

## OF NOTE



### Financial health growing

Americans' credit scores have reached a record high as foreclosures and bankruptcies from the Great Recession begin to expire, according to *The Wall Street Journal*. The average credit score nationwide reached 700 in April, the highest national credit score average since at least 2005 when the data started being tracked by the Fair Isaac Corp., or FICO. About 6 million Americans will have bankruptcies removed from their scores within the next five years.

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## OR to Denver? Still contracted for SLC through 2018

**John Rogers**  
*The Enterprise*

Everyone in Denver seems to be gearing up for a huge semiannual outdoor industries trade show to make its debut in the Colorado capital in January. The *Denver Post* ran a story on May 26 under the headline "It's official: SIA Snow Show sells to Outdoor Retailer with combined show in Denver in January 2018."

Emerald Expositions, the owner of the Outdoor Retailer summer and winter mar-

kets that have been held at the Salt Palace Convention Center in Salt Lake City twice a year since 1996, announced in May that it had purchased Snowsports Industries America's annual Snow Show and intended to combine it with the Outdoor Retailer show to create the largest outdoor and winter-sports gathering in North America. Colorado and outdoor industry media are already reporting that the first of these mega shows will be held in Denver in January.

That might be a problem for Salt Lake City.

Through its convention and visitors' bureau, Visit Salt Lake, Emerald Expositions is contracted to hold three more markets in the Utah capital. The summer market scheduled for July doesn't seem to be in question, but a January show in Denver would necessitate breaking the contract with Salt Lake City for markets in January and July 2018.

The Outdoor Retailer events have been no small potatoes for Utah. January's Winter Market had 25,000 attendees and

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Plans have been unveiled for a new 10-story office complex to be built at the corner of Main Street and 600 South in downtown Salt Lake City. Named 650 Main and developed by a joint venture of two Texas firms, the tower will contain 320,000 square feet of Class A office space.

## Plans announced for downtown Class A office tower on Main St.

A pair of Texas-based real estate development firms have announced plans to build a Class A office tower in downtown Salt Lake City. A joint venture consisting of Patrinely Group of Houston and San Antonio-based USAA Real Estate Co. said the complex, dubbed 650 Main, will be a 320,000-square-foot development located at the corner of Main Street and 600 South.

The first-phase office building will consist of 10 levels. Floor plate sizes range from 40,000 rentable square feet on the lower floors (levels 1-4) and 29,500 rent-

able square feet on the upper floors (levels 5-10).

A release from the partnership said there is the possibility of future expansion of the development, including a 640,000-square-foot tower, adjacent to the 650 Main building at 655 S. West Temple.

Designed by design and architectural firm HOK, the building will have a diverse mix of offerings. It will have both open and

## Confidence in Utah economy remains strong

Utah consumers continue to be feel confident about the state's economy. The Zions Bank Utah Consumer Attitude Index (CAI) remained statistically flat in May, dipping just 0.8 points from 112.6 in April to 111.9. Consumer confidence in Utah has registered above 110 since June of last year, indicating that economic prosperity remains high. The overall CAI currently sits 7.7 points higher than its level 12 months ago. By comparison, the national Consumer Confidence Index (CCI) decreased 1.5 points from April to May and currently sits at 117.9.

"Utah's consistent business-friendly policies allow consumers to maintain their high levels of confidence in their current situations and in their economic prosperity a few months out," said Scott Anderson, president and CEO of Zions Bank. "It's a great place to be heading into the summer season so families can enjoy their vacations absent the stress of economic uncertainty."

The CAI's plateau resulted from generally steady, confident expectations for the economy, both currently and over the next six months:

- More people see general business conditions in their area as good — up to 62 percent from 56 percent from April. At the same time, 7 percent fewer people view business conditions as normal and 1 percent more see business conditions as bad.

- About the same percentage of people as April (32 percent) think business condi-

**see 650 MAIN pg. 4**

**see CAI pg. 4**



## Ally No. 1 Internet bank, tops for millennials

Midvale-based Ally Bank, the banking subsidiary of Ally Financial Inc., scored dual wins for Best Internet Bank and Best Bank for Millennials on Kiplinger's *Personal Finance Magazine*'s 2017 Best Banks list. An article highlighting Kiplinger's top picks among banks and credit unions, as well as top institutions for each of six lifestyle profiles, will appear in the July print edition the publication.

Kiplinger's annually names the best banks in the nation in categories such as national banks, regional banks, Internet banks and credit unions. Also named are best banks for lifestyles such as retirees, military personnel, millennials and high-net-worth families.

Ally Bank's combination of no monthly maintenance fees and no minimum balance requirement won it the top spot on the Internet bank list. The publication noted

Ally's efforts in attracting customers with lower fees, higher interest rates and friendlier overdraft policies.

Kiplinger's looked for banks with the strong mobile and digital features for its millennials list. Ally's features like mobile banking with electronic check deposit and the availability of Apple Pay, Android Pay and Samsung Pay for debit card holders helped place it at the top of the list. Kiplinger's called Ally "a stellar option for millennials" and noted that Ally is responsive on social media, which is key to reaching that demographic.

"Recognition from a highly respected publication like Kiplinger's highlights our brand promise to 'Do It Right' for our customers," said Diane Morais, president of consumer and commercial banking products at Ally Bank. "Being named a best bank in these two important segments

gives customers the confidence to explore our other offerings — from our savings, checking and credit card products, to newer additions like Ally Home loans and low-cost investing through Ally Invest."

Kiplinger's *Personal Finance Magazine* was founded in 1947 and advises its readers on managing their money, covering investing, retirement planning, taxes, insurance, real estate, buying and leasing a car, healthcare, travel and financing college.

Ally Financial Inc. is a leading digital financial services company and a top 25 U.S. financial holding company offering financial products for consumers, businesses, automotive dealers and corporate clients. Ally's legacy dates back to 1919 and the company was redesigned in 2009 as a digital platform bank. The company had approximately \$162.1 billion in assets as of March 31.

## DATC audit: Accountancy errors, 'no money missing'

A state audit released last week revealed reporting problems involving millions of dollars at the Utah Department of Alcoholic Beverage Control. The problems apparently stem from the installation of a new computer system.

The problems stem from untimely financial reporting but "there is no money missing," said DABC director Sal Petilos.

The DABC liquor commission requested that State Auditor John Dougall look into the problem when questions about a new computer system arose last year. From July through December 2016, "DABC did not record approximately \$216 million in revenue or \$118 million in cost of goods," according to the audit presented to the state liquor commission. The "material inconsistencies" continued into January 2017, according to the audit, "ranging from \$26 million to \$308 million in various reporting line items."

The implementation of a new computer system caused the "multi-million dollar errors in the state's general ledger," Sean Clayton, with the auditor's office, told the commission. "Going live" with the new system knowing it was not completely ready while at the same time "discontinuing the use of the old system before complete end-to-end testing" caused the errors, Clayton said.

The situation has become more stable in recent months, auditors said.

## Roderick building North Pointe office/warehouse

Real estate development company Roderick Enterprises has started construction on a Class A office and warehouse building

at the North Pointe Business Park in American Fork. The complex will contain 206,098 square feet of combined-use space. Roderick

is based in Murray.

