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Worries delay resolution that backs drone industry

Brice Wallace
The Enterprise

A resolution backing the unmanned aircraft systems (UAS) industry in Utah was held in a legislative committee after members voiced concerns about privacy and safety.

The House Transportation Committee voted 7-3 to hold HCR3, which supports development of UAS, or drones, as well as their technologies and businesses in the state.

The resolution's sponsor, Rep. Val Peterson, R-Orem, said UAS represent "quite an industry" in Utah.

"As this industry begins to grow, as we start to see jobs added in the state — we think that we can add somewhere between 34,000 to 70,000 jobs over the next three years — unmanned aerial systems will become more important to our economy," Peterson told the committee.

He added that the Governor's Office of

Economic Development (GOED) believes "it is one of the large potential growth industries in Utah."

Utah failed in its recent attempt to become one of six entities selected by the Federal Aviation Administration (FAA) to conduct UAS research and tests, but state officials nonetheless have said Utah remains attractive to companies in the industry. The sites will research the certification and operational requirements needed to integrate the unmanned systems into the national airspace over the next several years.

Drones currently are used to perform border and port surveillance, help with scientific research and environmental monitoring, support public safety by law enforcement agencies, help state universities conduct research, and support various other missions for government entities. Among other current or proposed uses are photography, land surveillance, wildlife tracking, search-and-rescue operations and disaster

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Incentives bring still more jobs to Utah

Jive Communications will create more than 570 jobs in Utah County and Environmental StoneWorks will create 124 jobs in St. George over the next few years, the companies announced last week after receiving state incentives.

The incentives for the companies were awarded by the Governor's Office of Economic Development (GOED) board.

Jive was approved for a \$938,321 tax credit tied to the creation of 576 jobs over five years in a \$6.4 million project.

"We're proud to be a Utah-based company," John Pope, Jive's chief executive officer, said in a prepared statement. "The state has a wealth of technical and business professionals, and we're able to hire world-class talent here at home."

The Orem-based company was founded in 2006 and provides enterprise-grade hosted Voice over Internet Protocol (VoIP) and unified communications to businesses and

institutions. It partners with Cisco, Level 3, Verizon, Panasonic and Polycom and delivers hosted communications via Jive Cloud, its hosted services platform.

The company already has 200 employees in Utah. It has added more than 100 employees overall the past year.

"It's a relatively new company that's been quickly growing and had some pretty remarkable success over the last little while," Jerry Oldroyd, chairman of the board's incentives committee, said.

Oldroyd said Utah faced competition for the project primarily from Arizona but that the company also had considered Massachusetts.

"It's a significant development in Utah County. We would like to see them stay here and grow," he said.

The new jobs are expected to result in

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Corona Arch in Grand County is one of the landmarks SITLA will exchange with the BLM for lands more suitable for development.

BLM, SITLA reach deal on parcel swap

John Rogers
The Enterprise

A deal struck between the Utah School and Institutional Trust Lands Administration (SITLA) and the Bureau of Land Management (BLM) will bring some prime, environmentally sensitive recreational attractions under BLM management. In return, public lands with high potential for mineral development will be available to benefit Utah's schools and other institutions served by SITLA.

A "record of decision" was issued on the Recreational Land Exchange Act which brings 58 parcels of land with high conservation and recreation value from the ownership of SITLA to the BLM. Totalling over 25,000 acres, the parcels include such landmarks as the Corona and Morning Glory arches in Grand County. SITLA's acquisition is made up of 34 parcels — mainly in Uintah County — and adds up to 35,516

see SITLA pg. 12



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GOED-hosted seminar to focus on diplomacy

The International Trade and Diplomacy Office in the Governor's Office of Economic Development (GOED) will host a seminar presented by the Protocol and Diplomacy International – Protocol Officers Association (PDI-POA). The seminar will be held Feb. 19 from 8:30 a.m. to 3 p.m. at Priority Dispatch in Salt Lake City.

"The seminar is designed to help you build a strong foundation in communication, understanding and cooperation between individuals, businesses, governments and cultures," said Franz Kolb of the International Trade and Diplomacy Office. "Presentations will center on learning appropriate protocol skills essential to avoiding cultural mistakes when hosting and conducting international business and diplomacy. Such skills are very important for success in international relations."

The PDI-POA was founded in 2002 as an international association of protocol professionals dedicated to issues of protocol service to our communities. It was established at the first international protocol meeting held at the U.S. Department of State in Washington, D.C., and it holds the highest level of collective expertise, training, information and advice regarding internationally and nationally accepted rules of protocol.

The registration fee is \$30 and includes lunch. Registration for this event is available online at business.utah.gov/international.

Truckers outline air quality efforts

A couple of trucking industry representatives tried to clear the air about clearing the air during a recent presentation.

Speaking to the Rotary Club of Salt Lake City, Rick Clasby, executive director of the Utah Trucking Association (UTA), and Dan England, past president of the UTA and chairman of the board at C.R. England, spoke about efforts by the industry to reduce particulate matter and nitrous oxide (NOX) emissions in Utah and elsewhere.

In the case of Salt Lake City-based C.R. England, those efforts include implementing aerodynamic features to trucks and trailers to improve fuel efficiency, trying to ship more goods through intermodal methods and trying alternative fuels that burn cleaner than diesel.

"Particularly this time of year we see it," England said about poor air quality. "We see it all of the time, and that is we see the haze in this valley. And I know it's something that the governor

on down, all of us, is concerned about. We have people who come to town on a regular basis from out of town and [we] want to show off our city and here it is and we have that ugly air here. And a lot of people suffer health-wise from air when it's like this."

England said that nationally, particulate matter and NOX emissions from trucks have fallen nearly 99 percent since 1970. Companies have seen truck costs rise from \$85,000 to \$90,000 in 2003 to today's \$125,000 to \$130,000. He blamed that increase on federal clean-air mandates.

However, today's trucks are able to burn less fuel, and thus reduce emissions, by adding aerodynamic elements such as sloped roof facings on trucks plus skirts and "trailer tails" on trailers, as well as using lightweight aluminum wheels. The improvements are designed "to try and improve the way that the truck cuts through the air and improves the fuel performance," he said.

C.R. England also has been dabbling in the use of alternative fuels. It currently has five trucks in the Los Angeles area that run on liquid natural gas, or LNG. The company is closing on a deal to have 10 more and plans to order 70 more, all of which will be based in southern California.

"We have high hopes for [it] going forward," England said. "Obviously right now there's quite a difference between the cost of natural gas and the cost of diesel, and when it gets up to about a \$1.25 differential between a gallon of diesel and a cost-equivalent gallon of natural gas, then we can make this thing work and make a little money off of it."

C.R. England also has two trucks in Salt Lake City that run on compressed natural gas, or CNG.

"We're seeing favorable things happen with those trucks. We are encouraged about natural gas," he said. "There are limitations right now in terms of facilities to fuel [at] across the country. We use these kinds of trucks for more localized applications because the filling stations are limited across the country."

"But we think this is the wave of the future. It will take many years, but [it's] another opportunity for us to clean up the air in this country."

The company also is considering biodiesel, a blend of vegetable oil extract and diesel. It produces lower emissions, but there's also a degradation in fuel performance. Meanwhile, using LNG and CNG trucks requires large fuel tanks, resulting in smaller amounts of freight that can be hauled on a trip, he said.

C.R. England also is looking

to increase use of intermodal facilities, which involves using containers placed on trains for long hauls but pulled by trucks for local deliveries and pickups.

The company has about 1,100 refrigerated intermodal containers and will have 1,600 by year-end. Intermodal works to cut emissions because fewer trucks are on the road. Still, only 1.2 percent of national freight movement is via intermodal, and that figure is expected to rise only to about 1.7 percent by 2024. Meanwhile, 67 percent of goods nationally are moved by truck, a figure expected to change little in the next decade.

"You're constrained by capacity," England said of intermodal. "We're doing all we can with intermodal. It's the fastest growing part of our company. But it simply can't move the needle that much. As our economy grows, as we continue to have a demand for all the goods that we need, truck is going to continue to be the primary mode of transportation."

As for Utah, Clasby said trucks ship 87 percent of the state's manufactured goods, based on tonnage, equating to about 200,000 tons per day. Eighty-one percent of Utah communities rely exclusively on trucks to get the products they use. The industry accounts for 65,000 jobs, has 27,000 drivers and pays \$2.9 billion in wages annually, he said. Utah has more than 6,500 trucking companies, including 3,500 considered "active."

"The trucking industry is vital to the state of Utah," he said. "Safety matters and we're working hard to improve safety and we have the numbers to back that, and we're doing our part to be responsible citizens as it relates to clean air. ..."

TECHNOLOGY

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SLC's Sun Litho acquires Rastar

Digibell, a subsidiary of Salt Lake City's Sun Litho, has purchased Rastar, a Utah digital printing company, from TC Transcontinental of Montreal.

"This purchase is a perfect fit for our long term strategy and will be a large part of our future growth," said Jeff Isbell, president and CEO of Sun. "This move will allow us to offer a full range of solutions to our customers."

Sun Litho, is one of Utah's largest commercial printers, with digital and offset capabilities and a complete folding carton division. With this acquisition, Sun Litho will have more than 200 employees and revenues in excess of \$40 million annually.

RootsTech showcases technology in family history industry

Brice Wallace
The Enterprise

Technology has transformed virtually every industry in one way or another, and family history/genealogy is no different.

Once relegated to the realm of paper for researching, discovering and distributing information, participants in that industry saw dozens of technological advancements during the recent RootsTech Conference at the Salt Palace Convention Center.

Thousands of people gathered at the conference to learn about software, apps and other technological offerings changing the way people learn about and share their families' pasts. Breakout sessions, for example, focused on digitizing documents and photos and using social networks or blogs to collect and share information.

And advances won't stop in the future. The development of e-paper — a thin, flexible electronic display — is just one example of how technology will likely aid family history buffs in upcoming years.

"That allows us to have display technologies in a lot of different ways," Marlis Humphrey told a breakout gathering learning about genealogy publishing. "So we could possibly be at a conference in a few years where we can wear on our T-shirts our family history, we could be broadcasting our family trees to each other and telling our family history stories that way. It's fairly fascinating that this technology is advancing so rapidly."

Humphrey also noted the irony inherent in e-paper. "We spend 3,000 years, the way technology cycles go, and here we are after 3,000 years, we're back to something that's a scroll," she said.

She also said e-paper has implications for the wallpaper industry. "Can you imagine when you can have wallpaper you can change and put whatever graphic you want on it?" she asked. "Put your family tree on it at family reunions. There will be things like that coming in the future as well."

Even something as basic as a family history book is no longer confined to ink on paper. Humphrey showed how hard-copy books can be livened up with pockets containing family history documents, CDs or DVDs full of photos and videos, QR codes for downloading information and even "voice modules," stickers that can play back brief recorded audio.

For the more adventurous, there are blogs, multimedia ebooks and apps, including Flipboard, an app allowing people to publish their own magazines. Humphrey said the goal is for a family history publisher should be to "write

once" and then publish in many formats. She said Martha Stewart is using the word "omnimedia" to describe the multiple ways of distributing information.

"I think we need to start thinking of ourselves as family historian publishers as being in the omnimedia business as well," Humphrey said.

Whichever formats are used, she stressed that the content must be compelling. Younger generations also want information that is fully downloadable.

Ryan O'Donnell, who described himself as a "newbie genealogist" and "newbie family historian," said researchers should be aware of their options, including "technology that lives in your own pocket on your smartphone, whether it's for taking pictures or recording video."

For example, he posted a photo on Facebook of his newborn son, which quickly yielded 90 "likes" and 44 comments. He has continued to document and post more photos and details ever since, even if there are potential problems.

"As this new generation comes through, 10 years from now when

they start to inherit this profile that we're creating for them, they're at a disadvantage," O'Donnell said. "Those naked pictures of a little boy sitting in a bathtub or bare-butt running around the family room, at some point he's going to be asking somebody to a homecoming dance or to prom or there might be someone in school who may not be that kind when they find that this picture has been posted publicly on the Internet, indexed by Google and made searchable for the rest of his natural life."

