

Focus
 UTAH'S BUSINESS
 HERITAGE
 pages 13-19

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Esurance to bring 700 new jobs to Weber Co.

Esurance, a company offering insurance online, over the phone and through select agents, will create 700 jobs over the next two decades with the opening of a new Weber County office.

The company made the announcement last week after being approved for a \$5.8 million tax credit incentive by the Governor's Office of Economic Development (GOED) board.

"Weber County has a talented workforce that will help us to continue to provide a seamless experience for Esurance customers as we expand our business," Gary Tolman, Esurance president and chief executive officer, said in announcing the new office. "We look forward to growing with Weber County and helping local residents build rewarding careers with Esurance."

Esurance, a subsidiary of Allstate, was founded in 1999 and employs nearly 3,000 associates nationwide. It uses an award-winning website with tools and customer

service designed to make the insurance processes easier, from quote to claim.

GOED said the new office represents a \$15 million capital investment by Esurance. The company is expected to pay \$610 million in wages over the next 20 years as a result of the Weber County office. To be eligible for the incentive, Esurance must pay at least 25 percent above the county average annual wage, including benefits. The project also is expected to result in \$23 million in new state taxes during that period.

The \$5.8 million tax credit represents 25 percent of the net taxes to be paid by the company during the 20-year life of the incentive.

"Utah is an economic leader and premier destination for growing businesses," Gov. Gary R. Herbert said. "This expansion by Esurance speaks to Utah's commitment

see **ESURANCE** pg. 4



Gas prices lead to slight drop in CPI

The recent drop in the price of gasoline was enough to overcome slight upticks in food and housing costs to net a 0.1 percent drop in the Zions Bank Wasatch Front Consumer Price Index (CPI) from August to September. Over the past 12 months, prices have increased in Utah by 1.4 percent. The national Consumer Price Index, released by the Bureau of Labor Statistics, was unavailable for comparison this month due to the government shutdown.

Transportation costs fell 0.7 percent this past month, largely due to falling gasoline prices across the state. Utahns paid approximately 3 percent less on average for each gallon of gasoline in September than they did in August. Gasoline prices have now declined two of the past three months after the average cost of a gallon of gasoline rose nearly \$1 per gallon from January to June. Current reports indicate that prices are continuing to fall in October, as well. According to AAA, the current price of a gallon of gasoline in Utah is \$3.46, down from \$3.51 last week.

However, Utahns still face relatively high gasoline prices, as the national average currently sits at \$3.34, about 12 cents lower than Utah's average price. Barring any unexpected hurricanes or supply disruptions, the U.S. Energy Department's Energy Information Association predicts that the average price of a gallon of gasoline will remain near \$3.34 per gallon for the rest of 2013. Utah's gasoline price movements have generally lagged behind national price movements, so local prices will likely continue to decline and slowly move closer to the national average for the remainder of 2013.

Consumers paid slightly more for food in September than in August. Food away prices, which include full service restaurants, fast food restaurants and alcoholic

see **CPI** pg. 4

Rice touts private sector at SLC women's confab

Brice Wallace
The Enterprise

The United States will be better prepared to deal with governance issues than other countries, in part because of its "enormous private space," former Secretary of State Condoleezza Rice told a Salt Lake City crowd recently.

During a presentation that delved into crisis, governance, media and opportunity, Rice said the private sector is one part of the country "into which the government does not enter."

"And that private space is represented, of course, by the private economy," Rice said during the Utah's Women's Conference, hosted by U.S. Sen. Orrin Hatch and his wife, Elaine. "I live in Silicon Valley. That economy is growing because people are innovative and they're creative and they're risk-taking. I lived in Washington, D.C. Innovative? Risk-taking? Creative?

Not so much."

Rice said the private economy needs from Washington low regulation, low taxation and a sense of certainty in order for the economy to provide innovative ways to create jobs.



Condoleezza Rice

"But we need to be certain that we don't get confused about the role of government and the role of the private economy," Rice said. "They are very different, and our growth will rest with the private economy."

Rice hailed America's ability to be a "mobilizer of human potential." The nation "refreshes" itself with innovative and risk-taking people, she said. Because "you are never captive of your class" in the U.S., people born into the lowest of circumstances can ultimately become "the most ambitious and risk-taking people," she said.

But she stressed the need for a strong education system in order for that to hap-

see **RICE** pg. 4





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Romney, Costas to headline TEAMS confab

Emmy Award-winning broadcaster Bob Costas and 2012 Republican presidential nominee Mitt Romney will headline the list of presenters at the TEAMS '13 Conference & Expo, Nov. 4 – 7, in Salt Lake City. Presented by *SportsTravel* magazine and hosted by the Utah Sports Commission and Visit Salt Lake, TEAMS '13 is the world's largest gathering of sports-event organizers.

Costas and Romney will appear as part of the TEAMS '13 opening general session at 1 p.m., Nov. 5. Both are TEAMS Conference alumni, having appeared at TEAMS when it was last held in Salt Lake City in 2001. At that time, Romney was the head of the Salt Lake Organizing Committee for the 2002 Olympic Winter Games. Romney went on to serve as governor of Massachusetts from 2003 to 2007, was a Republican candidate for president in 2008 and was the party's nominee for president in 2012.

Costas will be making his fourth live appearance at TEAMS. In addition to his appearance in 2001, Costas served as a presenter at TEAMS 2002 in Chicago and TEAMS 2008 in Pittsburgh. He has won 25 Emmy Awards for his work in broadcast television and has served as the anchor of NBC's primetime Olympics coverage for a record-setting nine Olympic Games. Costas will lead NBC's

coverage of the 2014 Olympic Winter Games from Sochi, Russia.

"Our theme for TEAMS '13 is the importance of long-term relationships," said Timothy Schneider, publisher of *SportsTravel* magazine, which organizes the TEAMS Conference & Expo. "With return appearances by two of the stars of the TEAMS Conference from the last time it was held in Salt Lake City, we hope to

drive home the point that there is a tangible value to developing and maintaining relationships for the long haul."

"In a world where brands proliferate and sometimes disappear before they've built any value, it's important to associate with proven leaders," said Lisa Furfine, associate publisher of *SportsTravel* and manager of the TEAMS Conference & Expo.

Peak buys Colo. apartment complex

Peak Capital Partners, a Utah-based residential multifamily investment company, recently acquired The Artisan, a 434-unit apartment community in Denver.

The community was purchased from Prime Residential, represented by HFF, a nationwide market capital intermediary firm. As part of the purchase, Peak Capital assumed a Fannie Mae loan and also placed a supplemental Fannie Mae loan. Financial terms of the transaction were not disclosed. The current occupancy rate of The Artisan is 97 percent.

"This is the third apartment community Peak Capital Partners has acquired in the Denver area and the sixth community in the state of Colorado," said Jamie Dunn, founder and managing partner of Peak Capital. "Our

firm is actively looking to acquire multifamily communities across Colorado. This state represents an important growth market for our firm."

Peak Capital Partners plans to invest millions of dollars in The Artisan as part of extensive capital improvements, including exterior and interior renovations that will include enhanced landscaping, siding repair and complete exterior painting, and extensive interior upgrades.

Peak Capital and its affiliates own and manage conventional, affordable, and student apartment communities in growth markets in the United States. Founded in 2007, Peak Capital Partners owns 31 apartment communities in eight states.

Utah awarded unemployment insurance's 'Triple Crown'

Utahns benefit from one of the best unemployment insurance programs in the nation, according to a new award from the U.S. Department of Labor. Utah won the "Triple Crown" for its unemployment insurance division, which the award says operates faster and more effectively than in any other medium-sized state in the nation.

"We serve Utahns in need with a remarkably efficient system, and this award proves that," said executive director Jon Pierpont. "This is yet another accolade highlighting our commitment to quality customer service and wise stewardship of taxpayer dollars."

The division was recognized in all three of its functions: benefit payments, appeals decisions and tax operations. The award came at the National Unemployment Insurance Directors Conference in Rapid City, S.D. Utah has won the award for the past three years — a feat never before accomplished by any state.

The Utah Department of Workforce Services operates the Unemployment Insurance Division in Utah.

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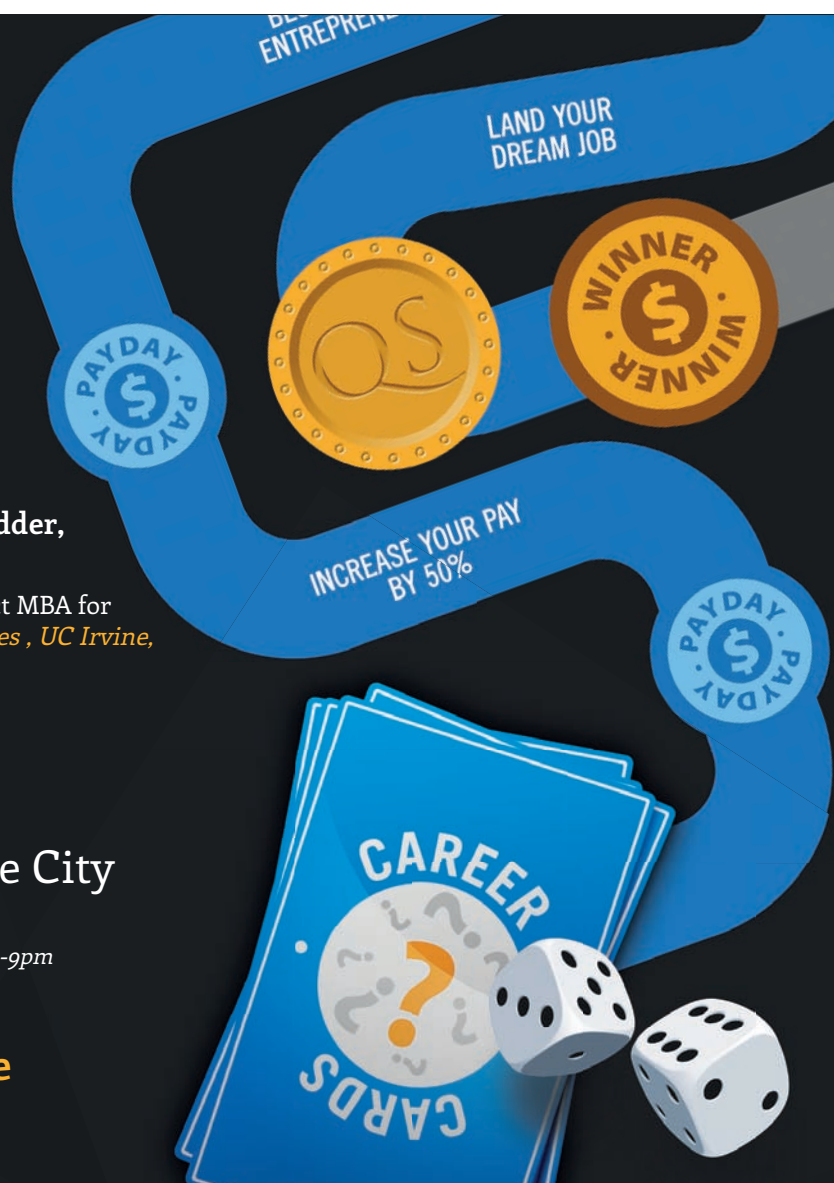
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Narayan cites publishing changes to UTC Hall of Fame gathering

Publishing is undergoing a dramatic transformation, says Shantanu Narayan, president and CEO of Adobe. Narayan spoke to leading Utah technology executives and business and community leaders at the Utah Technology Council's (UTC) 2013 Hall of Fame Celebration recently at the Grand America Hotel in Salt Lake City.

"Publishing dollars are now turning to dimes," Narayan told the audience. "This is a challenge for everyone in the publishing industry and an opportunity, as well, as we move to a consumption environment. Consumers want to have every kind of content available to

them wherever they are, from any device that they want."

Narayan referred to Adobe's Digital Marketing software as a service (SaaS) business, based in Utah, as a "runaway success" that is on a run rate exceeding \$1 billion in annual revenue.

"All of marketing is moving online," Narayan said. "Every company needs to adapt to this opportunity and need. That is present-

ing a great opportunity for Adobe and for all technology companies here."



