

## THE Lists

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Salt Lake City-based Traeger Pellet Grills will expand its operations with a project at the Granary District in the city. The project received a state incentive tied to the creation of up to 120 high-paying jobs. Photo courtesy of Traeger Grills.

## Traeger expanding SLC base, adding 120 high-paying jobs

**Brice Wallace**  
*The Enterprise*

Traeger Pellet Grills LLC is cooking up some new jobs at its Salt Lake City headquarters.

The company announced a \$24 million expansion project that includes up to 120 high-paying jobs over the next seven years. The announcement came after the company was approved for a tax credit incentive of up to \$882,430 by the Governor's Office of Economic Development (GOED) board.

"Traeger has been a very unique run, and I think we're just starting to hit our stride," Jeremy Andrus, Traeger's CEO, told the board. "And I anticipate that we will hire substantially more than we've even discussed, and, boy, our business has been growing for years, but we think it's just starting grow."

Traeger designs, manufactures and sells wood pellet grills and related products, growing from \$70 million in revenue in 2014 to \$363 million in 2019. Its innovation

**see TRAEGER page 20**

## Salt Lake home of nation's first industrial bank in past 12 years

Salt Lake City is the home for the nation's first new industrial bank to open in 12 years. Nelnet Bank launched in early November to provide student loan refinancing, with plans to offer additional private loan options for students in 2021. Financial firm Nelnet Inc. has operated in the education-related loan industry since 1978 and will operate its new venture as an Internet bank franchise from a home office in Salt Lake City.

In March 2020, the Federal Deposit In-

surance Corp. (FDIC) and the Utah Department of Financial Institutions conditionally approved an application from Nelnet Inc. for deposit insurance and a Utah state-chartered industrial bank, respectively, to create the new bank. Nelnet's application was filed in November 2019.

Nelnet Bank's primary focus is to help students and families develop healthy spend-

**see BANK page 23**

## COVID-19 Updates

### Cancellations and postponements

The following are events that have been included in The Enterprise Calendar listings and subsequently have been postponed or canceled, or have been removed from the organizers' website calendars. This is not a complete list of postponements or cancellations. Check with organizers to determine if their events will take place.

#### CANCELLATIONS

**Dec. 8, 8 a.m.-4 p.m.**

"Change Management for Managers," part of the Salt Lake Community College Frontline Leader Workshop Series at Salt Lake Community College's Miller Campus in Sandy.

**Dec. 8, 8:30-11:30 a.m.**

"Harassment Prevention for Managers and Supervisors," an Employers Council event.

**Dec. 9, 5-7 p.m.**

**Business After Hours**, an Ogden-Weber Chamber of Commerce event at Trust Brands in Ogden.

#### POSTPONEMENTS

**Business After Hours**, a Salt Lake Chamber event, originally scheduled for March 19 and later rescheduled for Sept. 17 at the Utah Museum of Contemporary Art in Salt Lake City, has been rescheduled for spring 2021.

**"We Are Utah" Manufacturers Expo**, a Utah Manufacturers Association event scheduled for Sept. 23, 1-8 p.m., at Mountain America Expo Center in Sandy, has been postponed until March 2021.

**Business to Business Expo**, a Davis Chamber of Commerce event originally scheduled for Aug. 27 at the Davis Conference Center in Layton, has been postponed until April 2021.

The **South Salt Lake Chamber Annual Celebration**, originally scheduled for Sept. 2 at the Maverik Center in West Valley City, has been postponed to a date to be announced.

**South Jordan Business and Entrepreneurial Summit and Expo**, a South

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## COVID-19 AND UTAH - NEWS AFFECTING YOUR BUSINESS & YOUR EMPLOYEES

### Utah's share of FEMA COVID-19 disaster funds now tops \$45 million

The Federal Emergency Management Administration (FEMA) has sent more than \$45 million to Utah in public assistance funding for the COVID-19 response. The assistance was made possible following the the major disaster declaration issued in April by the Trump administration.

The funding breaks down as follows:

- \$43.8 million in federal funding to the Utah Department of Health for emergency protective measures for the purchase and distribution of personal protective equipment and medical supplies, and the leasing of a storage and distribution warehouse through June 30.

- \$1.25 million in expedited funding to the Utah Department of Health for emergency protective measures to lease and stage the Mountain America Exposition Center, which was utilized as an alternate care site.

FEMA's Public Assistance Program provides funding for emergency actions undertaken by communities to protect public safety, providing at least a 75 percent funding share for eligible costs. Remaining costs are the responsibility of the state and local applicants for assistance.

For the COVID-19 response, FEMA simplified the public assistance application and funding process to address the magnitude of the COVID-19 event and to allow local officials to receive eligible funding more quickly.

Additional support for Utah has come in the form of mission assignments, in which FEMA has directed other federal agencies, such as the U.S. Army Corps of Engineers, to perform work to address needs identified by the state. The federal share for these mission assignments to date is \$18,774,906.

### UofU Health moves COVID-19 testing to indoor venues as winter arrives

With winter settling in, University of Utah Health is moving most of its COVID-19 testing indoors. The health-care group said it has expanded testing for the COVID-19 virus to 12 indoor facilities. The move will allow health experts to evaluate patients for seasonal viruses like influenza and the cold, which also produce similar symptoms as COVID-19, the agency said.

The university's Rice-Eccles Stadium location will remain open during the winter as the only outdoor testing center location. It reopened recently after a truck crashed into one of the testing huts. Other in-car testing locations in Farmington, Salt Lake City and South Jordan will close for at least the season.

Most of Utah's testing since the beginning of the COVID-19 pandemic is conducted outdoors. People drive up to a location, get tested and leave. UofU Health began requiring appointments ahead of time in September to

reduce long lines.

Under the new arrangement, individuals seeking to get a test can either visit the Rice-Eccles drive-thru site or schedule an appointment for testing at one of 12 facilities scattered across the Wasatch Front and surrounding areas.

The indoor locations are:

- Centerville Health Center (26 S. Main).
- Farmington Health Center (165 N. University Ave.).
- Greenwood Health Center (7495 S. State in Midvale).
- Madsen Health Center (555 S. Foothill Boulevard in Salt Lake City).
- Parkway Health Center (145 W. University Parkway in Orem).
- Redstone Health Center (1743 W. Redstone Center Drive in Park City).
- Redwood Health Center (1525 W. 2100 South in Salt Lake City).
- South Jordan Health Center (5126 W. Daybreak Parkway).
- South Ogden Health Center (5957 S. Fashion Point Drive in Ogden).
- Stansbury Health Center (220 Millpond Road in Stansbury Park).
- Sugar House Health Center (1280 E. Stringham Avenue in Salt Lake City).
- Westridge Health Center (3730 W. 4700 South in West Valley City).

More outdoor testing may resume if there's an overwhelming need for testing that exceeds what is capable indoors, said Dr. Richard Orlandi, UofU Health's associate chief medical officer of ambulatory health. He added that it will likely return in spring, as well.

Although the move indoors was announced recently, officials began to plan for indoor testing during the summer when officials were concerned with staff sweltering in the heat. Winter in Utah leads to a completely opposite situation, with cold temperatures, snow and bitter winds.

"Outdoor testing and winter don't mix well," Orlandi said, adding that it should allow staff to be safe and more comfortable.

### Utah researchers find that malaria drug 'doesn't help' C-19 patients

Researchers in Utah have finished a test with local COVID-19 patients and come to the conclusion the anti-malarial drug hydroxychloroquine is of no value in treating the disease. Scientists at Intermountain Healthcare and University of Utah Health said the drug resulted in no benefits to virus patients treated in Utah when compared to an antibiotic drug called azithromycin, which is used to treat bacterial infections.

The study was conducted on 85 patients hospitalized due to COVID-19 at 13 different hospitals over an 11-week

span. Some patients received a five-day treatment of hydroxychloroquine, while others received azithromycin over the same five-day span. Those treated with hydroxychloroquine were more likely to have worse outcomes, the researchers found.

The results of the study were published recently in the Annals of the American Thoracic Society. The testing when hydroxychloroquine was debated as a drug to treat the coronavirus.

"We saw enormous early interest in hydroxychloroquine, but now we can definitively say that it doesn't help COVID-19 patients," Dr. Samuel Brown said in a statement. Brown is the director of the Center for Humanizing Critical Care at Intermountain Healthcare and one of the leading authors of the study.

Other testing has come to similar conclusions, Brown said. For example, the National Institutes of Health stopped its clinical trial of the drug in June because results showed "the study drug was very unlikely to be beneficial to hospitalized patients with COVID-19." Brown served as a co-chair of that trial, as well.

Utah researchers intended to study 300 patients for their study but stopped at 85 after the national study came to an end.

Brown said the study suggests there are possible benefits of azithromycin, which can be studied further. Studies of the drug are already underway in the United Kingdom by researchers at the University of Oxford.

### Restaurants, bars likely to suffer from changes in Herbert's new mandates

When Gov. Gary Herbert issued new COVID-related orders two weeks ago, included was an order for bars and restaurants to close by 10 p.m. in addition to the social distancing and seating arrangements already in practice at most establishments. Although that decree was later amended to allow later closing, it mandated that alcohol service end at 10 p.m.

This order will have a major impact on the hospitality industry, according to those in the business.

For most hospitality businesses, the coronavirus outbreak has caused significant financial hardship, and some fear the new directive will only make an already difficult situation even more challenging. Since March, the state has lost an estimated 450 establishments as a result of economic hardships caused by the coronavirus outbreak, according to the Utah Restaurant Association.

"In March, April and the first two weeks of May when the governor closed dining rooms, restaurant employment went from 109,000 people to 63,000 people," said Restaurant Association President Melva Sine. "And since the governor opened dining rooms on just the weekend before Mother's Day, between then and now we have built the industry back up to 93,000 people employed in the restaurant industry."

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# Airborne Environmental moving & expanding its St. George operations

**Brice Wallace**  
The Enterprise

A company that specializes in technologies for aerospace thermal control systems is expanding in St. George, planning

to add 73 high-paying jobs over seven years and moving its operations to the city's burgeoning Tech Ridge development.

Airborne Environmental Control Systems (AECS) announced the \$20 million project after being approved for a tax

credit of more than \$1.4 million by the Governor's Office of Economic Development (GOED).

"A perfect project for St. George, Utah, in their tech zone," is how Mel Lavitt, chairman of the board's incentives committee, described the expansion during the meeting where the incentive was approved. "And it's an example of keeping and expanding high-paying companies in Utah."

Airborne develops technologies focused on thermal management for commercial and military aerospace platforms, giving customers full digital control over all environmental aspects, including pressure, volume and temperature. The company fabricates ECS using composites and 3D printed materials, all designed in-house. Legacy environmental control systems can no longer effectively relieve the heat loads of today's devices, which operate at higher temperatures than ever before., the company says.

Brian McCann, AECS's CEO, said that among the aircraft to use the company's technologies are F-15, F-16, F-18 and C-130 planes and certain helicopters. The tech will be used both on new aircraft and in retrofits.

"It's a great opportunity to expand on the aerospace industry that exists in the southern part of Utah," Thomas Wadsworth, GOED assistant managing director, said of the project. "It fits in really nicely with what St. George is trying to do with their economy as well.

"From a staff perspective, we're really exciting about the high-paying nature of these jobs that will be coming into St. George. It's something I know

the community has been focusing on for a number of years, and so we're grateful for the partnership we have both with the Economic Development Corporation of Utah and the St. George Area Economic Development Corp. to help us identify this project first and foremost and move it along."

In May 2019, RAM Manufacturing Co. of St. George became majority owner of AECS. RAM designs and manufactures actuation and fluid control components in the aerospace industry. Wadsworth said AECS will be moving out of RAM's St. George facilities to Tech Ridge.

RAM has been in St. George "for 43 years and they've grown exactly as we'd hoped they would do. They've grown and provided increased wage levels to the Washington County area for 43 years," St. George Mayor Jon Pike told the GOED board.

"I'm just really excited for the opportunity of this to just greatly further our vision and our goals on Tech Ridge. We know we're not going to attract, in some cases, the largest tech companies or aerospace companies to St. George. What we're hoping is that companies like Airborne ECS and Brian McCann and his team, they will start and they will flourish and they will grow and help us with all of our goals and helping to provide that ecosystem on Tech Ridge that we're looking for."

Carine Clark, the GOED board's chair, said the project involves "an exciting company and such a great place." She told McCann that "St. George is lucky to have you and so are we."

The 73 projected new jobs

are expected to pay an average of about \$94,000. Over seven years, the project will generate new total wages of \$23.2 million and new state tax revenue of about \$9.56 million.