O'Donnell spelled out the pros and cons of using different

types of photo, social networking and journal technologies sporting catchy names like Photobucket, Flickr, SmugMug, Square Hub, Flava and MemTell. But he said most technologies forget that content creation is key.

"Ninety percent of these sites are all missing the ball, at least for what I want," he said. "Photo sites want you to buy stuff. Social networking sites want you to connect to people outside of your immediate family. Journaling sites have a lot of work to do. No one's really helping you create new content. There's no narrative taking place

here. There's only comments that are happening from people consuming whatever it is you're putting out."

Whatever technologies are used to collect and distribute family history, Humphrey said, the central idea is to get it out there.

"Your family history, it is very important that you share it. Don't keep it to yourself. All that research goes for naught if you don't," she said. "You owe it to your family to bring that to light and to bring it to light in a way that they can access it and that they feel engaged and interested in doing it."

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MWCN names Dickson Entrepreneur of Year

MountainWest Capital Network has announced that it has named Tom Dickson, founder of high-speed blender manufacturer Blendtec, its 2014 Entrepreneur of the Year. The annual award — recognizing a Utah entrepreneur who has built a thriving, industry-leading Utah-based company — is designed to inspire others to participate in the risks and rewards of entrepreneurship and to give back to the community by sharing their knowledge.

“Tom Dickson exemplifies what it means to be a successful entrepreneur,” said Reed Chase, president of MWCN. “Each year we have the opportunity to consider many highly respected and successful entrepreneurs for this award, but we can add only a single recipient into this elite group of successful Utah businesspeo-

ple. Tom Dickson has proven to be a leader, mentor and source of inspiration for other entrepreneurs, including those among the younger generation.”

Dickson has been a serial entrepreneur since age 29 in 1975. Dickson founded Blendtec in 1989 and has driven innovations in blending technology that have built the company into a leader in the design and manufacture of high-speed commercial and residential blenders. He also conceived of, and stars in, an ongoing series of humorous *Will It Blend?* videos showcasing the power of his products by using them to pulverize items ranging from golf balls to iPads. Those YouTube videos became a viral sensation when they launched in 2006, have been seen by nearly half a billion people, and have dramatically ex-

panded recognition of the Blendtec brand.

Blendtec has a workforce of more than 450 people, including 350 in Utah, and expects to add an additional 100 personnel this year. The company’s products are used in prestigious restaurants and smoothie shops as well as family kitchens around the world.

“Every entrepreneur starts with an idea. In my case, it was to make a better blender. I could not have known 25 years ago that pursuing that idea would eventually bring me an honor like this,” said Dickson said. “It’s always gratifying to be recognized.”

The MountainWest Capital Network Entrepreneur of the Year Award & Lunch Event will be held Feb. 20 at the Little America Hotel.

LunaSoft opens software store

LunaSoft, a web development, e-commerce and business software tool company based in Salt Lake City, has opened a website and online software store in downtown Salt Lake. The LunaSoft store will provide a completely new resource for business owners to get their businesses online quickly with face-to-face support, according to a company release.

“Many people pay for website development and social media tools; however, all too often, they don’t make the most of their investment,” said Shad Vick, CEO of LunaSoft. “The store invites people to try LunaSoft’s groundbreaking platform with one-on-one assistance from an expert. Customers will be able to launch a well-designed and functional website in as little as a few hours.”

The store, which is located at 12 West Broadway, will allow cus-

tomers to see how their projects work and function on a number of platforms such as mobile devices and desktop computers, as well as various browsers. LunaSoft offers basic website set-up for as little as \$500 and ongoing, cloud-based content management, social media integration, CRM and email marketing tools.

“Web development can be a frustrating prospect for many people, particularly because it has historically been a remote process that can slow the whole project down,” said Vick. “Having a knowledgeable professional sit with you and implement changes to your website in real time is significantly faster and more efficient. Our own customers have driven this focus of taking the pain and wasted time out of the web development process.”

Spring Mobile acquires Georgia dealers

Spring Mobile, a Utah-based retailer of AT&T wireless phones and services, has expanded its services into Georgia with the purchase of four AT&T wireless dealer companies — Atlanta Cellular, Cellular Communications, Wireless Trends and Wireless Etc. The acquisitions add 22 new retail locations in Atlanta to Spring Mobile’s roster.

“We are delighted to have the opportunity to bring the Spring

Mobile brand to Georgia residents,” said Jason Ellis, Spring Mobile president. “Spring promises to continue to provide the best AT&T wireless services as we increase our presence throughout the country.”

The four acquisitions were completed in January and February and mark Spring’s entrance into the Georgia market. Since September 2013, Spring has acquired eight AT&T authorized

wireless dealers, accounting for 73 new store locations.

“We’ve had a tremendous year of growth, and we will continue to look for these types of expansion opportunities during 2014, further adding to Spring Mobile’s success,” said Ellis.

Spring Mobile was founded in Utah in April 2001, employs 662 people and operates 178 locations across 16 states.

Homebuilders name officers

The Utah Homebuilders Association (UHBA) has announced its officers for 2014. Ty McCutcheon, vice president of community development at Rio Tinto Kennecott, has been selected as president. Kelly Stephens of Sun River Development is first vice president, Dale DeLlamas of DeLlamas Construction is second vice president, Darrel Bostwick of Bostwick and Price PC is associate vice president and Roy Savage of Cache Valley Bank has been selected as secretary/treasurer.

The organization also has installed a new board of directors for 2014. The board is composed of individuals selected from regional homebuilders associations in Cache Valley, Bear Lake, North Wasatch, Salt Lake, Park City, Utah Valley, Iron County and Southern Utah. Each individ-

ual board member has previously served in his or her local chapter.

Both the board and the new corps of association officers will work in tandem to promote the core purpose of the UHBA, which is to strengthen business relationships among homebuilding companies and protect the industry through education and proper political involvement. With the selection of a new board, the UHBA is poised to continue having a positive impact on the housing industry in 2014, said association officials.

With more than 1,700 members, the Utah Homebuilders Association is a volunteer organization and is part of the larger National Association of Home Builders — one of the largest trade associations in the country.

Pact to aid resources for vets

In support of Gov. Gary R. Herbert’s executive order to spur hiring of veterans, the Utah Department of Workforce Services is joining forces with the Department of Veterans and Military Affairs to enhance resources and services for veterans.

DWS executive director Jon Pierpont and DVMA executive director Gary Harter have signed a memorandum of understanding that outlines coordinated strategies to increase hiring, enhance access to service, and expand educational opportunities for current and retired military personnel in Utah.

“We are committed to bringing to bear the full resources of DWS to help connect Utah’s vet-

erans with the best opportunities and resources for employment,” said Pierpont. “This partnership is a vital step to leverage state resources on behalf of our men and women in uniform—past and present.”

“Our veterans have served us, and now it’s our turn to serve them,” said Harter. “The best way we can do that is ensure they have full access to education, employment opportunities and other services.”

The MOU establishes a collaborative role between DWS and DVMA to reduce the unemployment rate among veterans. This will be achieved through more robust information sharing and more frequent coordination meetings.

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Hamlet Homes opens Carlisle Place community

Hamlet Homes has opened its newest townhome community, Carlisle Place, in South Salt Lake at the intersection of 700 West and Carlisle Avenue. (3800 South). Two model homes are open for public inspection.

"We are thrilled to introduce the affordable and beautifully designed townhomes of Carlisle Place," said John Aldous, president of Hamlet Homes. "As Hamlet's 36th community since our founding in 1994, we believe Carlisle Place not only appeals to a broad demographic of homebuyers, but also reflects our ongoing commitment to developing high-quality, value-priced communities that provide homebuyers with a

superior experience."

Hamlet broke ground on the Carlisle Place in September 2013. Prices start at \$193,990 for units that feature enhanced floor plans based on feedback Hamlet sought from homeowners at its Waverly Station townhome community. The results are reflected in a more-open floor plan, larger balconies, side-by-side washers and dryers on the bedroom level, and larger secondary bedrooms.

Carlisle Place is within walking distance of the Holm Park entrance to the Jordan River Parkway and has convenient transportation options via a nearby TRAX station and the I-15 freeway.

CenturyLink offers one Gbps Internet to area business

CenturyLink has added the availability of Internet service at speeds up to one gigabit per second to more than 2,500 multi-tenant office building customers in the Salt Lake City area. The fiber-delivered service areas include Salt Lake City, Sandy, Midvale, Draper, South Jordan, West Jordan, Cottonwood Heights and other area municipalities.

According to CenturyLink, its one Gbps service is equivalent to 1,000 megabits per second — an Internet speed that is 100 times faster than average broadband speeds — and will have a direct connection to the company's recently upgraded 100 Gbps global network.

"The availability, quality and competitiveness of broadband services are critical pieces of infrastructure for attracting new businesses to Salt Lake City," said Jeff Edwards, president and CEO of the Economic Development Corporation of Utah. "Businesses need more bandwidth and faster connections to harness cloud applications that are becoming workplace necessities, and access to fast Internet speeds will help Salt Lake City provide new job opportunities and attract new capital investment."

CenturyLink has also introduced its Managed Office program, a fully managed IT service and cloud bundle.

"Small and mid-sized companies are important to CenturyLink, and we are focused on innovations that can help these customers reach their goals and simplify their lives using advanced technology," said Larry Walters, CenturyLink vice president and general manager in Salt Lake City. "A faster Internet connection is often the gateway for smaller companies to adopt cloud computing and managed services. With Managed Office, forward-thinking businesses can turn over their information technology operations to the management of a trusted partner so they can focus on excellence within their core competencies."

Dental Selects expands provider network

Salt Lake-headquartered Dental Select has expanded its nationwide provider network, creating one of the largest dental networks in the United States. The expansion allows the company's customers to find a dentist at more than 200,000 access points across all 50 states. Access to the expanded network will be available to customers and employers immediately.

Brent Williams, CEO and president of Dental Select, announced this action to be "a strategic initiative to offer employees convenient in-network dentist access nearly anywhere in the country." He added, "Our national net-

work has grown by more than 67 percent, and coincides with our expanding national presence."

Chip Huffman, national vice president of sales and marketing, acknowledged the development to be an integral part of Dental Select's national growth strategy. "This major network expansion

creates an extremely competitive offering in the nationwide dental marketplace," said Huffman. "By offering one of the largest dental networks in the U.S., we continue to propel our nationwide initiatives while catering to the needs of groups and members across the country."



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Industry Briefs

ENERGY/NATURAL RESOURCES

• **Questar Corp.**, Salt Lake City, announced that its board of directors approved an 18 cent quarterly common stock cash dividend. The dividend is payable March 10 to shareholders of record Feb. 21. The dividend is the same amount as in the previous quarter and represents the company's 277th consecutive dividend.

• **SWCA** has hired **David Steed** as a senior natural resource project manager in its Salt Lake City office. He is engaged in business and client development as well as project management in the Great Basin area, focusing in particular on the mining business sector. Steed has 20 years of experience in environmental consulting for mining, oil and gas, energy generation and transmission, and federal land management projects throughout the western United States. Prior to joining SWCA, he led the permitting and natural resources practices for several global engineering and environmental firms.



David Steed

GOVERNMENT

• **School and Institutional Trust Lands Administration (SITLA)** has named **Rodger F. Mitchell** as its new assistant director of planning and development. Mitchell has worked for SITLA's Planning and Development Group, one of four business groups that generate revenue for the agency, since 2005. Mitchell has 30 years of experience in all facets of commercial and residential real estate development, including contract negotiations, project planning, financing and property management.

HEALTHCARE

• **Aviacode** has promoted **Danny O'Very** as vice president of sales. O'Very has more than 20 years of experience in sales, beginning with Megawest, selling practice management software systems. Prior to his employment at Aviacode, O'Very worked in executive sales at both ArcSYS and Companion Technologies, and he co-founded Fertile Earth Corp., which was acquired by Wasatch Earth Sciences. O'Very joined Aviacode in January 2013 as director of sales.