The building features amenities such as 28-foot to 32-foot ceilings, 24 dock doors, trailer parking, sprinklers, 280 vehicle parking stalls and lush landscape, the company said in a release. This is the third building for Roderick in North Pointe and a large portion of the space is pre-leased to Seagull Books/Covenant Communications.

The building will be completed in the fourth quarter of 2017. The general contractor is Eckman Mitchell Construction of Salt Lake City.

The Roderick family of companies was started in 1967. The initial asset was a single service station that has subsequently grown into a diversified commercial real estate portfolio of almost 2 million square feet.

## Capriotti's to open 12 locations

Las Vegas-based Capriotti's Sandwich Shop has signed three franchise agreements to bring a total of 12 new locations to the Salt Lake City area over the next three years. The first new location is expected to open in October in Daybreak.

Capriotti's began slow-roasting turkeys 40 years ago and hand shredding them to make sandwiches to sell in its expanding restaurant chain — now in 100 locations. There is currently one restaurant in West Valley City and a second Capriotti's in St. George.

The new franchise agreements will bring a total of 12 new restaurants to the area:

- Brothers and Salt Lake City natives Tyler and Wade Martin will be opening three locations over the next two years, the first of which will be located in South

Jordan.

- Jordan Blackburn, owner of the St. George location, will open an additional three stores in the Utah Valley area.

- Kevin Cornett will open six locations in northern Salt Lake City, with plans to have two open by the end of 2017.

"We are hoping Capriotti's will soon become a household name throughout Utah," said David Bloom, Capriotti's chief development officer. "We know a lot of people from Salt Lake City look forward to stopping by Capriotti's while on trips to Las Vegas, so we're excited to be bringing nine new locations to this area."

Current franchise agreements call for Capriotti's to open 15 new shops in 2017 and will grow the brand to 500 locations by 2025 through franchising, Bloom said.



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# Hispanic Chamber meet focuses on 'business side of business'

**Brice Wallace**  
The Enterprise

For much of the recent Utah Hispanic Chamber of Commerce (UHCC) Convention & Expo, the emphasis was not on “Hispanic” as much as “business.”

Alex Guzman, president of The Marketing Factory and chairman of the UHCC board, noted that the gathering included the president and chief executive officer of the Arizona Hispanic Chamber of Commerce and members from the Utah Asian and Utah African chambers.

“And as you can see here, this is not about the Hispanic side of the business. This is about the business side of business,” Guzman said. “We are here to do business with each other. We are not here just because we are Hispanics or we are Hispanic descendants. We are here because we are looking for opportunities to grow our business, to grow our opportunities, not necessarily just to defend our Hispanicity.

“We have representatives from many sectors, from all over, and we are doing this just to highlight you as a business owner, as a company, and — more important — as a person, as individuals.”

Francisco Sotelo, president and chief executive officer of the UHCC, offered similar sentiments.

“Businesses in America are one,” Sotelo said. “We are one, and we have the same, common goal. To business — specifically, small businesses — we make the economy run. ... It really doesn't matter if you're brown, if you're white. ... Businesses are one, and Hispanic businesses are changing this economy. We hope that with this event today that you get to learn practical knowledge that you can apply to your businesses and bridge communities so that we can continue to prosper together.

“American businesses are all the same, and Hispanic businesses are part of that.”

The convention's theme was “Strengthening Our Business Voice to Expand the Economic Landscape.” Val Hale, executive director of the Governor's Office of Economic Development, noted that of Utah's 80,000 small businesses, about 11,000 are Hispanic-owned. Scott Wakefield, regional manager for Nevada and Utah for Wells Fargo, said growth in the Hispanic market in Utah over the past 15 years has been “exponential.” The past seven years have seen nearly 78 percent growth, from 5,177 Hispanic-owned businesses to more than 10,000.

Nationally, Hispanic-owned businesses total 4.3 million, according to Don Salazar, chairman of the U.S. Hispanic Chamber of Commerce. The number of Hispanic-owned businesses is growing three to four times faster than the general community, and the number of Latina-owned busi-

nesses are growing six times faster, he said.

“Every 30 seconds in this country, a young Latino or Latina turns voting age. That's very important, folks. Every 30 seconds. ... That equates to every month, 50,000 join those ranks. And it's going to continue for the next 15 years,” Salazar said.

“So we're part of this. Let's help each other. Let's support each other. If you see some business struggling a little bit and you sort of know the key, go help them, because it's all about not ‘me.’ It's all about ‘we’ — everybody in this room contributing, making all of us better.”

Among other speakers at the

event, Laura Termini, a Venezuelan actress, producer, writer and health/beauty counselor, discussed the importance of branding and using storytelling through social media. Matt Schneck, managing partner at Savvi Ventures and CEO of Savvi.com, urged business owners to share their success with others. Charlie Freedman, founder and legal counsel at DownEast, emphasized that business owners need to learn lessons when things aren't going well, to stay positive and have a passion reflected in creativity. Debbie Trujillo, vice president and corporate responsibility officer for the KeyBanks' Rocky Mountain Region, talked about how everyone has untapped potential and dreams.

The convention and expo is “not from the chamber to you,” Guzman said. “It's an event from you to you. What we're doing here is just pretty much highlighting you as a company, you as a small-business owner, and [saying] thank you to the very large corporations we have supporting our chamber.”

## Utah gets cash from Target data breach settlement

The Utah Attorney General's Office and the Utah Division of Consumer Protection have announced that Utah has joined with 46 other states and the District of Columbia in an \$18.5 million settlement with the Target Corp. to resolve the states' investigation into the retail company's 2013 data breach. The settlement represents to largest multistate data breach settlement achieved to date.

The states' investigation found that around Nov. 12, 2013, cyber attackers accessed Target's gateway server through credentials stolen from a third-party vendor. The credentials were then used to exploit weaknesses in Target's system, which allowed the attackers to access a customer service database; to install malware on the system and to capture data, including consumer data comprised of full names, telephone numbers, email addresses and mailing addresses; payment

card numbers, expiration dates and CVV codes; and encrypted debit PINs.

The breach affected more than 41 million customer payment card accounts and contact information for more than 60 million customers.

“Target's massive data breach in 2013 revealed that consumers' information is constantly under attack by hackers seeking cyber profits. This being the largest multi-state settlement over a data breach should send a strong message that businesses need to remain vigilant in protecting their customer after the transaction has ended,” said Francine A. Giani, executive director of the Utah Department of Commerce.

In addition to the monetary payment to the states, the settlement agreement requires Target to develop, implement and maintain a comprehensive information security program and to employ an executive or officer who is

responsible for executing the plan. The company is required to hire an independent, qualified third-party to conduct a comprehensive security assessment.

Utah will receive \$222,663.12 from the settlement.

In addition to Utah, other states receiving a share of the settlement include Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, Washington and West Virginia and the District of Columbia.

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## CAI

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tions in their area will be better in six months.

- Confidence in the labor market remains high, as 60 percent of consumers describe currently available jobs as plentiful — up from 50 percent from April — and 32 percent think there will

be more jobs available in their area six months from now.

