerce.org.

March 17, 7:30 a.m.-noon

Northern Utah Business Symposium. Speakers include

Mark DeYoung, chairman and chief CEO, Vista Outdoor; Cory Gardiner, region president, Zions Bank; Chuck Wight, president, Weber State University; Susan Mooney Johnson, president and CEO, Futura Industries; Richard Hendrickson, CEO, Lifetime Products; and Laura Kaiser, executive vice president and COO, Intermountain Healthcare. Location is Weber State University's Elizabeth Hall, Room 229, Ogden. Cost is \$49. Details are at ogdenweberchamber.com.

March 17, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Topic and speaker to be determined. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Open to the public. No cost unless ordering from the menu. Details are at murraychamber.org.

March 21, 11:30 a.m.-1 p.m.

WBF Luncheon, a Salt Lake Chamber Women's Business Forum (WBF) event. Speaker is Patricia W. Jones, chief executive officer of the Women's Leadership Institute. Location is 50 West Club & Café, 50 Broadway, Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

March 21, 11:30 a.m.-1 p.m.

UTC Clinic, a Utah Technology Council (UTC) clinic. Speaker Scott Pulsipher will discuss "How One University Takes a 'Customer-Centric' Approach to Higher Education." Location is Western Governors University, 4001 S. 700 E., Suite 700, Salt Lake City. Free for UTC members. Details are at utahtech.org.

March 21, 11:30 a.m.-1 p.m.

Multi-Chamber Women In Business Luncheon, presented by the South Jordan, West Jordan and Southwest Valley chambers of commerce. Location is Marco's Pizza, 2572 W. 12600 S., Riverton. Cost is \$20 for members and \$25 for nonmembers in advance, \$25 for members and \$30 for nonmembers at the door. Details are at westjordanchamber.com.

March 21, 11:30 a.m.-1 p.m.

Women In Business Luncheon, a Sandy Area Chamber of Commerce event. Speaker is Gail Miller, owner and chairman, Larry H. Miller Group of Companies. Location is WCF Insurance, 100 W. Towne Ridge Parkway, Sandy. Details are at sandychamber.com.

March 21, 2-4 p.m.

"How to Form an LLC" Workshop, a SCORE event. Location is SCORE Downtown Branch, 310 S. Main St., Salt Lake City. Cost is \$85. Details are at (801) 957-5453.

March 21, 4-5 p.m.

B 4/5, a West Jordan Chamber of Commerce networking event. Location is West Ridge Academy, 5500 Bagley Park Road, West Jordan. Details are at westjordanchamber.com.

March 22, 11:30 a.m.-1 p.m.

Professionals Networking Group, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at chamberwest.org.

March 22, 2-5 p.m.

"Pitch Perfect: Master Your Two-Minute Funding Pitch," a Salt Lake Chamber Women's Business Center "Business Essentials" event. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at slchamber.com.

March 22, 6-8 p.m.

"Starting Your Business 101," a Salt Lake Small Business Development Center event. Location is Salt Lake Community College, Larry H. Miller Campus, Miller Corporate Partnership Center, Room 114, 9690 S. 300 W., Sandy. Free. Details are at <https://utahsbdc.org/trainings>.

March 23, 7:30 a.m.-1:30 p.m.

Cybersecurity Conference, presented by the Salt Lake Chamber, in partnership with the U.S. Chamber of Commerce. Event will feature experts from government, law enforcement and the private sector to help small and mid-sized business owners develop, evaluate and strengthen cybersecurity programs. Location is Salt Lake City Marriott University Park, 480 Wakara Way, Salt Lake City. Cost is \$75. Sponsorships opportunities are available. Details are at slchamber.com.

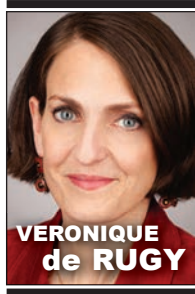
March 23, 11:30 a.m.-1 p.m.

Multi-Chamber Lunch, hosted by the South Jordan Chamber of Commerce. Speaker Cheryl Snapp Conner, founder and chief executive officer of SnappConner PR, will discuss "How to Propel Your Business Like a Champion in the Digital Age." Location is Jordan Valley Water Conservancy District, 8215 S., 1300 W., West Jordan. Cost is

Opinion

Trump should expand audits of programs that waste taxpayers' money

Let me dream for a second that the Trump administration is serious about rolling back the expansion of government that occurred during the George W. Bush and Barack Obama years. In that case, much of this effort will require congressional action. And that, of course, means persuading enough politicians to do the right thing without undermining the overall goal by having to pay each of them off with a new pet project for their district. What can the president do?