Danny O'Very

HOSPITALITY/FOOD SERVICE

• **The Goldener Hirsch Inn**, in Deer Valley Resort, has been named one of the "Best City Inns" in the U.S. and Canada by VacationIdea.com. It is one of 14 selected and the only one in Utah. VacationIdea.com editors made the selections, highlighting "exceptional properties — famous for their excellent service, unique decor and a great location for exploring the city sights."

LAW

• **Callister Nebeker & McCullough** has elected **Cass C. Butler** to its board of directors. Butler practices in the areas of litigation, construction law, and labor and employment law. His experience includes working as an associate solicitor for the U.S. Department of the Interior in 1984-1986. He previously was a partner with Ballard Spahr & Ingersol and Watkiss & Saperstein before joining Callister Nebeker & McCullough in 1994. He graduated from Brigham Young University Law School in 1983.



Cass Butler

• **Parsons Behle & Latimer** has hired **Lynn Cardey-Yates** for the firm's Environmental, Energy & Natural Resources team. She will concentrate her practice on mining law and other natural resource matters and transactions. Prior to joining the firm, Cardey-Yates served as vice president of sustainable development for Rio Tinto Kennecott. She also previously served as vice president of legal of Rio Tinto Kennecott Utah Copper, and as vice president and general counsel of the historic Kennecott group of companies. She began practicing law in Denver in the oil and gas area, before transitioning her practice to mining.



Lynn Cardey-Yates

• **Overstock.com Inc.**, Salt Lake City, has promoted **Mark Griffin** to senior vice president and general counsel and promoted four other executives to vice president. Griffin previously was a

vice president and general counsel and has been responsible for the strategic direction and operational effectiveness of the legal team. As a private attorney, he represented the company when it started its campaign to end a form of stock market manipulation and joined the company in 2006 as its general counsel. Prior to Overstock.com, Griffin was a partner in the Salt Lake City law firm Woodbury & Kesler. Griffin also served 14 years in various roles in state government: as director of the Utah Securities Division; as deputy secretary of state for the state of Nevada; and as an assistant Utah attorney general, handling civil securities, antitrust cases and white collar fraud prosecutions. He holds J.D. and B.A. degrees from Brigham Young University. **Seth Moore** was promoted from senior

joined Overstock.com in 2010. Alec Wilkins was promoted to vice president of application development. He joined Overstock.com in 2011 as a consultant and joined full time in 2013 as acting vice president of application development. Overstock.com also announced that senior vice president Stephen Tryon has resigned his position to pursue interests related to his book *Accountability Citizenship*. Tryon joined Overstock.com in 2004, assuming executive responsibility for the company's logistics operations. He assumed responsibility for the company's human resource function in 2007. In recent years, while retaining his role in HR, Tryon also managed the company facilities portfolio and the international business unit.

SERVICES

• **Precision Concrete Cutting**, Lindon, was ranked No. 1 in overall satisfaction for both the services category and class size (franchises with fewer than 50 locations), based on a survey of franchisees done by the Franchise Business Review. The rankings placed Precision Concrete Cutting No. 3 overall. Precision Concrete Cutting has been repairing trip and fall hazards from uneven sidewalks for 18 years. The company also consults with municipal customers on long-term maintenance programs and surveys their infrastructure in order to be an advisor to cities and towns during the budget process. It began franchising in 2002 and today operates through 38 branches across the United States and Canada.

TECHNOLOGY/LIFE SCIENCES

• **Cyberworld Studios Inc.**, Salt Lake City, has elected new officers and directors to manage its apps publishing company. **Macleans A. Geo-Jaja** is the company's chief executive officer, president and treasurer. **Dean Becker** is secretary. Directors are **Peter Spagone** and **Claire Singleton**. The group was approved in January and will serve until successors are elected.

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director of analytics, search and personalization to vice president of website and mobile. A graduate of Brigham Young University, Moore joined Overstock.com in 2006. Terry Jensen was promoted from senior director of training and quality to vice president of customer service and training. A graduate of the University of Utah and Westminster College, Jensen joined Overstock.com in 2006. Michael Skirucha was promoted from controller to vice president of finance and controller. Skirucha's education includes graduating from the University of Utah. He

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Did you know the vast majority of vacation destinations for Americans are reached by automobile?

It's true. More people go on vacations by car. Whether it's to Disneyland, Yellowstone Park or Lake Powell, far and away more people drive to wherever they are going. And although those three destinations are the most popular ones for people who live along the Wasatch Front, there is a world of sight-seeing and fun in something I recommend: The Grand Circle. Quoting the overview of this area from their website, grandcircle.org: "The Grand Circle is a beautiful, vast region located in the southwestern United States. Encompassing portions of five states — Arizona, New Mexico, Colorado, Utah and Nevada — the Grand Circle contains America's largest concentration of national parks and monuments, woven together by extraordinary designated Scenic Byways." Oh, and, by the way, there is actually a Grand Circle Association.



DON SHAFER

Lake Powell is the most popular destination in the Grand Circle, but that's just a small portion of what I'm talking about. Also included and easily accessible from the Ogden-Salt Lake-Provo area are no less than 10 national parks: Great Basin, Zion, Bryce, North Rim of the Grand Canyon, Canyon de Chelly, Monument Valley, Mesa Verde, Capitol Reef, Canyonlands and Arches. And then there's Cedar Breaks, Rainbow Bridge and Grand Staircase-Escalante national monuments. Plus, all kinds of state parks, St. George and Cedar City, as well as Durango, Colo., with its famous Silverton narrow gauge train ride. And speaking of rail excursions, how about the Grand Canyon Railway run from Williams, Ariz., to the South Rim? In a word, "Cool!"

Every summer we take in some of these wonders when we go to the Utah Shakespeare Festival. Tuacahn outdoor theatre in St. George also offers great live entertainment. By the way, this summer at the Utah Shakespeare Festival the offerings include the bard's *Henry IV Part One*, *Measure for Measure*, *The Comedy of Errors*, *Sense and Sensibility* by Joseph Hanreddy and J.R. Sullivan, and Stephen Sondheim's *Into the Woods*; plus, in the fall season you can see Shakespeare's *Twelfth Night*, along with *Sherlock Holmes: The Final Adventure* by Steven Dietz and *Boeing-Boeing* by Marc Camoletti. At Tuacahn in Ivins, just outside St. George, you can see Disney's *The Little Mermaid*, *The Wizard of Oz* based on the classic motion picture, and Andrew Lloyd Webber and Tim Rice's *Joseph and the Amazing Technicolor Dreamcoat*.

When vacationing in the Grand Circle we've lodged in our tent in campgrounds galore, in rustic cabins with our sleeping bags, in motels and hotels, as well as in sumptuous resorts — in the mountains, in the parks and in lots of towns. The great thing is that, except for national park lodges, there is always room, even at the last minute.

You can get to any one of these places in from three to five hours by car, the lodging is plentiful, and it's always reasonable if not inexpensive. And for campers it's a wonderland.

Activities pretty much run the gamut. Golfing in the desert atmosphere of St. George to the alpine setting of Durango. There's whitewater rafting, houseboating, fish-boating, biking, horseback riding, ATV riding, zip-lining, rappelling, hiking, swimming, just about anything you can imagine.

You can go to google.com or bing.com, enter any of the aforementioned places or event names, and you will be provided a load of information, including lodging and dining options. I highly recommend driveawayvacations.com, which offers links to almost everything and every place, not only in the Grand Circle, but in gorgeous and accessible locations from Montana, Wyoming and Idaho on south through Utah, Colorado and Nevada to New Mexico and Arizona. You'll also find links to available packages that include adventures and/or tickets along with places to stay and eat, as well as any available discounts.

If you take 10 days or a couple of weeks, you can drink in a bunch of beauty by circling the wagons in and around the Grand Circle.

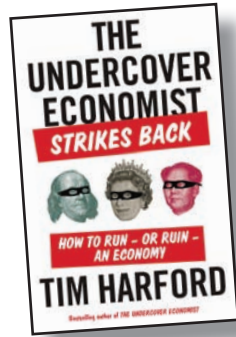
Here are three more books to add to your winter reading list

Each month Jack Covert, founder of 800-CEO-READ, reviews the best recently released business books. Jack is also the coauthor of *The 100 Best Business Books of All Time*, recently updated and expanded, and released in paperback. 800-CEO-READ is a leading direct supplier of book-related resources to corporations and organizations worldwide, and specializes in identifying trends in the changing business market. For more reviews, visit 800ceoread.com/jack_covert_selects.

...

The Undercover Economist Strikes Back: How to Run—or Ruin—an Economy by Tim Harford, Riverhead Books, 272 pages, \$27.95, Hardcover, January 2014, ISBN 9781594631405.

Tim Harford has a knack for making the complicated, weird and arcane aspects of economics accessible to the layperson — and a lot of fun to read, to boot. His usual realm is the behavioral, everyday economics of individuals and organizations (his books *The Undercover Economist* and *The Logic of Life* are both brilliant on that score), but in his new book, *The Undercover Economist Strikes Back*, he goes big and tackles the wider world of macroeconomics.



Harford uses a question and answer device throughout this book that I thought might wear thin, but never does. He begins by putting the world economy in the reader's hands, asking how you would proceed if you had complete control. But Harford's method is Socratic, and the conversation

turns quickly to the flexible nature of modern currency, the role of inflation and economic stimulus, output gaps, unemployment, and how to prevent and cure recessions — with the author playing the role of advisor and tutor. This back-and-forth dominates the first two-thirds of the book. You may be (and "your character" in the book *is*) asking: "Two-thirds of the book! Sheesh. Are you sure there isn't a much simpler solution that you're missing?"

"The world is full of people who will tell you there is. Tie your currency to gold! Always balance the budget! Protect manufacturing! Eliminate red tape! That kind of thing. You can safely ignore these people. Anyone who insists that running a modern economy is a matter of plain common sense frankly doesn't understand much about running a modern economy."

The Q&A works remarkably well to keep the pace up and pull the reader through some very technical terrain. The other element that keeps the book feeling breezy are the stories Harford so entertainingly intersperses — including a world-traveling, crocodile hunting, war prisoner economist from New Zealand who built a hydraulic computer of economic indicators out of an old airplane bomber, and a ghost currency in Brazil used to fight inflation. He teaches us Keynesian economics by telling us of a recession in a Washington, D.C., babysitting co-op, and classical economics by telling us of a recession in a German P.O.W. camp in World War II. Harford concludes the book discussing pertinent and tricky questions for macroeconomists like inequality and the possibility of a zero-growth world.

Macroeconomics and its effects seem to be seeping into the consciousness and everyday lives of us all due to the push-and-pull nature of our political system. Tim Harford's book will give you some background and a frame of reference for when you

inevitably encounter these issues and conversations. He doesn't offer solutions so much as he offers information for you to tinker with, which is part of why this book is so helpful, and why it is so much fun.

...

On the Edge: The Art of High-Impact Leadership by Alison Levine, Business Plus, 272 pages, \$27.00, Hardcover, January 2014, ISBN 9781455544875.

Alison Levine's requirements for accepting team members to join her on an expedition up Mount Everest are notably different from those of us who hire employees to join us on our business adventures. In addition to skill and enthusiasm, she explains, "there was the question, *Would I trust this person with my life?* If the answer was yes, then I had to ask myself, *Is this someone with whom I would want to spend two months in a tent?*"

But, indicative of how Levine succeeds in relating her high-wire experiences with the less life-and-death nature of business throughout the book, her overall point is about the leaps of faith we all make when putting together a trusted team. And a team, she says, only works when everyone on the team is a leader.



"Designated leaders need to cultivate leadership skills in each team member by giving others the confidence, the tools, the freedom, and the accountability that empowers each person to take on more responsibility and make critical decisions when the path ahead may not be clear-cut—especially if the designated leader is no longer able to do the job. What happens when a leader is injured or for some reason is unable to continue to lead? Does the whole team just throw up their arms and say, 'Okay, now we're really screwed?'"

