

# THE Enterprise

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Riding a bike is green in more than one way says the director of Bike Utah **pg. 8**

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*Dr. Megan Grunander, an Ogden Clinic general surgeon, takes the first socop as doctors break ground for a new \$9 million, 41,000 square foot medical campus on Harrison Blvd.*

## Ogden Clinic campus to open in fall of 2014

**John M. Rogers**

*The Enterprise*

Ogden Clinic, a physician-owned medical group, has broken ground for its newest facility, the Ogden Clinic Professional Center Campus. The 41,000 square-foot medical campus will cost more than \$9 million to build, according to company officials.

"This new Professional Center Campus marks one of the most significant milestones since our founding," said Ogden Clinic CEO Paul Schofield. "It signifies a truly collaborative effort with our physicians and management, city and business officials and our neighbors, all for the singular focus to provide quality specialty health care for our Weber County community."

The Ogden Clinic Professional Center Campus is scheduled to open fall 2014 and will be comprised of two major structures. Located next door to each other they will be designated Professional Center North and Professional Center South. The northernmost building at 4650 S. Harrison Blvd. will

be the headquarters for orthopedics, urology, physical therapy, and podiatry specialty services. The other structure, located at 4700 S. Harrison Blvd. will be the headquarters for the practice of neurology, sleep, ear/nose/throat, dermatology, pediatrics, family practice, general surgery, pharmacy and radiol-

**see OGDEN CLINIC pg. 11**

## Funds offered for international shows

A new program offered jointly by the U.S. Small Business Administration (SBA) and the Utah Governor's Office of Economic Development (GOED) is designed to help Utah small businesses to expand internationally. Utah firms may apply for matching grants to offset expenses related to exhibiting at international events.

The funds are offered through the State Trade and Export Promotion (STEP) program. STEP awards are for up to \$2,250 and require a 25 percent cash match by the recipient up to \$750.

## Study: four-fold return for money spend with locally-owned firms

A much higher percentage of money spent at locally-owned businesses stays in the community according to a new study. Local First Utah has released a new analysis of a statewide study series by Civic Economics detailing the amount of revenue returned to the local economy by locally-owned, independent businesses and the result is impressive.

Collectively, studies implemented in Salt Lake City, Ogden, and Wayne County show that locally-owned retailers return 55.3 percent of their revenue to the local economy. For comparison purposes, national chain retailers return just 13.6 percent of revenue. That means every dollar spent at a locally-owned, independent business returns more than four times more to the local economy than a dollar spent at a national chain retailer.

The study also compiled data from restaurants. Utah-owned eateries collectively return 69.1 percent of their revenue to the local economy. National chain restaurants return just 30.4 percent, meaning a dollar spent enjoying a meal at a locally owned restaurant more than doubles the return to the local economy when compared to a dollar spent at a chain restaurant.

The study concluded that shifting just 10 percent of purchases from national chains to locally owned retailers and restaurants would keep \$1.3 billion in the Utah economy – money that currently leaves the state quietly in nightly deposits to be spent elsewhere.

"The extra dollars in the local econo-

**see LOCAL RETURN pg. 4**



# Speaker: Cartooning industry has had to adjust to effects of Internet

**Brice Wallace**  
*The Enterprise*

When one considers all of the industries affected by the Internet, perhaps one of the last that would come to mind is “cartoonist.”

But cartoonists have indeed faced an impact and have had to adjust to a new environment.

Speaking at the recent annual convention of the Association of American Editorial Cartoonists

in Salt Lake City, Alan Gardner, editor of “The Daily Cartoonist” blog, said he has asked artists and syndicates about the industry’s future “and the reply I most often got was, ‘We don’t know.’”

“The industry is changing and we’re just trying to position ourselves well. ... There are still a lot of questions about where the industry is going, but without a doubt, I don’t think anybody is questioning the impact of the Internet on how our art is being dis-

tributed and seen by the public.”

During a presentation titled “Successful Cartooning in the Digital World,” Howard Tayler, an Orem resident who produces the military-themed science fiction web comic “Schlock Mercenary,” detailed how he makes a living via the Internet, with themes that could be applied to other jobs affected by technology.

His three “guideposts” call for people to own their content, their audience and their careers.

“Any activity you’re performing when you’re trying to make money on the Internet, when you’re trying to survive in this brave new world [where content is] given away for free ... any activity is going to come back to those three things,” Tayler said. “Own your audience, own your content, own your career. It’s a little scary to consider the implications of some of those because other people own those right now.”

For most cartoonists, he said,

newspapers own the audience, syndicates may own the content, and “people signing the paycheck you can’t live without own your career.”

However, he noted, “The Internet can’t fire me.”

He encouraged audience members to have at least three sources of revenue, with no single source accounting for more than 40 percent.

Ways to “own the content” include having the ability to republish comics after they’re printed in newspapers, to host a gallery on your own website, and to write or illustrate works not owned by your newspaper or syndicate. Owning the audience can include branding works with your name, owning a dot-com with that name, and posting regular content to the website of that domain.

Cartoonists can monetize the audience by selling things to them and by advertising to them, he said.

But it only works with a large audience. His website had 134,000 visitors and 4.8 million page views one recent month. But Tayler received only 0.08 of a cent per page view and 0.026 of a cent per ad.

“So when people tell you it’s easy to make money by running ads on the Internet, what they’re saying is it doesn’t take a lot of work to load the ads and it doesn’t take any work at all to cash the check, but at some point you have to grow an audience large enough for these numbers to get multiplied enough times to mean something real [monetarily],” he said.

Tayler suggested cartoonists branch out into merchandising by selling books, digital collections and even T-shirts. But they will need to know what the audience will buy and will have to do order-filling and “customer service stuff,” something he acknowledged he hates so much that he pays his wife to handle it.

The merchandising efforts now have ballooned to shipping to 2,500 customers annually. In 2012, that work grossed \$130,000 and netted \$82,000, he said.

But figuring out what people will buy remains elusive. In his field, sometimes people prefer hard copies of his cartoons or buy archived collections in books instead of perusing the same content online.

“The question ‘why would anybody spend money on something that’s free on the Internet?’ is, in point of fact, the wrong question,” he said. “The right question is ‘how many people will spend how much?’ And that’s the answer for me. I don’t know why people will spend money on free things, but they do.”

Crunching the numbers a bit more, Tayler said that for each reader, he ultimately ends up with 55 cents per year, “which means that growing an audience is really, really important.”

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## Governor seeks nominations for science and tech honors

For 26 years, the Utah's governor has awarded the Medal for Science and Technology as a symbol of achievement to those individuals who have provided distinguished service to the state of Utah in science and technology.

Gov. Gary R. Herbert and the Utah State Advisory Council on Science and Technology are accepting nominations for the 26th anniversary awards to be presented for 2013. The Governor will present the awards at a dinner in January, following the final selection of the awardees.

The Utah State Advisory Council on Science and Technology is responsible for administering the award and for recommending

nominees to Governor Herbert. This year, nominations will follow a simplified, two-step submittal process. A one-page form is all that is needed to initiate a nomination. This form can be accessed via the web at <http://business.utah.gov/governors-medals>. Nominations should be emailed to Carol L. George, State Science Advisor, at [cgeorge@utah.gov](mailto:cgeorge@utah.gov). Nominees selected from the first round of applications may be asked to submit a more complete application package that would include letters of recommendation.

Any Utah citizen or organization may submit nominations. Nominees must meet specific requirements detailed in the "Proce-

dures and Criteria for Selection" document located on the website. Nominations must be received by 5:00 p.m. on Monday September 13, 2013. Nominations can be made in one of five catego-

ries: academic, science education, industry-individual (independent inventors and entrepreneurs), industry-company (for-profit and non-profit companies) and government

## Winder grows into SoCal

Salt Lake-based dairy and farm products distributor Winder Farms, has extended its service area to Orange County, Calif.

"There's something magical about waking up and going to your doorstep and finding that Winder has been there," said Mike Dutton, chief executive officer of Winder Farms. "We are hoping to bring this Utah magic to California

along with the concept that having a 'farmers market on wheels' saves customers time, money and gas by delivering more than 300 unique all-natural products to customers' doorsteps every week."

Winder Farms' service area now encompasses Utah from Tremonton to Payson, Park City to Tooele and St. George, Las Vegas and Mesquite, Nev., and Orange County, Calif.

"Delivering natural and nutritious foods straight to the customers' doorsteps has always been our goal and with our expansion into Southern Nevada and now Southern California we can provide even more people with farm-fresh products," said Dutton.

## Xango appoints two to new presidency roles

Lehi-base nutrition and network marketing company Xango has announced the appointment of two company founders to key new roles. Joe Morton has become president of Xango Americas & Australia, and Kent Wood has taken on the role of president of Xango Europe, CIS & South Africa.



Joe Morton



Kent Wood

themselves to that mission," said founder, chairman and CEO Aaron Garrity.

"Growth for every distributor is at the core of our Xango Bold Strides initiative. With these new roles, Joe and Kent will work hand-in-hand with our distributor leaders in these regions as well as our board and employees to ensure optimal service to every distributor working to grow their business," said Garrity.

While living in southeast Asia years ago, Morton's discovery of the mangosteen fruit as a global

product opportunity inspired the launch of Xango juice and a new category of nutritional supplements. A passionate advocate of the network-marketing lifestyle, he has dedicated his executive career to driving a global evolution in distributor relations and is known for his tireless efforts on behalf of Xango's 2 million distributors worldwide.

Wood spent most of his career auditing, consulting or being employed by some of Utah's most successful multi-level marketing companies. One of Xango's six founders, he was its original CFO. Since then, Wood has served as COO, president of operations and president.



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# Women Tech Council announces finalists for 2013 awards

The Women Tech Council (WTC) will host its Sixth Annual Women Tech Awards Sept. 12, 2013 and will honor 17 women in the technology field. The program recognizes technology-focused women who are driving innovation, leading Utah technology companies and are key contributors to the community.

The event will take place from 12:00 p.m. to 1:30 p.m. at The Grand America Hotel, 555 S. Main in Salt Lake City. It is sponsored by Ernst & Young, Stoel Rives, USTAR, eBay, HireVue, Zions Bank Women's Financial Center and MountainWest Capital Network.

