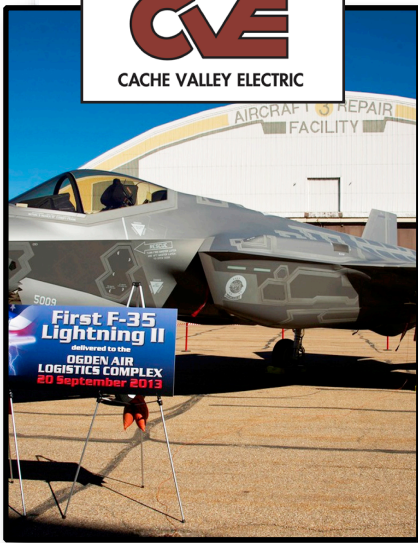


Focus

NORTHERN UTAH

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Utah economy likely to 'fare well' in short term

Brice Wallace
The Enterprise

Utah's economy could face problems from global pressures but likely will fare well in the near future and will be helped by some large projects in Salt Lake County beyond that.

Those conclusions were spelled out recently in an economic outlook presented by

Natalie Gochnour, chief economist at the Salt Lake Chamber and associate dean at the David Eccles School of Business at the University of Utah, and Darin Mellott, senior research analyst at CBRE.

Utah's economy is "flying" and the national economy is "flying but it lacks confidence," Gochnour said. "It doesn't have the chutzpah behind it that the Utah economy has right now, but it's getting better."

Still, Utah has issues regarding full employment and lingering housing market

weakness.

"Let's be clear: the recession ended over five years ago," Gochnour said. "This has been one long and slow recovery. And we would be the first to say that it's not complete until you have employment at full employment, which we're not, and housing completely recovered, and we're seeing enough weakness in housing that we don't think it's quite there yet. So we're seeing all

see **OUTLOOK** pg. 4



Celia Chadburn, an employee at The Rose Establishment, a specialty coffee shop on 400 West in Salt Lake City, prepares to greet customers on a recent morning.

Lots of reasons for good business, say Salt Lake coffee shop owners

Sheena Steedman
The Enterprise

Specialty coffee shops in the Salt Lake Valley are reporting an increase in sales and one of the shops that fits within this scenario is Sugar House Coffee.

"There has been a huge increase in revenue this year," according to Emily Potts, owner of Sugar House Coffee, a 12-year-old coffee shop with 18 employees. Her shop is located at 1100 E. 2011 S.

Potts attributes her coffee shop's success to having increased the amount of local products she uses. She even buys a local kombucha, a fermented, sweetened tea.

Along with local products, she has updated to a new method of brewing coffee that follows the "third-wave" coffee trend, which defines coffee as an artisan offering as opposed to a commodity. Nitro-brewing is the method and nitro-coffee the result: a cold-brewed coffee that is nitrogen-infused and served on tap to give it a creamy finish. Few coffee shops in the valley sell it.

The Rose Establishment is another thriving coffee shop that also serves nitro-coffee, which the manager Cody Kirkland calls "the next best thing in coffee."

The 4-year-old coffee shop that currently employs 14 baristas and is located at

see **COFFEE** pg. 5

Disclosure rules stall Tribune JOA suit proceedings

A disagreement over what each side must disclose to the other has stalled the proceedings of the ongoing lawsuit over the joint operating agreement (JOA) between *The Salt Lake Tribune* and the *Deseret News*. Following a recent closed-door hearing, Magistrate Judge Brooke C. Wells instructed the attorneys to work out a compromise so that a formal hearing on the matter can be avoided.

In court documents, the *News* contends that under current guidelines, the lawsuit unfairly requires disclosure of information that would otherwise be a private business matter.

The suit was brought earlier this year by a group called Citizens for Two Voices seeking to reverse changes made a year ago to a decades-old agreement between the newspapers that regulates operations they share in advertising, printing and distribution. Among other things, the revision transferred ownership of the printing and distribution facilities to the *News* and cut the *Tribune's* share of profits dramatically.

Supporters of the *Tribune*, including Citizens for Two Voices, which is led by former *Tribune* employees, claim that the new pact deprives the paper of operating revenue and threatens its existence. These fears have resulted in the current litigation.

News executives and the *Tribune's* owner, Alden Global Capital, contend that the new operating agreement was never intended to damage the *Tribune*.



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ATK spinoff bringing HQ, jobs to Utah

Brice Wallace
The Enterprise

An ATK spin-off company is trying to decide where to put its corporate headquarters in Utah and is considering sites in Salt Lake, Davis and Weber counties.

The company, to be known as Vista Outdoor Inc., was approved last week for a \$1.34 million tax credit incentive from the Governor's Office of Economic Development (GOED) board for the headquarters project, expected to result in 90 high-paying jobs.

ATK, an aerospace and defense company based in Virginia, said in August that Utah would be the headquarters for Vista Outdoor, which will design, manufacture and market outdoor sports and recreation products. ATK's board in April approved a plan to create a spinoff from its Sporting Group business. ATK has said it expects IT to trade on the New York Stock Exchange under the symbol VSTO.

Vista's more than 30 brands include Federal Premium, Bushnell, Primos, Blackhawk, Savage Arms, Final Approach, Uncle Mike's, Hoppe's, RCBS, Alliant Powder, CCI, Speer, Champion Targets, Gold Tip Arrows, Weaver Optics, Outers, Bolle, Cebe and

Serengeti.

The company will have manufacturing operations and facilities in 10 states. Its activities include a 50-employee Gold Tip manufacturing operation in Orem.

"This is really a great, great opportunity for the state," Theresa Foxley, GOED's managing director of corporate recruitment and business services, told the board. "It's not every month that we get to see not only a publicly traded company but a headquarters location here in the state, so it's very exciting."

Mark W. DeYoung, ATK's president and chief executive officer who has been named chairman and CEO for Vista Outdoor, said Vista will have about 5,800 employees worldwide. ATK has 3,000 employees in Idaho, 2,000 in Minnesota and 1,000 in Kansas, and will have more than \$2 billion in annual revenue.

