

### THIS WEEK

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## Nation's third largest private homebuilder to enter Utah market

By Barbara Rattle  
*The Enterprise*

David Weekley Homes, the nation's third largest privately held homebuilder, is entering the Utah market.

The Houston-based firm has been invited by Daybreak, the Kennecott Utah Copper-owned community in South Jordan, to join that development's roster of builders. David Weekley Homes plans to begin construction there in May. The Texas company will be constructing residences in two new Daybreak neighborhoods — Creekside Village, catering to large families, and Lakeside Village, a higher-end lakeside area with valley and mountain views. Combined, the new neighborhoods will eventually consist of 400 single-family detached homes. Sales are expected to begin in June.

David Weekley's expansion into Utah marks the first time in approximately 15 years that a major national homebuilder has established a Utah presence. The company operates in 17 cities and has built more than 70,000 homes

### David Weekley Homes

in its 36-year history.

"With the home building market continuing to improve, this was a great way to help strengthen the local economy and support the South Jordan community, as well as expand our product offering to a new family of potential homebuyers," said company chairman David Weekley.

"Having David Weekley Homes join our builder group at Daybreak made a lot of sense to us based on our shared values," said Ty McCutcheon, vice president of community development for Kennecott. "Its focus on an outstanding customer experience, quality energy-efficient construction and award-winning design are all aligned with the Daybreak brand."

Walter Watson, David Weekley's division president for Denver and Salt Lake City, said his company is purchasing finished lots from Kennecott and will

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## Utah firms to build \$40 million rental housing project in W. Jordan



Conceptual rendering of The View at 5600, part of a larger master planned community of 370 acres called The Highlands.

By Barbara Rattle  
*The Enterprise*

A joint venture between two Utah real estate development firms plans to break ground next winter for The View at 5600, a \$40 million, 500-unit apartment and townhome project on 30 acres at approximately 5600 West and 8200 South, West Jordan.

Kaysville-based Uinta Land Co. and Salt Lake City-based Peterson Development are partnering to build The View at 5600, which will become the first element in an approximately 370-acre master planned community dubbed

The Highlands that Peterson will develop. The Highlands is fully entitled, with the potential build-out of upwards of 2,900 units.

Gardner Crane, president and CEO of Uinta Land, said The View at 5600 will consist of 14 three-story apartment buildings in addition to 100 townhomes that will be built in two phases, the second to be market-driven. Amenities in the project will include a swimming pool with fire pit and a "lazy river" (said to be the first such amenity in a for-rent project in the state); a clubhouse with fitness room, greet-

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## Bill banning expiration dates, fees on gift cards dies, but may resurface



Banks and other financial institutions were ardent in their opposition to the bill, but the issue could be discussed during the interim period.

By Brice Wallace  
*The Enterprise*

A bill banning fees and expiration dates on gift cards died in a House committee, but at least one committee member hopes the issue can be discussed during the interim session.

HB398 was moved from the House Natural Resources, Agriculture and Environment Committee back to the House Rules Committee, ending its

chances for passage during the regular session. The action followed considerable criticism of the bill from banks and other financial institutions.

The bill would have prohibited gift cards from having expiration dates or any type of service fee, including a fee for "dormancy," a period of non-usage, with one caveat: it would not have applied if the expiration date and

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## State aims to become test site for unmanned aerial vehicles

By Brice Wallace  
*The Enterprise*

The state of Utah is trying to become one of six research and test locations for unmanned aerial vehicles under a Federal Aviation Administration (FAA) program.

The Governor's Office of Economic Development (GOED) board last week approved a grant of up to \$180,000 to be used with funds from at least four other entities to help get Utah designated as a research and test site. The GOED grant is matching money. The four or more other entities must contribute a total of at least \$40,000.

The FAA in February announced it was soliciting proposals for the development of the six ranges to research and test unmanned aircraft systems (UAS). The FAA last year was directed by Congress to establish a program to conduct research

into how best to safely integrate UAS systems into the national air space over the next several years and determine what certification and navigation requirements will need to be established.

Chris Conabee, managing director of corporate recruitment and incentives for GOED, said the state agency had hoped to have four partners but already had six cities, six universities and five industry partners despite GOED being faced with the RFP (request for proposals) being issued earlier than expected.

"So the good news is it seems like Team Utah is in action and geared up. ... It seems like what once was going to be an insurmountable thing to respond to this RFP, in typical Utah fashion, our partners and friends around the table have come forward, and

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## VIEW

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ing room and management office; a trail system with fitness stations, benches and landscaping; basketball courts; a playground; tot lots; picnic areas with covered seating; playing fields; courtyards; a community garden; forecourts with seating and fire pits; entry monuments and a natural dry creek.

Interior amenities will include luxury level finishes and appliances, granite countertops and nine-foot ceilings. Architecture Belgique is designing the project. A general contractor has not yet been chosen, but interviews are under way.

Crane said the partners believe the time is right for such a sizable rental development because “there’s been somewhat of a cultural shift toward people wanting to rent as opposed to own

a home. People are getting married later. Unfortunately, divorce is more commonplace. And a lot of people have experienced the potential downside to home ownership in the last few years.” In addition, the interest rate environment is “good for developers; we’re able to save money on our costs of financing and offer a nice product for a lesser price.”

A team consisting of The Clawson Group, Salt Lake City, and Paragon Mortgage, Phoenix, is assisting with financing, Crane said.

Founded in 2004, Uinta Land is currently working on several apartment, single-family lot and townhome projects in along the Wasatch Front. Peterson Development, a 40-year-old firm, is involved in commercial real estate construction, infrastructure development, land acquisition and sales and entitlement.

## CARDS

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fee disclosure were written “in a readable manner” on the card.

HB398’s sponsor, Rep. Melvin Brown, R-Coalville, said many people who receive gift cards often are unaware that they lose value if not used within a certain time.

“The issue is, if someone gives you gift card — depending on the card, of course, and who the vendor is — that if you don’t use that card by a certain date, then you could lose the value of it,” Brown said. “It would become worthless. And as a result, the issuer of the card then has your money free. He has it all the time it takes you to use up the value of that card to collect interest on it besides. And I don’t think it’s right that our financial institutions take our money like that.”

Brown said that, for example, if 5 million \$20 cards are sold and 5 percent are not used, “that’s millions of dollars that the banks just get as a result of the process. It’s not right.”

Richard Walsh, a former House member, told the committee that one gift card he has stated that the card’s value would drop by \$2 per month after 12 consecutive months of inactivity except in places prohibited by state law. The card also had an expiration date.

“This bill can be summed up in one word: fairness,” Walsh said. “It just needs to be fair. If I wanted to give one of you a card for \$25, you should be able to use it at your discretion whenever you so choose and you should get \$25 worth of value from it.”

While having disclosures on

cards would have exempted them from the bill’s provisions, Brown nonetheless said “you’ve got to have better glasses than I wear” to read the print on the back of gift cards.

But representatives of card-issuing institutions balked at the bill.

“We’re trying to be as clear as possible,” said Howard Headlee, president of the Utah Bankers Association (UBA). “We’re not trying to abuse anyone.”

Headlee said the issue is too complex to address in Brown’s bill. “Just defining ‘gift cards’ is an enormous task. ... It’s very hard. This [bill] doesn’t cut it. This covers everything, and it treats them all the same, and it says there’s no fees, no expiration dates. It doesn’t work. It can’t work.”

Kirk Weiler, president of Wex Bank and chairman of Utah Association of Financial Services (UAFS), which represents industrial banks in Utah, said companies face holding costs for cards that are not being used. Disclosures about fees and expiration dates are readily available to customers, he added.

Both Headlee and Lewis Goodwin, president and chief executive officer of Green Dot Bank, warned that the bill could harm people’s access to certain financial products. Green Dot Bank issues prepaid, reloadable cards at retail locations, with 3.5 million active cards across the country. Many people who use the cards do not have bank accounts, Goodwin said.

Green Dot Bank is among several gift card issuers with operations in Utah, and the bill threatens the industry in the state, Headlee said. “It would be devastating to a major industry in this state — jobs, development, companies that have invested a lot of money to be here [in Utah].”

George Sutton, an attorney representing UBA and UAFS and several banks and a member of the board of directors of GE Capital Retail Bank, said GE issues many

of the cards that Green Dot sells through Walmart. It has 2.35 million active cards.

“What this bill will do is prohibit charging any fee for the issuance and use of those cards,” Sutton said. “I can tell you right now, if this bill passes, we will shut down those cards and that program almost immediately because we’re not going to issue them for free. ... If this bill passes, those [issuing] banks will have to close and leave the state because the only way you can earn money on a prepaid card is to charge fees.”

The bill also was opposed by representatives of the Utah Credit Union Association, the Utah Retail Merchants Association and the Utah Association of Financial Services.

“These are scare tactics; I think it’s a bunch of nonsense,” Brown countered.

Rep. Larry Wiley, D-West Valley City, said he hopes the matter gets interim study. He worked on a similar bill several years ago.

“In fairness, I agree with you 100 percent,” Wiley told Brown. “I’ve had so many people tell me about this, their problems and so forth. That compelled me to do exactly what you’re doing today. But after understanding industry’s side and the complexity of what we’re trying to do, it just makes sense that we need to sit down and rehash this out again and find exactly where we are as a state, how it’s going to impact us as citizens, how it’s going to impact industry and jobs.”

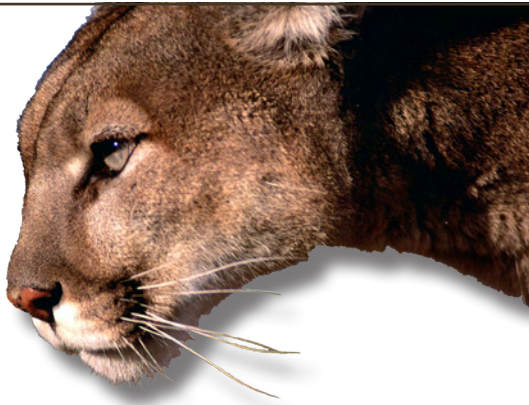
## Arch support product retailer seeking Utah franchisees

Good Feet, a Carlsbad, Calif.-based firm that calls itself America’s No. 1 arch support franchise, is looking for franchisees in the Salt Lake City market to independently own and operate Good Feet retail locations.

The chain and its affiliate manufactures and sells pre-fabricated arch supports to slip inside shoes of all shapes and sizes. There are more than 120 retail locations across North America as well as in Kuwait, Belfast, Korea and the U.K.

A medical background is not required to join the organization. Good Feet Stores are typically between 900 and 1,200 square feet in size, and are typically located in “power” strip centers with high visibility from major thoroughfares. Showrooms feature fitting stations and three different types of flooring. The initial franchise fee is \$25,000. Those planning to open additional stores in the same territory pay another \$10,000 per location. There is a monthly ongoing fee of \$1,000 per location.

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# Lawmakers reject statewide ban on sexual orientation, gender identity discrimination

By Brice Wallace

The Enterprise

A bill banning employment and housing discrimination based on sexual orientation or gender identity died in the Senate last week despite testimony during a committee hearing that such a ban would help Utah lure companies and employees to the state.

SB262 advanced by a 4-3

vote out of the Senate Economic Development and Workforce Services Committee but died last Monday. The full Senate took no action on the bill that day, which was the final day for the Senate to consider bills originating in that chamber.

