

OF NOTE



First home? Easy in Utah

Utah is the second-easiest state in which to buy a home for the first time, according to new report from Bankrate.com. Utah graded highest on home affordability and under-35 home ownership. Iowa is the best state for first-time home buyers while California is the toughest, coming in at No. 49 in both affordability and under-35 ownership.

Industry News Briefs

pages 6-7

Business Calendar

page 9

Classified Ads

page 15

No further action on non-competes - for now

Brice Wallace
The Enterprise

A controversial bill from the 2016 legislative general session won't get a sequel, at least for now.

HB251, passed last year, limited non-compete agreements — whereby an agreement is reached between a company and a worker prohibiting the worker, upon leaving the company, from competing with the company by offering products, processes

or services similar to those offered by the company — to one year after the employee is no longer employed by the company.

But that bill's sponsor, Rep. Mike Schultz, R-Hooper, recently announced that further legislation about non-competes will not be pushed during the current general session. The move comes after a study commissioned by the Salt Lake Chamber indicates that most employers surveyed have not made, or noticed, any changes in employment practices since HB251 passed. However, both Schultz and the chamber's

leader indicated further legislation is possible sometime after this year's general session ends March 9.

"We are heartened that the data confirms the merit of our attention to this important issue for Utah's economy," Schultz said in a statement about the study. "The results of the study demonstrate that last year's bill is working well, addresses important concerns from both sides of the issue, and strikes a balance between pro-

see NON-COMPETE pg. 4



The Brigham Young University Department of Mechanical Engineering is developing a virtual reality training system funded by a grant from aerospace company Lockheed Martin. Lead by BYU senior Jeffery Smith, the system allows trainees to immerse themselves in a virtual environment where they can install, repair or replace equipment components. Jaren Wilkey/BYU photo.

VR project at BYU funded by grant from Lockheed Martin

Aerospace giant Lockheed Martin has awarded a research grant to Brigham Young University to apply gaming technology to develop aspects of a virtual reality (VR) training and design review system. The collaboration will develop a system allowing users to interact with, record and share engineering designs in virtual reality.

The grant was awarded to the BYU Department of Mechanical Engineering

with the goal of advancing Lockheed Martin's digital engineering capabilities. BYU engineering student and Lockheed Martin intern Jeffery Smith helped facilitate a virtual reality research partnership between the company's Collaborative Human Immersive Lab (CHIL) and BYU. The lab is in Denver.

see BYU pg. 2

Utah consumers' fiscal outlook remains strong

Utah consumers had a slightly less positive outlook on the economy in February, but still think things are going pretty well. The Zions Bank Utah Consumer Attitude Index (CAI) declined a statistically marginal 2.9 points to 114.7 in February. The overall CAI currently sits 8.9 points higher than its level 12 months ago. By comparison, the national Consumer Confidence Index increased 3.2 points from January to February and currently sits at 114.8.

"Unemployment is at an eight-year low and wages are continuing to rise in Utah," said Scott Anderson, president and CEO of Zions Bank. "As our economy continues to expand, business owners increase hiring, fueling a healthy cycle that benefits employees and employers alike."

The Present Situation Index, a sub-index of the CAI that measures how consumers feel about current economic conditions, decreased 3.8 points from January to February but remains 1.3 points higher than it was at this time last year. Fifty-nine percent of Utahns rate business conditions as good, mostly unchanged from January, while 47 percent of Utahns believe jobs are plentiful, a 4 percent decrease from January.


Expectations for the next six months decreased 2.2 points in February due to a slightly less positive outlook on future busi-


see CAI pg. 15



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Four Foods buys Soda Shop

American Fork-based Four Foods Group, a restaurant development, investment and management company, has acquired The Soda Shop, an early-stage entrant in the growing specialty soda marketplace. The all-cash acquisition closed on Jan. 31 and terms were not disclosed. Soda Shop founders Chase Wardrop and Dylan Roeder will retain equity in the company and will serve as division presidents for the venture.

The announcement comes on the heels of FFG's acquisition last fall of Salt Lake City's R&R BBQ restaurants and its announcement of expansion of the brand throughout the West.

"Our philosophy of finding smart operators who need growth capital and proven restaurant management systems continues to pick up momentum," said Andrew K. Smith, FFG CEO. "We want partners who have skin in the game, both financially and from an operations perspective, and we've proven it's a formula that leads to growth and success."

FFG has described itself as a restaurant concept investment incubator and said the FFG and Soda Shop partnership is a good example of how this approach creates opportunities. While participating in a lecture series with young entrepreneurs at Brigham Young University, Smith met Wardrop and Roeder. The two then-BYU students had signed up for an hour session with Smith to get advice on becoming entrepreneurs while starting their first venture. That relationship led to the current business relationship.

"Chase and Dylan have all the qualities an entrepreneur needs to be successful and they are the type of partners I want while scaling this new venture," said Smith. "They work hard, have passion for their brand, are sponges when discussing future strategy and improvements to make within the brand and they never give up. That's why The Soda Shop is where it is today."

"Andrew has been so generous with his time and knowledge while we were getting our business concept developed and launched," said Wardrop. "This next step of really growing The Soda Shop is going to be a great ride."

"We already have more than a half-dozen sites we are looking at securing for our growth this year and this investment will let us put our foot on the gas pedal right now," added Roeder. "We are really looking forward to being part of Four Foods Group as another company in their portfolio of brands."

The Soda Shop will focus immediate growth efforts in Arizona and Las Vegas, Wardrop said.

CCI Mechanical bought by EMCOR Group

EMCOR Group Inc., a Norwalk, Connecticut-based Fortune 500 construction and construction services conglomerate, has acquired CCI Mechanical of Salt Lake City. CCI is a mechanical services and design-build contractor for the commercial, industrial and data center markets. Terms of the transaction were not disclosed.

Founded in 1961, CCI Mechanical will become part of EMCOR's U.S. Building Services division. CCI employs about 350 in its Utah operations

"EMCOR Building Services is excited about the synergies, capabilities and customer relationships that CCI Mechanical brings to the organization," said Michael P. Bordes, president and CEO of the division. "We look forward to offering clients an expanded footprint throughout the western U.S. and an even greater array of value-added services as a result of the acquisition of CCI Mechanical."

"CCI Mechanical is delighted to become part of EMCOR and combine forces with the EMCOR Building Services team," said Davis Mullholand, president of CCI Mechanical. "CCI Mechanical has a strong track record and reputation of performance and client service that we believe is a perfect match with EMCOR's culture. Joining EMCOR will strengthen our capabilities to meet our customers'

growing needs as well as provide great opportunities and development for our team of professionals."

With over 34,000 employees in 170 locations, EMCOR will book an estimated \$7.5 billion in 2017 revenues.

Swire Coca-Cola completes Washington state acquisitions

Draper-based Swire Coca-Cola USA has continued its move into new territories in Washington state with the acquisition of nine sales and distribution facilities and one production plant. The company has also completed its refranchising from The Coca-Cola Co. for territories in Washington. Swire's operation of the new territories began Feb. 25.

The agreement builds on Swire Coca-Cola's growing footprint in the United States. Prior to this purchase, Swire Coca-Cola had smaller territories in Washington. This deal increases Swire Coca-Cola's workforce by more than 1,000 employees.

"As a native of Washington, I am proud to see our company expand in my home state," said

Jack Pelo, president and CEO of Swire Coca-Cola. "We are eager to bring Swire's commitment to excellence to our new customers and communities. This investment means we will continue to grow our employee base and our presence across Washington."