The company has focused much of its sporting goods on shooting sports but DeYoung said it plans to expand into winter and water sports, backpacking, hiking and camping.

"Our strategy will be to continue to diversify and to grow," said DeYoung, a Utah native.

Foxley said the corporate functions of the spinoff company are spread across the country but many are in Virginia. Utah com-

peted not only with Virginia for the project, but also Mississippi, Kansas and Minnesota, she said.

The project is expected to result in new wages over seven years of more than \$125 million. New state tax revenue during that time should top \$6.7 million. The company's capital investment in the project is expected to be \$10 million.

"These are high-paying jobs [and] it's a corporate headquarters, which we have a very difficult time recruiting here," said Jerry Oldroyd, chair of the GOED board's incentives committee. "It's not only a corporate headquarters but a spin-off of a company that has been a solid participant in the Utah economy for a very, very long time, so this is a real opportunity."

Brad Peterson, director of the Utah Office of Outdoor Recreation, said the Vista headquarters should help the industry in Utah.

"It's an amazing opportunity for us in the outdoor space, the outdoor cluster, as we grow this, and it just continues to build on the momentum," he said.

ATK has operations in 21 states, Puerto Rico and internationally. Its Aerospace Group, based in Magna, produces solid-fuel rocket propulsion systems and military and commercial aircraft structures.

Connor sells operation to Gerflor

Global flooring manufacturer Gerflor Group has acquired Salt Lake City-based Connor Sports Court International in a move that will expand the company's global market reach and sports product base, according to a release from Gerflor.

"The acquisition of Connor Sport Court International is an extremely exciting development for Gerflor, as it brings a world class organization into the Gerflor family to strengthen our position as a world leader in sports surfaces. It is also a major step to strengthen our group sales footprint in North America," said Bertrand Chammas, CEO of the Gerflor Group.

"We look forward to being part of the Gerflor Group," added Ron Cerny, CEO of Connor. "It provides the unique opportunity to

further expand our sales throughout the world and provide truly complementary solutions to our customers. This really is a great fit for both companies."

The CEOs expect that themove to capitalize on each company's strengths for the mutual benefit of both businesses and for their customers.

Gerflor creates, manufactures and markets design-led and sustainable flooring, wall and interior finishes. Connor is the U.S. market leader in sports surfacing and has built systems for associations such as the NBA, NCAA, FIBA, USTA, FIVB, US Youth Futsal and USA Volleyball. The group specializes in wood, synthetic, rubber and modular sports surfaces.

Davis chamber seeks new CEO

The Davis Chamber of Commerce has announced that it will begin a search for a new president and CEO as a result of the election of current CEO Jim Smith to the Davis County Commission in the recent election.

The Davis Chamber's executive board has formed a selection committee to undertake the search. The position requirements include experience and understanding of business, a proven record of effective leadership, excellent interpersonal and communication skills and the ability to build strong partnerships in the community, according to the selection committee.

Susan Davis of Questar Gas is a member of the selection com-

mittee and said that the intent of the committee is to find a "seasoned, entrepreneurial, community-focused leader" who can guide the chamber in a key period of projected growth in Davis County. "While we are excited for Jim's successful campaign for the county commission, he will be sorely missed in the chamber. The selection committee recognizes the need to find the right leader to continue the momentum we have sustained over the last few years," she said.

Interested candidates should send a resume and letter of interest to the Davis chamber at davis-chamberceosearch@gmail.com. Interviews will begin prior to Thanksgiving.

Dominion buys Millard project


Dominion Power, based in Richmond, Virginia, has acquired Pavant Solar, a 50-megawatt solar energy project located in Millard County. The seller is Juwi Solar (JSI), a global renewable energy provider with U.S. operations based in Boulder, Colorado. Pavant Solar is Dominion's first solar development in Utah and is expected to enter service in the second half of 2015.

David A. Christian, chief executive officer of Dominion Generation, said, "Solar energy is the key component of Dominion's growth in renewable generating capacity. We are delighted to expand our solar footprint into

Utah."

The project has secured a 20-year power purchase agreement and an interconnection agreement with Rocky Mountain Power. JSI Construction Group has been awarded the engineering, procurement and construction contract, and JSI O&M Group will monitor and maintain the project on behalf of Dominion during the initial years of operation.

With the addition of Pavant Solar, Dominion has 324 megawatts of solar generating capacity in development, under construction or in operation in California, Connecticut, Georgia, Indiana, Tennessee and Utah.



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Resorts ready, conditions right for ski season records

Brice Wallace
The Enterprise

The leader of Ski Utah is hoping his industry reaches a new peak this season.

Much depends on snowfall levels, but Nathan Rafferty says conditions are ripe for Utah's resorts to top the 4.25 million skier visits record set in 2007-08.

"Our goal for this season is to have a record year," Ski Utah's president said last week at a news conference to open the season. "There's no reason, if we have decent snowfall early and often, that we can't push past that 4.25 million skier day mark, and we're excited to see that come to fruition."

That would be welcome news for the industry, which already has a \$1.3 billion annual economic impact in the state and is tied to 20,000 Utah jobs.

Among reasons for optimism is Vail Resorts Inc.'s acquisition of Park City Mountain Resort from Powdr Corp., which ended a long legal dispute.

"There's kind of an excitement that I haven't felt in a long time," Rafferty said. "I think that a lot of that has to do with the somewhat dark cloud that kind of hung over the industry with the ongoing litigation up in the Park City area, and now that that is gone, I really have sensed this air of excitement. Vail Resorts is in town and it's going to be a year like no other, I think."

The industry is buoyed by record-setting booking activity experienced this summer for the upcoming season at western mountain resorts. Winter bookings for November through March were up 7.4 percent over last year at this time.