The bill would have prohibited discrimination in employment and housing based solely on a per-

son's "actual or perceived" sexual orientation or gender identity. It would not have applied to religious groups or their companies, to businesses with fewer than 15 employees, to landlords with fewer than four rental units or to student dorms or any housing operated by religious, nonprofit or charitable organizations.

"This bill would make the ordinances a statewide law, so that Utah has a single, clear policy against discrimination in employment and housing. ... The basic principle behind the bill is straightforward: We should all have an opportunity to earn a living and keep a roof over our heads," the bill's sponsor, Sen. Stephen Urquhart, R-St. George, told the committee.

Urquhart said a recent study indicated that 43 percent of gay people and 67 percent of transgendered people in Utah believe they had experienced discrimination based on their sexual identity or orientation.

Mike Weinholtz, chief executive officer of the physician staffing company CHG Healthcare Services, said that when his company is recruiting and hiring new employees, people outside of Utah want to know how the state treats gay, lesbian, bisexual and transgendered people.

"I cannot effectively recruit a talented worker to work at CHG and live in Utah if they are not guaranteed they will have access to the most basic necessities: a roof over their heads and a job to support their families," he said.

Many companies have instituted anti-discrimination poli-

cies for employees. "But if an employee's spouse or other family members would move to Utah with them, is unable to find stable work or find stable housing simply because of their sexual orientation or gender identity, they will not come here. It is that simple," Weinholtz said.

In addition to many companies, anti-discrimination ordinances similar to SB262 have been passed in 17 Utah municipalities and counties. "But a statewide ordinance would eliminate confusion for Utah companies that have multiple locations throughout the state, and more importantly for economic development reasons, it would announce to the world that Utah is not only open for businesses, we're open to everyone," he said.

Sen. Jim Dabakis, D-Salt Lake City and openly gay, testified that Utah has a reputation "that other states and other places use against us that's wrong."

"We are not hostile," Dabakis said. "We're warm, friendly, decent, wonderful, embracing people and this bill will send that message to our good citizens in Utah as well as to companies all across this country that we're attracting here."

Salt Lake City has a sexual orientation and gender identity anti-discrimination ordinance. Salt Lake City Councilman Carlton Christensen said he knows of no business that has said that the ordinance has been onerous. "In fact, I think many have welcomed it as a forum in which divisions could be addressed," he said.

Senate Minority Whip Karen

Mayne, D-West Valley City, said the same lack of complaints has been seen elsewhere. "We've had this [ordinance] for several years. ... I made two phone calls today. I called West Valley and I said, 'Is there any problem with this?' Zippo. I called Salt Lake County. 'Have we had any problems?' Zippo. I don't know if I should be seeing a ghost I'm not looking at," she said.

Opponents who testified cited several factors for their stance. Some believed the ordinance would be costly to companies. Others said it provided special rights and privileges at the expense of others. One said it could lead to same-sex marriage. A few said the matter should be left to local governments based on their particular community values. Paul Mero, president of the Sutherland Institute, said SB262 was "a solution looking for a problem, but there is no problem."

Sen. Stuart Reid, R-Ogden, said the bill would "advance policy that, frankly, encourages the societal acceptance of something that I believe is immoral."

Several speakers, including those against the bill, said they feel for the people who have experienced discrimination. Urquhart said he had experienced "a lot of love" but also became a target of "some pretty intense hatred" because of his sponsorship of the bill. "But that really makes me think," he said. "I've experienced it for about a week because of this issue. We have a lot of people here who are experiencing it for a lifetime."

## Forensic engineering consulting firm opens Salt Lake City branch

Rimkus Consulting Group, a Houston-based provider of forensic engineering consulting services, has opened a Utah office at 222 S. Main St. in Salt Lake City.

The office is led by Rimkus district manager Christopher R. Grubbs, PE, at present the branch's sole employee.

"As Rimkus continues expansion across the United States, Salt Lake City is an obvious place for us to locate an office. Our new office in Salt Lake City helps to bridge the gap between our Denver and Las Vegas operations, and allows us to provide quicker

response times and improved cost efficiency to our clients," said Curtis R. Brown, CEO.

The Salt Lake City office will work with the local market to address a variety of issues involving property damage, construction defects, fire and explosions, vehicle accidents and product failures.

Rimkus now has 40 offices in the U.S. and one in London that employ more than 400 people. The firm's clients include insurance companies, law firms, corporations and government agencies. The company traces its roots back to 1983.

## Digital media publishing firm opens 40-employee Lehi office

MultiView Inc, a Dallas-based digital media publishing company, has opened an office in Lehi that employs 40 online media salespeople.

The company provides associations with non-dues revenue by connecting buyers and sellers within each industry through advertising.

"As our business has grown across the country and the world, we decided the next logical choice in office location was the Salt Lake City area," said president of MultiView, Dan Maitland. "Not only will this help us better serve our West Coast clients, but it will also create employment opportunities for talented professionals in

the area."

MultiView attributes its growth to its success in benefiting not only its 800 association partners, but also businesses looking for cost-effective ways to reach specific, targeted audiences. The firm offers online buyer's guides, e-newsletters and association website advertising. The firm also has offices in Toronto and in National Harbor, Md. The company is a part of the Warburg Pincus portfolio of companies. Warburg Pincus is a private equity firm with investments in more than 650 companies across 30 countries. Warburg Pincus' other holdings include Aramark, Bausch Lomb and the Neiman Marcus Group.

## 93-room Holiday Inn Express to be constructed in Springville

Local contractor M-13 Construction Inc. of Springville has been selected as general contractor to build a new Holiday Inn Express in the Utah County community. Construction is anticipated to begin later this year with an anticipated opening in the summer of 2014, according to Manjusha Sharma, spokesperson for InterContinental Hotels Group, parent company of Holiday Inn Express. To be located at 1750 W. 1600 N. in Springville, the new facility will have 93 rooms.

When complete, the hotel will be the company's 20th in Utah and fourth in Utah County.

The chain has more than 2,100 units worldwide with an additional 450 in the pipeline, Sharma said. Standard Holiday Inn Express amenities such as free hot breakfast and business traveler-friendly, large in-room desks with free high speed Internet access will be part of the Springville facility.

A 25-year-old company, M-13 has been the contractor on many Utah County projects, including the American Leadership Academy High School and buildings at Mountainland Applied Technical College. No contract value was released for the Holiday Inn project.

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## Speaker: major changes coming to metro area in next 27 years

The Wasatch Front and Wasatch Back will undergo some major changes in the next 27 years, and Robert Grow wants people to help make the transition as smooth as possible.

Speaking at the Salt Lake Rotary luncheon last week, the president and CEO of Envision Utah noted that Utah will add 2 million residents by 2050 but cited several other projections expected to become reality by 2040.

Two-thirds of the buildings in 2040 have not yet been built. Total investment in new development will approach \$700 billion. About 900,000 new housing units will be constructed, and 180,000 existing dwellings will be replaced or renovated. A total of 1.9 billion square feet in new and rebuilt space will be needed.

“Some of us will be leaving,” Grow told the audience, whose average age is a bit higher than the overall Salt Lake City demographic. “Some of us will be leaving, but, frankly, how many of you want your children and grandchildren to leave? How many of you would like most of your children and grandchildren to stay? ... To do that, we’ve got to meet a whole bunch of challenges.”

Envision Utah was established in the late 1990s as a non-profit, nonpartisan, voluntary

partnership of business, government and community members to plot growth strategies for the burgeoning 10-county area. The goals spelled out at the time were enhancing air quality, increasing transportation choices, preserving critical lands, conserving water, providing more housing opportunities and spending wisely on infrastructure.

“Those challenges we listed in 1997, have they gone away? No, they haven’t gone away,” Grow said. “Lots of them remain and lots of them have changed.”

Grow noted that air quality issues remain and that the region’s demographics are changing, with Salt Lake County’s population getting older and the county likely becoming a “majority minority” county by 2050. What’s more, the area is “building an international economic engine,” with the resulting challenge being the need to produce more skilled workers for the future.

For those and other reasons, Envision Utah is talking with the governor’s office and the legislature about doing a statewide update on its quality growth strategy “about how to accommodate those next 2 million people.”

“We would invite you, as leaders of the business community, to be involved in that process,”

he said, adding that Envision Utah is currently forming task forces to study certain topics.

As for the organization’s past, Grow said Envision Utah had plenty of influence on the development of light rail, commuter rail, City Creek Center and Daybreak, among others. But, he stressed, everything had to occur in a particular order.

“Could City Creek Center have been built if we had not built the transit system first, to keep downtown Salt Lake the center from a transportation standpoint in these valleys? Unlikely,” Grow said. “So all of these things, step by step, are continuing to make major changes that allow us to grow so Salt Lake can be a world center, a world city. It can be a great regional center. It can be a place full of great neighborhoods.”

Other communities in the U.S. have looked to mimic Envision Utah’s success, which Grow said has focused on local government and local decision-making but with an understanding that those also influence a larger region.

“You could say there are still a lot of problems, and that’s true,” he said, “but they are a lot smaller than they would have been had we not started 17 years ago.”

won more than 430 awards for design and construction excellence and has a 91 percent customer satisfaction rating. It has also been named one of the “100 Best Companies to Work For” by *Fortune* magazine. The company’s awards include the “Triple Crown of American Home Building,” an honor that includes America’s Best Builder, Builder of the Year and the National Housing Quality Award.

Daybreak experienced a 37 percent increase in home sales from 2011 to 2012. There are now

more than 11,000 people living in Daybreak and another 1,200 who work in the community between office, retail, homebuilding and civic activities. Homebuilders who are currently active in Daybreak include Bangerter Homes, Destination Homes, Garbett Homes, Holmes Homes, Ivory Homes, Rainey Homes, Richmond American Homes and Sego Homes. The community is situated on 4,126 acres and will eventually include as many as 20,000 homes and up to 14 million square feet of commercial space.

## WEEKLEY

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be building three product lines at Daybreak. In Creekside, two products will be offered: cottage court-style homes with average sizes ranging from 1,200 to 1,650 square feet and prices from the low to mid \$200,000s; and homes on 60-foot wide lots ranging from 1,800 to 2,300 square feet and selling from the high \$200,000s to the low \$300,000s. In Lakeside, on the shores of Oquirrh Lake, the company will build homes on lots 60 feet wide, with 2,000 to 2,400 average square feet and prices in the mid to high \$300,000s.

“We hope to be successful there for many years to come,” Watson said, noting the company is searching for space for an approximately 10-employee office in the vicinity of Daybreak.

“But we’ll have a bigger impact on creating jobs through our trade partners and our subcontractors as our work filters through those companies,” he said. “I’m not sure how many jobs will be created there, but it will be quite a few. We’re just in the beginning stages of [reaching out to subcontractors] about what we’re offering and what they can bid on.

“For the moment we’ve got the laser focus on Daybreak, but we’re certainly open to future opportunities as they present themselves.”

David Weekley Homes has

## UNMANNED

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I think we’re going to be in good shape to respond.”

GOED board member Jerry Oldroyd said Utah has unique characteristics that should help its proposal. They include having a military test site in the West Desert, the presence of Hill Air Force Base and several commercial airports. Conabee added that Utah is home to aerospace components companies and defense contractors.