VERONIQUE
de RUGY

First, there are some areas in which he can act on his own — within the bounds of the Constitution — to rein in government. He did this already with executive orders requiring federal agencies to establish regulation watchdogs and cut two regulations for every new one that is created.

Cutting regulations is great, but it's just one small part of the battle. The large number of improper payments by government agencies is another area that could use the president's attention, with the worst culprit being the Medicare fee-for-service system. As I have written in the past, the Government Accountability Office esti-

mates that the government makes roughly \$137 billion in improper payments per year, a third of which is related to Medicare alone.

Of those payments, some are underpayments, some are overpayments and some are the result of downright fraudulent activities. For instance, hospitals have gotten pretty good at bilking taxpayers for extra money. Case in point: the recent \$60 million payment by a major U.S. hospital service provider, TeamHealth, to

settle the claim that a company it acquired paid big bonuses to its hospitalist doctors "by billing Medicare, Medicaid, the Defense Health Agency and the Federal Employees Health Benefits Program for higher and more expensive levels of medical service than were actually performed," according to the Department of Justice's press release. This followed several other prominent recent settlements under the False Claims Act, which makes liable those who defraud government programs.

The abuses that resulted in the TeamHealth settlement were brought to

light by a whistleblower, but even when there are financial incentives to speak out, waiting on individuals to come forward is not enough to solve the problem.

That's where the Recovery Audit Contractor program comes in. The program exists for the sole purpose of uncovering fraudulent payments made by fee-for-service Medicare. It awards contracts to hunt for fraudulent payments, offering a monetary reward for uncovering any improper payments. In other words, there's finally someone with financial incentive to work on behalf of taxpayers!

Hospitals that have benefited from improper payments naturally dislike the program. They didn't want to return the \$3.7 billion — itself only a fraction of total improper payments — that the RAC auditors recouped on behalf of taxpayers in 2013. They not only have lobbied against the program but also recently discovered that appealing every rejected claim would overwhelm the system.

You would think that this information and the data that revealed this to be a pretty common behavior would infuriate those who are supposed to be the stewards

of our taxpayers' dollars. Not at all. I have reported in the past that both Republicans and Democrats in Congress have lent their support to special interest groups by trying to reduce the recovery of improper payments by RAC auditors. Also, rather than expand the RAC to respond to these claims and keep saving taxpayers billions per year, the Obama administration suspended key aspects of the program and dramatically limited others. As a result, the program has recovered less money in recent years.

Though it tells you on which side the Obama administration stood in the battle between special interests and taxpayers, it means that there is a tremendous opportunity for change if this new White House is willing. Pres. Donald Trump could ensure that the program is brought back to full operation. Better yet, he and Congress could work together to expand the audits to include other spending programs that are highly susceptible to waste and abuse. Wouldn't that be nice?

Veronique de Rugy is a senior research fellow at the Mercatus Center at George Mason University in Virginia.

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Military might isn't enough; it takes civilian efforts to really win a war

The first time I met Gen. David Petraeus, he said something that surprised me. It was the early days of the Iraq War and, while things were not going well, he had directed his region in the north skillfully and effectively. I asked him whether he wished he had more troops. Petraeus was too politically savvy to criticize the Donald Rumsfeld "light footprint" strategy, so he deflected the question, answering it a different way. "I wish we had more Foreign Service officers, aid professionals and other kinds of non-military specialists," he said. The heart of the problem America was facing in Iraq, he noted presciently, was a deep sectarian divide between Shiite and Sunni, Arab and Kurd.



FAREED
ZAKARIA

"We need help on those issues. Otherwise, we're relying on 22-year-old sergeants to handle them. Now, they are great kids but they really don't know the history, the language, the politics."

I thought of that exchange when reading reports that Pres. Trump has proposed a \$54 billion increase for the Defense Department, which would be offset by large cuts in the State Department, foreign aid and other civilian agencies. Trump says he wants to do this so that "nobody will dare question our military might again." But no one does. The U.S. military remains in a league of its own. America's defense budget in 2015 was nine times the size of Russia's and three times that of China's.

None of the difficulties the United

States has faced over the past 25 years has been in any way because its military was too small or weak. As then-Defense Secretary Robert Gates noted in a 2007 lecture, "One of the most important lessons of the wars in Iraq and Afghanistan is that military success is not sufficient to win." At that time and on several other occasions he argued that "there is a need for a dramatic increase in spending on the civilian instruments of national security — diplomacy, strategic communications, foreign assistance, civic action and economic reconstruction and development."

No smart adversary will try to take on the U.S. military tank-for-tank or ship-for-ship. It will fight with asymmetrical tactics like local insurgencies, terrorism and cyberwar. And combating any of these challenges will require better non-military capacity. Consider the strategy that brought Iran to the negotiating table in 2013. It required intense diplomatic work to get Russia and China to agree to U.N. sanctions and to isolate Iran from neighbors like Turkey. It took clever and tough sanctions devised by the Treasury Department that leveraged America's financial power. This is how power works in the modern world.