"Crossing fingers [that] Mother Nature helps us out a little bit, we're on tap for an excellent ski season," Rafferty said.

Perhaps the biggest change this year will be the opening of the state's 15th resort. Cherry Peak Resort will open in December near Richmond, just a few miles from the Utah/Idaho border. It will offer three chair lifts, a tubing hill, ice skating, night skiing and mountain biking.

The Vail Resorts purchase of Park City Mountain Resort will provide skiers a chance to use an Epic Pass at PCMR and the Canyons Resort, which Vail operates. Vail already has sold 400,000 of the passes to people in all 50

states and more than 80 countries, "so [it's] all good here in Utah and that shines a pretty bright spotlight on Utah."

Several Utah resorts have made various upgrades or additions to ski runs, lifts and amenities. Beaver Mountain Ski Area will mark its 75th year and Brian Head will have its 50th anniversary. Solitude Mountain Resort will undergo a change in May when Deer Valley Resort takes over operations there.

If the industry in Utah does set a new record for skier visits, it would continue a rise seen during the past few years. The 4.16 million figure last year represented the industry's third-best season, an increase of 3.6 percent from the prior year and 8.8 percent from the 2011-12 season.

"The trend line is heading in the right direction, absolutely," Rafferty said.

Snow levels last year mimicked the previous year but still were below average. Alta had 432 inches, while the average season has 551 inches.

Nationwide last year, skier day visits were down 1.3 percent to 56.2 million. Most regions experienced increases, but California skier visits were down 28 percent due to a lack of snow "and that dragged the overall number down," he said.

"Last year we had a great ski season," Rafferty said. "We need two things when we are talking about a good ski season, and that is a good economy and good snow. And we had a better economy and we had better snow, but I don't know that we had the best of either. Either way, we ended up with a very solid ski season."

Formed in 1978, Ski Utah is the marketing firm owned and operated by the 15 statewide ski resorts that make up the Utah Ski and Snowboard Association.

Scheduled opening dates for Utah's resorts are: Alta Ski Area, Nov. 21; Beaver Mountain Resort, to be determined; Brian Head Resort, Nov. 22; Brighton Ski Resort, Nov. 22; Canyons Resort, Nov. 28; Cherry Peak Resort, Dec. 22; Deer Valley Resort, Dec. 6; Eagle Point Resort, Dec. 20; Nordic Valley, Nov. 28; Park City Mountain Resort, Nov. 22; Powder Mountain Resort, to be determined; Snowbasin Resort, Nov. 26; Snowbird Ski & Summer Resort, Nov. 22; Solitude Mountain Resort, Nov. 21; and Sundance Resort, Dec. 5.



SmartSoft opens development headquarters in Draper

SmartSoft, a provider of workflow solutions for the printing, postal and data quality markets, has announced the opening of its new software development headquarters in Draper. The new workspace will house the expanding technology development and support operations for PressWise, the company's all-in-one print management information systems (MIS), web-to-print and workflow automation system.

"The past couple of years have seen PressWise continue to grow, not only in terms of numbers of customers, but also in terms of the breadth and strength of the product," said Eric Wold, vice president of SmartSoft, who heads up the PressWise team. "It was the first true cloud-based MIS, designed specifically to meet the challenges of the new print market, with the demands of faster turnaround times and shorter print runs, and the need to eliminate touches from the workflow."

"After exploring several options, we concluded that the Utah tech corridor was an ideal location for us to expand our technology team, with many benefits for both SmartSoft and the employees that we are looking to attract," said Wold. "It offers a highly educated and skilled workforce, a high quality of life and a growing concentration of technology companies, including Adobe, Intel/Micron and many others, that provide the type of environment ideally suited to our company's growth. We look forward to many more years of providing great service and product innovation for our customers."

SmartSoft was founded in Atlanta in 1998 and has yet to determine how many employees will be hired to man its Draper facility.

Liberty Safe adds 108,000 sq. ft. to plant

Liberty Safe has opened a new 108,000-square-foot addition to its Payson manufacturing facility. The additional space gives Liberty a 312,000-square-foot factory and will substantially increase its manufacturing capabilities and warehousing potential.

"It has been our goal to build a strong company, rooted in American manufacturing," said Kim Waddoups, CEO of Liberty. "We have worked hard to invest in America and American jobs and are pleased with the direction of the company. We know our customers love to buy quality American-made products and we are focused on building safes that exceed those expectations."

Over the last several years, Liberty has invested \$25 million to expand its capability to produce safes in the U.S. Liberty now makes 100 percent of its large capacity safes in the U.S. Liberty currently builds 450 safes a day and the factory expansion will allow the firm to build up to 750 safes a day. Liberty, founded in 1988, employs 400 workers and is continuing to grow and expand, according to company officials.

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PUBLISHER & EDITOR
R. George Gregersen
PRESIDENT
David G. Gregersen
david@slenterprise.com
VP/GENERAL SALES MANAGER
Dale Dimond
dale@slenterprise.com
MANAGING EDITOR
John M. Rogers
john@slenterprise.com
CONTROLLER
Richard Taylor
richard@slenterprise.com
OFFICE MANAGER
Dionne Halverson
dionne@slenterprise.com
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KBS buys Millrock Park in Cottonwood Hgts.

KBS Realty Advisors of Newport Beach, California, has acquired Millrock Park, a Class A office park located in the Cottonwood Heights submarket of Salt Lake City. The acquisition was made on behalf of a pension fund that is advised by KBS Realty Advisors.

Built between 2005 and 2008, the four-building property totals 488,623 square feet of rentable space on 22 acres of land.

"We believe that the location of Millrock Park is ideal for executives and employees alike," said KBS senior vice president Tim Helgeson. "Our tenants are sur-

rounded by amenities including adjacent restaurants, hotels, golf courses, ski resorts and a stunning 360-degree view of the Salt Lake Valley."