The development of UAS systems is burgeoning. The systems can be as small as three-pound craft launched by hand or as large as the surveillance aircraft GlobalHawk. They are often used for military applications, but also by mappers, farmers, first responders and police.

The need for better safety in national air space was symbolized recently when a passenger airline and an unidentified, unmanned, three-foot-wide aircraft passed within 200 feet of each other near New York’s John F. Kennedy International Airport.

In announcing its requests for proposals from state and local governments, universities and other public entities, the FAA said expanded use of the unmanned systems “will present economic opportunities both for the communities that are selected for this pilot program and for the aerospace industry in general.”

The FAA said it expects to select the six test sites later this year.

“Our focus is on maintaining and improving the safety and effi-

ciency of the world’s largest aviation system,” U.S. Transportation Secretary Ray LaHood said in announcing the RFP process. “This research will give us valuable information about how best to ensure the safe introduction of this advanced technology into our nation’s skies.”

“We expect to learn how unmanned aircraft systems operate in different environments and how they will impact air traffic operations,” added Michael Huerta, FAA administrator. “The test sites will also inform the agency as we develop standards for certifying unmanned aircraft and determine necessary air traffic requirements.”

The FAA said it will evaluate proposals based on geographic diversity, climatic diversity, location of ground infrastructure and research needs, population density and air traffic density, as well as specific goals and objectives to be accomplished. Individual test sites will not have to provide all those attributes, it said.

The FAA said it will ensure that privacy is “appropriately protected” during the pilot program.

The FAA is coordinating with NASA and the U.S. Department of Defense in developing the test site program, which is required by the FAA Modernization and Reform Act, signed into law in February 2012.





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## • Industry Briefs •

### BANKING

• The **Utah Credit Union Association** has inducted former president of **America First Credit Union**, **Rick Craig**, into the organization's **Hall of Fame**. Craig recently retired from America First after serving 16 years as president, 20 years as executive vice president and two years on the board of directors.

• **U.S. Bank** said it has become the first major bank in the United States to deliver **Mobile Photo BillPay** to its customers. The feature allows customers to set up bill payments by snapping a picture of their bills with their camera-enabled smartphone or tablet. Recent research forecasts Mobile Photo Bill Pay adoption to reach 33 percent among adult U.S. consumers by 2018, and result in 1.4 billion bills migrating to the mobile channel. Another study suggests that more than one in five customers would use this feature.

• **Bank of Utah**, Ogden, has two new employees. Eight-year lending expert **Jill Lawrence** will head up consumer lending services for the 60-year-old community bank, in the Ogden branch. She worked most recently for a local credit union as a consumer loan underwriter and a lead service representative and loan officer. Nineteen-year banking expert **Ryan Granquist** has been hired to serve as vice president and bank-wide branch administrator. Granquist is a Certified Fraud Examiner and a member of the Association of Certified Fraud Examiners. He most recently worked as market support consultant in retail

banking for Wells Fargo in areas of compliance, internal controls, loss prevention and customer service.

• **Zions Bank** has selected three senior-level managers for executive vice president positions. **Jacob Heugly** is executive vice president, corporate services. His division encompasses three areas: treasury management, foreign exchange and correspondent banking. Heugly began his career with Zions Bank in 1998. **John Stillings** is executive vice president, commercial banking. He oversees nine credit regions in Utah and Idaho, along with commercial sales and strategy. Stillings has 40 years of banking experience, most recently serving as executive vice president of commercial lending. **George Myers** is executive vice president, human resources. Myers oversees hiring, benefits, professional development and employee relations for a workforce of 2,700. He joined Zions Bank in 1997.

### COMMUNICATIONS

• **Veracity Networks**, a Provo-based telecommunications provider, was honored during the seventh annual **Stevie Awards** in Las Vegas for having the **best "Customer Service Department of the Year"** within the telecommunications industry. The Stevie Awards organizes several of the world's leading business awards shows, including the prestigious American Business Awards.

### CONSTRUCTION

• **Codale Electric Supply**, a Salt Lake City-based electri-

cal distributor, has redesigned its **new website**, [www.codale.com](http://www.codale.com), which now has **ecommerce capabilities**. The site provides access for individual consumers to shop more than 10,000 in-stock products from over 100 of the industry's top manufacturers. Codale currently offers a full line of electrical products from 12 physical branch locations throughout the Intermountain West.

• Utah-based **Ralph L. Wadsworth Construction** has been selected by the **Utah Department of Transportation** as the contractor on a design-build project valued at approximately \$22 million. The project will entail roadway widening and reconstruction of a 6.5-mile stretch of I-15 from the southern Payson interchange to Spanish Fork River. The project is anticipated to begin this month and be completed by September.

### EDUCATION/TRAINING

• The marketing department at the **Woodbury School of Business** at Utah Valley University, Orem, has added **new digital marketing courses**. Developed to prepare students to excel in digital marketing, students can begin taking classes in digital marketing immediately with additional classes offered fall semester 2013. The curriculum will include courses such as principles of marketing, introduction to digital marketing, social media marketing and Internet marketing and analytics.

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• **Rocky Mountain Power** has kicked off its 2013 **Act Wattsmart Video Contest**. The contest invites residential customers in Utah to create unique, fun, smart videos that encourage everyone to be more energy efficient. Prizes total more than \$17,000 for energy efficiency home upgrades. Contest winners will be selected based on their ability to demonstrate electricity-saving actions in a creative video. The grand prize winner will be awarded up to \$10,000 in energy efficiency upgrades for their home. The contest is open through May 31. For more information and full contest rules, please visit [wattsmart.com](http://wattsmart.com).

### FINANCE

• Milwaukee-based **Northwestern Mutual** is honoring Kaysville resident **Gardner Brown** and Salt Lake City resident **Roger M. McQueen** with distinguished regional leader awards. Both Brown and McQueen are affiliated with The McQueen

throughout the region.

### GOVERNMENT

• The **Governor's Office of Economic Development** has hired a new managing director of business outreach and international trade. **Vincent Mikolay**, a long-time strategy and business development specialist, has accepted the position and will transition into his new role immediately. Mikolay has worked with several early-stage startups, including OneSchool Inc. and Pannl Inc. He has also previously worked for Nike Inc., The Walt Disney Co., Advent Entertainment and Ridemakerz, among others.

### HEALTH CARE

• Nashville-based **Heritage Group**, a health care investment firm, has made a "strategic investment" in **Aviacode**, a Salt Lake City provider of technology enabled medical coding services and software. Aviacode provides remote medical coding to hospitals and physician offices across several settings and specialties.

### HUMAN RESOURCES

• **Utah's nonfarm wage and salaried job estimate** for January, as generated by the U.S. Bureau of Labor Statistics, **expanded by 3.1 percent** compared against the employment level for January 2012. This is a 12-month increase of 37,800 jobs and raises total wage and salary employment to 1,249,900. The seasonally adjusted unemployment rate in Utah registers 5.4 percent. Approximately 73,100 Utahns are considered to be actively unemployed. The current United States unemployment rate stands at 7.9 percent. Utah enters the new year with employment growth at its long-term average of 3.1 percent. The unemployment rate stands at 5.4 percent and has fallen by 3.0 full percentage points from its recession high of 8.4 percent in 2010.

### MANUFACTURING

• The **Utah Manufacturers Association** is accepting nominations for its **Workplace Safety Awards** through April 2. Award recipients will be notified in advance of the Second Annual Safety Conference, which will be held April 11 at the Little America Hotel in Salt Lake City. Awards will be presented for several different categories according to number of employees. The ranges of company sizes and categories are as follows: 1 to 50 employees, 51 to 200 employees, 201 to 500 employees and 501 employees and up. For more information email [teresa@umaweb.org](mailto:teresa@umaweb.org).

• **Nature's Sunshine Products Inc.**, a Lehi-based manufacturing and direct-sales company of nutrition and personal-

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Financial Group, a Northwestern Mutual office based in Salt Lake City. Brown was awarded the 2013 Western Region Top 10 Award and McQueen received the 2013 Western Region Managing Partner Leader Award. These honors recognize them for an outstanding year of performance with Northwestern Mutual, serving the financial security needs of others

care products, announced that **Michael D. Dean** has resigned as chief executive officer and as a member of the board of directors, effective March 31. **Gregory L. Probert**, executive chairman of the board, has been appointed to serve as interim CEO until the board names a new CEO. Dean, who was on the company board when the group asked him to step in as CEO in 2010, will enter into a one-year consulting agreement with the company and work with Probert to ensure a smooth transition. Probert has worked with the company in a consulting and executive capacity since September 2010. He is the former president and chief operating officer of Herbalife International of America.

headquarters in Centerville. The facility will be placed on the market for general office leasing and will not be used for company expansion, according to company spokesperson Issa Armita. Ascent Construction of Centerville is the general contractor and leasing will be handled by NAI West of Salt Lake. Although no tenants have been secured, negotiations are in progress with several companies. MTC is a global Job Corps, corrections and workforce management company.

**RETAIL**

• A new **Walmart** opened March 13 at 3590 W. South Jordan Parkway is conveniently located off Bangert Highway in **South**

**Jordan** and is open 24 hours a day, seven days a week. The new store employs approximately 280 full- and part-time associates. Store manager Jessica Brooks began her Walmart career in 2000 as an assistant manager. The store measures about 148,000 square feet. **U.S. Bank** has opened a branch inside the Walmart. The full-service branch, open six days a week, is managed by Katherine Dubois.

• **Harmons** is the recipient of **two awards recognizing the grocery chain for removing tobacco products** from store shelves. Last week the company received recognition from the Coalition for a Tobacco Free Utah and earlier this

year, the Weber-Morgan Health Department awarded Harmons with the Friend of Public Health award for halting the sale of tobacco products in stores.

**TECHNOLOGY**

• **IAT SmartDial**, West Jordan, is celebrating its **27th anniversary**. The company was founded by Scott and Kent Sorensen. A computer telephony industry firm, IAT is focused on creating the most efficient productivity-enhancing collection tools. IAT provides compliance capable hosted, site-premised and hybrid dialing solutions for collection organizations of all sizes.

• After selling its cloud-

based business management platform for only six months, Utah County-based **Domo** has **signed its 100th paying enterprise customer**. Domo, founded by Omniture co-founder and CEO Josh James, serves CEOs and other executives who have vast amounts of business data, but no easy way to access or get value from it. The company's first 100 revenue-generating customers come from a wide variety of industries and senior roles, underscoring the universal need for better access to business data. And while Domo has marketed to a broad range of enterprise companies, 30 percent of its revenue is already from the Fortune 2000.

**MEDIA/MARKETING**

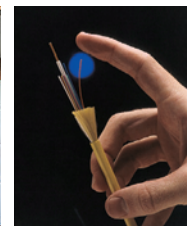
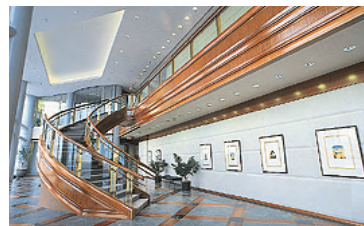
• The **Summit Group Communications (TSG)**, a Salt Lake City advertising and public relations firm, has added **Dan Fletcher, Sandra Gonzales** and **Amy Birkner** to the firm's advertising account department. Fletcher returns to his home state of Utah after a number of years in New York City, working most recently with Edelman Digital, where he developed and managed The AXE Voice Program. Gonzales joins TSG with nearly 20 years in the business and skills in strategy, plan building, working with media and mentoring team members. She was formerly with HMC La Agency. Birkner joins TSG as an advertising account manager. Most recently, she worked as a senior marketing manager for Henry Schein Practice Solutions.