Swire Coca-Cola USA is a part of the beverages division for Swire Pacific Limited. The company sells and distributes Coca-Cola and other beverages, including more than 300 brands across 13 states. In addition to Utah, the company's territory includes parts of Arizona, California, Colorado, Idaho, Kansas, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Washington and Wyoming. The company has over 6,000 employees.

BYU

from page 1

Smith, a senior majoring in mechanical engineering, calls the project an "all-inclusive sensory experience." He believes the finished project will enable engineers to transfer their skills into the real world faster and more accurately than current training methods.

"The BYU students created an impressive demo of the VR system that really highlights the potential of this technology, even in its early stages," said Darin Bolthouse, manager of Lockheed Martin's Denver facility. "Their work will help us learn from and share experiential 3D imagery in every stage of product development, from engineering design and manufacturing to operations and sustainment."

The system will leverage immersive 3D technology for design efficiency, collaboration and training and will allow the company to identify potential challenges during development before they manifest in the manufacturing or sustainment process. Ultimately, VR engineering saves millions of dollars by avoiding extra design and build time.

The initial research period concludes in March, and Lockheed Martin and BYU are discussing options to continue the virtual reality research partnership, as well as pursue additive manufacturing research opportunities.

Virtual reality and additive manufacturing are elements

of Lockheed Martin's Digital Tapestry approach, which employs modern digital technology to seamlessly connect conceptualization, design, verification, manufacturing and sustainment. The company applies the Digital Tapestry to a variety of projects, from interplanetary spacecraft to missile development programs.

The Digital Tapestry will also play a prominent role in a new Lockheed Martin Ground Based Strategic Deterrent (GBSD) program, which will be headquartered at the Falcon Hill National Aerospace Research Park at Hill Air Force Base. The GBSD is a competition to replace the Air Force's Minuteman III intercontinental ballistic missile (ICBM) system with a modern and capable integrated weapon system. The program's base is currently under construction at Hill AFB.

"With VR and the high-tech laboratory space we are building in Utah, our customers will be able to experience our designs virtually with greater fidelity than we've ever had before," said John Karas, Lockheed Martin vice president and Ground Based Strategic Deterrent program manager.

Headquartered in Bethesda, Maryland, Lockheed Martin is a global security and aerospace company that employs approximately 97,000 people worldwide and is principally engaged in the research, design, development, manufacture, integration and sustainment of advanced technology systems, products and services.

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Sen. Lee: Help 'forgotten Americans' with two-step federal tax reform

Brice Wallace
The Enterprise

Rather than having American goods and services finding their way to foreign markets, U.S. Sen. Mike Lee thinks he has a better way for globalization to help what he calls “the forgotten Americans.”

Speaking recently at a World Trade Center Utah forum, the Utah Republican suggested a two-step reform in federal taxes. The first would eliminate the federal corporate tax entirely — “It is a relic of a bygone era,” Lee said — while the second would raise taxes charged on investment income, such as dividends and capital gains, and treat it as ordinary income.

“The zero corporate rate would turn the bad trade deals that President Trump has decried on their heads and bring more of the global economy here rather than having more of the American economy sent abroad. And the growth spurred by the new investment would be realized, to a very substantial degree, as higher wages,” Lee said.

“This would allow us to do something that I suspect many of you would like. Rather than having the sort of protectionist instincts that seem to be taking hold right now translate into a trade policy that could usher in a new trade war, a new war of American protectionism, we can head straight into the wind and come out on top.

“Rather than withdrawing from global trade, we should be looking for ways to benefit from it, and this would allow us to do exactly that. Free trade would no longer be a mixed blessing for American workers. It would deliver economic protection without the protectionism and without the harm that results from it.”

Lee said that globalization “is a phenomenon that extends the benefits of capitalism beyond national borders” but also has moved investment that used to flow almost entirely to places like Michigan, Ohio or Utah instead into China, India and Indonesia.

Global capitalism today “increasingly brings together rich people from rich countries and not-rich people from not-rich countries. This has made people in both of those groups richer and more prosperous and more upwardly mobile than ever before. ... We also have to acknowledge though that this sometimes leads not-rich workers who happen to live in rich countries out of the bargain, and this especially ends up affecting the American middle class.”

American workers, he said, end up being paid less because of the corporate tax. Some economists estimate that perhaps half of federal corporate taxes come out of worker wages. Eliminating the federal corporate tax would return that share back to workers and would result in American investors looking to the U.S. rather than the other side of the world, he said.

The tax elimination would tilt the global economy in favor of the U.S., he said.

“Rather than compete against foreign tax havens, the United States would become the world’s new tax haven,” Lee said. “For foreign investors, this tax reform would be an offer they couldn’t refuse. And even for American investors, the framework would offer a better deal than they could get anywhere else. ... Under the plan that I’m describing, American investors could still come out ahead, so long as they invest in the United States.”

Trillions of dollars in foreign and domestic investment would flow through the American economy, he stressed.

“With the corporate share, the corporate rate, liberated by this zero rate, a greater portion of all this new investment and growth would be channeled straight into the paychecks of American workers. Overnight, the fastest and easiest way for global investors to make money would be to create productive, sustainable middle-class jobs and to do so right here in the United States,” Lee said.

While the World Trade Center Utah has pushed for increased direct foreign investment, it also has been seeking more avenues for Utah companies to sell goods and services abroad. Utah’s exports totaled about \$12.1 billion in 2016.

“We want Utah companies to compete globally,” said Der-

ek B. Miller, World Trade Center Utah’s president and chief executive officer. “We want Utah companies to compete, to succeed and to win globally. For us, it’s all about increasing more Utah goods and more Utah services going out to the world where, by the way, 95 percent of the customers in the world live — out-

side of the borders of the United States. You’d be foolish not to focus on them.”

Miller likened the situation to a person taking advantage of an entire stadium when selling hot dogs at a football game. “Why on Earth,” he asked, “would you limit yourself to Row 5 of Section BB?”

IHC buys two URA clinics

Intermountain Healthcare (IHC) has purchased outpatient imaging center Utah Valley Imaging and Utah Valley Pain Management, a multidisciplinary pain management clinic, from Utah Radiology Associates (URA). Following the sale of these two centers to IHC, URA will continue to provide professional diagnostic imaging interpretation and pain management interventional services under contract with IHC.

“URA and its multidisciplinary team of providers and superb staff sincerely appreciate the opportunity to have served the physicians and patients of Utah County and surrounding areas for over a decade at these two facilities,” URA said in a press statement. “URA thanks the many loyal physicians and providers who have referred to our facilities. In large part, URA owes its success to its many dedicated technologists, office staff and managers who have helped provide high-quality, high-value care.”

URA will maintain its private ownership and operational control of the Intermountain Vein Center (IVC) and its outpatient interventional radiology clinic, Utah Valley Interventional Associates (UVIA).

URA will also continue to be the exclusive contracted provider of professional imaging and interventional services at IHC-owned facilities in Utah and Wasatch counties.

“The physicians of Utah Radiology Associates look forward to continuing in their tradition of providing superb service and care throughout the regions they serve,” the company said.

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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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NON-COMPETE from page 1

protecting the interests of both employees and employers.”

The issue “matters to many,” he said. “Rather than running legislation on non-compete agreements this year, myself and Rep. Hawkes remain committed to working with our group and other stakeholders to utilize this research and to build the optimal solution for Utah’s long-term economic health.” Rep. Timothy Hawkes is a Republican from Centerville.

Many business leaders have said such agreements are neces-

sary to protect proprietary ideas, inventions or processes, while others believe they are unnecessary and could thwart Utah’s ability to attract workers to the state and workers’ ability to move from company to company.

Last’s year’s compromise bill came after an initial measure was proposed to ban non-compete pacts entirely.