"We are excited to increase our Salt Lake Valley portfolio with the acquisition of Millrock Park, which we feel is one of the best projects in the best office submarket outside of the CBD. With the spectacular location, growing technology base of employment and business-friendly government, we believe that it is indisputably one of the most desirable spots for work, play and living in the Intermountain West," said KBS west-

ern regional president Rodney Richerson.

Millrock Park was 100 percent leased at the time of the sale.

With the acquisition of Millrock Park and three properties that the company already owned — 222 Main, Gateway Technology Center and Parkside Tower — KBS and its affiliates now own more than 1.3 million square feet of rental space in the Salt Lake City market.

KBS Realty Advisors is a private equity real estate company and SEC-registered investment advisor founded in 1992.

OUTLOOK

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those good things, but we've still got a little farther to push."

Both Gochnour and Mellott noted that Utah's is tied to the global economy, which they described as complex. The outlook report — available at slchamber.com — says that emerging markets are slowing while performance is mixed in developed economies. Utah, meanwhile, has 356,000 jobs supported by international trade.

"You have the U.S. economy doing very well, moving from slow to moderate growth," Gochnour said. "You have the Utah economy doing extremely well. And then we have these global economic markets that are either slowing or, in the case of Europe, tipping into another recession. So it presents an economic environment that's complex, it's uncertain, the recovery is incomplete..."

"Today's economy is global, and what happens outside of the country matters," Mellott said. "Salt Lake and Utah are becoming increasingly more-global players. ... Generally speaking, we can say the economy is getting better, on at least a national and state and local level. And the Utah and Salt Lake economies continue to be enviable in their performance. Generally speaking, we are pleased with improving economic conditions, but issues still remain, and they are reason for some caution."

Among those remaining issues are low labor participation despite a 3.5 percent unemployment rate. Utah's job growth, currently at 3.7 percent, likely will end 2014 at an annual level of 3 percent and be at 2.5 percent in 2015, the report states. Unemployment, averaging 3 percent since 2011, likely will be near that level through this year and 2015.

Gochnour said Utah will not be considered at full employment until wages rise. She said she is "cautiously optimistic" that will happen as the U.S. economy improves.

"We on track to have complete recovery. It's not quite there

yet," she said.

Another problem spot is a millennial generation has taken on a large increase in student debt just as it enters the labor market, perhaps making it difficult for its members to buy houses or cars.

On the positive side, Utah's technology sector remains strong, with one in five of the state's workers and one in 10 businesses having ties to it. Venture capitalists also have been willing to invest in startup companies. Since 2012, Utah County alone has outperformed 39 other states in capital funding.

Mellott noted that Utah's commercial real estate market is seeing strong demand across all property types. The office market is on track to match last year's record-level absorption, meaning employers are signing leases to house their employees. The retail market also is expanding, which speaks to the strong economy, he said.

"So you end up having this really complex, uncertain environment with internationally a lot of slowing and trouble, the U.S. economy regaining its footing, doing better, which will better for the Utah economy, and then you have the Utah economy that has been a stronghold and is doing well," Gochnour said.

The local economy will get a boost from some large projects already underway. One is a rebuild of the Salt Lake City International Airport terminal, a roughly \$1.8 billion project. The airport has put away \$400 million in cash and will use a variety of fees and federal funds for the project.

"So we're getting this nearly \$2 billion injection into our economy that is coming from the outside or from savings," Gochnour said. "So that will be a real benefit to the state over the next 10 years."

Also on deck are a \$335 million convention center hotel, which she called "a major addition to downtown; the George S. and Dolores Dore Eccles Theater/111 Tower; the redevelopment of the Cottonwood Mall — "another massive construction project that shows that this valley, this state has regained its footing and can now invest in new retail and mixed-use development," she said — as well as the pending move of the state prison and lots of construction work at the University of Utah.

"These are some major, large projects," Gochnour said. "The future is all about investment. And states that are able to invest are states that are doing well, and this is a state that has seen very positive investment projects moving forward."

Report outlines future of broadband in Utah

The Utah Broadband Project has released a report titled "Utah Broadband Plan," which details strategies and key initiatives to help increase broadband deployment, adoption and connectivity throughout the state of Utah.

"In upcoming years, broadband access will become increasingly more important," said Kelleigh Cole, manager of the Utah Broadband Project. "This plan outlines strategic goals and initiatives to help Utah continue to be a nationwide leader in broadband deployment and adoption, and most importantly drive economic development."

The plan highlights nine strategies to strengthen Utah's economy through broadband development. It focuses on using broadband technologies to support

economic development, education, transportation, public safety and other key sectors by teaching best practices to local governments and better connecting rural Utah to the global economy.

Specifically, these initiatives include developing the nation's first commercial broadband map, working with partners to connect Utah's remaining schools and libraries to broadband networks, encouraging broadband deployment best practices, teaching urban and rural communities business strategies to leverage broadband deployment and continuing strategic partnerships, particularly the Utah Broadband Advisory Council.

"Utah is already a leader in economic growth because of its commitment to broadband," said

Val Hale, executive director of the Governor's Office of Economic Development (GOED). "As the economy continues to shift online, broadband must continue to be a priority to maintain our economic growth and preserve our recognition as one of the best states for business and careers."

The Utah Broadband Plan is the culmination of a five-year process which included the development of seven regional broadband teams, analysis on broadband adoption trends and soliciting the feedback of stakeholders across Utah. The Utah Broadband Project will be working with GOED, the Utah Broadband Advisory Council and other key stakeholders to determine the appropriate implementation process for the plan.