"We're happy that Airborne has decided to expand its St. George location," Val Hale, GOED's executive director, said in a prepared statement. "This expansion will create high-paying jobs for engineers and technicians with salaries much higher than the area's average wage."

"Just as RAM Co. has experienced, we believe that Airborne will find the quality of the region's workforce, distribution infrastructure and quality of life to be top-notch," said Theresa A. Foxley, president and CEO of the Economic Development Corporation of Utah. "Congratulations to the city of St. George and St. George Area Economic Development on the area's continued aerospace growth."

## Inszone acquires ISU Wiseman

ISU Wiseman Insurance of Provo has been purchased by Inszone Insurance Services, a provider of personal and commercial lines of insurance based in Sacramento, California.

Founded in 1935, ISU Wiseman Insurance has been in the insurance industry for three generations. Having been at their current office building since 1961, they are a local staple and hold strong relationships in the local community. "All the team in ISU Wiseman Insurance live in the area and are involved in the community. It is of utmost importance for us at Inszone to embrace and build upon these relationships," said Norm Hudson, CEO of Inszone Insurance.

The entry into Utah supports Inszone's strategic business goals of expansion within the western part of the United States and growing its local presence while continuing to serve throughout the country, Hudson said.

"Utah is a very important piece to our growth strategy and the acquisition of ISU Wiseman Insurance will significantly expand our presence in this growing market," said Hudson. "ISU Wiseman Insurance brings decades of experience and know-how to the table and we couldn't be prouder to welcome them to the Inszone family."

## Sevier Valley Oil purchased

Parkland Corp., a Calgary, Alberta, Canada-based fuel distributor and convenience store operator, through its subsidiary Parkland USA, has entered into an agreement to acquire Sevier Valley Oil Co. Inc. of Richfield. The deal includes all of Sevier Valley's related companies.

Sevier Valley is a retail and commercial fuel business with operations in Southwestern Utah along with a presence in Northern Utah and Colorado. The acquisition includes seven company-owned retail locations and over 20 retail dealers in addition to a diesel and lubricant distribution business.

"We continue to expand our U.S. footprint and execute on our growth strategy," said Doug Haugh, president of Parkland USA. "This acquisition meaningfully expands our retail presence in rapidly growing Southern Utah and presents a fantastic opportunity to leverage our North American On the Run convenience store brand, enhance our customer proposition and drive incremental value. We are delighted to welcome Garrett Ekker and the SVO team to Parkland and look forward to the continued growth of our USA business."

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# BioUtah announces 2020 Utah Life Sciences Award winners



Erin Mendenhall



Chris Gibson



Bill Phillips



Randy Rasmussen



Gary Crocker

BioUtah, the trade association that advocates for Utah’s life sciences industry, has announced its 2020 Utah Life Sciences award winners. The honors were presented during a special virtual awards session during the 2020 Virtual Utah Life Sciences Summit earlier this month. BioUtah’s awards recognize innovators, entrepreneurs and leaders who have made significant contributions to the state’s life sciences industry, the organization said.

“We congratulate this year’s award winners,” said Kelyvn Cullimore, president and CEO of BioUtah. “Each individual and company being recognized has played an important role in advancing Utah’s life sciences community. We’re excited to honor their contributions to life-changing innovation and we applaud their exceptional leadership in making our industry one of the fastest-growing in the nation.”

The awards and award winners include:

**Friend of Industry:** Mayor Erin Mendenhall of Salt Lake City was honored for her work to establish a Salt Lake City Healthcare Innovation Center to spur research, attract capital and expand Utah’s life sciences indus-

try by making the development of the life sciences community in Salt Lake City the focal point of her economic development plan. Mendenhall is leading efforts to lay the groundwork for the center under the Tech Lake City initiative. The center is a new phase, building upon a concept first developed in 2018: a planned city effort to build more incubator, office and wet lab space where start-ups can grow and scale with ease.

**Entrepreneur of the Year:** This award went to Chris Gibson, co-founder and CEO of Salt Lake City-based pharmaceutical company Recursion, for his role as an industry-leading pioneer in building a computationally intelligent drug discovery platform to radically increase the scale at which drugs are discovered and for his robust efforts to support and nurture life sciences innovation and entrepreneurs in the state. Gibson was instrumental in the formation of both the Altitude Lab, an incubator/accelerator for early-stage life sciences and healthcare companies at the University of Utah; and BioHive, a branding campaign to promote and grow the life sciences industry.

**Innovation Impact Award:** Bill

Phillips, chief operating officer at Draper’s Spectrum Solutions, accepted the award that recognized the company’s saliva-based COVID-19 diagnostic testing innovation, first in the nation to receive FDA Emergency Use Authorization for its COVID-19 sample collection system. Major League Baseball credits Spectrum’s innovation for providing a testing solution that allowed the sport to return to the field this summer.

**Executive of the Year:** This award went to Randy Rasmussen, co-founder of BioFire Diagnostics, for his vision in founding and building a successful global diagnostic company to revolutionize testing for infectious disease. BioFire’s FilmArray technology uses a diagnostic machine that chemically processes a patient’s sample and uses the DNA or RNA of the pathogen to identify it. Using this technology, BioFire has developed FDA authorized tests for respiratory pathogens, including influenza and COVID-19, as well as many other diseases.

**Lifetime Achievement:** Gary Crocker, president of Crocker Ventures and chairman and president of Merrimack Pharmaceuti-

cals, received this award for his contributions during the past 45 years to the Utah life sciences industry as an entrepreneur, investor, philanthropist and passionate advocate for life-changing research and innovation. Through his career, Crocker has founded,

grown and sold several highly successful enterprises, including Research Medical, the nation’s largest open-heart surgery device company, which was acquired by Baxter International’s Edwards Life Science division in 1997 for \$236 million.

## Women Tech Talent Pipeline Alliance to provide resources, support for tech careers

Salt Lake City-based Women Tech Council (WTC), a national organization focused on the economic impact of women in technology, is joining other key organizations to launch the Women Tech Talent Pipeline Alliance. The alliance will focus on programs that create activation into technology and STEM careers for women of color, moms and women returning to the workforce, refugees and immigrants.

“With the pandemic impacting women significantly more than men in the workforce, it has never been more important to focus on increasing the number of women in tech,” said Cydni Tetro, president of WTC. “By uniting these organizations to expand the talent pipeline and include more of these women, we will change the trajectories of their careers and families, strengthen our economy and increase the impact of women in tech at this critical time.”

The new alliance brings together WTC, the Utah Governor’s Office of Economic Development, Code In Color, Latinas in Tech Utah, the Department of Workforce Services, United Way and RizeNext Tech-Moms. Together, these organizations will increase access to resources and opportunities and provide support through role models and mentors for more women, especially women of color and women returning to the workforce, said Tetro. “Ultimately, adding these women to the technology workforce will positively impact them and their families, provide tech companies needed talent and bolster the long-term health and growth of the economy,” she said.

“We are thrilled to be a part of this exciting initiative to bring women in the technology workforce,” said Mary Cardon, director of the Utah Industry and Inno-

vation Center at the Governor’s Office of Economic Development. “The alliance will help our state become stronger and more diverse and allow women and the companies they work for to reach their highest potential.”

“It’s imperative that the tech industry continue to make strides toward a more equitable and inclusive industry and I am pleased to take this important step toward change alongside Women Tech Council, Latinas In Tech Utah and other phenomenal organizations,” said Karen Rodriguez La Paz, founder and CEO of Code In Color. “By banding together, we will enter a new chapter of transformational growth, leadership and change and continue to bring education and financial wealth to the black and brown women who rightfully deserve a seat at the table.”

“At LiT, our mission is to connect, support and empower Latina women working in tech. This alliance with Women Tech Council, Code In Color, RizeNext Tech-Moms and other great organizations is going to help us bridge the gap and break the stigma of Latina women working in the tech ecosystem,” said Donnaly Crull, chair of the Latinas in Tech Utah Chapter.

“As part of our Department of Labor Apprenticeship State Expansion grant, Workforce Services seeks to diversify the candidate pool for apprentices in tech to include women, veterans and people of color. We believe that being part of this alliance and leveraging the efforts and resources of these great partners will help us to meet these diversity goals and will begin to change the landscape of what Utah’s tech workforce looks like, while meeting the demand of the business community,” said Melisa Stark, commissioner of apprenticeship programs.

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# APLU designates UofU as Innovation and Economic Prosperity University

The Association of Public and Land-grant Universities (APLU) has awarded the University of Utah the Innovation and Economic Prosperity designation, which recognizes universities that promote growth, innovation and economic development in their regions.

"This is tremendous recogni-

tion of the important role the University of Utah plays as an economic engine for our state," said Ruth V. Watkins, president of the University of Utah. "We are committed to educating the workforce of the future, to building strong industry partnerships and to fostering the new ideas and innovations of students and faculty that

solve grand societal challenges. This designation will enhance our efforts in these areas."

Innovation and Economic Prosperity designees work with public and private sector partners in their states and regions to support economic development through a variety of activities, including innovation and entrepreneurship, technology transfer, talent and workforce development and community development, according to APLU. The APLU is a research, policy and advocacy organization dedicated to strengthening and advancing the work of public universities in the U.S., Canada and Mexico.

Watkins assigned Keith Marmer, chief innovation and economic engagement officer for the university, to lead the yearlong

self-evaluation and application process required by the APLU. Marmer assembled an 11-person team to examine strengths and opportunities of the UofU's economic and community engagement enterprise and to research the U's impact in the region.

The team worked with the Kem C. Gardner Policy Institute to survey the President's Leadership Council, hundreds of faculty members across the UofU campus and the University Alumni Association board and conducted focus groups with leaders in industry, government and economic development agencies.

Watkins said feedback was virtually unanimous in advocating for a centralized office empowered by UofU leadership to expand economic enterprise and

innovation. The result was the creation of the Partners for Innovation, Ventures, Outreach and Technology (PIVOT) Center that is tasked with leading a centralized and integrated strategy for technology commercialization, corporate engagement and economic development.

The UofU is one of only three universities that earned the APLU designation this year.

"Many communities are reeling from the economic devastation wrought by the global pandemic," said APLU President Peter McPherson. "As leaders in economic development, this year's designees and award winners are well-positioned to play an important role in our economic recovery and help drive longer-term economic growth and prosperity."

## Swire Coca-Cola, USA names Gehring its new president/CEO

Swire Coca-Cola USA, based in Draper, has announced that Rob Gehring has been named president and CEO of the soft drink distributor. He will replace Jack Pelo, Swire's president and CEO for the past 24 years, who will retire at the end of this year.

Gehring joined Swire in 2018 and has since played an integral role in enhancing the culture of innovation and customer service at the company, Swire said in a release. Gehring is a veteran in the Coca-Cola system and former global chief sales officer for The Hershey Co. At Coca-Cola, Gehring served as president of the Walmart Global Team leading the team managing the relationship with Walmart and Sam's Club and the respective Coca-Cola bottlers in 28 countries. Gehring has held several other roles within the Coca-Cola system including vice president of sales in the Canadian and western U.S. business units.

"I am humbled and honored to be entrusted with the leadership of Swire Coca-Cola, USA, the talented people who work here, the marketplace opportunities before us, and the legacy that Jack Pelo will leave in his wake as he retires," said Gehring. "Jack is one of the most respected leaders in the beverage industry and an all-around great human being. No one can replace him, but I am grateful for his mentorship and partnership as I take on the responsibility of leading this company into the next decade."

Under Pelo's leadership, Swire Coca-Cola, USA has grown to become a top data-driven manufacturer, distributor and seller of Coca-Cola, Dr Pepper, Monster Energy and Body Armor products in the United States. When Pelo became president and CEO in 1996, Swire employed close to 1,600 people in the Intermountain West. Now the company has 7,200 employees in 13 states.

"It has been my privilege to lead this company through

tremendous growth and success. We have accomplished so much including our partnership with the Salt Lake City Olympic Games in 2002, quadrupling our size and navigating all the challenges of 2020," said Pelo. "At the heart of this success has been our people. We hire and develop talented people, who are central to our mission of being the best employer, the best business partner and the best corporate citizen wherever we do business. I'd like to congratulate Rob on his succession. He is driven, innovative and passionate and I am excited for him to take our company to the next level of success."

Swire Coca-Cola, USA is a part of Swire Coca-Cola Limited, the fifth-largest bottling partner of the Coca-Cola Co. by global volume. Swire Coca-Cola Limited itself is part of Swire Pacific Limited, a Hong Kong-based international conglomerate with a diversified portfolio of market-leading businesses.

## Alliance launches Bonus Bucks program

The Downtown Alliance, an organization that promotes diversity and commerce in the central city area of Salt Lake City, has launched a program that gives shoppers "Bonus Bucks" to spend downtown when they buy a Downtown Dollars eCard through online gift card company Yiftee. The alliance said the program encourages consumers to shop, eat and gift locally.