In releasing the study results, the chamber said it worked with the Legislature, the Labor and Employment Section of the Utah State Bar, industry associations and chambers across the state to get employer and employee perspectives on the issue.

Conducted by research firm Cicero, the study included 2,000 employees and 937 employers. The study also included involvement of focus groups and interviews with potential investment firms.

“The results of the study demonstrate that HB251 in 2016 is working, addresses concerns from both sides of the issue, and creates a balance between protecting the interests of both employees and employers,” the chamber said. “Due to this and our collaborative process, there has been agreement for no further legislation regarding non-compete agreements during this legislative session.”

“We will also continue work in good faith efforts with the working group and other stakeholders, to utilize this research and take the sufficient time outside the legislative session to consider further legislation that further enhances the balance between protecting the interests of both employees and employers,” said Lane Beattie, the chamber’s president and chief executive officer.

The only prominent bill on the matter in the 2017 session has been HB81, but it failed by a 49-22 vote in the House after squeaking through a House committee by a 6-5 vote.

In a recent op-ed in the *Deseret News*, Josh James, founder and chief executive officer of software company Domo, said non-compete agreements should be prohibited. Domo eliminated non-compete agreements last year.

“Allowing companies to sideline talent and restrict the flow of skilled workers is bad policy that’s harmful to Utah’s economy and families,” he wrote.

He said trade secret laws are better than non-compete agreements because they protect company secrets “without stifling the talent pool.” He added that venture capital would still flow into Utah without non-compete agreements, that certain non-compete agreements are unenforceable, and that “I don’t own an employee because I taught him.”

“When a company stops an employee from utilizing and further developing his skills after he leaves, that’s not only bad for the employee, it’s bad for our economy,” James wrote.

In a *Salt Lake Tribune* op-ed, Fraser Bullock, co-founder and senior advisor at Sorenson Capital, said “we need to be extremely careful” in adding any new regulation. Bullock said that while non-compete agreements are critical, “I also recognize there

needs to be a careful balance between protecting corporate assets and allowing mobility within our economy by the talented employees who build great enterprises. That is why I was pleased to see a compromise reached on restrictive covenants during the last legislative session in Utah.”

Some highlights from the chamber study, available at www.slchamber.com/noncompetestudy, include:

- 57 percent of employers and 70 percent of employees say HB251 will have little to no impact on their organization. Thirty-six percent of employers say it will have a negative impact, and 69 percent of employers believe HB251 will have a negative impact on their ability to protect proprietary ideas, inventions or processes.

- 53 percent of employers believe expanding non-compete legislation would negatively impact their organization.

- 40 percent of employers say they require at least some portion of their workforce to sign a non-compete agreement as a condition of employment.

- 17.8 percent of all employee respondents say they have signed a non-compete agreement with their current employer.

- 35 percent of employees have been asked to sign one at some point in their career, and 86 percent have signed one during their career.

- 5 percent of employees indicated they will not work for an employer if they are asked to sign a non-compete agreement.

- 90 percent of employers and 74 percent of employees agree that non-compete agreements should be allowed, so long as they are reasonable and for a legitimate purpose.

- Opinions on the maximum term of agreements vary. Twenty-nine percent of employers and 46 percent of employees agree with a term of one year or less.

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-Amy Spencer, Communication Manager, UACPA

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Americold breaks ground on 6.5 million cu. ft. expansion in Clearfield

If your business has food stored in a temperature-controlled environment in Utah, chances are it is being handled by Americold. That will especially be true when the Atlanta-based company completes its current project to add 6.5 million cubic feet of warehouse cold storage in Clearfield.

Americold, which provides temperature-controlled warehousing and logistics to the food industry, has broken ground in Clearfield to expand its site located at 755 E. 1700 S. The project will bring the site's available cold storage to 17.7 million cubic feet and together with its Salt Lake City facility, the expansion extends Americold's market leadership within the greater Salt Lake City metro area to more than 50 percent of total available capacity, triple that of its nearest local competitor, according to a company release.

"We are excited to be able to provide the additional capacity in Salt Lake City that our customers have requested," said Fred Boehler, president and CEO of Americold. "The new building should be operational in time for our peak volumes during the fourth quarter of 2017. I think

the representatives of the city of Clearfield, Davis County and the state of Utah for their support in this project's development."

The Americold project will cost about \$30 million to complete and bring 50 new jobs to Clearfield.

Americold's new building will feature ammonia-free, self-contained refrigeration units with no engine room requirement. The system offers significant energy efficiency gains, zero water usage and is air-cooled, the company said. The new building will include a 34 F dock and adjustable temperature zones to minus 20 F.

"Clearfield recognizes the value which Americold brings to the city," said Clearfield City Mayor Mark Shepherd. "This expansion signifies a continuation of a great partnership with Americold, as well as the beginning of new growth and vitality within the cCity. It is great to see business not only come to Clearfield, but to thrive in Clearfield."

"Americold joins the list of great companies whose experience doing business in Utah has led to increased investment in the state," said Theresa Foxley,

president and CEO of the Economic Development Corporation of Utah. "We congratulate Americold on their expansion and commend Clearfield City and Davis

County on creating such a business-friendly, local economy."

Americold owns and operates over 165 temperature-controlled warehouses with more than

1 billion cubic feet of storage in the United States, Australia, New Zealand, China, Argentina and Canada. The company employs more than 11,000 worldwide.



Pictured (left to right) at the recent groundbreaking for Americold's 6.5 million cubic foot expansion in Clearfield are Andreea Radu, general manager, Americold Clearfield; Theresa Foxley, president and CEO of the Economic Development Corporation of Utah; Mark Shepherd, mayor of Clearfield; Fred Boehler, president and CEO of Americold; and Eric Gunderson, executive vice president of Primus Builders.





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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.

ASSOCIATIONS

• **Parker A. Allred** has been nominated to the **American Heart Association** Utah Division board of directors. He will serve two years, with an opportunity to add two terms. Allred is an attorney at Snell & Wilmer, Salt Lake City. His practice focuses on commercial litigation. Prior to joining Snell & Wilmer, Allred represented companies in corporate and transactional matters, including business formation, corporate governance, mergers and acquisitions and general compliance matters. Allred received his J.D. from the University of Utah S.J. Quinney College of Law.



Parker Allred

• **Rick Stanzione**, president and chief executive officer of R&R Group Inc., doing business as R&R Group Insurance Services, Washington Terrance, has been elected to the board of directors of the **International Association of Registered Financial Consultants** (IARFC). Stanzione began his career in the financial services industry in 1978 and formed R&R Group Inc. in 1984. His experience includes being a Top of the Table member of the Million Dollar Round Table, past president of NAIFA (Bonneville chapter in Ogden), book author, speaker and seminar presenter.



Rick Stanzione

BANKING

• **Celtic Bank**, Salt Lake City, has hired **Hang Chan** as vice president of business development in the bank's SBA and Commercial Lending Department. Hang will be based out of San Francisco. He joins Celtic Bank with over 12 years of sales and credit experience in business banking and SBA. Most recently, he was a senior SBA credit underwriter at the Wells Fargo Bank in San Francisco.



Hang Chan

CONSTRUCTION

• **Spectrum Engineers**,

Salt Lake City, has promoted **Spencer Little** to principal electrical engineer. He began working at Spectrum in 2008 after graduating from the University of Utah with a bachelor of science in electrical engineering. His design experience includes multi-housing development, government aircraft hangars and corporate office space.



Spencer Little

DIRECT SALES

• **Young Living Essential Oils**, Lehi, has promoted **Lori Burgher** to general manager of Young Living Canada. Burgher joined Young Living in 2016 and has more than 23 years of sales and marketing experience. Before taking the helm as general manager of Canada, she oversaw marketing and communications for the Canadian market.