• **Integrated Marketing Group**, Salt Lake City, has **rebranded itself as BrandHive**. The new name is said to play on the firm's passion for excellence and focused precision, as exemplified by bees. The agency's new vision statement showcases the firm's focus on generating awareness, attention and results for natural product and ingredient companies in all categories. The firm employs 17 people and was co-founded by Jeff Hilton and Matt Aller.

**REAL ESTATE**

• The Salt Lake City office of **CBRE** has been selected as the exclusive listing broker for approximately **156 acres of vacant land at Daybreak Commerce Park** in South Jordan. Located within the Daybreak community, the park is a business development by the land division of Kennecott Utah Copper. The park totals 225 acres and offers five million square feet of entitlement for commercial use. Rio Tinto and eBay both have existing projects within the park; the 156 acres is what remains for sale.

• **Management and Training Corp. (MTC)** will break ground March 28 on a **54,000 square foot office building** next to its



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## A new way to look at questions and engagement: emotionally

When you're asking an existing or prospective customer a question, the object is to get them to think and respond emotionally. To most salespeople this strategy sounds like a foreign language.

Start your thinking here: The sale is made emotionally and justified logically. Once you understand that fact, it makes perfect sense to engage the customer emotionally to set the tone for them to decide to buy.

Most salespeople are taught the difference between open-ended and closed-ended questions. A closed-ended question is one that results in a yes or no answer. An open-ended question is one that begins to create dialogue from the customer. Open-ended questions are good, but they don't necessarily breed emotion. This process is necessary to understand, but at its core is passé.

Here's a new way of thinking about your questioning strategy: logic-based questions vs. emotion-based questions.

This thought process and strategy will give you a new awakening about how customers think and decide. And by using emotion-based questions, you can get them to decide on you.

Caution and challenge: This is insight to a new questioning process that will help you formulate emotionally engaging questions. I'll give you phrases to use, and a few sample questions. Your job is to understand the process and create your own questions based on your product, service, customer needs and customer's desired outcome. Questions that draw out their emotion, and keep focus away from logic – aka price.

Logic-based questions center around the old-world "qualifying" questions. These are questions that both annoy and aggravate the customer. Logic-based questions basically ask for money information so the salesperson can begin to salivate. "What's your present payment?" or "What have you paid in the past?" or "What's your budget?" or "Do you want to lease or buy?" These are questions fall under the category of "none of your business."

Key concept: Do not qualify the buyer, let them qualify themselves because you're so friendly, engaging and genuinely interested.

The late, great Dale Carnegie said, "You can make more friends in two months by becoming really interested in other people, than you can in two years by trying to get other people interested in you."

Emotion-based questions ask about their life and use, not their money. Prior to beginning your "presentation," ask the customer emotion-based questions that begin with the words, "How long have you been thinking about ..." or "What were you hoping for ..."

Get the customer to paint their vision of outcome. Get the customer to paint their picture of "after they buy."

During the purchase, ask emotion-based questions such as, "Is this what you had in mind?" or "How do you see this serving your purpose?" or "How do you see your family enjoying this?" Or take it even deeper with, "What do you think Bobby will say when he sees this?"

Emotion-based questions draw out feel-

ings – feelings that will lead to true engagement and honest answers about how your product or service will affect their expected outcome.

When you can get the customer to visualize outcome, you also have them visualizing ownership – otherwise known to you as "purchase."

Major point of understanding: People don't actually come to purchase. They come to purchase because they want to use. What happens after the purchase is far more important to the customer than the actual purchasing process. Drawing out their emotion during the process is the key to getting them to take ownership.

So, during the sales presentation you might want to ask questions that begin with phrases like, "What are you hoping to achieve?" or "How will you use this in your business?" or "How do you envision this will add to your productivity?" or "How do you believe this will affect your profit?"

Whether you are selling to a consumer or a business, whether you are selling on the phone or face-to-face, the process and the emotional involvement are the same. Someone wants to take ownership, and your job is to get them to visualize it, be engaged by you, agree with you, believe you, have confidence in you, trust you, accept your price and pull the trigger.

The key to this is emotional involvement. No manipulation, no pressure, no old-world sales techniques, no NLP, just friendly and genuine emotional engagement that touches the heart and the mind simultaneously.

"Jeffrey, I've been taught to 'find the pain.' Is that emotional?" Yes, but in a negative way. A very negative way. Pain is a negative emotion – or as I call it, a "none-of-your-business emotion." Dumb questions like, "What keeps you up at night?" create an uneasy, uncomfortable atmosphere between you and the customer. And most of the time, if you're asking a negative-based question the customer will not give you a real answer.

Don't find the pain. Find the pleasure.

Pleasure evokes positive emotion. "Tell me about your vacation." "How is Morgan following your passion for fashion?" "How is Henry following your passion for golf?" "Where was your biking trip this year?"

Find their pleasure, find their purpose, find their expected outcome, uncover their true emotional motives – and you will find their wallet.

Now that's pleasure.

Jeffrey Gitomer is the author of *The Sales Bible*, *Customer Satisfaction is Worthless*, *Customer Loyalty is Priceless*, *The Little Red Book of Selling*, *The Little Red Book of Sales Answers*, *The Little Black Book of Connections*, *The Little Gold Book of YES! Attitude*, *The Little Green Book of Getting Your Way*, *The Little Platinum Book of Cha-Ching*, *The Little Teal Book of Trust*, *The Little Book of Leadership*, and *Social BOOM!* His website, [www.gitomer.com](http://www.gitomer.com), will lead you to more information about training and seminars, or e-mail him personally at [salesman@gitomer.com](mailto:salesman@gitomer.com).

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## Buy your own building

Since coming out of the Great Recession, business owners and individuals are increasingly aware of the way debt can be harmful. However, debt can also be good for businesses, and now is a good time for stable companies to consider debt for expansion or revenue growth — values are stabilizing, but are still low compared to historical values. If your business is renting or leasing space, consider putting away some equity for yourself.

Though this recession has been toughest on small businesses, some of the greatest opportunities currently lie in the commercial real estate market. Buyers can now access prime real estate for much less than a year or two ago, particularly in the commercial market, where vacancy rates are up. Cash-starved owners and foreclosure sales have resulted in an unusually high volume of commercial properties priced very low. While there's still abundant supply, small-business owners should seriously consider whether now is the right time to purchase commercial space.

Business owners should consider the different types of financing available, depending on current resources, current needs and strategic plans.

One of the best financing options for Utah's small businesses seeking to purchase or construct owner-occupied real estate is Small Business Administration, or SBA, loans, which are specifically designed to help companies grow and prosper. They are ideal financing vehicles for office buildings, warehouses, retail outlets and special purpose-type facilities such as restaurants, lube shops or car washes. And thanks to the federal government's efforts to stimulate the economy, these types of loans are more plentiful than ever.

Because SBA loans are partially guaranteed by the government, most banks are willing to make them, even to businesses that may not qualify for a conventional loan. SBA loans are also less capital-intensive, requiring just 10 percent to 20 percent down, versus the 30 percent to 35 percent down needed for conventional loans.

If you're worried your business may be too big to qualify for an SBA loan, know that a small business is defined as having less than 500 employees and less than \$7.5 million in annual revenues (depending on the industry). This means 95 percent of Utah companies are eligible.

Another answer to financing for some small-business owners is to obtain a personal loan to purchase a building and then rent the building back to the business. One of our customers recently did this: the company had outgrown the office/manufacturing/warehouse building it had been renting. The owners found a new facility and, because they were seeking to use the building for the long term, considered whether or not they should purchase the building. Their

main concern was the consequence of taking capital out of their business to make the purchase.

After analyzing the owners' own finances, I recommended they consider purchasing the building under their personal names and then have their business rent it from them. This model allows the company to utilize its capital to grow the business, while giving the owners an opportunity to increase and diversify their personal wealth with commercial real estate.



Richard Gray

Business owners can also consider conventional loans. Conventional financing requires a larger down payment than an SBA loan. Property values and interest rates are historically low, and regardless of how business-owners finance their buildings, now is a good time to consider buying.

When the opportunity is right, small businesses and owners can greatly benefit by owning their own commercial property. The money they pay in principal toward a real-estate loan each month goes toward building equity instead of lining someone else's pocket. They have more control over their environment and can put money into a long-term asset that meets their specific needs instead of improving someone else's building. Ownership also insulates companies from higher rent payments, which are likely to surge as the economy recovers.

Business owners can offset costs and leverage current commercial real estate rates to plan for their future by purchasing a building they can grow into. As long as the business occupies at least 51 percent of the building, it can qualify for an SBA loan. Under this scenario, a company can buy the property now at lower-than-normal costs, lease out the other 49 percent until it needs the space, and use the rent it receives to cover part of the building loan payment.

Business owners who are just beginning to think about buying their building can prepare now. Owners can use the rule of thumb that if the price of the building times 1 percent, which would be a rough idea of principal, interest and taxes, is equal to or less than their current payment, it may make sense to consider buying.

While the economy has produced challenges for everyone, it has also created one of the greatest buyers' markets for commercial real estate in recent history. There are many attractive options for small businesses. If you are qualified to purchase commercial real estate, this might be the ideal time to invest in yourself and your business.

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





# Executive Lifestyle

## Why the “single supplement”?

The percentage of single adults over the age of 18 is increasing in the United States. It’s now above 44 percent. If that’s the case, why do people who travel by themselves continue to be “penalized” with supplemental charges that can exceed the amount paid by their coupled friends? Some of my non-married buddies wax indignant (even with disgust) in decrying the “single supplement” fees they incur.

Indeed, the front page of the *New York Times* travel section a week ago was headlined “Singled Out,” as if solo travelers were being picked on. The article made reference to a professor of psychology at the University of California, who called it “singleism” — “ways in which single people are stereotyped and discriminated against,” the *Times* reported.

My only response would be: apparently the professor flunked experimental psychology — the branch of the study that involves mathematics. Single supplements are a simple matter of adding up and paying for costs. And while I feel the pain in the wallet that my non-married friends are bear-



Don Shafer

ing, and understand that no one particularly enjoys parting with additional cash, I perceive the significance of the arithmetic.

It doesn’t take a degree from M.I.T. for someone to realize that, for example, a hotel room that costs \$200 per night will, when divided between two people, cost \$100 per person. Therefore, if one person is in the room, it will cost her or him twice as much in order for the hotel to get the same revenue. Furthermore, if an all-inclusive resort or a cruise line charges \$1,500 per person for a couple, that means \$3,000 in income, and while the food and drink consumed amounts to half for a single, the cost for the room would have to go up for one in

order to compensate for the lack of another occupant.