On the Edge is an engaging page-turner that uses Levine's experiences as a mountaineer (as well as Wall Street veteran and professor) to explore, and advise on, the challenges we each face as we strive to become better leaders. I found myself utterly charmed and productively consumed, as Levine's high-risk experiences give plenty of weight to advice such as: "Rigidity is just as dangerous as complacency" and "Treat every opportunity as if it is your one chance to ... leave people with an accurate impression of who you are." If Levine can implement these standards while sucking on oxygen and hanging off the side of a mountain, we surely can do it while sipping our coffee and sitting at our desks.

The chapter "Go Back, Jack, Do It Again" explains how climbers tackling Everest make a minimum of three shorter but no less dangerous trips up and down, in order to get acclimatized to the high altitude, before even trying to climb to the summit. Levine counsels us:

"A great fallacy regarding progress is that it is defined by constant forward motion in the same direction. We assume that any steps in the opposite direction take us farther from our goal."

But taking the longer or the more circuitous route will still get us to our destination, and in fact, Levine suggests, "The mental trick is to understand that going down does not mean you're losing ground, but rather strengthening the foundation of your effort."

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Lose the lease - buy a building for your firm

Most renters dream of and (SBA) loans, qualifying business plan for the day they can put a down payment on a home of their own. Why do businesses have a different mentality?

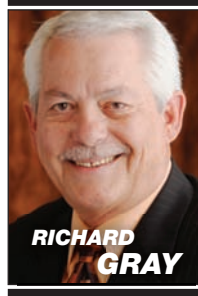
Many small-business owners think that purchasing a building doesn't fit into the company budget, strategy or overall business plan, or

they're simply complacent about making a seemingly drastic move. But business owners should consider the benefits of owning their own space, including those that will increase their bottom line.

The most obvious financial benefit is that business owners can build equity as they make mortgage payments instead of rent payments. They will also be insulated from higher rent payments, which are likely to increase as the economy continues its recovery.

They might also earn rental income themselves by purchasing a building that is larger than their immediate needs require. This gives business owners room to grow and, in the meantime, lease out the extra space, using the rent to cover part of the building's loan payment.

Rates are still relatively low, but may be on the rise. Low rates, combined with competitive market prices, mean business owners can get more bang for their buck, making a scenario like the one above a very real possibility. And with Small Business Administration



RICHARD GRAY

owners can afford more than they may think.

How do you know if you're a "qualifying business owner?" The best way would be to talk to a loan officer at your local community bank. Your loan officer will be looking at a few major factors, including

the following:

CASH FLOW. Can you afford it? Lenders typically want a minimum 10 percent down payment along with historical data to show your ability to repay the loan. This will be determined with an analysis of two financial documents: (1) your company's profit-and-loss statement, with the key figure being earnings before interest, taxes, depreciation and amortization (EBITDA), and (2) your company's statement of cash flows, with the key figure being cash flow from operating activities.

A lender will calculate your debt-service-coverage ratio by adding net profit, depreciation, interest expense (EBITDA) and rent, all divided by your total annual debt service (all existing debt service plus the building payment). The second coverage ratio considered will be the net cash after operations (NCAO) plus rent divided by your total annual debt service. They are looking for a

see GRAY pg. 12

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Calendar

Feb. 19, 8:30 a.m.-4:30 p.m.

“Making the Shift from Competing to Winning,” a forum and presentation by author and consultant Leo Hopf, hosted by CEObuilder and Bank of American Fork. Location is Bank of American Fork, Riverton Branch Conference Room, 2691 W. 12600 S. The public is welcome, but the afternoon discussion may be closed for members only if sensitive matters are discussed. RSVPs can be completed by Feb. 17 by contacting Heidi Carmack Pfaffroth at Heidi.carmack@bankaf.com or (801) 642-3139.

Feb. 19, 8:30 a.m.-3 p.m.

International Protocol Seminar, presented by Protocol and Diplomacy International-Protocol Officer Association (PDI-POA). Event features discussions about avoiding protocol faux pas in professional, business, and government careers. Location is Priority Dispatch, 110 S. Regent St., Suite 500, Salt Lake City. Cost is \$30 (includes breakfast and lunch). Registration can be completed at business.utah.gov/protocol.

Feb. 19, 11:30 a.m.-1 p.m.

“Five Things Keeping CFOs Awake at Night,” part of the Utah Chapter of the Association for Corporate Growth (AGC Utah) Executive Roundtable Series. Presenter is JB Henriksen, a principal at the firm Advanced CFO Solutions. The CFO Roundtable Series is open to corporate CFOs and business owners. Location is Zions Bank, 1 S. Main St., second floor, Salt Lake City. RSVPs can be completed by contacting Linda Blake at linda@acgutah.org or (801) 359-8613.

February 20, 7:30-9 a.m.

NAIOP Utah Member Meeting. Panel discussion is titled “The Gen Y Influence on Workspace Design.” Panelists include Julie Berreth, Architectural Nexus; Lance Henderson, DIRTT Environmental Solutions; Jenna Ayre, FFKR Architects; and Robert Pinon, MHTN Architects. Location is Layton Construction, 9020 S. Sandy Parkway, Sandy. Cost for nonmembers is \$100. Details and registration are at <http://www.naiop.org/en/Attend.aspx?type=chapter&view=Utah/Utah>.

Feb. 20, 8:30-10:30 a.m.

“Discrimination, Harassment and Retaliation: Managing to Minimize Liability,” a small-group workshop presented by The Employers Council. Event is designed to help attendees learn practical strategies to help them manage in ways that

minimize liability and promote respectful workplaces. Location is The Employers Council, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$89 for council members, \$109 for nonmembers. Registration can be completed at (801) 364-8479 or info@ecutah.org.

Feb. 21, 7:30-8:30 a.m.

Eggs 'n Issues Breakfast, presented by the Murray Chamber of Commerce. Speaker will be from The Exchange Club. Location is Mimi's Café, 5223 S. State St., Murray. Free unless ordering off the menu. Chamber membership not required. Details are available at murraychamber.org or by calling (801) 263-2632.

Feb. 24, 12:15-1:45 p.m.

Utah Manufacturers Association Annual Membership Luncheon. Featured speaker will be Lt. Gov. Spencer Cox discussing the importance of manufacturing in Utah. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$50, \$350 for table of eight. Reservations may be made by contacting Annette at (801) 363-3885.

Feb. 25, 7:30-11:30 a.m.

“Risk Assessing and Risk Ranking,” presented by Piercy, Bowler, Taylor & Kern (PBTk). PBTk will cover all three phases (pre-audit, fieldwork and reporting) of internal and IT auditing in a three-part series of seminars. The first seminar will focus on techniques for identifying an organization's risk universe and various methods in ranking those risks. Designed for experienced and new internal and IT auditors, plus others who have an interest in or responsibility for an organization's risks and controls. Speakers include Tom Green, who has performed internal audits for more than 17 years and has been the chief internal auditor for a publicly traded company, among other internal audit positions, and Sam Belnap, who focuses specifically on IT audits and IT-related risk assessments. Location is PBTk offices, 7050 Union Park Ave., Suite 140, Salt Lake City. Free. Registration by Feb. 21 is available at <https://pbtkriskassess.eventbrite.com>.

Feb. 25-26, 11 a.m.-5 p.m.

Big Business and Technology Expo. Feb. 25 keynote will feature a “Titans of Business CEOs” panel. Feb. 26 keynote will be “Tech10,” featuring quick-fire presentations about top new technologies. Location is UCCU Center at Utah Valley University. Cost is \$6, which includes lunch and keynote sessions. Details are at [\[bizconference.com\]\(http://bizconference.com\).](http://www.big-</p>
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Feb. 25, 11 a.m.-1 p.m.

“Financing Your Exports: SBA Loan Guarantee Programs,” part of the World Trade Center Export Series. Speakers include Steve Price, deputy district director of the SBA Utah District Office, and Mark Garfield, senior vice president and region manager of international banking for Zions Bank. Location is World Trade Center Utah, 60 E. South Temple, third floor, Salt Lake City. Free. Details are at <http://www.wtcutah.com/events/>.

February 25, 11:30 a.m.

Women in Business Luncheon, a Sandy Area Chamber of Commerce event. Speaker will be Jen Campbell, associate director of the South Valley Sanctuary. Location is Buca di Beppo, 935 E. Fort Union Blvd., Midvale. Cost is \$20 for members, \$25 for guests. Details are at business.sandychamber.com/events.

February 26, 6:30-9 a.m.

Building Owners and Managers Association (BOMA) of Utah Legislative Breakfast. Event is the organization's first legislative breakfast on Capitol Hill with state legislators. BOMA Utah will provide transportation to the Capitol for members and guests. Registration can be completed before Feb. 21 at www.BOMAUtah.org.

February 26, 3-5 p.m.

“Beyond The Borders: Considering International Trade,” presented by the Salt Lake Chamber. Speakers include David G. Fiscus, director of the U.S. & Foreign Commercial Service Utah Export Assistance Center; Elizabeth Goryunova, interim president and chief executive officer of World Trade Center Utah; Gurkan Suzer, commercial attache for the Office of the Consulate General of the Republic of Turkey; and Melinda Workman, economic development specialist for the Small Business Administration. Location is the Salt Lake Chamber, 175 E. University Blvd. (400 South), Suite 600, Salt Lake City. Cost is \$10. Registration and details are available at slchamber.com.

Feb. 27, 10 a.m.-4 p.m.

ARIN on the Road, an American Registry for Internet Numbers (ARIN) networking and education event focused on Internet policy and network operations. Agenda includes sessions on ARIN services, the status of IPv6 adoption, current ARIN policy developments, and ARIN technical services. Location is Sheraton Salt Lake City Hotel, 150 W. 500 S.,

Salt Lake City. Free, but pre-registration is required. Registration can be completed at <http://www.cvent.com/events/ar-in-on-the-road-salt-lake-city/event-summary-c2398bc86ae946b1b3c004c6b-21f5e0d.aspx>.

Feb. 28, 7:30-8:30 a.m.

Eggs 'n Issues Breakfast, presented by the Murray Chamber of Commerce. Speaker to be announced. Location is Mimi's Café, 5223 S. State St., Murray. Free unless ordering off the menu. Chamber membership not required. Details are available at murraychamber.org or by calling (801) 263-2632.

Feb. 28, 11 a.m.-9 p.m.

The Utah Latin Expo, sponsored by the Latin American Chamber of Commerce. Activities include an Hispanic Economic Summit Luncheon, 11:00 a.m.-1 p.m.; a Safety & Excellence Awards Gala, 7-9 p.m.; and business workshops, 9 a.m.-6 p.m. Location is the Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Free. Details are at www.utahlatinexpo.com.

March 5, 11:30 a.m.-1 p.m.

Fourth annual China Business Update, presented by Utah Valley University. Speaker Manuel C. Menendez III will discuss China's current business situations and the implications for Utah. Event also will feature information about business opportunities, practices and investment opportunities in China. Location is Zions Bank Founders Room, 19th floor, 1 S. Main St., Salt Lake City. Cost is \$30. Details and registration are available at <http://www.uvu.edu/businesswithchina/>.

March 6-8

Hearth, Patio & Barbecue Expo, owned and managed by the Hearth, Patio & Barbecue Association. Show will feature more than 350 manufacturers and suppliers, new product pavilions, a celebrity cook-off competition, and product demonstrations. Location is the Salt Palace Convention Center. Details are at www.hpexpo.com. Open to trade representatives only.

March 6-7

Intermountain Sustainability Summit 2014. Features keynote speaker Interior Secretary Sally Jewell and five workshops. Location is Weber State University. Details are at <http://intermountain-sustainabilitysummit.com>.

Mar. 12-13, 8:30 a.m.-4:30 p.m.