"We must do a lot more with less," said Trump recently, explaining that government needs to reform its ways. But the obvious target for this effort should be the Pentagon, which is the poster child for waste in government. The Pentagon is now

the world's largest bureaucracy, running a cradle-to-grave quasi-socialist system of employment, housing, healthcare and pensions for its 3 million employees. A recent report from its own Defense Business Board concluded that it could easily save \$125 billion over five years by removing operational inefficiencies. (Senior officials quickly buried the report and it has gone nowhere.) Those cost savings would fund the entire State Department plus all foreign aid programs two and half times over. Gates used to quip, "We have more

people in military bands than we have Foreign Service officers." The total numbers are worth noting. There are only 13,000 employees in the whole foreign service, compared with 742,000 civilians in the Department of Defense.

Trump railed in his address to Congress, as he has in the past, about the \$6 trillion that the United States has spent in the Middle East. That figure is exagger-

see ZAKARIA next page



Opinion

In-service withdrawals: You may be able to take retirement funds while still working

If you withdraw money out of a workplace retirement plan in your 50s, will you be penalized for it? In most cases, the answer is “yes.” Distributions taken from a qualified retirement plan before age 59 1/2 usually trigger a 10 percent IRS early withdrawal penalty.

The key word here is “usually,” for there are ways to make these withdrawals with no IRS penalty, even while you are still working for your employer.

You may have a strong reason to make such a withdrawal. Maybe you want the money now. Maybe you are tired of your plan’s limited choices and high fees and want to invest those assets in a different way. In fact, some of these withdrawals are made just so the assets can be transferred to an IRA. An IRA allows you many, many more investment options than the typical employer-sponsored retirement plan.

You can avoid the 10 percent penalty through an in-service, non-hardship withdrawal. Some 401(k), 403(b) and 457 plans permit such distributions for plan participants who are still working. You may be able to arrange one, but you must pay attention to the rules.

Different plans have different requirements for these distributions. Some only permit them if the employee has worked for the company for at least five years.

Others shorten that obligation to two years. A plan may only let employees have this option starting in the calendar year in which they turn 59 1/2. Employees are sometimes unable to withdraw their whole account balance. Spousal consent, in writing, may also be required.

You need to know the mechanics of the distribution. Can you withdraw your earnings as well as your contributions? Can you withdraw any matching contributions your company has provided? Is there a dollar ceiling on this type of distribution? Does the plan itself penalize such withdrawals (as opposed to the IRS)? Finally, you will want to ascertain the timeline of how long it will take to distribute the assets.

What are the potential drawbacks to doing this? When you take an early distribution from a 401(k), 403(b) or 457 plan, you do so with a strong conviction that you are putting that money to better use or directing it into a better investment vehicle. There is always the chance that time could prove you wrong. Taking the money out of the plan may also mean losing out on future company matches. Also, while you can currently put up to \$24,000 a year into a 401(k), 403(b) or 457 plan starting at age 50, the annual contribution limit for a Roth or traditional IRA is only \$6,500 once you turn 50.



MARK LUND

If you need the money for an emergency, taking a loan from your plan might be a better option. If you just take the funds out of the plan without arranging a direct rollover (trustee-to-trustee transfer) to an IRA, every dollar you pocket will be taxed because the IRS considers a lump-sum retirement plan withdrawal to be regular income.

Should your current workplace retirement plan prohibit in-service, non-hardship withdrawals, take heart: You can reach back and withdraw funds from 401(k), 403(b) and 457 accounts held at past employers after you turn 59 1/2. So, if you have an old employer retirement plan account, you

could go this route instead; though, the balance of that account might be relatively small.

Speak to a financial advisor before you do this. A trustee-to-trustee transfer is one way to do it. You never touch the money and the funds can go straight from your plan into an IRA with no tax ramifications resulting from the transfer. That move is ideally made with a financial advisor’s help.

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

ZAKARIA

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ated, but he’s right that when the Pentagon goes to war, costs go through the stratosphere. In just one example, ProPublica tallied up the audits of the special inspector general for Afghanistan and found that the military had wasted at least \$17 billion on a variety of projects.

Rosa Brooks, who served as a civilian advisor at the Pentagon under Pres. Obama, has written a fascinating book, *How Everything Became War and the Military Became Everything*, that describes

how American policy has been contorted by a military that keeps expanding while all other agencies wither. One of the blurbs on the back of the book says, “One of the most thought-provoking books I’ve ever read. It’s as if we have been sleepwalking into this new world and Rosa has turned on a flashlight.” The commendation comes from James Mattis, now the secretary of defense. Perhaps he should give the book to his boss.