Shantanu Narayan

He noted that Adobe's iconic building on Utah's I-15 corridor is one of his favorite Adobe buildings and remarked that Adobe's Utah roots run deep.

At the event, David R. Bradford, Carl R. Kjeldsberg and John M. Matsen III

were inducted into the UTC Hall of Fame. The Hall of Fame honors individuals with Utah ties that have made global contributions to the information technology, life science and clean tech industries through new technology, innovation and leadership.

This year's Hall of Fame inductees join past recipients Stephen Aldous, Alan Ashton, David Bailey, Dale H. Ballard, Bruce Bastian, H. Raymond Bingham, Nolan Bushnell, Greg Butterfield, Edwin Catmull, James Clark, Gary L. Crocker, Bernard Daines, David Evans, Philo Farnsworth, Mark Fuller, Stephen Jacobsen, Josh James, Jim Kajiya, Alan

Kay, Spencer Kirk, Fred Lampropoulos, Michael O. Leavitt, Drew Major, Peter Meldrum, Raymond Noorda, Dinesh Patel, Shane Robison, Kevin Rollins, Mark Skolnick, James LeVoy Sorenson, David Spafford, Theodore H. Stanley, Thomas Stockham Jr., Ivan Sutherland, Homer Warner and John Warnock.

UTC is the state's premier professional association for more than 4,700 high tech, clean tech and life science companies. At its core, UTC exists to help Utah technology businesses become more relevant and competitive by creating valuable connections with members and others who offer peer experience and advice, by addressing the serious talent shortage faced by member companies and by assisting members to gain access to funding. Members join UTC to share insights with industry peers, counsel with government and academic leaders and receive help from professional service providers and funding resources.

Chamber names new health task force chairs

The Salt Lake Chamber has named new co-chairs of its Health System Reform task force. Marc Bennett of HealthInsight and Andrew Croshaw of Leavitt Partners will guide the chamber's ongoing efforts to help businesses contain skyrocketing health care costs.

"Double-digit increases in healthcare costs have been a significant concern for Utah businesses for the past several years and healthcare has only become a more pressing issue for our members," said Lane Beattie, president and CEO of the Salt Lake Chamber. "Utah's business community benefits from the expertise of our task force chairs and members. We are in good hands with Marc and Andrew."

The chamber's Health System Reform task force will focus on helping businesses navigate the myriad of changes resulting from the implementation of the Affordable Care Act (ACA). The task force will also help businesses leverage their purchasing power to increase the value of their signifi-

cant healthcare investment.

As president and CEO of HealthInsight, Bennett runs a private, nonprofit, community-based organization dedicated to improving health and healthcare that is composed of locally governed organizations in Nevada, New Mexico and Utah.

"Many businesses feel powerless as they see such a fundamental shift in healthcare going into effect," said Bennett. "The fact is businesses are the largest purchasers of healthcare and we can work to make sure we're getting the best

valuable possible."

Croshaw is a partner and managing director at Leavitt Partners, where he helps clients enter new markets, enhance the value of their products and navigate dynamic regulatory and reimbursement systems. Before joining Leavitt Partners, Croshaw served jointly as a senior executive advisor to Sec. Michael O. Leavitt at the U.S. Department of Health and Human Services and as project leader for the Value-Driven Healthcare Initiative.

"The ACA has been a source

of frustration for businesses — at least in part because it is difficult to understand it," said Croshaw. "We want to make sure Utah businesses have the information they need to make the best decision for their individual organizations."

Bennett and Croshaw assume leadership of the task force from Rich McKeown, president and CEO of Leavitt Partners. During his two-year stint as chair, the chamber developed the Employer's Toolbox, a web-based practical guide for businesses to control healthcare costs.

Bank sets shred day

Brighton Bank has announced its annual Community Shred Day. Consumers are invited to protect themselves from identity theft by taking advantage an opportunity to shred up to two boxes of personal documents. The community is invited to participate on Oct. 24 at the Cottonwood Branch located at 7101 S. Highland Dr. or Oct. 30 at the South Salt Lake branch located at 93 W. 3300 S. The bank will be accepting items for shredding between 9:30 a.m. and 5 p.m. each day.

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RICE

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pen.

“The crisis in K-12 education may be our single greatest national security threat, because if we continue to badly educate particularly the poorest of our kids, they will end up unemployed ... and when they are unemployed, they will live on the dole because they will have nowhere else to go. And living on the dole will reinforce their sense of aggrievement ... and their sense of entitlement.”

Rice said government needs

to reaffirm some basic principles: “Don’t spend money you don’t have, don’t keep borrowing, do something about this generation’s responsibilities to future generations. Recognize that the private sector is the core of who we are — more than just the private economy, [but also] this wonderful private space of individuals taking responsibility for other individuals.”

The U.S. needs to solve its governance woes because “America’s governance problems are ultimately the world’s governance problems,” Rice said. “It just has to be that when you look at this

world that is in so much turmoil, there will be a country willing to sacrifice and to try to set it right on the basis of free markets and free peoples, and that country has been the United States of America.”

The U.S. has a way of “making the impossible seem inevitable in retrospect,” she added.

“And we have to do it again, because it just has to be that this powerful and generous country, this exceptional, free place of free peoples and free markets, has got to lead the world to a better place. I think we will do it. We don’t have a lot of time, but we will indeed find the will.”

CPI

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beverages, increased 0.6 percent month-over-month. On average, prices at full-service restaurants increased about 2 percent in September, likely reflecting both strong demand from consumers and increasing food commodity prices, especially beef prices, which have been hovering around all-time highs over the past several months. Conversely, food at home prices fell 0.3 percent in September as seafood, pork and produce prices all significantly declined. Year-over-year, food at home and food away prices are up 2.0 percent and 2.1 percent, respectively.

Housing costs — comprised

of rent, household furnishings and hotel rates — increased 0.2 percent this month. Even a relatively marginal increase in housing costs greatly impacts consumers since housing accounts for about 35 percent of consumer expenditures. Hotel rates — down 5 percent — fell for the first time in 5 months but were not enough to offset a jump in the prices of household appliances and furniture.

In other categories, utility prices increased for the fourth straight month, up 0.8 percent, due to an increase in the price of electricity. Clothing costs increased 0.6 percent as retailers rolled out their new fall and winter clothing lines. Prices for recreation and other goods and services increased 0.1 percent and 0.5 percent, re-

spectively. Education and communication prices declined 0.8 percent due to a 3 percent decrease in the price of cell phone services, while medical care costs declined 0.6 percent thanks to a fall in eye care services and other medical services.

“With political gridlock in Washington, falling gasoline prices are a welcome boost to the economy and the consumer psyche, especially as we approach the holiday spending season,” said Scott Anderson, Zions Bank president and CEO. “Consumers now have more discretionary income to spend on food and entertainment, and cheaper gasoline also makes travel easier, helping boost tourism.”

ny today offers coverage to nearly 90 percent of the U.S. population. Its website says its car insurance coverage is available in 39 states. In addition to car insurance, Esurance offers homeowners, renters, health, life and motorcycle insurance.

The company’s website says its innovative online and mobile tools and around-the-clock customer service allows people to manage their car insurance virtually anywhere at any time.

“In addition to bringing quality jobs to the state, the company’s expansion will energize the insurance and financial sector, helping us recruit additional companies in the future,” Edwards said.

People wanting to apply for jobs and stay informed about upcoming Esurance career fairs can find information at <http://www.esurance.com/about/jobs>.

Esurance launched its online car insurance offerings in 1999 in four states. Weathering the effects of the dot-com bubble, the compa-

ESURANCE

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to create a stable, business-friendly environment and Esurance will undoubtedly benefit from Utah’s talented workforce and top-notch quality of life.”

Jeff Edwards, president and chief executive officer of the Economic Development Corp. of Utah, described the impact of the company’s announcement as “significant.”

Power shares top 10 secrets to success

After 50 years working with a range of companies — as well as founding and running my own company, J.D. Power and Associates — I have observed a good deal, and come away with a few thoughts about how to have the best shot at success in business.

Whether I’m speaking with business school students or seasoned executives, I find that my advice incorporates 10 basic lessons I’ve learned throughout my career:



DAVE POWER

1. Listen—to your customers, your employees and your stakeholders. I have witnessed too many car manufacturers move further away from achieving satisfied customers by refusing to listen to them. One example that sticks in my mind is that of Peugeot back in the 1980s. Peugeot was an early adopter of fuel injection, and American customers were “flooding” the engine by pumping the gas. Customers saw this as a quality issue, but rather than hearing this as a problem, Peugeot held fast, confident that fuel injection was superior from an engineering standpoint. No doubt they were right, but by not listening and adapting to their customers they lost them, and by the early 1990s they had to abandon the American market.

2. Remember who the client is. In a B2B world it is the organization or business you serve, not just the guy or gal sitting across from you. This is important from two perspectives. It is critical that you not serve the desires of the representative assigned to work with you to the disservice of the organization. On the flip-side, you must feel empowered to not let that person become an obstacle to the organization receiving the information necessary to take full advantage of your services.

3. Empower your employee to be curious, to do the right thing for the business, to speak up. You need the right kind of leadership and a strong culture to make it work but there is nothing more valuable.

4. Relationships matter, but they need to be built on a bedrock of respect and trust, not just friendships. I never approached business relationships as requiring glad-handing or winning and dining. In the beginning, I simply couldn’t afford it, but as J.D. Power’s success widened, I found that true relationships with executives came from providing them with the clear, actionable information they needed to do their JOBS.

5. Have empathy, be kind. Of course, this applies to all of the

individuals in your own organization who come together to provide the support you need to run your business — from your CFO to the cleaning crew. It’s a Golden Rule in my book.

6. Be willing to look at situations from unusual directions to seek the “truth.” Don’t be afraid to take a counter-intuitive position in order to generate better ideas. The Jesuit education I received at the College of the Holy Cross provided a basis in questioning the status quo, a trait that has served me well.

7. Accept change. I really believe that you need to anticipate changes, be flexible, and move with the trends. We are in the Information Age today. The rise of the Internet and its impact on retailing is the most recent example of the ways companies must adapt in order to survive, but there has never been a time when change was not actively under way.

8. Stay true to your values. Part of your brand is what you are — and, at the core, what you are is made up of your values. Whether you are an individual or an organization, you must keep your compass aligned to the virtues that guide you. At our company, I really felt that we kept the organization focused on the “Three I’s”: Independence, Impact and Integrity.

9. Find information and inspiration in the work of others. I have long been a student of the writings of Walter Wriston, Peter Drucker, W. Edwards Deming and Alvin Toffler. Their observations are still compelling today, as are myriad others who can offer insight and perspective that will be invaluable to your pursuits.

10. Don’t “torture the data ‘til it confesses.” Don’t be blind to all but the good news you may want to hear. Consciously or unconsciously interpreting information that comes across your desk in a way that supports past decisions rather than illuminates needed improvements is shortsighted and won’t bring you closer to the satisfied customers who will ultimately dictate your success.

These 10 principles guided me through a successful and satisfying career. The individuals I dealt with who shared a similar view of business invariably had the respect of clients and colleagues, and the markers of success were realized for them as well.

Dave Power is the founder of J.D. Power and Associates and subject of the new book Power: How J.D. Power III Became the Auto Industry’s Adviser, Confessor, and Eyewitness to History.

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Industry Briefs

ACCOUNTING

• **Squire & Co.**, Orem, has announced that partner **Jonyce Bullock** has been recognized by *CPA Practice Advisor* magazine as one of the top 40 accountants under the age of 40 in the United States. Bullock, who received a Master of Accountancy degree from Brigham Young University, is a Certified Public Accountant and is accredited by the American Institute of CPAs as a Chartered Global Management Accountant. She currently serves as vice president of the Utah Association of CPAs and on the board of the Utah chapter of the American Women's Society of CPAs.

• **Tanner LLC**, Salt Lake City, has announced that **Reed W. Chase** has been elected an audit partner at the firm. Chase, a CPA, has more than 12 years of experience serving public and privately held companies in a variety of industries, including technology, life sciences, manufacturing, retail, distribution and venture capital. He has a particular passion for high-growth venture capital and private equity backed companies. Chase graduated from Weber State University with a Masters of Professional Accountancy and Bachelor of Science in Accounting. He currently serves as a board mem-



Reed Chase

ber and president-elect of the Mountain West Capital Network and is on the advisory board of the Weber State University School of Accountancy.