The digital dollars live on the customers' smartphones and can

be spent at dozens of participating businesses. Purchasers can spend them or gift them to friends and family. Shoppers simply show the eGift card (it's actually a MasterCard product) on their mobile devices at participating retailers to make a purchase.

"This is a win for people that love shopping, dining and playing downtown and a win for all the participating businesses," said Dee Brewer, Downtown Alliance

executive director. "For example, when you buy \$75 in Downtown Dollars, you automatically receive \$25 in Bonus Bucks. You can spend that \$100 at any of the participating businesses." Brewer said the eCard offers different levels of spending with corresponding bonus amounts added at the time the card is purchased.

The Bonus Bucks offer is made possible by a Shop In Utah grant and is available until those grant funds run out.



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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.

## AGRICULTURE

• The **Downtown Winter Farmers Market** has opened at 12 S. Rio Grande St., at The Gateway in Salt Lake City and will offer products each Saturday, 10 a.m.-2 p.m., through April 17. It traditionally has been held at the Rio Grande Train Depot, but it is under repair after structural damages caused by the March 18 earthquake. The Winter Market offers produce, grass-fed meats, baked goods, dairy, eggs, honey, packaged foods and more. Nearly half of Utah's counties are represented at the Winter Market on behalf of farmers and producers within a 250-mile radius of Salt Lake City. Details, including a full list of safety precautions and restrictions, are available at [slcfarmersmarket.org](http://slcfarmersmarket.org).

## ASSOCIATIONS

• The **U.S. Chamber of Commerce Small Business Council** has appointed **Natalie Kaddas**, CEO of Kaddas Enterprises, Salt Lake City, as vice chair. She will assist in creating strategies on legislative, regulatory and international initiatives to support small businesses around the country. Kaddas Enterprises is a second-generation, family-owned thermoplastics manufacturing business that has operated in Utah for over 50 years.



Natalie Kaddas

## BANKING

• **Bank of Utah**, Ogden, has announced the appointments of three women to branch manager positions in Northern Utah. **Sarah Carver** has accepted the position of branch manager for Bank of Utah's Ben Lomond branch in Ogden. Carver has previously managed Bank of Utah branches in Bountiful and Layton and has held other positions, including customer service representative and account manager for the bank. **Kimberly O'Neal** will



Sarah Carver



Kimberly O'Neal

serve as branch manager for two Bank of Utah branches, in Roy and Bountiful. She formerly served as branch manager for the bank's Redwood Road branch. O'Neal has worked for retail banks for more than 26 years, including JP Morgan Chase Bank. She is a graduate of the University of Utah, where she majored in consumer economics/family studies. Bank of Utah has appointed **Karen Owens**



Karen Owens

to serve as branch manager for the Layton branch. Owens previously served as Bank of Utah's Bountiful branch manager and as an account manager at the main branch in Ogden. She brings many years of retail management to her position. Owens earned a bachelor's degree in business management from Western Governors University.

## DIRECT SALES

• **ASEA**, a Pleasant Grove-based, privately owned international direct selling and multi-level marketing company, has announced several promotions. **Nico N. Raczek** is chief science officer. Raczek has decades of leadership in scientific strategies, new product development, research, and regulatory and scientific affairs, including having global industry expertise in nutrition and health, cosmetics and consumer goods. **Jina Anson** is chief marketing officer. Anson has been leading ASEA's global marketing for over a year. She has nearly two decades of experience in new product development, international business, and marketing for health and beauty products. Her education includes studying at Brigham Young University. **Jörg Höche** is chief revenue officer. Höche joined ASEA in 2016 as vice president of sales for the EU and has more than 20 years of



Nico Raczek



Jina Anson



Jörg Höche



Edouard Gug

experience as an executive manager in the network marketing industry. **Edouard Gug** is vice president of ASEA Europe. Over the past four years at ASEA, Gug has successfully developed and grown the European region. Gug began his career in sales in the catering industry in France and transitioned his career to network marketing in 2014.

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## DIVIDENDS

• The board of directors of **Extra Space Storage Inc.**, Salt Lake City, has declared a quarter dividend of 90 cents per share on the common stock of the company for the fourth quarter. The dividend is payable Dec. 31 to stockholders of record Dec. 15. Extra Space Storage is a real estate investment trust that owns and/or operates 1,906 self-storage properties. It is the second-largest owner and/or operator of self-storage properties in the United States and is the largest self-storage management company in the U.S.

• The board of directors of **Overstock.com Inc.**, Salt Lake City, has declared a regular annual cash dividend for 2020 of 16 cents per share on the company's Series A-1 and Series B Preferred Stock. The dividend is payable Dec. 16 to shareholders of record Nov. 30. It is the fourth consecutive year for a cash dividend to preferred shareholders, and it is the largest amount of cash the company has ever paid out in a dividend. Overstock.com is an online retailer and technology company.

## ECONOMIC DEVELOPMENT

• The **Economic Development Corporation of Utah (EDC Utah)** has promoted **Colby Cooley** to vice president of business development. Cooley joined EDC Utah

in 2016 after serving as a Fellow in the Governor's Office of Economic Development. He leads



Colby Cooley

EDC Utah's Global Strategy and Outreach program, which uses analytics to proactively target high-potential companies in out-of-state markets. Cooley has managed corporate expansion projects in the outdoor products, manufacturing/distribution, aerospace/defense, and life sciences industry sectors. Cooley graduated from the University of Utah with a B.A. in history.

## ECONOMIC INDICATORS

• **Utah** is ranked No. 23 among states in controlling the flood of garbage recyclables, according to **LawnStarter**, which compared 14 metrics across four categories to determine the best and worst states at managing waste. These metrics include the presence of plastic-bag bans, the presence of mandatory recycling laws and the number of recycling facilities per 100,000 residents. Vermont is the top-ranked state. Alaska is at the bottom of the rankings. Details are at <https://www.lawnstarter.com/blog/studies/best-worst-states-waste-management/>.

## HEALTHCARE

• **Dymicron**, an Orem-based, privately held medical device company developing a next-generation cervical artificial disc, has appointed **Dr. Armen Khachatryan** to its board of directors. Khachatryan is an orthopedic surgeon specializing in minimally invasive micro surgery and the treatment of cervical and lumbar spinal disease. He has extensive experience in minimally invasive surgery, motion preservation technology, artificial disc replacement and non-fusion technologies. He is an active partner at the Center for Orthopedic and Rehabilitation Excellence, founder of the Disc Replacement Center in Salt Lake City and co-founder of the Masson Spine Institute Outpatient Center of Excellence in Park City. He has trained hundreds of surgeons in advanced spine surgery solutions and cervical arthroplasty and has been a lecturer throughout the United States and internationally, has been a clinical investigator in multiple FDA clinical trials for



Armen Khachatryan

cervical artificial disc replacement and was among the first to implant artificial discs in Utah both in the lumbar and cervical spine.

• **Caris Life Sciences**, a Texas-based innovator in molecular science, has announced the addition of **Huntsman Cancer Institute** at the University of Utah to the company's Precision Oncology Alliance, a group of 40-plus cancer centers collaborating to advance comprehensive cancer profiling and institute standards of care for molecular testing in oncology. Institutions in the alliance have early access to Caris MAI (Molecular Artificial Intelligence) offerings and establish evidence-based standards for cancer profiling and molecular testing in oncology. They also have access to CODEai, a data solution in the industry with cancer treatment information and clinical outcomes data for over 215,000 patients covering over 1 million data points per patient.

## HOSPITALITY/FOOD SERVICE

• **The Goldener Hirsch**, a Deer Valley Austrian-inspired luxury hotel at the resort's Silver Lake Village, has expanded with 40 new luxury residential condominiums. The \$120 million project includes new amenities such as a rooftop pool and gym, a plaza bridge connecting the original and new buildings as well as sunlit courtyards, a café and ski valet.

## INVESTMENTS

• **GuideCX**, a Salt Lake City-based project management platform for onboarding new customers, has completed a \$10 million Series A funding round led by **Sorenson Ventures**. Other series participants include new investors **Epic Ventures** and **Orchard Ventures LLC** and previous investors **Album VC** and **Prelude**, among others. GuideCX said the investment will allow it to further define the category of modern customer onboarding.

## LAW

• **Dorsey & Whitney LLP** has hired **Alison Garner** as a senior attorney in its Regulatory Affairs Group in Salt Lake City. Garner joins Dorsey after over a decade of public service in both the Utah Attorney General's Office and the U.S. Department of Justice. Prior



Alison Garner

see BRIEFS next page



# Industry Briefs

## from previous page

to joining the Utah Office of the Attorney General, Garner was a trial attorney with the U.S. Department of Justice, Environment and Natural Resources Division, in Washington, D.C. Garner has a J.D. degree from the University of Utah's S.J. Quinney College of Law.

## MANUFACTURING

• **Malouf Cos.**, Logan, has hired **Matthew Croshaw** to lead strategies for organization effectiveness inclusive of organization design, talent and leader development, and change and continuous transformation for its growing network of companies. Malouf produces sleep and home furnishings products and has home and apparel retail company Downeast, technology and app pioneer Impact Collective; and venture-focused family office Tamarak Capital. Croshaw most recently worked since 2004 for Parker Hannifin.



Matthew Croshaw

## MEDIA/MARKETING

• **The Walton Group**, a Provo-based media relations and advertising agency, has hired **Nathaniel Potz** and **Amber Rawlings** as associates. Potz is a junior studying public relations at Brigham Young University. Rawlings, an account executive, is a communications graduate from Brigham Young University. She previously worked in marketing for over three years, gaining experience in event planning, social media marketing, website design and advertising.



Nathaniel Potz



Amber Rawlings

## NONPROFITS

• The **CrowdCare Foundation**, a Salt Lake City-based, patient-driven nonprofit organization, is changing its name to the **HealthTree Foundation**. It said the move "reflects its growing community of users with multiple myeloma and the foundation's plan to expand the platform to patients with other diseases." The foundation was created to sup-

port multiple myeloma and ALS patients in navigating their disease. The HealthTree Foundation is a nonprofit that built a suite of software tools to provide a fully integrated solution for patients with rare and terminal diseases. The change is in name only. No changes have been made to the foundation's leadership, nonprofit status, structure or mission.

## PHILANTHROPY

• **Tucanos Brazilian Grill** in Farmington recently donated \$3,000 to **Red Barn Academy**. The new restaurant at Station Park held a VIP grand opening event and donated the net proceeds to the Farmington-based nonprofit, which is a residential life-skills program in a farm setting that helps men address addiction, criminality and homelessness.

• **Mountain America Credit Union**, Sandy, has awarded grants to 10 education professionals in Utah and Idaho to support K-12 classroom learning, with up to \$1,500 awards to each grant recipient. Since 2016, Mountain America has assisted more than 40 educators in purchasing supplies to enhance the classroom learning experience. The 2020-21 recipients are **Jennifer Foley**, Terra Academy; **Emma Moss**, Eastmont Middle School; **Vanessa Tendick**, Canyon Rim Academy; **Tonya King**, Lowell Scott Middle School; **Mindi Reimann**, West Jordan Elementary; **Brenda Bennett**, Antelope Elementary; **Katrina Stratford**, Ensign Elementary; **Sarah Curtis**, Bell View Elementary; **Marianne Wilson**, Davis County School District; and **Ryan Oldroyd**, West Jordan Middle School.

## REAL ESTATE

• **Newmark** has hired **Jeff Rossi** and **Trigger Reital** as executive managing directors in its Salt Lake City office. The office leasing experts have more than 38 years of combined commercial real estate experience. Prior to joining Newmark, the duo worked as executive directors at Cushman & Wakefield. For over 19 years, Rossi has provided for the needs of occupier clients, combining financial analysis, strategic consulting, market knowledge and other needed resources to help them make informed real



Jeff Rossi



Trigger Reital

estate decisions. He has transacted on over 21 million square feet of real estate and closed more than 1,600 transactions over the course of his career. Reital has executed over 1,500 lease transactions comprising nearly 20 million square feet of real estate over the span of his nearly 20-year career. He helped run Cushman & Wakefield's tenant advisory group.

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## RECOGNITIONS

• The **Utah Manufacturers Association** recently presented its 2020 awards for outstanding performance in operational performance and best practices at the 2020 Manufacturers Conference. **Bean Trailer** earned first place as **2020 Manufacturer of the Year**, followed by second-place **Procter & Gamble Box Elder**; third-place **Capstone Nutrition**; and honorable mentions **USANA Health Sciences** and **Bonnell Aluminum Clearfield**. Earning first place in the **2020 Safety Award** was **Treehouse Foods**, followed by second-place **Post Consumer Brands**; third-place **L3Harris**; and honorable mention **Mechanical Service and Systems**. Earning the **2020 Best Company Culture** award was **Camp Chef**.