Over the past six years the WTC has honored 90 women, 15 university students and sponsored over 100 high school students for the awards helping to inspire the next generation of STEM focused students. This past year the WTC launched a scholarship program which offered four high school students, pursuing STEM degrees, scholarships. The organization has also introduced the Academic Excellence Award for university-level students.

The Women Tech Award finalists, listed alphabetically, are as follows: Shani Allsop, Rees Capital; Amanda Hudson, Western Governors University; Elena Bala-

sa, L-3 Communications; Maile Keone, VacationRoost; Catherine Ball, Ancestry.com; Kristi Knight, Vivint; Cheryl Snapp Conner, Snapp Conner PR; Sarah Lehman, ENVE; Cathy Donahoe, Domo; Denise Leleux, eBay; Ashley Dreier, Health Equity; Cory Schaeffer, Listen Technologies; Melissa Floor, Chargeback; Lynda Talgo, eBay; Sharlene Hawkes, Remember My Service Productions; Zlatina Todorov, O.C. Tanner and Clare Wysocki, ATK.

"We recognize women who make a difference in the technology ecosystem. This year we have 17 women who have made a significant impact," said Cyndi Tetro,

co-founder and executive director of WTC. "We are honored to be able to provide a platform to recognize women of this caliber. Congratulations to this year's finalists."

The award recipients will be announced at the awards luncheon. The three Academic Ex-

cellence finalists, university-level students who are excelling in STEM fields of study, are: Sara Ehlert, Brigham Young University, Electrical Engineering; Rosalie Griffin, University of Utah, Bio-engineering and Dayna Stevenson, Westminster College, Computer Science.

## Loan program spurs Utah small business borrowing

The U.S. Department of the Treasury has released a new report that shows Utah businesses increased capital borrowing from the Small Business Lending Fund (SBLF) by nearly \$207.7 million over baseline levels established at the height of the recession. That amount includes a \$79.2 million increase in the first quarter of 2013.

Nationwide the increase is in excess of \$9 billion.

Community banks participating in SBLF have increased total business lending by 41.5 percent, versus a 5.5 percent median increase for a representative peer group of similar banks across median measures of size, geography, loan type, and financial condition. Increases in small business lend-

ing have also been widespread across SBLF participants, with 91 percent having increased their small business lending over baseline levels. In the first quarter of 2013, SBLF participants increased their lending by \$206 million nationwide.

The SBLF program, established as part of the Small Business Jobs Act that was passed in 2010, encourages community banks to increase their lending to small businesses, helping those companies expand their operations and create new jobs. Treasury invested more than \$4 billion in 332 institutions through the SBLF. Collectively, these institutions operate in more than 3,000 locations across 48 states. This report includes information on the 317 in-

stitutions that continued to participate in the program as of April 30, 2013, including 267 community banks and 50 community development loan funds.

SBLF encourages lending to small businesses by providing capital to community banks and CDFIs with less than \$10 billion in assets. The dividend or interest rate a community bank pays on SBLF funding is reduced as the bank increases its lending to small businesses – providing a strong incentive for new lending to small businesses so that these firms can expand and create jobs. Individual community banks can reduce the rate they pay to one percent if they increase qualified small business lending by 10 percent over their baseline.

## H&M sets University Mall opening

H&M, Hennes & Mauritz, the popular apparel retailer, has announced plans for a store in Orem. Set to open this fall, H&M will be located at the University Mall

The Orem opening is part of H&M's plans to expand greatly throughout the western U.S. in 2013. The new 20,000 square foot store will include collections for ladies, men, young ladies and young men, with separate "store

within store" sections for accessories, lingerie, and maternity. This location will also carry H&M's children's collection, which features clothing for kid as well as H&M's plus-size line.

Since H&M opened its first store on New York's Fifth Avenue thirteen years ago, the U.S. has been one of the retailer's most important markets. H&M has 275 locations across the country,

## LOCAL RETURN from p. 1

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

The compiled Utah study results was released during Independents Week, July 1-7, a celebration of the value and vitality of independent businesses to local communities. The mayors of Salt Lake City, Sandy, Gunnison City, Moab, West Valley City, Ogden, and Salt Lake County are issued proclamations acknowledging the contributions of locally owned businesses to their communities.

"The money that local busi-

nesses return at four times the rate of chains is just one of many reasons to truly celebrate our independent business owners and operators – we also celebrate their courage and authenticity, and the way in which they help keep Utah unique," said Nan Seymour, executive director of Local First Utah. "We can all do more to support our neighbors in their brave business endeavors, remembering that dollars spent here locally are reinvested in our own communities."

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

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## IT jobs grow while clean tech declines

A new report compiled by the Utah Technical Council from data released by the Utah Department of Workforce Services (DWS) shows that Utah's technology industry grew by 2.4 percent from Sept. 2011 to Sept. 2012. The technology industry includes businesses classified by the U.S. Census Bureau as part of either the IT or clean tech industries.

The total number of Utah-based businesses classified by the Census Bureau as part of the IT industry increased from 4,020 to 4,201 in that period. Meanwhile, the number of businesses in the clean tech industry actually decreased from 616 to 544. The increase in IT companies was enough to make up for that decrease and result in a net increase of 109 companies.

The most significant gains came in data processing, hosting and related services, which grew by just over 130 percent, increasing from 93 companies to 216. Internet publishing and broadcasting and web search portal companies increased by nearly 80 percent, from 93 to 167, and the "other information services" category grew by 115 percent, from 26 companies to 56.

The most significant decreases came in the category "regulation and administration of communications, electric, gas and other utilities," which decreased by 82 percent, from 51 companies to nine. Administration of air and water resource and solid waste management programs went from 42 to 17 companies, a decrease of about 60 percent.

Just over 55 percent of all technology and clean tech companies in are in Salt Lake County, an increase over 2011, when 50.2 percent were in Salt Lake County. Another 19.6 percent of the companies are in Utah County, 7.2 percent are in Davis County and the remaining portion in other counties.

Technology jobs made up 5.5 percent of all non-agriculture workers in Utah in 2011, though they accounted for 9 percent of all non-agriculture wages.

## RMP consolidates business programs

Rocky Mountain Power has consolidated its existing energy efficiency programs for Utah businesses into a single program known as wattsmart Business. The company also has expanded customer options and increased its incentives for certain efficiency improvements. The changes were approved by the Utah Public Service Commission and became effective July 1.

"Utah business customers now have a more streamlined process and additional opportunities to make energy efficiency improvements that can achieve significant savings year after year," said Carol Hunter, Rocky Mountain Power vice president. "Saving energy conserves natural resources and helps keep electricity costs low for all customers."

Through wattsmart Business, customers can receive technical expertise and cash incentives to improve their energy efficiency. Details about the program is available at the program website, wattsmart.com

In addition to consolidating existing programs for businesses, key changes include: Incentives

for non-lighting custom measures increased from 12 cents to 15 cents per kilowatt-hour; incentives will now be capped at 70 percent of a project's cost, up from 50 percent; new cash incentives for energy savings associated with energy management, or changes to operations, maintenance and behavior; expanded re-commissioning option for multiple levels of energy management engagement; new co-funding incentive for large businesses to hire their own energy project managers for qualifying

energy efficiency projects; incentives for energy demand savings will no longer be offered and incentives associated with design assistance will no longer be offered.

Through participation in energy efficiency programs in 2012, Rocky Mountain Power's residential and business customers combined saved more than 244,800 megawatt-hours of electricity, creating benefits equivalent to powering more than 23,000 homes for a year.

## Midvale realty groups merge

Century 21 Everest Realty Group has announced it has merged with independent Elite Realty Group creating a company that will employ more than 250 agents.

"After successfully navigating the difficult market conditions of the last few years, we are excited about the opportunity to bring these two strong companies and the best leaders in the business together," said George Morris, principal broker and owner of Everest. "We feel an immense sense of

pride and excitement because there is a great stewardship we carry in protecting Utah home owners as they move through the home buying process."

Elite executives including Jeremy Leger, Dave Parker and Linda Parker will join Everest Realty Group in new roles, along with the company's 65 agents.

The combined operation will work from the Everest offices at 6925 S. Union Park Center, Suite 200 in Midvale.

  
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# Industry Briefs

## AGRICULTURE

• Moroni-based food service and retail turkey processor **Norbest** has named **Robert Wangerien** as vice president of sales and marketing. The announcement was made by company CEO Matt Cook. Wangerien comes to Norbest from Foster Farms where he was senior vice president of marketing. Prior to his tenure at Foster Farms he worked in sales management and marketing positions with Butterball, Cargill and ConAgra. At Norbest, Wangerien will be responsible for sales and marketing in the company's Foodservice and Retail divisions. He has a BS degree from Clarkston University and an MBA from the University



Robert Wangerien

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## ASSOCIATIONS

• The **Salt Lake Chamber of Commerce** has named **Ron Jibson** as the 105th person to serve as chairman of the Board of Governors. Jibson, chairman, president and CEO of Questar Corporation will serve a one-year term beginning last week. "The Chamber has served as Utah's business leader longer than Utah has been a state and has a long track record of success," said Jibson. "I am honored to serve as chairman this year and I look forward to continuing my service with this great organization." Jibson takes over as chair for **Ray Pickup**, president and CEO of Workers Compensation Fund. As immediate past chair, Pickup will continue to play an active roll on the Executive Board. The vacancy



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in the vice chairmanship of the Chamber's Board of Governors will be filled by **Terry Buckner**, president and CEO of The Buckner Company. For the past year, Buckner has served as chair of the Chamber's Membership Committee. The Executive Board includes leaders from a cross-section of the Utah economy including banking, health care, mining, legal, publishing, construction, marketing, property management and energy. Businesses of all sizes are represented on the Board.

## BANKING

• **Security Service Federal Credit Union** has promoted **Jami Gebhardt** to branch manager at its American Fork location, 124 NW. State Rd. and **Travis Rigby** to branch manager at its Van Winkle location, 5580 Van Winkle Expy. in Salt Lake City. In her new position, Gebhardt will be responsible for daily operations and business development. In 2004, she held the position of teller and loan officer at Family First Credit Union until it was acquired by SSFCU in 2011. Gebhardt has since held multiple positions of increasing responsibility, most recently as an operations supervisor. In addition to her work experience, Gebhardt has practiced and taught Tae Kwon Do earning a first degree black belt with Omega Martial Arts in the Utah valley. Rigby will be responsible for the overall daily operations, including hiring and development. Rigby holds a bachelor's degree in finance from The University of Utah. He joined SSFCU in 2010 as an assistant branch manager for the southern Utah district and has several years of experience in the financial services industry. His previous experience includes employment with



Jami Gebhardt



Travis Rigby

Beehive Credit Union where he served as an operations accounting specialist.