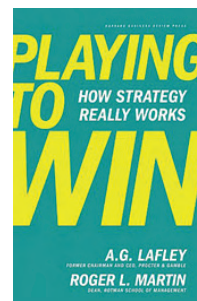
If you are considering a group tour, the price will include accommodations, certain specified meals, travel to various points via motor coach and/or sometimes by train, a tour guide, a driver, plus entrance fees to the various venues to be visited and sometimes airfare. When you are quoted the total price of the tour it will always be based on double occupancy at the different hotels, and a single supplement for anyone traveling alone will also be quoted. The only way I can see around that additional charge for singles would be to divide the total costs involving the entire group equally among each one in the company; however, this means each of the couples would be helping to subsidize the solos.

It is true that Norwegian Cruise Line, for one, has started providing studio staterooms for single travelers on its Epic, as well as the new Breakaway and Getaway ships, and is also retrofitting the *Pride of America* in Hawaii to accommodate solos. However, the Epic has 128 such rooms on a ship with a total of more than 2,000 cabins, and these

see SHAFER next page

## The best business book so far this year, plus two more great reads

(Editor’s note: Each month Jack Covert, founder of 800-CEO-READ, reviews the best recently released business books. Jack is also the coauthor of *The 100 Best Business Books of All Time*, recently updated and expanded, and released in paperback. 800-CEO-READ is a leading direct supplier of book-related resources to corporations and organizations worldwide, and specializes in identifying trends in the changing business market.)



*Playing to Win: How Strategy Really Works*  
By A. G. Lafley & Roger L. Martin, Harvard Business School Press

260 pages, \$27, Hardcover

I doubt there are two more intelligent business minds out there than Lafley and Martin. A.G. Lafley was the CEO of Procter & Gamble, and Roger Martin is the dean of the Rotman School of Management and an award-winning business author and innovator. *Playing to Win* meets the high expectations raised by those two names, and is the best business book I’ve read so far this year.

*Playing to Win* relays the strategic approach P&G used over the 10-year period Lafley (with Martin as advisor) led the company to increase its market value to \$100 billion. But this isn’t an industry book as much as it is a “story about choices, including the choice to create a discipline of strategic thinking and strategic practice within an organization.” And that’s truly what makes this book so good. It is indeed a story, and its two authors are invested in communicating the impressive work done at P&G and teaching this approach to others.

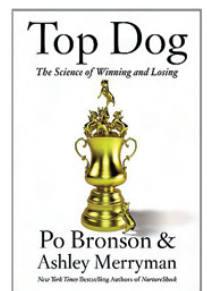
Lafley and Martin first set out to right some wrong thinking about strategy. Strategy is not about having a vision, and it’s not about having a plan. Strategy should not be truncated by some rationalization that the world is

changing too quickly for a long-term strategy, or be limited to being just a “bigger” version of what you already have, nor a series of benchmarks. So then what *is* strategy about? For Lafley and Martin, strategy is about winning:

“The essence of great strategy is making choices — clear, tough choices, like what businesses to be in and which not to be in, where to play in the businesses you choose, how you will win where you play, what capabilities and competencies you will turn into core strengths, and how your internal systems will turn those choices and capabilities into consistently excellent performance in the marketplace. And it all starts with an aspiration to win and a definition of what winning looks like.”

Winning requires a strategy that “is a coordinated and integrated set of five choices: a winning aspiration, where to play, how to win, core capabilities, and management systems.” Those five choices, which the authors visualize as a cascade, can then be applied to multiple aspects of a problem. This systematizes strategic planning at every level.

Part of *Playing to Win’s* appeal is that the authors are unapologetic in their insistence that we aim high and set lofty goals. The other is that they provide a rock-solid ladder on which to climb.



*Top Dog: The Science of Winning and Losing*

By Po Bronson & Ashley Merryman, Twelve


352 pages, \$27.99, Hardcover

No one wants to be a loser, no matter how unimportant the game. Winning is fun, it makes you feel good, and winning validates the effort invested. In this regard, everyone is competitive.

see BOOKS next page


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## BOOKS

from previous page

But, clearly, how we show that competitiveness and how much we value it is different from person to person.

Po Bronson (author of *What Should I Do With My Life?*) and Ashley Merryman, (Bronson's co-author of *NurtureShock*) have written a new book that examines the science behind our innate competitive spirit entitled *Top Dog: The Science of Winning and Losing*. Drawing heavily on scientific experiments and case studies, *Top Dog* is a fascinating glimpse into the psychology and biology that fuels how we react to both winning and losing in different situations.

Sometimes the stakes are low (competitive dancing) and sometimes high (surviving a jump from a plane), but in all cases, competition is stressful. The level of stress can vary by situation, and even by gender, but the key factor is how much of a chance we feel we have at winning. Bronson and Merryman explain:

"For most of us, competitive fire is hugely impacted by what we feel our odds of success are. It's a big difference if you're competing against ten people or competing against 100. When the field is too large, and the chance to be near the top is slim, people don't try as hard."

The closeness of the competition, the perceived chance of winning, determines the level of stress involved. And how we deal with that stress drives both our chances of success, and how much we *allow* ourselves to lose, or rather, give up.

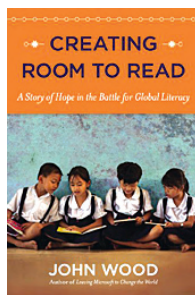
But the pressures of winning aren't only in our heads. Your work environment can encourage healthy competition, or unmanageable stress in the face of competition. For managers, this insight can become a tool, a way to create the perceived chance to win so employees are encouraged to seek opportunities we know we have a chance at succeeding in, and truly give our best effort.

Understanding the science of competition that Bronson and Merryman present through their delightful stories and concrete data in *Top Dog* could be the key to the motivation, performance, innovation, and even personal fulfillment that so many are looking for.

*Creating Room to Read: A Story of Hope in the Battle for Global Literacy*

By John Wood, Viking Books  
320 pages, \$27.95, Hardcover

Some of us have a hard time turning our desire to "do good"



into real action, which is why the option to donate to foundations active in doing good is so beneficial. This same desire to do good is what makes reading John Wood's new book, *Creating Room to Read*, energizing. The former Microsoft executive has created a nonprofit with true impact, which at the same time provides a model for other do-gooders who want to do more than simply donate money.

Wood introduces *Creating Room to Read* with a summary of the circumstances — a "perfect storm" of sorts — that enabled and motivated him to launch Room to Read: supportive parents, an impressive career as an executive in one of the world's largest software companies, and an epiphany after witnessing an almost total lack of fundamental literary tools at a Nepalese school. With Room to Read, Wood's audacious goal is to give children worldwide access to literacy.

There is no single factor that Wood points to in accounting for the incredible growth and success of Room to Read, but there's a recurring theme throughout his book, and it extends to the people that he's hired: "... most of them have been what I call GSD people. I lifted one of Room to Read's early directives from my old boss Steve Ballmer: 'Get sh\*\* [sic] done!'" This modus operandi has proven so effective that Room to Read doubled its staff size in 12 months.

Wood also introduces a companion concept to GSD when he shares one of his ten laws of fund-raising: "No Money = No Mission." Maybe the story of Room to Read is so exciting because it marries the benevolent nature of a nonprofit with the intensely ambitious goal of the organization. For example, Wood's chapter titled "The War on Overhead" reveals his organization to have the same scrappy countenance that you'd expect to find in well-organized and super-lean startups. Room to Read is run like a business, not like a charity — a word banished from organizational language.

The nonprofit path is not for all, and the pool shallows dramatically when you introduce globe trekking to low-traffic regions in which the odds are poor of find-

ing well-run schools. But when an organization can so completely break the mold of the traditional nonprofit and see such quick and undeniable success, there are universal insights to be learned. Because of that, *Creating Room to Read* is for do-gooders and profiteers alike.

Whitetail in North America numbered just 350,000 in 1900. Today, our great outdoors is home to more than 30 million.

Sportsmen are an integral part of effective wildlife management programs.

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## SHAFER

from previous page

studios are about 100 square feet (10 by 10), which is approximately the size of an average modern bedroom closet. But then, cruise cabins are not necessarily known for their spaciousness.

In the case of tour groups, quite often the companies will help people traveling alone to pair up with someone else in the group who is in similar circumstances.

Bottom line, I don't see an end to single supplements. Not unless someone invents a new math — one that will enable hotels, resorts, cruise lines and tour groups to take in the same

amount of money from one person as they get from two. And since that is not logical, don't hold your breath waiting for it to happen.

In the meantime, here's what I tell all of my friends who are divorced, widowed or widower, or simply never married: find a friend to go with you.

Don Shafer has been hosting radio travel shows in Salt Lake City for more than a dozen years, and was taught everything he knows by travel experts he has interviewed. Although some have called him "The Travel Doctor," he holds a Ph.D. in a totally unrelated field, religion.