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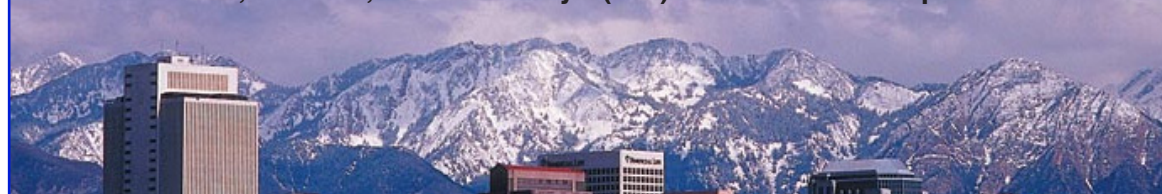
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COFFEE

from page 1

235 S. 400 W., attributes its rise in sales to the seasonally updated menu and to everything being made “in-house” including, porridge, tartines and salads. The shift from buying pastries and baked goods to making their own has been a real advantage, said Kirkland.

For Nobrow Coffee Werks, the increase in sales is accredited to changing locations, according to an owner, William Laphorne. The new location is at 179 W. 900 S.

“For us, personally, our entire model as a coffee shop has improved since we moved to this location and that has obviously had a great effect.” The previous coffee shop under the same name was at 315 E. 300 S.

“We have some really cool plans for growth as a company, but I currently can’t go into details,” Laphorne said, adding that he will likely be adding more “servies” to his staff as business keeps growing. Nobrow currently has six employees, including Laphorne.

Tong Chinnapha, the owner of the 4 1/2-year-old Cafe on 1st, located at 39 N. I St., said that sales rose once it was decided to sell more than just coffee. The shop now offers, among other choices, bagels, curries, veggie melts, sandwiches, in-house baked goods and gluten-free choices.

The coffee shop sells all items all day and evening. Although the profit margin is much greater with just coffee, overall sales go up with food items, said Chinnapha. People stop once in the morning to grab coffee and breakfast. This makes it so they only have to make one stop, he added. He also noted that his sales have increased “70 percent from the first day to today” and that each year has been better than the last. He added five employees this year alone and currently has 15 employees.

“Customer satisfaction is what keeps customers coming back,” according to Tim Rikli, the co-owner of the 2-year-old Nostalgia Cafe, located at 248 E. 100 S. “There are many repeat customers.”

Currently Nostalgia Cafe has 10 employees and Rikli has plans to add two more. One of the shop’s unique menu items is the homemade crepes, along with other vegetarian and in-house-made choices. They also serve yerba maté, which is a stimulant beverage like tea or coffee and praised for its health benefits. The coffee shop buys it from a local specialist, Tea Leaves & Melody.

Jitterbug Coffee Hop, a 2-year-old coffee shop in Sugar

house, is owned and run by Bruce Holt. He said that he saw sales rise in the summer, but he is not sure why. As for plans to expand business in the near future, he said, “I’m always considering ways to enhance business, but I’m sticking with what I have at the moment.” Holt has chosen to run the shop by himself and has no additional employees.

While using local produce, adapting to third-wave coffee trends and baking in-house goods

seem to be driving the rise in business for specialty coffee shops, John Bolton, the owner of the 33-year-old Salt Lake Roasting Co., compared coffee shops to bars of days gone by.

“People come to coffee shops like they used to go to bars in the old days. You could have the best quality in the world, but if you don’t make people feel comfortable and welcome, they’ll go elsewhere,” said Bolton.

A.F. firm buys eLearningImages.com

American Fork-based eLearning Brothers has acquired privately held eLearningImages.com, an online library of eLearning images that focuses on images in the eLearning space. With this acquisition, the eLearning Brothers library has more than doubled its number of eLearning assets over the past 12 months. The purchase adds images to the retail, business, professional services, medical, and industrial lines.

“The acquisition of assets from eLearningImages will play a key part in eLearning Brothers’ mission to make our customers into eLearning rock stars. The addition of these files will accelerate our efforts to serve the community through our ever-growing library in the years to come,” said Curtis Morley, president of eLearning Brothers. The 8-year old company employs about 20 people at its American Fork headquarters.

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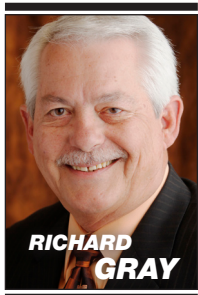
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Training and vigilance keys to protecting your business from counterfeiters

Recently, a customer came into one of our branches to deposit money from a very small retail business. One of the \$50 bills was counterfeit and we quickly realized that the counterfeiter took advantage of the fact that the receiving end of the bill was a young, inexperienced teenager, working his first summer job.

I heard this story from our vice president



RICHARD GRAY

of branch administration, who said this kind of thing happens every so often. She told me about some of the patterns business owners or individuals can look for and how to train employees to detect counterfeit bills.

One of the most common places counterfeiters will target are retail businesses or mall shops where inexperienced workers are at the register. Another way

a counterfeiter might scam people is with a stack of mixed bills for a KSL or Craigslist sale. A counterfeiter might buy your item from a resale site like KSL, and hand you a stack of \$20 bills. Knowing you'll likely notice if they're all counterfeit, the counterfeiter will mix in fake bills in the middle, which you might skim by when you're counting the money.

How can you avoid being scammed by counterfeit bills? Below are a few tips to help you

and your employees.

Hold each bill up to the light.

You should be able to see fibers or threads in the bills. Make sure you hold each one up, since some may be real and some may be counterfeit. You might feel silly at first, but it's better to be safe than sorry.

What does the bill feel like?

This might be the best tip. When you have a stack of bills, feel each one. Do any feel different than the others? Checking what the money

feels like is one of the easiest ways to spot a counterfeit bill.

Think like a counterfeiter.

Counterfeiters know better than to try and pass off fake bills at a bank. Counterfeiters typically try to launder counterfeit bills through fast food restaurants, mall shops or other places where inexperienced teenagers won't detect fake bills. If you're a business owner, make sure all of your employees are trained on detecting counterfeit bills. Sometimes it helps to make sure they've seen and handled bills of different denominations. If you're selling something on KSL or Craigslist or similar, make sure you're wary of counterfeit bills.

Ask your banker. If you suspect something might be counterfeit, bring it to your banker's attention. They likely have machines that help to detect fake bills and can check for you. Don't try and hide it in a stack of bills.