• **Security Service Federal Credit Union (SSFCU)** has announced the promotion of **Bryce Millecam** to branch manager of its Pleasant Grove location, 366 E. State Rd. In his new position, Millecam will be responsible for daily operations, member service and staff development. In 2007, he began his career with Family First Federal Credit Union as a member service representative until it was acquired by SSFCU. Millecam has since held multiple positions of increasing responsibility, most recently as an assistant branch manager. In addition to his work experience, he serves as a board member for the Pleasant Grove Chamber of Commerce.



Bryce Millecam

## GOVERNMENT

• Commissioner **Sherrie Hayashi** of the **Utah Labor Commission** has announced the appointment of **Jacson Maughan**, as the new deputy commissioner and general counsel. Maughan is a graduate of the S.J. Quinney College of Law at the University



Jacson Maughan

of Utah, and is a member of the Utah State Bar. Prior to his appointment, Maughan worked as legal counsel for the Department of Workforce Services and as an Assistant Attorney General with the Attorney General's Office, where he represented the State of Utah in the recovery of Medicaid funds, condemnation actions, and child support issues. During his career Mr. Maughan also worked as an associate for the law firms Bostwick & Price, PC, and Olsen, Skoubye, and Nelson, LLC, where his practice focused primarily on construction litigation, workplace health and safety issues, and property matters. He began his career with the State of Utah as a youth counselor with the Division of Juvenile Justice Services prior to attending law school.

## HEALTH CARE

• **Cerna Homecare** of Salt Lake City has partnered with actress **Lindsay Wagner** to help promote its brand of home health care and nursing. Wagner has developed an expertise in wellness and healing and will help seniors become comfortable with home health services. She will appear in print advertising for the company

in the Salt Lake market. "I have seen the impact an aging parent (that needs care) has on their loved ones and how the quality of care heavily impacts both parties," said Wagner. "For families needing support, Cerna is the right kind of provider."

## LAW

• **Lois Baar** of **Holland and Hart LLP** has been named to **Benchmark Litigation's Top 250 Women in Litigation**, a selection of leading female litigators from across the U.S. The women profiled were selected from each state's individually-ranked local litigation stars in the most recent edition of the peer-reviewed parent publication **Benchmark Litigation**. Baar has practiced employment law for more than 30 years and has judgment and trial wins involving all types of employment claims, including whistleblower, FLSA, discrimination, and harassment suits. She is a Fellow of the College of Labor and Employment Lawyers and is based in the firm's Salt Lake City office.



Lois Baar

• The Utah-based law firm of **Snow, Christensen & Martineau** announced that **David O. Seeley** has joined the firm as a shareholder and leader of its Intellectual Property Practice Group. Seeley has over 30 years experience in patent and other intellectual property litigation, procuring patents and trademarks, intellectual property licensing and associated contract matters, analyses and opinions regarding patentability and infringement, and designing around patents belonging to others. He has handled a very wide variety of technologies in both the patent litigation and patent procurement areas, including technologies as diverse as medical, chemical, process technologies, optical films, and computer software. Prior to joining Snow, Christensen & Martineau, Seeley was a partner at **Workman, Nydegger & Seeley** for 18 years, with **Holme Roberts & Owen** for seven years, and was an associate with another local firm for several years as he started his law career. He is licensed to practice law in Utah and Colorado. He earned his Bachelor of Science degree in Chemistry from the University of California at Riverside and received his law degree from



David Seeley

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# Industry Briefs

Brigham Young University in 1980.

• Salt Lake-based law firm **Snow, Christensen & Martineau** has announced that **Nathan A. Crane** has joined the firm. Crane has extensive experience



Nathan Crane

with complex criminal defense and civil litigation in state and federal courts. In addition to criminal defense, Crane represents physicians in matters with the Department of Professional Licensing as well as peace officers with civil rights complaints filed in federal court. Prior to joining Snow, Christensen & Martineau he practiced law at Stirba, P.C. and served as an Assistant United States Attorney in the District of Nevada. He is admitted to practice in Utah and Nevada. Crane holds a J.D. from George Mason University School of Law and a B.A. from Utah State University. Crane has been a legal commentator on KSL Radio's "The Nightside Project" and a guest lecturer at the University of Utah S. J. Quinney School of Law.

## RESTAURANTS

• **Virdene's Gourmet Burger House** has been recognized by burgerbusiness.com as one of the "Top 30 New Burger Joints of 2013. It was the restaurant's signature Virdene Burger that earned it the spot on the exclusive list. Located at 110 W. Broadway in Salt Lake City, the restaurant was cited because "in some ways exemplifying the state of the burger business" in achieving the nationwide recognition.

## TECHNOLOGY/LIFE SCIENCES

• **Allegiance**, a Utah provider of voice-of-customer intelligence technology and services, has announced that **Mike Bready** has been named as vice president of customer success. In this new position, Bready will be responsible for working with Allegiance clients in account management, project management, implementation, technical support, and training. Bready has 25 years in cus-



Mike Bready

tom service operations, inside sales, contract negotiations, compliance, and pricing. Prior to joining Allegiance, Bready was VP inside sales for The Attachmate Group, responsible for renewal revenue and generating new pipeline for the business units Novell, Suse, and NetIQ. Bready has an MBA from Brigham Young University.

• **Opengear**, a Sandy-based provider of electronic infrastructure management software has hired **Cynthia Dahlin** as the channel manager for the United States. A sales and channel management professional with more than 15 years' experience in the technology sector, Dahlin will be tasked with building relationships with reseller partners and continuing Opengear's channel growth. Dahlin will work with resellers to provide business planning, training tools, and timely access to information that helps Opengear's channel partners better serve the remote infrastructure management needs of their customers. Dahlin comes to Opengear from VBrick Systems, an enterprise IP video company where she served as the company's channel enablement manager. She earned a B.A. in

Marketing and Finance at Boston College.

• Home technology service provider **Vivint**, based in Provo, has announced the appointment of **Todd Thompson** as the company's new chief information officer. In this position, Thompson is responsible for companywide information technology functions. Before joining Vivint, Thompson was CIO for Starwood Hotels & Resorts Worldwide, where he led the team that implemented the industry's first new-age reservation system, drove initiatives to enhance revenue and the guest experience and streamlined the IT function. Prior to Starwood, Thompson was CIO for JetBlue Airways where he led improvements in all major customer-facing and crewmember-facing systems. Earlier in his career he led consulting practices for SBI.Razorfish and Arthur Andersen Business Consulting. He holds a BS in computer science and an MBA from Brigham Young University. **JT Hwang**, Vivint's former CIO, will take on the role of Chief Technology Officer (CTO). In this capacity he will focus on the development and integration of the company's product line and

platform.

• **CareCloud**, provider of medical practice and billing software and services, has hired **Paul Henry** as its vice president of small



Paul Henry

group sales. He joins CareCloud from ADP/AdvancedMD, where he served as vice president of sales. Henry is a member of CareCloud's leadership team and will also manage the company's new Salt Lake City, Utah office. "Paul brings years of experience scaling sales operations and he will now lead our new Salt Lake City office as CareCloud continues to expand its national footprint." Prior to joining CareCloud, Henry most recently served as vice president of practice direct sales at ADP/AdvancedMD. During his career, Henry has also served in various sales leadership roles for JobFox, which provided an Internet-based technology designed to match job candidates with employers, and Monster.com, where he ran a sales force. He received a BS from The University of Massachusetts, Amherst.

# The Utah Bucket List

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# Bicycling is green in more ways than one, says director

**Brice Wallace**  
The Enterprise

In Utah, the industry records \$175 million in retail sales and supports 1,200 jobs, he said.

While Bike Utah plans a deeper economic impact study on the Beehive State, the results of studies in other states reveal the financial wallop that the bicycling industry has there. In New Jersey, a 2011 study revealed a nearly \$500 million annual economic impact — an 8-to-1 return on a \$63 million investment in bicycling infrastructure, programs and events.

In Vermont, bike and pedestrian businesses generate \$31 million in annual revenue and support 600 jobs. Events alone in 2011 contributed more than \$6 million to the state economy, and walkable and bike-able communities contributed more than \$350 million in additional home values, he said.

Colorado's bike industry was \$1 billion in 2000, thanks mostly to bicycle manufacturing. But bicycle-related tourism was in the range of \$141 million to \$194 million, and nearly 700,000 people came to Colorado just to bike. Wisconsin's bike industry has a \$566 million annual impact, also mostly from manufacturing.

The effects also have been ex-

\$2,000, respectively.

Lyttle noted that Utahns love their cars. On average, for every 1,000 Utahns, there are 870 vehicles.

"Let's be honest, not many of us are going to live car-free. ... But if we replace three or four of our car trips per week, that will free up some significant money for us to reinvest into local shops and restaurants," Lyttle said.

He also cited statistics that indicate that employees arriving at work via bikes are more productive, better able to stay on task and generally produce higher sales.

"With better infrastructure and parking, we will see more bike commuters," he said. "Bike commuters make great employees. They are healthier, happier and more alert."

Lyttle said he would like to see Utah develop safer roadways, add bike parking racks and make connections allowing bikers to better access public transit. Riders could ride to a UTA station, take public transit to work and then finish the trip with the bike. "It's not practical for everybody to bike commute to work," he said. "If you live 20 miles [from work], a 40-mile ride is a long ride per day, so the key to this is connectivity."

Bike Utah's activities include advocacy, education and encouragement for people to ride more. Part of its education element will be a new program this fall in the form of a one-hour presentation to employees. The program, he said, will show people the proper clothing to wear while commuting via bike, the basic rules of the road "and basically teach them to put the enjoyment back in their daily commute."

## 'Americans spend more on bike gear and trips than they do on airline tickets and fees'

Scott Lyttle has a few points to make for anyone who sees bicycling as a "green" activity from only an environmental standpoint.