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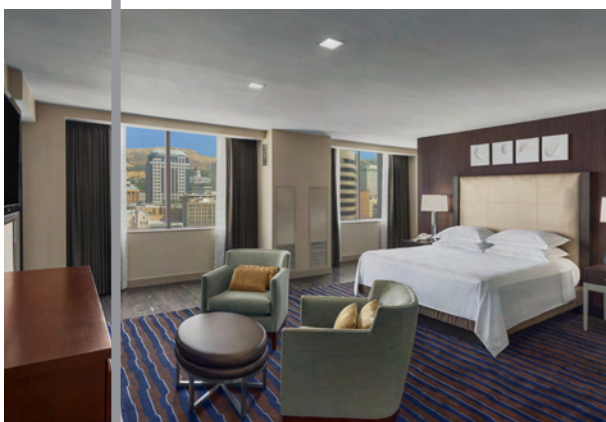
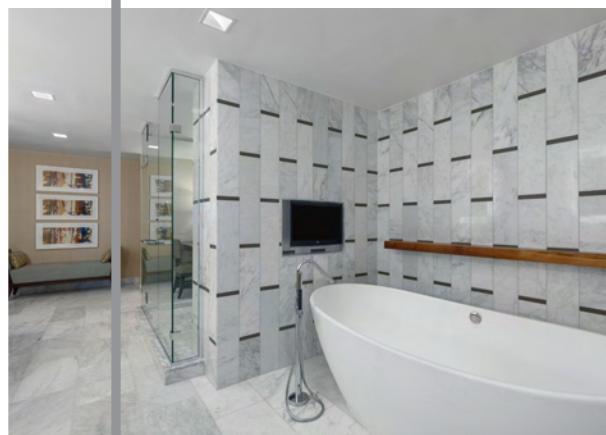
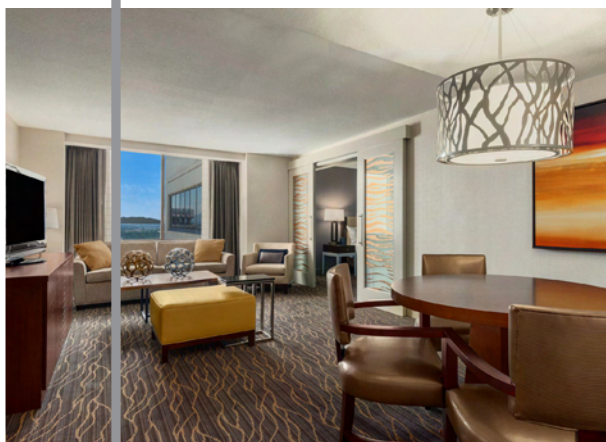
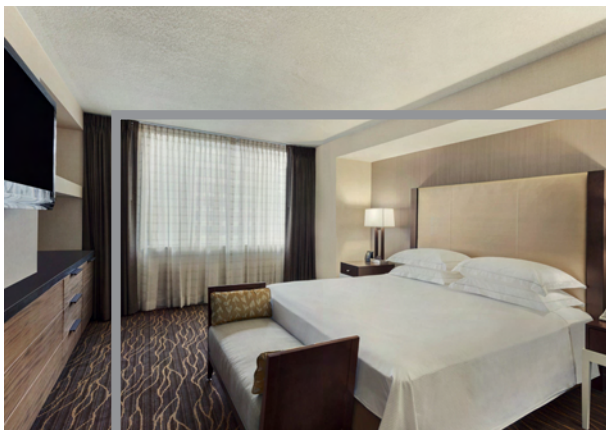
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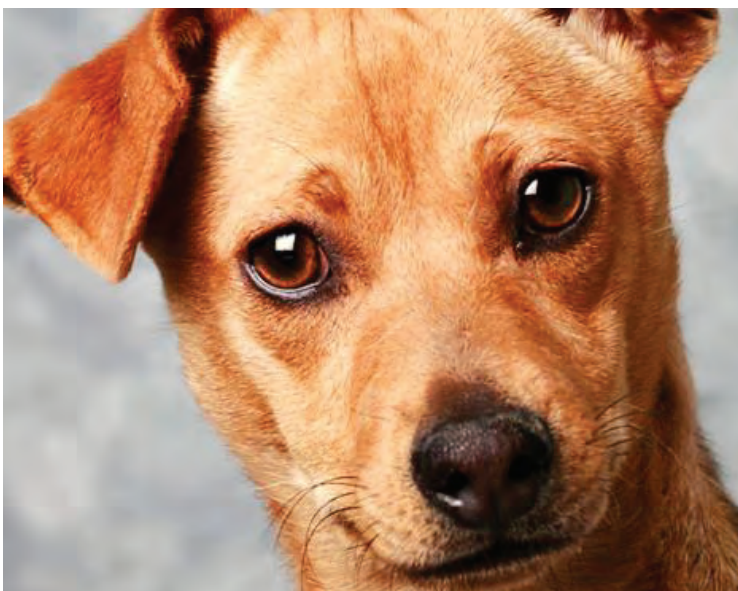
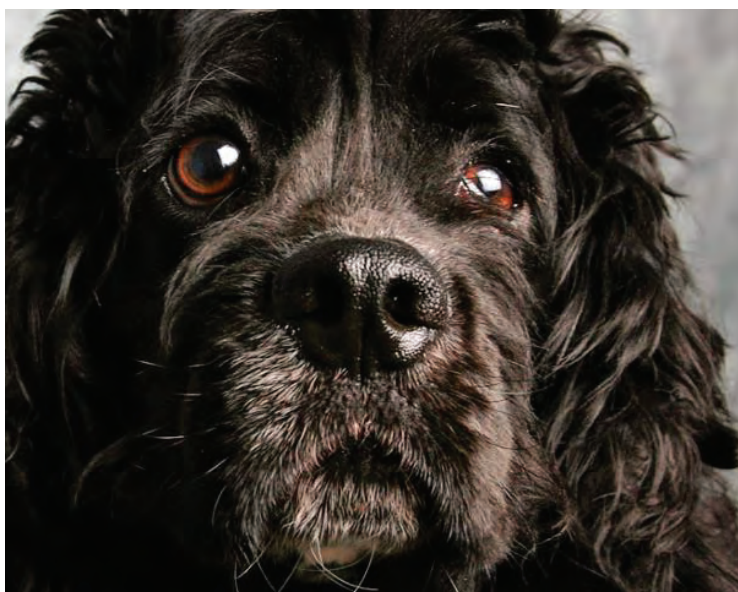


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On Friday, June 7th, 2013, the Humane Society of Utah will hold its “Wags to Wishes” First Annual Gala to celebrate the growth of our shelter, including the new state-of-the-art “Kitty City” cat adoption area and the upcoming “The Wait is Over Rover” dog adoption area. This event will raise money to directly support our mission and programs.

#### All sponsorship levels include:

- One table of eight at the Gala
- Company name and logo identification on the table
- Gift bag for all guests at the table

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- A representative from your organization will speak for a few minutes during the live program about its support of local animal shelters.
- From April to mid-June 2013, your organization’s name and logo will appear on our two Interstate-15 electronic billboard signs as a sponsor.
- On the event website, signage, programs, invitations and videos: “Wags to Wishes’ First Annual Humane Society of Utah Gala, Presented by [Your Organization]” with a large logo.
- Full page advertisement in the event program.
- Dedication opportunity for one year on a cat Villa in “Kitty City,” or on a dog Lounge in “The Wait is Over Rover” dog adoptions area.

#### Supporting Sponsor - \$5,000

- Under “Supporting Sponsor(s)” on the event website, signage, programs, invitations and videos: your organization’s name and logo will be featured with any other supporting sponsors.
- Half page advertisement in the event program.
- Dedication opportunity for one year on a cat Condo in “Kitty City,” or on a dog Run in “The Wait is Over Rover” dog adoptions area.

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- Under “Event Sponsor(s)” on the event website, signage, programs, invitations and videos: your organization’s name and logo will be featured with any other event sponsors.
- One-fourth page advertisement in the event program.

#### Table Sponsor - \$1,250

- Under “Table Sponsor(s)” on the event program: your organization’s name will be featured with any other table sponsors.

Your tax deductible donation will allow the Humane Society of Utah to continue rescuing unwanted and homeless animals in Utah. Please make a financial gift to help us to eliminate pain, fear and suffering in all animals.

For more information, contact **Jamie Usry** at 801-261-2919 ext. 207 or [jamie@utahhumane.org](mailto:jamie@utahhumane.org).



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## What the sequester means for the economy

The topic clearly on everyone's mind right now is the sequester and its potential impacts on the economy. While not surprising, politicians and pundits are painting this as a severe event that will kill thousands of jobs and potentially derail the U.S. economic recovery. While the cuts were certainly not an optimal result for either party — with the Democrats wanting no cuts and Republicans wanting reductions in entitlements specifically — they are also not as detrimental as many would have us believe. I would also argue, as I have alluded to in previous articles, that despite these antics in Washington the *private sector* has improved significantly and could diminish the sequester effects through continued expansion alone.

The sequester was essentially a trigger for \$85 billion in government spending cuts, predetermined by both parties and the president in 2011 during the debt-ceiling debates. The majority of these reductions take place over a period of several years, during which Congress has the ability to either modify or eliminate a large percentage of them. Essentially they can still negotiate the cuts before they take effect, which they will likely do during the debt ceiling compromise at the end of the month. This means that a hit to GDP of 0.5-0.75 percent will not happen tomorrow but instead *could* happen if nothing changes over the next year or longer. However, what will truly minimize the sequester effects in my view is continued job growth and economic expansion in areas like manufacturing and home building. Here are a few facts that point to that continued growth:

- New home sales were up 28.9 percent from a year ago in January.
- The ISM Manufacturing Index rose to 54.2, much greater than consensus expectation, its highest reading since June 2011 and at a level consistent with real GDP growth of 3.7 percent.

- U.S. auto sales are projected to top 15 million vehicles for 2013, a 6.6 percent increase over 2012 and a 50 percent increase from the low in 2009.<sup>1</sup>

- U.S. corporations within the S&P 500 are holding more cash than ever before — over 65 percent more than the market peak in 2007.

These are real facts, not artificial enhancements created by the government. Is it any surprise then that the markets did not have a massive sell-off before or after the sequester? In my view, that is because institutional investors, or the “smart money,” know that the effects are not as devastating as they appear and these tactics in Washington are essentially irrelevant.

Back in August of 2011, the market sold off nearly 17 percent amid the debt-ceiling debate and subsequent downgrade by Standard & Poor's. Today, in comparison, we only saw a pullback of 2.8 percent amidst an economy in much better shape than it was in 2011. One could certainly make the point that the way that our elected officials “work together” for the betterment of their constituents (us) is atrocious, and I would agree with that.

But the more important point is that they do not have the influence or capacity to derail our progress, in my opinion. Look at the energy situation, for example: new drilling and exploration technology has discovered oil and natural gas resources

that will make the U.S. energy independent in about five years. Just think about the financial and international impacts that energy independence will mean for the U.S.: Energy costs will naturally be pressured downwards amidst reduced transportation and protection costs required to ship from areas like the Middle East. Defense spending in terms of dollars and personnel will also be reduced, given the fact that we won't need to secure our oil interests there anymore. These advancements are happening despite an administration that has proven not to be pro-energy (fossil fuels, that is) and a Congress that cannot get anything of significance passed. That is just one facet of advancement in our country that could radically shape the future for the positive, stemming from the private, not the public, sector. In short, ignore the dire predictions and political infighting because you could potentially miss the extraordinary positive changes taking place in the economy and our society.

Matthew D. Pappas is financial advisor with the Cottonwood Group of Wells Fargo Advisors LLC, a wealth management team based in Salt Lake City. He can be reached at [matthew.pappas@wfadvisors.com](mailto:matthew.pappas@wfadvisors.com) or online at [cottonwoodgrp.com](http://cottonwoodgrp.com). Wells Fargo Advisors LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Co. Investment and insurance products: NOT FDIC-Insured/NO Bank Guarantee/MAY Lose Value. Past performance is not a guarantee of future results. Wells Fargo Advisors did not assist in the preparation of this report, and its accuracy and completeness are not guaranteed. The opinions expressed in this report are those of the author(s) and are not necessarily those of Wells Fargo Advisors or its affiliates. The material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy.



Matthew Pappas

## What does the Dow's record high really mean?

Next stop, 15,000? As the Dow Jones Industrial Average settled at a new all-time high of 14,253.77 on March 5, the psychological lift on Wall Street was undeniable — the market was finally back to where it was in 2007. Or was it?

For many Americans, the Dow equals the stock market, and the stock market is a direct product of the economy. It doesn't quite work that way, of course.

Right now, it is worth examining some of the factors that have driven the Dow to its series of record closes. Does the Dow's impressive winter rally signal anything more than unbridled bullish enthusiasm?

**The small picture:** Investors should remember that the Dow Jones Industrial Average includes just 30 stocks — 30 closely watched stocks, to be sure, but still just 30 of roughly 2,800 companies listed on the New York Stock Exchange.

The S&P 500, with its 500 components, is considered a better measure of the market. When you hear or read that “stocks advanced today” or “stocks retreated this afternoon,” the reference is to the S&P. As the Dow kept settling at all-time peaks in early March, the S&P was consistently wrapping up trading days at five-year highs but still remained about 2 percent off its 2007 record close.

You could argue that the Dow is even less representative of the broad stock market than it once was. In 2007, Kraft, Citigroup and General Motors were among the blue chips included in the index; since then, they've been tossed out and the index has gotten a little more tech-heavy.

If you add up all the share prices of the 30 stocks in the Dow, you will not get a number over \$14,000. The value of the Dow = 7.68 x the total share prices of all 30 Dow components. How did Dow Jones arrive at the magic multiplier of 7.68? It is a direct reflection of the Dow Divisor, which is a numerical value computed and periodically adjusted by Dow Jones Indexes. For every \$1 that shares of a DJIA component rise in price, the value of the Dow rises 7.68 (the Dow Divisor, you see, is well beneath 1 — on March 7 it was 0.130216081).

