

OF NOTE



Apple brand still tops

Results of *Forbes'* annual study of brand values is out and Apple leads the way for the seventh straight year. Its value is up 10 percent over last year at \$170 billion. Google ranks second at \$101.8 billion, followed by Microsoft (\$87 billion, up 16 percent), Facebook (\$73.5 billion, up 40 percent) and Coca-Cola (\$56.4 billion, down 4 percent).

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Hariolf Kottman, left, chief executive of Switzerland's Clariant AG and Peter Huntsman, CEO of Huntsman Corp., pose for reporters in Zurich, Switzerland, after announcing the \$14 billion merger of their companies to form a chemical manufacturing giant to be known as Clariant-Huntsman. Huntsman will be the CEO of the new entity. Photo courtesy Clariant AG

Huntsman to merge with Swiss chemical firm in \$14 billion deal

John Rogers
The Enterprise

Chemical manufacturing giant Huntsman Corp., majority-owned by Utah's Huntsman family, has announced a merger with Switzerland's Clariant AG. The new entity will have a market value of more than \$14 billion and when debt is included, the value climbs to around \$20 billion, according to a release from Clariant. The merger to create a global chemical specialties company was made after years of mutual approaches, the statement said.

To be known as HuntsmanClariant, the

company will be 52 percent owned by Clariant shareholders with Huntsman shareholders holding the remainder. The announced transaction, described by the principals as a merger of equals, comes as the chemical industry looks for ways to cut costs and boost revenue.

Clariant chief executive Hariolf Kottmann and Huntsman CEO Peter R. Huntsman said they had developed a professional and personal friendship eight years ago, preceding intensified talks over the past five weeks that resulted in a combination of the two companies.

see MERGER pg. 19

Unemployed rate holds steady as new jobs created

Utah's unemployment rate held steady in April at 3.1 percent with about 49,200 Utahns out looking for jobs. By comparison, the national rate decreased one-tenth of a percentage point to 4.4 percent.

Utah's nonfarm payroll employment for April 2017 grew by an estimated 3.3 percent from the previous year, adding 46,700 jobs to the economy since April 2016. Utah currently has approximately 1,468,700 people employed.

"Utah's labor market continues to grow at a healthy pace," said Carrie Mayne, chief economist at the Department of Workforce Services. "New entrants to the state's labor force continue to be hired by employers who are adding jobs and expanding their economic footprint."

Eight of the 10 private sector industry groups measured in the establishment survey posted net job increases in April when compared to last year, while the natural resources and mining industry continued to lose jobs, decreasing by 800 positions. The information industry also shed 300 positions.

The largest private sector employment increases were in trade, transportation and utilities (10,700 jobs); professional and business services (9,200 jobs); and education and health services (7,500 jobs).

The fastest employment growth occurred in professional and business services (4.6 percent); leisure and hospitality services (4.2 percent); and trade, transportation and utilities (4.0 percent).

Point of the Mountain planning moves to Phase 2

Brice Wallace
The Enterprise

The future development of the Point of the Mountain area, including the Utah State Prison site, has advanced to a new phase.

The Point of the Mountain Development Commission recently released a report by Envision Utah summarizing the first phase of the process, which featured several months of research and public outreach.

Much of the resulting information from Phase 1 focused on addressing transportation challenges in the area — viewed by stakeholders as the top issue for economic development there.

Next up is Phase 2, which will examine ways the area could develop. Alternative scenarios will be analyzed for their impacts on the key things Utahns said they want to achieve at the area, and those scenarios will be shared with stakeholders and public for feedback, with the results forming a preferred scenario.

ing a preferred scenario.

Phase 3, in early 2018, will look at ways to fund the infrastructure and economic development to make the preferred scenario a reality.

"Research is critical to the Point of the Mountain undertaking," said Rep. Lowry Snow, R-St. George and the commission's co-chairman. "It is important to have input from the public, key stakeholders, employ-

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Equity firm buys Nutraceutical

Park City's Nutraceutical International Corp. has been acquired by HGGC LLC, a middle-market private equity firm based in Palo Alto, California. The transaction is valued at approximately \$446 million, including debt to be refinanced, according to a release from HGGC. Under the terms of the agreement, Nutraceutical stockholders will receive \$41.80 in cash for each outstanding share of Nutraceutical common stock they own, which represents a 49 percent premium to the company's closing stock price on May 19 and a 15.6 percent premium to the company's all-time high closing stock price.

"We are pleased to announce this transaction, which delivers significant value to our stockholders, many of whom have been with us since our initial IPO in 1998," said Bill Gay, chairman and CEO of Nutraceutical. "We are excited to be joining forces with HGGC, which is a world-class private equity firm. HGGC's expertise in formulating strategic growth plans for middle-market companies will be a great platform for the future of Nutraceutical. We expect that the combination of HGGC's strategic insights and the deep industry experience and knowledge of our management team will help us continue to build and grow. We remain committed to our employees and their families, to our customers, to our worldwide consumers and to the natural products industry. We especially want to thank our employees for their years of dedication and hard work."

Rich Lawson, cofounder and CEO of HGGC, said, "We congratulate the management team and employees of Nutraceutical for building an industry-leading nutritional supplement business, and we look forward to

working with the Nutraceutical team to continue to pursue growth opportunities globally."

"Nutraceutical is an impressive company with a diverse portfolio of brands and thousands of satisfied retail customers, as well as millions of loyal consumers who rely on its products," said Les Brown, managing director and chief operating officer of HGGC. "Nutraceutical is a great example of a successful roll-up strategy carried out with consistency and dedication over the last 25 years. We have long admired their disciplined market approach, which has allowed the company to consistently generate strong financial returns and positive cash flow."

The agreement has been unanimously approved by Nutraceutical's board of directors, acting on the recommendation of a special committee of independent and disinterested directors.

Nutraceutical is a manufacturer, marketer, distributor and retailer of branded nutritional supplements and other natural products sold primarily to and through domestic health and natural food stores. Internationally, Nutraceutical markets and distributes branded nutritional supplements and other natural products to and through health and natural product distributors and retailers. Nutraceutical owns neighborhood natural food markets, which operate under the trade names The Real Food Company, Thom's Natural Foods, Cornucopia Community Market and Granola's. Nutraceutical also owns health food stores, which operate under the trade name Fresh Vitamins.

HGGC is a middle-market private equity firm with over \$4.25 billion in cumulative capital commitments.



Company officials and dignitaries break ground recently for the new global headquarters for essential oils marketer Young Living in Lehi.

Young Living breaks ground for HQ, acquires Idaho firm

Young Living, a marketer of essential oils, has broken ground on its new 263,000-square-foot global headquarters in Lehi, the company said in a release. The five-story building will offer work space for nearly 1,000 employees and will sit on about 27 acres which includes 3.6 acres, of demonstration gardens.

"The care and detail that went into designing our headquarters was a collaborative effort to capture our founder and chairman D. Gary Young's vision for an architectural representation of the spirit of wellness and abundance that Young Living embodies," said Jared Turner, the company's chief operating officer. "I am certain this campus will be one-of-a-kind, inside and out, and we look forward to sharing it with our local community and all who wish to visit."

Over the past few years, Young Living has grown to be one of Utah's largest direct sales companies, with a strong presence in international markets with numerous farms and distilleries around the world.

The new building, located east of I-15 and north of 1200

West in Lehi, was designed by Kevin Scholz. Construction will begin immediately with Okland Construction as general contractor.

Young Living also announced that it has acquired Life Matters of Coeur d'Alene, Idaho, in a non-cash deal. Life Matters is a direct sales wellness products business owned by Richard and Kimmy Brooke.

"Richard and Kimmy are legendary direct selling veterans," said Jared Turner, Young Living chief operating officer. "We share common cultures, goals and missions. We are pleased to welcome them to the Young Living team."

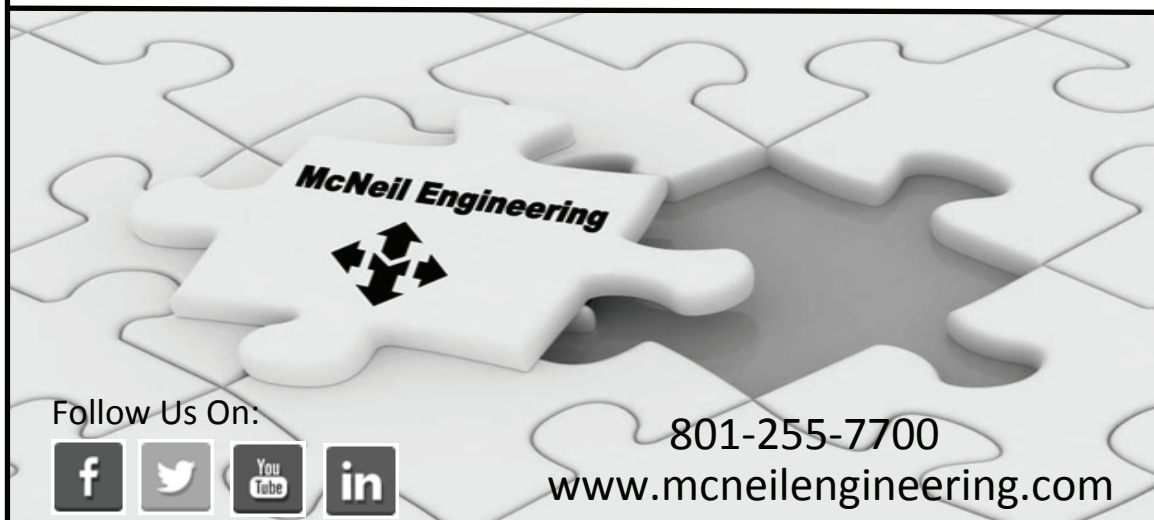
"Kimmy and I considered many options in the direct selling industry before choosing Young Living and we've never been more excited about the next step in our vision to enhance the lives of others," said Richard Brooke, co-owner of Life Matters. "We are honored to join such a respected company as Young Living, and we believe in its mission to share wellness, purpose and abundance with people all over the world."

No further financial details were announced.



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Clark, Neeleman and Wilson join GOED board for four-year terms

The Governor's Office of Economic Development (GOED) board has three new members.

Carine Clark, Dr. Steve Neeleman and Ted Wilson recently had their appointments confirmed by the Utah Senate and will be sworn in at the board's next meeting June 8.



Carine Clark

"The newly appointed board members are well respected in their industries and the community," said Val Hale, GOED's executive director. "Their leadership, experience and community involvement in diverse areas of our state will serve us well."

The new board members replace Josh Romney, Jake Boyer and Sam Granato and

will begin a four-year term ending in 2021. In addition to the new appointments, board members Margo Jacobs, Mel Lavitt

and Peter Mouskondis were re-appointed for another term.

Clark serves on the executive board of Silicon Slopes. She has decades of experience building successful software companies and most recently was CEO of MaritCX and Allegiance Software and CMO of Symantec. She has been inducted into the Utah Technology Council Hall of Fame, was named 2016 EY Entrepreneur of the Year for the Utah Region and 2015 CEO of the Year by *Utah Business* magazine. She was ranked by *ExecRank* as No. 47 of all CMOs worldwide in 2012.