Lori Burgher

GRANTS

• The second round of the **Utah Science Technology and Research (USTAR)** Technology Acceleration Program (TAP) application process has opened. Letters of intent, which are not required, are due March 13, and submissions close March 29. TAP is a competitive research grant program, designed for startups and early-stage companies. Mature companies can apply to TAP for development of a new technology or product. Applications must be submitted at <http://www.TAPUtah.com>. Companies applying for TAP should be at a technology readiness level (TRL) 3-5. For the 2017 fiscal year, USTAR is focused on the following technology sectors: automation and robotics, aerospace, advanced materials, big data, energy and clean technology and life sciences.

MEDIA/MARKETING

• The *Journal of Business Ethics* has named **Shaun Hansen** to serve on its editorial board. Hansen is a Weber State University associate business professor in the John B. Goddard School of Business & Economics. Hansen's research focuses on gaining the trust of company stakeholders and he has published research related to ethical leadership, psychological trust and corporate responsibility.

PHILANTHROPY

• **Orbital ATK** has made an in-kind donation of about 500 personal computers to the **Utah STEM Action Center**, on behalf of the company's Aerospace Structures Division in Clearfield and its 3,000 Utah employees. The announcement took place at **Horace Mann Elementary**, where the first 20 computers to be donated were given to students at the school. The donation is aimed at supporting Utah schools and helping prepare students for careers in the fields of science, technology, engineering and math (STEM).



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REAL ESTATE

• **CBRE** has hired **Lloyd Allen** as sales director and principal broker in the Salt Lake City office. He will be responsible for leading and implementing the sales management operation model, overseeing business development processes and strategies, and identifying and assigning qualified pursuit teams. He will also take on Utah principal broker responsibilities and the accompanying Division of Real Estate functions, and he will be the leader of, and advocate for, the sales professionals in the Salt Lake City office. Allen's career has featured serving as general and corporate counsel, working in private practice and teaching law as an adjunct professor. In 2006, he transitioned to commercial real estate and took a position as corporate counsel and senior vice president of brokerage services for Newmark Grubb ACRES. In addition to overseeing litigation and managing the state regulatory relationship as principal broker, he also managed the brokerage relationship, overseeing more than 80 agents located throughout the state



Lloyd Allen

of Utah. His education includes a bachelor of science in accounting from the University of Utah.

RECOGNITIONS

• **JEMS** (the Journal of Emergency Medical Services) has named **R. Gene Moffitt**, founder and chairman of Gold Cross Ambulance, as the recipient of a **Lifetime Achievement Award for Outstanding Service**



Gene Moffitt

in **Emergency Medical Services**. Moffitt received the award at the EMS Today Conference in Salt Lake City. Moffitt started Gold Cross Ambulance in 1968 and was instrumental in creating the first certification program in Utah for ambulance personnel, in conjunction with the Utah State Health Department. His involvement led him to become a leading expert on EMS protocols around the country. Moffitt has served as president of the American Ambulance Association, chair of Utah Emergency Medical Services Committee and president of the Utah State Ambulance Association. Gold Cross Ambulance provides basic life support, paramedic, critical care, neonatal, bariatric and 911 services in Salt Lake City and St. George and in Utah, Juab, Uintah and Iron counties.

• **Primary Residential Mortgage Inc.**, Salt Lake City, has been named a **top 10 mortgage employer** in the Southwest region and, for a second consecutive year, one of **America's Top Mortgage Employers** by *National Mortgage Professional Magazine* (NMP). NMP selected the nation's top 100 mortgage companies based on poll results taken by mortgage employees and NMP readers.

• Five Utah companies are included in the **2017 Top Company Cultures** list produced by *Entrepreneur* and *CultureIQ*. In the list of large companies (100 or more employees), **BambooHR**, Lindon, was ranked No. 27. In the list of medium-sized companies (50-99 employees), **Simplus**, Sandy, was ranked No. 2; **Achieve Today**, Provo, was No. 23; and **Nav**, South Jordan, was No. 27. **97th Floor**, Lehi, was ranked No. 26 in the list of small companies (25-49 employees). The rankings included 153 U.S. companies. Employees at each company received a survey of multiple-choice questions, and

the answers were used to assess each company's strength across 10 core components of culture, including collaboration, innovation and communication.

• The **Utah Home Builder Association** recently presented its **Excellence Awards** to individuals and organizations that excelled in the home building industry through contributions in construction, sales volume, community involvement and overall professionalism throughout the year. Award recipients are **Best Outdoor Living Area, Split Rock, Entrada Ridge; Best Custom Kitchen, Split Rock; Best Interior Design of the Year, Lisman Studio; Best Color Print Brochure, Lisman Studio; Best Website for Builder or Community, Lisman Studio; Best Social Media Marketing Campaign, Lisman Studio; Best Architectural Drawings, Morgan Fine Homes, Ashley; Best Custom Architectural Drawings, Walker Home Design, Hampton; Best Children's Play Area, Walker Home Design, Buzz Lightyear; Best Community of the Year, DR Horton, Legacy Farms; Best Remodel Kitchen, South Haven Homes, Southard; Best Remodel Home Exterior, South Haven Homes; Best Remodel Home of the Year, Symphony Homes; Best Luxury Remodel Home of the Year, Lisman Studio, North Holladay; Best Remodeler of the Year, Jackson & Leroy; Construction Lender of the Year, Dustin Ward, Lewiston State Bank; Rookie Sales Person of the Year, Ben Nielson, Woodside Homes; Sales Person of the Year, Rick Higgins, Woodside Homes; Sales Team of the Year, Woodside Homes' Utah Team; Best Sales Center, Woodside Homes; Sales Manager of the Year, Claire Larson, Woodside Homes; Marketing Director of the Year, Claire Larson, Woodside Homes; Best Starter Home of the Year, Immaculate Homes; Best Custom Home of the Year, Magleby Construction; Life Achievement, Jack Nixon; Builder of the Year, Dale DeLlamas; and Associate of the Year, Tim Brown.**

• The Beamforming Microphone Array 2, produced by **ClearOne**, Salt Lake City, won a "Best in Show" honor in Amsterdam's Integrated Systems Europe 2017 convention. Winners

see BRIEFS next page

Industry Briefs

from previous page

were selected by NewBay Media's *AVTechnology* from among more than 3,000 products and 1,100 exhibitors.

• **USANA Health Sciences** has been named the **2017 Top Rated Direct Selling Brand** in **ConsumerLab.com's** Survey of Vitamin and Supplement Users. The award was presented to USANA based on customer satisfaction, with a greater percentage of consumers being "highly satisfied" with USANA than with other direct selling brands. ConsumerLab.com is an independent, third-party supplement testing company providing results, reviews, ratings and comparisons of vitamins, supplements, herbs and nutrition products to consumers. This is the fourth time that USANA has been rated as the No. 1 direct selling brand by ConsumerLab.com.

• **CRN**, a brand of The Channel Co., has named **Reza Parsia** to its list of **2017 Channel Chiefs**. Parsia is senior channel director at Ivanti, Salt Lake City. Executives on the list represent top leaders in the IT channel who excel at driving growth and revenue in their organizations through channel partners. Channel Chief honorees are selected by CRN's editorial staff on the basis of their professional achievements, standing in the industry, dedication to the channel partner community and strategies for driving future growth and innovation.