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

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Where do you do your banking? Maybe it’s time to build a ‘legacy bank’

Where do you bank? A nationwide institution? One of Utah’s big banks? A credit union or online bank? Wherever you choose to put your cash for business, checking and savings often depends on benefits, fees, convenience and service. What about your resources that are even more precious? Do you have a dedicated repository for your family’s legacy?

When I introduce the “legacy bank” to audiences across the country, many people get a confused look on their faces and ask, “What are you talking about?” The legacy bank is a metaphor — it’s not a chartered bank down the street, but a conceptual bank, a virtual place for you and your family to put your KASH (Knowledge, Attitudes, Skills and Habits).

It’s where you pass along your knowledge, the gems of wisdom that you’ve learned through your life experiences, education and professional pursuits. You also invest the attitudes that you’ve developed about life; about the universe, God or a Higher Power; about work ethic; about relationships. Essentially, about everything.

Then you share your skills and unique abilities. It could be your entrepreneurial strategies or your sound financial tactics. It could be great technique in sports or things

you’ve mastered in exercise and wellness.

Finally, you instill your habits. Maybe you’re early risers who set aside time each morning for meditation or prayer, reading good books and exercise. Or perhaps it’s traditions or cultural customs you maintain.

Maintaining your family’s legacy bank is about more than in-the-moment discussions and experiences. It’s also about creating a system for capturing those insights and patterns so your family (and even future generations) can return to them time and again. There are specific tools and activities we’ve honed over the years, like learning from past setbacks or mistakes or avoiding some of life’s biggest pitfalls.

There’s also a high-impact, engaging tool I highly recommend: “I remember when stories.” This activity harnesses the power of storytelling to draw people closer together, reinforce values and sometimes even laugh at our own outrageous moments. One story I’ve shared goes back to when I was just 16 years old, after I landed a dream job — working at one of Utah’s first KFC restaurants in Orem.

I was extremely grateful for the opportunity, worked hard to do my best and was eventually promoted to assistant man-

ager. One night, some of the chicken cooks informed me that the new diagonal road going from Orem into Provo was finished — along with an overpass (which was a novelty to us — something just for California freeways or the occasional bridge over train tracks).

The boys suggested we go down to the new overpass and toss eggs at cars below. I knew better, but I wanted to be cool with these older schoolmates. So we closed up, took 30 eggs with us and got our kicks tossing them over the overpass. To my knowledge, we didn’t hit any, but we saw a few brake lights go on.

I got home that evening — no later than usual — but my mother had intuition like you wouldn’t believe. As I opened the living room door she asked, “Doug, where have you been?”

I had learned earlier in life that if I lied, I would get into deeper yogurt, so I blurted out, “Uh, I’ve been down on the new overpass going into Provo throwing eggs at cars!”

My father got up from his chair, walked over and put his arm around me and said, “Son, we thought we could trust you.” He then let me know we’d be taking a ride to the Orem City Police Department, where I’d turn myself in.

That was the longest ride ever. About a month earlier, when I closed up KFC the

night before the Fourth of July, the store had been burglarized. It was an inside job, because the door was still locked the next morning. Sgt. Francis Fillmore called to interview me but assured me that the owner trusted me.

Well, who greeted me at 11 p.m. at the station the night of the egging? Sgt. Francis Fillmore. He sat me down in the police station interrogation room and listened as I spilled my guts about the egg-tossing caper. He then let out a big sigh, relieved I hadn’t come to confess that I was involved in the burglary.

I rode home with my dad that night and thanked him for loving me enough to turn me in to the cops. I knew this would be a story I would tell my own children someday — and I have, pointing out its life lessons, including honesty and accountability (and embarrassing myself a little, which the grandkids love).

Take the time to write down your family’s own “I remember whens.” Share them at upcoming gatherings. Keep them in a binder or in an online collection. And incorporate additional tools to grow your legacy bank. Make it your family’s goal to harness all of that KASH so that future generations will be able to build on what you’ve deposited.

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



DOUG ANDREW

Business Tech

There must be a reason businesses are turning to managed IT services

Small and medium-sized businesses can gain huge organizational benefits from strategically outsourcing their IT. Many small-business owners find themselves spending a lot of hours managing the technology that makes their business run. It can be a burdensome task that keeps them from growing the business and doing what they really love.



MIKE HERRINGTON

They get paid every time something breaks and according to Pavlov that means they'll be conditioned to let things break. They also don't typically do much proactive maintenance on the network, which can sometimes lead to bigger problems.