Other metrics regarding economic confidence, interest rates, government economic policy and gasoline prices include:

- Forty-eight percent of consumers believe the U.S. economy will improve during the next 12 months, compared to 38 percent in April.
- Seventy percent of Utahns

think interest rates will go up in the next 12 months, down slightly from 72 percent in April.

- Forty-nine percent of residents believe the state government is doing a good job of taking steps to improve Utah's overall economy, compared to 40 percent in April.

- Twenty-four percent of Utahns think the federal government is doing a good job tak-

ing steps to improve the overall economy, up 4 points from April.

- Fifty-two percent of Utahns think a \$1,000 investment in their 401(k) will be worth more a year from now, compared to 43 percent in April.

"It's not surprising that we're reaching a bit of a plateau in terms of consumer confidence in Utah," said Randy Shumway, chairman and partner of Cicero

Group, a Salt Lake City market research firm that does the analysis and data collection for the CAI. "Consumers have sustained their high levels of confidence in the state's economy for a considerable period of time, and it's difficult to improve on something that is already so good."

The monthly CAI summary reports are released at a monthly press conference, coinciding with the Conference Board's national CCI release date.

## 650 MAIN

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private office layouts, floor-to-ceiling glass with 10- and 11-foot ceiling heights to maximize sunlight, outdoor tenant terraces and mountain views. Also included will be fitness center with men's and women's locker rooms, bike storage, a private courtyard, flexible conference facilities for small or large groups and a large lobby with a seating area. Additional amenities include an onsite restaurant with indoor and outdoor dining options. The project will be designed for LEED Gold certification.

"We're excited to be entering this dynamic market with a modern workplace for today's employees," said Robert Fields, president and CEO of Patrinely Group, the venture's managing general partner. "We believe 650 Main provides the next generation of office space to a city consistently recognized as top for business and lifestyle."

"As Salt Lake City continues to top charts and rankings as one of the best places for business in the country, there continues to be a large demand for office space of this size and caliber downtown, which is why I am very excited to have the Patrinely Group and this development in the city," said Lara Fritts, director of Salt Lake City's Department of Economic Development. "650 Main is sure to be a beautiful fixture in the heart of Salt Lake City and attract the high-quality companies looking to expand here."

Patrinely Group has selected Newmark Grubb ACRES as the office leasing agent for the project. Aaron Jones and David Kelly will lead the leasing and marketing efforts.

"650 Main will be unique in Utah due to its large, efficient floor plates, which are unique to downtown Salt Lake," said Jones. "In addition to a garage that will have three-per-thousand parking, we are also able to offer direct access to TRAX. Finally, we will be able to use outdoor patios and the grounds as creative outdoor work space. My team and I are very excited to get to work on this great project."



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# Only the paranoid survive: Never take your success for granted

Have you noticed the number of major retailers closing their stores these days? According to *Business Insider*, as of April, nine major retailers, including Payless Shoe Source, the Limited, Radio Shack and Sports Authority, have filed for bankruptcy.

My wife and I stopped by our local Sears store a couple of weeks ago to shop for a lawn edger. When we walked in, we had to wonder if the place was open for business. Except for a few other customers milling around, there was virtually no one there.

Eventually, we tracked down a sales associate and the floor model of the edger I wanted. It should have been a quick and easy transaction, but, alas, there was no warehouse stock of the model I wanted and our salesman would not sell us the floor model.

As we exited the store, I commented to my wife, "Hardly any sales personnel, inadequate inventory to meet demand — this store is on the verge of shutting down!" Less than a week later, Sears announced that it is closing our local store, along with many other units around the nation.

Macy's, JC Penney and others have also announced plans to close thousands of their stores in a last-ditch effort to survive. It's a trend that's amazing to us baby boomers, who remember when these businesses seemed invincible. Indeed, in 1976-77, I worked for the Jewel Foods Co., then the second-largest retailer in the world. It was eclipsed only by Sears.

Today, these two giants teeter around 20th in the world, and continue to fall in the rankings.

The world's largest retailers now have an ominous rising star named Amazon.com (now at No. 7). Walmart, Costco and Kroger presently occupy the top three spots, but the winds of change that have destroyed many brick-and-mortar retailers are signaling a sea of change for these giants as well.

As *Washington Post* writer Larry Downes recently put it, "As traditional retailers cut staff, dimmed the lights and left aging inventory on the shelves, Web-based sellers continued investing everything they had and more. They added free shipping, easy returns, same-day delivery, targeted promotions, customer

reviews and mobile interfaces, all of which transformed online shopping into a *richer experience* (emphasis added) than getting in the car, driving to the mall, looking for parking and hoping that the product you want is actually in stock and that someone is available to ring you up."

The Internet has ushered us into a new commercial environment, one where consumers have come to expect a rich experience that is both more efficient and effective in delivering the goods (and even services) that were delivered under the traditional retail model.

How could this happen to the mighty, the seemingly unsailable retail behemoths?

Former chairman and CEO of Intel, Andy Grove, has said, "Business success contains the seeds of its own destruction." These retail superstars clearly became complacent as they experienced year after year of business and financial success. That complacency blinded them to new emerging ways of selling their products. Many saw the Internet as a passing fad, as the realm of techies that would never catch on with the mainstream public. They clearly misjudged the Internet's potential allure in terms of enhancing the consumer's buying experience.

Was this demise inevitable? I don't think so! Following a few simple rules would have helped these large retailers form strategies that would have had them

leading the Internet technology wave rather than being drowned by it:

**1. Don't be too impressed with your press clippings.** I attended the Christmas party of a large, successful company some years ago. Their COO stood up and announced that they would be the industry leader for decades to come. The industry still exists today, but the company doesn't.

**2. Talk — and listen — to your people.** The folks in the

trenches are usually much more in touch with impending changes than top management.

**3. Look beyond the borders of your own industry.** Retailers should have been looking at the Internet and asking themselves, "How might we use this to enhance the buying experience of our customers?"

**4. While you can't be in a mode of continuous change, you can — and should — be continually improving.** Always

look for ways to enrich your customers' experience.

**5. Remember Andy Grove's famous maxim: "Only the paranoid survive."** While I don't recommend paranoia, it's wise to never take your customers (or your success) for granted.

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



**RICH TYSON**

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# Industry Briefs

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

## BANKING

• **Bank of Utah**, Ogden, has opened a new branch building at 5729 S. 1900 W., Roy. Managed by **Linda Schiffman**, the new 2,702-square-foot branch includes a remote drive-through service with remote camera technology. The branch has seven employees. Construction partners include **Bott Pantone Architects** and **Stacey Enterprises Inc.** Construction on the new branch began in July 2016. The new facility replaces a branch located just north of the new site. The Roy branch opened in 1953.

• **Silicon Valley Bank** will move to a larger office in the Salt Lake City area in 2018. The office will be at 2750 Cottonwood Parkway, Cottonwood Heights. The office will provide more space for the bank to support Utah-based technology and life science companies, as well as the global operations for the company. The bank was founded in 1983 and opened its first Salt Lake City area office in 2005. The new office will feature about 28,000 square feet and have more than 75 full-time employees.