Clark spends much of her spare time as an advocate for cancer research, working with newly diagnosed patients and mentoring young people. In 2012, she was diagnosed with a rare form of ovarian cancer. She underwent 18 months of treatment and is nearly five years clear from her toughest chemotherapy.

Neeleman is a general surgeon and founder and vice chairman of HealthEquity. He founded the company in 2002. He is the co-author of *The Complete HSA Guidebook — How to Make Health Savings Accounts Work for You*, in its fifth edition.

Neeleman also is a practicing general and trauma surgeon for Intermountain Healthcare at

American Fork Hospital and Utah Valley Regional Medical Center.

He was appointed by Gov. Gary Herbert to serve as a board member of HIP Utah, Utah's high-risk insurance pool. He also serves on the Council for Affordable Health Insurance HSA Working Group, and on America's Health Insurance Plans' HSA Leadership Council.

Prior to his medical training, Neeleman worked as the general airport manager for Morris Air (later acquired by Southwest Airlines), based in Salt Lake City.

Wilson is a former executive director of the Utah Clean Air Partnership (UCAIR) and a former mayor of Salt Lake City. His career includes serving in the Utah Army National Guard from 1957-63, as an instructor at the Leysin American School in Switzerland for one year, as an economics teacher at Skyline High School for seven years, as a mountaineering park ranger in Grand Teton National Park during the summers of 1966-69, as chief of staff to U.S. Rep. Wayne Owens starting in March 1973, as

director of the Department of Social Services in Salt Lake County starting in April 1975, as mayor of Salt Lake City from 1975-85, and as director of the Hinckley Institute of Politics at the University of Utah.

Wilson ran for the U.S. Senate in 1982 and Utah governor in 1988. Recent activities include serving as director of the Utah Rivers Council from 2008-10, as senior environmental advisor to Herbert from 2010-2011, and as government affairs director of the Talisker Co. from 2011-13.



Steve Neeleman



Ted Wilson

SealMaster brings manufacturing, distribution to Utah

SealMaster, a leading global supplier of pavement maintenance supplies and equipment, has opened a manufacturing plant, distribution center and retail showroom in West Valley City.

The Utah location is owner Lyle Moody's second SealMaster franchise. He has owned SealMaster in Honolulu for 14 years.

SealMaster franchise owners manufacture pavement sealer and distribute pavement maintenance products and equipment, including crack sealants, pavement repair materials, traffic paints, dust suppressants, tools, accessories, sport surfacing products along

with machines to apply the materials. The brand is known for introducing franchising to pavement maintenance sourcing by standardizing quality, support, services and practices that "transformed an ugly duckling industry into a swan," according to *Pavement Maintenance & Reconstruction* magazine.

Moody actually opened the Utah business last fall while simultaneously renovating a combined 13,000-square-foot warehouse, office space and showroom; building a 5,500-square-foot addition; and training new employees. Members of the Moody fam-

ily who live in Utah serve in key leadership positions. Moody's son and former Hawaii plant Manager John Moody relocated to Utah and serves as vice president. Son-in-law Shawn Ormond, who had worked for SealMaster/Honolulu for more than five years, now lives in Utah and manages operations.

"We're glad to invest in our home state and contribute to the economy here," said John Moody.



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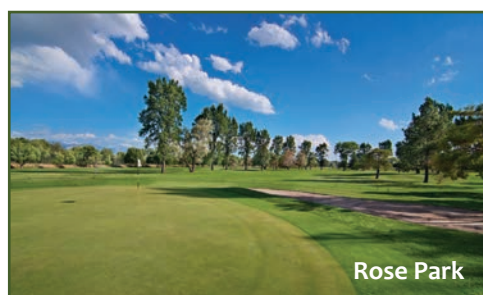
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Outdoor clothing company moves to SLC

Wild Tribute, an outdoor clothing company, has moved its headquarters from Kentucky to Salt Lake City.

The move was prompted by Salt Lake City's lifestyle and recreation, its proximity to the company's wholesale business, and "the open arms of local strategic partners as well as the embedded outdoors industry," the company said in a news release.

Wild Tribute was founded in 2012 by Brian Stowers and Ben Kieffner and was known as Flow397 until January of this year. It primarily sells apparel that honors national parks and public lands. Four percent of proceeds are donated to nonprofit organizations that educate, preserve and protect wild and historic places.

"Our national parks and public lands are the fabric of our great country, representing not only heritage but pride," Kieffner said. "These treasures face a continuous siege of threats and challenges that extend beyond the nonprofit sector and our government's capacity. We like to think business is the most powerful man-made force on the planet. If harnessed with purpose and passion, why can't business help plug the gaps in funding and education the parks so desperately need?"

The company plans to hire up to 10 employees as it ramps up Salt Lake City operations. Its products can be found online as well as at retail stores in Salt Lake City and around national parks

and public lands nationwide.

"These places feed my soul," Stowers said. "Our commitment to the amazing grassroots associations that support our public lands is unwavering. Beyond Wild Tribute's 4 percent pledge, we leverage the brand to show Americans how fortunate we are to not only claim these magical lands as our own but also that they're protected in the first place. Salt Lake City provides the perfect backdrop to deliver our message."

"Wild Tribute is a great addition to the thriving outdoor products and recreation industry and we are thrilled to have them call Salt Lake City home," said Mayor Jackie Biskupski.

Talks that led to the company's relocation started during

the most recent Outdoor Retailer Winter Show, when company officials were invited to a cocktail reception hosted by Salt Lake City's Department of Economic Development, in partnership with Economic Development Corporation of Utah (EDC Utah). Discussions continued and the city's incentives and financing options were made available.

"We are excited to have an up-and-coming brand like Wild Tribute join the already established outdoor products industry in Utah," said Theresa Foxley, president and chief executive officer of EDC Utah. "Their commitment to supporting our public lands while making great products will fit right in with our outdoor products community."

New home for Silicon Slopes

Silicon Slopes, the nonprofit group organized to promote the interests of Utah's technology and innovation industry, has a new home. Gov. Gary Herbert, Val Hale of the Governor's Office of Economic Development and Domo CEO Josh James joined Silicon Slopes executive director Clint Betts last week to cut the ribbon on a new, 5,000-square-foot office and event space in Lehi.

The new space, donated by STACK Real Estate and located near Thanksgiving Point, will serve as Silicon Slopes' headquarters and will also be able to ac-

commodate events, classes and networking gatherings.

Silicon Slopes is engaged in numerous activities, including hosting and sponsoring the annual Silicon Slopes Summit, aimed at bringing together the state's tech community. This year's summit took place in Salt Lake City over two days and included influential keynote speakers, workshops, a startup competition and entertainment. The event was scheduled to coincide with the Sundance Film Festival in January.

Silicon Slopes was founded over a decade ago by James, previously of Omniture.



Workers perform diagnostics operations in "clean rooms" at the new Alain Mérieux Center for Molecular Diagnostics, new home for the BioFire operations of France's bioMérieux that markets disease-detecting products.

BioFire opens new Mérieux Center in Salt Lake City

BioFire Diagnostics, the molecular biology affiliate of French firm bioMérieux, has opened its new Alain Mérieux Center for Molecular Diagnostics facility in Salt Lake City. BioFire develops and markets diagnostic testing for infectious diseases under the trade name FilmArray.

"Molecular syndromic testing is game-changing in the diagnosis of infectious diseases and the medical value of the FilmArray system is becoming recognized by health professionals around the world," said Alexandre Mérieux, CEO of bioMérieux. "When we acquired BioFire Diagnostics in 2014, we were astonished by the skilled teams the company had built, the way our product portfolio complemented each other to fight infectious diseases and the potential for the diagnostic solution to improve public health. This new building and the investment we make on our syndromic testing solutions illustrate the proven success of FilmArray's leading technology and our commitment to sustain its development for the long term."

BioFire was founded in 1990 as Idaho Technology Inc. and was acquired by bioMérieux in January 2014.

"BioMérieux is a global company with a longstanding expertise in infectious diseases which allows us to address healthcare challenges worldwide," said Randy Rasmussen, CEO of BioFire Diagnostics and vice president of molecular biology at bioMérieux. "This new state-of-the-art facility enables us to expand our capabilities and better serve the healthcare industry for the benefit of the patients."

The new 285,000-square-foot building serves as a hub for bioMérieux's molecular diagnostics business, represents a nearly \$100 million investment and is the home to more than 1,000 employees. The state-of-the-art facility includes a full-service cafeteria, 26 conference rooms, fitness center, underground parking and access to the Bonneville Shoreline Trail. The building is built to meet LEED Silver standards, contains fully redundant electrical power, and 100 percent LED lighting and is humidity controlled and filtered.

Alain Mérieux, bioMérieux founder, said, "With BioFire Diagnostics, we share the same vision of public health and the same entrepreneurial spirit. It draws on our deep roots, which inspire us to keep moving forward, take risks and place innovation at the center of everything we do, to better address patients' needs everywhere in the world. Along with other bioMérieux centers of excellence, these new laboratories in Salt Lake City will help position our company as a key contributor to the medicine of the future."

BioMérieux is a family-owned company founded in 1963, with roots going back to 1897 when Marcel Mérieux studied with Louis Pasteur, known as the father of microbiology. The passion for world health and microbiology was passed down from Marcel to his son Dr. Charles Mérieux and later to Alain Mérieux, the founder of bioMérieux. Today, the company is led by Marcel's great-grandson, Alexandre Mérieux, and has grown to about 10,000 employees.



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Global Upside starts new co.

Global Upside, a Murray-based company that offers international expansion services, has launched a new company called Global PEO Services. The new business will offer services that help companies hire employees globally without having to set up a legal entity, payroll and benefits or manage related HR issues in the process.

Adam Sheffield, former vice president of global sales at ADP, has joined the newly launched company as president. He will be leading the strategy and sales for Global PEO, while Global Upside CEO Ragu Bhargava will serve as CEO of the new company as well.



Adam Sheffield

"The timing for Global PEO services couldn't be better, said Sheffield. "Companies are going global very early and the gig economy is mainstream now more than ever. As businesses move into new countries for talent, R&D or to sell, they need a light footprint to move fast. Waiting months for a subsidiary or legal entity to set up means you risk losing talent and the opportunity. With Global PEO Services, employers just plug into our global ecosystem and get employees up and running in just days. Everything from employment contracts, benefits, payroll to expense management is managed in full compliance with local laws."

"I am thrilled that Adam is joining our team," said Bhargava. "He shares our values and our focus on helping companies grow globally. Adam has a long and proven track record at ADP. He is a great leader and an innovator. I look forward to working together."

Global Upside provides services in more than 90 countries and is rapidly adding new locations. The company has over 300 human resources, payroll and finance professionals at its Utah headquarters and offices in Silicon Valley, California; Hollywood, Florida; London, England; and India.

Greenberg tabbed to head new medtech

Dr. Myles D. Greenberg has been named president and CEO of Alucent Medical Inc., a new Salt Lake City-based company licensed to develop a drug and device combination therapy for the treatment of peripheral vascular disease (PVD). Alucent is owned by the research and development arm of Avera Health based in Sioux Falls, South Dakota.