• **O.C. Tanner**, a Salt Lake City-based employee recognition and workplace culture company, has been honored by **Upwardly Global** with the **Championing Inclusion** award at its annual gala, held virtually Nov. 12. Upwardly Global is a national nonprofit organization dedicated to the effective integration of skilled immigrants into the professional U.S. workforce. O.C. Tanner is one of only three companies being honored and is the sole recipient of the Championing Inclusion award. O.C. Tanner was selected for its commitment to hiring and advancing refugees as well as its larger commitment to diversity, equity and inclusion practices.

• **Purple Innovation LLC**, a Lehi-

based producer of comfort products, has ranked highest in customer satisfaction for the second year in a row in the **J.D. Power 2020 Mattress Satisfaction Report** for the Mattresses Online category. The ranking included support, comfort, value given the price paid, warranty and customer care. The rankings are based on responses from 2,348 customers who purchased a mattress in the 12 months prior to fielding the survey.

• The **Utah Golf Course Superintendents Association** recently recognized a superintendent, an assistant superintendent and industry salesperson for their exceptional work. Winners were chosen by the current Utah GCSA board of directors based on the number of nominations and justifications provided. They were recognized during the association's virtual annual meeting Nov. 12. **Jake Ebner** was named **Superintendent**



Jake Ebner



Jay Geise



Jack Hammer



Daryl Dinkel

**of the Year** for private clubs. Ebner has been director of agronomy at Alpine Country Club in Highland since 2006. He manages a staff of 22 crew members and has a degree in horticulture. **Jay Geise** was honored as **Superintendent of the Year** for public courses. Geise has served as superintendent for three years at Hobbie Creek Golf Course in Springville. He also worked as the assistant at Riverside Country Club in Provo. The **Assistant Superintendent of the Year** is **Jack Hammer**, who has worked since 2016 as first assistant superintendent at Glenwild Golf Club & Spa in Park City. The **Salesperson of the Year** is **Daryl Dinkel**, sales representative for Target Specialty Products and business lead for the Target golf team in the western U.S. He has 15 years of experience as a gold course superintendent, part of more than 34 years of working in the turf industry.

## SERVICES

• **Kiln** is launching its fifth flex-office space and coworking community at 1090 Center Drive, Park City. Scheduled to open

March 1, the workspace will offer private and open office spaces, meeting rooms, large event space, phone booths, and a set of wellness-focused amenities for transient executives, creatives, and tech and enterprise teams. The location will transform what was previously Kimball Junction's Jupiter Bowling Alley. In partnership with **Newpark Retail**, **EDA** and **Serenity Construction**, a joint restorative project is underway. Kiln plans to grow across the Mountain West and West Coast.

## SPORTS

• **Snowbird** has appointed **Sarah Sherman** as its communications manager. She will work within the marketing team to oversee the resort's public and media relations, communications and more. Originally from Los Angeles, Sherman began her career as a snow reporter at Mammoth Mountain and since then has spent time working as the social media coordinator at **Freemagazine**, program and communications manager at Windells Camp, and most recently as the communications and content manager at Sierra-at-Tahoe.



Sarah Sherman

• **Solitude Mountain Resort** in Big Cottonwood Canyon has postponed its opening day for the 2020-21 ski season. It had planned to open Nov. 20 but that has been delayed due to a lack of early-season snowfall.

## TECHNOLOGY/LIFE SCIENCES

• **CleanSpark Inc.**, a Salt Lake City-based software and services company, has hired **Rachel Silverstein** as vice president of compliance and general counsel and **Owen Cadwalader** as vice president of operations. Silverstein is former corporate counsel at Zappos, a company owned by Amazon Inc. Cadwalader most recently was an executive with Molekule, a clean-air technology company. Prior to Molekule, he served as vice president/co-founder of OptiRTC, a cloud software platform for smart water management.



Rachel Silverstein



Owen Cadwalader



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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. NOTE: Because of concerns with the coronavirus, events listed here may be postponed or canceled. Check with organizers to determine if individual events are taking place.*

## **Nov. 23, 10-11 a.m.**

**“Monday Mashup with Amber,”** a Women’s Business Center of Utah open discussion event taking place each Monday. Moderator is Amber Murray, WBCUtah business advisor and owner of See Your Strength. Event takes place online via Zoom. Details are at [wbcutah.org](http://wbcutah.org).

## **Nov. 25, 7:30-8:30 a.m.**

**Coffee Connection,** a Holladay Chamber of Commerce event that takes place online. Details are at [holladaychamber.com](http://holladaychamber.com).

## **Nov. 25, noon-1 p.m.**

**Cybersecurity Leadership Council Fall Conference Workshop** titled “The Future of Connected Devices 2.0,” a Salt Lake Chamber event that takes place online. Free. Details are at [slchamber.com](http://slchamber.com).

## **Nov. 26, 5:30-7 p.m.**

**Chamber Mixer,** a West Jordan Chamber of Commerce event. Location to be determined. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## **Dec. 1, 11:30 a.m.-1 p.m.**

**Business Alliance Networking Luncheon,** a Davis Chamber of Commerce event. Location is Business Resource Center, 450 Simmons Way, Kaysville. Free. No RSVP required. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Dec. 1, 6:30-8 p.m.**

**WordPress Workshop,** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Dec. 2, 8 a.m.-noon**

**“Leadership Secrets of Santa Claus,”** a Salt Lake Community College Employee Development workshop. Attendees will learn how Santa juggles employees, equipment, facilities, resources and production, with 10 practical strategies that can be used all year long. Location is Salt Lake Community College’s Westpointe Campus in Salt Lake City. Virtual participation is also available. Cost is \$150. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

[www.slcc.edu/workforce/courses/index.aspx](http://www.slcc.edu/workforce/courses/index.aspx).

## **Dec. 2, noon-3 p.m.**

**DealForum,** a VentureCapital.Org event featuring entrepreneurs pitching their startups to a panel of active investors. The presenters include representatives of 401GO, Bundlefund, Findster, SafeStamp and Trendzact. Event takes place online. Registration can be completed at Eventbrite.

## **Dec. 2, 3:30-5 p.m.**

**“Business Connections,”** a ChamberWest event taking place online. Free, but registration is required. Details are at [chamberwest.com](http://chamberwest.com).

## **Dec. 3, 7:30-9 a.m.**

**Morning Speaker Series,** an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Dec. 3, 6-8 p.m.**

**“Start Smart” Clinic,** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Dec. 4, 11:30 a.m.-1 p.m.**

**“Best of Holladay” Lunch,** a Holladay Chamber of Commerce event featuring the third annual awards ceremony and chamber holiday party. Location is Holladay City Hall, Big Cottonwood Room, 4580 S. 2300 E., Holladay. Details are at [holladaychamber.com](http://holladaychamber.com).

## **Dec. 4, 1:30-3:30 p.m.**

**Holiday Social,** a South Jordan Chamber of Commerce event. Location is Market Street Grill, 10702 S. River Front Parkway, South Jordan. Details are at <https://www.southjordan-chamber.org/events>.

## **Dec. 8, 8 a.m.**

**Speaker Series,** an ACG (Association for Corporate Growth) Utah event. Speaker is Davis Smith of Cotopaxi. Event takes place online via Zoom. Free for members, \$10 for nonmembers. Details are at [www.acg.org/utah](http://www.acg.org/utah).

## **Dec. 8, noon-1:30 p.m.**

**“Starting Your Business 101,”** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Dec. 8, 5-6 p.m.**

**“How to Turn Your Brochure**

**Website into a Sales Machine,”** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Dec. 8, 5-7 p.m.**

**Business Women’s Forum: Winter Mixer.** Location is Hilton Garden Inn Salt Lake City Downtown, 250 W. 600 S., Salt Lake City. Cost is \$50 for members, \$60 for nonmembers. Event limited to 60 people. Details are at [slchamber.com](http://slchamber.com).

## **Dec. 9, 7:30-11 a.m.**

**“Emotional Intelligence,”** part of the Fall 2020 Leadership Series presented by Davis Technical College’s employer and continuing education team and Ames Leadership Institute and continuing through Jan. 27. Location is the Davis Technical College, Simmons Building, 450 Simmons Way, Kaysville. Cost is \$175 per class (Custom Fit cost is \$88), \$600 for a bundle of four classes (Custom Fit cost is \$300). Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Dec. 9, 1-3 p.m.**

**“Preparing Early for an Exit,”** a VentureCapital.Org event. Panel includes moderator Nate Hurlbut, Stoel Rives; Josh Garner, Lakeside Partners; Andy Jorgensen, SLC Angels; Donna Milavetz, Steward Health Care Network; Ian Shelledy, Utah Community Foundation; and Brent Thomson, Blip. Event takes place online. Cost is \$20 through Dec. 2, \$30 thereafter. Registration can be completed at Eventbrite.com.

## **Dec. 10, 10-11 a.m.**

**“What the 2020 Elections Portend for the U.S.-China Relationship and Utah Business,”** presented by World Trade Center Utah, in partnership with Dorsey & Whitney LLP and the U.S.-China Business Council. Speakers are Miles Hansen, president and CEO, World Trade Center Utah; Anna Ashton, senior director of government affairs, U.S.-China Business Council; Catherine Pan, partner and U.S.-China Practice Group chair, Dorsey & Whitney LLP (New York office); Justin Huff, partner, Dorsey & Whitney LLP (D.C. office), and formerly deputy director of CFIUS/Treasury Department; and moderator Troy Keller, of counsel, Dorsey & Whitney LLP (Salt Lake City office). Event takes place online. Details are at [bit.ly/36zdXgy](http://bit.ly/36zdXgy).

## **Dec. 10, 11:30 a.m.-1 p.m.**

**Annual Holiday Party and Networking Luncheon,** a Davis

Chamber of Commerce event. Location is Boondocks, 525 Deseret Drive, Kaysville. Cost is \$20 for members, \$30 for guests. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Dec. 11, 7:45-9 a.m.**

**Women in Business Networking,** an Ogden-Weber Chamber of Commerce event. Location to be determined. Free for WIB members. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Dec. 15, 8 a.m.-4 p.m.**

**“Change Management for Managers,”** part of the Salt Lake Community College Frontline Leader Workshop Series. Attendees will gain tools to effectively plan for and manage the impact of change to their teams and organizations. Location is Salt Lake Community College’s Westpointe Campus in Salt Lake City. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

## **Dec. 15, 11:30 a.m.-1 p.m.**

**Business Alliance Networking Luncheon,** a Davis Chamber of Commerce event. Location is Business Resource Center, 450 Simmons Way, Kaysville. Free. No RSVP required. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Dec. 16, noon-1:30 p.m.**

**“Solve the Business Puzzle,”** a Women’s Business Center of Utah event taking place online. Free. Details are at [wbcutah.org](http://wbcutah.org).

## **Dec. 16, 3:30-5 p.m.**

**“Business Connections,”** a ChamberWest event that takes place online. Registration is required. Free. Details are at [chamberwest.com](http://chamberwest.com).

## **Dec. 16, 5:30-6:30 p.m.**

**Tax Planning Clinic,** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Dec. 24, 5:30-7 p.m.**

**Chamber Mixer,** a West Jordan Chamber of Commerce event. Location to be determined. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## **Dec. 30, 7:30-8:30 a.m.**

**Coffee Connection,** a Holladay Chamber of Commerce event. Location is Coffee & Cocoa, 6556 S. 3000 E., Holladay. Details are at [holladaychamber.com](http://holladaychamber.com).

## **Jan. 7, 7:30-9 a.m.**

**Morning Speaker Series,**

an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Jan. 12-Feb. 4**

**PMP Certification Exam Prep,** a Salt Lake Community College Employee Development Workshop taking place on Tuesdays and Thursdays, 8 a.m.-noon. This intermediate course prepares participants to successfully pass the PMP exam by reviewing the concepts and principles of project management. Students will study project management methods in accordance with PMI requirements and a syllabus to study for the new 200-question 2021 PMI PMP examination. Location is SLCC’s Miller Campus in Sandy. Cost is \$1,350. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

## **Jan. 12, 8 a.m.-4 p.m.**

**“Time Management,”** part of the Salt Lake Community College Frontline Leader Workshop Series. Participants will analyze and explore strategies to use their resources of time and energy more efficiently and effectively. Location is SLCC’s Miller Campus in Sandy. Virtual participation is also available. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

## **Jan. 12, 8 a.m.**

**Speaker Series,** an ACG (Association for Corporate Growth) Utah event. Speaker is Jeremy Pope of KNS International. Event takes place online via Zoom. Free for members, \$10 for nonmembers. Details are at [www.acg.org/utah](http://www.acg.org/utah).