ARCHITECTURE

• **ajc architects**, Salt Lake City, has promoted **Derek Wilson**. A native Utahn, Wilson has 14 years of experience in architecture. He has worked and studied in the Sonoran Desert and the Pacific Coast areas. His design expertise includes projects for charitable organizations, the federal government, civic and community clients, office, educational spaces residential, nonprofit and sustainable design clients. He is also responsible for three recently certified LEED Platinum projects.

BANKING

• **Zions Bank** exceeded its goal of **donating 1 million meals** to food banks in Utah and Idaho since 2003 during its 10th annual food drive, themed "Let's Reach a Million Meals." The most recent drive ran Sept. 9-27 in conjunction with Hunger Awareness Month. A total of 205,514 meals were collected for the food banks, bringing the total amount raised to 1,033,096 meals over the 10-year period. The bank generated more than \$60,000 in cash donations as well as almost 3,000 pounds of nonperishable items. As part of its 140th birthday celebration, Zions Bank offered to match donations from the community dollar for

dollar, up to \$140,000. The matching amount totaled \$7,391.

ENGINEERING

• **Calder Richards Consulting Engineers**, a structural engineering firm based in Salt Lake City, has hired **Nancy Wolthuis** as its director of client services. An industry veteran, Wolthuis has over 25 years of experience managing client relations and business development for Utah design companies.



Nancy Wolthuis

MEDIA/MARKETING

• **Alexander's**, a print and marketing firm based in Lindon,

has appointed **Tara Jones** as its new customer service director. Jones will lead a team of customer service representatives and



Tara Jones

account managers while working closely with the company's sales, production and management teams to ensure the best customer experience possible. Jones has more than 15 years of customer service experience, most recently as one of Alexander's sales and marketing consultants.

SPORTS

• **Ski Utah and Utah's 14 ski resorts** have begun their "**Suit Up For Snow**" coat drive, which will

continue through Nov. 1. They are collecting clean, gently used coats and jackets of all sizes, with the donations to be distributed to The First Chair and The Road Home. The First Chair's mission is to help children from low-income households access learn-to-ski or snowboard programs. The Road Home operates out of The Salt Lake Community Shelter and provides basic needs such as food, clothing and shelter, while connecting people with resources to help integrate them back into the community. Drop-off locations include participating resort ticket offices, Ski 'N See locations, the Rowmark Ski Swap and the Ski Utah office. A complete list is at www.skiutah.com/files/Snow_donation_location.pdf.



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Get your clients talking about you by serving 'memorably'

The following is an excerpt of *Law 12: Serve Memorably* from my new book, *21.5 Unbreakable Laws of Selling*.

Think about the most memorable service you have ever received. Ever tell anyone about it? Now think about the service you provide to your customers. How many people are talking about you?

ANSWER: Not enough.

Every time a customer calls it's an opportunity. The only question is: how are you taking advantage of it?

Don't answer with a "thank you for the call," telling me how important my call is while you put me on hold for the next available agent. Or to "serve me better," ask me to select from among the following eight options.

"Selecting from among the following eight options" is not one of MY options — and I have

the money — and you want the money — and you need the money — so wise up.

The last things employers should cut are sales, service and training. The **FIRST** thing to cut is executive pay, then management pay, then eliminate middle management as needed. **OR MAKE THEM SALESPEOPLE**, and have them contribute to the effort.

Meanwhile, customers need help, service and answers. Your ability to help them in a timely manner, and serve them memorably, determines your reputation and your fate.

What actions are you willing to take? What investment are you willing to make? Do you understand it's **ALL** about customer loyalty (not customer satisfaction)?

MAJOR CLUE: Keep in mind that no company ever **CUT** their way to success.

REALITY: You cut your way

to safety. You have to **SELL** your way to success.

How ready are you?

If you want to win in this or any economy, you must be ready to win — ready with the right attitude, the right information and the right service heart.

IF YOU BREAK THE "SERVE MEMORABLY" LAW: If a computer answers your phone, you have broken the law.

If you use the word "policy," you have broken the law. Start there. The penalty for breaking this law is two-fold. Loss of reputation AND loss of customer. There are very few laws that have a higher penalty, and very few laws that are **EASIER** to fix. You don't have to worry about monitoring your bad service. Your customers will do it for you, on Facebook and on Twitter. Your job is to fix it and continually improve it.

IF YOU FOLLOW THE "SERVE MEMORABLY" LAW: Your business reputation,

both online and person-to-person,

will soar! You'll become known for taking ordinary daily business actions and turning them into pleasant customer surprises. The result is not just more business — it's more loyal customers, more referrals, greater reputation and more profit.

Think about that the next time you ask me to "select from among the following eight options."

CAUTION: Ordinary, even polite, service is unacceptable. It will not give you the competitive edge or the business advantage that memorable service will.

At the end of any transaction, that's when the customer **STARTS** talking about you. They will say one of five things about what transpired:

- Something great
- Something good
- Nothing
- Something bad
- Something real bad

And whatever they say leads to the next sale — either at your place, or your competition's

place.

The cool part is: you choose. **AHA!** My "memorable mantra": Find something personal; do something memorable.

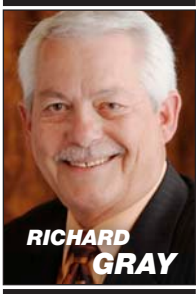
AHA! Grow from good, to great, to memorable.

KEY TO IMPLEMENTATION: Start with smart, happy people. Then define what is memorable and how everyone can achieve memorability with daily interactions (Southwest Airlines does it with friendly people and humor). Meet with all senior people and staff to create the ideas that wow, and gain the permission to wow at the same time. Then train AND empower everyone with specific phrases and actions they can take on behalf of customers.

Jeffrey Gitomer is the author of t12 best-selling books including The Sales Bible and The Little Red Book of Selling. His new book, 21.5 Unbreakable Laws of Selling, is now available.

Keys to protecting your small business from account fraud

October is Cybersecurity Awareness Month, and this week is also National Protect Your Identity Week. Organizations and national groups are increasingly trying to make sure people are aware of the real threats they may face, and how to protect against them. Though many people initially think of consumers as targets of fraud and cybertheft, businesses, especially small business, are also being increasingly targeted by fraudsters.



RICHARD GRAY

involves company funds. This could be requiring approval from two individuals for any transaction, like check payments, wire transfers, funds transfers and payroll files. For example, one employee would have to authorize the creation of the payment, and another employee would have to release the payment. Or, one employee would make the payment, and another employee would be responsible for reviewing account actions. This not only protects against inside jobs, but a hacker would need to breach two computers to commit a fraudulent transaction.

Corporate account takeover is one of the most common ways fraud is attempted against small businesses — thieves steal business' valid online banking credentials or make their way into browser sessions that allow them to access an online account. From there, they can conduct unauthorized transactions like moving funds, adding false employees to payroll, stealing customer information, changing information and gathering account history information to make it easier to commit fraud in the future. Although your financial institution is likely providing a number of measures and controls to make this more difficult for thieves, there are things you may want to do, too.

4. Customize user controls. Work with your financial institution — they may be able to limit certain types of transactions to certain users or certain time frames, like during business hours.

Here are some tips:

1. Beware of phishing and malware. Criminals target companies through phishing — using fraudulent emails, phone calls or fake social media accounts to get information from your business. They may pose as your financial institution, a delivery company, the Better Business Bureau or a customer. Sometimes just opening the email or hitting a link will download malicious software onto your computer. Be wary of communications that look suspicious or that you aren't expecting. Then, consider contacting the source with contact information you regularly use to reach them — instead of responding directly to their request — to confirm they're trying to communicate with you.

5. Educate employees. You and your employees are the front line of defense against corporate account takeover. Although this type of fraud has increased over the last several years, many businesses still do not have a formal online security policy. Develop a strong security training program, and make sure employees are regularly educated on the warning signs, safe practices (like these tips) and how to respond. Update employees regularly about current trends in fraud, and attempts against your organization. Sharing information about the types of fraud attempts that happen at your business will help employees to recognize additional attempts.

2. Be on guard against inside jobs. Minimize risk by having background checks, automated inventory tracking systems, audits and clearly outlined computer policies, especially for employees who handle revenue, pay bills and review account statements.

6. Pay attention to suspicious activity. Watch for unexplained account or network activity, pop-ups and phishing. If you detect these, stop all online activity and contact your financial institution. Make sure you keep a record of what happened.

3. Establish dual control. Another way to protect against some inside risk is to have dual control for any action that

7. Take electronic frauds seriously. Even if a fraudulent attempt against your business is small, take it seriously. Change all passwords and usernames, clean up your computer and revisit your security policy.

8. Get alerts. You may be able to work with your financial institution to set up customized alerts to notify you when certain types of transactions are made, for example, above a certain limit. This will give you an early warning if a thief begins making unau-

see GRAY page 20

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Calendar

Oct. 22, 7:15 a.m.-3 p.m.

Eighth annual Utah Procurement Symposium, presented by the Governor's Office of Economic Development (GOED). Designed for companies interested in government contracting. Event includes speakers, breakout sessions, a vendor fair and networking opportunities. Location is South Towne Exposition Center, 9575 S. State St., Sandy. Price is \$50 for single attendees and \$40 per person for people from the same company (includes continental breakfast and lunch and all the training sessions, exhibits and materials). Details and registration are at <http://business.utah.gov/contracting/PTAC>.

October 22, 8:30 a.m.

"First-Ever Construction Technology Forum, Elevating Into 2014." Event includes speakers, a panel discussion and networking. Keynote presentation titled "Technology Forecasting" will be by James Benham, founder of JB Knowledge Technologies Inc. Other presentations focus on mobile data management, disaster recovery and IT solutions monitoring, e-procurement and fleet management, and data management and business intelligence. Designed by Rocky Mountain ConTech. Hosted by AboutTime Technologies and ProCon Solution. Location is Noah's Conference Center, 322 W. 11000 S., South Jordan. Cost is \$79 for CFMA members, \$99 for nonmembers. Details and reg-

istration are at <http://tinyurl.com/kuthvkl>.

October 22, 9-11 a.m.

"Meet the Money People," presented by Utah Valley University's Small Business Development Center. Event will introduce people to current finance options for starting or growing a business. Location is the UVU Business Resource Center, 815 W. 1250 S., Orem. Free. Registration can be completed by calling (801) 863-8230 or www.meetthemoney-people.com.

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

Women in Business Luncheon, a Sandy Area Chamber of Commerce event. Speakers Ryan Evans, vice president of business and community relations at the Salt Lake Chamber, and Chris Redgrave, senior vice president of community relations at Zions Bank, will discuss "Utah on the Move." Location is Cantina Southwestern Grill, 75 E. 9400 S., Sandy. Cost is \$20 for members, \$25 for nonmembers. Details and registration are at <http://business.sandychamber.com/events>.

October 22, noon-1:30 p.m.

19th annual MWCN Utah 100 Awards Program, presented by MountainWest Capital Network (MWCN). Event honors the 100 fastest-growing companies in Utah, the 15 top revenue growth companies and the 15 "Emerging Elite" companies. Location is Grand America Hotel,

555 S. Main St., Salt Lake City. Cost is \$110. Details are available at www.mwcn.org.

October 23, 8-9:30 a.m.

"IPR Challenges in China: What You Should Know Before You Go," a Utah Technology Council (UTC) and Stoel Rives clinic. Designed for people doing business in China or considering doing business in China. Michael Mangelson, partner and China practice chair at Stoel Rives, will discuss dealing with counterfeits and infringing products; IPR protection and enforcement strategies; best practices for protecting intellectual property; and Chinese trademarks, patents, copyrights and trade secrets. Location is Stoel Rives LLP, 201 S. Main St., Suite 1100, Salt Lake City. Free for UTC members, \$30 for nonmembers. Details are at <http://www.utahtech.org/events>.

Oct. 23, 11:30 a.m.-1 p.m.