The executive director of the nonprofit organization Bike Utah recently told a gathering of the Salt Lake Rotary that biking has a huge economic impact, from manufacturing to higher housing prices, from increased sales to better employees.

"We're talking big numbers here," Lyttle said, referring to statistics showing the U.S. biking-related industry reaching \$6 billion annually, 16 million bikes sold each year, and 40 million people riding at least six times a year. In fact, he said, Americans spend more on bike gear and trips than they do on airline tickets and fees.

perienced on a local level. Homes near a bike trail in Indianapolis sold for 11 percent more, on average, than similar homes elsewhere. In New York City, East Village retailers discovered that people arriving by bicycle spent eight times more than those coming by car — \$16,000 annually compared with

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*Beef & Chicken-K-Bobs*  
*w/fresh vegetables*  
*Grilled on site*  
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*10 oz. USDA Choice Boneless*  
*Boneless Ribeye Steak*  
*Baked Idaho Potato*  
*Grilled on site*

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# Calendar

• July 16, 11:30 a.m.: First-ever **Downtown Symposium**. This is a half-day conversation with stakeholders, businesses, property owners, residents and anyone else who cares about the future of Utah's urban center. Marriott City Center, 222 S. State St., Salt Lake City. Register at [downtownslc.org/tickets](http://downtownslc.org/tickets).

• July 16, 4-6:30 p.m.: **Reception** to introduce the new leadership of the **IP Section of the Utah State Bar**. Hosted by Brinks Hofer Gilson and Lione, 222 S. Main St., Salt Lake City

• July 17, 8:30 a.m.: **Salt Lake Chamber of Commerce New Member Orientation**. This orientation will provide an opportunity to interact with Chamber department leads to show you how to benefit from your Chamber membership. Chamber offices, 178 E. 400 S., Suite 600, Salt Lake City.

• July 17, 8:30 a.m.-4:30 p.m.: **"How to Start and Operate a New Business,"** presented by Salt Lake SCORE. Workshop will cover six topics: writing a business plan, marketing, legal business entities, financing, recordkeeping and taxes, and commercial insurance. Location is the Salt Lake County Government Complex,

South Building Room 1010, 2001 S. State St., Salt Lake City. Free. Details are at [saltlake.score.org/](http://saltlake.score.org/).

• July 17, 5:30-8 p.m.: **"How to Form an LLC,"** presented by Salt Lake SCORE. John Parsons, a business attorney, will discuss how to complete the paperwork to register a limited liability company and what must be done to ensure the liability protection offered by an LLC is not accidentally lost. Location is Parsons Kinghorn Harris, 111 E. Broadway (corner of 300 South and State Street), 11th floor, Salt Lake City. Cost is \$85. Details are at [saltlake.score.org/](http://saltlake.score.org/).

• July 18, 3:30 p.m.: **How to Build a Business Plan to Raise Capital**, presented by the Wayne Brown Institute. Ballard Spahr, 200 S. MAIn, 8th floor, Salt Lake City. Tickets and information at [www.eventbrite.com](http://www.eventbrite.com)

• July 18, 3:30-5:30 p.m.: **GE Capital Banking on Women Graduation Celebration**. The event will include a graduation ceremony, panel discussion with participants and program introduction to interested women entrepreneurs. Bill and Vieve Gore School of Business auditorium, Westminster College, 1840 S. 1300 E., Salt Lake City.

• July 18-19: **Utah Farm Bureau Midyear Conference**, Sevier Valley Conference Center, Richfield. For more information contact Matt Hargreaves, [matt.hargreaves@fbfs.com](mailto:matt.hargreaves@fbfs.com).

• July 31-Aug. 3: **Outdoor Retailer Summer Market** trade-show, a gathering of retailers, manufacturers, industry advocates and media in the outdoor recreation industry. Produced by Nielsen Expositions. Location is the Salt Palace Convention Center, Salt Lake City. Details are at [www.outdoorretailer.com](http://www.outdoorretailer.com).

• Aug. 6, 8 a.m-4:45 p.m.: **Success 2013 Business Seminar** presented by ChamberWest. Featured speakers include Rudy Giuliani, Steve Forbes and Larry King. South Town Exposition Center, 9575 S. State St., Sandy. Register by calling 1-800-332-7822.

• Aug. 15, 5:30-8 p.m.: **13th Annual Women in Business Summer Social**, presented by the Salt Lake Chamber Business Women's Forum and Questar Corp. There will be hors d'oeuvres, a hosted bar and silent auction, networking and entertainment and vendor exhibits. Location is Upstairs at the Gallivan, 50 E. 200 S., Salt Lake City. Registration

is \$50 until July 15, \$65 thereafter. Event silent auction donations are being accepted, as well as sponsorships. Learn more at [www.slchamber.com/summersocial](http://www.slchamber.com/summersocial).

• Aug. 15, 5:30 p.m.: **Salt Lake Chamber of Commerce Business Women's Forum annual Women in Business Summer Social**. This fundraising event brings over 200 of Salt Lake City's most prominent women together, providing a platform for learning, networking and sharing information. Upstairs at the Gallivan, 50 E. 200 S., Salt Lake City. Information at [www.slchamber.org](http://www.slchamber.org).

• Aug. 16: **4th Annual Salt Lake Chamber Small Business Golf Tournament** networking event and brunch at the home of the Salt Lake Chamber president & CEO Lane Beattie. Lakeside Golf Course.

• August 22, 11:30 a.m.-1:30 p.m. **"Is Venture Capital Important to Utah?"** Presentation by Mark Heesen, president of the Nation Venture Capital Association sponsored by the Wayne Brown Institute. Garden Room, Thanksgiving Point, 3003 N. Thanksgiving Way, Lehi. To register: [eventbrite.com/r/ereg](http://eventbrite.com/r/ereg).

• Sept. 8-11: **2013 Material Handling & Logistics**

**Conference**, sponsored by engineering company Dematic. Conference is designed to educate participants on how to benchmark their own supply chain goals, quantify gaps and help them build their own actionable 100-day plan to start closing those gaps. Keynote speaker will be Jay Leno. Location is Grand Summit, Park City. Cost is \$700 (\$900 after Aug. 24). Details are available at [www.mhlc.com](http://www.mhlc.com) or by contacting Cheryl Falk at [cheryl.falk@dematic.com](mailto:cheryl.falk@dematic.com) or (262) 860-6715.

• Sept. 10-12: **PERS (Personal Emergency Response System) Summit**, presented by alarm monitoring company AvantGuard, based in Ogden. Event will provide alarm dealers with the information and tools they need to successfully market and manage their PERS businesses. Keynote speakers will be Elizabeth Smart, an abduction survivor and strong supporter of alarm monitoring for homes; and Kristin Simmons, partner and customer experience architect at Lightswitch. Location is Deer Valley Resort, Park City. Registration is \$350 for AvantGuard dealers and \$450 for non-dealers and vendors.

see **CALENDAR** pg. 15

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# Help! My main contact has gone, and I'm in a panic

Dear Jeffrey, I sell copiers in NYC, and this year I finished as the number one rep in the nation. I truly believe that would not have been possible had it not been for your Little Red Book of Selling. I do have a question and would greatly appreciate your advice. Recently I have been noticing a high turnover of people (including executives) at my accounts. When this happens it's almost like the reset button has been pressed and the replacements have no allegiance to me or my service and are usually unaware as to how hard I've worked to earn their company's business. How should I conduct myself when I know there is a new person in a company I have to work with? Is there a specific process I should follow? Thank you in advance. Dan



Jeffrey Gitomer

Common problem. Uncommon answer to follow.

Loss of key contact (the person that buys from you) happens often in business, and most salespeople (not you of course) are totally unprepared for it.

There are two variations to this scenario:

**1. Someone is promoted from within.** If you've done your homework, built multiple relationships within your customer's company, and you know the replacement, then you should be fine. If you don't know him, you have to scramble and start over.

**2. Someone was hired from the outside.** This is basically a start over situation and all the answers you need are stated below.

There are 5.5 specific things you can do to prevent a total tragedy. **NONE OF THEM** are options.

**1. Start with prevention.** This is a major point of understanding: You have to ask yourself, "What would happen, what would I do, if all my prime contacts left tomorrow?" Begin to plan and act from there.

**2. Then ask yourself...** How is the purchase made? Discover the chain of purchase, and know everyone who impacts purchase.

Add them to your CRM notes.

Who's the boss? Get to know the boss and make sure they know your value. Who are the users? Talk to and meet with the people that USE your product or service. They are not the ones who purchase, but they can play a major role in the decision to purchase. And they tell the real story of quality and service response. Who else is influenced by or involved with your product? When you meet, add others from the inside. Get to know co-workers.

**3. Meet the key decision-maker outside the office AT LEAST monthly.** Coffee at 7:30AM will build the personal relationship.

**4. Get known and recognized.** Your weekly email about office productivity, communication, and morale will get passed around if it's valuable – even forwarded to other professionals in other companies. And when you visit the customer, they'll recognize you as "you're the guy who..." smiling as they say it!

**5. Build reputation across the company.** Know everyone, but more important, have every-

one know you – not just know you as a person, but as a person of value.

**5.5 Gather video comments after every service call and delivery.** Post them where anyone can view them. Your blog, YouTube channel, Facebook business page and weekly e-zine are a great start.

If all of this seems like hard work, it pales by comparison to the work you'll have to do if you're unprepared after the fact.

**Okay, so the new person starts. Did the departing person tell you or was it a surprise?** If the old person told you in advance, that's a sign your relationship was strong. If the relationship was really strong, the departing person will put you on a preferred list of recommended vendors. If you're blind-sided by the news, that's a report card, too.

*Let's take worst-case scenario – new person, no history with you, bringing HIS or HER contacts, connections, and vendors:*

1. Introduce yourself and offer help acclimating. Gain access.

2. Have coffee with them ASAP – get the personal relation-

ship in gear. Share the history. Ask for their wisdom, their experience, and their goals.

3. Print your CRM history and present it to the new person so they can see your relationship and your value. (All of a sudden, CRM diligence can have an impact.)

4. Enlist others to speak on your behalf.

5. Follow ALL the ideas above.

5.5 Find the person who left. They represent the best possible NEW customer.

The key to having a new person in charge of your future sales is to be ready. It's a simple rule of "the more the more."