## **Jan. 13, 7:30-11 a.m.**

**“Effective Public Speaking,”** part of the Fall 2020 Leadership Series presented by Davis Technical College’s employer and continuing education team and Ames Leadership Institute and continuing through Jan. 27. Location is the Davis Technical College, Simmons Building, 450 Simmons Way, Kaysville. Cost is \$175 per class (Custom Fit cost is \$88), \$600 for a bundle of four classes (Custom Fit cost is \$300). Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Jan. 19, 8 a.m.-4 p.m.**

**“Time Management,”** part



# CORPORATE FINANCIAL REPORTS

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

**Purple**

Purple Innovation Inc., based in Lehi, reported a net loss of \$1.2 million, or 27 cents per share, for the third quarter ended Sept. 30. That compares with net income of

\$8.4 million, or 16 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$187.1 million, up from \$117.4 million in the year-earlier quarter.

Purple designs and manufactures comfort products, including mattresses, pillows, cushions, frames and sheets.

“Demand for the Purple brand was at an all-time high during the third quarter and our organization did a terrific job capitalizing upon opportunities, translating record revenue to strong cash flow,” Joe Megibow, CEO, said in announcing the results.

“The investments we made earlier this year to expand our

manufacturing capacity helped support strong year-over-year growth in our direct-to-consumer mattress business, as well as a resurgence in our wholesale channel as our retail partners experienced improved store traffic.”

Megibow said the company is continuing the build-out of its new 520,000-square-foot facility in Georgia that will expand its domestic manufacturing capacity, as well as expanding its brand showrooms in additional major

markets.  
“Our work over the past year has significantly strengthened our foundation and we believe has put the company on a clear path to maintain successful growth in the coming years,” he said.

**Profire Energy**

Profire Energy Inc., based in Lindon, reported a net loss of \$1.1 million, or 2 cents per share, for the third quarter ended Sept. 30. That compares with a loss of \$808,503, or 2 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$4 million, down from \$4.4 million in the year-earlier quarter. The company said the most recent quarter’s results reflect the continued impact of COVID-19 on consumer demand, as well as a 27 percent drop in the average oil price during the same period, due in part to excess supply in the market from global producers.

Profire is a technology company that engineers, installs and services burner and combustions management solutions in the oil and gas and other industries.

“Our early response to the COVID-19 pandemic has resulted in significant reductions in our operating cost structure and lower G&A expense, all while maintaining our debt-free balance sheet,” Ryan Oviatt, co-CEO and chief financial officer, said in announcing the results.

“These efforts continue to be outweighed by lower demand and global consumption of oil and gas, combined with lower commodity prices due to a supply imbalance in the markets. However, we remain hopeful in our ability to find new and innovative ways to continue to drive long-term shareholder return.”

**Lipocine**

Lipocine Inc., based in Salt Lake City, reported a net loss of \$4.3 million, or 7 cents per share, for the third quarter ended Sept. 30. That compares with a loss of \$3.1 million, or 12 cents per share, for the same quarter a year earlier.

The company had no revenues in the most recent quarter. It had revenues of \$164,990 in the 2019 third quarter.

Lipocine is a clinical-stage biopharmaceutical company focused on metabolic and endocrine disorders.

**HollyFrontier**

HollyFrontier Corp., based in Texas but with operations in Utah, reported a net loss attributable to stockholders of \$2.4 million, or 1 cent per share, for



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# Carlin new CEO at YES

Your Employment Solutions (YES), a North Salt Lake-based staffing company, has named Tom Carlin as CEO. Former CEO Reed Laws will retain the office of president.

Calin has 25 years of experience in corporate leadership roles. Most recently, he was president



Tom Carlin

and chief operating officer for Creminelli Fine Meats, a producer of Italian charcuterie and snacks in Salt Lake City. Previously, he was CEO of Inovar, a emergency medical services company, and before that he was president and chief operating officer of MSD Performance, an automotive performance company.

Carlin holds a B.S. in industrial engineering from the University of Michigan and an MBA from Harvard Business School.

"I'm very excited to join

the Your Employment Solutions team," said Carlin. "YES is a market leader with a strong culture and talented employees. With our statewide branch network and incredible branch leadership, we are uniquely positioned to meet clients' needs and help Utahns find good jobs."

"For 25 years I have helped lead our organization to become one of Utah's largest and most successful staffing agencies," said Laws. "Over that time, we have earned Best Companies to Work For, been awarded Best in State for staffing agencies, and helped tens of thousands of people find work. Your Employment Solutions is known for its compliance, thoughtful customer care, and professionalism. The board of directors and I felt Tom was the right leader to take YES to the next level. I am thrilled to be actively involved with the business and working side by side with Tom."

## EARNINGS

*from previous page*

the third quarter ended Sept. 30. That compares with net income of \$261.8 million, or \$1.58 per share, for the same quarter a year earlier.

Sales and other revenues in the most recent quarter totaled \$2.82 billion, down from \$4.42 billion in the year-earlier quarter.

HollyFrontier Corp. is an independent petroleum refiner and marketer that produces high-value light products such as gasoline, diesel fuel, jet fuel and other specialty products. HollyFrontier owns and operates refineries located in Utah and three other states. It also owns a 57 percent limited partner interest and a non-economic general partner interest in Holly Energy Partners LP.

"Despite the difficult operating environment, HollyFrontier delivered solid results in the third quarter, led by resilient financial performances from our lubricants and midstream businesses," Michael Jennings, president and CEO, said in announcing the results.

### Holly Energy Partners

Holly Energy Partners LP, based in Texas but with operations in Utah, reported net income of \$17.8 million, or 17 cents per unit, for the third quarter ended Sept. 30. That compares with \$82.3 million, or 78 cents per unit, for the same quarter a year earlier.

Revenues in the most recent

quarter totaled \$127.7 million, down from \$135.9 million in the year-earlier quarter.

Holly Energy Partners provides petroleum product and crude oil transportation, terminaling, storage and throughput services to the petroleum industry, including HollyFrontier Corp. subsidiaries. Through its subsidiaries and joint ventures, it owns and/or operates petroleum product and crude pipelines, tankage and terminals in Utah and eight other states and refinery processing units in Utah and Kansas.

"Our business depends in large part on the demand for the various petroleum products we transport, terminal and store in the markets we serve. The COVID-19 pandemic has created destruction of demand, as well as lack of forward visibility, for refined products and crude oil transportation, and for the terminaling and storage services that we provide," the company said in announcing the results.

"Over the course of the third quarter, demand for transportation fuels showed incremental improvement over the second quarter of 2020. We expect our customers will continue to adjust refinery production levels commensurate with market demand and ultimately expect demand to return to pre-COVID-19 levels."

"Solid" is how Michael Jennings, CEO, described the third-quarter results. "Looking forward," he said, "we believe we are well-positioned to deliver strong earnings and remain committed to deleveraging and returning cash to our unitholders."



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# Succeeding in Your Business

## Even a well-drafted contract is nothing more than a one-way ticket to court

"I have a consulting business. Earlier this year, I contracted with a local business to provide management consulting services on a particular project. I normally charge by the hour, but the local business had an excellent reputation, and, frankly, I wanted to give them a good first experience, so I quoted them a flat fee for the project.

"No sooner was the ink dry on our contract than they started asking for things that weren't included in the original fee quote. People within the organization had difficulty communicating with each other, and as a result, the company's senior management kept

changing their minds — as soon as I sent them something I promised I would deliver, they told me they really wanted something else.

"I spent over a hundred hours trying to keep this company happy — well beyond the number of hours I estimated when I quoted them a flat fee. They consistently told me they liked my work, but nothing I did was ever acceptable to them.

"Finally, I woke up and realized that there was no way I could keep this client happy without going bankrupt. I terminated the contract within 30 days' notice — which the contract allowed me to do — and told senior management that

even though I spent considerably more time on the project than I'd expected, I would stick to the contract and ask for only the flat fee I originally quoted.

"The client then told me to go to hell and said they wouldn't pay anything.

"I retained an attorney, who, after some back-and-forth with the company's lawyers, came back and recommend I settle for half of the original flat fee quote.

"I told my attorney I thought my contract (which he drafted) was pretty airtight, and that there was little doubt I was entitled to the full amount of the flat fee. The attorney responded that while the contract was airtight, it would probably cost more in legal fees than the original flat fee was

worth. Also, due to COVID-19-related shutdowns, the local courts are backlogged and couldn't deal with a case like this for over a year.

"I have a good contract for which I paid good money, but I can't enforce it. My former client is clearly in the wrong and is getting away with murder because I can't afford a long, expensive court battle to enforce my rights. How can such a thing happen in America?"

Sadly, this sort of thing happens a lot in America.

A number of things went wrong here. First, while I'm sure your contract was properly drafted, it does sound like it wasn't clear about what was and was not included in your flat-fee quote. There should have been explicit language saying that any changes in the "scope of work" would enable you to stop working and negotiate additional fees.

Second, this is a classic case of why you should never — ever — quote a flat fee unless you know with 100 percent certainty how long it will take to complete a particular job. I frequently quote flat fees in my law practice but only for things like forming corporations and limited liability companies (LLC), nondisclosure agreements and other tasks where I can estimate my time to the minute.

Any project that involves negotiation with another attorney, multiple drafts of a document or other circumstances such that I cannot control the amount of time spent, simply cannot be done for a flat fee. Even if I estimate the amount of time I may need to spend carefully, inevitably, things happen outside my control that cause me to blow through the flat-

fee amount and renegotiate with the client, which is difficult to do in the middle of a project that has achieved momentum and the client needs to get done.

Finally, I feel your pain when it comes to contracts that cannot be enforced. Our judicial system does a miserable job of dealing with contract disputes involving less than \$100,000. You can sue in small claims court — which is cheap, informal and relatively quick — but in most states, you can't sue for more than \$10,000. Between \$10,000 and \$100,00, there's a huge gap where it often costs more to bring a lawsuit than the judgment is worth. Bad people know that and will often sign contracts they have no intention of honoring, because they know they will be able to wiggle out of them later and force you to settle for pennies on the dollar.

No contract is self-enforcing. A contract — even one that's expertly prepared — is nothing more than a ticket to a courtroom. If the contract is properly drafted, you will likely win if you go to court. But first, you have to get there and pay the fees.

Situations like yours are an indictment of the American system of justice. Sadly, I would advise you to get the best settlement you can and get the client to agree not to "disparage" you on the company's social media. Then, write the elected officials in your state and ask that the ceiling for small claims court be raised to \$100,000.

Cliff Ennico (crennico@gmail.com) is a syndicated columnist, author and former host of the PBS television series "Money Hunt."

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### ROCKY MOUNTAIN DOCUMENT DESTRUCTION

see ENNICO page 13

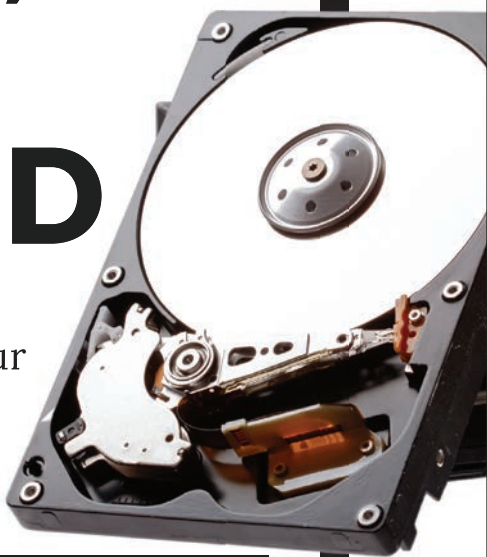
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## UPDATES

from page 1

Jordan Chamber of Commerce event originally scheduled for April 29 and later rescheduled for Sept. 10 at the Karen Gail Miller Conference Center in Sandy, has been postponed until a date to be determined.

**Utah Veteran Business Conference 2020**, a Utah Veteran Owned Business Partnership event originally scheduled for May 8 at Salt Lake Community College's Miller Campus in Sandy, has been postponed until a date to be determined.

## OTHER INFORMATION

**Coffee Connection**, a Hol-

laday Chamber of Commerce event originally scheduled to take place Nov. 25, 7:30-8:30 a.m., at Kokopellis Koffee House in Holladay, has been moved online. Details are at [holladaychamber.com](http://holladaychamber.com).