Dr. Myles Greenberg

Alucent's new treatment, Natural Vascular Scaffolding (NVS), has recently gained FDA approval to move forward with Phase 1 human clinical trials. NVS combines balloon angioplasty with a novel drug that builds natural scaffolding to keep the vessel open, potentially replacing the need for a stent. Avera scientists developed this product under the leadership of Ron Utecht. Alucent is currently conducting U.S. Phase 1 human

clinical trials in three locations, including Salt Lake City.

"NVS therapy has the potential to dramatically improve the care of patients suffering from debilitating peripheral vascular disease, and I look forward to being a part of the team advancing this groundbreaking technology into patient treatment," Greenberg said.

Greenberg brings to Alucent extensive experience in life-sciences related business and new product development, having served as a partner in early-stage healthcare venture capital firms HealthInvest Equity Partners and CHL Medical Partners based in Stamford, Connecticut, and as an active director of many companies developing novel medical devices, biopharmaceuticals and healthcare technologies.

Prior to his career in venture capital, Greenberg was an academic emergency physician and hospital administrator at Beth Israel Deaconess Medical Center/Harvard Medical School in Boston. He holds a bachelor of applied sci-

ence degree from the University of Pennsylvania School of Engineering and Applied Science, a doctor of medicine degree from Yale University School of Medicine and master of business administration from Harvard University Graduate School of Business Administration.

"Dr. Greenberg's experience and knowledge of the biotechnology landscape will guide us through the crucial next steps of development," said Dr. Dave Kapaska, regional president and CEO of Avera McKennan Hospital and University Health Center. "Avera has been supporting and investing in the research and development of this product since its inception."

"With his years of experience helping early-stage companies develop new medical technologies, Dr. Greenberg is the right person to move Alucent forward toward successful clinical trials and eventual marketing," said James Corbett, chairman of the Alucent board of directors.

Optima buys Hospicesoft

Optima Healthcare Solutions, a provider of cloud-based software for post-acute care providers, based in Palm City, Florida, has acquired Hospicesoft, a supplier of cloud-based software for hospices, based in Salem. Terms of the transaction were not disclosed.

"The talented team at Hospicesoft has built a modern, easy-to-use application that is beautifully tailored for the needs of hospices," said Josh Pickus, Optima's CEO. "We plan to maintain and expand the hospice-specific capabilities of the application, while also integrating it with our home health product and making a complete solution available to agencies that operate in both the hospice and home health arenas. We are especially pleased to bring

a company with deep hospice expertise and an outstanding reputation for customer service into the Optima family."

Hospicesoft founder Rex Hale said, "I'm delighted that Optima recognizes Utah as a hub for technology talent and plans to maintain Hospicesoft's headquarters and all of its staff. I believe Hospicesoft's customers will benefit from Optima's greater resources, its modern software development approach and its relentless focus on providing an amazing customer experience. I'm excited to see the combined company deliver a truly differentiated solution that combines modern cloud-based technology, ease of use and rich compliance-oriented functionality."

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COMMUNICATIONS

• **AT&T** announced it has invested nearly \$200 million in its Utah wireless networks during 2014-16. The investments involve a wide range of upgrades to reliability, coverage, speed and overall performance for residents and businesses. They also improve critical services that support public safety and first responders. In 2016, the company made 452 wireless network upgrades in the state, adding new cell sites, boosting network capacity and adding wireless high-speed Internet connections.

DIVIDENDS

• The board of directors of **Extra Space Storage Inc.**, Salt Lake City, has declared a quarterly dividend of 78 cents per share on the company's common stock for the 2017 second quarter. The dividend is payable June 30 to stockholders of record June 15.

EDUCATION/TRAINING

• The **Utah Board of Regents** has unanimously selected **Harris Simmons** to serve as vice chair. Simmons was appointed to the board in 2012. He is the chairman, president and chief executive officer of Zions Bancorporation. His education includes a bachelor's degree in economics from the University of Utah. Simmons replaces **France Davis**, who has been vice chair since 2014 and whose term expires this year. Davis has been a Regent since 2008. He has served as pastor of the Calva-



Harris Simmons

ry Baptist Church in Salt Lake City for 40 years. His education includes degrees from Westminster College and the University of Utah. Other Regents who are leaving include **John Zenger**, appointed in 2007 and finishing his tenth year on the board. Non-voting members **Laura Belnap** and **Spencer Stokes**, both representing the Utah State Board of Education, and **Steven Moore**, representing the Utah College of Applied Technology, will no longer be serving because a recent state statute change eliminated the board's non-voting positions. Zenger is the co-founder of consulting firm Zenger Folkman. The board will hold elections for the position of chair and vice chair in summer 2018 for the full two-year term.

• Twelve Iron County high school students are the first students in the area to graduate from the **Utah Aerospace Pathways (UAP)** program. The students from **Cedar City** and **Canyonview high schools** have earned a certificate in aerospace manufacturing that enables them to pursue high-skill, high-paying careers in the aerospace industry.

EXPANSIONS

• **Auric Solar**, a West Valley City-based provider of residential and commercial solar power in the western U.S., has opened an office in Tualatin, Oregon. The office will employ 12. The company now has operations in three states.

HEALTHCARE

• The **LASIK Vision Institute (LVI)** has opened a facility at 898 N. 1200 W., Suite 103, Orem. It is the second LVI facility in Utah. It will offer solutions for a myriad of vision problems, including nearsightedness, farsightedness and astigmatism.

• **Solutionreach**, Lehi, has announced several promotions. The company has appointed

Brent Checketts to vice president of engineering, **Otto Silva** to vice president of information technology, **James Wilson** to vice president of inside sales, and **Gail Mainiero** to vice president of territory sales. Checketts previously worked at Mozy and Dell EMC. Silva has 20 years of experience in information technology at software companies. Wilson began his career at Solutionreach as an inside sales manager in 2013 and quickly moved up to director. Mainiero will oversee a team of approximately 100 territory managers and sales representatives across the United States. She is a former dental hygienist and Solutionreach territory representative, manager and director since 2014.

HOSPITALITY/FOOD SERVICE

• **Red Mountain Resort**, St. George, has appointed **Martha Jevsevar** as director of outdoor operations.



Martha Jevsevar

Jevsevar was hired as a trail guide in 2014. Her experience includes serving as a business manager for *The Atlantic Magazine*.

LAW

• **Mark O. Morris** has been elected to the **Utah State Bar Board of Bar Commissioners**, Third Division. He will serve a three-year term starting in late July. As a bar commissioner, Morris' responsibilities include, but are not limited to, establishing policies to fulfill obligations of the Utah State Bar; serving on various commission committees; and acting as a liaison between sections, committee and local bars. Morris is a partner in Snell & Wilmer's Salt Lake City office. He has more than 30 years of experience in general commercial litigation. He received his J.D. from Brigham Young University's J. Reuben Clark Law School.



Mark Morris

REAL ESTATE

• **Newmark Grubb ACRES** has hired **Callie Snow** as industrial researcher in the firm's downtown Salt Lake City office. Snow will work directly with

agents, creating reports and presentation materials, and ensuring the company database is comprehensive and complete. She joins Newmark from Coldwell Banker Commercial Advisors, where she spent three years as its office researcher. The company also has promoted **Sara Tharen** to copywriter. She has been with Newmark since 2012. Tharen has nine years of commercial real estate experience. Her education includes a bachelor's degree in English from the University of Utah.

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RECOGNITIONS

• **Salt Lake City** is the best place in the U.S. to start a career, according to a survey by **WalletHub**. The ranking is based on 23 metrics that range from the availability of entry-level jobs to average starting salary and workforce diversity. Salt Lake City was ranked first in both "professional opportunities" and "quality of life." It tied first with Orlando, Florida, for most entry-level jobs per 100,000 working-age population.

• The **Women Tech Council** announced several awards related to hiring and retaining talented women at the recent 2017 Talent Innovation Summit. The **Leadership Award** went to **Vivint Smart Home** for its work involving women on every level. The **Career Development Award** was presented to **Adobe** for its involvement of women in technology roles and including women in major company roles. The **Innovative Recruiting Award** was presented to **Domo** for its commitment to finding qualified women and providing flexible scheduling, maternity leave and onboarding programs for women who are returning to work. The **Emerging Leadership** honor was pre-

sented to **Chatbooks** for its focus on developing a company that includes and values women from the start.

• Twelve Salt Lake City-based CEOs have been named **Top Rated CEOs by Owl**. The rankings of CEO likeability were derived from thousands of CEO reviews from site users. They are **Brad Hansen**, GoEngineer; **Martin Senn**, Davinci; **David Petersen**, O.C. Tanner; **Dan Burton**, Health Catalyst; **Mark C. Capone**, Myriad Genetics; **Kevin Lathrop**, Unishippers; **Andrew Joiner**, InMoment; **Jonathan Beckstrand**, MasterControl; **Vinod Muthukrishnan**, CloudCherry; **Jeff Hudson**, Venafi; **Josh Coates**, Instructure; and **Zee Hakimoglu**, ClearOne. The top-rated group consists of the top 0.6 percent of the 167,000 CEOs on Owl. Owl said Salt Lake City's CEOs had an average score ranked No. 18 in the U.S., about the middle of the pack of the nation's CEOs.

• **Western Governors University (WGU)**, Salt Lake City, has been recognized as a "Best Value School" by **University Research & Review**. It is the fourth consecutive year for WGU to attain the designation. An organization designated a "Best Value School" has met certain criteria based on URR findings, including affordability, assessment by current and former students, unique qualities, debt levels upon graduation, time required to graduate, and job prospects, among other characteristics.

• **TalentTeam**, a Salt Lake City-based recruiting and staffing firm, has been named a winner of **Inavero's Best of Staffing Client and Talent awards** for providing superior service to its clients and job-seekers. The awards are presented in partnership with CareerBuilder. TalentTeam received satisfaction scores of nine or 10 out of 10 from 72 percent of its clients and 89 percent of its talent.

• **Salt Lake City** has been honored by the **Government Finance Officers Association (GFOA)** with the **Distinguished Budget Presentation Award** for its current city budget. In conjunction with the award, **John Vuyk**, city budget manager, and his team have received a **Certificate of Recognition for Budget Presentation** from the organization. Salt Lake City has been recognized for its thorough and professional budget presentation by the GFAO in this way for

see BRIEFS next page

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BRIEFS

from previous page

three decades. To be recognized, budget documents must be rated “proficient” in four categories, and in 14 mandatory criteria within those categories. Chicago-based GFOA is the premier professional association serving the needs of more than 19,000 appointed and elected municipal and state government finance practitioners. The organization provides training, products and publications for government employees who serve their constituents with finance policy and management.



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RESTAURANTS

• **MidiCi, The Neapolitan Pizza Company**, will open a location at The Gateway, Salt Lake City, later this year. MidiCi offers Neapolitan thin-crust pizza baked in hand-made wood-fired ovens. The new location will be part of The Gateway's new “restaurant row,” on the south end of the property.

TRANSPORTATION

• **England Logistics**, Salt Lake City, has hired **Ryan Davis** as director of agent recruiting. He will lead the company's freight agent recruiting efforts and enhancement of the agent pipeline.