## ENERGY/NATURAL RESOURCES

• The **Energy Research Triangle** (ERT) program is accepting applications focused on finding rapid solutions to air and water challenges facing the energy industry. ERT is a competitive grant program that was created by the Utah Science, Technology and Research (USTAR) initiative and the Governor's Office

of Energy Development, in response to Gov. Gary Herbert's 10-year strategic energy plan. The \$435,000 grant program is split into two categories. The Energy Research Triangle — Professors grant (ERT-P) provides \$125,000 per team of researchers. The program requires that at least three researchers from three different nonprofit institutions of higher education in Utah collaborate on a single project. The second category, the Energy Research Triangle — Scholars grants (ERT-S), provides \$15,000 per student at any nonprofit institution of higher education in Utah. Applicants are required to obtain a letter from a Utah business indicating interest in the development of the applicant's technology. Letters of intent are due June 16. The application deadline is June 27. Details are at <https://ustar.org/our-programs/ert-energy-research-triangle>.

• Three Utahns have been named to the **American Plasma Energy Group (APEG) Board of Advisors**: **Sharlene Wells-Hawkes**, chief executive officer, RMS Productions; **Maj. Gen. Pat Condon** of the U.S. Air Force (retired); and **Brad Pace**, senior vice president, Impartner. APEG seeks to reduce fuel consumption and emissions in nations' vehicles, military and electric-generation markets.

## ENVIRONMENT

• **EnviroTechnologies International**, Salt Lake City, has named **Robert Chickering** to serve on its Scientific Advisory Council. The company develops and markets green, natural and organic products. Chickering has nearly 20 years of experience in bio-catalytic product business development. He is a principal and general manager for Environmental Treatment Co.

## EXPANSIONS

• **Sunroc Building Materials** has opened a facility in Idaho Falls, Idaho. It is the company's 11th location. It will service customers in southeastern Idaho with lumber, trusses, framing components (wall and floor panels), insulation, timbers, siding, windows, doors, millwork, hardware, decking and railing materials. It is being managed by **VonDell Erickson**, a 28-year industry veteran. Erickson previously was region manager for Cleary Building Corp.

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## HEALTHCARE

• **UnitedHealthcare** has selected **Matthew C. Gibson** of Draper to serve on the **AARP Services Inc. (ASI) Agent Advisory Council**. Gibson is senior vice president with Senior Benefits Insurance Services. He is one of only 12 health insurance agents nationwide selected to serve on the volunteer council, which is a forum established to gather information to help enhance the products and services that benefit AARP members. He was selected for the council based on his commitment to serving AARP members, knowledge of Medicare and knowledge of the Salt Lake community. He's been an agent serving the Medicare community in Utah for more than 13 years.



*Matt Gibson*

• **Life Care Center of Salt Lake City** has named **Devin Rapp** as executive director. Rapp most recently served as executive director for Draper Rehabilitation and Care Center in Draper, Utah. Prior to that appointment, he was executive director for another



*Devin Rapp*

Life Care facility in Southern California. He earned his public health degree from Brigham Young University.

## INVESTMENT

• **NABUFIT Global Inc.**, Orem, has entered into an equity purchase agreement with **Kodiak Capital Group LLC**, a capital provider based in Newport Beach, California. NABUFIT is an online fitness program. NABUFIT will have the right at its sole discretion over a period of two years to sell up to 10 million shares of common stock under the terms set forth in the equity purchase agreement. Proceeds from this transaction will be used to fund further development of the online fitness platform and mobile application that connects to monitoring devices. NABUFIT recently closed an additional \$500,000 combination equity and debt round, that included venture funds **LF Investments** and **Kjaer Holdings**.

## OUTDOOR PRODUCTS/ RECREATION/SPORTS

• The **Utah Office of Outdoor Recreation**, in partnership with the **Governor's Office of Economic Development** and the **Division of Emergency Management**, has launched the **Utah Search and Rescue Assistance (USARA) card** program. Outdoor enthusiasts with a USARA card subscription will be protected from expensive non-medical rescue costs if they get lost or injured. The program provides a one-year individual subscription for \$25 and a family subscription for \$35. Five-year subscriptions can be purchased for \$100 and \$140, respectively. The USARA card will supplement Utah's Search and Rescue Financial Assistance Program, which is currently funded through surcharges on registered recreational vehicles and boats. The program distributes hundreds of thousands of dollars yearly to counties across the state, but those reimbursements often do not cover the full cost of search and rescue efforts. Details are at [rescue.utah.gov](http://rescue.utah.gov).

## REAL ESTATE

• **Peak Capital Partners**, a Provo-based apartment investment and management company, has acquired **Haven Pointe**, a 192-unit affordable apartment community in West Haven. Haven Pointe is Peak's 18th apartment community to be acquired in Utah. It encompasses eight three-story residential buildings and offers two- and three-bedroom units.

## RECOGNITIONS

• The **Utah Hispanic**

**Chamber of Commerce** presented its **Quixote Awards** during its recent Convention & Expo. **Woman of the Year** was presented to **Pilar Pobil**. **Business Executive of the Year** is **Leonardo Ruiz** of Univision. **Large Business of the Year** was presented to **WCF Insurance**. **Small Business of the Year** is **Coffee Links**. The **UHCC Member of the Year** is **Alvaro Mora**.

• **Spherion Staffing Services**, Salt Lake City, recently honored Northern Utah franchise owner **Ron Zarbock** with the company's **2016 Owner of the Year Award**. The annual award recognizes the individual owner



*Ron Zarbock*

or ownership team that best symbolizes the Spherion pillars of business growth, leadership and community involvement during the previous year. Zarbock and his team also received the company's annual President's Award, which recognizes the six owners and supporting staff who have best demonstrated continuous growth and an overall dedication to community and local workforce improvement during the preceding three years. Of the six President's Award recipients, one ultimately is recognized as the Owner of the Year. This marks the fourth consecutive year that Zarbock and his team have earned the honor.

• **Qualtrics**, Provo, has been named a leader in customer feedback management by independent research firm **Forrester** as part of "The Forrester Wave: Customer Feedback Management Platforms, Q2 2017" report. The Forrester Wave report focuses on customer feedback management (CFM). Forrester further recognized Qualtrics with the highest possible score in 13 criteria. Qualtrics achieved the highest possible score on both employee experience feedback collection and employee experience and retention.

• **Global Access**, a Salt Lake City-based provider of cross-border commerce technologies and shipping solutions, has been named a finalist for the **Direct Selling Association's (DSA) Partnership Award**. The honor recognizes supplier companies that provide a product or service that has had a measurable impact on the growth or development of

see BRIEFS next page



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## Industry Briefs

from previous page

a direct selling member company or its profitability.

### RETAIL

• **Honnen Equipment Co.** has promoted **Matt Murphy** to director of John Deere sales. He will be responsible for contributing to the overall sales strategy throughout 10 branches in Colorado, Utah, Wyoming and southern Idaho. He has 19



Matt Murphy



Kevin Krausch

years of heavy equipment sales and sales management experience. To fill Murphy's previous position, the company has promoted **Kevin Krausch** to Colorado Front Range sales manager. Krausch has more than 18 years of heavy equipment industry sales experience, including the past seven as a territory/account manager with Honnen.