• **Salt Lake City** has been listed seventh in a ranking of U.S. cities with the happiest chief information officers. The survey from Robert Half Technology found that Miami is the city with the top overall CIO job satisfaction, followed by Boston, Des Moines, Indianapolis, Cincinnati, Minneapolis, Raleigh, Salt Lake City, Dallas and San Francisco. The top three drivers for job satisfaction are having pride in their organization, feeling appreciated and being interested in their work, the survey indicates.

RETAIL

• **The Gateway**, Salt Lake City, has launched a grant program in which it will award \$5,000 to festival owners and directors willing to move their event to the property. The Gateway's program will offer

\$5,000 for each selected event — set to double if attendance reaches 10,000 people. The intent is to reposition the center's "role in this community, and placing a renewed effort on emphasizing art, entertainment and culture," according to the company's grant proposal document. The grant application submission deadline is April 1. Details are at <http://shopthegateway.com/news-events/item/1340-event-and-sponsorship-grant>. The Gateway also announced a partnership with **The Food Truck League** to have "Food Trucks at the Fountain" every Monday, Wednesday and Friday from 11 a.m.-2 p.m. The program is scheduled to increase to five days a week this spring. The Gateway also recently launched The Break Room north of the Olympic fountain. It features tables, arcade games, TV and music, allowing visitors a place to get out of the cold.

SERVICES

• **Full Circle Group**, Salt Lake City, has hired **Sheryl Riddle** as chief operations officer. Riddle has more than 31 years of experience in the world of leadership development. She comes to Full Circle Group after 27 years at Development Dimensions International (DDI), where she was the senior vice president of global consulting and client delivery.



Sheryl Riddle

• **The Center for Persons with Disabilities** at Utah State University has hired **Matthew Wappett** as executive director. Wappett has experience in leadership, policymaking, program-building and providing services to people with disabilities in the West. He previously was an associate director of the Center on Disabilities and Human Development at the University of Idaho and founded and directed the interdisciplinary studies program there, and he co-directed the Confucius Institute at the university. Wappett has three degrees from the University of



Matt Wappett

Utah: a bachelor's in English, a master's in educational studies and Ph.D. in special education.

TECHNOLOGY/LIFE SCIENCES

• **EnviroTechnologies International**, Salt Lake City,

has named **David Holcomb** to serve on its Scientific Advisory Council. Holcomb has almost 45 years of experience in the oil and gas industry. He has developed and coordinated products for oil and gas stimulation and well treatment, and has managed

scientific research teams during his tenure in the business. EnviroTechnologies develops and markets products for the oil and gas and agriculture industries, as well as consumer products.

• **Red Sky Solutions**, Draper, has hired **Chris Pinckney** as vice president of marketing. Pinckney has experience in the information technology and vendor space. He was chief information officer at Psomas and also directed customer programs, ran the global customer advisory board, multiple technology advisory councils, and managed all facets of customer marketing at Riverbed Technology.



Chris Pinckney

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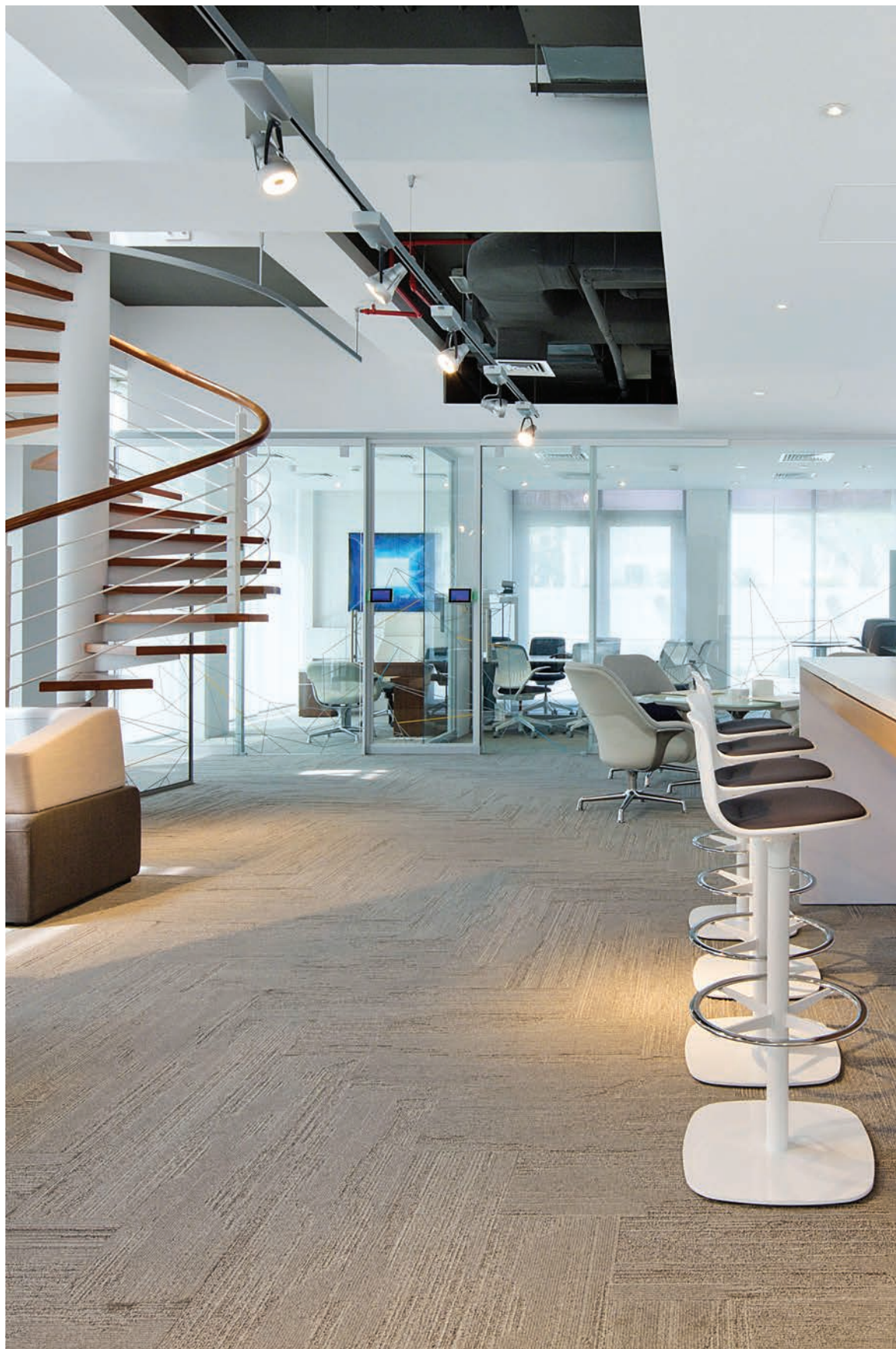
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Three keys to developing high-performing teams

Successful leaders recognize that people are their most important asset. The challenge, of course, is to maximize the productivity of this essential resource.

Maximizing human productivity is an incredibly important leadership imperative and one of the toughest tasks leaders face. It is something that cannot be forced, at least not for long. The executive who forcefully demands performance eventually burns out his or her team and fails to build the loyalty needed to sustain long-term performance.

A more effective strategy is to build strong interpersonal relationships that acknowledge that each person is more than just the job they do. The leaders who pursue this path strive to create relationships that are:

- Authentic,
- Connected and
- Caring.

When these key elements characterize the relationship between a leader and their team members, deep bonds of loyalty and commitment form. Job performance improves in both effectiveness and efficiency as people naturally reciprocate for the kind and positive way they are treated.

Authentic relationships are characterized by each party having gained an understanding of the strengths and weaknesses of one another. Leaders who diligently work to build such relationships with their people set the foundation for multi-faceted connections with them.