ACG (Association for Corporate Growth) Utah CFO Roundtable. Designed as a forum exclusively for Utah's corporate CFOs and business owners. Topic is "Forecasting for '14." Presenter is Bob Obray, senior vice president and CFO of Associated Food Stores. Location is KeyBank, 36 S. State St., Suite 2500, Salt Lake City. RSVPs can be completed by contacting Drew Yergensen at drew_yergensen@keybank.com or (801) 297.5732 or Linda Blake at linda@acgutah.org or (801) 359.8613.

Oct. 24, 7:30 a.m.-2 p.m.

U.S.-Mexico Business Conference. Featured speakers are Al Zapanta, president and CEO of the U.S.-Mexico Chamber of Commerce; Juan Carlos Briseño, director of Promexico, Los Angeles; and Paul Ahlstrom, managing director of Alta Ventures Mexico. Conference also features several breakout sessions. Location is Utah Valley University, Grande Ballroom and Center Stage, 800 W. University Parkway, Orem. Cost is \$18, which includes lunch. Details and registration are available at http://www.uvu.edu/international/engage/global_spotlight/us-mexicobusiness/.

October 24, 8 a.m.-noon

"Engaging Diversity as Competitive Advantage" Seminar, an Employers Council event. Presenter Randee Levine, who developed the Cultural Competency Curriculum for the Utah state courts, teaches and consults with organizations on teamwork, customer service, interpersonal communication and diversity awareness, will discuss how to relate and work with people from all cultural identities in a way that promotes dignity and respect; how to recognize the influences of culture on values, perception, and behavior; and how to value diversity, increase rank awareness and develop skills for cross-cultural communication. Location is Red Lion Hotel, 161 W. 600 S., Salt Lake City. Cost is \$139 for council members, \$209 for nonmembers, and includes materials, parking and full breakfast buffet. Registration can be completed by calling the council office at (801) 364-8479 or by downloading the registration form at <http://ecutah.org/2013diversity.pdf>.

Oct. 24, 8 a.m.-5 p.m.

Utah Broadband Tech Summit, presented by the Utah Broadband Project, a joint effort of the Governor's Office of Economic Development (GOED), the Utah Public Service Commission (PSC) and the Department of Technology Services' Automated Geographic Reference Center (AGRC). Event will feature presentations and group discussions on topics including broadband planning for local/regional broadband needs, broadband impacts on industry sectors, and economic development for high-tech businesses. Location is the Utah Valley Convention Center, 220 W. Center St., Provo. Details are at <http://broadband.utah.gov/about/events/2013summit/>.

Oct. 24, 10 a.m.-1:30 p.m.

"Hidden Rewards in Energy Management — Medical Office Building Symposium,"

presented by the Building Owners and Managers Association (BOMA) of Utah. Guests speakers include Cody Steward, energy adviser to Gov. Gary Herbert; Jany Guyer Paine, ETC Group; Kevin Emerson, Utah Clean Energy; Zach Brown, Questar; Roger Hamlet and Steve Connor, Colvin Engineering Associates; and Chris Helmers, Rocky Mountain Power. Location is the Doty Education Auditorium, 5121 S. Cottonwood St., Murray. Cost is \$30 for BOMA members and member guests, \$50 for nonmembers. Details and registration are available at www.BOMAUtah.org.

Oct. 24, 11:30 a.m.-1 p.m.

Sloan Awards Ceremony, honoring recipients of the 2013 Alfred P. Sloan Award for Excellence in Workplace Effectiveness and Flexibility. Awards are presented locally by the Salt Lake Chamber Women's Business Center. Location is Salt Lake Marriott City Center, 220 S. State St., Salt Lake City. Registration is available at slchamber.com/sloanawards.

October 24, 6 p.m.

ChamberWest 50th Anniversary Gala. Emcee will be KUTV's Sterling Poulson. Location is Hilton Salt Lake Airport, 5151 Wiley Post Way, Salt Lake City. Cost is \$50. Details are at <http://www.chamberwest.org/calendar>.

Oct. 29, 7 a.m.-1:45 p.m.

NAIOP Utah Connect Bus Tour, featuring information about the activity and opportunities along the Wasatch Front and a tour of several select properties for a view of South Valley retail, office and industrial developments. During the bus tour luncheon, from 11:30 a.m.-1:45 p.m., NAIOP will recognize its 2013 Developer of the Year, Jake Boyer of the Boyer Co. Location is The District, 3761 W. Parkway Plaza Drive, South Jordan. Cost is \$75 for NAIOP members, \$95 for nonmembers. Exhibits and luncheon only are \$30 for members, \$60 for nonmembers. Details and registration are available at www.naiop.org/Utah.

October 29, 8-9:30 a.m.

"Solar Photovoltaic Energy: Generating Your Own Electricity," presented by Hunt Electric. Event will focus on the logistics of Rocky Mountain Power's 2014 Utah Solar Incentive Program application. This program offers cash incentives to its customers for installing solar equipment at a home or business. The

see **CALENDAR** next page

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CALENDAR

from previous page

class is formatted to help owners, architects and other people have a better understanding of renewable energy systems, design, installation and work procurement. Instructor is Brok Thayn, certified PV installation professional. To be presented again Nov. 14, 3-4:30 p.m.; and Dec. 12, 8-9:30 a.m. Location is Hunt Electric Training Center, 1863 W. Alexander St. (2410 South), Salt Lake City. Cost is \$20. Details are at <http://www.huntelectric.com/training.htm>.

Oct. 30, 11 a.m.-3 p.m.

"Hiring Our Heroes" Veteran Job, Benefits and Business Symposium, designed for veterans, active duty military members, Guard and Reserve members and their spouses. Event features breakout sessions and business development and employment workshops. Location is South Towne Expo Center, 9575 S. State St., Sandy. Free. Details are at <http://business.utah.gov/news/events/150/>.

November 2, 6 p.m.

108th Annual Utah Manufacturers Association Awards & Installation Banquet. Begins with 6 p.m. social, followed by dinner at 6:45 p.m. and features presentation of Manufacturers of the Year. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$195 per couple, \$800 for a table of 10 people. Details are available by emailing uma@umaweb.org.

November 4-7

TEAMS '13 Conference & Expo, a gathering of sports-event organizers. Event is presented by *SportsTravel* magazine and hosted by the Utah Sports Commission and Visit Salt Lake. Presenters include Bob Costas and Mitt Romney during the opening general session Nov. 5 at 1 p.m. Location is Salt Lake City. Cost is \$1,095. Details and registration are available at www.teamsconference.com or (877) 577-3700.

Nov. 6, 8 a.m.-5:30 p.m.

Utah Life Science Summit 2013, presented by BioUtah. Keynote speaker will be Gov. Gary Herbert. Event includes four specialized tracks: entrepreneurial, regulatory, strategic pillars and state of the sector. Winners will be announced for the Willem J. Kolff Lifetime Achievement Award, the BioUtah Institute Distinguished Service Award and the Outstanding Contributor in Public Policy award. Location is Grand America

Hotel, 555 S. Main St., Salt Lake City. Cost is \$200 for BioUtah members and faculty, nonprofit and government representatives; \$275 for nonmembers; and \$100 for full-time students. Details are at <http://www.bioutah.org/2013-summit/>.

November 12

Thirty-seventh annual **American Express Women & Business Conference and**

Wells Fargo Athena Awards Luncheon, presented by the Salt Lake Chamber Women's Business Center. Event includes speakers and breakout sessions. Location is the Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$75. Details are at <http://www.slchamber.com/page/sandbox/view/womenandbusiness>.

November 12, 6-8:30 p.m.
"Sustainable Business,"

part of the Sustainable Startups Series. Event will feature companies embracing sustainability as an ethos. Features panelists from Adobe, Black Diamond and Powdr Corp. Location is The Leonardo, 209 E. 500 S., Salt Lake City. Cost is \$15 at the door. Details are at <http://www.eccutah.com/sustainable-startups-series>.

Nov. 13, 7:30 a.m.-5 p.m.
Workshops for Export

Compliance Professionals, hosted by the Salt Lake Chamber, U.S. Commercial Service and World Trade Center Utah. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$175. Registration deadline is Nov. 8. Details are available by contacting Emily Rodriguez of WTC Utah at (801) 532-8080 or emily@wtcut.cut.



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Opinion

Very much unlike Washington, I have a crisis of abundance

In the fall, apples become the zucchini of our neighborhood. That's because one tree in my back yard produces enough of the green, crunchy orbs to eliminate the hunger crisis in many of the smaller Third World countries.

So, each fall comes the dilemma of disposing of the excess. And just like my neighbor Alma, whose quarter-acre squash patch turns him into a zucchini-giving midnight marauder, I place little anonymous gifts on porches for blocks around. I'm pretty sure that the reason we don't get many visitors in the fall is the basket of apples conveniently arranged near the front door for instant gifting.

Don't get me wrong, we love apples. Beginning in late August and running through to Halloween, I'm the official peeler, corer and chopper-upper as about 10,000 pounds of apples are turned into bottled



JOHN M. ROGERS

apple slices, applesauce and apple juice in my wife Diana's kitchen/cannery. Our kids take as many as they can home for school lunches and all my coworkers have a couple on their desks. Sunday dinner these days almost always ends with an apple pie or apple crunch. We even dry apples and tell the grandkids they're candy.

Diana has tried a lot of things to use up the boxes of apples sitting out on the deck. Apples are pretty versatile but I draw the line at the apple-encrusted meat loaf. I like my meat pretty basic and unclad. I even tried paying some bills with apples. The nice lady at the Dick's Market gave me a dozen of Alma's finest zucchini for change.

But, despite our best efforts, there are boxes still waiting to be dealt with — plus a bunch high in the tree that will fall with the next good wind. Still the dilemma of leftover apples. If we lived in Detroit we could wrap a box up in paper and ribbon and leave

it in the car parked on the street overnight. By morning someone would steal it.

The deer help some — but they usually only get the ones that have fallen. They do snatch some of the “low hanging fruit” — something we've discussed in this space in the past. This is one huge advantage I have over Alma. Even the deer won't eat zucchini. Everything else we've tried — apple guns (remember the “spud gun”?), apple rolling contests (we live on a hill), apple golf (big mess!) and apple baseball (ditto) — have only done away with precious few. I've put my mind to work trying to figure out a way to help the budget crisis in Washington with my abundance but, to date, have come up empty. (Is it true Harry Reid eats only sour apples?) I was able to chase down a jogger the other day and convince her that a couple of apples in her fanny pack would ward off vicious dogs.

Saturday I undertook to reduce the size of the apple tree with some pretty severe pruning. (I know. It should be done in

the spring.) Maybe that will ameliorate the problem for next year but all it did for me this year was produce another couple of hundred pounds of previously unpicked apples to deal with.

So as I sit here writing my column, I'm worried about the ability of the mechanical garbage can picker-upper gadget to handle the weight when the truck comes up my street tomorrow. I've asked that our household refuse be stowed for a week, hoping that if we don't add any more extra weight I'll be rid of the bulk of my remaining apples.

But what if it can't pick it up? Then I'll still have to deal with the apples — but by now they will have begun to spoil. No wonder I didn't sleep last night.

I wonder what Alma does when all else fails.

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

Does Obama's selection of Yellen mark a return to the Keynesian model?

The nomination of Janet Yellen to become head of the Federal Reserve System has set off a flurry of media stories. Since she will be the first woman to occupy that position, we can only hope that this will not mean that any criticism of what she does will be attributed to sex bias or to a “war on women.”

The Federal Reserve has become such a major player in the American economy that it needs far more scrutiny and criticism than it has received, regardless of who heads it.

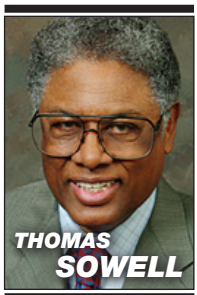
Yellen, a former professor of economics at Berkeley, has openly proclaimed her views on economic policy, and those views deserve very careful scrutiny. She asks, “Will capitalist economies operate at full employment in the absence of routine intervention?” And she answers, “Certainly not.”

Janet Yellen represents the Keynesian economics that once dominated economic theory and policy like a national religion — until it encountered two things: Milton Friedman and the stagflation of the 1970s.