Ryan Davis

TRAVEL & TOURISM

• **Hess Corporate Travel** has hired **Gregory Ross** as vice president of business development and client services. Ross will oversee sales and customer care activities for Hess Travel's clients nationwide. He has more than 25 years of experience in the travel management industry.



Costco is one of the “big box” stores that is planning to add new locations — 15 nationwide, the company says — during 2017.

CBRE report: The 'big box' store isn't necessarily dead

Despite headlines about various “big-box” retailers closing stores, others in that category are opening hundreds of stores spanning tens of millions of square feet this year with less fanfare, according to a report from CBRE Group Inc. released recently as the first in a series of “Beyond the Headlines” reports about the retail real estate market.

In the report, CBRE highlights 13 retailers with plans to open nearly 1,700 stores cumulatively in the U.S. this year amounting to more than 40 million square feet. Many are off-price retailers — or discounters

— that shoppers increasingly favor for offering low prices as well as occasional surprise discounts and limited-time merchandise to encourage return visits.

“Granted, we will see an increase in vacancy in the big-box sector due to recent bankruptcies and closures,” said Melina Cordero, CBRE head of retail research in the Americas. “But the hoopla about those collapses nearly ignores that many retailers in the big-box category continue to open additional stores. Some — perhaps a lot — of the big-box space now being vacated won't be empty for long.”

Traditionally, big-box stores occupy 10,000 square feet or more each in power centers, which are shopping centers typically featuring a row of big-box tenants facing a common parking lot. Many big-box stores are so-called category killers, meaning they specialize in a certain category of merchandise, such as pet care or sporting goods. The category doesn't include department stores, which are larger and carry a broader assortment of merchandise.

J.R. Moore, first vice president in the Salt Lake City office of CBRE further added, “The

phenomenon of winners and losers emerging within the retail sector correlates with what we're experiencing in Utah. While some chains have struggled to adapt to changes within the industry, others are expanding — particularly discount, convenience and service-oriented retailers. As a whole, the retail segment continues to perform well. It's just evolving.”

CBRE expects the average availability rate for U.S. power centers to register 6.8 percent this year. That's more than two percentage points less than the sector's 10-year high for availability of 9 percent in 2009.



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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.

May 31, 7:30-9 a.m.

Breakfast of Champions, a Sandy Area Chamber of Commerce event. Speakers are Gov. Gary Herbert and Sandy Mayor Tom Dolan. Location is Salt Lake Community College's Miller Campus, Miller Free Enterprise Center Auditorium, 9750 S. 300 W., Sandy. Free. Details are at sandychamber.com.

May 31, 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.

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

Lunch Meeting, a Murray Area Chamber of Commerce event. Speaker Dr. Noel Gardner of the Polizzi Clinic will discuss opioid misuse and how the clinic is helping patients overcome addiction. Location is Brio Tuscan Grille, 6173 S. State St., Murray. Cost is \$20 prepaid, \$30 at the door. Details are at murraychamber.org.

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

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

June 1, 3-5 p.m.

UTC Public Policy Forum, a Utah Technology Council event. The forum meets regularly to discuss issues that affect the state and its tech industry. Location is UTC, 2755 E. Cottonwood Parkway, No. 500, Salt Lake City. Details are at utahtech.org.

June 2, 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.

June 2, 8-10 a.m.

Face-To-Face, a Salt Lake County Business to Business Networking Group event. Location is Miller Free Enterprise Center, 9750 S. 300 W., Sandy. Registration can be completed at Eventbrite.com.

June 2, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at thechamber.org.

June 5

Chamber Champions Golf 2017, a Utah Valley Chamber event. Shotgun start at 8 a.m., lunch at 12:30 p.m. Location is Riverside Country Club, 2701 N. University Ave., Provo. Cost is \$450 for members, \$600 for nonmembers. Sponsorships are available. Details are at thechamber.org.

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

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

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

"Jump Start: Intro to Entrepreneurship," a Salt Lake Chamber seminar taught by Deb Bilbao, business consultant at the Women's Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early start-up stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

June 7, 11:30 a.m.-1 p.m.

Annual Chamber VIP Luncheon, a Holladay Chamber of Commerce event including a question-and-answer session with University of Utah football coach Kyle Whittingham at 11:30 a.m., a tour of the student-athlete training facility at noon, and lunch in the student cafeteria at 12:45 p.m. Cost is \$25 for chamber members, \$30 for nonmembers. Details are at holladaychamberofcommerce.org.

June 7, 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.

June 8, 8 a.m.-4 p.m.

Employment Law Update Conference, a Utah Employers Council event. Employers Council attorneys will provide critical, timely and practical advice to help employers minimize businesses' liability. Location is Radisson Hotel, 215 W. South Temple, Salt Lake City. Cost is \$169 for members, \$189 for nonmembers.

Registration and more information are available at <https://www.msec.org/catalog/Pages/Employment-Law-Update-Conference.aspx> or by calling (801) 364-8479.

June 8, 11:30 a.m.-1 p.m.

Annual Kilowatt Crackdown Awards Luncheon, a Building Owners & Managers Association (BOMA) Utah event celebrating property managers and their teams who have achieved excellence in energy efficiency. Keynote speaker is Shawna Cuan, manager director of the Utah Governor's Office of Energy Development. Location is the Joseph Smith Memorial Building, 15 E. South Temple, Salt Lake City. Registration is required before June 5 at www.bomautah.org.

June 8, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is from AAA Utah. Location is Buca di Beppo, 935 Fort Union Blvd., Midvale. Cost is \$15 for members, \$20 for guests and visitors. Details are at murraychamber.org.

June 8, 1:30 p.m.

Silicon Slopes Summer Bash. Location is Silicon Slopes, Thanksgiving Park, 3300 N. Ashton Blvd., Lehi. Details and registration are available at Eventbrite.com.

June 8-9, 5-10 p.m.

Seventh Annual Tastemakers Event, a food and wine progressive tasting event presented by *Salt Lake* magazine. Event features samples from Utah restaurants and food purveyors. Location is The Gateway's Olympic Fountain, Salt Lake City. Cost is \$30 for a general pass, \$85 for a VIP pass. A portion of the proceeds will benefit Head Start Utah. Tickets are available at tastemakersutah.com.

June 9

Sandy Chamber Golf Classic, a Sandy Area Chamber of Commerce event. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Details are at sandychamber.com.

June 9, 7:45-9 a.m.

Women in Business Networking, an Ogden-Weber Chamber of Commerce event. Heidi Flitton of Encore Benefits/Fringe Benefit Analysts will discuss "Following Your Inner Compass." Location is the Ogden-Weber Chamber of Commerce, 2380 Washington Blvd., Suite 290, Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

June 9, 9 a.m.-4 p.m.

"This Is the Place. But Where Am I? An Orientation to Utah Culture," presented by the Seneca Council, Silicon Slopes and Women's Leadership Institute. Event is a Utah corporate culture boot camp delving into the unique experience that is working in a Utah corporation. Event features a keynote speaker, panel discussion, breakout sessions and networking opportunities. Keynote speaker is Linda Wardell of Taubman, general manager of City Creek. Lunchtime presentation is by Theresa Foxley, Economic Development Corporation of Utah. Panelists are Kat Kennedy, Degreed; Alex Shootman, Workfront; Sarah South, Ancestry; Owen Fuller, Qzzr; and Sara Israelsen-Hartley, *Deseret News*, (moderator). Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Cost is \$1,400. Registration can be completed at Eventbrite.com. Details are at info@senecacouncil.com.

June 13, 7:15-9 a.m.

ACG Utah Breakfast Meeting, an Association for Corporate Growth (ACG) Utah event. Speaker is Fred Lampropoulos, chairman and chief executive officer of Merit Medical Systems Inc. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Details are at <https://www.acg.org/utah/events>.

June 13, 9:30-11:30 a.m.

Rocky Mountain Small Business Forum, a Utah IRS Office event through the WebEx webinar system. Topics include "Cybersecurity: Best Practices for Small Businesses," presented by Chuck Harwood, director of the Northwest Region of the Federal Trade Commission; "Tax Scams and How to Avoid Becoming a Victim," presented by Jody Stambach, IRS stakeholder liaison for Utah; and "How SBA Helps Small Businesses," presented by Steve Immel, lender relations specialist from the SBA in Wyoming. Details and registration are available at JodyK.Stambach@irs.gov or (801) 799-6852.

June 13, 5:30-7:30 p.m.

Business After Hours Social, a Holladay Chamber of Commerce event. Location is Abbington Senior Living, 2728 E. 3900 S., Holladay. Details are at holladaychamberofcommerce.org.

June 14

Connect 4 Lunch, Barbecue and Blood Drive, a Sandy Area Chamber of Commerce event. Blood drive is 9:30 a.m.-2:30 p.m. Lunch is 11:30 a.m.-1 p.m.

Location is the chamber parking lot, 35 E. 9270 S., Sandy. Cost is \$15 for members and \$20 for nonmembers; \$10 for members and \$15 for nonmembers donating blood. Details are at sandychamber.com.

June 14, 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.

June 14, 5-6:30 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Eide Bailly, 5929 Fashion Point Drive, Suite 300, Ogden. Cost is \$10 (free for first-time attendees). Details are at ogdenweberchamber.com.

June 15, 7 a.m.-4 p.m.

Murray Chamber Youth Scholarship Fund Golf Tournament, a Murray Area Chamber of Commerce event. Activities begin at 7 a.m. with registration, followed by an 8 a.m. shotgun start. Location is Murray Parkway Golf Course, 6345 Murray Parkway Ave., Murray. Cost is \$99, \$375 for a foursome. Sponsorships are available. Details are at murraychamber.org.

June 15, 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.

June 15, 8:30 a.m.-4:30 p.m.

"FailFast2017," a technology conference dedicated to learning from failures. Speakers include Wes Schaeffer, founder of The Sales Whisperer; David Bradford, chief executive officer of FluentWorlds; Steve Barham, former head of global sales effectiveness at LinkedIn; Don Cash, vice president of global inside sales at BMC Software; Garin Hess, founder and CEO of Consensus; Jack Butler, vice president of marketing at Grow; and Rex Galbraith, vice president of sales at Consensus. Location is Eleve Event Center, 439 S. Pleasant Grove Blvd., Pleasant Grove. Cost is \$74. Details are at <http://www2.goconsensus.com/failfast2017>.

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

UTC Clinic, a Utah Technology Council event fea-

see CALENDAR page 11

CONSTRUCTING UTAH

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Headquartered in Salt Lake City with an additional office in Colorado, Hunt Electric has been providing industry-leading services for a variety of commercial, industrial, and infrastructure projects throughout the Intermountain West since 1986. Hunt Electric was recently named the number-one commercial solar contractor in Utah and the number-two commercial solar contractor in the United States by Solar Power World magazine.