Such connections include insights regarding the life experiences that define one another. They often extend to knowing about a person's family, their interests and avocations, their plans and aspirations, their worries and concerns.

On the surface, the advantage of nurturing such connections may not appear important. Indeed, some management gurus suggest that leaders must stay aloof from their people in order to be objective and circumspect in their leadership. My experience, however, has been that such leaders alienate themselves from their troops. Their aloofness creates distance, and distance gives rise to job dissatisfaction, and ultimately disloyalty and poor performance.

Several years ago, one of my clients questioned his deep connection with his employees. He noted that because he knew a great deal about the lives of each person, his typical workday began with a stroll through his plant floor where he greeted each team member. He said that he often spent a

minute or two with each of them, asking personally relevant questions about their families, their health or their recent fishing trip. By the time he got to his office, he was often well into the second hour of his busy day. "Too much chit-chat," he noted. "I'm wasting too much time that could be focused on important work."



RICH TYSON

I asked this CEO if he felt that his employees were productive. "Oh, yes," he said. "I have the best team in the industry. They are truly extraordinary." In a subsequent CEO forum in which

this man participated, I asked his fellow company presidents what they thought of his morning strolls. The consensus was that there was an apparent correlation between his high-performing team and his deep connections with them. Others decided to adopt his practice.

Deep connections tend to move us to the third key to high performance: caring. The more authentic and connected we become with another person, the more we truly care about their well-being. We don't stop expecting strong work on the job, but our interest in the other guy becomes much broader and deeper than that.

Many years ago, my wife and I experienced a family tragedy when both her grandmother and father died within one week. They were both in northern Utah and we lived in Southern California. It was mid-winter and the roads were treacherous with ice and snow. Nevertheless, we planned to drive.

After letting my boss know the situation, he presented me with four round-trip plane tickets for our family. I protested that the company shouldn't pay for our airfare, nor should he do so personally. "You don't need to know who paid for the tickets," he said. "Just know that you are too important to us to risk on the road."

I knew then that my boss really cared for me and my family. When I returned from the funerals, I did so with a conviction to do everything in my power to repay his caring in my work.

Show your employees that you truly care about them and it will pay huge dividends in many ways, one of which is high performance.

Richard Tyson is the founder, principal owner and president of CEObuilder, which provides forums for consulting and coaching to executives in small businesses.

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 6, noon-1:30 p.m.

Luncheon with the Ambassador of Austria, Wolfgang Waldner, a World Trade Center Utah event, in partnership with the Governor's Office of Economic Development and the Salt Lake Chamber. Open to the Utah business community and education leaders. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Registration is required and costs \$25. Details are available by contacting Riley Greenwood at (801) 389-1494 or rgreenwood@wtcutah.com.

March 7

Intermountain Growth Conference and Capital Connection, presented by ACG (Association for Corporate Growth) Utah. Keynote speaker is Robert Stephens, founder of Geek Squad and former chief technology officer at Best Buy. Panel discussion topics are "M&A Update: Where We Are, and Where We're Going," "Partnering with Private Equity: Executives Discuss Ins and Outs" and "Creating and Maintaining a Culture of Accountability, Success and Continuous Improvement." Location is the Salt Lake Marriott City Center, 220 S. State St., Salt Lake City. Cost is \$275 for ACG members, \$325 for nonmembers. Details are at www.acg.org/Utah.

March 8, 11 a.m.-1 p.m.

"Safeguard Your Business: Learn Tactics and Technology to Shield Your Company From Threats," a Sandy Area Chamber of Commerce event in partnership with JourneyTeam. Location is Salt Lake Community College, Miller Campus, Enterprise Building Room 203, 9750 S. 300 W., Sandy. Free. Registration can be completed at Eventbrite.

March 8, 11:30 a.m.

Connect 4 Lunch, a Sandy Area Chamber of Commerce event. Location is All Star Bowling, 12101 S. State St., Draper. Cost is \$20. Details are at sandychamber.com.

March 8, 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 8, 3-5 p.m.

"International Women's Day Celebration: Exporting Ideas Abroad." Event is presented by the Salt Lake Chamber Women's Business Center and World Trade Center Utah. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at slchamber.co

March 8, 5-6:30 p.m.

Business After Hours, an Ogden/Weber Chamber of Commerce event. Location is Quest Academy, 2862 W. 4000 S., West Haven. Cost is \$10. Details are at ogdenweberchamber.com.

March 8, 5:30-6:30 p.m.

Tax Planning Workshop, a Small Business Development Center event. Speaker is Brandon Allfrey. Location is 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

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

WIB Luncheon, a Davis Chamber of Commerce event. Speaker Carol Merrill, retired director of the Women's Center at Weber State University, will discuss "Women Who Inspire." Location is Oakridge Country Club, 1492 Shepard Lane, Farmington. Details are at davischamberofcommerce.com.

March 9, noon-1 p.m.

Business Educational Workshop, a Holladay Chamber of Commerce event focusing on exit strategy planning, insurance and wills for business owners, and protecting your assets. Location is myBusinessBar, 4535 S. 2300 E., Holladay. Cost is \$10. Details are at holladaychamberofcommerce.org.

March 9, 6-8 p.m.

"Tax Implications: LLC & S-Corporations," a Small Business Development Center event. Speaker is Richard Tomlinson. Location is Access Salt Lake, 175 W. 200 S., Garden Level, Salt Lake City. Cost is \$10. Details are at <https://utahsbdc.org/trainings>.

March 10, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker Dr. Noel Gardner of the Polizza Clinic will discuss opioid misuse and how the clinic is helping patients overcome addiction. 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 10, 7:30-9 a.m.

Women in Business Networking, an Ogden/Weber Chamber of Commerce event. Speaker Cindee Jessop of First Priority Insurance will discuss "Smart Goals." Location is Ogden-Weber Chamber of Commerce, 2380 Washington Blvd., Suite 290, Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

March 10, 8:30-10 a.m.

Breakfast with the Deputy Ambassador to the European Union, a World Trade Center Utah event, in partnership with the Governor's Office of Economic Development and the Salt Lake Chamber. Open to the Utah business community and education leaders. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Registration is required and costs \$20. Registration deadline is March 8. Details are available by contacting Riley Greenwood at (801) 389-1494 or rgreenwood@wtcutah.com.

March 10, noon-1:30 p.m.

Diplomatic Luncheon with Ambassador of Indonesia Budi Bowoleksono, a World Trade Center Utah event, in partnership with the Governor's Office of Economic Development and the Salt Lake Chamber. Open to the Utah business community and education leaders. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Registration is required and costs \$25. Registration deadline is March 8. Details are available by contacting Riley Greenwood at (801) 389-1494 or rgreenwood@wtcutah.com.

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. Thanksgiving Way, Suite 500, Lehi. Free for UTC members. Details are at utahtech.org.

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.intermountainsustainability-summit.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.

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

Opinion

We can't afford to have cronyism thwart innovations like telemedicine

The goal of healthcare reform is to provide better healthcare to everyone at a lower cost, year after year. The solution is not to provide a better third-party-payer system — e.g., health insurance or government-provided health insurance — but instead to allow technological development and entrepreneurship to improve the current business model through groundbreaking innovations that empower consumers, improve quality and cut prices. We have seen it happen in many industries, such as transportation, room and board, and tech.

Of course, special interests benefiting from the old model do not appreciate being challenged. As a result, rather than make it easier for new models to thrive by ensuring that rules and regulations do not stifle innovation, politicians often choose to protect established industry players at the expense of consumers.