**"Business Connections and Bowling,"** a ChamberWest event scheduled for Dec. 16, 3:30-5 p.m., at All-Star Bowling & Entertainment in West Valley City, is now "Business Connections," taking place online. Free. Details are at [chamberwest.com](http://chamberwest.com).

**"Solve the Business Puzzle,"** a Women's Business Center of Utah event originally scheduled for Dec. 23 and taking place online, has been moved to Dec. 16, noon-1:30 p.m. Free. Details are at [wbcutah.org](http://wbcutah.org).



# HEALTHCARE, INSURANCE & BENEFITS

## HEALTH INSURANCE COMPANIES

Ranked by Number of Utah Individuals Covered in 2019



	Company Name Address	Phone Web	Number of Utah Individuals Covered in 2019	2019 Utah Premium Volume	No. of Utah Offices	No. of Utah Employees	No. of Offices Worldwide	Year Est.	Insurance Products Offered	Top Local Executive
1	<b>SelectHealth Inc.</b> 5381 Green St. Murray, UT 84123	801-442-5000 selecthealth.org	930,000	\$1.17 Billion (2018)	1	1,650	4	1983	Individual and group medical plans, dental, vision, pharmacy benefit management, Medicare Advantage, Medicaid enrollees, Children's Health Insurance Plan (CHIP), Federal Employee Health Benefits (FEHB) plan	Michael Cotton President/CEO
2	<b>Regence BlueCross BlueShield of Utah</b> 2890 E. Cottonwood Parkway SLC, UT 84121	888-231-8424 regence.com	546,000+	\$1.06 Billion	1	389	1	1944	A full suite of scalable wellness & health insurance products, as well as options for life, dental and vision	Jim Swayze President
3	<b>United Healthcare</b> 2525 Lake Park Blvd. SLC, UT 84120	833-827-5227 uhc.com	454,062	\$337 Million	5	1,349	*	1971	HMO, PPO, dental, vision, life, disability, critical illness	Pam Gold
4	<b>EMI Health</b> 5101 S. Commerce Drive Murray, UT 84107	800-662-5851 emihealth.com	269,912	\$264.1 Million	1	195	1	1935	Medical, dental, vision	Steven Morrison President/CEO
5	<b>Cigna Healthcare</b> 5295 S. 320 W., Ste. 280 Murray, UT 84107	800-997-1654 cigna.com	237,785	\$147 Million	1	22	*	1792	Open Access Plus, PPO	Nancy Spazzo
6	<b>University of Utah Health Plans</b> 6053 Fashion Square Drive Ste. 110 Murray, UT 84107	801-587-2828 uhealthplan.utah.edu	166,342	\$400 Million	1	310	1	1998	Commercial group (fully insured, self-insured & level-funded, marketplace individual plans on and off the exchange), Medicaid & Medicare Advantage	Chad Westover CEO
7	<b>Molina Healthcare of Utah</b> 7050 S Union Park Ave., No. 200 Midvale, UT 84047	801-858-0400 molinahealthcare.com	70,000	*	1	350	15 States	1997	Medicaid, Molina Medicare, Integrated Medicaid/Medicare (Duals), Molina Marketplace	Brandon Hendrickson
8	<b>Humana</b> 9815 S. Monroe St. Sandy, UT 84070	801-256-6200 humana.com	47,000	*	1	80	*	1980	Medicare Advantage, dental, vision, life, wellness (Go365)	Victoria Coley
9	<b>Aetna</b> 10150 Centennial Parkway Ste. 450 Sandy, UT 84070	800-872-3862 aetna.com	*	\$60.2 Million	1	1,000+	*	1953	Group health, individual health, group dental, group vision, group life & group disability	Todd Trettin Market President



# HOSPITALS

Listed by Number of Beds



	Company Name Address	Phone Web	Total Number of Beds	Number of Employees	Number of Physicians	For Profit?	Specialties	Administrator	Owner
1	<b>UofU Hospitals and Clinics</b> 50 N. Medical Drive SLC, UT 84132	801-581-2121 healthcare.utah.edu	680	20,000	1,380	No	Multiple	Gordon Crabtree	University of Utah
2	<b>Intermountain Medical Center</b> 5121 S. Cottonwood St. Murray, UT 84107	801-507-7000 intermountain healthcare.org	510	4,808	1,544	No	Cardiovascular, neurosciences, oncology, trauma, women's, newborn ICU, medical, surgical, emergency medicine, transplant, orthopedics, kidney services, air ambulance	Blair Kent	Intermountain Healthcare
3	<b>Utah Valley Hospital</b> 1034 N. 500 W. Provo, UT 84604	801-357-7850 intermountain healthcare.org	395	3,561	1,137	No	Level II trauma center, newborn ICU, heart & cancer care, obstetrics, surgery	Kyle Hansen	Intermountain Healthcare
4	<b>Dixie Regional Medical Center</b> 1380 E. Medical Drive St. George, UT 84790	435-251-1000 intermountain healthcare.org	336	2,600	350	No	Level II trauma center, neurosurgery, heart surgery, newborn ICU, surgery, cancer therapy, LiVe Well Center	Mitch Cloward	Intermountain Healthcare
5	<b>McKay-Dee Hospital</b> 4401 Harrison Blvd. Ogden, UT 84403	801-627-2800 intermountain healthcare.org	330	2,900	701	No	Level II trauma center, heart & cancer care, newborn ICU, obstetrics, surgery	Mike Clark	Intermountain Healthcare
6	<b>St. Mark's Hospital</b> 1200 E. 3900 S. SLC, UT 84124	801-268-7111 stmarkshospital.com	317	1,500+	600+	Yes	ER, heart services, cancer services, imaging & surgery centers	Jeremy Bradshaw	Mountainstar Medical Group
7	<b>Primary Children's Hospital</b> 100 N. Mario Capecchi Drive SLC, UT 84113	801-662-1000 intermountain healthcare.org	289	3,599	*	No	Pediatric Level I trauma center, heart services, cancer services, brain & spine services, organ transplants	Dustin Lipson	Intermountain Healthcare
8	<b>LDS Hospital</b> 8th Avenue & C Street SLC, UT 84143	801-408-1100 intermountain healthcare.org	256	1,574	1,153	No	Medical, surgical, blood cancer, bone marrow transplant, orthopedics, women & newborn, special care nursery, psychiatry, chemical dependency, bariatrics	Shawn Morrow	Intermountain Healthcare
9	<b>Ogden Regional Medical Center</b> 5475 S. 500 E. Ogden, UT 84405	801-479-2111 ogdenregional.com	239	1,000+	300+	Yes	Level II trauma center, certified stroke center, maternity care	Mark Adams	Mountainstar Medical Group
10	<b>Jordan Valley Medical Center</b> 3580 W. 9000 S. West Jordan, UT 84088	801-561-8888 jordanvalleymc.com	183	669	716	Yes	Cancer, women's services, orthopedics, general surgery, weight loss, cardiology, breast care	*	Steward Health
11	<b>Salt Lake Regional Med. Ctr.</b> 1050 E. South Temple SLC, UT 84102	801-350-4111 saltlakeregional.com	158	700+	500+	Yes	Emergency medicine, heart care, cancer care, diagnostic imaging, etc.	Dale Johns	Steward Health
12	<b>Logan Regional Hospital</b> 500 E. 1400 N. Logan, UT 84341	435-716-1000 intermountain healthcare.org	148	1,190	285	No	ER, obstetrics, surgery, cancer center	Brandon McBride	Intermountain Healthcare
13	<b>Lakeview Hospital</b> 630 E. Medical Drive Bountiful, UT 84010	801-299-2200 lakeviewhospital.com	128	597	226	Yes	Orthopedics, chest pain, women's services, behavioral health, wound care & ER	Troy Wood	Mountainstar Medical Group
14	<b>Jordan Valley Medical Center West Valley Campus</b> 3460 S. 4155 W. West Valley City, UT 54120	801-964-3100 jordanvalleywest.com	102	375	716	Yes	Orthopedics, general surgery, women's services, behavioral health	*	Steward Health
15	<b>Riverton Hospital</b> 3741 W. 12600 S. Riverton, UT 84065	801-285-2010 intermountain healthcare.org	98	1,085	670	No	Women & newborns, ER, pediatric services, medical, surgical, outpatient, diagnostic imaging	Todd Neubert	Intermountain Healthcare
16	<b>American Fork Hospital</b> 170 N. 110 E. American Fork, UT 84003	801-855-3300 intermountain healthcare.org	90	800	297	No	Women & newborn care, special-care nursery, cancer center, surgical services, endoscopy, medical & surgical services, intensive care, imaging, ER, physical therapy and rehab, wound care, sleep center	Jason Wilson	Intermountain Healthcare
17	<b>Alta View Hospital</b> 9660 S. 1300 E. Sandy, UT 84094	801-501-2600 intermountain healthcare.org	71	575	750	No	Women & newborn care, medical & surgical services, imaging, ER	Lisa Paletta	Intermountain Healthcare
18	<b>Brigham City Community Hospital</b> 950 S. Medical Drive Brigham City, UT 84302	435-734-9471 brighamcity hospital.com	49	*	*	Yes	Acute care hospital	Richard Spuhler	Mountainstar Medical Group
19	<b>Cedar City Hospital</b> 1303 N. Main St. Cedar City, UT 84721	435-868-5000 intermountain healthcare.org	48	459	84	No	ER, obstetrics, surgery, cancer services, cardiology, spine & pain services, diagnostic imaging	Eric Packer	Intermountain Healthcare
20	<b>Layton Hospital</b> 201 W. Layton Parkway Layton, UT 84041	801-543-6705 intermountain healthcare.org	43	395	168	No	ER, obstetrics, surgery	Judy Williamson	Intermountain Healthcare



# SPORTS MEDICINE FACILITIES

Listed Alphabetically



Company Name Address	Phone Web	No. of UT Employees	Primary Services	Owner/Operator
<b>Alpine Sports Medicine</b> 1850 Sidewinder Drive, Ste. 420 Park City, UT 84060	435-645-9095 healthcare.utah.edu	*	Orthopedic, sports rehab, back & neck, aquatic therapy, cardiac rehab, neurological injury, etc.	University of Utah Health
<b>Alta View Sports Medicine</b> 9844 S. 1300 E., No. 100 Sandy, UT 84094	801-571-9433 altaviewsportsmedicine.com	*	Complete coverage of all orthopedic conditions & work-related injuries. Leading-edge treatments for chronic pain & acute injuries	Granger Medical
<b>Endurance Orthopedics and Sports Medicine</b> 2645 E. Parleys Way, Ste. 500 SLC, UT 84109	801-424-5042 utahorthopediccenters.com	5	Injury rehabilitation & prevention, specialized care for recreationists & for general orthopedic issues	Steward Medical Group
<b>Heiden Orthopedics</b> 6360 S. 3000 E., Ste. 210 SLC, UT 84121	435-615-8822 heidenortho.com	50	Knee, shoulder, hand, wrist & elbow, spine, hip, foot & ankle	Eric Heiden
<b>LiVe Well Center-Salt Lake</b> 389 S. 900 E. SLC, UT 84102	385-282-2700 intermountainhealthcare.org	22	Services focused on improving the health & wellness of every individual, regardless of age or condition	Intermountain Healthcare
<b>McKay-Dee Sports Medicine</b> 3895 Harrison Blvd., No. 2440 Ogden, UT 84403	801-387-7678 intermountainhealthcare.org	*	Orthopedics & sports medicine clinic	Intermountain Healthcare
<b>Mountainland Physical Therapy</b> 12197 S. Draper Gate Drive, Ste. B Draper, UT 84020	801-387-2775 mlrehab.com	4	General physical therapy & pain management, joint reconstruction, post-surgical rehabilitation, sports injuries, outpatient orthopedics, neck & back pain, general joint pain, chronic pain	Kevin Shepherd Director
<b>Orthopedic Specialty Group-Alta View</b> 9450 S. 1300 E., No. 120 Sandy, UT 84094	801-501-2113 intermountainhealthcare.org	*	Orthopedics & sports-related injury treatment	Intermountain Healthcare
<b>Orthopedic Specialty Group-IMC</b> 5169 Cottonwood St., Ste. 430 Murray, UT 84107	801-507-3475 intermountainhealthcare.org	*	Orthopedics & sports medicine for the hand & arm	Intermountain Healthcare
<b>Orthopedic Specialty Group-LDS Hospital</b> 324 E. 10th Ave., Ste. 100 SLC, UT 84103	801-408-8700 intermountainhealthcare.org	*	Orthopedic treatment & supervision of sports-related injuries	Intermountain Healthcare
<b>Orthopedic Specialty Group-Riverton Hospital</b> 3723 W. 12600 S. Riverton, UT 84065	801-285-4650 intermountainhealthcare.org	*	Orthopedic surgery & physical, medical & rehab	Intermountain Healthcare
<b>Orthopedic Specialty Group-TOSH</b> 5848 S. Fashion Blvd., Ste. 120 Murray, UT 84107	801-314-2996 intermountainhealthcare.org	*	Wide variety of orthopedic, physical therapy, sports medicine & sports training services	Intermountain Healthcare
<b>Peak Orthopedics Clinic</b> 96 Kimballs Lane, Building 3, Ste. 207 Draper, UT 84020	801-576-2300 peakorthoclinic.com	*	Dedicated to utilizing the best technology available for treatment of orthopedic problems	Mountain Star Medical Group
<b>Peak Physical Therapy &amp; Sports Medicine</b> 77 S. 400 W. Spanish Fork, UT 84660	801-798-1626 physicaltherapyspanishfork.com	*	Orthopedic rehabilitation, back and neck care, hand therapy, sports acceleration, etc.	Ed Budge
<b>Pro. Physical Therapy &amp; Sports Medicine</b> 155 W. Canyon Crest Road, Ste. 100 Alpine, UT 84004	801-756-7061 proptutah.com	*	Sports injury, joint pain, back pain, car accident, etc.	Orrock Mendenhall Sports Medicine
<b>Salt Lake Clinic Orthopedics</b> 389 S. 900 E. SLC, UT 84102	385-282-2450 intermountainhealthcare.org	*	Orthopedic care & treatment	Intermountain Healthcare
<b>Steward Orthopedic &amp; Sports Medicine</b> 3584 W. 9000 S., Ste. 405 West Jordan, UT 84088	801-568-3480 mystewardortho.com	35	Hand & arm, elbow, shoulder, spine, hip, knee, foot & ankle, sports medicine	Steward Medical Group
<b>University Orthopaedic Center</b> 590 S. Wakara Way SLC, UT 84108	801-587-7109 healthcare.utah.edu	*	Sports medicine; total joint, knee & hip replacement; physical therapy & a complete range of orthopedic services	Bart Adams University of Utah
<b>Utah Valley Orthopedics &amp; Sports Medicine</b> 1157 N. 300 W. Provo, UT 84604	801-357-1200 intermountainhealthcare.org	*	Wide variety of care, including everyday injuries, concussions, total joint replacement, etc.	Intermountain Healthcare