Managed services is an IT support model that offers significant advantages over both of the methods mentioned above. Wikipedia defines managed services as "the practice of outsourcing on a proactive basis, management responsibilities and functions and a strategic method for improving operations and cutting expenses. It appears as an alternative to the break/fix or on-demand outsourcing model where the service provider performs on-demand services and bills the customer only for the work done."

The idea that managed service providers sell is that they become a true partner to your business. They take the daily management of technology off of your shoulders. They can take over the roles that are typically held by CTO (chief technology officer), system admin-

istrators and helpdesk technicians. The benefits can be far reaching. Here are just a few:

- **Cost.** Money talks. Most businesses that have less than 100 employees can save significant costs outsourcing their IT versus hiring an in-house technician. A Level 1 system administrator in Salt Lake City makes on average \$58,425 per year, according to Salary.com. For many businesses, even those with substantial technology needs, paying that salary is just not an option. The cost of owners managing their own IT can be equally high, and while a break/fix model might be a lower cost, the inherent problems can be troublesome.

Managed service providers can typically provide the entire range of IT services — proactive network maintenance, backups and more for a fraction of what a business would pay a full-time employee. According to a ComTIA study, "Forty-six percent of managed IT service users have cut their annual IT costs by 25 percent or more, and 50 percent of managed IT service users have cut their annual IT costs between 1 percent and 24 percent."

- **Experience.** In addition to

potential costs savings, managed service providers have access to a larger pool of technicians with diverse experience. IT is a very broad field, so the broader knowledge base can be hugely beneficial to businesses in delivering quality service.

- **Planning.** Strategic planning is another function that managed services firms provide. They can help you to plan hardware life cycles and upcoming projects to eliminate unexpected expenses. They can give you extensive IT reporting that can help eliminate pain points and can even use technology to improve business processes over time.

- **Efficiency.** Many MSPs have typically invested in extensive IT toolsets, such as remote monitoring and management and patch management tools. These tools help identify, resolve and report on issues quickly and reduce the number of "fires" that arise. This results in less downtime and a better user experience with fewer disruptions.

- **Security.** Many businesses have security requirements such as HIPAA or SAS70. The security technologies behind these solu-

tions can be a full-time job to manage and compliance can be complicated. MSPs can monitor firewalls and antivirus and ensure that you have the latest patches and updates. With these and other security measures they can ensure that your business is compliant.

- **Automation.** Most business networks require regular patches and updates from Microsoft. They also have many other types of regular maintenance, such as security updates and backups. Many MSPs have tools that allow them to completely automate these and other routine IT functions. This allows them to be efficient in their labor and offer competitively priced solutions to their clients.

Robert Jensen of HJ and Associates commented on his experience with a local managed service provider. "Many CPA firms our size would rely on a dedicated IT support services staff to provide them with support," he said. "With our managed-service provider, we have an entire IT team at our disposal."

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Business Spotlight: Performance West Physical Therapy

As humans, we are constantly on the move. We have businesses to run, families to take care of, hobbies to pursue. The demands of life can often wear down on the thing that keeps us going, our bodies. When pain starts to interfere with our daily activities, who can we turn to for help?

Performance West Physical Therapy is one such partner who can be trusted to get you back on your feet and enjoying life again. What started off 19 years ago as a modest practice with a few physical therapists and office employees has grown into a team of over 40 experts/employees who have a passion for helping people get rehabilitated and moving again. This passion stems from the leadership of the company's founders Kim W. Reid and Curtis B. Jolley.

Long before founding Performance West in 1998, Reid and Jolley were already helping countless individuals find solutions to their physical pain. Reid and Jolley crossed paths back in 1989 when they were taking their professional boards in preparation for receiving their degrees. After graduation, both men found themselves working at respected practices in Utah. Over the years, they entertained discussions of combining their forces, a dream that was finally realized in 1998. Their combined practice began in Bountiful and has since spread into three other locations: Farmington, Clearfield, and Eden. Jolley recalls his thoughts on leaving his practice in Salt Lake and beginning Performance West with Reid. "From the onset of our discussion, I had no doubt that the two of us coming

together were going to be successful because we both have a real passion for what we do as physical therapists."

Performance West offers the highest quality of non-surgical and post-surgical orthopedic physical therapy. With the knowledge and skills to evaluate and treat a wide variety of musculoskeletal conditions, they offer a number of treatment techniques that suit each unique patient condition. These services include the following: Orthopedics, Sports Physical Therapy, Lumbar & Cervical Spine Decompression,

Industrial/Work Related injuries, Women's Health, and Balance/Vestibular Disturbance programs to name a few. With over 100 years combined experience, the therapists at Performance West offer some of the best patient care and experience around Northern Utah.