Examples of this are easy to find. New York City is now retroactively fining Airbnb hosts thousands of dollars for competing with hotels to provide affordable short-term rentals. Likewise, Uber has faced opposition from politically connected

taxi cartels almost everywhere it operates. These services provide additional income for those with capital resources that would otherwise go unused, and they make travel more convenient and cheaper for customers.

Some services strive to do something even more impactful by making healthcare more affordable and accessible, yet they are held back by outdated rules and hostile competing industries. Take, for example, telemedicine — the use of modern communications technology, such as videoconferencing and using smartphones, to facilitate patient care. It has the potential to help millions of Americans struggling to pay the skyrocketing costs of healthcare. But instead, some politicians are siding with their campaign contributors in the healthcare industry and not the constituents they supposedly are in office to serve.

Telemedicine can benefit a variety of medical fields, especially when a visit to the doctor for answers to routine questions often costs a pretty penny. For instance, most modern phones are capable of taking high-quality images of a questionable mole or rash, which can then be transmitted by an

app for review by a dermatologist. Instead of waiting weeks for an appointment, the patient can get an answer faster and at a lower cost.

Like the other disruptive services, telemedicine is running into opposition from politically connected competitors.

Consider eye care, where telemedicine holds great potential. Several startups are trying to make it easier for patients to receive new prescriptions by offering exams through smartphones, which are as good as traditional exams. The results are reviewed by a licensed optometrist, who then provides the prescription.

Optometrists, who make a lot of money by prescribing and selling specific brand-name versions of contact lenses and eye care products, are fighting to prevent this use of telemedicine in multiple states.

The California State Board of Optometry used taxpayer dollars to engage in a public relations campaign against one telemedicine startup. Indiana enacted a law last year to prevent the use of online eye exams. Georgia and South Carolina have also enacted bans, and the Virginia Legislature just sent a bill to the governor's desk that would do the same.

All of this is done not to safeguard

patients but to protect older and more expensive business models. This is highly unfortunate. Telemedicine not only can help reduce healthcare costs but also has the potential to greatly expand access to care — something politicians claim to care about. Yet many states nevertheless prevent doctors licensed in other states from offering telemedicine services to their residents. This makes it more difficult for poorer citizens living in medically underserved areas to achieve the same access to care that their wealthier neighbors can discover by traveling out of state.

To make medicine great again, politicians need to fix outdated rules that are standing in the way of market innovation, especially when it's seeking to solve major public policy problems. They must also stop favoring established businesses at the expense of finding new ways to do things better and more cheaply. Telemedicine is the way of the future, and denying it is to deny the people who need it the most a chance at a happier, healthier and wealthier life.

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

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VERONIQUE
de RUGY

If we encourage the destruction of core institutions, the West might unravel

By now it is settled wisdom that we are witnessing the rise of radical forces on the left and right around the globe. Populists of both varieties, who share a disdain for globalization, are energized, and certain that the future is going their way. But the center is rising again, even in the heart of the old world.

Consider Emmanuel Macron, the 39-year-old former Rothschild banker who is currently the odds-on favorite to become France's next president. Polls indicate that the far-right candidate, Marine Le Pen, is leading the field of candidates in the first round with about 25 percent of the vote. But in the second round, which pits only the two front-runners against one another, Macron is projected to beat her handily. Keep in mind that Macron is emphatically in favor of free markets, globalization, the European Union and the trans-Atlantic alliance — and yet he is surging in a country often defined by its strong labor unions, skepticism of capitalism and distrust of America.

Why? Because Macron is, above all, an outsider, a reformer and a charismatic politician, and these qualities appear to be far more important than an ideological checklist. Social science studies have shown persuasively that people connect to candidates on a gut level and then rationalize that connection by agreeing with his or her policy proposals. There was little difference between the ideology of Bill and Hillary Clinton. But voters in Middle

America felt, at an emotional level, that Bill "got them," and never felt that way about Hillary.

Europeans and Americans sense that a stagnation has set into the economics and politics of the West. They are frustrated with business as usual and see the established order as corrupt, paralyzed and out of touch. Macron's campaign is working because it is brimming with energy. His new party is called "On the Move!"; his campaign book is titled *Revolution*.

"Macron is, in some sense, the handsome brother of Marine Le Pen," says Columbia University scholar Mark Lilla. "Both fill a vacuum created by the collapse of the major parties. All over Europe, the main political parties represent old cleavages between the church and secularism, capital and labor. Macron and his movement is new. He represents startups, the young, tolerance, flexibility and, above all, hope."

We are living through a sea change in politics and watching an outbreak of populism. But this doesn't mean that there are no other forces and sentiments at work. The world is increasingly connected, diverse and tolerant, and hundreds of millions of people in the West, especially young people, celebrate that reality. Macron champions these ideals, even as he appeals to others who are more nervous about the changing world.

Macron is not an isolated phenomenon. Consider Germany, where much has been made of the sagging poll numbers of

Angela Merkel. But Merkel has been in power for over a decade, at which point almost no Western leader has been able to maintain enthusiastic support. Margaret Thatcher, Tony Blair and Helmut Kohl all watched their approval ratings spiral down around the 10-year mark. And Merkel's greatest competition comes from Martin Schulz, a left-of-center former bookseller who is even more pro-European, cosmopolitan and globalist.

"The political order is messy right now," Lilla says. "It will eventually sort

itself out around the new cleavage — people comfortable with globalization and those opposed to it." But for those of us at the center, who do see globalization as a positive force, we will need to understand the importance of the cultural dislocation caused by the large-scale immigration of recent decades.

The center can win. Europe is not inexorably heading down a path of right-

see ZAKARIA next page



FAREED
ZAKARIA



Opinion

Will you have enough money to make ends meet when you retire?

You may have heard that people spend less once they are retired. Statistically, that is true. The question is whether a retiree has enough income to meet his or her expenses.

Ideally, retirees should be able to live comfortably on 70 percent to 85 percent of their end salaries and draw their retirement fund down no more than 4 percent to 5 percent per year during a 30-year retirement. Are these two objectives realistic for the average retiree household?

According to the most recently published Bureau of Labor Statistics data, a household maintained by someone 65 or older had a mean income of \$46,627 in 2015 and a disposable income of \$42,959 after taxes. That average retiree household spent an average of \$44,664 in 2015. So, on average, seniors spent more than they had on hand.

Basic math tells us that 46,627 is roughly 70 percent of 66,500 and roughly 85 percent of 55,000. So, a retirement income of \$46,627 would correspond to about 70 percent to 85 percent of a typical middle-class salary in 2015. In other words, it appears all too easy for the middle-class worker to transform into the financially challenged retiree.

Why is the average retiree household

spending more than its net income? Three possible reasons come to mind. One, the cost of living may be rising faster for retirees than some assume. Social Security bases its cost-of-living adjustments to retiree benefits on changes in the CPI-W (Consumer Price Index for Urban Wage Earners and Clerical Workers). Some economists think Social Security should use a different yardstick. Two, annual healthcare costs may suddenly jump for some seniors. Three, it is not unusual for new retirees to spend more than they anticipate as they travel and enjoy life.



MARK LUND

How do average retiree expenses break down? Housing costs accounted for \$15,529 of that aforementioned \$44,664 in 2015 household expenses. Transportation costs took another \$6,846. Healthcare costs made up \$5,756 of the total (\$3,900 of that went to health insurance, \$672 for medicines). Another \$1,298 went for mortgage costs.