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### SERVICES

• **Nearmap**, Salt Lake City, has appointed **Sanchit Agarwal** as vice president of field operations. The company provides



Sanchit Agarwal

location content, specializing in high-resolution aerial imagery. Agarwal will be responsible for customer support operations, generating edu-

cational content, training, product and market strategy, and certifying and scaling sales teams. He has worked extensively in mapping and geographic information systems. He has served as a director of mapping operations for Sanborn, as chief technology officer and director of operations for HJW Geospatial (Quantum Spatial), as a senior analyst on mapping and subject matter expert for Fugro, and as a research associate for NASA's Mars Exploration Rover Program at Ohio State University.

• **Hudson Printing Co.**, Salt Lake City, has hired **Greg Kempton** as vice president of sales. Kempton has more than 19 years of industry experience leading enterprise print business solutions and sales. Most recently, he was a regional sales manager for 11 years with R.R. Donnelley & Sons Co.

• **Sølv Signs + Graphics**, a full-service, custom sign company that designs and fabricates images of all types, has opened at 6430 N. Business Park Loop Rd., Unit F, Park City, in the Silver Creek Commons. Owners are **Liz and Eric Myers**. Liz Myers has been a graphic designer for the past

20-plus years. She has worked with many local businesses and nonprofit organizations over the years. Sølv is Norwegian for "sil-



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ver."

### TECHNOLOGY/ LIFE SCIENCES

• **Marketware**, a Cottonwood Heights-based healthcare relationship technology company, has named **Jacob Evans** as chief technology officer. Evans has more than 16 years of experience build-



Jacob Evans

ing and leading software engineering and product development teams. Most recently, he spent 12 years serving as the CTO of Solutionreach. Prior to Solutionreach, Evans led software development teams at Savage Services, Convergys and the University of Utah.

• **Code**, a Salt Lake City-based barcode reading technology company, has promoted three team members: **Rene van Mourik**, **John Deal** and **Kerri Humpherys**. Van Mourik has been director of APAC and EMEA sales since 2013 and has been promoted to vice president of APAC and EMEA sales. Since joining Code in 2014, Deal has served as director of product management and has been promoted to vice president of product strategy. Director of marketing since 2007, Humpherys has been promoted to senior director of channel management, where she will manage Code's distribution, partner programs and partner relationships.

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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](mailto:brice@slenterprise.com). The submission deadline is one week before publication.*

## June 5, 4-5:15 p.m.

**“Intellectual Property: Funding & Protecting Yours,”** part of the GrowSmart Series. Speakers are John Stringham, an intellectual property attorney at Workman Nydegger, and Stephen Day, CPA and principal at VPTax. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## 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](http://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](http://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](http://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](http://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, 9 a.m.-noon

**“Metro Solutions: A Framework for Regional Growth, Prosperity & Inclusion,”** presented by Salt Lake County Regional Economic Development. Speakers include Salt Lake County Mayor Ben McAdams; Sandy Mayor Tom Dolan; Marek Gootman, fellow and director of strategic partnerships and global initiatives, Brookings Institution; and Derek Miller, president and chief executive officer, World Trade Center Utah. Panelists include Natalie Gochnour, associate dean of the David Eccles School of Business and director of the Kem C. Gardner Policy Institute; Carrie Mayne, WRA director and chief economist, Utah Department of Workforce Services; House Speaker Greg Hughes; and Greg Summerhays, president and CEO, Sandy Area Chamber of Commerce. Location is South Towne Expo Center, 9575 S. State St., Sandy. Free, but RSVP is required. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## 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. Details are at [www.bomautah.org](http://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](http://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](http://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](http://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](http://sandychamber.com).

## June 9, 7-8 a.m.

**Eggs & Issues,** a Murray Area Chamber of Commerce event. Speaker Lesha Earl of Trans-Jordan will discuss “Closing the Loop for a Circular Economy.” Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Details are at [murraychamber.org](http://murraychamber.org).

## 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](http://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](http://Eventbrite.com). Details are at [info@senecacouncil.com](mailto:info@senecacouncil.com).

## June 13-15

**Fourth Annual Digital**

**Disruption,** a conference presented by HireVue. Theme is “Break Through to Excellence.” Event will feature business return-on-investment case studies driven by HR technology. Featured speakers include Josh Bersin, principal and founder, Bersin by Deloitte; Rusty Rueff, investor, advisor and presidential appointee, The Kennedy Center; Dan Heath, co-author of *Made to Stick*, *Decisive* and *Switch*; and Polly LaBarre, author of *Mavericks at Work*, founding member of *Fast Company Magazine*, and co-founder and director, Management Lab. Location is Stein Eriksen Lodge, 7700 Stein Way, Park City. Details are at <http://www.hirevuedisruption.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](mailto: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](http://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](http://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](http://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](http://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](http://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](http://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 featuring 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](http://utahtech.org).

## Business Tech

# New invisible malware uses your computer to make money for hackers

The newest malware threat doesn't identify itself with a flashy box — and it doesn't even ask for a ransom. It's not noticeable, beyond making a computer run slower than usual.

The new threat is called "Adylkuzz." It uses the same vulnerability in old versions of Windows as the recent "WannaCry" attack to gain access to your machine. This attack,

however, operates in the background of computers. It installs a "miner" to generate the cryptocurrency called Monero. Cryptocurrency is a form of digital money, and you can make it with computer processing power. The more processing power you have, the more currency you can "mine."

Some of you may be familiar with BitCoin. BitCoin is one of

the first and most popular forms of digital currency. Digital currency is big business lately with BitCoin climbing in value to over \$2,300 per coin. Monero is BitCoin's little sister, currently trading at \$41 per coin. Both BitCoin and Monero have one thing in common: They are touted to be secure, private and untraceable. A perfect currency for cyber criminals.

Monero has a process where you can use computer processing power to essentially generate more currency. They call this process "mining" and there are professional miners out there that have large server farms specifically designed for this activity and do it for a living. Like most things, it can be a lot of work. Not everybody wants to work that hard, and so "Adylkuzz" was born.

Hackers use Windows security exploitation to gain access to your computer and silently install the Adylkuzz virus. You don't see it and it doesn't make a peep. It installs a tiny mining application and begins to tax your CPU, using its resources for mining. Even more clever, it can spread from machine to machine across networks like WannaCry.

Thus, with no investment, hackers can have thousands of computers put to work in their "mine," leveraging their CPUs and system resources to essentially print money for the bad guys. It's a brilliant plan if you're a bad guy.

The only symptom that you will generally experience is a general slowness on your computer. This is caused because the CPU is taxed for their mining purposes. It can go undetected for weeks or months at a time. Adylkuzz started infecting machines around May 2

and has been found on 150,000 machines.

The upside to this threat is that it will prevent your computer from getting other viruses. Apparently, the creators of Adylkuzz didn't want other viruses taking up the precious processing power they were trying to steal, so it will block threats like WannaCry.

Symptoms of this attack include loss of access to shared Windows resources and poor performance of your PC. At this point, most antivirus solutions that have been updated recently will detect the virus if a scan is run. It's recommended that if you see any of these symptoms, you use your antivirus to run a scan on your machine immediately. Many will find and remove it. If that doesn't work, there is a free product out there called Spyhunter that is reported to be effective at eliminating this threat.