Know your money. Visit the U.S. Bureau of Engraving and Printing website and check out the different security features on each of the old and new bills. You can find this information at www.new-money.gov. The more familiar you are with these, the more difficult it will be for a counterfeiter to fool you.

Check out other resources. The Secret Service provides background information (www.secretservice.gov) about currency security you might be interested in checking out. There you'll find detailed information about the security features and design of the bills. While you may not be able to pull out this information each time you're checking a bill, the background information will help you, or inexperienced employees, feel more familiar and comfortable with money. The Secret Service also offers a few tips for what to do once you suspect a bill is counterfeit, including:

- Don't return the bill to the person who gave it to you.
- Take note of the person's license plate information or physical description.
- Try not to handle the money very much—you may want to put it in an envelope.
- Contact the police.

As always, be wary and don't be afraid to question a bill you receive. As a business owner, it may be worth the investment of resources to properly train all employees to spot counterfeit bills and help them become familiar with different denominations. Since there are old and new bills in circulation, make sure they know what each look like and feel comfortable watching for counterfeit money.

Richard Gray is senior vice president of SBA lending at Bank of American Fork.



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Industry Briefs

FINANCE

• **Epic Ventures**, Salt Lake City, has appointed **Damon Kirchmeier** as a director. He will play a lead role in identifying and funding promising early-stage companies. Kirchmeier has more than 17 years of experience in early-stage investment practices. Previously, he was president of Rockwell Time USA; served as a partner at Auxano Funding; and co-founded InnoVenture Capital Partners, where he served as managing director for more than 10 years. He also has been a member of angel investment groups Utah Angels and Park City Angels. Kirchmeier's education includes a master's in business administration from the University of Utah.



Damon Kirchmeier

HEALTHCARE

• **Utah Medical Products Inc.**, Salt Lake City, announced that its board of directors has approved a quarterly cash dividend of 25.5 cents per share of common stock. The dividend is payable Dec. 30 to

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shareholders of record Dec. 16.

LAW

• **Jones Waldo**, Salt Lake City, has hired **Wendy Barclay**, **Landon Sullivan**, **Justin Keys** and **Michael Judd** for its Salt



Wendy Barclay



Landon Sullivan



Justin Keys



Michael Judd

Lake City headquarters. Barclay is the firm's new director of marketing and business development, having previously been director of marketing and communications at St. Mark's Hospital. In addition to her career in marketing, Barclay is a licensed property and casualty insurance producer. Sullivan joins the firm as an associate attorney whose practice is focused on real estate transactions. Previously, he practiced at Snell & Wilmer LLP. He graduated in 2011 from Brigham Young University's J. Reuben Clark Law School. Keys joins Jones Waldo as a litigation associate. His education includes a Bachelors of Art in Political Science from Brigham Young University. Judd returns to Jones Waldo as a litigation associate, having served as a summer associate for two summers. Judd studied at Brigham Young University and received his

Bachelors of Arts in English and Economics.

• **Fabian Clendenin**, Salt Lake City, has appointed **David N. Kelley** managing partner of the law firm and hired **Kirsten R. Allen** as an associate. Kelley has been with the firm since 2001 in a practice focused on employment law and ERISA litigation. He earned his law degree at Brigham Young University and simultaneously obtained his master's in psychology at BYU and also holds a bachelor's degree from the university. Allen's practice focuses on complex litigation, employment, energy and utilities, environment/natural resources and product liability. She previously worked in the field of sustainable energy policy research. She graduated from the University of Utah S.J. Quinney College of Law and received her Bachelor of Arts there in history and international studies.



David Kelley



Kirsten Allen

• **Durham Jones & Pinegar**, Salt Lake City, has elected three new shareholders: **Elijah L. Milne**, **Elisabeth Calvert Smith** and **Andrew V. Wright**. The firm's board of directors also appointed **Gregory N. Barrick** as the chair of the Estate Planning section and **David P. Rose** as the chair of the firm's Real Estate section. Milne practices



Elijah Milne



Elisabeth Smith



Andrew Wright



Gregory Barrick



David Rose

in the firm's St. George office, where he focuses on civil and appellate litigation. He joined the firm in 2011. His education includes a B.A. from Brigham

Young University. Smith's practice focuses on corporate and securities matters, including mergers and acquisitions, corporate governance and general matters of business and finance law. She is based in the firm's Salt Lake City office. She joined the firm in 2012. Her education includes B.A. in economics from Utah State University. Wright has been with the firm since 2013 and works in the Lehi office. His practice is primarily civil and commercial litigation. He also has experience litigating domestic disputes, defending criminal defendants and conducting appeals. His education includes a B.A. from Utah Valley State College. Barrick has served on the firm's board of directors and previously served as the chair of the Tax and Estate Planning Section. His practice concentrates on estate planning, where he represents clients with respect to family wealth, estate and asset preservation planning. He received his J.D. and B.A. from Brigham Young University. Rose serves on the firm's board of directors and previously as the chair of the Real Estate Section. His practice focuses on real estate and business transactions. He has experience in real estate acquisition and development, financing, land use laws and entity formation. His education includes a B.S. from the University of Utah.

MANUFACTURING

• **Nu Skin Enterprises Inc.**, Provo, has announced that its board of directors has declared a quarterly dividend of 34.5 cents per share. The dividend will be paid Dec. 3 to stockholders of record Nov. 21.

PHILANTHROPY

• **Rocky Mountain Power** has partnered with the **Salvation Army** to provide assistance through the **Lend a Hand program** to help low-income customers who are finding it difficult to cover the cost of monthly necessities such as energy. Utility customers will find donation envelopes in their November statements. Customers can place a check in the enclosed envelope, made out to the Lend-A-Hand Program in the amount they choose. Donated funds go directly towards providing energy assistance to Utah households in need. Rocky Mountain Power will match donations with \$2 for every \$1 that customers contribute. For added convenience, customers can donate a fixed dollar amount each month through their bill by contacting Rocky Mountain Power customer service at 1 (888)

221-7070. All donations are tax-deductible.