The DJIA isn't indexed to inflation, so hitting 14,167 in 2013 isn't quite like hitting 14,167 in 2007. It is a price-weighted index as well (i.e., each Dow component represents a fraction of the index proportional to its price), which also makes a comparison between 2007 and 2013 a bit hazy.

**The big picture:** The Dow surpassed its old record thanks to many factors — the resurgent housing market, the Institute for Supply Management's February purchasing managers indices showing stronger expansion in the manufacturing and service sectors, an encouraging ADP employment report and, of course, earnings. Perhaps the most influential factor, however, is central bank policy.

The Federal Reserve's ongoing bond-buying has stimulated the real estate industry, the market and the overall economy and fueled the DJIA's ascent. The parallel, open-ended effort of the European Central Bank has diminished some of the anxiety over the future of the euro. In early March, the ECB and the Bank of England again refrained from adjusting interest rates, and ECB president Mario Draghi mentioned the need for the bank to retain an “accommodative” policy mode until the eurozone economy sufficiently improves.

In the big picture, two perceptions are moving the market higher. One is the conclusive

belief that the recession is over. The other is the assumption that the Fed will keep easing for a year or more. Pair those thoughts together, and you have grounds for sustained bullish sentiment.

How high could the Dow go? Any time the Dow flirts with or reaches a new record high, bears caution that a pullback is next. Though many analysts feel stocks are fairly valued at the moment, a combination of headlines could inspire a retreat — but not necessarily a correction, or a replay of the last bear market.


While the market has soared in the first quarter, the economy grew just 0.1 percent in the fourth quarter, by the federal government's most recent estimate. That may have given some investors pause: the Investment Company Institute said that \$1.13 billion left U.S. stock funds in the week of February 25-March 1, which either amounts to bad timing, an aberration (as it was the first outflow ICI recorded this year), profit-taking or skittishness.


If the Dow hits 14,500 or 15,000, that won't confirm that the economy has fully healed or that the current bull market will last X number of years longer. It will be good for Wall Street's morale, however, and Main Street certainly takes note of that. Lazard Capital Markets managing director Art Hogan seemed to speak for the status quo in a recent CNBC.com article: “We're certainly in an environment where good news is great and bad news is just OK. The market has just found the path of least resistance to the upside in the near term and it's hard to find something to knock it off there.”

Mark Lund is a portfolio management specialist, investor coach, speaker and author of *The Effective Investor*. To get a free consumer report, “9 Investor Mistakes that Kill Portfolio Performance,” go to [www.StonecreekWealthAdvisors.com](http://www.StonecreekWealthAdvisors.com). Lund offers investment management services through Stonecreek Wealth Advisors Inc., an independent fee-only Registered Investment Advisor firm in Draper. He can be reached at (801) 545-0696.



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## • Calendar •

• March 19, 7-9 p.m.: **“Power, Persuasion & Purpose: Preparing & Arming the Next Generation to Compete and Succeed Globally.”**

Cari E. Guittard, founding principal at Global Engagement Partners, will discuss the weapons of global influence and global mindsets. Guittard teaches graduate courses in corporate diplomacy and geopolitics for the University of Southern California Annenberg School and courses in international negotiations and women’s leadership for the Hult MBA School in Dubai. Location is the Bill and Vieve Gore Concert Hall at Westminster College, 1840 S. 1300 E., Salt Lake City. Event is free and open to the public. Details are at [utahdiplomacy.org/events](http://utahdiplomacy.org/events).

• March 19, 3:30-5:30 p.m.: **“How to Raise Money in Utah,”** presented by the Wayne Brown Institute. Participants will learn what investors and non-bank lenders look for, where to find investors and financial resources and when to start the process of raising capital. Location is the Red Canyon Events Center at the Zions Bank Financial Center, 180 N. University Ave., Provo, eighth floor. Free. Register at <http://hrmprovomar2013.eventbrite.com/#>.

• March 20, repeating March 26 and April 3, 9, 17, and 23 and May 7 and 14. **Associated Builders and Contractors Continuing**

**Education series.** The trainings will be offered at both morning and afternoon sessions in North Salt Lake, Ogden and Lindon; cost varies. For more information, visit [abc.utah.org](http://abc.utah.org).

• March 21, 11:30 a.m.-1 p.m.: **Building Owners and Managers Association (BOMA) of Utah meeting.** Guest speaker Angela Petersen of Zions Bank will discuss how to effectively build an evacuation program to fit any size building or facility. Location is the Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$45 for members, \$45 for guests, lunch included. Register at [www.BOMAUtah.org](http://www.BOMAUtah.org).

• March 21, 8-9 a.m.: **“WTA Breakfast with Skullcandy,”** a World Trade Association Utah event. Aaron Behle, vice president of international sales, and Steve McMahon, product line manager, will discuss product innovation and global branding. Based in Park City, Skullcandy designs, markets and distributes audio and gaming headphones and accessories. Its products are sold in more than 70 countries. Location is Salt Lake Community College, Room 213, Miller Professional Development Center (MPDC), 9750 S. 300 W., Sandy. Cost is \$12 for association members, \$15 for nonmembers. RSVP at [wtaofutah@gmail.com](mailto:wtaofutah@gmail.com) by March 18.

• March 21, 7:30-9 a.m.: **“Utah — Growth Trends and Projections,”** sponsored by NAIOP. Presenter will be Dr. Arthur C. Nelson, FAICP, presidential professor of city and metropolitan planning at the University of Utah, where he is also director of the Metropolitan Research Center. Location is the Utah State Law & Justice Center, 645 S. 200 E., Salt Lake City. Nonmember cost is \$100. For more information and to register, visit <http://bit.ly/NAIOPUtah>.

• March 22, noon-1:30 p.m.: **“Best Trade Ideas for 2013,”** presented by Harvey Sax, author of the *The Investment Survival Guide*. Location is Spencer’s Steakhouse, 255 S. West Temple, Salt Lake City. Free, lunch included. Attendees will also receive a free copy of Sax’s book. Seating is limited to a first-come, first-served basis. Reserve a seat at <http://workshops.saxangle.com>.

• April 9, 7:30 a.m.-1:30 p.m.: **Parsons Behle & Latimer’s 25th Annual Employment Law Seminar.** Breakout session topics will include guns in the workplace, social media policies, whistleblowers, mobile devices and the workplace, employer insurance policies, sexual harassment, FMLA and the Affordable Care Act. Keynote speaker will be Rod Decker, reporter for KUTV

Channel 2 News. Location is the Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$150 and registration deadline is April 1. Lunch and a seminar handbook are included. Register at <http://www.parsonsbehle.com/emp-seminar>.

• April 11: **Annual Governor’s Utah Economic Summit.** Event will feature keynote presentations and panel discussions in multiple tracks about strategic opportunities and challenges facing businesses. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$200. Details are at [www.utahsummit.com](http://www.utahsummit.com).

• April 11, 3-4:30 p.m., repeating May 23, July 18, Oct. 17 and Nov. 7: **“Distributed Antenna Systems: Bring Your Facility Up to Full Connectivity and Full Code Compliance,”** presented by Hunt Electric. Instructor will be Darrin Guevara, ITS/communication division manager. Location for all events is Hunt Electric, 1863 W. Alexander Ave., West Valley City. Cost is \$20. Register at [huntelec.com/training.htm](http://huntelec.com/training.htm).

• April 11, 8 a.m.-4 p.m.: **Second Annual Mining and Manufacturing Safety Conference,** sponsored by the Utah Mining Association and Utah Manufacturers Association. The theme is “Promoting a Culture of Safety.” Morning keynote speaker Brad Gardner

will discuss “Dominoes: Just Don’t Watch Them Fall,” while Dolores Gardner will discuss “I’m Serving a Life Sentence and I Did Nothing Wrong.” Luncheon speaker Mark Eaton will discuss “Four Commitments of a Winning Team.” Event also includes exhibits, safety award presentations and breakout sessions. Location is the Little America Hotel, 500 S. Main St., Salt Lake City. The cost is \$100. Registration can be completed at [www.umaweb.org](http://www.umaweb.org). More information about the event and for vendor registration is available by contacting Marilyn Tuttle at (801) 364-1874 or Theresa Thomas at (810) 363-3885.

• April 15, 7:30 a.m.-3 p.m.: **“Doing Business with China”** conference, presented by Utah Valley University’s Woodbury School of Business. Conference will feature keynote presentations and breakout sessions. Participants also will have the opportunity to interact and network with leading experts, business executives, non-profit organizations and international trade enterprises, including experts from World Trade Center Utah and the Governor’s Office of Economic Development. Details are at [www.uvu.edu/businesswith-china](http://www.uvu.edu/businesswith-china).



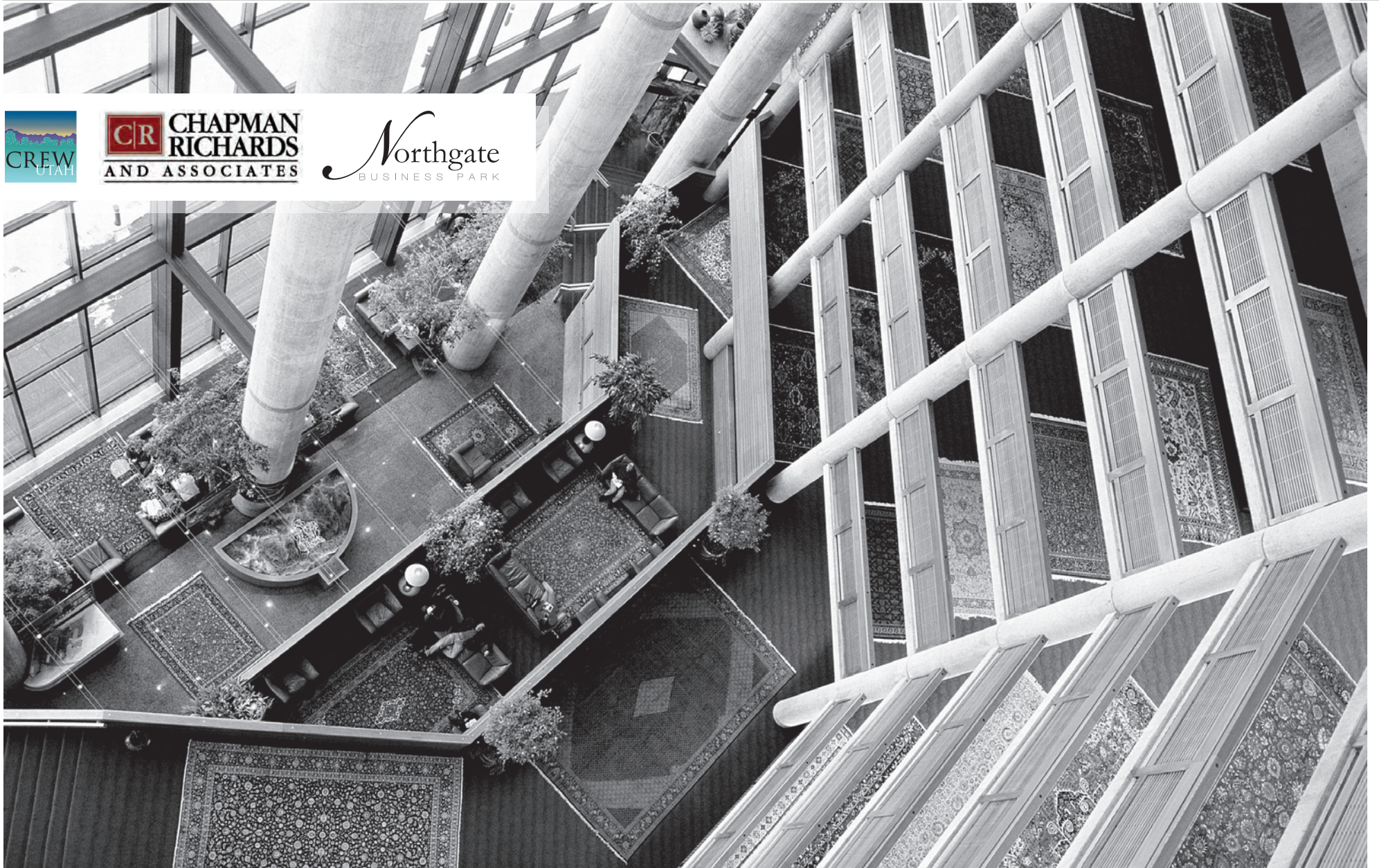
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**Julie H. Kilgore** is President of Wasatch Environmental, an environmental science and engineering firm based in Salt Lake City, Utah. For 20 years, Julie has helped commercial and industrial clients evaluate acquisition and development opportunities by preparing environmental assessments, undertaking environmental investigations, working through remediations, and coordinating with regulatory agencies. Julie serves as the national task force chair that developed the Phase I Environmental Site Assessment process that is used for commercial real estate transactions throughout the United States.