This again emphasizes the importance of cyber security to business owners around the world. This is not as significant a threat as WannaCry, but it is another good reason to take proper security measures.

This threat is eliminated by good "digital hygiene." That means not using older, unsupported operating systems like Windows XP and Server 2003. It also means keeping things up to date with regular patches and updates from Microsoft, ensuring regular backups of all your data and a quality antivirus solution. Securing your network with a quality firewall at the perimeter can also help protect all the machines on your network as well.

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



MIKE HERRINGTON

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## RETAILER

from page 1

more than 700,000 square feet of exhibit space. The most recent Winter Market had a \$22 million economic impact, based on direct delegate spending. Last year's Summer Market had an estimated \$27 million economic impact. Estimates for the show's first 20 years in Salt Lake City put the total economic impact at \$565 million, as well as producing \$52 million in city, county and state tax revenues.

Emerald Expositions announced in February that the tradeshow was looking for a way out of Salt Lake City and that Salt Lake City would not be considered to host the show again. Outdoor Retailer, in cooperation with the Outdoor Industry Association (OIA) and Grassroots Outdoor Alliance, had vowed to look elsewhere for a host city if Utah's state and congressional officials stuck with their desire to get state control of federal lands in the state. Faced with what some people believed was an ultimatum, Gov. Gary Herbert rejected that plea, including sticking to his call for Pres. Donald Trump to rescind the new Bears Ears National Monument designation, despite the potential loss of the OR shows and their annual \$47 million economic impact.

Thus ended a two-decade relationship between the largest tradeshow of its type and a host area steeped in an outdoors culture and a multitude of recreational options for show attendees and the general public.

Although many had considered Denver an ideal alternative to Salt Lake City to host the Outdoor Retailer markets, a non-complete clause in the city's contract with Snowsports Industries America's Snow Show, contracted to be in Denver until 2030, prevented Emerald Expositions from moving their shows there. Emerald's \$16.7 million acquisition of the Snow Show paves the way for Denver to secure its bid to host Emerald's summer and winter Outdoor Retailer trade shows, as well as the company's Interbike trade show and Outdoor Retailer's new soft goods and outdoor apparel trade show set for November.

Visit Salt Lake is holding its cards close to the vest concerning the controversy. Although the contract the city has with Emerald seems to be valid, Visit Salt Lake's president and CEO Scott Beck declined comment on the ongoing dispute.

"We too were notified of this news late last week," Beck said in reply to a query about the contract and Visit Salt Lake's intentions. "We are working with the

show ownership to understand the implications. We have no further comment at this time."

Emerald Expositions hasn't addressed the contract situation extensively either. At the time of the announcement of its intention to leave Salt Lake City, the

company published a question and answer document about the move:

"Question: Do you plan to stay in Utah through 2018? When will Outdoor Retailer leave Utah? Will we be in Salt Lake City for Summer Market, July 26-29, 2017?

"Answer: Though we are contracted through 2018, we are considering all our options after Summer Market 2017. We are doing the necessary work to procure an alternative location. Though we may desire the flexibility to leave sooner, it is a com-

plicated process involving many moving parts to make it happen. Salt Lake City has been hospitable to Outdoor Retailer for the past 20 years, but we are firmly aligned with the outdoor community and are working on finding a new home."



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## Opinion

# Long-awaited Trump budget is out – and it's good news for the swamp

Pres. Donald Trump's first budget proposal is finally out, and it boldly promises to deliver a "new foundation for American greatness." I guess that grandiose language is supposed to resonate with those voters who don't understand how the budget process actually works. The sad reality is that this budget would accomplish no such thing, for several reasons:

First, notice that I said "would," not "will." That's because the proposal is dead on arrival on Capitol Hill. Even if one believed the Trump budget would be successful in achieving its stated aims, congressional Republicans have made clear that they won't be carrying the administration's water. Specifically, GOPers have already made clear that they have zero appetite for pursuing the spending cuts and program terminations recommended in the administration's budget proposal.

Surprised? You shouldn't be. Republicans have had many opportunities over the years to ax such budget zombies as the National Endowment for the Arts, Corporation for Public Broadcasting subsidies and the Economic Development Administration. They're not going to final-

ly go to war for those spending cuts now.

Other reforms will most likely be met with wobbly knees from congressional Republicans, too. For example, the administration wants to strengthen work requirements for able-bodied people using federal welfare programs. That should be a no-brainer, but with Democrats and their media allies ready to pounce, don't expect the GOP to put up much of a fight. The budget also proposes reforms to Medicaid that would reduce the growth in the program's ballooning costs. On top of that, studies have shown that Medicaid beneficiaries don't experience better

health outcomes than uninsured people. Will congressional Republicans fight for these reforms when GOP governors start complaining about having to assume greater responsibility for the joint federal-state program? If the Obamacare reform debacle is our guide, the answer is "no."

Second, although the administration's proposal contains many good ideas, it also contains the sort of budget gimmicks that have turned previous presidential budget proposals into punching bags. It claims it could balance the budget in 10 years, using rosy estimates of growth and rev-

enue alongside a continued abuse of the budget for "overseas contingency operations," which is stuffed with \$77 billion in extra spending. As Taxpayers for Common Sense notes, if the fund for overseas contingency operations were an agency, it would be the fourth-largest in terms of federal discretionary spending.

There are other problems with this budget, too. Though its designers are willing to ax counterproductive low-income programs, they won't tackle programs that serve wealthier Americans, such as Medicare and Social Security. In fact, though the budget would cut Medicaid, it might even prop up Medicare, as *Reason's* Peter Suderman explains in a piece about the budget. It's not OK that seniors, who are overly represented in the top income quintile, require younger and poorer Americans to transfer massive amounts of money to them through these insolvent programs.

It also would add billions to the already bloated defense budget, bringing it up to \$668 billion. That would be \$22 billion above the current level. Even though the proposal acknowledges the approximately 20 percent excess capacity spread across the military departments — that, if eliminated, could save \$2 billion over 10

years — it fails to tackle the \$125 billion of waste in the Pentagon that the president decried on the campaign trail. It renews a commitment to unworkable weapons systems and a shadow army of defense contractors.

It also caves to Ivanka Trump and would implement a paid family leave program and it falls for the fallacy that the federal government is the best entity to pay for and implement infrastructure improvements.

That being said, the biggest problem with this budget is the fact that I can't see Pres. Trump actually fighting for it. Sure, he'll continue to make speeches about his great wall and his anti-immigration positions with the passion that got him elected, but don't count on him to go to the mat for work requirements, Medicaid reforms and a reduction in the food stamp rolls.

This is bad news for those of us who want to see good reforms implemented, but it's good news for the swamp — which will most likely get to rule the day once again.

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

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VERONIQUE de RUGY

## Why does Trump continue to give Saudis a free pass on Islamic terrorism?

The recent bombing in Manchester was another gruesome reminder that the threat from radical Islamic terrorism is ongoing. And Pres. Trump's journey to the Middle East illustrated yet again how the country central to the spread of this terrorism, Saudi Arabia, has managed to evade and deflect any responsibility for it. In fact, Trump has given Saudi Arabia a free pass and a free hand in the region.