Vivint Smart Home Arena Soaks Up the Sun with New Solar Array

Vivint Smart Home Arena, originally built in 1991 and home to the Utah Jazz, now boasts one of the nation’s largest rooftop solar arrays at an indoor arena. The system’s over 2,700 panels cover nearly 80,000 square feet. By making the most of their rooftop real estate, the arena’s solar array will create energy equivalent to 31.7 million miles of vehicular traffic while helping reduce the impact on air quality along the Wasatch Front. It is expected to produce enough energy to equal one million pounds of coal, or the benefit of planting 5,000 trees. The solar installation is one of the initial upgrades made as part of a \$125 million renovation of the arena, which is now one of the first professional sports venues that can generate its own energy.

Hunt Electric, a full-service electrical contractor in Salt Lake City, led the design, engineering, and installation of the solar array for the Larry H. Miller Group of Companies, completing the project last fall as part of an overall renovation of the arena. The entire project, including engineering, was completed in only six weeks. Hunt’s extensive experience in solar design and engineering led to a highly customized design, with some of the lightest roof-loading in the industry.

“The top-to-bottom renovation of the arena has begun on the roof with the installation of solar panels, which reflects our desire to implement sustainable practices,” said Jim Olson, president of the Vivint Smart Home Arena. “The overall building transformation will incorporate environmental and energy improvements, enhance the experience for our guests, and return the arena to a first-class venue.”

“It was a privilege to couple our long-standing relationships with the Larry H. Miller Group and Vivint Solar to design and build a unique solar-powered solution for Vivint Smart Home Arena,” said Richard Hunt, Hunt Electric CEO. “We are proud to support this endeavor and emphasize our commitment to sustainability through transforming energy consumption for our customers.”



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- Monitoring – providing system performance monitoring

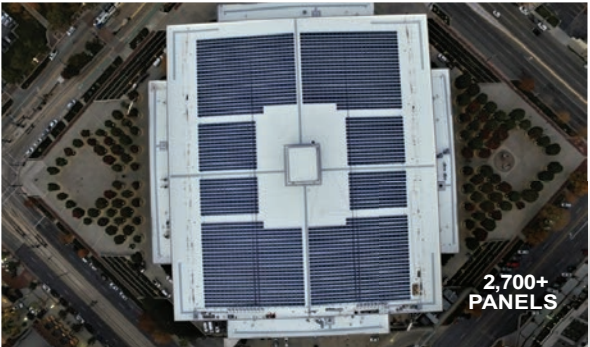


Vivint Smart Home Arena solar array is equivalent to:

Powering 89 home games!

Reducing 31.7 million miles of vehicular traffic!

Planting 5,000 trees!



CALENDAR

from page 9

turing a panel discussion about intellectual property. Location is Durham Jones & Pinegar, 111 S. Main St., Suite 2400, Salt Lake City. Details are at utahtech.org.

June 15, 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 chamber members, \$15 for nonmembers. Details are at westjordanchamber.com.

June 15, 5:30-7 p.m.

Business Boot Camp, a Cottonwood Heights event. Speaker Merrilee Buchanan, leadership consultant, executive coach and career development strategist, will discuss “Discover Your Unconscious Biases.” Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. RSVPs may be completed at pkinder@ch.utah.gov.

June 19, 7 a.m.-2 p.m.

Classic Golf Tournament, a Salt Lake Chamber event. Location is Salt Lake Country Club, 2400 Country Club Drive, Salt Lake City. Cost is \$400. Sponsorships are available. Details are at slchamber.com.

June 19, 6:30 a.m.-2 p.m.

Annual Golf Tournament, a Davis Chamber of Commerce event with a 7:30 a.m. shotgun start. Location is Valley View Golf Course, 2501 E. Gentile St., Layton. Sponsorships are available. Details are at <http://davischamber.wpengin.com/wp-content/uploads/2016/04/2016GolfRegistration.pdf>.

June 20

2017 Education Golf Tournament, a Utah Mining Association event with registration at 7 a.m. and shotgun start at 8 a.m. Location is Stonebridge Golf Course, 4415 Links Drive, West Valley City. Cost is \$150. Registration deadline is June 12. Sponsorships are available. Details are available by contacting Marilyn Tuttle at (801) 364-1874 or mining@utahmining.org.

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

Business Women’s Forum, a Salt Lake Chamber event. Location to be announced. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

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

Multi-Chamber Women in

Business Luncheon. Location is Club 90 SLC, 9065 S. Monroe St., Sandy. Cost is \$20 for chamber members, \$25 for nonmembers. Details are at westjordanchamber.com.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at

davischamberofcommerce.com.

June 20, 4-6 p.m.

Business B 4/5, a West Jordan Chamber of Commerce event. Location is Roseman University, 10920 S. River Front Parkway, South Jordan. Details are at westjordanchamber.org.

June 21, 3-4:30 p.m.

“Jump Start: Intro to Entrepreneurship,” a Salt Lake Chamber seminar taught by Deb

Bilbao, business consultant at the Women’s Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early start-up stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

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

Lunch & Learn, a Murray Area Chamber of Commerce

event. Speaker Lee Weech of Executech will discuss “IT Security.” Location is Buca di Beppo, 935 Fort Union Blvd., Midvale. Cost is \$15 for members, \$20 for guests and visitors. Details are at murraychamber.org.

June 23, 9-10 a.m.

“Human Resources for Small Business,” a Sandy Area Chamber of Commerce event.

see **CALENDAR** page 13



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1. Offers valid for applications received and completed between May 20, 2017 through July 7, 2017. Loans and lines are subject to credit approval and for business purposes only. Conditions, fees and restrictions may apply. Offers available for new Bank of the West loans and lines of credit. Offers require automatic payments from a Bank of the West Business Checking account. Rates and terms are subject to change at any time without prior notice.

2. The closing cost credit will be applied on the settlement statement as credit towards third-party fees such as appraisal, title policy and environmental fees incurred during the loan process. If the actual third party costs incurred are less than the advertised credit amount, no additional credit will be given. The fee credit cannot be combined with other loan offers. A credit up to \$1,000 will be applied for loans between \$150,000 and \$500,000. A credit up to \$2,000 will be applied for loans between \$500,001 and \$1,000,000. A credit up to \$3,000 will be applied for loans between \$1,000,001 and \$2,500,000.

3. SBA loans from Bank of the West are in participation with the US Small Business Administration. Loans are subject to approval in accordance with both Bank of the West and SBA eligibility and lending guidelines. Certain fees, conditions and additional restrictions may apply.

4. A good faith deposit will be required upon accepting Bank of the West approval. If applicant withdraws the loan request after issuance and acceptance of Bank of the West's Commitment Letter, all third-party costs incurred must be paid by the borrower. A credit up to \$3,000 will be applied for SBA loans between \$150,001 and \$1,000,000. A credit up to \$5,000 will be applied for SBA loans between \$1,000,001 and \$5,000,000. A credit up to \$10,000 will be applied for SBA loans between \$5,000,001 and \$15,000,000. Credit cannot be applied toward SBA packaging or participation fee.

5. Bank of the West Prime + 0.5% rate is for new or existing Bank of the West customers who have or open a new Choice or Analyzed business checking account with Bank of the West. Available for Business Lines of Credit up to \$750,000. After 12 months, a minimum rate of 4% applies. Bank of the West Prime is 4.00% as of March 22, 2017, and subject to change.

6. For new accounts, minimum opening deposit of \$100 required; the monthly service charge of \$20 on Choice Business Checking will be rebated for the first two statement cycles. Ask a banker about ways to waive the monthly service charge thereafter. Additional terms and conditions and fees apply.

7. Account charges based on service usage less earnings credits, based on balances, and may offset fees. See current Analyzed Business Checking Schedule of Fees for details. Minimum opening deposit of \$100.

Sandwich generation: Investors have kids and parents to worry about

People trying to invest for retirement also have to worry about the generation before them and the generation following them. According to the recently released Wells Fargo/Gallup Investor and Retirement Optimism Index, 47 percent of investors have children and at least one living parent, placing them in what is commonly called the “sandwich generation.” Thirty-two percent of investors report providing financial help to either a child age 18 or older, a parent or both. Thirty-five percent of non-retired investors and 25 percent of retired investors give such financial support to these close family members.

The survey was conducted by telephone with 1,007 U.S. investors Feb. 10-19. It found that more than half of investors who aid an adult family member financially believe it is hindering their ability to save for their own retirement. This works out to be 20 percent of all investors and 22 percent of non-retired investors.

The survey found that among all investors:

- More than half of investors (57 percent) report they have one or more children aged 18 and older and, of these, 46 percent provide financial support to at least one of them.

- About two-thirds of investors (62 percent) have at least one living parent and, of these, 14 percent say they provide either or both parents with some degree of financial help.

At the same time, the poll offers the good news that many investors are engaging in important conversations with family members about money. Specifically it found:

- Seventy percent of investors who have a child under age 18 say they have spoken to them about the importance of saving.

- Sixty-five percent of investors who have at least one living parent say they have discussed their parents’ financial security with them.

“These conversations can be essential to ensuring that adults are positioned for a lifetime of financial independence, and thus not a burden on either their parents or children,” said Jon Graff, director of participant services at Wells Fargo Institutional Retirement and Trust. “Children need to develop strong financial awareness before they turn 18 so they establish good savings habits, while avoiding debt in adulthood. Many seniors can benefit from family conversations that help them better understand and manage financ-

es and other resources available to them.”

The poll found that while the majority of investors already follow a number of basic steps that contribute to overall financial health, this ranges from more than nine in 10 paying all of their bills on time to barely half tracking their spending by category. The full range is as follows:

- 92 percent pay all of their bills on time every month.

- 77 percent are making progress paying down high-interest debt.

- 68 percent review their insurance needs once a year.

- 61 percent check their credit score once a year.

- 57 percent contribute to an emergency fund to cover three to six months of expenses.

- 52 percent track all of their spending by category.

Two of the steps tested apply only to investors currently in the workforce:

- 71 percent of non-retirees make contributions to savings through automatic payroll deductions.

- 67 percent of non-retirees save at least 10 percent of their income for retirement.

Most investors who are not already taking each step say it

would be easy for them to start. However, two practices prove more challenging for investors: contributing to an emergency fund and saving at least 10 percent for retirement. Overall, 57 percent of investors say they contribute to an emergency fund and another 23 percent are not contributing but say it would be easy for them to start. However, 19 percent do not have such a fund and say starting would not be easy. Similarly, while 67 percent of non-retired investors say they already save at least 10 percent of their income for retirement and another 14 percent say they don’t but it would be easy, 19 percent don’t save this much and say doing so would not be easy.

“Focusing on any one of these individual steps is important, but considering all of them holistically as part of your plan will drive a better outcome,” said Graff. “The survey showed that investors practice financially healthy habits in a number of areas, but at the same time, half are not taking the basic step of understanding their spending by category. That’s an important first step in identifying opportunities to save more and achieve their financial goals.”

The importance of 401(k)-type plans as a vehicle for helping

to achieve retirement security is clear in the finding that 69 percent of investors, including 76 percent of non-retirees and 50 percent of retirees, have a 401(k) or 403(b) plan.

The majority of investors – 58 percent – say they get professional advice when making investment decisions for their 401(k)-type plan. While there is no significant difference by asset level, women are more likely than men to say they use professional advice: 66 percent vs. 51 percent. At the same time, 40 percent of investors say they make their own decisions about what to include in their 401(k)-type plan. Most of these say they like it that way, but a quarter of those who make their own decisions would prefer to have professional advice.