At the height of the Keynesian influence, it was widely believed that government policy makers could choose a judicious tradeoff between the inflation rate and the rate of unemployment. This tradeoff was called the Phillips Curve, in honor of an economist at the London School of Economics.

Professor Friedman of the University of Chicago attacked the Phillips Curve, both theoretically and empirically. When Friedman received the Nobel Prize in economics — the first of many to go to Chicago economists who were the primary critics of

Keynesian economics — it seemed as if the idea of a trade-off between the inflation rate and the unemployment rate might be laid to rest.



THOMAS SOWELL

The ultimate discrediting of this Phillips Curve theory was the rising inflation and unemployment at the same time in the 1970s in what came to be called “stagflation” — a combination of rising inflation and a stagnant economy with high unemployment.

Nevertheless, the Keynesian economists have staged a political comeback during the Obama administration. Janet Yellen's nomination to head the Federal Reserve is the crowning example of that comeback.

Ms. Yellen asks, “Do policy-makers have the knowledge and ability to improve macroeconomic outcomes rather than making matters worse?” And she answers, “Yes.”

The former economics professor is certainly asking the right questions — and giving the wrong answers.

Her first question, whether free market economies can achieve full employment without government intervention, is a purely factual question that can be answered from history. For the first 150 years of the United States, there was no policy of federal intervention when the economy turned down.

No depression during all that time was as catastrophic as the Great Depression of the 1930s, when both the Federal Reserve System and presidents Herbert Hoover and Franklin D. Roosevelt intervened in the economy on a massive and unprecedented scale.

Despite the myth that it was the stock

market crash of 1929 that caused the double-digit unemployment of the 1930s, unemployment never reached double digits in any of the 12 months that followed the 1929 stock market crash.

Unemployment peaked at 9 percent in December 1929 and was back down to 6.3 percent by June 1930, when the first major federal intervention took place under Herbert Hoover. The unemployment decline then reversed, rising to hit double digits six months later. As Hoover and then FDR continued to intervene, double-digit unemployment persisted throughout the remainder of the 1930s.

Conversely, when President Warren G. Harding faced an annual unemployment rate of 11.7 percent in 1921, he did absolutely

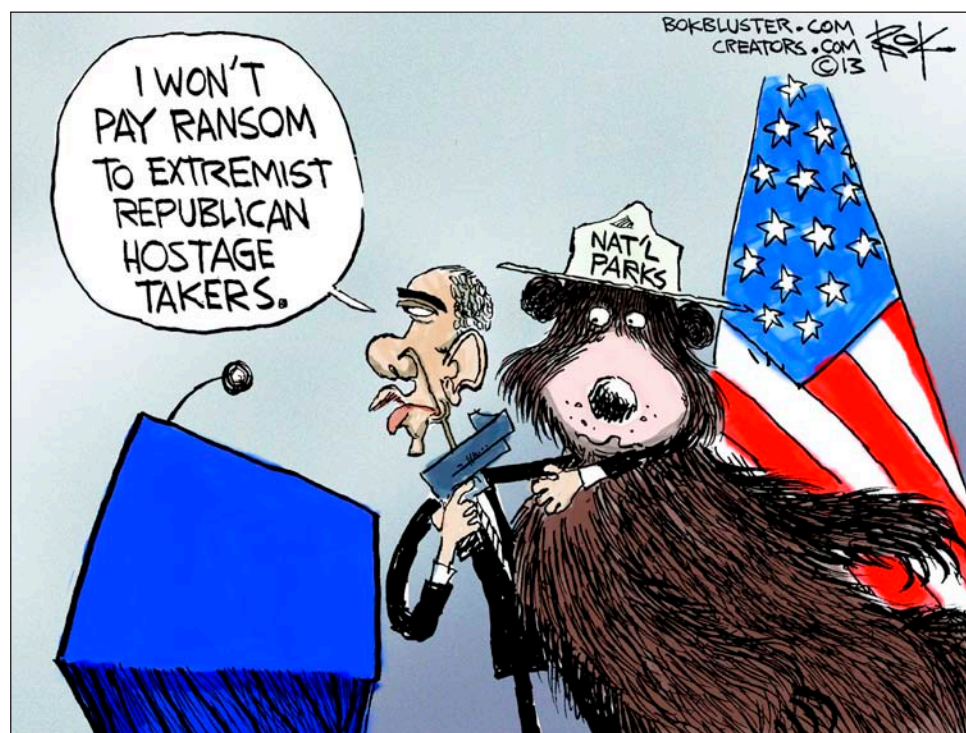
nothing, except for cutting government spending.

Keynesian economists would say that this was exactly the wrong thing to do. History, however, says that unemployment the following year went down to 6.7 percent — and, in the year after that, 2.4 percent.

Under Calvin Coolidge, the ultimate in non-interventionist government, the annual unemployment rate got down to 1.8 percent. How does the track record of Keynesian intervention compare to that?

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

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Opinion

Touch all the bases - You may strike out when you thought you hit a home run

Two affluent guys died and went to the pearly gates. One turned to the other and asked, "How much did you leave behind?" The other one exclaimed, "All of it!"

At the end of the day, many people have devoted their entire lifetime accumulating wealth. What was all that for? I've noticed that a lot of people spend a lot of their health accumulating their wealth and then later in life they end up spending all their wealth trying to regain their health. Sort of stupid, isn't it?

Sometimes, people accumulate their wealth at the expense of relationships with their spouse, their children or a higher power. We need to touch all of the critical bases during daily living.

Just like baseball, we have home plate, first, second and third bases. Our most important — or "home plate" — possessions are our foundational assets: our family, health, values, talents, heritage, spirituality, future, etc. We also have another base consisting of our intellectual assets. Wisdom is a product of knowledge times experiences. And not just the good ones! I've learned more from my bad experiences in life. Other intellectual assets would include our formal education, reputation, systems, methods, traditions, alliances, skills, etc. Next would be our financial asset "base" — consisting of all of our material possessions — the "things" of life.

The final base consists of our civic or social assets which we contribute back to society. Most governmental systems in the world have a method whereby we must give back to society and that normally comes in the form of taxes. But there are ways that we can maintain choice and control by re-directing otherwise payable taxes when we take ownership and become self-sufficient rather than relying on government to take care of us. We can contribute our money, time, talents and other resources to many charitable causes. The point is: it's imperative that we touch all of the bases in life to stay balanced.

On Sept. 23, 1908, in a game against the eventual World Series champion Chicago Cubs, Fred Merkle, a 19-year-old rookie of the New York Giants (yes, the name of the baseball team was the New York Giants at that time) was on first base and Moose McCormick was on third base.

There were two outs and it was the bottom of the ninth inning with the score tied 1-1. The next batter, Al Bridwell, drilled an apparent single into center field. McCormick

ran home from third, and the game appeared to be over, a 2-1 Giants victory. Giants fans poured out of the stands and mobbed the field. Merkle, advancing from first base, saw the fans swarming onto the playing field. He turned back to the dugout to join the celebration with his teammates without ever touching second. The Cubs' second baseman, Johnny Evers, noticed this, retrieved the ball, tagged second and appealed to the umpire, who called Merkle out, nullifying McCormick's run.

The Giants and Cubs would finish tied atop the National League standings, and a one-game playoff was played to decide which team would win the pennant. The Cubs would win this game, eliminating the Giants. Had the Giants won that Sept. 23 game, the one-game playoff would have been unnecessary and the Giants may have won the same 1908 World Series that the Cubs proceeded to win.

The importance of touching all the bases was shown at the start of the 1974 baseball season. Hank Aaron was a player with the Atlanta Braves team. He was seeking the record for hitting the most home runs. Aaron needed just one home run to equal the record held by Babe Ruth, the greatest hitter in baseball history. Aaron got that home run the very first time he had a chance to hit the ball. He sent the ball over the wall. That gave him 714 home runs — the same as Babe Ruth.

After that day, baseball fans held their breath every time it was Hank Aaron's turn to hit. When would he hit home run No. 715? The wait wasn't long. In the second week of the season, Aaron again hit the ball over the wall. He had beaten Babe Ruth's record. But first, he had to run around the four bases. The other players on his team watched carefully to make sure he touched each one. If he did not, the home run would not have counted. There would have been no new record.

To make sure your "home runs" will count in life, remember to touch all of the bases — but don't stop with just the foundational, intellectual and financial bases. You'll just score a triple if you don't pay it forward by contributing some of your means to others and come back to "home" to make it all count.

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



DOUG ANDREW



Are you uninsured and putting your loved ones at risk?

September was Life Insurance Awareness Month but it's never too late to take inventory on the subject. About 40 percent of Americans have no life insurance. LIMRA, an insurance industry group analyzing insurance trends in the U.S., recently found that among men and women, ownership of life insurance policies has hit its lowest level since 2004. LIMRA's most recent study shows 39 percent of men without even term life coverage, and 43 percent of women in the same boat.

Alarming, the population of married men ages 35-54 who had life insurance dropped more than 10 percent from 2004-10. Men who fall into this age bracket are usually in or near their peak earning years, and about half of them are fathers.

Another alarming finding from the survey: a third of new parents admit they have insufficient life insurance coverage, yet only about 40 percent try to rectify that problem within two years of the birth of their first child.

Is it wise to live without life insurance? No. Is it hard to have a conversation about it? Apparently so.

Many parents would rather talk to their kids about drugs than life insurance. So reports Bloomberg, citing a survey from State Farm released in September. The poll (compiled by Harris Interactive for the insurer) showed 55 percent of the 2,000 respondents would be comfortable discussing drug and alcohol issues with kids, but only 38 percent would be comfortable discussing a life insurance policy. As valuable as life insurance coverage can prove to be, it doesn't appear to be a financial priority; only about a quarter of those polled said they would alter the family budget to

accommodate payment of life insurance premiums, yet about half of respondents said they would revise their finances to afford cable TV and Internet services.

There is no getting around it: a life insurance policy references death. That is why couples and families tend to avoid the subject. (Yes, couples without kids avoid it too. The Harris Interactive poll cited above also discovered that about three-quarters of them don't talk about it.) Yet avoiding the discussion doesn't solve the problem — and a real problem it is.

If you have no life insurance and pass away, what kind of economic burden will your family have? Beyond the costs of the funeral and/or burial, your family loses income (perhaps its primary source of income) and has no financial wherewithal to meet the money challenges that the loss of a parent or guardian poses.

Permanent life insurance offers a death benefit plus the opportunity to build cash value over time. There are even tax perks in such coverage. Not only are the death benefits from the policy received tax-free, but the cash value has the opportunity to grow tax-deferred during your lifetime, and any loans taken against the policy's cash value aren't subject to federal income tax as they aren't considered cash distributions.

Underinsured? Uninsured? If certain life events have caused you to think about insuring yourself, check in with an insurance professional soon. It represents the right thing to do for you, your spouse and your family.

Mark Lund is an independent investment advisor, investor coach and author of The Effective Investor. He has written articles for or been quoted in The Wall Street Journal, The Salt Lake Tribune and The Enterprise.



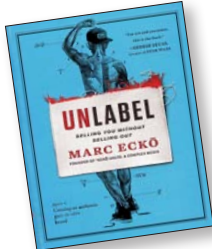
MARK LUND

Not Strictly Business

Jack Covert presents: three good reads to help you and your business

Each month Jack Covert, founder of 800-CEO-READ, reviews the best recently released business books. Jack is also the co-author of *The 100 Best Business Books of All Time*, recently updated and expanded, and released in paperback.

Unlabel: Selling You Without Selling Out by Marc Ecko, Touchstone Books, 304 pages, \$30.00, Hardcover, October 2013, ISBN 9781451685305.



You are not a label; you are a brand. This is Marc Ecko's message in this edgy, blunt, and honest-to-the-point-of-vulnerable book that details his rise from a kid who spray-painted T-shirts to a young man running a \$500 million global corporation.

"This book is the story of how I unlabeled myself, defying classifications so that I could grow both creatively and commercially. It's a personal story, a business story, and a prescriptive course for anyone who wants to grow a brand.

"Brands are often thought of negatively as the domain of advertising, but a personal brand can be a powerful tool. ... It takes real effort, imagination, and follow-through to create your authentic personal brand."