The more mature and solid a value-based relationship has been built with the key contact AND the rest of the company, the more likely it will be that the new person will continue doing business with you.

Jeffrey Gitomer is the author of 12 best-selling books including *The Sales Bible* and *The Little Red Book of Selling*. His forthcoming book, *21.5 Unbreakable Laws of Selling*, will be available September 3.

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## Utah's commercial real estate industry performance steady

The performance of Utah's economy is good news for the state's commercial real estate market. With unemployment in Utah running three full percentage points below the national average and with other local economic indicators showing strong growth, the overall demand for commercial space is remaining steady.

The commercial real estate market performance varies from sector to sector. The demand for industrial space is performing well and industry analysts expect that trend to continue. Month-to-month comparison to last year shows a that vacant industrial space has decreased to 8.1 percent and the market-wide achieved lease rate crept up slightly to \$0.42.

One notable trend in the industrial market is the return of smaller-box lessors. Achieved lease rates in the 10,000 to 20,000 square foot range increased by almost 15 percent over the last twelve months, and leasing activity in the 20,000 – 50,000 square foot size range for the first half of the year is almost twice as much as the total activity in 2012.

According to Tom Dischmann, senior vice president with CBRE, "Demand for industrial product is solid. Even with the record number of construction completions that have occurred over the past two years, availability has remained steady and new development continues. There are more than 1.4 million square feet currently under construction, 70 percent of which is pre-leased. Much of the new construction that has taken place is in response to demand for higher-quality, big-box space."

The strong demand for office space is also a reflection of Utah's strong economy. According to the Bureau of Labor Statistics, for the 12-month period ending in May of 2013, financial services in Salt Lake expanded by 5.9 percent and professional and business services expanded by 5.2 percent. This healthy job growth continues to drive the demand for office space. Therefore, the market-wide vacancy rate decreased to 13.7 percent and 80 percent of submarkets experienced an increase in average asking lease rates.

With larger blocks of space becoming increasingly more scarce, developers are moving to fill this demand. Currently there are more than 500,000 square feet of office space under construction, the greatest concentration of which is in the Sandy and Draper submarkets. Also notable is the level of construction taking place

in northern Utah County. As organizations look to draw from the talent pools of both Salt Lake and Utah County, these locations have become magnets for new office construction.

Kreg Peterson, vice president with CBRE noted, "In addition to the size of space currently available, tenants in the office segment are becoming more sensitive to the type of space they occupy. Generation Y is gaining prominence in the current market and their needs and desires differ from those of the mature work force. More frequently we get requests for buildings with access to public transportation and creative build-outs that will attract this younger demographic."

Market watchers believe Salt Lake's economy is increasing at a pace that will allow strong growth in the office market to continue. Consequently, positive net absorption is expected to continue and steady growth is likely to occur throughout the second half of the year.

### OGDEN CLINIC

*from p. 1*

ogy. It will also house the clinic's laboratory.

These specialty services headquarters will be supported by Ogden Clinic's network of eight community clinics located throughout neighborhoods in Weber County.

"We work every day to deliver the personalized attention and quality care that patients won't find at other health care facilities," said Dr. Nadim Bikhazi, Ogden Clinic board president. "Our vision for the Ogden Clinic Professional Center Campus is to bring a heightened level of health care delivery for patients through a fully integrated outpatient, health care delivery experience."

The location of the Ogden Clinic campus is convenient to both Ogden Regional Medical Center and McKay-Dee Hospital. Ogden Clinic's physicians are credentialed to treat patients at both hospitals.

Ogden-based Wadman Construction is the general contractor and KeyBank is the financing partner for the project.

Ogden Clinic began operation in 1950. The physician-owned, multi-specialty group practice has grown from eight doctors at a single location to eight locations with over 90 health care providers in 19 specialties. Today, Ogden clinic employs 550 clinical and administrative staff.

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# Life in the office cubicle requires a little pre-fab protocol

Wasn't it the American poet laureate Robert Frost who tried to convince us that "good fences make good neighbors?" Little could he have imagined the millions of office workers that now toil eight hours a day with little more than flimsy steel and fabric "fences" separating them. By the time Frost died in 1963, the cubicle hadn't yet been invented.

Isn't it funny how the people who cry for creativity in the workplace with the clarion call "think outside the box," then lay out acres of boxes in which to install their thinkers?

Yet—believe it or not—cubicles were initially developed to enhance employee productivity, not frustrate it. First marketed in 1968 as the "Action Office" by Herman Miller, a purveyor of office furniture based in Michigan, cubicles were meant to give employees more privacy than the open bullpen offices common in those pre-information-age days. If you've been around long enough to remember when your desk didn't necessarily have a computer sitting on it — think clattering typewriters.

Miller's other pitch in its cubicle marketing campaign said the new configuration would give workers a whole lot more verti-

cal space — you know, walls. That way they weren't limited to the top of their desks to organize — or decorate.

At the risk of sounding political, cubicles seem to me to embrace the egalitarian, non-hierarchical doctrines promoted 25 years ago in the "think outside the box" world of Silicon Valley. These are the same folks that threw out time cards and dress codes, all in the name of breaking down communication barriers so new ideas could emerge.

Regardless, if you are one — or employ one or more — of the 40 million Americans who pine away in the pre-fabricated, steel and cloth jungle of the office cubicle, pay attention as we suggest some protocol for surviving and thriving in "cube farms."

Cubicle life has its challenges, primary of which is privacy. Never has the "Golden Rule" meant more than to cube dwellers. If you don't want folks snooping around your cubicle, stay out of theirs. Just pretend there's a door there. Try not to sneak up behind coworkers in their padded cells. In the tent cities of World War II, officers would hang a small slab of plywood on the canvas to give visitors a place to knock. A gentle

rap on the cubicle's steel frame should do the trick.

Also in the privacy vein: don't read computer screens, don't loiter around a neighbor's cube while waiting for him to finish a phone call, don't comment on conversations you've overheard and avoid playing little games of "Whack-a-Mole." That's when you pop your head over the wall of each cubicle you pass on your daily travels about the farm. Remember that despite the best efforts of cube office designers, privacy is a cruel illusion.

Close proximity always brings up the question of personal hygiene. We won't comment except a gentle warning: go easy on the Faberge. And keep your shoes on!

We probably don't have to mention that not everyone in the neighborhood grooves on the "Sounds of the 80s" like you do. And not everyone will appreciate your Grateful Dead poster.

Today's office worker rarely conducts business without a phone. If you think those drab gray fabrics come close to muffling the sound, think back to the last time you had a conversation with someone in call center — boiler rooms to us graybeards. So, set your ringer on low, disable the speaker phone and practice your "library voice." That goes for all talking. Overheard conversation is the

primary source of office rumors.

When you leave your cubicle, put your ringer on mute and send your calls to the cyber-you. Take your cell phone with you. Few things irritate more than unanswered, incessant ringing.

Now the biggie! If your management lets you eat at your desk — don't. The wonderful aroma of your tuna salad sandwich just may not be so wonderful to the pregnant lady two walls down. Years ago — and anyone who was there will remember — we had a coworker of Korean decent named Nahn. His passion when it came to food was a pungent fermented cabbage delicacy called kimchee. He made his own (six months in a jar buried in the back yard, as I remember) and brought it for lunch at least twice a week. Those were the days when we had begun designating a special place outside for smokers — and as it turned out — right next to the kimchee zone.

Cubicle life does have an upside and we'll explore that in a future column. But, as a smart aleck sports writer at another paper told me after his first day in the cube, "The only difference between my cubicle and a prison cell is the bed."

Do you have any good cubicle stories? Send them along to [john@slenterprise.com](mailto:john@slenterprise.com).



John M. Rogers

# Time is long gone to look to racial leaders for progress

I am so old that I can remember when most of the people promoting race hate were white.

Apparently other Americans also recognize that the sources of racism are different today from what they were in the past. According to a recent Rasmussen poll, 31 percent of blacks think that most blacks are racists, while 24 percent of blacks think that most whites are racist.

The difference between these percentages is not great, but it is remarkable nevertheless. After all, generations of blacks fought the white racism from which they suffered for so long. If many blacks themselves now think that most other blacks are racist, that is startling.

The moral claims advanced by generations of black leaders — claims that eventually touched the conscience of the nation and turned the tide toward civil rights for all — have now been cheapened by today's generation of black "leaders," who act as if it is all just a matter of whose ox is gored.

Even in legal cases involving terrible crimes — the O.J. Simpson murder trial or the charges of gang rape against Duke University students — many black "leaders" and their followers have not waited for facts about who was guilty and who was not, but have immediately taken sides, based on who was black and who was white.

Among whites, according to the same Rasmussen poll, 38 percent consider most blacks racist and 10 percent consider most whites racist.

Broken down by politics, the same poll showed that 49 percent of Republicans con-

sider most blacks racist, as do 36 percent of independents and 29 percent of Democrats.

Perhaps most disturbing of all, just 29 percent of Americans as a whole think race relations are getting better, while 32 percent think race relations are getting worse. The difference is too close to call, but the fact that it is so close is itself painful — and perhaps a warning sign for where we are heading.

Is this what so many Americans, both black and white, struggled for, over the decades and generations, to try to put the curse of racism behind us — only to reach a point where retrogression in race relations now seems at least equally likely as progress?

What went wrong? Perhaps no single factor can be blamed for all the things that went wrong. Insurgent movements of all sorts, in countries around the world, have for centuries soured in the aftermath of their own success. "The revolution betrayed" is a theme that goes back at least as far as 18th century France.

The civil rights movement in 20th century America attracted many people who put everything on the line for the sake of fighting against racial oppression. But the eventual success of that movement attracted opportunists, and even turned some idealists into opportunists.

Over the generations, black leaders have ranged from noble souls to shameless charlatans. After the success of the civil rights insurgency, the latter have come into their own, gaining money, power and fame by promoting racial attitudes and actions that are counterproductive to the interests of

those they lead.

None of this is unique to blacks or to the United States. In various countries and times, leaders of groups that lagged behind, economically and educationally, have taught their followers to blame all their problems on other people — and to hate those other people.