“From the first day on the job all the way through the retirement years, there are a number of key decisions and levers that can impact your retirement outcome,” said Graff. “Although some investors prefer to do it alone, almost 7 in 10 (those who already get professional advice plus those who don’t but would like to) would rather get some help for these key decisions. There are many ways to get that advice, depending on where you are in your journey.”

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CALENDAR

from page 11

Location is Sandy Area Chamber of Commerce, 35 E. 9270 S., Sandy. Details are at sandychamber.com.

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

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Speaker Nicole Carpenter will discuss "Define Your Time." Location is Hub 801, 3525 Riverdale Road, Ogden. Cost is \$20. Details are at ogdenweberchamber.com.

June 27, 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. Topic is "Employment Law." 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.

June 28, 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.

June 29, 2017, 7 a.m.

Annual Golf Classic, a ChamberWest event. Location is Stonebridge Golf Club, 4415 Links Drive, West Valley City. Details are at (801) 977-8755 or chamber@chamberwest.org.

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

Networking Luncheon, a Murray Area Chamber of Commerce event. Speaker Dr. Nick Greenwood will discuss "Drug and Opiate Addiction in Utah." Location is Buca di Beppo, 935 Fort Union Blvd., Midvale. Details are at murraychamber.org.

July 5, 8:30-10 a.m.

"Jump Start: Intro to Entrepreneurship," a Salt Lake Chamber seminar taught by Deb Bilbao, business consultant at the Women's Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early start-up stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

July 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.

July 7, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at the-chamber.org.

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

Connect 4 Lunch, a Sandy Area Chamber of Commerce event. Location is the Brick Oven, 10622 S. River Front Parkway, South Jordan. Cost is \$15 for chamber members, \$20 for nonmembers. Details are at sandychamber.com.

July 13, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is from the Utah Department of Workforce Services. Location to be determined. Details are at murraychamber.org.

July 14, 7:45-9 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.

July 18, 11:30 a.m.-1 p.m.

Women in Business Golf Social, a Sandy Area Chamber of Commerce event. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Details are at sandychamber.com.

July 18, 11:30 a.m.-1 p.m.

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

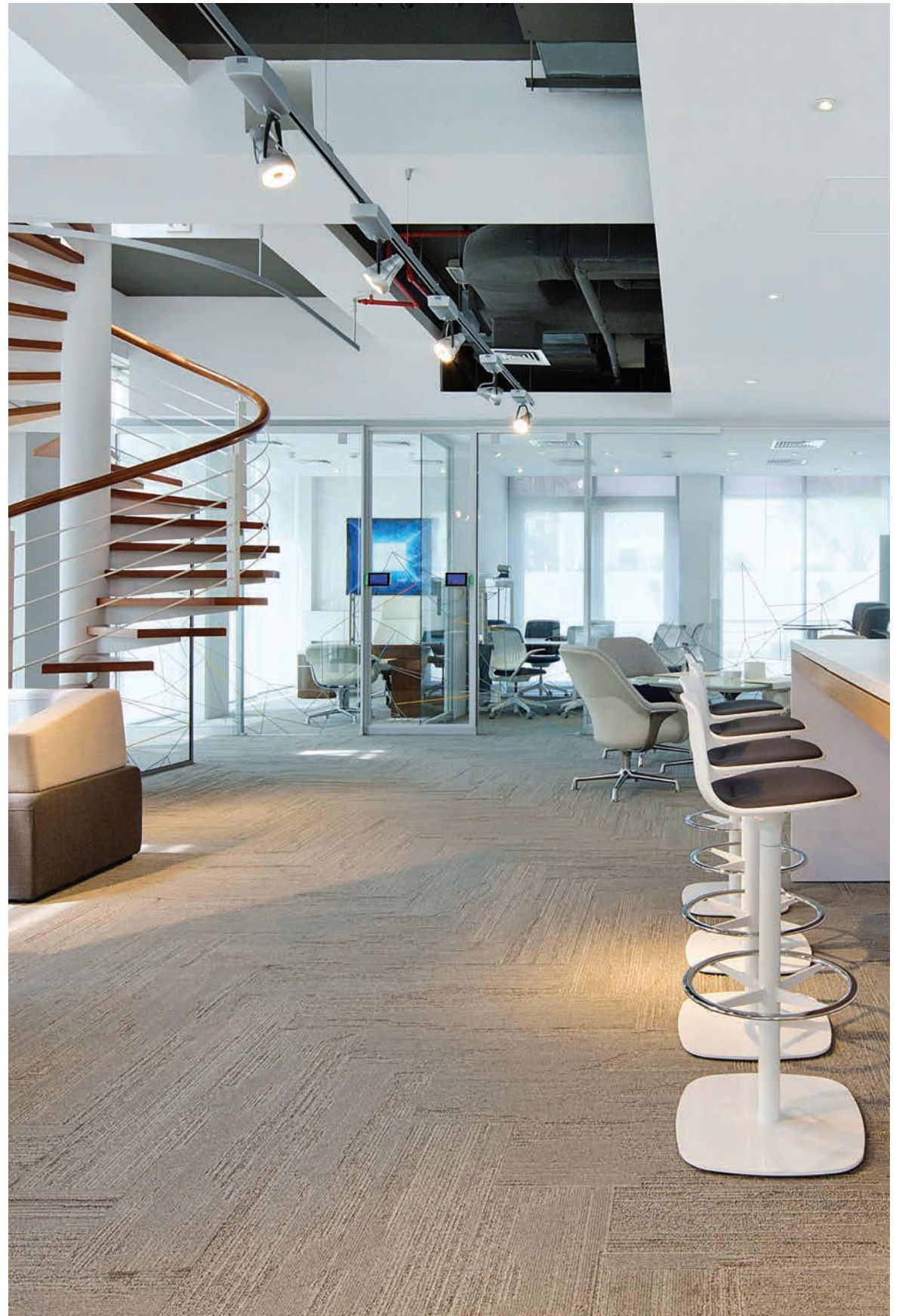
July 18, 11:30 a.m.-1 p.m.

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location is Hub 801 Events, 3525 Riverdale Road, Ogden. Cost is \$20. Details are at ogdenweberchamber.com.

July 19, 3-4:30 p.m.

"Jump Start: Intro to Entrepreneurship," a Salt Lake Chamber seminar taught by Deb Bilbao, business consultant at the Women's Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early start-up

see **CALENDAR** page 19



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Opinion

What's next? The dangers of federalizing hearing aid rules

One of the obstacles to reversing the tide of growing government is that so many of the laws and regulations advanced with the rhetoric of limited government end up expanding government's scope and power instead. Politicians disingenuously talk of freeing markets by passing new regulations or of expanding access to a product by introducing market-distorting taxes and subsidies that ultimately reduce supply and raise prices.

The latest example of this behavior comes from Sen. Elizabeth Warren's Over-the-Counter Hearing Aid Act, which is advancing now as part of a separate measure to reauthorize certain expiring fees that fund Food and Drug Administration activity. The hearing aid bill is being pitched as an effort to increase access to costly hearing aids and encourage competition.

But as always, the big-government devil is in the details.

Rather than just deregulate hearing

aids, Warren's bill calls for new regulations from the secretary of health and human services. These regulations go beyond just setting the basic parameters for selling hearing aids over the counter; they also would "provide reasonable assurances of the safety and efficacy of over-the-counter hearing aids" and "establish or adopt output limits appropriate for over-the-counter hearing aids," even though regulators would most likely be less qualified to set such limits than the market.

And even if Health and Human Services Secretary Tom Price is not inclined to exploit vague statutory authority to provide "reasonable assurances of the safety and efficacy of over-the-counter hearing aids," the authority would still be there for the next administration's HHS secretary to use in a more aggressive manner.

The same problem arises with a provision overriding state rule-making authority. Supporters contend that state laws are

overly restrictive and privilege the hearing care industry at the expense of patients. But even those who are sympathetic to calls for loosening state rules ought to be concerned about having the federal government step in.

Once the federal government has authority to override state regulations, even if it initially uses it to loosen the rules, it can easily change course later and make them even more restrictive. And unlike the case with state rules, there's no competing jurisdiction, such as another state, for patients to move to in the event that they are unsatisfied. It's a one-size-fits-all scheme, nationwide.

On top of these concerns, the already lightly regulated market for cheap and accessible personal sound amplification products, or PSAPs, would most likely become collateral damage of the legislation. The FDA forbids the PSAP industry to market its products as a solution to hearing loss, but that hasn't stopped the industry from providing a much cheaper alternative for those with mild to moderate hear-

ing loss, a potential benefit that has been acknowledged by the National Academy of Sciences and the President's Council of Advisors on Science and Technology. PSAPs are more widely used for nonmedical purposes such as hunting, which would be threatened by more regulation.

The Warren bill includes calls for "new guidance" on PSAPs, with the intention of including more of them in the new over-the-counter hearing aid classification. For PSAPs, that means more regulation, not less, and probably higher costs.

There are undoubtedly opportunities to improve access to hearing aids and increase competition in the market, but we must be careful not to allow the need for reform to be exploited for the sake of expanding, rather than reducing, government power.

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

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VERONIQUE de RUGY

Trump versus Comey is case of 'he said, he said, he said, he said'

For most of his life, Donald Trump has found words to be his friends. He has used them to build his business, dramatize his achievements and embellish his accomplishments. As important, he has used them to explain away his missteps and to paper over his problems. He built a 58-story building in glass and steel, but through his wordplay, it became 68 stories tall. He actually owns an 11,000-square-foot apartment in Manhattan, but in his telling, it's 33,000 square feet. Trump has used words extravagantly and cleverly to serve his ambition. He has called his method "truthful hyperbole," and oftentimes it is not even truthful. But it has worked — so far.

The White House understands the gravity of the allegation that Pres. Trump asked then-FBI Director James Comey to end the Michael Flynn investigation. That's why the administration has vigorously denied the charge. And perhaps it's not true.

But the challenge for the administration is that in the court of public opinion, this is likely to turn into a case of "he said, he said" — unless there are, in fact, tapes. On the one side, you have James Comey, a distinguished civil servant with a history of speaking truth to power. While his critics feel that he has made several bad judgments over the last year, most people believe he is honest and sincere. On the other side, you have Donald Trump.

The Washington Post's reporters Glenn Kessler and Michelle Ye Hee Lee describe Donald Trump as "the most fact-challenged politician" they have "ever encountered." They pointed out that, after having received a whopping 59 "Four Pinocchio" ratings

during the campaign, Trump in his first 100 days made 492 "false or misleading claims," at an average of 4.9 a day. These fact checkers clarified that "those numbers obscure the fact that the pace and volume of the president's misstatements means that we cannot possibly keep up." By their count, there were only 10 days in the first 100 days where Trump did not make a false or misleading claim.

And his fibs are not over small matters. Prior to being elected, Trump claimed that Barack Obama was not born in America; that he met Vladimir Putin, who "could not have been nicer"; that he opposed the U.S. invasion of Iraq "from the beginning"; that he watched Arabs in Jersey City cheer when the World Trade Center was attacked; that America's unemployment rate (just last year) might be as high as 42 percent; and that its murder rate was the highest in 45 years.