Marc Ecko barely made it through

college. He wasn't an heir to a family company, picking up a torch and running with it. Instead, he was studying pharmaceuticals, designing hip-hop T-shirts for friends, and obsessed with music and the culture surrounding it — a typical kid in college, perhaps more interested in the distractions than focused on the task at hand. But he was keenly interested in the emotional impact of how people dressed, talked, acted, what they liked, and what they might like next.

"In any business, at the most basic level, you're making stuff. But more important than what you make—whether it's a product or a service, physical or digital—is how that stuff makes people feel. Authentic brands seek to render an EMOTIONAL IMPACT (E!). This impact is measured not only in the force but also the range, or the spectrum, that it can travel."

This focus led him to start a company that produced T-shirts that he designed, which grew into an empire that produced full clothing lines, art and even video games. The lessons within that process are broad because creating a brand encompasses every aspect of business, from the small to the so-big-you-might-never-have-to-worry-about-it. Whatever your organization does, Ecko will make you think about what else you might be able to do, what kinds of issues you'll need to consider and what kinds of challenges you'll inevitably

face in order to get there.

I read this book cover-to-cover, unable to put it down. But as high level as the insight is, and as much as I recommend it, this is not a typical business book that will appeal to all readers. While there are the common charts, graphs and even equations seen in other business books, this is a complex story about an empire that was built on hustle, determination and a learn-as-you-go attitude, and it includes some language and experiences that may make some uncomfortable.

But, perhaps that is the point. *Unlabel* is as much a book about failure, frustration and near-catastrophe as it is about success, fulfillment, and fantastic accomplishment.

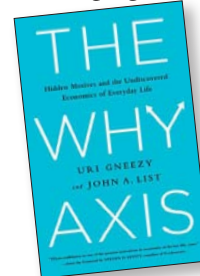
Ecko has dealt with them all, and wants you to know that it takes a fine balance of self-belief and humility to build a big-time brand.

...

The Why Axis: Hidden Motives and the Undiscovered Economics of Everyday Life by Uri Gneezy & John List, PublicAffairs, 288 pages, \$26.99, Hardcover, October 2013, ISBN 9781610393119.

Advantages are welcome in any economy, regardless of size or complexity, but the stakes are higher in today's increasingly unstable and turbulent global economy. How can you take yesterday's and today's success and extend it over the next five or

10 years? Any company and its hired analysts can study market data and make assertions about correlation between this data or that hoping to find formulas for sustainable



success, but analysis can prove a waste of time if your analysts can't go further than correlation. The question "why?" can help forge the path to sustainable excellence.

The answers to "why?" might seem obvious

sometimes, but the obvious answers might also be wrong. Finding the hidden motivators can be difficult work. This nearly mystical terrain is what Uri Gneezy and John List explore and unearth in their new book, *The Why Axis*.

The Why Axis proves to be more than a clever double entendre aimed at statisticians. Throughout the book, Gneezy and List take on a handful of big, real-world questions, incessantly asking "why?" and never settling for easy answers. Each chapter begins with a question—Chapter One, for instance, asks "How Can You Get People to Do What You Want?"—and works toward the answer by citing anecdotes, research and data from various studies. The result is a series of intriguing stories and big-picture lessons we

see COVERT page 20

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The Enterprise **13**

October 21, 2013

INSIDE

Profiles of Utah-born companies:

YESCO has produced many iconic signs seen throughout the West. **page 14**

R.C. Willey Home Furnishings grows from humble rural Utah roots. **page 14**

ZAGG is one of the fastest-growing companies in Utah. **page 16**

Merit Medical serves a worldwide market of doctors and hospitals. **page 17**

Switch your buying habits

Nan Seymour of Local First Utah encourages local holiday buying. **page 18**

Issue Sponsor:



UTAH'S BUSINESS HERITAGE

Utah's pioneer heritage, favorable business and tax climates and entrepreneurial spirit has led to a century and a half of successful enterprises being born and growing up in our state

Brice Wallace and John M. Rogers
The Enterprise

"Utah gets it."

That's what a Chicago-based real estate executive told an economic summit gathering in Salt Lake City a couple of years ago. Ron Pollina was talking about the pro-business atmosphere that prevails in the Beehive State — a condition that has landed Utah on myriad lists, landing atop rankings such as the Pew Research Center's Best Managed States, Forbes' Best State for Business and the Beacon Hill Institute's Most Competitive State for Business.

And the accolades are not new. Utah is well known for its diverse climate, ranging from a desert of desert sand dunes to its snowy mountain peaks. But the state has also been long recognized for its incredibly fertile business climate, which has enabled companies of every kind to thrive and grow.

The first Utah business started within weeks of the arrival of Mormon pioneers in the valley of the Great Salt Lake. Traders and trappers were welcomed by Utah leaders and within a few years commerce was flourishing. Since then, the state has seen decade after decade of business startups blossoming into influential players — in some cases, national or worldwide giants — in a number of industries.

The Enterprise recognizes the wealth of businesses with origins in our state. Today we spotlight a representative sampling of firms that were born and grew to maturity in Utah. Some have been here a long time and others are relatively new. But all have one thing in common: success bred in a business-friendly atmosphere.



YESCO: Lighting up the West for nearly 100 years

Nearing its 100th anniversary, Young may be old but it's still shining brightly.

Young Electric Sign Co., or YESCO, has been a beacon of innovation, creativity and resilience since its founding in 1920 in Ogden by England-born Thomas Young. Armed with \$300 borrowed from his father, Young's new Thomas Young Sign Co. specialized in lighted signs, wall-painted advertisements, gold-leaf window lettering and coffin plates.

Starting with a YESCO sign shop in Ogden in 1921, the privately held company, now based in Salt Lake City, has grown to about 1,500 employees, more than 40 offices, four major manufacturing plants, 840,000 square feet of plant and office space and a fleet of 400 service and installation vehicles. And along the way, it has produced some of the West's — and the nation's — most recognized landmark signs and displays and helped bring the glitter to Las Vegas' "Glitter Gulch."

One has to wonder if Las Vegas would be a dim speck in the desert without YESCO. Name a hotel, casino or visitor magnet in Sin City and it's likely that YESCO manufactured something special for it. From a neon Boulder Club sign installed in 1945, the company has produced several well-known light displays — called "spectaculars" in the industry — and even the iconic "Welcome to Fabulous Las Vegas" sign in 1955. The 75-foot-tall "Vegas Vic" began welcoming visitors in 1951. A more-recent "wow" installation was the 1,400-foot canopy graphic display system at the Fremont Street Experience in 1995.

Likewise, Utah has been home to many

iconic YESCO structures and signs, ever since the 1922 installation of the Ross & Jack's Café sign, the first "neonized" sign in Ogden. In 1927 came Ogden's largest neon sign, for the First Security Bank headquarters. The *Salt Lake Tribune-Telegram* sign was installed in 1936 in Salt Lake City. The Snelgrove Ice Cream sign, with a rotating double cone, debuted in 1962, demonstrating what could be done with new acrylic plastic sign materials. The 3-D Dee's Burger Clown signs were installed three years

later. During the 2002 Olympics, YESCO adorned 600 feet of mountainside east of Salt Lake City with Olympic ring lights.

While those dazzlers have highlighted the company's portfolio, YESCO also has been involved in making products for everything from small retail kiosks to lighting to set the mood at luxury hotels, from directories to Americans With Disability plaques. Currently, its work is focused on five areas: custom signs, electronic displays, resorts and casinos, outdoor media (it has about

1,700 billboards across nine states), and sign and lighting repair.

YESCO has been at the industry forefront regarding innovation and advancing with the times. After its start in Ogden, it moved into theater marquee signs and later into neon signs; acrylic plastic signs; four-color, computerized electronic message centers; truck-mounted mobile LED display systems; and even the NBC Message Globe in New York City, a 35-foot-diameter LED sphere.

Now under its third generation of Young family leadership, YESCO hasn't let up in recent years. Its 2011 projects included The Shops at Riverwoods, GM's world headquarters and the Seminole Hard Rock Hotel & Casino. Last year, it installed displays at Piccadilly Circus in London, an LED screen at the Harmon Retail Corner in Las Vegas and the Renown Health Gateway sign in Reno.

Utahns soon will be in for even more visual treats from YESCO. The company is installing 9,900 square feet of LED displays for the Utah Jazz at EnergySolutions Arena. Perhaps the most striking will be center-hung video boards. Two primary displays will each be the size of 52 80-inch screens stacked together and will provide 10 percent sharper resolution than Blu-ray. Displays capping each end of those will be the size of 25 80-inch screens. In all, YESCO will dazzle Jazz fans with 37 new displays with more than 10.25 million LEDs.

That's quite a journey for a company that once offered coffin plates.



Workers line up with their service and delivery vehicles outside of Young Electric Sign Co.'s Salt Lake City facility in a picture taken prior to 1950.

Bill Child built a company that Warren Buffett wanted to buy

Just like many of Utah's successful businesses, R.C. Willey Home Furnishings started as a part-time sideline. Rufus Call Willey, a lineman for Utah Power, began selling Hotpoint brand appliances door-to-door in 1932 in rural Syracuse, a tiny town in Davis County.

To get people using refrigerators or electric ranges when electricity was brand-new to the area, he would let them try out the appliances for a week. When his neighbors compared the new appliances to their iceboxes and wood-burning cook stoves,

very few had Willey take them back. He made the proposition especially attractive by offering to take payments over the next three years, payable at harvest time.

In 1950, Willey built his first tiny store next door to his house in Syracuse, having operated out of the back of his little red pickup truck until then. When he died unexpectedly in 1954, son-in-law Bill Child, recently graduated from college with a degree in education, was asked to take over the business. Based on a loyal customer base and a good reputation, Child said, "OK.

There Child was, with a wife and family to support, including his mother-in-law. Loans were called in and taxes came due and Child had a choice — make the business work or fold. "I had no choice and there was no way to go back," Child said. "If we'd gone back to start with, we would have been owing people money."

The original 600-square-foot store was expanded and furniture was added to the product mix. In 1969 the company built its second store in Murray. West Valley City got a store in 1986. Both of these would be expanded repeatedly as the business grew. By then the company had introduced its signature hot dog giveaway to increase traffic.

By 1995, R.C. Willey's now-seven furniture stores were claiming annual sales of about \$300 million, and the company had 1,300 employees. The company had attracted the attention of Berkshire Hathaway Inc., the holding company led by billionaire investment guru Warren Buffett. Buffett acquired R.C. Willey on May 24, 1995.

With the backing of Berkshire Hathaway, R.C. Willey continued to build. Its Intermountain Distribution Center, erected next to Salt Lake International Airport in 1997, was the largest of its kind in the United States at 860,000 square feet. It cost \$30 million and replaced three existing warehouses.

R.C. Willey expanded outside Utah for the first time in August 1999, when it opened a store in Meridian, Idaho (near Boise). It instantly claimed the leading spot

in that market. A 162,500-square-foot store was soon opened in Henderson, Nev. Despite the out-of-state expansion, Child insisted on the maintaining the company's policy of closing stores on Sundays. By early 2000, the company's credit operations topped \$185 million in outstanding loans to furniture and appliance buyers. In 2005, the credit operation was absorbed into a newly created industrial bank backed by Berkshire Hathaway.

Chief financial officer Scott L. Hymas, who had been with the company since 1987, succeeded Bill Child as CEO in February 2001. Child remained chairman. At the same time, Bill Child's nephew, Jeffrey S. Child, became the company's president.