“Complying with U.S. Export Controls,” presented by

the U.S. Bureau of Industry and Security (BIS) and cosponsored by the Utah District Export Council. Program will cover information that exporters need to know to comply with U.S. export control requirements on commercial goods. Location is Radisson Hotel, 215 W. South Temple, Salt Lake City. Cost is \$375. Online registration via credit card is available at <http://www.acteva.com/booking.cfm?bevaid=237119>. Details and pay-by-check registration are available by contacting David Fiscus at David.Fiscus@trade.gov. Details are available by contacting the BIS Western Regional Office at (949) 660-0144.

March 13

ACG Utah Intermountain Growth Conference and ACG Capital Connection. Event will feature industry experts and other tools to help people find the tools they need to make sourcing deals happen. New this year will be a “Deal Link” in which private equity groups and intermediaries active in the Intermountain region can schedule meetings in private executive suites for 30 minute blocks to discuss deals. Lunch keynote speaker Mark King, CEO of TaylorMade-Adidas Golf, will discuss “Market Conditions Don't Determine Growth. ... You Do.” Location is Grand America Hotel, 555 S. Main St., Salt Lake City. More information and registration are available at www.acg.org/utah.

April 3

Utah Economic Summit, organized and produced by the Governor's Office of Economic Development (GOED) and MediaOne. Speakers include Gov. Gary Herbert; Clayton Christensen, Harvard Business School professor; and Richard Marriott, chairman of the board of Host Hotels & Resorts. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$150. Registration can be completed at www.UtahSummit.com.

April 25-26

Utah Investment, Business & Career Expo. Event is designed to showcase Utah businesses and investment opportunities in the public equity and real estate markets and to introduce businesses and financial services and career and business opportunities to the public to help people plan their financial futures, build their careers or start their own businesses. Location is South Towne Expo Center, 9575 S. State St., Sandy. More information is available by calling (801) 688-8929, emailing FortuneExpoUSA@gmail.com or visiting www.fortune-expo.com.

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BACKGROUND: I moved to Charlotte in 1988. I brought as much of the Northeast with me as I possibly could. That included my subscription to *The New Yorker* magazine. The maga-



**JEFFREY
GITOMER**

zine doesn't just have the best articles in the world; it also has the best cartoons in the universe.

The magazine comes out 47 times a year. As you can imagine, often, for one reason or another (as with your subscriptions), the magazine did not get read. Sometimes there would be an unread pile of five or six. Guilt would set in. Finally after about eight or

nine years, I stopped my subscription. Occasionally I would pick up one in the airport gift shop and read it on the plane and I continued to subscribe to the cartoon newsletter. It came to my email inbox with all the cartoons once a week. Then they changed it, and made you click onto their website in order to see the cartoons, so I quit reading it.

TODAY: This morning I got a random email listing the contents of this week's *New Yorker* magazine. I guess they had my address

and decided to quasi-spam me. I bit.

I clicked on the link and found out that for \$59.95 a year, I could get a digital subscription that included the current issue, a one-year subscription and access to every back issue since 1925. Plus, they throw in *The New Yorker* cartoon calendar. I couldn't resist.

I bought the online version, and from now on I will only buy the online version of anything I want to subscribe to or read. Here's why: I go on the airplane,

I click *The New Yorker* magazine icon on my iPad. Then I read this week's issue, I look at this week's cartoons, and I can go back and look at nearly 5,000 other back issues that are searchable by content. Holy magazine, Batman!

REALITY QUESTIONS: Are they trying to discourage me from buying their printed issues? If you have an e-reader, why would you buy any printed magazine?

REALITYFACTS; *Newsweek*, which had more than 100 years of printed issues, STOPPED PRINTING its magazine. Now you can only get the magazine online.

TODAY: I used to subscribe to *Selling Power* magazine. It's the voice of salespeople, sales tips, sales techniques, sales lists and sales products.

THE FUTURE IS TODAY: They stopped printing the magazine a few months ago, and only offer an online version. Brilliant. Gerhard Gschwandtner, the founder, publisher and visionary saw that print versions were declining in revenue, and it was time to decide on the future rather than lament the present.

REALITY: Online cuts costs. **DRASTICALLY.** Online makes advertising more affordable. Online offers more options for the reader to connect with the advertiser. With print ads, the reader has to make a call or go online and search. With online ads, the reader is already online and only has to click the ad to find out more, subscribe to a blog, get a video, go to the advertisers website or buy something.

I'M ALL IN: Am I missing something here? Value, versatility and instant access. Look for my ad in *Selling Power* magazine in April. It's an ad I would have NEVER placed in the print version, an ad that is 50 percent less expensive than it was in their printed version, an ad that gives their reader (my prospective customer) instant access to my offer to buy.

FOOL'S GOLD: Five years ago I had a talk with some Yellow Pages executives. I asked them how much longer the Yellow Pages would be printed and when they would be switching to an online version. They smiled and proclaimed, "We're not going to stop printing. The book is our cash cow." And they changed the subject. In the last five years, the book has gone from a cash cow, to a cash calf, to a cash rump roast. And YP.com is more than 10 years late to the dance.

Please don't read this the wrong way. Print is not dead. In fact, it will always be alive. Many

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see **GITOMER** next page

COVERT
from page 7

Alison Levine will help you realize that extraordinary challenges are extraordinary for a reason, and often feature aspects beyond your control, or that are particularly risky, so each time you try to scale them, you learn something more that you needed to know to proceed. Being the best leader you can be is about continually accumulating knowledge and adjusting, not ever assuming you know everything. *On the Edge* is a great reminder of that lesson, and so much more.

Body of Work: Finding the Thread That Ties Your Story Together by Pamela Slim, Portfolio, 240 pages, \$16.00, Paperback, January 2014, ISBN 9781591846192.

I recall an old employer of mine discussing candidates for a position, complaining "They jump around too much, one year here, another there," inferring that these nuggets of experience wouldn't add up to what we needed. I wondered how many other hiring managers felt the same way, and felt sorry for the candidates who had the challenge of telling their story.

Nowadays, it's likely that most people are in this camp to some degree. With shifts in the economy, loss of jobs, and other difficulties in modern career navigation, a patchy work history is something many of us have likely considered how to spin to our advantage. But is that the best story? Will it hold up in the stress of the job interview? Are we equipped to truly explain the value of all of our experiences in a way that takes us from being

simply well rounded to having unique expertise that can benefit an organization in new and innovative ways?

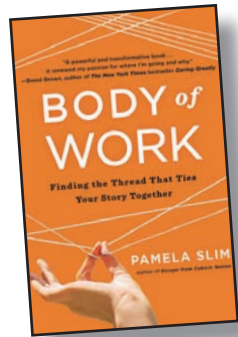
Luckily, Pam Slim's *Body of Work* exists. It tells you exactly how to tell that story, how to think about your experiences, build your reputation, highlight your accomplishments, and show the ambition to take on a new challenge—for however long it may last.

Slim spent many years consulting large corporations. Then, she encouraged entrepreneurs to leave those corporations to start their own companies, and wrote a brilliant book, *Escape From Cubicle Nation*, as a guide. Now, she is helping the mass of talented workers still struggling in an environment of high unemployment — from recent graduates to corporate veterans looking for a change — tell their stories in ways that will get them hired.

Through various interviews, a lot of research, and her own insight, and using a variety of questions and forms, *Body of Work* resembles one's own personal workbook—not a book that simply tells you what to do, but one that helps you organize your own skills, thoughts and value to help you better communicate what you can contribute to the project or organization of your choice. It will help you discover things about yourself, and also act as a reminder that the world has changed, and the career paths now need a different type of navigation.

"Viewing your career as a body of work will give you more choice, financial security, and creative freedom. The world is not going to serve up neat career tracks anymore. You cannot guarantee that your business or non-profit will survive in a constantly changing economic landscape. But you can choose the kinds of projects that are worth completing and the type of life that is worth living."

It's not an easy situation, but after reading this book, you'll have a big advantage.



GITOMER
from previous page

people still don't have the ability to get online publications. But the market is making a HUGE shift. There are "only" a few hundred million e-readers and tablets, and a few hundred million more smartphones. The print impact felt by online availability is undeniable.

THINK ABOUT YOU: How much of an impact has your e-reader or tablet made on your reading habits? What are you subscribing to? Has online reading brought you greater convenience and availability? Easier access


and more incentive to stay current?

And finally, what are your plans to make *your* products and services "online available"?

THINK ABOUT THIS: Every time you see someone reading on a tablet, they could be reading about you.

Jeffrey Gitomer is the author of 12 best-selling books including *The Sales Bible* and *The Little Red Book of Selling*. His best-selling *21.5 Unbreakable Laws of Selling* is now available as a book and an online course at www.gitomerVT.com.

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Where shall I build?

There may be more to location, location, location than you are aware of.

Architects and engineers are subject to codes and regulations. Each state adopts new codes on a fairly regular basis. The International Building Code, which Utah has adopted, has a renewal cycle of three years. That is to say each new version incorporates up-to-date actual past performance experience, testing of new and existing materials, new requirements for improved analysis, limitations due to heights and building areas, and sometimes the results of high winds and earthquakes. In most cases, the subsequent release of new codes results in more stringent design requirements.



RON DUNN

Just as it is reasonable to assume that your doctor is not familiar with every procedure or medication, or that your attorney may not be familiar with every case law, it is reasonable to assume that engineers may not be familiar with every material type, method of design, or each nuance of current codes. It is obvious the prudent thing would be to inquire about the limitations of each professional.

Before you can build you usually need a building permit. This is where location become a critical issue. One would assume the process would be the same regardless of where you desire to build. Few things could be farther from the truth. This process ranges from a rigorous independent third party peer review to simply checking if there is a professional stamp on the drawings.

This is not written as a criticism towards some cities and towns, but rather a reflection

of capacity. Plan review fees are consistent and dictated by the code. How that money is used is dictated by the governing city or town. I have written many articles indicating that, like all other professions, all engineers are not created equal. Lowering the bar can be a risky proposition.

Building a substandard structure can result in an economic loss at the time of sale. Just because it received a building permit does not automatically validate the design or shift any responsibility to the local jurisdiction. Just because it was built like others before may also place it in an obsolete category and render it deficient. It is true that many recent structures do not meet the more stringent requirements of the current code, but I can say for a fact that many of these did not meet the requirements of the then-governing code. When this is discovered, banks may think twice when asked to fund a purchase.

So you may have a choice. Your best choice would be to insist on the best qualified professional engineer. You may have to inquire of your architect who they intend to select in your behalf. Your next option would be to find a location where plan checks are more complete rather than gamble on those locations where your investment might not be as well protected. There is always a way around this dilemma. Request your own third party peer review. It is usually well worth the money. Critical health or legal issues would always warrant a second opinion.

After all, the location you have chosen is just right for your needs.

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SITLA*from page 1*

acres with high mineral and energy development.

The exchange was deemed an "equal value exchange" by both agencies.

"Since 1998, the Trust Lands Administration has protected and conserved more than 500,000 acres of Utah land through projects and exchanges such as the Recreational Land Exchange Act," said SITLA director Kevin Carter. "The cooperative effort between SITLA, the BLM, respective counties and other stakeholders has been extraordinary."

"Public lands in Utah provide places to hunt and hike or travel and camp. They offer retreats from the hustle of daily life or heart-pounding adventures," said Juan Palma, BLM Utah state director. "Whether you're looking for something therapeutic and inspirational or adrenaline-filled and exciting, this exchange will expand opportunities for outdoor recreation on Utah's BLM-managed lands."

The Recreational Land Exchange Act grew out of discussions in 2002 by an informal group known as the Grand County Roundtable, which included representation from the Sierra Club, Grand County Trust, BLM and the state. Several land parcels with prime environmental and recreational value were identified along the Colorado River corridor but were not in federal land ownership.

Negotiations on what parcels to include in the land exchange ultimately settled on a proposal that was presented to and received the endorsement of Moab city officials and leaders in Grand, San Juan and Uintah counties, as well as the Governor's Outdoor Recreation Task Force.

Eventually, both the Utah House and Senate unanimously endorsed the land exchange and the deal was kicked up the ladder into the federal approval process. The Utah Recreational Land Exchange Act was passed in 2009. Carter said the exchange has taken years and depended on collaboration and cooperation from many parties.