Since his election, he has claimed that his electoral vote margin was larger than anyone's since Ronald Reagan, that China stopped manipulating its currency in response to his criticism and that Obama had his Trump Tower phones tapped. Every one of these claims is categorically false, and yet Trump has never retracted one of them.

Trump's approach has never been to apologize because it wouldn't make sense to him. In his view, he wasn't fibbing. As his sometime rival and now friend Steve Wynn (the casino tycoon) put it, Trump's statements on virtually everything "have no relation to truth or fact." That's not really how Trump thinks of words. For him, words are performance art. It's what

sounds right in the moment and gets him through the crisis. So when describing his economic policy to *The Economist*, he explained that he had just invented the term "prime the pump" a few days earlier. Never mind that the phrase was actually coined a century ago, has been used countless times since and was, in fact, used by Trump repeatedly in the past year. At that moment, it seemed the right thing to say.

But Trump is now more than just a real estate developer, a franchise marketer or a celebrity TV star. He is president and he is dealing with matters of war and peace, law and justice. Words matter, and in a wholly different way than he has ever understood. They build national credibility, deter enemies, reassure allies and exe-

cute the law. In high office, in public life, words are not so different from actions. They are everything.

It would be the ultimate irony if Donald Trump now faces a crisis in which his lifelong strength turns into a fatal weakness.

His rich and checkered history of salesmanship, his exaggerations, fudges and falsehoods, leave him in a situation now where, even if he is right on this one, people will have a hard time believing that this one time Donald Trump is finally telling the truth.

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

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FAREED ZAKARIA



Opinion

Hidden consequences: Worst-case scenarios of not saving for retirement

Saving for retirement may seem a thankless task. But you may be thanking yourself later. Putting away a percentage of one's income — money that could be used for any number of bills or luxuries — is a sacrifice made in the present in order to avoid larger trouble down the road.

More than a quarter of seniors in America have no retirement savings. To be more specific, the Government Accountability Office says 29 percent of households headed by people 55 or older have no savings in a retirement account and no possibility of receiving an employer pension.

Late last year, a PWC survey revealed that 37 percent of baby boomers had less than \$50,000 in retirement assets. Just 24 percent of the baby boomer households that PWC polled had saved more than

\$300,000 for their "second acts."

What kind of future awaits boomers who have saved less than \$50,000 for retirement? It is hard to say exactly what may happen to them financially, but it is possible to make some educated guesses:

They will likely try to work into their 70s. If their health permits, they will attempt to stay employed at least part time.

Their earnings will presumably drop as they age.

They will probably rely heavily on Social Security and home equity. Social Security income by itself will prove insufficient to retire on, so they will look at selling their homes or arranging reverse mortgages to help fund their retirement (if they own homes to begin with).

A fortunate few may have a third

option: augmenting their inadequate retirement savings with proceeds from a business sale. Some small-business owners save relatively little, believing that the money they get from selling their company will fund their future. That is not a given. It may take years for their business to sell, and it may sell for far less than they assume.

Within a few years, they will need to accept a significantly lower quality of life.

They may be forced to scale back creature comforts, live in tiny quarters, or relocate to a cheaper, less desirable area (assuming they can handle relocation costs). They may end up doing all of this.

At some point, they may start spending down their assets. If they do enough of that, they will be eligible for Medicaid — a grim consolation in a sad process. Debts may impel them to whittle away their net worth even faster.

Then, they may need help from their children. Having little or no income besides Social Security, they will struggle mightily to keep up with the bills. If they own their homes free and clear, at least they will be able to stay in them. If not, they may choose the apartment of last resort and move in with one of their adult children.

Will this be your future? If you want to plan to avoid this financial nightmare, then you must save and invest for retirement. Save and invest as if your entire future depends on it, for it may. Saving and investing now could help you save your quality of life someday.

LUND is the author of *The Effective Investor* and founder and CEO of Stonecreek Wealth Advisors Inc. in Draper, where he helps people with their investments and retirement plans.



MARK LUND

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Meier's Homemade Potato

Salad

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Shredded bar-b-que beef on a bun

Dutch Oven Bar-B-Que
Chicken/Ribs

Potatoes Au Gratin

Peach Cobbler

Cooked in Dutch Ovens

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Top Sirloin Steak

Baked Idaho Potato

Grilled on site

Pulled Pork

Hamburger/Hot Dog

Hamburger w/all condiments

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Jumbo all Beef Franks

Grilled on site

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Grilled Chicken Breast

Grilled on site

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Hamburger/Grilled Chicken

Meier's own quarter pound

Hamburger w/all the condiments

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Business Tech

The 'WannaCry' attack: How to protect your business from ransomware

Right on the heels of Pres. Donald Trump's executive order aimed at improving the state of cyber security in the U.S., the entire world was hammered by one of the largest ransomware attacks in history. The new ransomware threat, dubbed "WannaCry," has run rampant across the globe infecting more than 200,000 com-



MIKE HERRINGTON

puters in 150 countries. Here is some background on this threat, who is vulnerable and how to protect your business:

Ironically, WannaCry was identified by the NSA months ago and they kept the code on file to be used as a potential surveillance tool. The NSA was hacked by an organization

known as Shadow Brokers that in April released a cache of stolen NSA documents on the Internet including details about the WannaCry vulnerability.

The recent attack has seen the virus spread rapidly. The virus spreads across computer networks using standard file sharing technology used by personal computers called Microsoft Windows Server Message Block or SMB. This is the most

typical path for infecting a network, but researchers have already identified variants of the virus that may have other methods of propagation.

The virus exploits a vulnerability in older Windows operating systems such as Windows XP and Windows Server 2003. If you're using a more recent version of Windows and you've stayed up to date on your patches, you should NOT be vulnerable. However, if you haven't stayed up to date on patches you remain vulnerable until they are patched.

The advice is to update Windows immediately. If you've been keeping up to date, you likely received a patch to protect your system months ago. Take the time to check and make sure that you've applied all available security patches from Microsoft. Another recommendation is to block TCP port 445.

If infected, you will have your data encrypted so that it becomes completely inaccessible. You'll then receive a prompt asking you to pay a ransom to gain access to your data again. If the ransom isn't paid within 72 hours, the price can double and after a few days the files will become permanently locked.

The FBI and most security professionals recommend against paying the ransom. If your computer gets infected, the best course of action is to wipe the machine and reinstall Windows. Then, restore from a backup. If you don't have a backup of your data, you're going to be in a real bind.

The good news, if there is any with this situation, is that the virus only infects Windows machines. That means that your Apple and Android devices are not at risk from this threat.

This hopefully will serve as a wake-up call for many businesses that are still using antiquated technology. Windows XP has been end-of-life from Microsoft for over three years and yet it is still common to see it in production. End-of-life means that Microsoft has not released patches for XP for three years! The longer they have been end-of-life, the more vulnerable these machines become.

If there is any good that can come from an event such as this, it's that business owners will finally take these threats seriously. They should make a plan of action to eliminate such technology from their networks. This kind of vulnerability highlights just how devastating the effects of such neglect can be. The problem can be destructive — but the solution is simple. Use current technology and do regular maintenance, applying patches and updates as they become available.

Mike Herrington is the manager of business development at i.t.NOW.



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Business Spotlight:

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Your “Organic” Choice for Banking

Money is important. Success at home or within your community, city, state or country hinges on whether or not you have the monetary foundation you need to provide the necessities of life or business. The love of money may be “greed” but smart money management is an honorable and sought-after skill. Building financial partnerships helps you develop smart money management and positions you for a successful future. But where do you start?

We live in an age of options. When you “google” the word bank or credit union, within minutes you will find hundreds of results ranging from the “big banks” to newer “online-only” institutions. Some may promise the greatest rates, others may offer the lowest fees. What you need to do is get past all the glitz and glamor of the

“best deal” and look at the underlying partnership. Will they be there when you need them most or do they abandon you after account opening? Do they treat you like the amazing individual you are or are you just another account number to transact? Are they interested in YOUR financial growth and success or are they in it for THEMSELVES? As you ponder these questions, allow us to illustrate the benefits of banking “organically”.

What is organic banking? It begins on a local level with community experts who are interested in the growth of business and people. Organic banking is banking with fewer pesticides. Burdensome fees, phone trees, and hidden small print can destroy your confidence in the financial industry and put a bad taste in your

monetary mouth. You should seek for a partnership that eliminates these pesticides.

Organic banking is banking with fresh technology. Every year old ways of transacting business become expired as they are replaced by their fresher and more convenient counterparts. You should seek for a partnership whose top priority is to offer the freshest tools in banking and money management.

Organic banking is banking with healthy account options. You are unique and special and the same is true for your financial needs. There is not cookie-cutter solution for good financial health. You should seek for a partnership that tailors account options to you. Don't settle for the most “popular” account offered. You deserve an account that will

provide value and help your financial goals move forward.

Organic banking is banking that is better for the environment (community). When you invest in a banking relationship, where do your funds go? Do they travel up the corporate ladder into the pockets of shareholders miles away? Do they get assigned to a “good cause” that never really surfaces? Banking organically means your funds go back into the community where you live. You should seek for a partnership that gives back through community loans, local business development, sponsorships, and financial education.

So, are you looking for the best rate, the lowest cost, the most convenient branch? Or are you looking for the best value in a financial partnership. There is a difference and that difference

lies in whether you bank organically or artificially. First National Bank is locally grown and locally operated. We would love to sit down with you to make a successful plan for your money management. Visit us online at www.fnbutah.com or stop by a branch today. A better way of banking is within your reach!

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TalonsCove promotes 'Tee It Up! Speed It Up!'

More than a decade ago, the United States Golf Association and the PGA of America instituted programs to solve one of the game's most serious problems — slow play. Golf was in a slump and was not growing. They conducted studies and discovered what they already knew: that the game was too slow and too costly and that the two problems were tied together.

The Utah Golf Association and the Utah Section of the PGA joined in the national effort to fix those two problems and the entire golf community got involved in the effort. To a large extent, the problem has been reduced at most courses. Slow players have recognized their responsibility to keep pace on the course and golf courses have recognized their responsibility to manage the daily play.

At TalonsCove, we designed a program that we labeled "Tee It Up, Speed It Up!" We made hats and posted signs around the course that included that motto. We remind every group that tees off to keep up with the group in front of them and on Saturdays and Sundays, we have course marshals who are specifically attentive to slow play. They are courteous, well-trained and helpful.

The "Tee it Up" had a double meaning, which was to encourage golfers to play at the tee most appropriate for their skill level. Slow play becomes a sure thing when high handicap players want to tee up "where the pros do!"

We made subtle changes on the golf course that reduced tall grasses and weeds in some areas of the rough so that balls were easier to find and didn't take more than a stroke to get back onto the fairway.

We marshal the course in a friendly manner that brings positive results. We assist those who are having trouble keeping up the pace and the marshal gives assurance to all the other groups on the course that slow play in front of them is being monitored.

The marshal will politely assist the slow group and then inform the following groups that the issue is being monitored and that is generally enough to reduce the angst.