# COMMERCIAL INSURANCE AGENCIES

Listed by Premium Volume in Utah 2019



	Company Name Address	Phone Web	Premium Volume in Utah 2019	Year Est.	No. of Utah Licenced Agents	No. of Utah Employees	No. of Utah Offices	Number of Worldwide Offices	Specialties	Owner/Officer
1	<b>The Leavitt Group</b> 216 S. 200 W. Cedar City, UT 84720	435-586-6553 leavitt.com	\$900M	1952	275	700	35	153	All lines of insurance, including commercial, personal, life, health & benefits	Eric O. Leavitt CEO
2	<b>Marsh USA Inc./ Mercer Health &amp; Benefits</b> 15 W. South Temple, Ste. 700 SLC, UT 84101	801-533-3600 marsh.com mercer.com	\$740M	1923	51	51	1	400	Property, casualty, health & benefits brokerage & consulting	Taylor Wray Kelly Esselman
3	<b>Moreton &amp; Company</b> 101 S. 200 E., Ste. 300 SLC, UT 84111	801-531-1234 moreton.com	\$550M	1910	150	170	3	5	Commercial insurance, group employee benefits, voluntary benefits, surety, public entity, construction, healthcare	Bill Tingey CFO
4	<b>The Buckner Co. Inc.</b> 6550 S. Millrock Drive, Ste. 300 SLC, UT 84121	801-937-6700 buckner.com	\$186.3M	1936	47	141	3	7	Construction, habitation, bonding, trucking, healthcare, medical benefits	Terry Buckner Frank Lancaster
5	<b>Diversified Insurance Group</b> 136 E. South Temple, Ste. 2300 SLC, UT 84111	801-325-5000 diversified insurance.com	\$165M	2001	45	60	2	2	Focus on working with high-growth companies at all stages from startup through IPO to mature industry leader	Spencer Hoole President/CEO
6	<b>Arthur J. Gallagher Risk Management Services Inc.</b> 6967 S. River Gate Drive, Ste. 200 Midvale, UT 84047	801-924-1400 ajg.com	\$148M	1927	13	38	1	700	Risk management, loss-sensitive programs	John Schlichte Area President
7	<b>Beehive Insurance Agency Inc.</b> 302 W. 5400 S., Ste. 101 Murray, UT 84107	801-685-6860 beehiveinsurance .com	\$130M	1961	31	73	4	4	Trucking, construction, manufacturing, nonprofits, employee benefits	Douglas Snow
8	<b>American Insurance &amp; Investment</b> 448 S. 400 E. SLC, UT 84111	801-364-3434 american-ins.com	\$54M	1950	23	33	1	2	Commercial, personal, employee benefits, professional liability	Kendall A. Nelson
9	<b>Summit Risk Management &amp; Insurance</b> 7430 S. Creek Road Sandy, UT 84093	801-563-1131 summit-risk.com	\$42M	2000	11	22	1	3	Contractors, bonds, manufacturing, trucking, healthcare, property	George Swan, Brent Koplin, Mark Hunter (Partners)
10	<b>Reliance Risk Mgmt. &amp; Insurance</b> 13894 S. Bangerter Parkway 2nd Floor Draper, UT 84020	801-755-2839 reliancermi.com	\$22.9M	1986	6	10	2	2	Workers compensation, commercial general liability, commercial property insurance, bonds and license services, etc.	Matthew D. Hunter President
11	<b>SentryWest Insurance Services</b> 3860 S. 2300 E. SLC, UT 84109	801-272-8468 sentrywest.com	*	1976	10	36	4	4	Commercial & personal insurance, property & casualty, condo, HOA, apartments, lessor's risk, manufacturing, Realtors	Brayden Jessen
12	<b>Trustco</b> 2735 E. Parleys Way, Ste. 305 SLC, UT 84109	801-278-5341 trustcoinc.com	*	1973	41	35	1	146	Earthquake and flood insurance, geotechnical engineers, real estate brokers and others	Greg T. Kingdon CEO
13	<b>USI Insurance Services</b> 1100 E. 6600 S., Ste. 280 SLC, UT 84121	801-713-4550 usi.com	*	1994	14	27	1	150	Risk management, alternative risk, loss control, claims management	Chris Swensen Executive VP P&C Practice Leader



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# VISION CENTERS

Listed Alphabetically



Company Name Address	Phone Web	Number Full- Time Utah Employees	On-Site Optical Shop?	Services Offered	Owner/Officer
<b>Alpine Vision Center</b> 3435 N. Center St., No. 1 Lehi, UT 84043	801-756-7150 alpinevisioncenter.com	10	Yes	Comprehensive vision & eye health, peripheral vision, intra-ocular pressure evaluations and treatment	Dr. Carlan Reese Dr. Steven Weaver
<b>Broadway Eye Clinic</b> 250 E. Broadway, Ste. 110 SLC, UT 84111	801-322-0467 visionsource-broadway.com	6	Yes	Eye disease, eye conditions, contact lenses, eyewear, vision therapy, dry eye	Karri Buresh
<b>Clair Optical</b> 1025 E. 3300 S. SLC, UT 84106	801-466-3937 clairoptical.com	4	Yes	Contacts, eyeglasses, sunglasses	Alan Seyboldt
<b>Cottonwood Eye and Laser Center</b> 201 E. 5900 S., Ste. 101 Murray, UT 84107	801-268-6600 cottonwoodeye.com	2	Yes	Eye exams, tear duct procedures, chalazion and pterygium removals, cataract surgery and LASIK	Alan E. Jackson
<b>The Eye Institute of Utah</b> 755 E. 3900 S. SLC, UT 84107	801-266-2283 theeyeinstitute.com	65	No	Cataracts, LASIK/PRK, ICL surgery, corneal inlays, glaucoma, retina, dry eye, cornea, eyelid & facial plastics, comprehensive eye care	Robert J. Cionni
<b>Hoopes Vision</b> 11820 S. State St. Draper, UT 84020	801-568-0200 hoopesvision.com	90	No	LASIK, PRK, cataract surgery & many other vision correction procedures	Phillip C. Hoopes Sr.
<b>John A. Moran Eye Centers</b> 65 S. Mario Capecchi Drive SLC, UT 84132	801-581-2352 healthcare.utah.edu/moran/	565	Yes	Cataract, corneal disease & refractive surgery, LASIK, glaucoma, pediatric ophthalmology, retinal diseases & surgery, urgent care, etc.	Randall J. Olson
<b>The LASIK Vision Institute</b> 7440 S. Creek Road, Ste. 150 Sandy, UT 84047	801-566-2866 lasikvisioninstitute.com	5	No	Traditional LASIK, custom Wavefront LASIK, PRK laser eye surgery, Bleph-Ex, eye exams	Jeremy Olson
<b>Progressive Eye Care</b> 3556 W. 9800 S., No. 104 South Jordan, UT 94095	801-803-5351 progressive-eyecare.net	15	Yes	Treatment of eye conditions: ambliopia, astigmatism, blepharitis, cataracts, conjunctivitis, diabetic retinopathy, emmetriopia, glaucoma, macular degeneration, myopia, presbyopia, retinal detachment	Dr. Jeff Broadhead
<b>Rocky Mountain Eye Care</b> 4400 S. 700 E., No. 110 SLC, UT 84107	801-264-4450 rmeyecare.com	20+	Yes	Eye exams and care, LASIK, glaucoma, cornea, pediatrics, cataracts, etc.	Physician-Owned
<b>Standard Optical</b> 1901 Parkway Blvd. SLC, UT 84119	801-886-2020 standardoptical.net	135	Yes	Routine eye care, glasses, contacts, medical eye care, LASIK, cataracts, general ophthalmology	Aaron Schubach CEO
<b>Utah Eye Centers</b> 4360 Washington Blvd. South Ogden, UT 84403	801-281-2020 utaheyecenters.com	90+	Yes	General ophthalmology, LASIK, laser cataract surgery, KAMRA inlay, retina specialists, pediatric specialist, cosmetic specialists	Physician-Owned Practice





# BENEFIT BROKERS

Ranked by Number of Utah Employees 2019



	Company Name Address	Phone Web	No. of UT Employees	Premium Volume UT 2019	Year Est.	No. of Licensed Agents UT	No. of UT Offices	No. of Worldwide Offices	Specialties	Owner/Local Executive
1	<b>GBS Benefits, A Leavitt Group Company</b> 465 S. 400 E., Ste. 300 SLC, UT 84111	801-364-7233 gbsbenefits.com	196	\$550M	1989	39	4	9	Employee benefits consulting services, highlighting population health strategies, compliance & providing a superior employee experience	Richard K. Fielding
2	<b>Gallagher</b> 6967 S. River Gate Drive Ste. 200 SLC, UT 84047	801-559-2929 ajg.com	130	\$300M	1927	13*	2	150	Insurance, health insurance, employee benefits, risk management, consulting	J. Patrick Gallagher Jr.
3	<b>Beehive Insurance Agency Inc.</b> 302 W. 5400 S. Murray, UT 84107	801-685-6860 beehiveinsurance.com	73	\$130M	1961	31	4	4	Association health plans, data analytics, comprehensive group benefits, alternate funding	Douglas Snow
4	<b>NFP</b> 13900 N. Traverse Mtn. Blvd. No. 301 Lehi, UT 84043	801-224-9600 nfp.com	40	\$250M	1987	30	1	350	Benefit & retirement plan consulting, wealth management, risk management, HR solutions	Michael Ongkiko
5	<b>HUB International</b> 75 W. Towne Ridge Parkway Tower 2, Ste. 400 Sandy, UT 84070	801-727-6000 hubinternational.com	35	\$400M	2002	30	2	300+	Employee benefits, self-funding, renewal forecasting, data analytics, benefit communications	Hellman & Friedman LLC
6	<b>Fringe Benefit Analysts LLC</b> 393 W. Gordon Ave. Layton, UT 84041	801-546-6004 fbabenefits.com	33	\$68.7M	1970	28	6	6	Employee benefit consulting, multiple private insurance pools, proprietary workforce solutions	Scott Deru
7	<b>Ark Insurance Solutions</b> 655 E. 4500 S., No. 210 SLC, UT 84107	801-901-7800 ark-ins.com	21	*	2010	16	1	1	Individual & family health insurance plans, employee benefit plans, dental plans, vision plans, life insurance, Medicare	Rebecca Yates CEO
8	<b>Ventris</b> 10913 S. River Front Parkway Ste. 100 South Jordan, UT 84095	385-355-0000 ventris.com	20	\$81M	1999	8	1	1	A full-service insurance agency & consulting group	Joel Mills
9	<b>Poulton Insurance Services</b> 2137 E. 3300 S. SLC, UT 84109	801-484-4477 poultoninsurance.com	18	\$17M	1956	12	1	1	P&C insurance, commercial insurance, workers' compensation insurance, personal lines	Steve Poulton
10	<b>Utah Business Insurance Co.</b> 10421 South Jordan Gateway South Jordan, UT 84095	801-889-1300 utahbic.com	17	\$6.93M	2006	80	1	3	A strong emphasis on providing outstanding customer service & results-oriented risk management programs	Ronald E. Nielsen
11	<b>Hays Cos.</b> 201 S. Main St., Ste. 2100 SLC, UT 84111	801-505-6500 hayscompanies.com	16	*	1994	10	1	37	Employee benefits, risk management, data analytics, consulting, communications, technology, wellness	Dave Wittwer
12	<b>DPW Benefits LLC</b> 5525 S. 900 E., No. 100 SLC, UT 84117	801-355-3535 dwpbenefits.com	11	*	1980	6	1	1	Major medical health, dental & vision, Medicare gap & advantage plans, life insurance, disability protection	Bret Kinghorn
13	<b>Altura Benefits</b> 425 E. Winchester, No. 200 SLC, UT 84107	801-263-2900 alturabenefits.com	8	*	2005	8	1	1	Providing group employee benefits & much more	Craig Poulson President
14	<b>RBI Benefits</b> 1480 S. Orchard Drive, Ste. 99 Bountiful, UT 84010	801-298-5020 rbibenefits.com	6	*	2001	15	1	1	Individual & group health insurance, employee benefits	Blake Izatt