This was the history of anti-Semitic movements in Eastern Europe between the two World Wars, anti-Ibo movements in Nigeria in the 1960s, and anti-Tamil movements that turned Sri Lanka from a peaceful nation into a scene of lethal mob violence and then decades-long civil war, both marked by unspeakable atrocities.

Groups that rose from poverty to prosperity seldom did so by having racial or ethnic leaders. While most Americans can easily name a number of black leaders, current or past, how many can name Asian-American ethnic leaders or Jewish ethnic leaders?

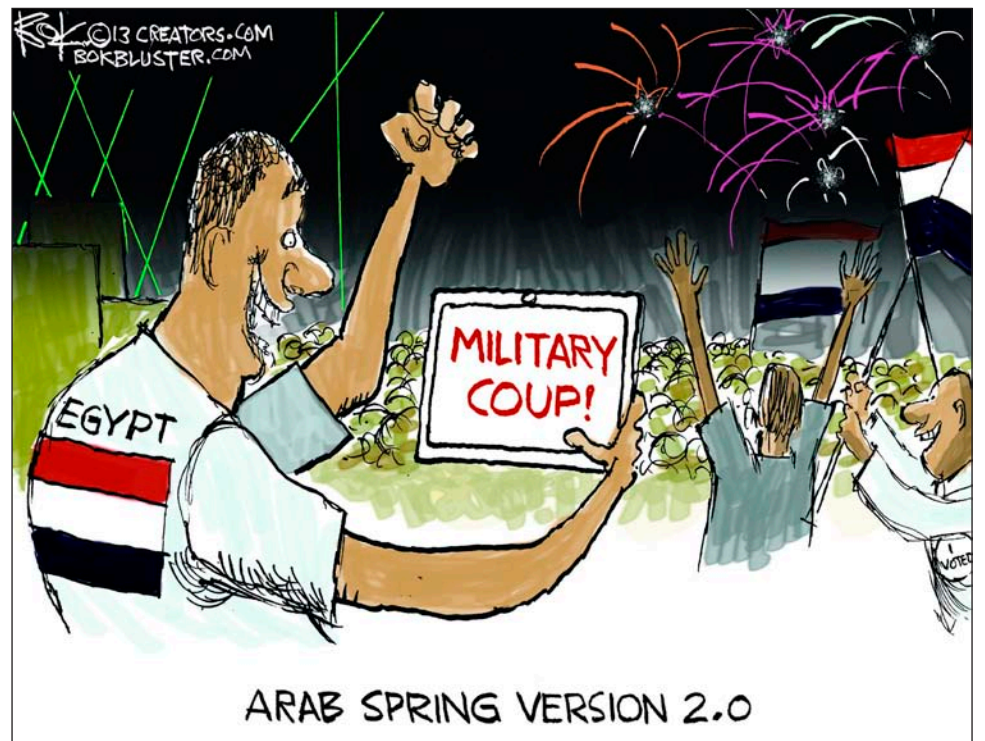
The time is long overdue to stop looking for progress through racial or ethnic leaders. Such leaders have too many incentives to promote polarizing attitudes and actions that are counterproductive for minorities and disastrous for the country.

Thomas Sowell is a senior fellow at the Hoover Institution, Stanford University. His website is [www.tsowell.com](http://www.tsowell.com).

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Thomas Sowell



## Opinion

# Support your community by dealing with a local bank

At the start of the year, I talked about steady growth as an answer to a stable economy after the Great Recession. One of the ways we can contribute to steady growth is by investing in local businesses. When you're considering a lender relationship to help you expand, here are some reasons to consider banking locally, just as you would consider investing in other local businesses.

**You will support your local community.** Local banks hold deposits from local citizens, then loan that money back out to consumers and small businesses in the area, helping spur job growth and revitalize communities. Locally-owned means profits stay in the community and are spent in the local economy.

Community banks also donate significant amounts to various local non-profit and community organizations and give back to local communities through volunteerism and monetary donations. They provide important financial education to the under-served. Like other types of local institutions, when the people working at financial institutions have their ear to the local ground, resources will go where those local communities need it most.

**Local banks are accountable.** They have to be. Often they're dealing with their friends, neighbors and others they know in the community. This promotes responsible stewardship of the community's wealth.

**Local banks know local industry.** Your banker can tell you what he or she has seen firsthand in the economy and relate it to local businesses like yours. Your local lender can tell you what has and has not worked for the hundreds of small businesses they've worked with over the years. You'll get expertise from employees who are from the community, know the community and have been working at the bank long enough to know how to best meet the needs of the community. They know the market and have a vested interest in seeing the local economy succeed — after all, they live and work there, too.

**You'll find personalized financial services.** At financial institutions that are smaller, with ties to community, there are fewer layers to get to the top, which means you have easier access to executives. Community banks have fewer clients per employee and less turnover. You may even get a real human being to answer your phone call. All of this results in improved customer service. Small businesses can especially benefit from this service by working with their community banker to create a package of products and services that exactly fits their needs at a cost that makes sense.

While some may feel wary that bankers are simply trying to make a sale, business owners should recognize that bankers are highly knowledgeable, but untapped, resources that are qualified to talk about small business matters. It is in their best interest to protect your assets and help your business thrive. If your business is healthy, theirs is, too.

Specifically, some of the information and free services your banker can provide you

include:

Financial counseling on how best to finance a business need or growth.

Helping you structure your accounts to gain more than the \$250,000 FDIC insurance.

Introducing you to products like CDARS, which guarantees up to \$50 million in FDIC insurance with little maintenance on your part.

Informing you of investment vehicles to maximize your return.

Advising on insurance products to protect your assets.

Providing an overview of remote deposit products — including on-line products — that allow you to deposit checks from your workplace, increasing efficiency and saving you time and money.



Richard Gray

Someone just to bounce ideas off of — your community banker is local and is a generalist who sees and works with a number of different types of businesses and may have ideas to help you or know of resources you could use.

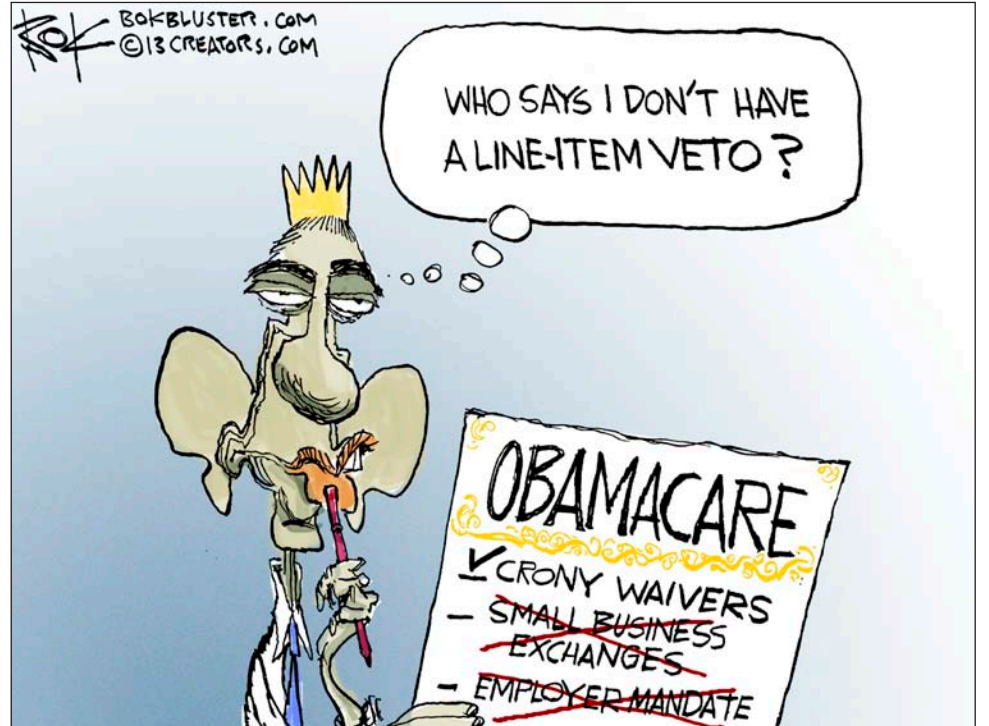
While most consumers use their bank only for deposits and loans, others recognize their bank's experience and utilize it as a business partner. Do you?

**Faster decisions.** When loans are submitted for approval at community banks, they go through a local committee rather than being sent off to a faraway board for approval. Decisions are based more on the borrower's total situation than simply a credit score. Local decision-making means faster turnaround by people who know your name.

**Greater satisfaction.** Banks with assets under \$1 billion (most community banks) provide 46 percent of the industry's small loans to farms and businesses, although they hold only 14 percent of industry assets. Despite the angst against banks that was especially rampant as reported by media during the Great Recession, there is one segment of the population that was still satisfied with their banks: small businesses, from a J.D. Power and Associates study that measured small business customer satisfaction with the overall banking experience by examining eight factors: product offerings; account manager; facility; account information; problem resolution; credit services; fees; and account activities. Another study cites that small business owners are twice as satisfied with their primary bank if it is a community bank versus a large bank (39 percent compared to only 15 percent).

Local lenders are the stewards of the financial resources of the communities they serve. Bankers have the unique opportunity of helping people realize their dreams by using the collective wealth of the community to finance those dreams, whether they are a new automobile, a home, starting a new business or expanding an existing one. Local banks can help fund your dreams as you help support the local economy.

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



## Here's your quick guide to understanding 'market talk'

Dow. NASDAQ. S&P 500. Fear index. NYSE. Commodity prices. Earnings. economic indicators. These are the gauges and signposts of investing, but if you stopped most people on the street, you'll find they have only a hazy understanding of what these terms signify or reference. If you've ever been left dizzy by the jargon of the financial world, here is a brief article that may help clarify some of the arcane. Let's start on Wall Street.

The major U.S. indices: The Dow Jones Industrial Average tracks how 30 publicly owned companies trade on a market day — the “blue chips,” 30 titans of U.S. and global business chosen by the Wall Street Journal, most not actually industrial. The NASDAQ Composite records the performance of 3,000-plus companies on the NASDAQ Stock Market (see below), including many technology firms. The S&P 500 logs the performance of 500 leading publicly traded companies across ten different sectors (business/industry categories), as determined by financial research giant Standard & Poor's (there was actually a Mr. Poor, hence the name).