The exchange now goes to a public review process. Documents and maps showing the parcels to be exchanged will be available for public inspection for 30 days from 7:45 a.m. to 4:30 p.m. Monday-Friday at the BLM Utah State Office, 440 W. 200 S., Suite 500, Salt Lake City. Maps and additional documents supporting the exchange, including the environmental assessment and decision record, are available online at www.blm.gov/drlid. Protests are being accepted for 45 days. Interested parties may submit written protests to the BLM Utah state director at BLM Utah State Office or faxed to 801-539-4237.

Barring any significant issues that may be raised, the "record of decision" means the swap is final.

DRONES*from page 1*

response.

Last fall, supporters said selection of Utah as a test site could lead to more than 20,000 new jobs, \$12 billion in wages, \$720 million in new taxes and \$23 billion in total economic impact over 10 years.

Vincent Mikolay, GOED's managing director of business outreach and international trade, said Utah has 21 companies involved in manufacturing, operations or development of systems to control UAS. And since the FAA test site announcement, Utah has been contacted by at least a dozen other companies, he said.

An industry association has said UAS represent a \$1 billion industry for the U.S. over the next three years, "and ultimately states that can capture the attention of business to come there or set up shop there are going to receive a large component of that economic opportunity," Mikolay said.

"We're very much in favor of continuing to support this industry, support this concurrent resolution and make sure that we send the signal to industry that we ultimately are behind 100 percent what they're doing and we're not creating any barriers to their success. ... We're very much in support of attracting this industry to the state. We very much believe that it is the future, not only of aerospace and defense but you're going to see this cut across all of our key industries."

Mikolay noted that, for example, Amazon.com is developing unmanned aerial systems to deliver packages to customers' doors within three hours of an order being placed.

"This technology is going to revolutionize where we go in the future. We believe the state of Utah can be leader in this, regardless of that FAA designation. We want to completely support it and

do what we need to to make sure that industry recognizes that we're here for them and that we can attract the right groups to come here to Utah."

But several lawmakers expressed concerns about drones related to privacy and safety. Both Peterson and Mikolay, however, contended that Fourth Amendment provisions would protect the public. Mikolay added that any restrictive legislation in Utah could harm the state's development of the industry.

"Drones flying around your neighborhood? What about transmission lines and accidents of that sort?" asked Rep. Carol Spackman Moss, D-Salt Lake City. "I mean, I think it's a little premature to say, 'Oh, this is the future and this is all wonderful' and a little off-putting to say we shouldn't have any regulations that would inhibit private companies coming in here [and] investing. I think that will come as we see how it works."

Mikolay said UAS today cannot fly in unauthorized airspace and that companies coming to Utah for manufacturing and testing would do so in designated areas in remote parts of the state.

Moss said she found that reassuring but said the public will also need to be reassured and get a better understanding about UAS activities.

Concerns about drones is the subject of SB167, which was held without discussion by the Senate Government Operations and Political Subdivisions Committee. Sponsored by Sen. Howard Stephenson, R-Draper, the bill would prohibit government use of unmanned aerial vehicles except in certain situations, such as certain types of emergencies, criminal investigations and intelligence gathering. The bill also spells out processes for those activities.

SB167 would not apply to unmanned aircraft flown "within visual line of sight of the individual operating the aircraft" and used for hobby or recreational purposes.

GOED*from page 1*

wages totaling \$131 million over five years and \$6.3 million in new state tax revenue during that period. The incentive requires that the jobs pay at least 25 percent above the Utah County average wage.

Environmental StoneWorks' \$2 million project features the building of a manufacturing facility in Washington County to produce stone veneer, the company's primary product. Environmental StoneWorks manufactures and installs that product, but the incentive is tied only to the manufacturing operations.

"We currently have a very small facility in St. George and this is a tremendous opportunity for us to expand our operations," Lance Sutter, chief financial officer, told the board. "We'll be shipping a significant amount of stone and producing stone out of St.

George for the West as we move toward California, shipping into Phoenix and up into Washington eventually."

Founded in 1978, the company has manufacturing facilities in St. George; Denver; Minnesota, Pennsylvania and Georgia. It has more than 800 employees in 18 installation hubs across the nation.

The company's \$514,304 tax credit incentive over 10 years is expected to result in new jobs paying nearly \$41 million in wages and resulting in \$2.6 million in state tax revenue during that period. The jobs must pay at least the Washington County average wage, including benefits, to be eligible for the incentive.

"This, I know, is very, very important to St. George and Washington County," Oldroyd said. "They've been actively involved. This is one of their projects. I think in terms of rural incentives, it couldn't get better than this, to be honest with you."

PALMER*from page 13*

hazards. Some of the specific requirements most applicable to employers are the Hazard Communication Standards and the general industry standards. These standards require employers to (among other things) maintain clean and orderly rooms, aisles, passageways, guardrails, floors, roofs and stairways.

J. Uniformed Services Employment and Reemployment Rights Act of 1994. The Uniformed Services Employment and Reemployment Rights Act (USERRA) broadly prohibits employers from discriminating against individuals because of past, present or future membership in a military service, includ-

ing periods of voluntary training and service. It requires reinstatement after completion of service and the right to elect continuation coverage under the employer's health insurance plan.

This article is an excerpt from a chapter in the Stael Rives "Law of Outdoor Industries" reference manual that addresses a series of business and legal issues that impact outdoor industry companies of all sizes. A complimentary copy of the book can be downloaded from www.stael.com/outdoorindustries.

Justin B. Palmer is a Stael Rives partner who represents clients in state and federal courts on matters related to discrimination, harassment, wrongful termination, workers' compensation, employment at will, wage/hour matters and restrictive covenants.

GRAY*from page 8*

ratio of 1.25 or higher, meaning cash flow is adequate to cover 125 percent of annual debt payments (just to be safe).

All of these analyses consider your total annual debt obligations and will be used to determine your ability to make monthly loan payments. Not sure how your organization measures up in these areas? Apply this simple rule of thumb: if the price of the desired building times 1 percent is equal to or less than your current lease payment, you can probably afford to buy.

CREDIT. Lenders will also look at your company's financial statements to assess credit-worthiness. Here they are interested in financial ratios such as liquidity and leverage, and how those compare to industry averages.

Just like your personal credit would be checked for a personal home mortgage loan, it will also be consulted to evaluate your personal debt obligations in connection with a business loan application. Additionally, your business has a credit score and it will be scrutinized. Lenders rely heavily on business credit reports to provide information regarding classification (based on size and creditor payment history), outstanding liens and pending lawsuits.

Analyzing these various credit reports helps lenders gauge your ability to fulfill your financial obligations based on past history.

If you satisfy these requirements, you should consider your options for purchasing your own work space. SBA loans are good vehicles for most straightforward commercial mortgages, requiring just 10-20 percent down, as opposed to the 30 percent often required by conventional loans.

However, if a business doesn't qualify for an SBA loan, it may still be considered under a conventional commercial mortgage

loan. While borrowers will need a larger down payment, property values and interest rates are still low enough to make this an affordable option. Additionally, you may be able to negotiate a reduced down payment with the lender by agreeing to pledge some additional asset(s) that you have equity in to offset some of the required down payment.

Another option is for a business owner to obtain a personal loan to purchase a building, and then rent it back to the business. This may be advantageous for businesses that want to maintain capital to grow the business instead of reducing capital to make a down payment. This model may give personal owners the opportunity to increase and diversify their personal wealth with commercial real estate while allowing the business to carry on without a large capital loss. There may also be some tax advantages to hold the debt personally and lease to your company. Under this option, there is a very good chance that the business will be required to be a co-borrower or a guarantor on the loan, as that is the primary source of repayment. Also you should plan on a formal lease agreement between you and the business being a requirement of the loan.

If it has been a dream of yours to own your own commercial building — or if because of this article now is the first time you've really considered it — now may be the time to take action. Take the next step and talk to a lender about buying your own business building. Interest rates won't be low forever and now may be a great time to lose your lease.

Richard Gray is senior vice president of commercial lending and SBA lending at Bank of American Fork and manages the bank's Murray branch.

Legal Matters

Some things to know to minimize your wrongful termination liability

All employers face a dizzying array of employment issues. Below are some of the prominent federal and state laws governing employment practices that companies should understand in order to avoid wrongful termination liability.

A. Age Discrimination in Employment Act. The Age Discrimination in Employment Act (ADEA) applies to all employers engaged in an industry affecting commerce that have 20 or more employees each working day in at least 20 weeks in the current or preceding calendar year.

The ADEA forbids age discrimination only against people who are age 40 or older. It does not protect individuals under the age of 40, although some states do have laws that protect younger workers from age discrimination. The ADEA prohibits discrimination concerning any aspect of employment, including (but not limited to) hiring, firing, pay, job assignments, promotions, training, fringe benefits, and any other term or condition of employment. It also prohibits discrimination in employee benefit plans such as health coverage and pensions.

B. Americans with Disabilities Act. Title I of the Americans with Disabilities Act (ADA) prohibits discrimination against a qualified person with a disability. The ADA applies to all

employers engaged in an industry affecting commerce that have at least 15 employees each working day for 20 or more weeks in the current or preceding calendar year.

Disability discrimination occurs when an employer (or other entity covered by the ADA) treats a qualified employee or applicant unfavorably because he or she has a disability. Disability discrimination also occurs when a covered employer treats an applicant or employee less favorably because he or she has a history of a disability (such as cancer that is controlled or in remission) or because of an actual or perceived physical or mental impairment, whether or not the impairment limits or is perceived to limit a major life activity.

The ADA requires an employer to provide reasonable accommodation to an employee or job applicant with a disability, unless doing so would cause significant difficulty or expense for the employer ("undue hardship"). Whether and how an employer must accommodate an employee is fact specific.

C. Title VII of the Civil Rights Act of 1964. Title VII of the Civil Rights Act of 1964 (Title VII) prohibits discrimination against applicants and employees on the basis of race, color, religion, sex or national origin. The statute applies to all employers

engaged in an industry affecting commerce that have at least 15 employees each working day for 20 or more weeks in the current or preceding calendar year.

Under Title VII, it is unlawful to harass a person because of his or her race, color, religion, sex or national origin. Harassment is illegal under Title VII when it is so frequent or severe that it creates a hostile or offensive work environment or when it results in an adverse employment decision (such as the victim being discharged or demoted).

Title VII makes it illegal to retaliate against a person because the person complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit. The law also requires that employers reasonably accommodate applicants' and employees' sincerely held religious observances or practices, unless doing so would impose an undue hardship on the conduct of the employer's business.

D. Fair Labor Standards Act. The Fair Labor Standards Act (FLSA) establishes a minimum wage to be paid to all employees and requires that covered nonexempt employees must receive overtime pay for hours worked over 40 per workweek. An employee's workweek is a fixed and regularly recurring period of 168 hours — seven consecutive 24-hour periods. The FLSA also proscribes the employment of minors for many jobs and prohib-

its employers from discriminating against employees with respect to wages on the basis of gender.

E. The Equal Pay Act of 1963. The Equal Pay Act of 1963, which is part of the FLSA, prohibits discrimination on the basis of sex in compensation (including most fringe benefits) for substantially equal work in the same establishment. Thus this law makes it illegal to pay different wages to men and women if they perform equal work in the same workplace. Wage differentials resulting from seniority, merit, or wage systems that base earning on quality or quantity of production and not on the sex of the employee generally do not violate the law.

F. Family and Medical Leave Act of 1993. The Family and Medical Leave Act of 1993 (FMLA) imposes an obligation on affected employers to provide eligible employees with up to 12 workweeks of unpaid leave per year. Leave can be used in connection with the birth, adoption or foster placement of the employee's child; the employee's care for a seriously ill spouse, child or parent; the serious illness of the employee; or any qualifying exigency related to the active military duty of the employee's spouse, child or parent.

The FMLA applies to any employer engaged in commerce or in any industry or activity affecting commerce that employs at least 50 employees during 20 or more workweeks in the current or preceding calendar year.