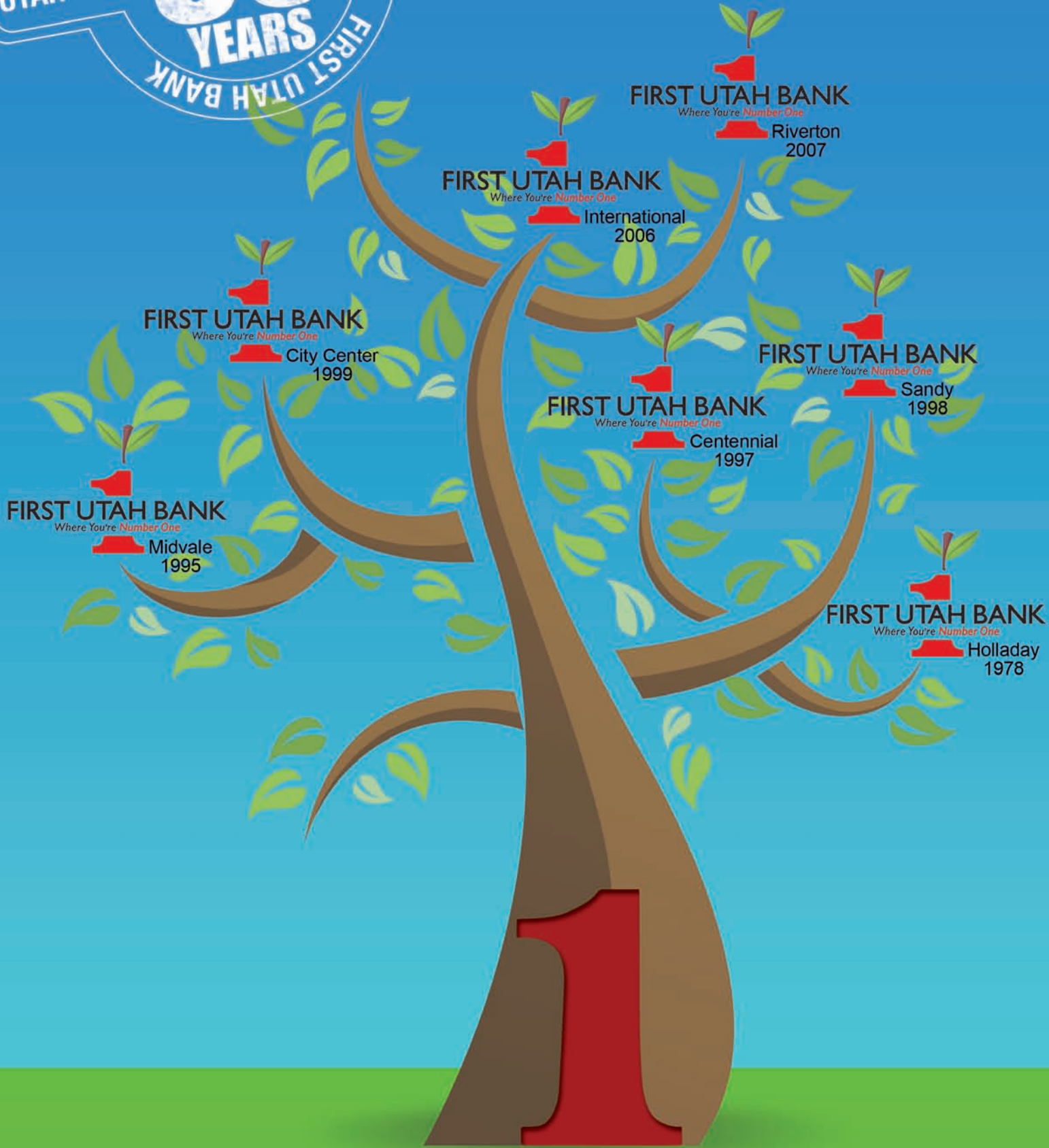
Today, R.C. Willey is still family-operated, and has eight stores located in Utah, Idaho, Nevada and California. A new super-sized store is under construction in Draper.

Bill Child, still chairman of R.C. Willey, is back from a two-year Mormon church mission in Washington, D.C., and has resumed an active role in the company. When asked the secrets to the R.C. Willey success story, he offered, "Be patient. Don't expect miracles to happen without a lot of hard work, mentally and physically."

Asked if retailers in trouble today would be able to dig out the same way he did and ultimately be successful, Child said, "I think so. If you apply proper principles, I think there are plenty of opportunities. Even in these tough times, the American dream is not dead."



In 1950, Rufus Call Willey went from selling appliances from his pickup truck to this-600-square foot store next to his home in Syracuse. Today the company has eight stores in four states.



First Utah Bank is a 100% locally owned and operated community bank which, since its inception in 1978, has grown from a single location in Holladay to seven full service banking offices and a mortgage division. The Bank also has eight ATMs located throughout the Salt Lake Valley. Despite tremendous growth, the Bank has retained its dedication to its customers.

Both a small business and consumer bank, First Utah Bank provides state-of-the-art products and services to its customers and strives to remain technologically competitive in the marketplace. As a community bank, one of our strengths is experienced local management with customer accessibility to decision makers. We are here to help you through today's challenging economy.

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Workers package ZAGG's signature invisibleSHIELD for the Apple iPhone in the company's production and shipping facility.

Fast-growing ZAGG responds to demand for gadget screen protection

Early in 2005, Phillip Chipping needed something to protect his wristwatch from the everyday nicks and scratches that came with normal living. He found the solution in a clear, thin and very durable military film originally made to protect U.S. military helicopter blades from high-speed damage. He immediately saw the massive potential for a virtually invisible and indestructible protective covering in consumer use, and began working on two fronts: legally securing this new idea of putting a clear protective adhesive film covering on electronic devices, and developing other innovative uses for the film. Once patents were prepared and filed,

the invisibleSHIELD made its world debut.

Chipping started selling the invisibleSHIELD product online and in locally owned gadget retailers. The company began in his backyard shed, selling \$200 worth of goods per day. Within a few months, in September 2005, Chipping sent out a press release announcing the concept of offering full-body gadget protection with a patented, clear protective film as a new alternative to bulky cases. Due to the high level of response, the company began designing full-body invisibleSHIELDS for many different types of electronic gadgets.

In January 2006, Chipping brought in Robert G. Pedersen II, a friend and mentor who previously acted in an advisory capacity, as a partner with the title of CEO, while Chipping retained the title of president and founder. Later that year, after buying out Chipping, Pedersen became the largest shareholder.

In 2010, Pedersen was named Ernst & Young's Entrepreneur of the Year in Utah. In August 2012, Pedersen stepped down as CEO and chairman following a margin call and Randall Hales, previously president and COO, became interim CEO. In December 2012, Hales was named CEO by the board of directors.

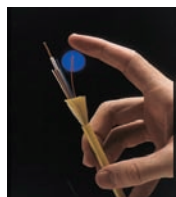
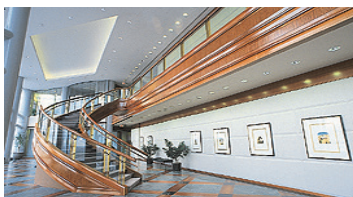
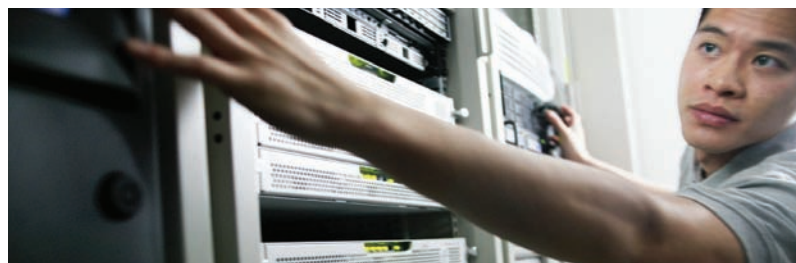
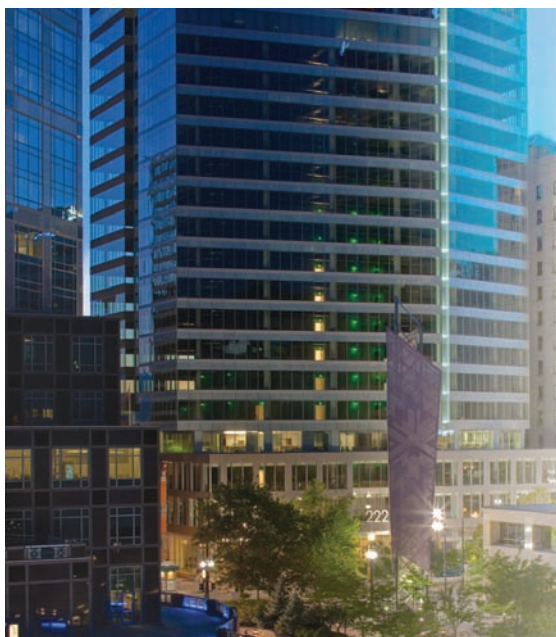
The company changed names to become ShieldZone Corp. in March 2006 and then again to ZAGG Inc. in July 2007. The most recent name change coincided with a reverse merger that made ZAGG a publicly traded company on the OTC Bulletin Board exchange with ZAGG as its stock symbol. On Nov. 10, 2009, it was listed on the NASDAQ Market.

Due to the high level of response, the company began designing full-body invisibleSHIELDS for many different types of electronic gadgets and now accommodates almost all phones, tablets and portable devices. Hales explains the name with a couple of phrases: Zealous About Great Gadgets" or "when others zig, we ZAGG!"

Popularity of the company's products grew and the world now takes notice. ZAGG has grown from a backyard workshop to being a publicly traded trendsetter with a team of over 250 employees. The invisibleSHIELD remains the company's flagship product, and in a few short years, more than 10 million have been sold.

ZAGG has since added the ZAGGaudio line of electronics accessories such as ear buds and focuses on innovation, quality, and superior value, according to company officials.

In August, ZAGG was named the fastest-growing company in Utah "We are honored to be recognized as Utah's fastest-growing company," said Hales. "This achievement was made possible thanks to our dedicated employees, great customers, and committed partners."



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Merit Medical produces life-saving products for a worldwide market

You likely wouldn't know if you have used a Merit Medical Systems Inc. product, but there's a good chance that it improved — or even saved — your life.

Founded in 1987, the South Jordan-based company develops, manufactures and distributes a wide variety of disposable medical devices used in hospitals and clinics worldwide.

Describing the products and their applications can be daunting, what with words like “embolotherapeutic,” “thrombolytic” and “hypervascularized” being among the descriptors. But Merit Medical products are used in interventional and diagnostic procedures, particularly in cardiology, radiology and endoscopy. Its inflation devices are used in angioplasty and stent placement. Its diagnostic and therapeutic catheters are used for various procedures in cardiology and radiology. Diagnostic and hydrophilic products manage and monitor the administration of contrast media and other fluid solutions. Merit produces several types of catheters and fluid dispensing systems. It also makes products for the treatment of uterine fibroids, tumors and arteriovenous malformations.

In simple terms, there are lots of tubes, snares, needles, scalpels, syringes, inflators and wires.

Its domestic and international sales force of about 130, plus select distributors, market the company's products by calling directly on physicians and clinicians who use the products in hospitals and clinics worldwide.

The company has remained based in its native state but has grown tremendously. It once had a small manufacturing facility in Salt Lake City but now has five facilities in the metro area. It also has a manufacturing facility in Galway, Ireland, enabling it to serve the European market; a catheter manufacturing facility in Angleton, Texas; a procedure tray and pack manufacturing facility in Richmond, Va.; European headquarters in Maastricht, The Netherlands; manufacturing facilities in Venlo, The Netherlands, and near Paris; and offices in Rockland, Mass.; Copenhagen, Denmark; and Beijing. It has distribution centers in South Jordan; Angleton; Chester, Va.; Beijing; Hong Kong; and Maastricht.

At the end of last year, Merit Medical had 2,760 employees.

The company has found that its Utah base provides a perfect mix of strategic advantages. “Utah is centrally located logistically to all the major markets, including Asia, South America and Europe,” said Fred Lampropoulos, Merit's chairman and chief executive officer. “Our colleges provide engineers and the state provides R&D incentives that help us maintain global competitiveness.”

“Global” is a key word. Merit's sales in the U.S. last year accounted for 63 percent of its total sales, but that figure has been shrinking over the past few years as the international sales have grown as a result of significant investments in China, Brazil, In-

dia, Russia and other emerging markets.

And sales have never been better. A 10 percent sales boost in 2012 led to the company's best-ever year for revenues, at \$394.3 million, with growth in all areas of its business.