In addition to helping normal patients, Performance West also works hand in hand with local high schools to offer physical therapy and sports training for student athletes.

The impressive growth that Performance West has experienced over the past 20

years can be attributed to two guiding principles. First, "to provide the highest quality of individualized outpatient physical therapy services in a warm friendly and fun environment and to assist our patients in returning to the highest level of function and quality of life they desire." Second, "to take care of employees and help them feel valued."

To learn more about Performance West Physical Therapy, visit their website @ www.performancewest.com



Above: Kim W. Reid and Curtis B. Jolley, founders and owners of Performance West Physical Therapy.



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CALENDAR

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\$20 for chamber members, \$30 for nonmembers. Registration and details are available at southjordanchamber.org.

March 23, 5:30-7:30 p.m.

“Why Startup Companies Fail: How to Avoid Premature Scaling,” a Cottonwood Heights Economic Development boot camp workshop. Speaker is angel investor John Richards. Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. Details are at chbusiness.org. RSVPs can be completed at pkinder@ch.utah.gov.

March 24, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Topic and speaker to be determined. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Open to the public. No cost unless ordering from the menu. Details are at murraychamber.org.

March 28, 11:30 a.m.-1 p.m.

Women In Business Luncheon, an Ogden/Weber Chamber of Commerce event with the theme “Finding Focus.”

Location is Hub 801 Events, 3525 Riverdale Road, Ogden. Cost is \$20. Details are at ogdenweberchamber.com.

March 28, noon-1:30 p.m.

Lunch and Learn Series. The series is a collaboration between the Women’s Business Center and the Professional Education Department at the University of Utah. Speaker Jerry Basford will discuss “Building Finance into Your Management Practices.” Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Registration can be completed at wbcutah.com/events.

March 29, 8-9:30 a.m.

Chamber Launch, a Salt Lake Chamber networking event. Location is the Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Free. Details are at slchamber.com.

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

Professionals Networking Group, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at chamberwest.org.

March 29, 2:30-6:30 p.m.

Utah Valley Job Fair 2017, a Utah Valley Chamber event. Location is Utah Valley

Convention Center, 200 S. Center St., Provo. Details are at thechamber.org.

March 29, 3-5 p.m.

“Matching Your Messages and Methods to the Right Target Audience,” a Salt Lake Chamber “Business Essentials” event. Speaker is Paula Sageser, owner of PCS Creative Services. Location is Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Room 333, 9750 S. 300 W., Sandy. Cost is \$10. Details are at slchamber.com.

March 30, 5-7 p.m.

Business After Hours, a Salt Lake Chamber event. Location is The Falls Event Center, Trolley Square, 580 S. 600 E., Salt Lake City. Cost is \$7 for early-bird members, \$10 for members, \$15 for nonmembers. Details are at slchamber.com.

March 31, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Topic and speaker to be determined. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Open to the public. No cost unless ordering from the menu. Details are at murraychamber.org.

March 31, 8-9:30 a.m.

UTC CTO Forum, a Utah Technology Council event for UTC-member CTOs only. Location is Progressive Leasing, 256 W. Data Drive, Draper. Details are at utahtech.org.

April 4, 7:30-9 a.m.

Women In Business Networking, an Ogden/Weber Chamber of Commerce event. Location is Ogden/Weber Chamber of Commerce, 2380 Washington Blvd., Suite 290, Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

April 6, 11:30 a.m.-1 p.m.

Strictly Networking Luncheon, a West Jordan Chamber of Commerce event. Location is SpudToddos, 7251 S. Plaza Center Drive, Suite 120, West Jordan. Free (pay if ordering from the menu). Details are at westjordanchamber.com.

April 6, 11:30 a.m.-1 p.m.

Monthly Lunch Meeting, a Murray Area Chamber of Commerce event. Speaker is Ellen Reddick, founder of Impact Factory. Meeting is open to everyone. Location is Brio Tuscan Grille, 6173 S. State St., Murray. Cost is \$20 with prepaid RSVP, \$30 at the door. Details are at murraychamber.org.

April 6, 6-7:30 p.m.

“Start Smart,” a Salt Lake Small Business Development Center event. Speaker Eddy Yujra will discuss business entry strategies, business planning, legal and regulatory requirements, forms of business ownership, sources of business financing, sources of business assistance and more. Location is 815 W. 1250 S., Orem. Details are at https://utahsbdc.org/trainings.

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

Connect 4 Luncheon, a Sandy Area Chamber of Commerce all-networking event. Location is Los Garcia Mexican Food, 8745 S. 700 E., Sandy. Cost is \$15 for chamber members, \$20 for nonmembers. Details are at sandychamber.com.

April 13, noon-1 p.m.