• **Kimpton's Hotel Monaco Salt Lake City**, the adjacent **Bambara** restaurant and the **Utah AIDS Foundation** will co-host the **10th annual Red Party** on Nov. 20 from 5:15-8 p.m. The event raises funds to support the foundation mission to empower people living with HIV/AIDS. Open to both hotel guests and the public, the event features packages starting at a \$40 minimum donation. RSVPs can be made by calling Cathryn at Utah AIDS Foundation at (801) 487-2323 or emailing Catherine.Sant@UtahAIDS.org. Party attendees can enjoy Vegas-style tables including blackjack and craps, take photos with Shutter Booth, roll the giant dice and spin a wheel for prizes. Auction items include round-trip airfare from Jet Blue (in the continental U.S.), two-night packages at more than 20 Kimpton hotel properties around the United States, and a wedding celebration for 50 at the Hotel Monaco Salt Lake City. During November, local artist Alec Anderson will showcase his "Red Ribbon" painting in the lobby of the Hotel Monaco as a silent auction item for the party, 100 percent of which will benefit the Utah AIDS Foundation. He will have several other paintings displayed in the lobby during November and plans to donate 50 percent from the sales of those. He also will be painting in the lobby during the manager's evening reception on select dates to be announced. Bambara will feature a "Red Ribbon Special" menu available at lunch Nov. 17-20, donating \$1 to the foundation for each three-course lunch special.

RECOGNITIONS

• **Peggy Hunt**, a partner in the Salt Lake City office of Dorsey & Whitney LLP, will be inducted as a Fellow in the **American**

see BRIEFS page 13



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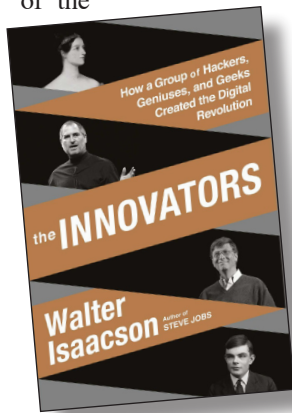
Autumn reading: Hackers, life and work, thriving in business

Each month, 800-CEO-READ reviews the best new business books. Jack Covert, 800-CEO-READ's founder, long-time president, and coauthor of *The 100 Best Business Books of All Time*, began the series in the year 2000, and it is now written by 800-CEO-READ's editorial staff and management. For more reviews, visit <http://blog.800ceoread.com/category/jack-covert-selects/>.

•••

The Innovators: How a Group of Hackers, Geniuses, and Geeks Created the Digital Revolution by Walter Isaacson, Simon & Schuster, 560 pages, \$35, Hardcover, October 2014, ISBN 9781476708690. Reviewed by Michal Jantz

In the introduction to *The Innovators*, Walter Isaacson briefly shares the story of the



book's completion and publication. The book has been over a decade in coming, says Isaacson, and its development was interrupted twice by focused biographies on Einstein and Steve Jobs. For the length and scope that *The Innovators* covers, its introduction is brief, but it shares some valuable insights into Isaacson's vision: "The collaborative creativity that marked the digital age included collaboration between humans and machines. The people who were comfortable at this humanities-technology intersection helped to create the human-machine symbiosis that is at the core of the story."

To give readers a complete background on the digital devices now ubiquitous in our daily lives, Isaacson must take us back over 150 years. Beginning with Lord Byron and his daughter Ada Lovelace, we start to see the first iterations of computing machines, programming and a vision for computers — originating with the Countess of Lovelace — that brings programming and automation to more than simply mathematics, but to any operation that uses symbolic logic. Struggling tech startups of today might find resonance in the story of Charles Babbage's difference engine, a mechanical calculator in which the British government invested over 17,000 pounds. Unfortunately, Babbage never finished the project — his investors pulled out before a working machine was completed.

These early chapters are possibly the most fascinating portion of the book, because so much of what Isaacson covers is unfamiliar territory for most readers. Almost all readers know Steve Jobs, Bill Gates and Steve Wozniak, but these stars of our computer age began their work with

over a century of work done by hundreds of other innovators. While many of the features we take for granted in modern devices today are relatively new on the market, the concepts that drive them have been passed back and forth since Babbage and Lovelace.

Throughout *The Innovators*, Isaacson remains true to his passion for the human-machine connection, maintaining a delicate balance between the drama of the human relationships and banalities that accompany them, and the crucial technical details that are the products and inventions that these people — the innovators — have created. The story is one about the ingenuity of people, but the structure of *The Innovators* is clearly driven by the innovations themselves.

In Chapter 3, Isaacson introduces us to Grace Hopper. Hopper was instrumental in programming IBM's Mark I, one of the first major electro-mechanical computers. On assignment from her supervisor Howard Aiken, Hopper wrote a 500-page hybrid document that proved both a history of and a manual for the Mark I. As Isaacson says, Hopper's book focused on the individuals whose work contributed to the computer — these were the people who formed the history of the machine. IBM quickly replied by publishing its own history of the Mark I — and it was to the opposite extreme. This contrast is summed up in a line Isaacson quotes from Kurt Beyer's study of Hopper: "The locus of technological innovation, according to IBM, was the corporation. The myth of the lone radical inventor working in the laboratory or basement was replaced by the reality of teams of faceless organizational engineers contributing incremental advancements."

Isaacson's history is nowhere near "faceless," but throughout the pages of his book, it becomes clear that he understands the importance of an innovator's dependence upon peers and predecessors.