At the end of the trading day, these indices settle or “close” at a price level. The Dow is a price-weighted index — that is, its value each trading day rides up or down on the price movements of its 30 components. By contrast, the S&P 500 and NASDAQ (and most other stock indices) are cap-weighted, meaning the index value reflects the total market value of the companies in the index and not simply the prices of individual components. The S&P 500 has both a price return and a total return (the total return includes dividends).

While the nightly news tells everyone what the Dow did today, many seasoned

investors pay more attention to the S&P 500, which represents about 70 percent of the value of the U.S. stock market. There

are other indices that also grab Wall Street's attention. Investors watch the Russell 2000 (which lists the “small caps”, usually newer and younger firms than found in the predominantly “large-cap” S&P 500) and the Wilshire 5000, which tracks stocks of almost every publicly owned company in America (6,000-plus components). Eyes are also on the “fear index”, the CBOE VIX (Chicago Board Options Exchange Volatility Index), which measures investors' expectations of

volatility (read: market risk) in the S&P 500 for the next 30 days. Important multinational indices (the MSCI World and Emerging Markets indices, the Global Dow, the S&P Global 100, and many more) and foreign indices (Japan's Nikkei 225, Germany's DAX, China's Shanghai Composite and many others) also get a look.

The stock exchanges. Stocks trade on exchanges, with the most prominent in America being the New York Stock Exchange (NYSE), the “big board” at which celebrities are seen ringing the opening or closing bell. Other notable U.S. stock and securities markets include the American Stock Exchange (AMEX), the CBOE and the NASDAQ Stock Market. While the NYSE trading day runs from 9:30 am - 4:00 pm EST, pre-market and after-hours trading also occurs as investors respond to earnings announced after or before the bell or overseas developments.

The NYMEX, the COMEX & the forex market. The CME Group of Chicago owns and operates the New York Mercantile Exchange (NYMEX), the biggest physi-



Mark K. Lund

# From the wax machine to the laptop — how journalism has changed

**Julie Dockstader Heaps**  
Special to *The Enterprise*

In my 25-year career in journalism, I've never seen the likes of the constantly changing information technology (IT) landscape. It seems to me nowadays, even the IT expert needs a consultant. It doesn't matter whether I'm writing about the disability community, sports, politics or religion, somewhere something about IT comes into play. Long gone are the days when I picked up a pay phone, dropped in a quarter and called the news desk where an intern would type in my story as I read from my notebook. I am sure I am not alone when I start to get overwhelmed with how quickly technology is changing.

Today, a reporter needs to take notes while snapping photos with a digital camera, perhaps adding in some digital footage, edit from a laptop and — whether in Ogden, Utah, or Aba, Nigeria — send in that edited copy, photos and footage from that same laptop. I remember calling an IT expert at the Deseret News from the Chicago airport en route home from West Africa to get help compressing photo files so they arrived at the LDS Church News before I landed in Salt Lake

City to meet my deadline.

And that was so eight years ago!

Five hundred years before Christ walked the earth, a Greek philosopher, Heraclitus, taught the doctrine of universal flux. From him came the well-known quote: "The only thing that is constant is change." (See [www.goodreads.com](http://www.goodreads.com).)

His words are an apt description of the past century's leap in computer technology — especially the last 25 years. In fact, you might compare 100 years of the industrial revolution to 20 years in Information Technology.

A former colleague at the Deseret Morning News, Greg Kratz, has observed this explosion in his professional lifetime. And he's only 44 years old.

"In my career, I've seen the explosion of the Internet, the explosion of social media, social networking, and cloud computing. Everything has become very IT centric," he told me in a recent conversation. He is a former business editor for the Deseret Morning News and most recent was the managing editor of [deseretnews.com](http://deseretnews.com).

"Journalists today have to be tech savvy to do their jobs," he said. "Tools are high tech, from

high-tech phones to their laptops. They are expected to use technology to not only to write and do layouts but also to market themselves through social networking."

Kratz is a long way — and a technological lifetime ago — from Yankton, South Dakota, where he joined the high school newspaper staff at the local print shop every two weeks to print out pages, run them through a wax machine and, using X-Acto knives, splice pages together before copying them for distribution.

"We'd put the whole paper together there. That's my first newspaper production memory."

In 1998, he began at the Deseret Morning News, then known as the Deseret News, where Kratz and I would run into each other in the halls of our building, on 100 South in Salt Lake City. I remember we were all excited because we had graduated from the old newspaper Atex system to a Macintosh-based newspaper program. No longer did we have to run hard copies down the back stairs on Regent Street to "Pagination," a room kept cool and darkened for the large terminals.

Actually, I kind of missed that weekly walk in the fresh air. But it was better than OK, because I didn't have to share an Atex termi-

nal with a desk mate any longer. Or go looking for an empty desk when my desk mate got to work before I did.

However, this new technology meant we needed to get more experts for the IT experts. Kratz recalled how a few years ago the newspaper updated its Apple design software. The software designers sent their experts to "train the trainers.... They trained us how to use the system and we were in charge of training the staff."

With all of this change, I vividly remember the "olden days," when, if my typewriter didn't work so well, I'd either change the ribbon or grab another typewriter. Not so with Information Technology today.

Figures published in recent years in IBIS World and The Economist reflect this trend. According to a June 2, 2011, article, Kennedy Information, an industry monitor, forecasted that as the economy recovered IT consulting would increase by 3.9 percent the following year.

In putting this article together, I contacted people at a local consulting firm to get their opinion on some of the recent changes in the IT industry. I spoke with John Pohlman, the business manager of Wazi Technical Solutions.

Our discussion quickly led into the onslaught of virtual technology and cloud computing. Pohlman said virtual servers and virtual technology have changed the nature of the typical business commute.

"High growth companies are now basing their employees at home," he added, "because it's easier to build a virtual environment than it is to build new office buildings."

But with all the changes in the IT environment, I'm sure I'm not the only one with my head in the "cloud," so to speak. In fact, it is easy to get overwhelmed with how quickly technology has changed. And for sure, journalists coming out of college today need more than a compass — or good writing skills — to navigate the constantly changing IT world. I'm trying to learn more about technology myself with a new Mac Book Pro my husband surprised me with for my 50th birthday. With how quickly technology is changing, I may need to call a consultant to teach me how to use the Cloud.

Anybody got a quarter?

*Julie Dockstader Heaps is a freelance writer living in Syracuse. She is a former staff writer for the LDS Church News and Deseret Morning News, and is a former assistant editor with M&T Publishing.*



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## LUND

from p. 13

cal commodities exchange on the planet. The NYMEX tracks energy futures such as oil and natural gas and it also has a COMEX division for metals such as gold, silver and copper futures. (Platinum and palladium futures actually trade on the NYMEX instead of the COMEX.) Agricultural commodity futures and options are traded on the CME Group's Chicago Mercantile Exchange. Over-the-counter currency trading occurs via the worldwide, decentralized forex (foreign exchange) market. Short-term movements in exchange rates do influence stocks. The bond market. Further decentralized trading occurs here, conducted by institutional and individual investors, governments and traders buying, selling and issuing government, corporate and mortgage-linked securities (and other varieties). Bond prices fall when bond yields rise, and vice versa. Interest rate changes affect the bond market more than any other factor; credit rating adjustments and changes in the appetite for risk (i.e., a race to or retreat from stocks by investors) can also play roles.

What moves the markets up and down? Information – or more precisely, the way large institutional investors respond to it. Things really move when the equilibrium of the market is upset by either positive or negative breaking news – it could be a geopolitical development, a natural disaster, a central bank decision, a comment from a Federal Reserve official or the Treasury Secretary, it could be many things. It could be earnings reports – corporate earnings are sometimes called the “mother’s milk” of stocks, and when two or three big companies beat estimates, Wall Street may

see big gains that day.

The markets also respond to an ongoing stream of economic news releases from the federal government and other organizations. Federal Reserve policy announcements (interest rate adjustments, the implementation or cessation of stimulus efforts) get the most attention, and the Labor Department's monthly employment report finishes second. Other critical monthly releases include the Commerce Department's consumer spending report, the Bureau of Labor Statistics Consumer Price Index measuring consumer inflation, and monthly reports on existing home sales (from the National Association of Realtors), new home sales (from the Census Bureau) and home values (via the S&P/Case-Shiller Home Price Index).

There are other key reports: the occasionally contradictory consumer confidence surveys from the University of Michigan and the Conference Board (the CB poll is more respected, as it surveys 5,000 people; the Michigan poll surveys only 500, but asks many more questions) and the Institute for Supply Management's monthly purchasing manager indexes assessing the health of the manufacturing and non-manufacturing sectors of the economy (these are simply surveys of purchasing managers at businesses, minus hard data).

Hopefully, this makes things a little less mysterious. It takes a while to get to know the financial world and its pulse, but that knowledge may reward you in tangible and intangible ways.

*Mark Lund is an Independent Investment Advisor, Investor Coach and author of The Effective Investor. Mark has written articles for or been quoted in The Wall Street Journal, The Salt Lake Tribune, The Enterprise.*

## CALENDAR

from p. 9

Registration is at [perssummit.com](http://perssummit.com).

- Sept. 12: **Utah's Manufacturing Future** annual manufacturing summit sponsored by the Utah Manufacturing Assoc. Salt Lake Community College, Miller Campus, 9750 S. 300 W., Sandy. Registration information contact UMA at 801-363-3885.

- Oct. 11, 6 p.m.: **Utah Technology Council Hall of Fame Gala**, a black-tie event honoring accomplishments of the Utah technology industry. Networking

reception begins at 6 p.m., following by 7 p.m. dinner and program. Keynote speaker will be Shantanu Narayan, president and CEO of Adobe Systems Inc. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Details are available at (801) 568-3500.

- Oct. 29-Nov. 5: **Salt Lake Chamber trip to Eastern Europe**. Includes visits to Prague, Czech Republic; Vienna, Austria; and Budapest, Hungary. Cost is \$2,799. Details are available by contacting Maria Nelson at (801) 328-5047 or [mnelson@slchamber.com](mailto:mnelson@slchamber.com).

## Grand Junction agency opens Utah office

Grand Junction, Colo.-based Cranium 360, strategic marketing agency, has opened a Utah branch.