When you spend more than you make in retirement, you dip into your savings. That fact takes us straight toward a larger problem. Most baby boomers are approaching retirement with a savings shortfall. The 2016 Employee Financial Wellness Survey from PwC (PriceWaterhouseCoopers)

found that 50 percent of baby boomers had less than \$100,000 in a workplace retirement plan. So, drawing down that amount by 4 percent a year would bring them less than \$4,000 in annual retirement income. Of course, some of these employees will be able to tap IRAs, brokerage accounts, or income streams from other sources — but when your workplace retirement plan savings are that scant after age 50, other sources must compensate mightily. For many retirees, Social Security will not take up the slack. The average projected monthly Social Security benefit for 2017 is just \$1,360.2.

From the numbers in this article, you can glean that the average American retiree faces more than a little financial pressure. If you are a baby boomer who has saved and invested for decades and wants to work longer to give your invested assets a few more years of growth and compounding, you may have above-average prospects for a comfortable retirement.

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

from previous page

wing nationalism that abandons the EU, economic integration, the Atlantic alliance and Western values. But much depends on the United States, the country that created the strategic and ideological conception of the West. A senior European leader who attended the Munich Security Conference last week noted that, despite some reassuring words from senior American officials, “many of us are convinced that the White House is trying to elect Le Pen in

France and defeat Merkel in Germany.” And there is heady talk by Stephen Bannon about weakening the European Union and destroying the established order.

If America encourages the destruction of core Western institutions and ideals, then the West might well unravel. But this would not be one of those stories of civilizational decline in the face of external threats. It would be a self-inflicted wound — one that might be fatal.

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

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CALENDAR

from page 9

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, 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 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, 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, 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.

see CALENDAR page 14



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CALENDAR

from page 12

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 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 non-members. Details are at slchamber.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 pre-paid 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, 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 14, 8 a.m.-3:30 p.m.

11th Annual Utah Economic 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, 5:30-7 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 Foodpreneur 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.

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CAI

from page 1

ness conditions.

- Thirty-six percent of Utahns think business conditions will be better in six months, compared to 41 percent in January.

- Thirty-four percent of Utahns believe there will be more jobs in their area in six months, compared to 40 percent in January.

- Thirty-seven percent of Utahns think their household income will be higher in six months, down from 41 percent in January.

Other metrics regarding economic confidence, interest rates, consumer spending and gasoline prices include:

- Forty-seven percent of consumers believe the U.S. economy will improve during the next 12 months, compared to 45 percent in January.

- Sixty-seven percent of Utahns think interest rates will go up in the next 12 months.

- Sixty-two percent of Utahns believe the price of gasoline will go up over the next 12 months, compared to 73 percent in January.

- Thirty percent of Utahns are likely to purchase a major household item in the next 60 days.

“From month to month, a consumer’s confidence can fluctuate in response to a variety of economic factors, ranging from the stock market to the number of local businesses that are hiring,” said Randy Shumway, chairman and partner of Cicero Group, a market research firm based in Salt Lake City that does analysis and data collection for the CAI. “While confidence has waned marginally over the last two months, the underlying trend over the last year has been markedly positive, indicating significant continued progress toward economic recovery overall.”

Senior Software Developer (eCommerce)

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Multiple openings available. Work on significant critical projects with limited supervision & responsible for all phases of the development process. Participate in evaluation, change, & tracking of project requirements. Plan & design software components, services, & processes. Min Reqs: Bachelors degree or US equiv in Comp Engin, Comp Sci, Info Sys, Info Techn, or rel, plus 5 yrs exp programming in Java, Java SE, SQL, JavaScript, HTML & CSS & working on all phases of software development life cycle incl: req gathering & analysis, design, implementation/coding, testing, deployment & maintenance. Must also have: any exp building web services (incl using REST style); any exp performing software development using Linux; any exp using Spring Framework, Maven, GIT/SVN & database schema definition; any exp performing Object Oriented design & programming; any exp working with JMS. 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, or rel, plus 3 yrs exp programming in Java, Java SE, SQL, JavaScript, HTML & CSS & working on all phases of software development life cycle incl: req gathering & analysis, design, implementation/coding, testing, deployment & maintenance. Must also have: any exp building web services (incl using REST style); any exp performing software development using Linux; any exp using Spring Framework, Maven, GIT/SVN & database schema definition; any exp performing Object Oriented design & programming; any exp working with JMS. Send resume to: Whitney Morris, Overstock.com, Inc., 799 West Coliseum Way, Midvale, UT 84047. Specify ad code AKWM. EOE. MFDV.

Senior Software Developer

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Apply by e-mailing resume to keith.tucker@oracle.com, referencing 385.19470. Oracle supports workforce diversity.

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Principal Developer (Website Development)

(Overstock.com, Inc., Midvale, UT)

Mltpl openings avail. Work closely w/ team of dvlprs to build reliable sys that can handle huge loads. Design & dvlp techl solutions for enterprise-lvl projects. Review & document existing app code & architecture. Provide maintenance supp to existing app code. Perform new app dvlpmt. Perform unit testing & integration testing. Propose new techniques & technologies for sftwr dvlpmt. Perform Code clean-up, SVN admin & automation of dvlpmt tasks. Act as primary contact for dvlpmt queries & concerns. Interface w/ Product Owners to understand the product & business. Define functional design for req implementation. Perform critical sys dvlpmt. Research production probs using Splunk or other log analysis tools. Design & dvlp data analysis solutions. Engage in database structure definition & integration w/ legacy data & applications. Provide assistance to jr dvlprs. Perform code rev & recommend improvements. MIN REQ: Master's degree or U.S. equiv in Comp Engin, Comp Sci, Info Tech, or, plus 3 yrs of exp performing sftwr dvlpmt using Java/J2EE. Must also have: any exp making presentations to tech & non-tech audiences using web presentation tech incl JSP, JSF, Ajax, Javascript & Handlebars; any exp performing IDE-based dvlpmt in Eclipse or IntelliJ; any exp using Java SE 5.0 or greater or Java EE 5.0 or greater; any exp using Java SE 8; any exp performing Object Oriented design & programming; any exp using Object Relational Mapping (ORM) tools, incl Hibernate; any exp mentoring Java Dvlprs in design &/or dvlpmt; any exp performing an enterprise grade build w/ cont integration & artifact mgmt sys, incl using Maven & Hudson; any exp building web services, incl using REST style; any exp using web container tech, incl Tomcat; any exp using version control sys, incl SVN or Git; any exp testing built sftwr, incl unit tests using Junit/TestNG & mocking, integration testing, regression testing & state coverage testing; any exp using Linux/ Unix. In Lieu of Master's degree plus 3 yrs of exp, will accept a Bachelor's degree or U.S. equiv in Comp Engin, Comp Sci, Info Tech, or rel field, plus 5 yrs of exp performing sftwr dvlpmt using Java/ 2EE. Must also have: any exp making presentations to tech and non-tech audiences using web presentation tech including JSP, JSF, Ajax, Javascript & Handlebars; any exp performing IDE-based dvlpmt in Eclipse or IntelliJ; any exp using Java SE 5.0 or greater or Java EE 5.0 or greater; any exp using Java SE 8; any exp performing Object Oriented design & programming; any exp using Object Relational Mapping (ORM) tools, incl Hibernate; any exp mentoring Java Dvlprs in design &/or dvlpmt; any exp performing an enterprise grade build w/ cont integration & artifact mgmt sys, incl using Maven & Hudson; any exp building web services, incl using REST style; any exp using web container tech, incl Tomcat; any exp using version control sys, incl SVN or Git; any exp testing built sftwr, incl unit tests using Junit/TestNG & mocking, integration testing, regression testing & state coverage testing; any exp using Linux/ Unix. Send resume to: Whitney Morris, Overstock.com, Inc., 799 West Coliseum Way, Midvale, UT 84047. Specify ad code VDWM. EOE. MFDV.



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