Julie can be reached at (801) 972-8400 or [jk@wasatch-environmental.com](mailto:jk@wasatch-environmental.com).



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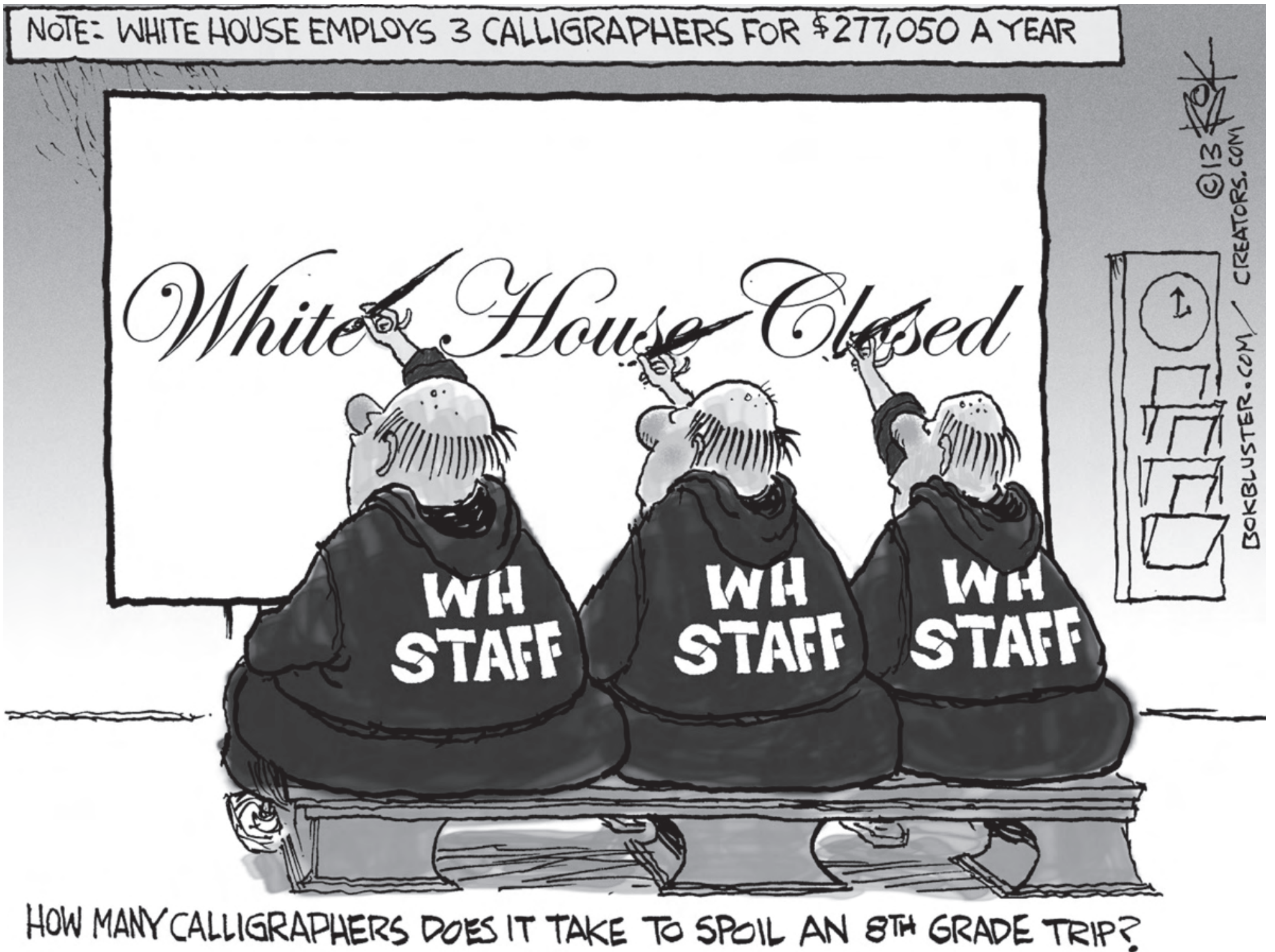
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## Hungry children will be first to suffer from sequester

The difference between a natural disaster and a disaster caused by politicians is that the latter will almost always hit the poor and the obscure most heavily, while a hurricane or a flood will at least sometimes spread the suffering more evenly.

As the “sequester” unfolds in Washington, we see this same old pattern holding firm: Republican leaders, now hustling to shirk responsibility for the catastrophe they predicted, insist those automated budget axes won’t do any damage at all.

Has anyone felt any pain

yet? Not during the first few days, of course, but when the cuts begin to bite a month or so from now, the first to feel it will be the unemployed and the destitute for whom a few dollars of government support mean so much in their daily survival calculation. A decent policy would seek to spare them the brunt of political mistakes made by



**Joe Conason**

other, far more comfortable people, but this process permits no such choices — and the most vulnerable will by definition be hurt

most.

According to the Center on Budget and Policy Priorities, which began to warn of sequestration’s very real impact weeks ago, the government will have to turn away as many as 775,000 women and children who qualify for WIC, the “highly effective” national nutrition program. Back when there was bipartisan opposition to letting people starve, legislators of both parties worked to ensure that WIC funding was sufficient to enroll every qualified family. Everyone seemed to agree that the program’s cost was trivial compared with the social, moral, and yes, economic benefits

of properly feeding all hungry infants and children.

Not under the sequester, when common sense and compassion become impermissible. Not under the sequester, which not only enforces the cruel cuts but allows their perpetrators to deny ownership of the specific consequences.

What makes the automatic cutback in WIC funding even worse is that the amount involved is small in modern terms. The WIC budget will have to be reduced by about \$699 million compared with 2012, or the same amount as the projected price of one “Littoral Combat Ship,” the Navy’s latest

vessel project.

Evidently a principle is at stake that can be vindicated only by taking food from the mouths of pregnant women, breastfeeding women, and infants, however. Enforcing this decision — and it is a decision — are men and women who will assure voters of their fervent religious piety as well as their absolute devotion to America’s beleaguered families.

Or some of America’s families.

Joe Conason is editor in chief of nationalmemo.com.

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## Intellectuals and race

There are so many fallacies about race that it would be hard to say which is the most ridiculous. However, one fallacy behind many other fallacies is the notion that there is something unusual about different races being unequally represented in various institutions, careers or at different income or achievement levels.

A hundred years ago, the fact that people from different racial backgrounds had very different rates of success in education, in the economy and in other endeavors, was taken as proof that some races were genetically superior to others.

Some races were considered to be so genetically inferior that eugenics was proposed to reduce their reproduction, and Francis Galton urged “the gradual extinction of an inferior race.”

It was not a bunch of fringe cranks who said things like this. Many held Ph.D.s from the lead-

ing universities, taught at the leading universities and were internationally renowned.

Presidents of Stanford University and of MIT were among the many academic advocates of theories of racial inferiority — applied mostly to people from Eastern and Southern Europe, since it was just blithely assumed in passing that blacks were inferior.

This was not a left-right issue. The leading crusaders for theories of genetic superiority and inferiority were iconic figures on the left, on both sides of the Atlantic.

John Maynard Keynes helped create the Cambridge Eugenics Society. Fabian socialist intellectuals H.G. Wells and George Bernard Shaw were among many other leftist supporters of eugenics.

It was much the same story on this side of the Atlantic. President Woodrow Wilson, like many other Progressives, was solidly behind

notions of racial superiority and inferiority. He showed the movie “Birth of a Nation,” glorifying the Ku Klux Klan, at the White House, and invited various dignitaries to view it with him.

Such views dominated the first two decades of the 20th century. Now fast forward to the last few decades of the 20th century. The political left of this era was now on the opposite end of the spectrum on racial issues. Yet they too regarded differences in outcomes among racial and ethnic groups as something unusual, calling for some single, sweeping explanation.

Now, instead of genes being the overriding reason for differences in outcomes, racism became the one-size-fits-all explanation. But the dogmatism was the same. Those who dared to disagree, or even to question the prevailing dogma in either era, were dismissed — as “sentimentalists” in the Progressive era and as “racists” in the multicultural era.

Both the Progressives at the beginning of the 20th century and

the liberals at the end started from the same false premise — namely, that there is something unusual about different racial and ethnic groups having different achievements.

Yet some racial or ethnic minorities have owned or directed more than half of whole industries in many nations. These have included the Chinese in Malaysia, Lebanese in West Africa, Greeks in the Ottoman Empire, Britons in Argentina, Indians in Fiji, Jews in Poland, and Spaniards in Chile — among many others.

Not only different racial and ethnic groups, but whole nations and civilizations, have had very different achievements for centuries. China in the 15th century was more advanced than any country in Europe. Eventually Europeans overtook the Chinese — and there is no evidence of changes in the genes of either of them.

Among the many reasons for different levels of achievement is something as simple as age. The median age in Germany and Japan is over 40, while the median age in

Afghanistan and Yemen is under 20. Even if the people in all four of these countries had the same mental potential, the same history, the same culture — and the countries themselves had the same geographic features — the fact that people in some countries have 20 years more experience than people in other countries would still be enough to make equal economic and other outcomes virtually impossible.

Add the fact that different races evolved in different geographic settings, presenting very different opportunities and constraints on their development, and the same conclusion follows.

Yet the idea that differences in outcomes are odd, if not sinister, has been repeated mindlessly from street corner demagogues to the august chambers of the Supreme Court.

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*Let's turn the answers on.*

Pictured from left: Dave Spalding, Rocky Mountain Power community manager with Stan Tschaggeny and Ross Tschaggeny, Metals Manufacturing Company.