Business Educational Workshop, a Holladay Chamber of Commerce event focusing on the decision to franchise or license your model. Location is myBusinessBar, 4535 S. 2300 E., Holladay. Cost is \$10. Details are at holladaychamberofcommerce.org.

April 14, 8 a.m.-3:30 p.m.

11th Annual Utah Economic

see CALENDAR next page

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CALENDAR*from previous page*

Summit. Event features keynote presentations, breakout sessions and networking breaks. Morning keynote speaker is Gov. Gary Herbert. Lunch keynote speaker is Arthur C. Brooks, president of the American Enterprise Institute and bestselling author. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$175. Details are at <https://utaheconomicsummit.com/>.

April 20, 11:30 a.m.-1 p.m.

“Turn Networking Into Sales,” a West Jordan Chamber of Commerce event. Speaker is Clay Neves of Personal Sales Dynamics. Location is West Jordan City Hall Community Room, 8000 S. Redwood Road, West Jordan. Free for members, \$15 for nonmembers. Details are at westjordanchamber.com.

April 20, 5:30-8 p.m.

Utah Innovation Awards, presented by the Utah Technology Council and Stoel Rives LLP. Innovation Showcase and reception begin at 5:30 a.m. Dinner and awards presentation begin at 6:30 p.m. Location is Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Details are available at utahtech.com.

April 20, 5:30-7 p.m.

“Photography For Business,” a Cottonwood Heights Economic Development boot camp workshop. Local photographer Kari Sikorski will teach business owners how to take great photos for use on social media, websites and promotional materials. Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. Details are at chbusiness.org. RSVPs can be completed at pkinder@ch.utah.gov.

April 25, noon-1:30 p.m.

Lunch and Learn Series. The series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Speaker Bryn Ramjoue, communications director at Red Butte Garden, will discuss “Communicating Effectively Using Technology.” Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Registration can be completed at wbcutah.com/events.

April 26, 1-5:30 p.m.

B2B Expo, a Davis Chamber of Commerce event. Activities begin with 1 p.m. keynote presentation by Steve Starks, president of Larry H. Miller Sports & Entertainment and president

of the Utah Jazz. Expo doors open at 2 p.m. Location is Davis Conference Center, 1651 N. 700 W., Layton. Free. Details are at DavisChamber.WPEngine.com/B2B/.

April 27, 5:30-8 p.m.

Third Annual Food-preneur Festival, a Salt Lake Chamber Women's Business Center (WBC) event. Event will feature a panel of local food entrepreneurs who will share their behind-the-scenes stories of how they achieved their dreams, live music, a cash bar and a showcase of 30 local companies providing a complimentary taste of their products. Location is The Falls Event Center at Trolley Square, 580 S. 600 E., Salt Lake City. Cost is \$10 in advance, \$15 day of event. Details are at slchamber.com.

April 28, 6:30-9 p.m.

130th Gala Celebration, a Salt Lake Chamber event. Location is George S. and Delores Dore' Eccles Theater, 131 S. Main St., Salt Lake City. Cost is \$250. Sponsorships are available. Details are at slchamber.com.

May 3-4

Sixth Annual Governor's Utah Energy Development Summit, featuring keynote presentations by Ron Gerrard, senior vice president of environmental, health and safety and manufacturing excellence at Huntsman Corp., and Gov. Gary Herbert; panel discussions; breakout sessions; and the Energy Pioneer Awards. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Early-bird cost is \$125. Details are at governorsenergysummit.com.

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

Strictly Networking Luncheon, a West Jordan Chamber of Commerce event. Location is SpudToddos, 7251 S. Plaza Center Drive, Suite 120, West Jordan. Free (pay if ordering from the menu). Details are at westjordanchamber.com.

May 5, 8:45-11 a.m.

“Networking Without Limits,” a Salt Lake Chamber event. Jim Woodard of CCI Mechanical Services will discuss “Building Better Business Relationships.” Location is the 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.

May 9, 11:30 a.m.-1 p.m.

Third Annual ElevateHER Challenge Luncheon, a Women's Leadership Institute event. Speaker Barbara Annis will dis-

cuss her research about gender intelligence and the difference between women's and men's brains. Location is Zions Bank Founder's Room, 1 S. Main St., 18th floor, Salt Lake City. Cost is \$75. Details are at www.wliut.com.

May 12, 7:30-9 a.m.

Women In Business Networking, an Ogden/Weber Chamber of Commerce event. Location is Ogden/Weber Chamber of Commerce, 2380 Washington Blvd., Suite 290, Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

May 12, 8:30 a.m.-4 p.m.