The facts are well-known. For five decades, Saudi Arabia has spread its narrow, puritanical and intolerant version of Islam — originally practiced almost nowhere else — across the Muslim world. Osama bin Laden was Saudi, as were 15 of the 19 terrorists of 9/11.

And we know, via a leaked email by former Secretary of State Hillary Clinton, that in recent years the Saudi government, along with Qatar, has been "providing clandestine financial and logistic support to [the Islamic State] and other radical Sunni groups in the region." Saudi nationals make up the second-largest group of foreign fighters in ISIS and, by some accounts, the largest in the terrorist group's Iraqi operations. The kingdom is in a tacit alliance with al-Qaeda in Yemen.

ISIS draws its beliefs from Saudi Arabia's Wahhabi version of Islam. As the former imam of the kingdom's Grand Mosque said last year, ISIS "exploited our own principles, that can be found in our

books. ... We follow the same thought but apply it in a refined way." Until ISIS could write its own textbooks for its schools, it adopted the Saudi curriculum as its own.

Saudi money is now transforming European Islam. Leaked German intelligence reports show that charities "closely connected with government offices" of Saudi Arabia, Qatar and Kuwait are funding mosques, schools and imams to disseminate a fundamentalist, intolerant version of Islam throughout Germany.

In Kosovo, *The New York Times'* Carlotta Gall describes the process by which a 500-year-old tradition of moderate Islam is being destroyed. "From their bases, the Saudi-trained imams propagated Wahhabism's tenets: the supremacy of Shariah law as well as ideas of violent jihad and takfirism, which authorizes the killing of Muslims considered heretics for not following its interpretation of Islam. ... The charitable assistance often had conditions attached. Families were given monthly stipends on the condition that they attended sermons in the mosque and that women and girls wore the veil."

Saudi Arabia's government has begun to slow many of its most egregious practices. It is now being run, de facto, by a young, intelligent reformer, Deputy Crown Prince Mohammed bin Salman, who appears to be refreshingly pragmatic, in the style of Dubai's visionary leader, Sheikh

Mohammed bin Rashid al Maktoum. But so far the Saudi reforms have mostly translated into better economic policy for the kingdom, not a break with its powerful religious establishment.

Trump's speech on Islam was nuanced and showed empathy for the Muslim victims of jihadi terrorism (who make up as much as 95 percent of the total, by one estimate). He seemed to zero

in on the problem when he said, "No discussion of stamping out this threat would be complete without mentioning the government that gives terrorists ... safe harbor, financial backing, and the social standing needed for recruitment."

But Trump was talking not of his host, Saudi Arabia, but rather of Iran.

see ZAKARIA next page



FAREED ZAKARIA



## Opinion

# Expect volatility, but avoid letting the headlines alter your investment plans

Recent headlines have disturbed what was an unusually calm stock market. The political uproar in Washington may continue for weeks or months, and it could mean significant, ongoing turbulence for Wall Street.

As an investor — a retiree-saver — how much will this turmoil matter to you in the long run? Perhaps, very little. There are many good reasons to remain in the market.

The earnings recession has ended and the economy has strengthened. This past earnings season was a superb one. The first quarter of 2017 saw the biggest annualized leap in corporate profits in five years — nearly

15 percent, according to S&P Capital IQ. The good news hardly ends there. We may be at or near full employment — both the headline jobless rate and the U-6 rate measuring underemployment are back to where they were before the Great Recession began. Inflation has, at last, picked up, and the manufacturing and service sectors have been growing.

The market is still having a good year. At this writing, the S&P 500 is up more than 5 percent year-to-date and the Nasdaq Composite is up about 12 percent year-to-date. Given the economic trends mentioned in the above paragraph — and the possibility of more dovishness from the

Fed — these indices could certainly see further 2017 gains.

Remember that many investors come to regret emotional decisions. Emotions drove many people away from equities in the 2007-09 bear market, and they paid a price. After sinking to a bottom on March 9, 2009, the S&P 500 appreciated 100 percent in just four years. Some of those who sat on the sidelines as the bull market started ended up buying high after selling low.

Here is another dramatic example: The S&P rose 15.2 percent in a month (in terms of total return) after hitting a low on Oct. 9, 2002. So, just as the market can drop quickly, it can also recover quickly.

Breaking news should not dissuade you from pursuing your long-term objectives. Your retirement savings effort is not momentary, but lifelong. The Dow, Nasdaq and S&P 500 have climbed higher through all kinds of disruptions in their long history. The S&P has advanced in 72 percent of the years it has been in existence.

Look at the big picture of market performance over time. Understand that pronounced, daily volatility is a disruption of the market norm, not the norm itself.

Mark 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

# Entitlement at work: Abolishing the 'me-me' mentality among employees

As a business owner for over 40 years, I've pretty much seen it all. At times it's been astounding to witness the impact of dedicated professionals — the kind of people who go above and beyond for clients, co-workers and the company. Other times, it's been mind-blowing to see employees who think only of themselves — who expect the company to revolve around them.

We had a staff member once who would help himself to the snacks and sodas we stock for client events. Now, a drink here or a pack of nuts there is actually encouraged at our office. But it's not our policy for employees to go "free shopping" through the inventory and this gentleman was loading his briefcase every day, taking piles of snacks home to his family.

Then when we were booking a big seminar event at a hotel, he called Marriott separately to ask if they could transfer all of the reward points from the company account to his personal account. When I asked him about it, his attitude was, "Well, you guys don't pay me enough and I deserve some perks, so I went ahead and created my own." Needless to say, he didn't last much longer with us.

This is an example of entitlement in the workplace — something that has become a major problem for companies across America. In my latest book, *Entitlement Abolition*, I share that I have several clients who run businesses and they often ask me what they can do to prevent entitlement from destroying their companies. I help them identify the issues some of their employees may be having — the biggest of which is often harboring a "scarcity versus abundance" mindset.

It manifests itself in the way people talk, the way they act and the way that competition arises. Employees think they're competing in every meeting and even every conversation at the water

cooler. Segregation enters in. They see the company as employees versus management, department versus department, hourly workers versus salaried.

Employees start to gripe among themselves: "Management doesn't do anything. We're the ones who do all the work. The owners are lazy and greedy!" Or they'll say things like, "You're going to pay me more since you asked me to do that additional task, right?" Or "I'm the bookkeeper — not the janitor!" (This one makes me chuckle, as I've always been quick to help clean up the left-over plates and napkins or grab the vacuum after our events.)

Entitlement is also evident when employees are more focused on their "right" to have a vast amount of sick days, vacation days and personal days, rather than looking at what they can contribute on all the days they're in the office. I think it's important for employees to realize they're either a cost — a liability to your company — or they're an asset. You are investing in them. It's likely the assets will be kept around much longer than the liabilities.

A negative, "me-me" entitlement mentality can become a cancer in the workplace, taking a company off course. What can you do to get employees back on track, collaborating in an environment of abundance?

• **Define core values and culture.** Much like our nation's Declaration of Independence and Constitution, it's invaluable to define your company's core values — and to reinforce them day-to-day. Go beyond the generic "We believe in integrity and customer service," and get specific about what matters most to you, with things like: "We 'deal above the line' by being responsible and accountable," or "We have a 'lifetime learning commitment' and we invest time, energy and money to gain wisdom."