G. Consolidated Omnibus Budget Reconciliation Act of 1986. The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) requires employer-sponsored group health plans to allow employees the opportunity to elect continuation of coverage after termination of employment or upon the occurrence of other "qualifying events." The continuation period is generally 18 months after termination of employment, but may be extended up to a 36-month period if additional qualifying events occur during the original 18-month continuation period.

H. Immigration and Nationality Act. The Immigration and Nationality Act (INA) sets forth the laws governing the admission and employment of foreign nationals in the United States. For example, the law allows employment of alien workers in certain specialty occupations (generally those requiring a bachelor's degree or its equivalent). Foreign workers such as engineers, teachers, computer programmers, medical doctors and physical therapists may be employed under the H1B, H1B1 and E3 visa classifications under certain circumstances.

I. Occupational Safety and Health Act of 1970. The Occupational Safety and Health Act (OSHA) imposes a "general duty" on private sector employers to provide a workplace free from recognized safety and health

see PALMER pg. 12



JUSTIN B. PALMER

There is no easy way in and no easy way out

Growing up in Australia, I was told a story about a non-conforming bird that went a little like this. Here's my spin on it.

Once upon a time, there was a robin. He was a lazy bird that always sought the easy way out by avoiding work. He was always making excuses as to why he couldn't do this, that or the other. He was a procrastinator and was always driving the other robins crazy with his antics.

Well, summer was coming to an end and the weather was turning quickly. It was time for him and his thousands of friends to fly south for the winter, just as they and their ancestors had done for thousands of years.

The little bird looked at all

the others and said, "You guys are all crazy. All you're doing is flying south because you are afraid of a little cold. I'm not going to fly thousands of miles because I'm afraid of getting cold. You crazy guys go right ahead, I'm staying put, right here."

All the birds left him behind, gained altitude and headed south. As expected it started to get colder as winter was settling in. The little bird became afraid, as the bitter cold was unbearable. It started to snow. It was getting very wet and icy.

The little bird soon changed his mind and reluctantly started to fly south for the winter. "I have got to get out of here or I am going to die," he said to himself.

He flew higher and higher,

faster and faster but it was too late. After a short time, ice began to form and clog his wings. He soon fell to the ground like a dead weight into a field of snow and a herd of cows. He was almost frozen solid. The little bird lay there pondering the bad choice he had made and said to himself, "I should have listened to the others and flown south for the winter. I am such a fool and now I am freezing and I am going to die."

As he reminisced about his life and prepared for his death, a cow casually passed by and basically dumped an undesirable load on top of him.

"Wow," he thought, "here I am freezing and dying and now I'm getting dumped on by a cow." As the little bird was contemplating the worst he started to warm up. The manure was so warm it

was thawing him out. "I'm saved, I'm saved," chirped the excited little bird.

The little bird began to chirp and chirp some more. He was so ecstatic and joyful. "I'm alive, I'm going to live." So he thought.

Just then, a large and hungry barn cat appeared who had been out walking the fence line looking for food. Upon hearing the chirping, the cat discovered the little bird lying in the snow. The barn cat soon noticed that the little bird was covered in cow manure. He reluctantly cleaned it away with his paws and, after cleaning up the little bird, promptly ate him for lunch.

There are several principles that you can learn from this story. Here are a few:

1. Don't procrastinate that

which is the right thing to do.

2. Don't become a victim of rationalization and justification.

3. Anyone who gets you into a mess is not necessarily your enemy.

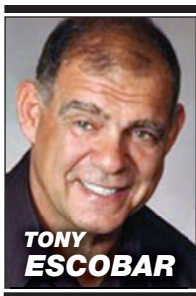
4. Anyone who gets you out of a mess is not necessarily your friend.

5. There are times that you should keep your mouth shut and just listen.

6. Don't let paralysis by analysis keep you from doing the right thing.

What this little robin did is what so many of us do everyday. We justify our thoughts and our actions looking for the easy way in or the easy way out.

Tony Escobar is a motivational speaker, author, coach and nutritional product formulator. His website is www.shareitforward.com.



TONY ESCOBAR

Opinion

Mac's integrity policy should be applied in business

A dear friend of mine is a retired Air Force colonel. He spends his days consulting and writing a weekly column for a group of weekly newspapers in the Houston, Texas, area. Mac is a few years my junior and I came to know him because our wives have been best friends since childhood in St. George. He also happened to spend two years as a missionary in France — as did I. I never spent a minute in the military and my dull life has been the exact antithesis of Mac's globe-trotting experiences.



JOHN M. ROGERS

But, Mac and I have a lot in common. Last week in those suburban Houston publications, Mac wrote about honesty. Being a lifelong reader of job applications, resumes and press releases, what he said struck a chord with me.

Let me quote from Mac's column: "Thirty-five years ago, the Air Force told me I was going to be an intelligence officer. I filled out a mountain of paperwork in order to get a top-secret, special compartmented intelligence clearance upon entering active duty. Not being in control of my life's story started that day.

"I was required to list every place I had lived, what I did when I was there, and

provide the names of people who knew me at the time. A special investigator asked me about my lifestyle, if I had a criminal record, used drugs, or associated with subversive groups. He also delved into my spending habits. My answers were simple. Boring lifestyle, no criminal record, nothing more subversive than the Eagles lodge in my hometown, and I think I had smelled marijuana once. Nothing to hide. I flip-pantly added that I was a married student with two children; I had no money to spend.

"The investigator glared at me. 'Everybody has something to hide,' he said. It would be best to tell him all my secrets because if he were to find something later that I had failed to disclose, I might not receive a clearance and might not even be commissioned. Trust had to be established at the beginning or it never would be established, he warned. I told him I would remember his advice, but that I simply had nothing else to tell him."

Mac went on to relate his experiences as his top-secret clearance was updated every few years for the rest of his military career. "As long as I stayed honest and accurate with my narrative, I remained the

Air Force's trusted agent. Looking back, I am as proud of maintaining the Air Force's trust as I am of any impressive or exciting thing I may have done in uniform." And that's saying something. The fruit salad of campaign ribbons and citations on Mac's now-seldom-worn uniform rivals any you've ever seen.

Mac's point was simple. Establishing and maintaining trust with those with whom we work, serve and deal on a daily basis is what this life should be about. He related the recent woes of Texas state senator Wendy Davis, a gubernatorial hopeful who stretched the truth about her early life — including her divorce and education — in order to gain emotional support from her constituency. She got caught and is now perceived as self-serving gold digger.

There are two places in the business world where we need to apply Mac's "honesty first" philosophy, from my perspective.

The first — and this comes from my experience — has to do with the employment process. During nearly 40 years in the business world, I have read — and passed judgment on — hundreds, probably thousands, of resumes. Prior to the Information Age — with its email, tweets, Google

searches and instant knowledge — embellished resumes may have gone undetected. People were hired on false pretenses and, depending on their performances, stuck in a new job or were found out and fired. Today, employers who hire someone who has exaggerated or falsified his or her resume have only themselves to blame.

The day of the slick, truth-bending salesperson is also coming to an end. Snake oil and patent medicines are things of the past. In today's enlightened world, customers have only to jump on their computers (or tablets or smartphones) and check out the claims of the vendor sitting across the desk. Dishonesty in sales can be thwarted with simple research and iron-clad contracts.

Yes, modern technology is making it tougher for people who bend the truth to get a job or to make a sale. But, that doesn't mean they won't keep trying. To paraphrase my friend Mac (he was writing about politicians versus statesmen): "Trustworthiness is the virtue necessary for businesspeople to rise from following to leading. Heaven knows we need leaders right now."

John Rogers is the managing editor of *The Enterprise*. He can be reached by email at john@slenterprise.com.

I offer some random thoughts on the passing scene

It is amazing how many people still fall for the argument that, if life is unfair, the answer is to turn more money and power over to politicians. Since life has always been unfair, for thousands of years and in countries around the world, where does that lead us?

I am so old that I can remember when sex was private. "Don't ask, don't tell" applied to everybody.

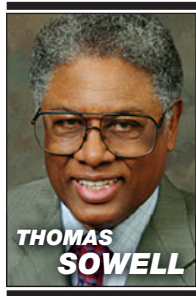
However fascinated the U.S. Supreme Court may be with the concept of "diversity," every one of the nine justices has a degree from one of the eight Ivy League institutions, out of the thousands of institutions of higher learning in this country. How diverse is that?

Despite the rhetoric, the goals or the intentions of the political left, the world they seek to create is a world where decisions are taken out of the hands of ordinary citizens and transferred to third parties. ObamaCare is the latest example of this trend, and can now join the long list of the "compassionate" catastrophes of the left.

It is fascinating to see academics full of indignation over the "exploitation" of low-wage workers by multinational corporations in Third World countries, when it is common on their own academic campuses to have young men get paid nothing at all for risking their health, and sometimes their lives, playing football that brings in millions of dollars to the college and often gets coaches paid higher salaries than the president of the college or university.

I don't happen to like the idea of "stop and frisk." However, I like even less the idea of armed hoodlums going around shooting people. Those who refuse to see

that everything has a cost should be confronted with the question: "How many more young blacks are you willing to see shot dead, because you don't like 'stop and frisk'?"



THOMAS SOWELL

If you think human beings are always rational, it becomes impossible to explain at least half of history.

The ancient Greeks understood that carrying any principle to extremes was dangerous. Yet, thousands of years later, some Western nations take tolerance to the extreme of tolerating intolerance among immigrants to their own societies. Some even make it illegal — a "hate crime" — to warn against intolerant foreigners who would like nothing better than to slit the throats of their hosts, but who will settle for planting a few bombs here and there.

How do the clever Beltway Republicans and their consultants explain how Ronald Reagan won two consecutive landslide election victories, doing the opposite of what they say is the only way for Republicans to win elections?

I don't know why it bothers me when I see a good-looking woman who could be truly beautiful if she only took the trouble. But I can recall a woman like that who was educated at Berkeley, and who apparently thought attention to her appearance was not hip. Unfortunately, her husband met another woman, who had not gone to Berkeley, and who did not have this inhibition — or many other inhibitions.

With his decision declaring ObamaCare constitutional, Chief Justice John Roberts turned what F.A. Hayek called "The Road to Serfdom" into a super highway. The government all but owns us now, and can order

us to do pretty much whatever it wants us to do.

Anyone who wants to read one book that will help explain the international crises of our time should read *The Gathering Storm* by Winston Churchill. It is not about the Middle East or even about today. It is about the fatuous and irresponsible foreign policies of the 1930s that led to the most catastrophic war in human history. But you can recognize the same fecklessness today.

In a time of widespread disillusionment with both political parties, someone has noted that the only thing these parties say that is believed by the public are their accusations against each other.

Once, when I was teaching at an institu-

tion that bent over backward for foreign students, I was asked in class one day: "What is your policy toward foreign students?" My reply was: "To me, all students are the same. I treat them all the same and hold them all to the same standards." The next semester there was an organized boycott of my classes by foreign students. When people get used to preferential treatment, equal treatment seems like discrimination.

Thomas Sowell is a senior fellow at the Hoover Institution, Stanford University. His website is www.tsowell.com.

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Opinion

What you need to know as IRA deadlines are approaching for 2014

Here is what you need to know for 2014:

Financially, many of us associate April with taxes — but we should also associate April with important IRA deadlines. April 1 is the absolute deadline to take an initial IRA Required Mandatory Distribution (RMD) and April 15 is the deadline for making annual contributions to a traditional or Roth IRA.

Let's discuss the contribution deadline first, and then the deadline for that first RMD (which affects only those IRA owners who turned 70 1/2 last year). The earlier you make your annual IRA contribution, the better. You can make a yearly Roth or traditional IRA contribution anytime between

Jan. 1 of the current year and April 15 of the next year. For example, you can make your IRA contribution for 2014 anytime from Jan. 1, 2014-April 15, 2015. The IRA contribution window for 2013 is Jan. 1, 2013-April 15, 2014.