“We are excited to be able to grow our company and diversify our client base,” said company president Matthew Breman. “Success for Cranium 360 equals increased opportunities for our clients as we continue to provide

the highest quality service utilizing only the best technology and equipment available on the market.”

Erica Burgon, previously a marketing and operations assistant in Grand Junction, has transferred to Salt Lake City to manage the branch office. Burgon attended Utah State University and was born and raised in Salt Lake City.

She has a passion for art and design, an extensive background in business-to-business sales and experience with brand management and quality control. She will be responsible for establishing new clientele in Utah as well as managing current customers in the area.

The Utah branch will be located in Lehi at 2940 W. Maple Loop Drive, Suite 204.

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2017 Projected	14,376	79,057	188,970
<b>Households</b>			
2012 Estimated	5,052	23,120	52,941
2017 Projected	5,545	25,169	57,842
<b>Income</b>			
2012 Med HHI	\$40,118	\$51,125	\$58,174
2012 Ave HHI	\$50,056	\$60,189	\$70,160
2012 Per Capita	\$19,824	\$19,641	\$21,763
<b>Employment</b>			
Total Businesses	584	2,563	4,539
Total Employees	7,977	33,060	54,833

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Steve Bowler  
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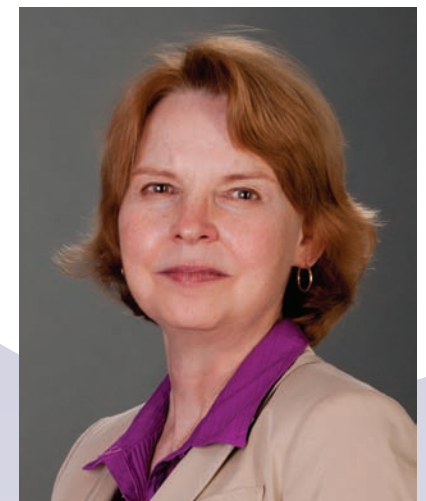
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Gretta Spendlove is a shareholder at Durham Jones & Pinegar, an 80-attorney law firm with offices in Salt Lake City, Ogden, Provo, St. George, and Las Vegas. Gretta specializes in real estate, corporate law and commercial transactions. She has represented developers in shopping centers, multi-family housing projects and subdivisions, as well as advising on leases and other contracts. Gretta also represents start-ups and growing companies in business transactions. Many of Gretta's clients, throughout her 30-year career, have been women-owned businesses.

Gretta was featured by Utah Business Magazine during 2013 as one of Utah's Legal Elite for Real Estate. She has also served as Chair of the Real Estate Section and the Business Section of the Utah State Bar, as well as a board member for the Salt Lake Chapter of CREW, a national organization for women in commercial real estate.

Gretta has been involved in many women's business organizations throughout her career. She has been President, Women Lawyers of Utah; President, Salt Lake Chapter of NAWBO; and she won the SBA Women's Advocate of the Year award in 2003. She is presently a member of the Salt Lake Chamber of Commerce Women's Advisory Board and the Advisory Board for the Zions Bank Women's Financial Center. She is a board member for the Women Tech Council, as well as for CREW.

In her spare time, Gretta enjoys reading, hiking, cooking and traveling.



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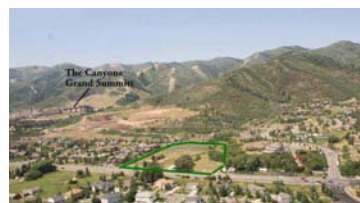
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3544 LINCOLN AVENUE, OGDEN, UT



### FOR LEASE



### PROPERTY FEATURES

- 2,600 SF
- Newly Remodeled
- Office's Range from 650 - 4,000 SF
- Class B Office Space
- Move in Condition
- Ample Parking
- Manicured Grounds
- Conveniently Accessible to South Ogden
- Easy Highway Access

### AREA DEMOGRAPHICS

	1 MILE	3 MILE	5 MILE
Population	10,657	84,936	156,058
Household	3,482	30,170	54,984
Income	\$46,039	\$58,199	\$62,319

Mark Swirbul 801.393.2733 Office 801.866.6230 Cell mark@ppc-utah.com

## Bed and Breakfast Opportunity in Big Cottonwood Canyon

Alex Miller—Broker (801) 580 7503



### Bed and Breakfast in Historic Brighton

\$2,250,000

- More than 6000 square feet
- Six individual suite apartments
- Ample parking
- On site living quarters
- Full Bed and Breakfast Approval
- Walk to Brighton Resort and Silver Lake Nature area
- Minutes from Solitude Resort and Guardsman Pass
- Established customer base
- Part of Brighton Chalet Complex
- Commercial grade construction
- The best deck in Big Cottonwood Canyon with a hot tub - to watch Brighton's night skiing!



### Custom Home next to Solitude Resort

\$1,850,000

- Six Bedrooms
- Six Bathrooms
- In floor Radiant heat
- Fine finishes throughout
- Walk to Solitude's slopes
- Gated access
- At or below replacement cost



### Family Lodge or Corporate Retreat in Historic Brighton

\$1,900,000

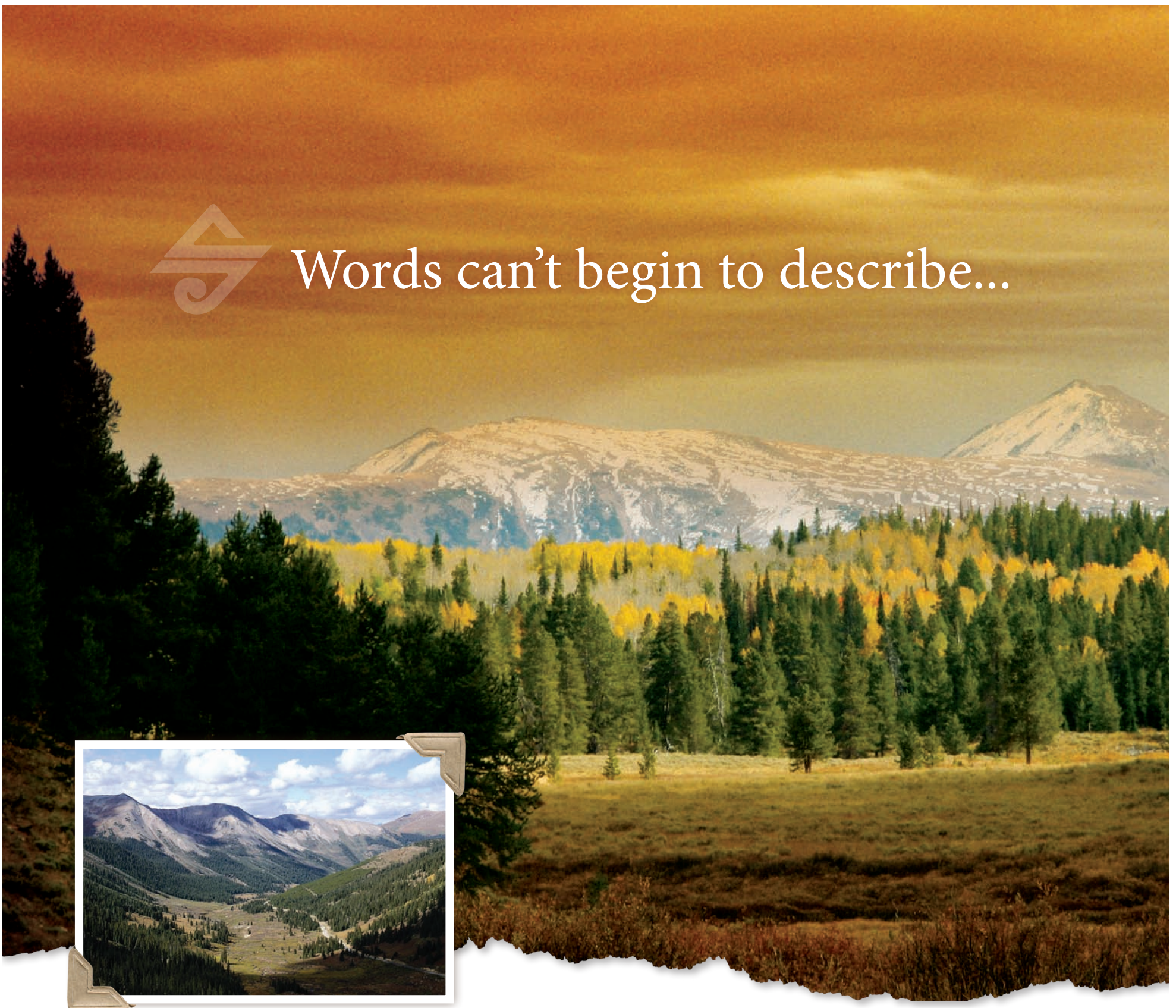
- Two buildings with three discrete common living areas, including potential manager's apartment
- Ten total bedrooms
- Zoned for night to night rental
- Ample Parking
- Fabulous great room with several decks for large gatherings
- Walk to Brighton Resort and Silver Lake Nature Area



Big Cottonwood Canyon is all we do. Call me with any questions you have about real estate in Big Cottonwood Canyon . We represent properties from condominiums, to homes, lots and cabins.



Words can't begin to describe...



**MONVISO**  
AT THE HEADWATERS OF THE HIGH UINTAS

[MonvisoUtah.com](http://MonvisoUtah.com)



**Info & Photos Anytime  
On Your Mobile Phone**

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**WHAT MONVISO CAN IN A SINGLE GLANCE**

You are presented a once-in-a-lifetime opportunity to own an exquisite mountain estate along the Upper Bear River on the scenic Mirror Lake Highway in the High Uinta Mountain Range. Consisting of 2,010 acres and containing 1.5 miles of the trout-rich Bear River, Monviso offers 31 generous cabin sites ranging from 14 to 48 acres each with an array of breathtaking river and Uinta Mountain views. Featuring 1,600 acres of open space and bordering the 2.1 million acre Wasatch-Cache National Forest, Monviso is truly an opportunity of a lifetime.

» **Prices start at \$400,000**

This information is subject to change without notice. Buyer is advised to pay particular attention to square footage and lot size. Buyer is responsible to verify the accuracy of all information to the buyers own satisfaction.

*For additional information or to schedule a private tour please contact;*

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