Utah Veteran Business Conference, a Utah Veteran Owned Business Coalition event with the theme “Connecting Veteran Entrepreneurs and Business Owners with the Resources They Need To Be Successful In the Marketplace.” Event features keynote presentations, panel discussions, business presentations and networking sessions. Location is Salt Lake Community College's Larry H. Miller Campus, Karen Gail Miller Conference Room, 9750 S. 300 W., Sandy. Cost is \$30. Details are at slchamber.com.

May 19

Third Annual “Crazy Pants” Golf Tournament, a Utah Safety Council event. Proceeds benefit the Utah Safety Council's Home & Community Programs. Location is Thanksgiving Point, 3003 Thanksgiving Way, Lehi. Cost is \$150 for members (\$500 for foursome). Sponsorships are available. Registration can be completed at utahsafetycouncil.org.

May 23, noon-1:30 p.m.

Lunch and Learn Series. The series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Presenter is Kordell Norton. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Registration can be completed at wbcutah.com/events.

May 26, 8:30 a.m.-1:30 p.m.

Utah Hispanic Chamber of Commerce Convention & Expo, with the theme “Strengthening Our Business Voice to Expand the Economic Landscape.” Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$55 for members, \$60 for nonmembers. Details are at www.uhccconvention.com.

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Senior ETL Developer (International, Partner Care, Customer Care & Market Place Partner Care)
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Multiple openings available. Manage critical business processes as assigned, incl Product Feed Tool, Emerging Business, Liaison, Paid Keyword Feed data, Score Cards. Serve as key contributor on Architecture projects. Analyze, design, & work with architects on data structure for data warehouse. Provide expertise on ETL from & export to diverse systems within & outside organization. Perform data analysis, database development & business process design. Min Reqs: Bachelors degree or US equiv in Comp Engin, Comp Sci, Info Sys, Info Tech, Electrical Engin, Electronic Engin or rel, plus 5 yrs exp performing business intelligence development. Must also have: 3 yrs exp programming with SQL; any exp using big data tools, reporting tools & ETL tools (incl Teradata); any exp using Linux & Unix; any exp using Shell Script. In lieu of Bachelors degree plus 5 yrs exp, will accept Masters degree or US equiv in Comp Engin, Comp Sci, Info Sys, Info Tech, Electrical Engin, Electronic Engin or rel, plus 3 yrs exp performing business intelligence development. Must also have: 3 yrs exp programming with SQL; any exp using big data tools, reporting tools & ETL tools (incl Teradata); any exp using Linux & Unix; any exp using Shell Script. Send resume to: Whitney Morris, Overstock.com, Inc., 799 West Coliseum Way, Midvale, UT 84047. Specify ad code KDWM. EOE. MFDV.

Senior Software Tester (Automation)
(Overstock.com, Inc., Midvale, UT)

Multiple openings available. Work within highly collaborative environment where developers, testers & business work together as team to deliver best possible software. Involved in End-to-End testing with multiple teams before deployment to production. Utilize Agile development & testing methodology & participate in all aspects of software development lifecycle. Test automation & automation framework development. Min Reqs: Bachelors degree or US equiv in Comp Engin, Comp Sci, Info Sys, Info Tech, Electrical Engin, Electronic Engin or rel, plus 5 yrs exp performing IT Testing & working on all phases of software development life cycle incl: req gathering & analysis, planning, design, development, implementation, testing, deployment & maintenance. Must also have: any exp writing test scripts in various languages; any exp using JIRA or similar bug tracking system; any exp testing web based applications; any exp applying basic software development practices; any exp performing automation & regression system implementation; any exp mentoring or training jr testers. In lieu of Bachelors degree plus 5 yrs exp, will accept Masters degree or US equiv in Comp Engin, Comp Sci, Info Sys, Info Tech, Electrical Engin, Electronic Engin or rel, plus 3 yrs exp performing IT Testing & working on all phases of software development life cycle incl: req gathering & analysis, planning, design, development, implementation, testing, deployment & maintenance. Must also have: any exp writing test scripts in various languages; any exp using JIRA or similar bug tracking system; any exp testing web based applications; any exp applying basic software development practices; any exp performing automation & regression system implementation; any exp mentoring or training jr testers. Send resume to: Whitney Morris, Overstock.com, Inc., 799 West Coliseum Way, Midvale, UT 84047. Specify ad code TJSWM. EOE. MFDV.

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Financially, we would only be able to justify the cost of one full-time technician. However, with an MSP, we have a team that is always available, doesn't require training and doesn't take time off. When there is an emergency, we know we have an entire team working to resolve our issues.”

Not all managed services providers are created equal. Business owners should vet them carefully and ensure that they have the necessary expertise, tools, staff and structure to be able to provide quality support. They should look

for a provider that is invested in their success and looking to be a real partner.

Mike Herrington is vice president of sales for i.t.NOW, where he consults with business owners on IT solutions and strategy.

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