Much of the company's growth has derived from the acquisition of technologies and other companies. Last year, for example, Merit acquired the assets of Ostial Solutions LLC and substantially all the assets of Medigroup Inc. It topped off the year in December, when it made its largest-ever acquisition, obtaining the stock of Thomas Medical Inc. from Vital Signs Inc., a subsidiary of GE Healthcare, in an all-cash transaction valued at about \$165.6 million.



Many of Merit Medical's products require production and packaging to be done in a "cleanroom" environment such as this one shown at one of the company's production centers.

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Local First Utah points to the economic advantages of buying from local retailers

As we near the holiday season, Local First Utah invites you to shift your spending towards a more neighborly approach to seasonal shopping. Perhaps you already 'buy locally' because you appreciate the passion and expertise of local artisans, service providers, and retailers. However, the act of purchasing locally made goods from independently owned shops has more economic impact than you may realize.



NAN SEYMOUR

For example, this year for the holidays, I'll be giving some of my more fortunate friends jars of Amour Spreads jam, primarily because it is unforgettably delicious. I'll purchase the jam at Liberty Heights Fresh because I like to go there for selection and the friendly service. I'm already pleased with my decision because I will be creating an enjoyable experience for myself while selecting a winning gift for my friends. However, just under the surface

of this simple experience lies a significant economic impact.

Artisan Jam makers John and Casey Francis are the owners of Amour Spreads. They are dedicated to spreading their love of fresh local ingredients through the production of their mouth-watering jams and marmalades. The majority of their ingredients are procured from small Utah farms and orchards. So the simple act of buying a jar of Amour jam at Steven Rosenberg's iconic local market, Liberty Heights Fresh, has a triple economic impact. With a single purchase, I will be multiplying my money in our own economy in three directions, supporting the success of a small farm, an artisan food producer, and a locally owned retailer. Furthermore, I will be contributing to the quiet, yet essential, economic role played by Liberty Heights Fresh and other local retailers.

Yes, my thoughtful gift is sure to please my friends, but beyond that it will help create local jobs and preserve Utah's unique character. The purchase will become a small but significant part of a constructive cycle of local spending. Collective small purchases add up to a surprisingly big impact. Our recent economic study series helps us better understand why.

In 2013, Local First Utah released the results of a statewide study series by Civic Economics detailing the amount of revenue returned to the local community by locally owned, independent businesses. Collectively, studies implemented in Salt Lake City, Ogden and Wayne County show that locally owned retailers return 55.3 percent of their revenues to the local economy. For comparison purposes, national chain retailers return just 13.6 percent of revenues. That means every dollar spent at a locally owned, independent business returns more than four times more to the local

economy than a dollar spent at a national chain retailer.

The Civic Economics analysis looked at detailed financial reports from 27 retailers and 17 restaurateurs from across the state. Although similar studies have been conducted in Austin, Chicago, San Francisco, Phoenix, Grand Rapids and New Orleans, this is the first statewide compilation representing the economic impact of both urban and rural locally owned businesses.

"The extra dollars in the local economy produce more jobs for residents, extra tax revenues for local governments, more investment in commercial and residential districts, and enhanced support for local nonprofits. In short, local businesses create better places," said Daniel Houston, partner at Civic Economics.

According to the 2007 Economic Census, Utah produces annual retail store sales across all lines of goods (excluding motor vehicles and gas stations) of roughly \$23.6 billion. Assuming this survey provides a representative sample of Utah independent retailers, a market shift of just 10 percent from chains to independents would retain an additional \$1.3 billion in the state economy every year — money that currently leaves the state quietly in nightly deposits to be spent elsewhere.

Shifting your holiday spending is not only an act of community building, it can also be a lot of fun! Here's a top 10 list from Local First Utah to help you get started:

1. Support local artists! Shop away at a local gallery or pottery studio.
2. Spend a day in a neighborhood business district. Shop your way through your nearest cluster of locally owned businesses. For Salt Lake City, check out onlyinsaltlake.org for detailed neighborhood descriptions.
3. Buy gift certificates to locally owned restaurants.
4. Shop locally online. Most local retailers and manufacturers have a direct option, so there's no need to send the money to an out-of-state megalith.
5. Browse and buy at your local bookstore.
6. Give an educational adventure. Buy memberships to local museums, gardens or the aviary.
7. Make a gift basket filled with Utah's Own products.
8. Give the gift of experience. Buy certificates to a locally owned spa, yoga studio or cooking school.
9. Donate to a local nonprofit on behalf of a like-minded friend.
10. Visit winter markets of locally made gifts. Find one near you!

About Local First Utah

Local First Utah is a 501(c)(3) not-for-profit organization with a mission is to empower a movement to recognize the value and vitality of locally owned, independent businesses to our communities and our economy. Local First Utah today has more than 4,000 locally owned and independent business partners, including citizens and government organizations across the state.

Nan Seymour is the executive director at Local First Utah. She has a 17-year history in small-business ownership and management.



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- 2 apples (peeled and quartered)
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- ¼ tsp ground cloves
- 2 C warm water.



COVERT

from p. 12

can all use in our understanding of the “economics of everyday life.” And, as you’ll find in Chapter One and throughout *The Why Axis*, offering appropriate incentives often leads to the answer of that question “why?” and can help you reach your goal.

In Chapter Six, Gneezy and List tackle one of the book’s larger, more central issues: discrimination. Citing economist Gary Becker’s book *The Economics of Discrimination* as a point of departure, *The Why Axis* notes a decrease in instances of what Becker called “animus” discrimination, and in its place the rise of economic discrimination. Gneezy and List mention simple examples such as health insurance companies charging higher premiums for smokers than non-smokers, and the fact that male drivers pay “as much as 20 percent more for car insurance than a woman does for identical insurance.”

Without the accurate understanding of why people and the economies they collectively form behave the way they do, moving that behavior in a new direction will be a game of chance. *The Why Axis* works as a guide to demystifying motives and shows us how to incentivize behavior toward

better, more productive results.

The Good Struggle: Responsible Leadership In an Unforgiving World by Joseph L. Badaracco, Harvard Business School Press, 203 pages, \$25.00, Hardcover, October 2013, ISBN 9781422191644.

Joseph Badaracco takes a particularly unnerving stance to open his new book, *The Good Struggle*.

“Markets, rather than religion or government or family or ideology, seem to be the most dynamic and powerful force in our world.”

Badaracco was researching leadership on the small-business level when he realized that there was no longer a clear separation between big business and small business, and that “the entrepreneur’s world is becoming almost everyone’s world.” The result of this change is an unending variability or chaos that makes leadership a constant struggle.

With big no longer a value in our culture, there is additional chaos because so much has been modularized. And with modularization there are fewer givens, more complexity, more room for varied interpretation, for good or for ill. “The natural instinct in these circumstances,” Badaracco posits, “is to take care of yourself, here and now, and follow Bertolt Brecht’s adage about bread before

ethics.” And so, this book, like his previous book, the excellent *Questions of Character*, centers on doing the right thing during those turning points when leaders must make difficult decisions in the face of great responsibility.

Badaracco makes the case that markets are now the primary governors of accountability and form a “horizontal accountability” rather than a vertical hierarchy: “Leaders and companies make commitments in markets. If a company succeeds, markets make more resources available and give companies and their leaders more discretion. If a company fails, markets withdraw resources and put their leaders on shorter leashes.”

These commitments can be led by leaders asking themselves, “Do we have the right core values?” As things change so rapidly both internally and externally companies must have a pole star to set course by. And that is also what this book serves as. More people are finding themselves more responsible for more choices. If you feel lost in an ever-changing world in which you never feel comfortable or clear, read *The Good Struggle* for a better sense of why, how you can adapt, and how you can create a steady platform to stand on—if only for a moment.

GRAY

from p. 7

thorized transactions.

9. Prohibit sharing log-in information. I mentioned earlier that having a formal online security policy is important. Consider prohibiting sharing of log-in information between employees. This allows you to see who does what and limits the amount of risk if you also have dual control in place.

10. Use dedicated workstations. The American Bankers Association now recommends that businesses use a dedicated computer for online transactions. This way, malware can’t be downloaded onto the computer while employees surf the Internet, use social networking or open emails.

11. Reconcile often. Check your account statements regularly, and reconcile your online banking at the end of each day. If you catch a fraudulent transaction the same day, you may be able to cancel the transaction and report it before any funds are gone.

12. Work with your bank to prevent unauthorized transactions. Your financial institution may offer additional protections against fraud. Some types of services you may want to ask about are positive pay, call backs, device authentication, multi-person approval processes and batch lim-

its. Getting to know your banker is often the best way to find out what solutions fit your business the best.

13. Understand your responsibility and liabilities. Your account agreement with your financial institution will detail what security features are required for your business. Understanding this will help you to know what losses you may be liable for.

14. Protect your online environment. Just like you would physically protect your checkbook by keeping it in a safe place, make sure you protect your online environment. Use complex passwords and change them periodically, encrypt sensitive data, keep virus protection on your computer updated and make sure you always log out of your online banking session when you’re finished.

Although these tips can’t guarantee you’ll never be the victim of fraud, implementing some or all of these may limit the amount of risk you’re taking on. During Cybersecurity Awareness Month, make a goal to make at least one change to help protect your small business.

Richard Gray is senior vice president of commercial lending and SBA lending at Bank of American Fork. He also manages the bank’s Murray branch, and he has assisted local small businesses in obtaining SBA funding for more than 25 years.

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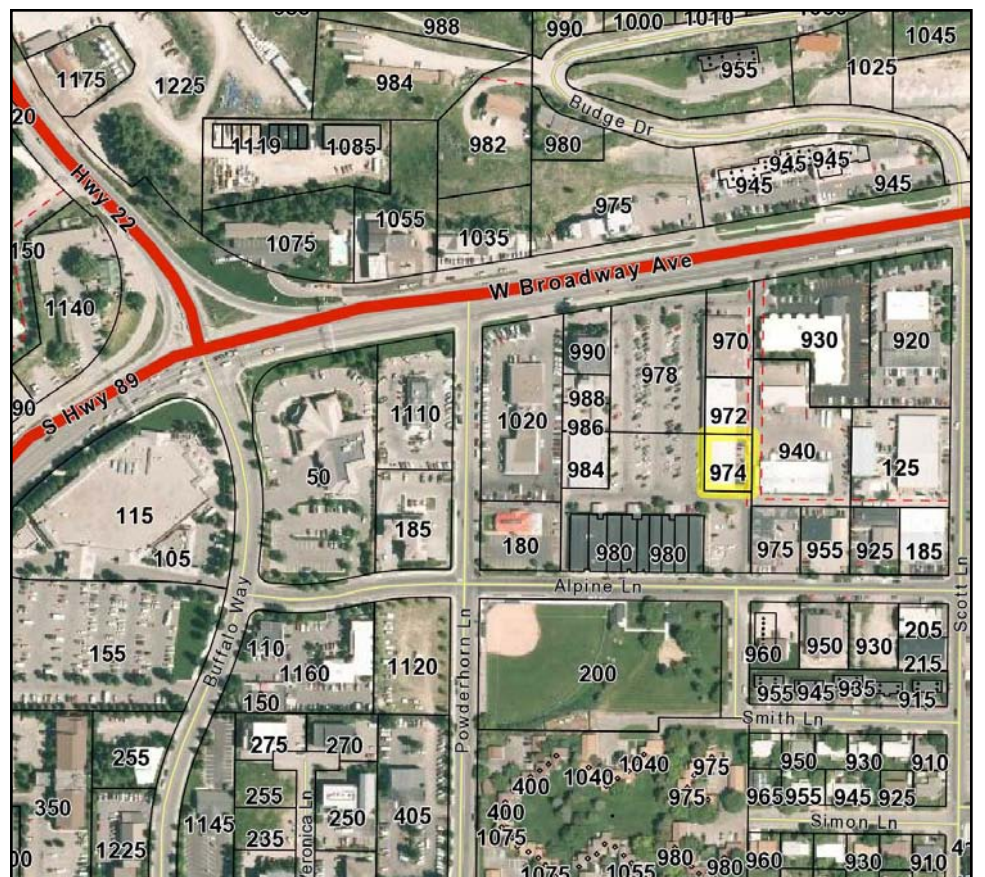
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