## Blindsided by the pandemic? Start planning for the next one

It came out of nowhere, blindsided all of us, cost millions of people their jobs and forced many companies out of business for good. In fact, from smaller shops all the way up to the Fortune 500, there is still so much talk, not only about the pandemic itself, but how it was handled.

The people at the top are the measuring stick when assessing leadership quality. They are the ones who take the credit when things go well and the same people who take the blame when things go poorly.

Hopefully, your leaders were prepared, managed to keep the company afloat, saved jobs and were even able to successfully pivot and navigate the obstacles during these unprecedented times. Whether your organization successfully managed to do this or not, hang on tight because we might have to do it again — really soon. A second wave of COVID-19 is predicted for later this year. Is your organization ready? Will you pass at managing the crisis? I can assure you that the grace shown to unprepared leaders during the initial crisis will not be granted again.

Now will be the time when leaders must demonstrate preparedness and continuity by

showing adaptability and responding in a timely way to new information and challenges. Applying new data and analytics will happen, customer preferences and product/service experience will be revised to prolong supply chain disruptions and greater focus will be attributed to health and family issues affecting workforces. Leaders who did not have a “win” in the first round of COVID-19 will have

a chance to build their organizational strength and combat to persevere this impending second round of infections.

How can leaders prepare?

### Developing a Business Stability Strategy

To ensure business continuity and resiliency, leaders must recognize the importance of cross-skilling and reskilling throughout the ranks. Developing a stability program is a critical way to ensure that leaders and teammates can be redeployed as needed, creating maximum continuity, adaptability and flexibility across the company.

A key component to ensure stability is making sure that strong leaders are in place to take the helm in their areas of expertise as well as in adjacent roles that require a similar skillset, if needed. By leveraging nuanced

business knowledge, they can enhance stabilization. Preparing for the unexpected requires knowledge share among working leadership, making it easy for individuals to jump in and lend a hand.

Along with succession planning, the most resilient companies have always encouraged and applied these practices that are built into long-term plans with massive runways for training and upskilling. In our new reality where how we respond is time-sensitive, succession planning and leadership transfer become short-term cycles that must ensure business continuity as the pandemic creates more burnout, sickout and optout among people. Preparing means intentionally designating leaders to learn elements of adjacent business functions now so they are ready to lead, rather than learning on the fly.

Establishing a stability program also requires organizations to place new emphasis on the ability of workers and leaders to shift focus and operate effectively across roles and functions. Large corporations have been faced with redeploying a massive percentage of their employees into other areas that required damage and crisis control. The training protocol becomes whatever is required to fill the

knowledge gaps between different departments and support duties to create a fluid transition period. This approach prioritizes training areas that drive business value and put employees to work where most needed.

The objective here is clear: redeploy individuals to key projects where they will learn new skills and operate in new roles. However, leadership is focused on preparing for the eventual return to business as usual. Do not miss the opportunity to build a simultaneous effort to cross train and reskill staff across multiple roles where capacity may be needed — in the advent of a second wave.

Now is the time to anticipate what functions in a business would require added help, and reinforce cross-training/skilling in those areas needed for a strong reserve bench. For example, during this pandemic, some companies found additional employees were needed to fill roles related to increased demand as well as changing products/services. But if the pandemic returns or reaches HR, even this will not be enough. Organizations at the forefront of reskilling and building a reserve corps may take the opportunity to have employees from areas like finance or innovation cross-trained for interviewing skills, so

they can quickly pivot when the need arises.

### Developing a Plan to Resiliency

Organizational tactics encouraged by leaders can go a long way in ramping up the reserve corps model within your company. Tolerating — and encouraging — additional attendees in remote meetings is one way to expand cross-training and on-the-job models across roles and functions. Without physical limitations of room size or psychological dynamics, inviting other people to a virtual meeting translates into a low-risk forum to spread knowledge and experience.

Other steps can include creating co-worker partnerships that allow peers to share knowledge and turn to an on-the-job buddy with questions. Trained employees can also be recruited to become mentors and often enhance training materials with their own practical knowledge.

This is a win-win for the business owners, leaders and team members. When called upon, well-trained individuals now have the functional knowledge to keep the business running, share new ideas that may not have been readily available before and boost productivity during a crisis — and beyond.

Angela Civitella is an executive, a business leadership coach and founder of Intinde.

## TRAEGER from page 1

includes Wi-Fi enabled grills. The company's offerings include wood pellets, rubs and recipe books as well as one of the most downloaded cooking apps.

Traeger has been in business for more than 30 years and moved its headquarters from Oregon to Salt Lake City in 2015. It was approved by the GOED board in 2014 for a tax credit of \$503,537 tied to the creation of 164 high-paying jobs over seven years.

“Since that time, they’ve grown so dramatically that they’ve outgrown their current headquarters in Sugar House,” said Thomas Wadsworth, GOED assistant managing director.

The new expansion's incentivized jobs are expected to pay an average of \$90,000. Positions will include sales, marketing, IT, logistics, accounting, engineering/product, legal and executive level management positions. The new facility will add product testing, content and produc-

tion kitchens.

Andrus said it will be “not just a place to do business but the mecca of grilling,” with the potential for a retail food/coffee shop, Traeger retailing, and opportunities for people to see how the company develop products and content.

The expansion will be in the Granary District area of downtown Salt Lake City, near the 600 South off-ramp.

“It’s been an area that Salt Lake City has focused on for redevelopment for a number of years,” Wadsworth said. “It’s part of a federal Opportunity Zone as well. So it’s an area that desperately needs this type of growth and we’re really excited that Traeger has committed to being one of the anchor tenants of that area, to really revitalize that part of the city and expand the job creation opportunities outside of the central business district.”

“I love this district,” Andrus said. “This is what I’ve always wanted to find for Traeger — sort of a gritty, old building in sort of a gritty but revitalizing area. It feels like the heritage of the Traeger brand meets newness and technology and innovation.”

er brand meets newness and technology and innovation.

“So this is perfect for what we’re doing. And I will say that it’s truly an opportunity to put a stake in the ground, to really build something that’s lasting, that really sort of has this equal mix of heritage and DNA of who we’re trying to become, in an area that is changing, and we’re excited to be part of it.”

A few GOED board members praised Traeger for its success.

“We all know what Traeger is,” said Mel Lavitt, chairman of the GOED board’s incentives committee. “They have revolutionized grilling with their pellet grills.”

“Thank you,” board chair Carine Clark told Andrus, “for taking a company that was going nowhere, moving it to Utah and making it one of the most fabulous companies that not only employs people but has a brand worldwide.”

The project is expected to result in new wages of \$56.8 million over seven years and nearly \$5.9 million in new state taxes.

“As Traeger continues to grow, so does the popularity of its products,” Val Hale, GOED’s executive director, said in a prepared statement. “We’re glad to have such a well-known product headquartered in our own backyard. A unique part of this new expansion is that its new facility will be located in an Opportunity Zone, which will help revitalize the Granary District of downtown Salt Lake. We wish Traeger all

the best with this expansion and its continued growth.”

“It’s not surprising that, in these times, a manufacturer of cooking equipment for the home market should be on a sharp upward growth trajectory,” said Theresa A. Foxley, president and CEO of the Economic Development Corporation of Utah. “We are pleased that Traeger Grills is choosing to continue their expansion in Utah.”

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## CALENDAR

from page 9

of the Salt Lake Community College Frontline Leader Workshop Series. Participants will analyze and explore strategies to use their resources of time and energy more efficiently and effectively. Location is SLCC's Westpointe Campus in Salt Lake City. Virtual participation is also available. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

### Jan. 27, 7:30-11 a.m.

"Attracting, Engaging and Retaining Talent," part of the Fall 2020 Leadership Series presented by Davis Technical College's employer and continuing education team and Ames Leadership Institute and continuing through Jan. 27. Location is the Davis Technical College, Simmons Building, 450 Simmons Way, Kaysville. Cost is \$175 per class (Custom Fit cost is \$88), \$600 for a bundle of four classes (Custom Fit cost is \$300). Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

### Jan. 28, 5:30-7 p.m.

**Chamber Mixer**, a West Jordan Chamber of Commerce

event. Location to be determined. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

### Feb. 4, 7:30-9 a.m.

**Morning Speaker Series**, an Ogden-Weber Chamber of Commerce event. Location is the Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Feb. 5, 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](http://thechamber.org).

### Feb. 17, 5:45-10 p.m.

**2021 Annual Gala & After Party**, an Ogden-Weber Chamber of Commerce event. Awards will be presented for Small and Large Business of the Year, Volunteer of the Year, Chairperson of the Year, the Chamber Impact Award, the Sue Westenskow Education Award, the Athena Leadership Award and the Wall of Fame. Doors open at 5:45 p.m. Awards program begins at 6:30 p.m. After party begins at 7:30 p.m. Location is Peery's

Egyptian Theater and Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$100. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Feb. 25-27

**RootsTech Connect**, a virtual conference that will replace the planned in-person event scheduled for Feb. 3-6 at the Salt Palace Convention Center in Salt Lake City. Presented by FamilySearch International and focused on family histories, event will feature keynote presentations and more than 300 breakout sessions. Keynote speakers include Sharon Morgan, founder of OurBlackAncestry.com; Francesco Lotoro, an Italian musician who is saving music written in concentration camps; Lorena Ochoa, former Mexican professional golfer and entrepreneur; and Nick Vujicic, award-winning author. Free. All content will be available following the live event for at least 12 months. Details are at [rootstech.org](http://rootstech.org).

### Feb. 25, 5:30-7 p.m.

**Chamber Mixer**, a West Jordan Chamber of Commerce event. Location to be determined. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## BANK

from page 1

ing and saving habits and make well-informed decisions about loans when paying for education expenses, said Nelnet Bank CEO Andrea Moss. "When borrowers and their families exhaust their federal student loan options, Nelnet Bank will be a place they can turn to further fund their education," she said. "At Nelnet Bank, our mission is to help families achieve their dreams with financial knowledge and access to education. Nelnet Bank will allow us to meet the changing and diverse needs of the higher education market."

Initially available via web browser, Nelnet Bank will have mobile apps available through the iOS App Store and Google Play Store in the future. Nelnet Bank will leverage industry-leading cybersecurity practices to keep customers and their data safe, according to Moss.

"Launching Nelnet Bank is

an exciting milestone for Nelnet with our deep educational experience serving families and schools," said Tim Tewes, president of Nelnet. "Being the first industrial-chartered bank established since 2008 speaks to this experience as well as Nelnet's financial strength and the strength of the bank's leadership team."

Nelnet Bank was funded with an initial capital commitment of \$100 million from Nelnet. Nelnet Bank will operate as a subsidiary of Nelnet Inc. and the industrial bank charter will allow the company to maintain its other diversified business offerings.

Nelnet Inc. is a diversified company focused on offering educational services, technology solutions, telecommunications and asset management. It specializes in student loan servicing, tuition payment processing and school administration software. The company also makes investments in real estate and early-stage and emerging growth companies.





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