So you have more than 15 months to make your IRA contribution for a given year. But why wait? Savvy IRA owners pour new money into their accounts each January — as early as they can — to give those dollars more months to grow and compound. (After all, who wants less time to amass retirement savings?)

You cut your income tax bill by contributing to a deductible traditional IRA. That's because you are funding it with after-tax dollars. To get the full tax deduction for a 2014 traditional IRA contribution, you have to meet one or more of these financial conditions: 1. You aren't eligible to participate in a workplace retirement plan; 2. You are eligible to participate in a workplace retirement plan, but you are a single filer with adjusted gross income of \$59,000 or less (or if you file jointly with your spouse, your combined AGI is \$95,000 or less); or 3. You aren't eligible to participate in a workplace retirement plan, but your spouse is eligible and your combined 2014 gross income is \$178,000 or less.

If you are the initial owner of a traditional IRA, by law you are required to stop making contributions to that IRA starting in the year you turn 70 1/2. If you are the initial owner of a Roth IRA, you can contribute to it as long as you live.

If you are making a 2013 IRA contribution in early 2014, be aware of this fact: You must tell the investment company host-

ing the IRA account what year the contribution is for. If you fail to indicate the tax year that the contribution applies to, the custodian firm may make a default assumption that the contribution is for the current year (and note exactly that to the IRS). So, write "2014 IRA contribution" or "2013 IRA contribution" as applicable in the memo area of your check, plainly and simply. Be

sure to write your account number on the check. Should you make your contribution electronically, double-check that these details are communicated.

How much can you put into an IRA this year? You can contribute up to \$5,500 to a Roth or traditional IRA for the 2014 tax year (just as you could for the 2013 tax

year). If you have multiple IRAs, you can contribute up to a total of \$5,500 across the various accounts. Should you contribute in excess of \$5,500, you will not be rewarded for it. You have until the following April 15 to correct the contribution with the help of an IRS form, and if you don't, the amount of the excess contribution will be taxed at 6 percent each year the correction is avoided.

If you earn a lot of money, your maximum contribution to a Roth IRA may be reduced because of MAGI phaseouts. Check with your financial advisor for details. You can't make a Roth IRA contribution if you are married filing separately with MAGI of \$10,000 or more and lived with your spouse in any part of a year.

A last-chance RMD deadline rolls around on April 1. If you turned 70 1/2 in 2013, the IRS gave you a choice: you could a) take your first required minimum distribution from your traditional IRA before Dec. 31, 2013, or b) postpone it until as late as April 1, 2014. If you chose b), you will have to take two RMDs this year — one by April 1 and another by Dec. 31. (For subsequent years, your annual RMD deadline will be Dec. 31.) The investment firm hosting your IRA should have already notified you of this consequence, and the RMD amount(s) — in fact, they have probably calculated the RMD(s) for you.

Original owners of Roth IRAs will never face this issue. They are not required to take RMDs.

Mark Lund provides 401(k) consulting for small businesses and investment advisory services for select individuals at Stonecreek Wealth Advisors Inc. in Salt Lake City.



MARK LUND



Where do you fit on the curve?

Where do you fit on the curve? With a bell curve, as you may remember from your college days, the masses are usually in the center, with smaller numbers of people on the negative and positive sides of the curve. So, where would you consider yourself on the bell curve of wealth? Are you a Striver, Thriver or Diver? "Huh?" you may be thinking...let me explain.

In my four decades-plus as a financial advisor and abundant living coach, I have concluded there are five stages of wealth: Striver, Arriver, Thriver, Survivor and Diver. Let's start with the group on the farthest left of the bell curve, the Strivers.

Strivers are always striving, trying to achieve happiness or financial independence. But they're what I call financial jelly fish. They don't have the backbone to do what it takes to move ahead. They live for the moment, always finding themselves with too much month left at the end of their money. They see a flat screen TV, they buy it. Their friends are going to Mexico, so they decide to go, too. Not enough cash? No problem, they put it on credit. They make a habit of borrowing to consume instead of to conserve. They don't seem to be centered. They have what I call "decide-a-phobia," and they always chase the next big thing. Strivers are looking for happiness in things, people or experiences, instead of within. They find themselves constantly awash in the sea of life. Frankly, a lot of people will live in this category for their entire lifetime. And they will pass it on, with this pattern of being a Striver going on for generations.

Then we have the Arrivers who begin to be captains of their own souls. They decide that they must take action to have a more satisfying life. From a financial standpoint they learn the three marvels, or miracles, of wealth: compound interest, tax-favored accumulation, and safe positive leverage using Other People's Money (OPM). They also take charge of their health, improving their nutrition, exercise and overall well-being. They find a spiritual path that leads to more inner peace and abundance. They manage their emotional lives and build healthy relationships. They feed their intellectual needs and improve their skills. To them, life becomes produc-

tive and fulfilling, balanced and fruitful.

Now what about Thrivers? The difference between the Thrivers of the world and the Arrivers is they don't stop there. They take all that is good about being an Arriver and repeat the process over and over again, growing exponentially. They continue to expand and enjoy an abundant life — because abundance breeds more abundance.

Now why, if being a Thriver is what we all aspire to be, would anyone ever let themselves fall from this level? Why wouldn't they stay there, perpetually adding to their abundance and others', as well?

In a word, fear.

Too often when people begin to approach retirement, in particular, they hunker down. They are afraid of outliving their money, so they slip into a scarcity mentality. They stop doing what they did when they were thriving. Their money begins to decrease along with their health, and they stop growing. This puts them in the space of being a Survivor. They are just trying to keep afloat. But what ends up happening is a self-fulfilling prophecy. Their wealth and health diminish, and they actually begin to sink.

They officially become Divers. Their quality of life is all but gone, and they spend all their wealth trying to regain their health.

Many people find themselves somewhere between Striver and Arriver. Too few spend their lives as Thrivers, and tragically some decline into Survivors and Divers. My goal would be to help more people become Thrivers.

The key is to understand and apply the principles of True Wealth, to avoid following the herd, and to stay focused on continuing to do the things that grow wealth. By maintaining an abundance mentality, people can go from passing on the Striver mentality to creating generations of Thrivers.

So where do you fit on the curve? Do what it takes to become a Thriver, and you — and your posterity — can enjoy a life of lasting, true abundance.

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



DOUG ANDREW



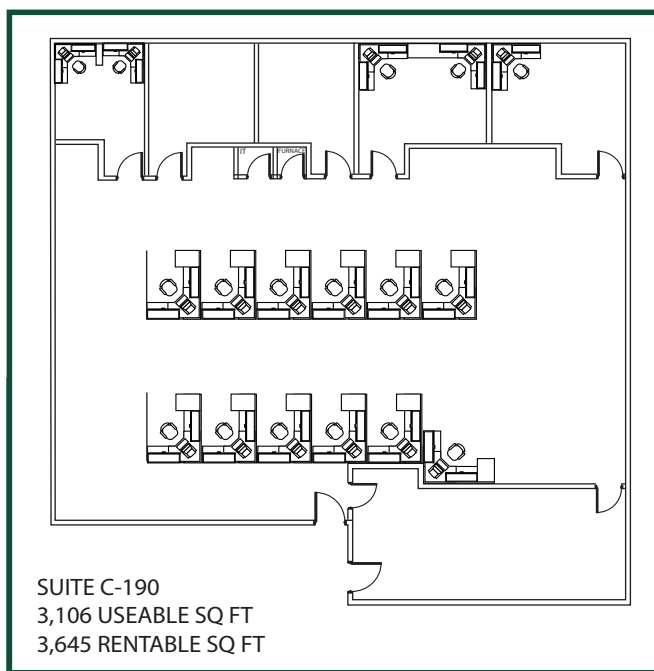
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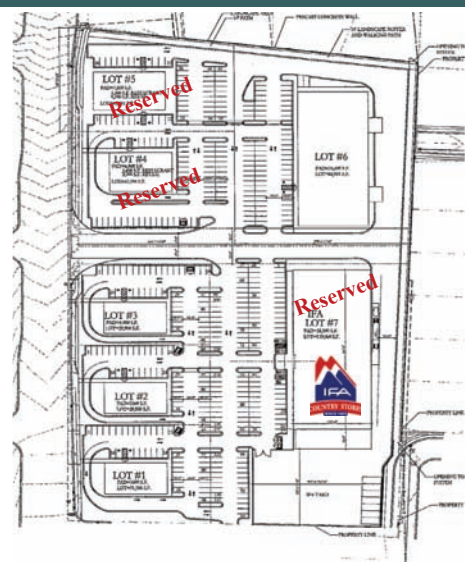


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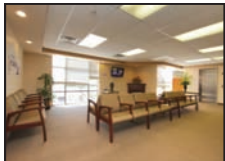
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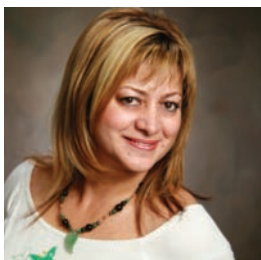
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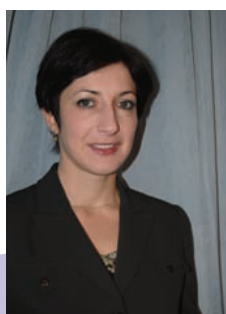
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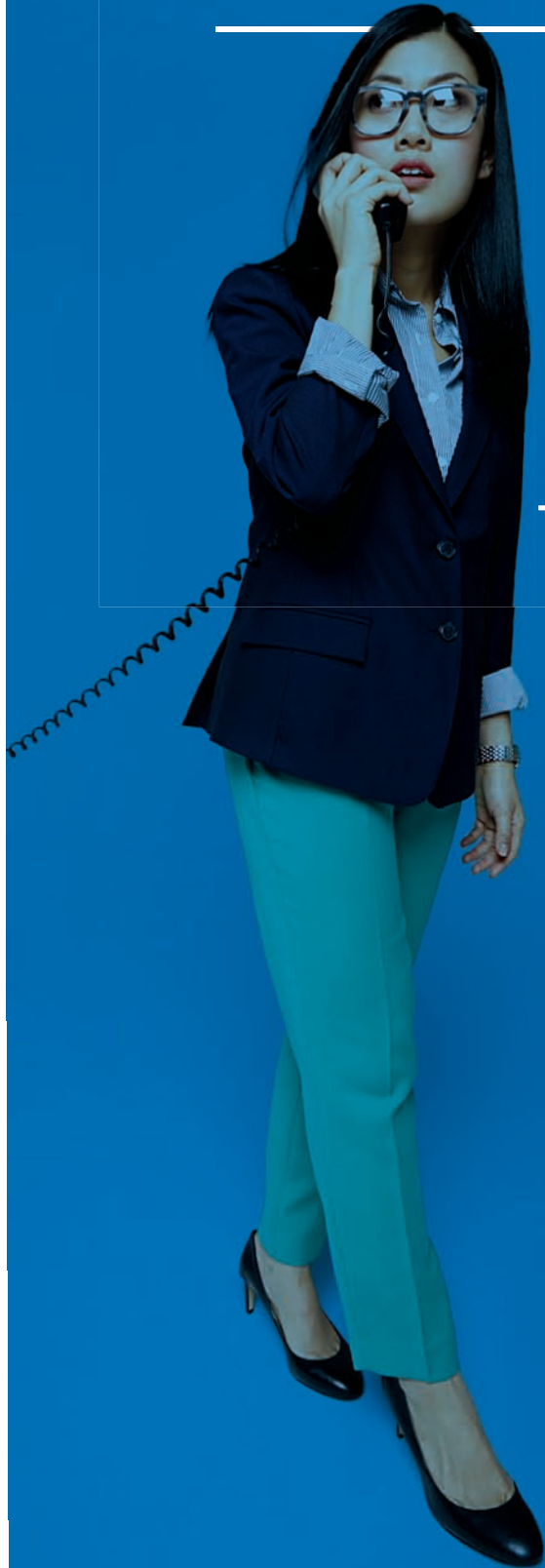
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