Almost all groups, even groups of professionals, run into trouble and have to take time to search for a lost ball. All groups understand that and are patient unless they think the offending group is oblivious to good etiquette.

We receive many compliments on the effort and slow play at TalonsCove has diminished markedly. This is happening at most golf courses and slow play is diminishing, not only at Talons, but throughout the game.

We seldom have complaints. Almost all our everyday play is under two hours and 10 minutes per nine holes, and golf doesn't get much better than that. A quick break at the nine-hole turn adds a few minutes to the round, but it's good to take a refreshment break and get focused for the back nine.

Recently the USGA announced a significant rule change that was directly aimed at slow play. They reduced the time allotted for searching for a lost ball from five minutes to two-and-a-half minutes. Looking too long for lost balls has certainly been a slow play problem, and this rule, if abided, will reduce the problem.

Golf should be played at a pleasant, comfortable pace. When that happens, it usually results in a satisfying day for everyone. Slow groups have a responsibility to keep the pace, but conversely, fast groups can also be a problem. Players who think they can racehorse around the course and go through group after group need to look inward to find the solution to their problem.

At TalonsCove, for those few moments you may have to endure slow play, we offer the stunning distraction of the scenic beauty of the lake, the snow-topped mountains and ever-changing white clouds in the blue sky. Golfers who run into slow play at TalonsCove can ease their angst by turning it into "a special moment of relaxation and pure beauty."

Steve Watts
General Manager
TalonsCove



Steve Watts



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Title West joins Stewart

Houston-based Stewart Title has purchased the business of Title West in Salt Lake City to complement its existing Utah operations. Stewart said in a release that the acquisition fits its overall expansion plans. Title West had been an independent agent of Stewart since 1987 and operates in Salt Lake and Utah counties.

"We're excited to welcome everyone from Title West into the Stewart Title family," said Dave Fauth, president of Stewart direct operations. "We have a long history of partnership and we appreciate the dedication they have to their clients and to the industry. We share the same

core values of integrity and excellence in customer service — ensuring that this acquisition will benefit both our associates and the community."

This addition will enable Stewart Title's Utah direct operations to expand in the thriving Utah County market, the release said.

"Joining with Stewart Title feels like a natural progression of our partnership," said Mark Day, chief executive officer of Title West. "We are excited to have access to new products and services that will provide our customers with the best possible experience — making the entire closing process faster and more efficient."

Legend Solar buys Aspire Energy

Washington, Utah-based Legend Solar has acquired an energy efficiency company and turned it into a new division of Legend. Aspire Energy has become a division of Legend called Legend Energy. The new division allows Legend Solar to offer homeowners and businesses a bundle of energy-efficiency services designed to reduce the amount of power used, Legend said in a press statement.

"Conserving energy is just as important as generating it," said Shaun Alldredge, co-founder and co-owner of Legend Solar. "Our new Legend Energy services will help homes and businesses tap into not only the sun but also other green energy best practices. This unique combination is a first in our industry — helping homeowners save more than if they were doing all this separately."

try — helping homeowners save more than if they were doing all this separately."

"We're excited to be part of the only company that offers a full range of energy-efficiency services to help homeowners and businesses to not only produce their own energy but also conserve energy," said Steve Haycock, co-founder of Aspire Energy. "Legend Energy services can improve your home efficiency by up to 30 percent, which in turn reduces the number of solar panels you need."

Founded in 2012, Legend Solar is one of the fastest-growing providers of solar power, with operations in Utah, Nevada and Oregon and expansion plans for Washington, Colorado, Arizona, Wyoming, Montana and Idaho.

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MERGER

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"I could not be more enthusiastic about this merger and look forward to working closely with Hariolf Kottmann, a man I have admired and trusted for the past decade," Huntsman said in the news release. "Together, we will create a global leader in specialty chemicals with a combined balance sheet providing substantial financial strength and flexibility."

Kottmann called the merger the "perfect" deal at the right time. "Clariant and Huntsman are joining forces to gain much broader global reach, create more sustained innovation power and achieve new growth opportunities," he said. "This is in the best interest of all of our stakeholders. Peter Huntsman and I share the same strategic vision and I look forward to working with him."

Reuters reported in March that Clariant and Huntsman previously ended merger talks late last year over a disagreement about who would play the lead role.

Many European companies have been looking for merger and acquisition opportunities as growth in the chemicals industry has slowed, Reuters said. European businesses have particularly suffered, losing market share to rivals in Asia, where demand is growing faster, or to North America, where energy is cheaper.

"Hariolf and I had discussions as friends and as business colleagues. But this is the first time in all those years that we actually engaged our teams to actually get a deal done," Huntsman said during a conference call announcing the merger.

The deal combines Clariant, a Pratteln, Switzerland-based maker of aircraft de-icing fluids, pesticide ingredients and plastic coloring, with Huntsman, whose chemicals are used in paint, clothing and construction.

Peter Huntsman will become CEO of the combined company while Kottmann will become chairman. The combined company will be headquartered in Switzerland, although its operational center will be in Woodlands, Texas, with Huntsman working from his office in Salt Lake City.

Jon Huntsman founded Huntsman Corp., which was focused on styrofoam packaging, with his brother in 1970. It now employs 15,000 people across a number of specialty chemical segments, including polyurethanes and advanced materials. Huntsman Sr. will be named chairman emeritus and director of HuntsmanClariant.

Chemical and Engineering News lists Huntsman Corp. as the 29th-largest chemicals company in the world, with revenues of \$10 billion in 2016.

Kottmann has spent several years restructuring Clariant as business waned. He divested un-

derperforming businesses, including textile and paper chemicals in 2012, and placed more responsibility with lower-level managers for faster decision-making. In mid-2015 he started carving out Clariant's plastics and coatings business into a separately managed entity, CNBC reported.

Plastics and coatings will be an integral part of the new company, Kottmann said, though he reiterated that it could be sold to fund any further takeovers.

CNBC also said that investor pressure had been growing on management to identify a growth strategy for Clariant, which was formed in the mid-1990s from parts of Switzerland's Sandoz and Germany's Hoechst chemical companies.

CNBC quoted a source familiar with the transaction as saying that HuntsmanClariant would

use its newly acquired fire power to pursue further deals. Kottmann said in the call with journalists that all of the businesses of the new enlarged entity would merit "strategic thinking."

As evidence of the upheaval in the chemicals industry, European firms BASF, Solvay, Evonik and Lanxess have been targets of multi-billion-dollar takeovers since mid-2015. A \$130 billion merger and three-way split between U.S. groups Dow and DuPont is underway, while industrial gases groups Linde and Praxair are seeking to combine.

The merger is scheduled to close by year-end, subject to Clariant and Huntsman shareholder approval, regulatory approvals and other expected closing conditions. Company principals said they foresee no roadblocks to finalizing the deal.

POINT

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ers and residents impacted by our effort. We are grateful to Envision Utah for their work and to the many Utahns who have weighed in so far, and look forward to incorporating the feedback we've received in the next phase."

For Phase 1, more than 1,000 tech employees were surveyed; thousands of Utahns participated through online comments, surveys and workshops; hundreds of stakeholders shared their voices at public meetings; and the commission worked with industry experts to identify opportunities and challenges associated with the area.

"We are pleased with the response we've received through our online surveys and public workshops," said Robert Grow, chief executive officer of Envision Utah. "We know Utah residents care about their communities. They want continued growth of the economy, access to outdoor recreation and short commutes. We will take that to heart in our planning and proposals moving forward."

The biggest identified challenge is transportation. The Phase 1 report indicates it was mentioned by both the public and stakeholders as a significant concern four to five times more often than anything else. Education, a national research facility and strategic infrastructure planning also ranked highly, and many Utahns rated recreation, greenspace, walkable communities and reduced air pollution as important considerations or outcomes. "Utahns want significant steps taken to reduce emissions and demonstrate sustainability — and these same steps will help attract employers and employees," the report said.

For stakeholders, after transportation, an educated workforce was listed as the next-most-impor-

tant issue for attracting and creating jobs.

The report said that Utahns and employers want convenient centers where they can live, work and play. Public workshops found that having vibrant places that include housing, jobs, retail, entertainment and recreation also is preferred. Employers said that more-diverse community offerings are needed to recruit good employees. Consultant experts indicated that vibrant places are key to growing high-paying jobs and improving transportation outcomes.

"Utahns have high expectations and ambitious hopes for the area surrounding the border between Salt Lake County and Utah County (the Point of the Mountain)," the report said. "From the rapidly growing cities to the booming tech sector to the beautiful natural surroundings, Utahns want the Point of the Mountain to be prosperous and thriving, accessible and enjoyable, and healthy and beautiful. The Point of the Mountain can lead the way in establishing a 21st Century 'innovation economy,' providing a convenient and enjoyable lifestyle, and demonstrating sustainable approaches to using natural resources and improving air quality."

The full Phase 1 report is at pointofthemountainfuture.org.

The Utah Legislature created the commission during the 2016 general session and Envision Utah was selected as the development partner for the approximately 22,000 undeveloped acres at Point of the Mountain. The area includes a 700-acre site of the Utah State Prison in Draper, which will become available when the prison is moved in a few years to a site near Salt Lake City International Airport. The undeveloped land is in the heart of what has become known as "Silicon Slopes," a stretch along the Wasatch Front featuring technology companies.

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CALENDAR

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stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

July 20, 8-10 a.m.

Utah Compensation Survey Briefing Session, a Mountain States Employers Council (MSEC) event. Location is MSEC Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Free. Details are at msec.org.

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

Networking with Friends, a Murray Area Chamber of Commerce event. Speaker Daryl Shaun Price will discuss "The Hat Rack Syndrome." Location to be determined. Cost is \$15 for members, \$20 for nonmembers. Details are at murraychamber.org.

Aug. 24, 7:15 a.m.

2017 ACG Utah Golf Tournament, an Association for Corporate Growth (ACG) Utah event. Breakfast and registration

PUBLIC NOTICES

NOTICE TO CREDITORS

Estate of Kevin Duane Kinsman, Deceased

Bank of Utah, c/o Craig A. Standing whose address is 200 East South Temple, Suite 210, Salt Lake City, UT 84111 is the Trustee of the Kevin Duane Kinsman 2005 Irrevocable Trust of the above named Decedent. Creditors of the Estate or Trust are hereby notified to present their claims within three (3) months after the date of First Publication of this Notice or be forever barred. Date of First Publication: May 22, 2017 Edward R. Munson, Attorney for the Trustee DATED this 11th day of May, 2017. Bank of Utah, Trustee of the Kevin Duane Kinsman 2005 Irrevocable Trust By /s/ Craig A. Standing Its Vice President and Trust Officer

are at 7:15 a.m., followed by an 8 a.m. shotgun start, with lunch and awards following play. Location is Eaglewood Golf Course, 1110 E. Eaglewood Drive, North Salt Lake. Cost is \$250 for ACG members, \$300 for nonmembers, \$1,000 for a foursome. Sponsorships are available. Details are at <https://www.acg.org/utah/events>.

A white line drawing of a hand holding a large red circle. The circle contains the text "Free business checking. Now that's *first* class." in white serif font. The background is a solid olive green.

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