• **Hire the right fit.** There may be different skill sets you're looking for to fill different positions and there are likely common qualities that you want across the board. But above all, successful companies hire people who naturally embrace the company's values and culture.

• **Encourage ingenuity.** Julian Simon taught there is only one natural resource on the planet — human ingenuity. If you think about it, oil was just something that got camels' hooves dirty until someone figured out how to make combustion engines. Invite your employees to use their ingenuity to contribute to the company. Recognize and reward them when they produce a more efficient solution or develop an approach that wins the customers over.

• **Reinforce personal ownership.** It's also important to help employees take ownership in doing the right thing —

whether that's solving a customer issue or taking responsibility for a mistake on the job. A lot of times, management might think they've empowered employees, but it gets lost in translation, leaving employees more focused on the letter of the law (out of fear) than on doing what's best.

With these tools and perspectives in place, you can tackle entitlement in the workplace. Remember to do it one step at a time. It doesn't have to happen overnight. As you begin to focus on things like encouraging ingenuity, hiring the right people and reinforcing ownership, you will open the way for a transformation that can bring about greater company abundance.

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



DOUG ANDREW

## ZAKARIA

from previous page

Now, to be clear, Iran is a destabilizing force in the Middle East and supports some very bad actors. But it is wildly inaccurate to describe it as the source of jihadi terror. According to an analysis of the Global Terrorism Database by Leif Wenar of King's College, more than 94 percent of deaths caused by Islamic terrorism since 2001 were perpetrated by ISIS, al-Qaeda and other Sunni jihadists. Iran is fighting those groups, not fueling them. Almost every terror attack in the West has had some connection to Saudi Arabia. Virtually none have been linked to Iran.

Trump has adopted the Saudi line on terrorism, which deflects any blame from the kingdom and redirects it toward Iran. The Saudis showered Trump's inexperienced negotiators with attention, arms deals and donations to a World Bank fund that Ivanka Trump is championing.

(Candidate Trump wrote in a Facebook post in 2016, "Saudi Arabia and many of the countries that gave vast amounts of money to the Clinton Foundation want women as slaves and to kill gays. Hillary must return all money from such countries!") In short, the Saudis played Trump.

America has now signed up for Saudi Arabia's foreign policy — a relentless series of battles against Shiites and their allies throughout the Middle East. That will enmesh Washington in a never-ending sectarian struggle, fuel regional instability and complicate its ties with countries like Iraq that want good relations with both sides. But most important, it will do nothing to address the direct and ongoing threat to Americans — jihadi terrorism. I thought that Trump's foreign policy was going to put America first, not Saudi Arabia.

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

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# CALENDAR

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## 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.wpengine.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](mailto:mining@utahmining.org).

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

**Business Women’s Forum,** a Salt Lake Chamber event with the theme “Simplicity as a Strategy.” Speaker Jane Ann Craig will discuss “The Power of Simplicity: Small Steps to Big Dreams.” Location is 50 West Club & Café, 50 Broadway, Salt Lake City. 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 Net-**

**working 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. 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 28, noon-1 p.m.

**“Intellectual Property in the World of Internet Commerce and Foreign Manufacturers,”** presented by Workman Nydegger attorneys Tim Nichols, Dave

Johnson and Brad Barger. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Registration can be completed at Eventbrite.com.

## 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](mailto: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 SpudTaddos, 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 7, 8-10 a.m.

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

## 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.

see CALENDAR next page



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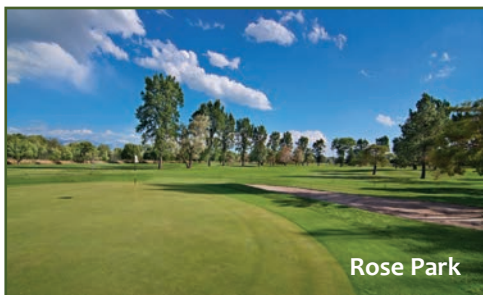
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Mountain Dell



Nibley Park



Rose Park

## CALENDAR

from previous page

### 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 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. 2, 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.

## 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

### Aug. 3, 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.

### Aug. 4, 8-10 a.m.

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

### Aug. 4, 8:45-11 a.m.

**"Networking Without Limits,"** a Salt Lake Chamber event. Jim Woodard of CCI

## CLASSIFIED

### HELP WANTED

#### TECHNICAL

**Oracle America, Inc.** has openings for **Technical Analyst** positions in Lehi, Utah. Job duties include: Deliver solutions to the Oracle customer base while serving as an advocate for customer needs. Offer strategic technical support to assure the highest level of customer satisfaction. Apply by e-mailing resume to [Al.Roczek@oracle.com](mailto:Al.Roczek@oracle.com), referencing 385.19252. Oracle supports workforce diversity

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Mechanical Services will discuss "Building Better Business Relationships." Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15 for members, \$20 for nonmembers. Details are at slchamber.com.

### Aug. 9, 11:30 a.m.-1 p.m.

**Connect 4 Luncheon,** a Sandy Area Chamber of Commerce event. Location is Scheels, 11282 S. State St., Sandy.

Cost is \$15 for chamber members, \$20 for nonmembers. Details are at sandychamber.com.

### Aug. 10, 5:30-8 p.m.

**Women's Business Center Summer Social,** with the theme "Celebrating 20 Years of Entrepreneurship." Location is The Falls Event Center, 580 S. 600 E., Salt Lake City. Cost is \$70 before July 10, \$84 July 10-Aug. 9, and \$100 the day of the event. Details are at slchamber.com.

## Real Estate

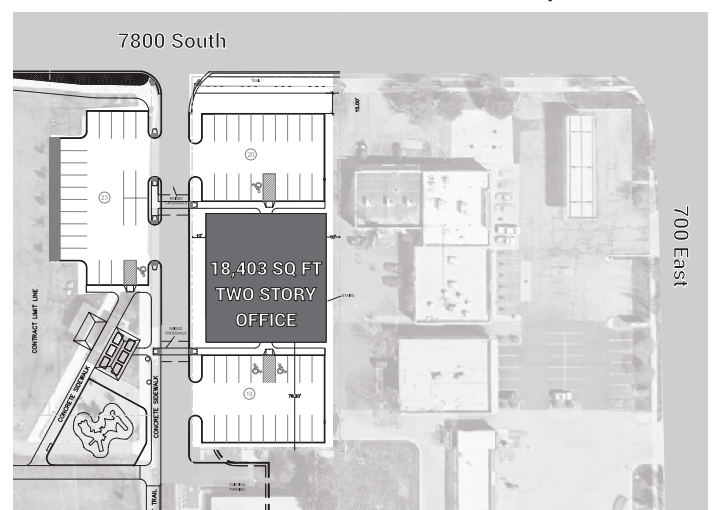
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# Making an Investment in Utah's Future

**Junior Achievement of Utah** would like to thank **Fidelity Investments** for sponsoring our **31<sup>st</sup> Annual Governor's Breakfast** hosted by Ron Jibson, former Chairman, CEO and President of Questar Corp.

With the support of our sponsors and volunteers, this school year we have helped change the lives of more than **84,000 Utah students** with real world lessons in financial literacy and career exploration.

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