The Innovators divides digital computing's more recent history into four chapters: the personal computer, software, online and the web. It's in these final chapters that we read the stories of the innovators so revered today, alongside some of the lesser-known contributors and casualties of the struggle toward universally useful computer technologies. Isaacson's history ends at search technology with Larry Page and Sergey Brin. Isaacson's coverage does not go beyond web search — no big look at social media, mobile technology or big data. Perhaps it's too early to write the history on those developments. As it is, the breadth of *The Innovators* is beyond satisfying. Isaacson demonstrates the digital revolution — a revolution unlike anything else in recorded history — to be a global and complex collaboration between people and machines across a century and a half. Michael Jantz is 800-CEO-READ's special projects manager.

see COVERT next page



What do hotel ratings mean?

When hotels give descriptions of themselves, they are at least amusing, sometimes downright crazy. So, how do you know what to expect when you book a hotel? Often, you hear hotels advertise "Five-Star" or "Four-Star," etc., sometimes you hear terms like "great" or "fabulous," or even "awesome," which is actually meaningless.

What do the star ratings mean? There is no common standard or regulation when it comes to those star ratings for hotels, but here are some general guidelines that might help you:

- Five-Star means it really is a deluxe, luxury hotel with exceptional accommodations, superior service, and a full range of amenities and services. It means several restaurant and bar choices and a spacious lobby and lots of meeting rooms with multi-media equipment available. It's hard not to like a five-star hotel.

- Four-Star is first class. You'll find very good accommodations, good service and ample amenities. This is generally a place where you will be pleased to stay, and you'll find at least a restaurant and bar, as well as a meeting room or two. If you are giving a media presentation, you will probably have to bring your own equipment.

- Three-Star means superior tourist class with pleasant accommodations, good service with limited amenities and service. There will be a restaurant/bar. You may even find a small meeting room.

- Two-Star is sometimes referred to as "tourist class." You'll find modest accommodations with some service and amenities. These hotels are usually nowhere near where the main attractions are located. Find out something about the location and neighborhood for such a

hotel, and make sure you can easily get to the places you want to visit. No on-site restaurant or bar. If you are planning a meeting for any number of people, it will have to be somewhere else.

- One-Star is basic. Maybe "spartan" would be a better word. You'll find very simple accommodations with limited services and amenities. Be cautious.

Now, what about Internet sites that rate hotels? There are both professional and guest reviews that can be helpful. TripAdvisor

and other similar online sites invite anyone and everyone to rate a hotel. These reviews can be helpful, but can also be manipulated by the hotel owner or someone who has a grudge against the hotel (perhaps even a competitor).

If you can get a professional review, it will give you a good barometer with which to evaluate guest reviews you find. Reviews by guests are highly susceptible to the personal and cultural preferences of those who give them, as well as anecdotal incidents. Professional reviews actually tend to be far less biased, and are based on more objective criteria. Travel agents and tour operators are good places to go for good qualified and objective evaluations. Some good online sites are funjet.com, deltavacations.com, unitedvacations.com and southwestvacations.com.

When going to a large city, I personally use hotels.com as a basis for comparison, because I am offered the option of selecting a landmark inear where I want to stay. For example, when we went to London last summer, I found a great value near Trafalgar Square.

Of course, I always compare the online prices with the price from other websites as well as my travel agent. After all, you can't beat a bargain.

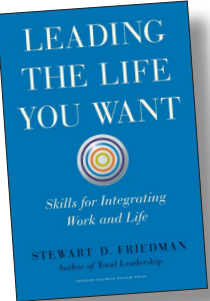


Not Strictly Business

COVERT from previous page

Leading the Life You Want: Skills for Integrating Work and Life by Stewart D. Friedman, Harvard Business Review Press, Hardcover, 256 pages, 9781422189412. Reviewed by Sally Haldorson.

In 2008, I chose Stewart Friedman's *Total Leadership* as the top book



in the personal development category of our annual business book awards, saying, "In *Total Leadership*, Stewart Friedman,

founding director of the Wharton Leadership Program, presents a concrete methodology for building a more integrated life. His program is really a practice, requiring both action and reflection ..."

In many ways, *Leading the Life You Want* is a sequel to that book, as those same fine qualities — the concrete methodology, the practice, the action and reflection — are all present here. Friedman also calls on the same key principles of an integrated life that he introduced in *Total Leadership*: "It starts with three principles: be real, be whole, and be innovative. To be real is to act with authenticity by clarifying what's important to you. ... To be whole is to act with integrity by recognizing how the different parts of your life affect each other. ... All this examination allows you to be innovative."

Friedman builds on his previous work by presenting the stories of six well-known personalities who exemplify the well-integrated life: Tom Tierney, Sheryl Sandberg, Eric Greitens, Michelle Obama, Julie Foudy and Bruce Springsteen. Then, in the second half of the book, which acts as a workbook — complete with exercises — uses their successes and struggles as points of reference as he teaches us how to develop the necessary skills.

So why did Friedman revisit this material some six years later? Because it is getting ever more difficult to pay adequate time and attention to every aspect of our lives, and all signs point to us becoming even more distracted and overwhelmed: "These are the chaotic, early days of the 'twitch' era in which we often feel as though we're drowning in a deluge of data and yet can't stop picking up our smartphones, checking our social media accounts, flailing in the wash of emails. Few of us are

skilled enough psychologically to exploit the power of new communication tools and it's increasingly difficult to maintain the boundaries that allow us to give our projects the attention they require, and our people the care they deserve.

Refuting the concept of work/life balance because it "ignores the fact that 'life' is actually the intersection and interaction of the four domains of life: work or school; home or family; community or society; and the private realm of mind, body, and spirit," Friedman instead explains that whatever balance we wish to achieve will always ebb and flow. He compares the integrated life to a jazz ensemble: each of the four domains of life plays its own notes, but if arranged and practiced, life can become one coherent piece despite the disparate pieces.

As he writes about such integration in his chapter on Sheryl Sandberg, "it's not yielding to either/or; instead, it's searching for both/and." But we must adjust our expectations and commit to the practice. "Leading the life you want is a craft. As with music or writing or dance or any athletic endeavor, you can always get better at it. Some of us start with greater natural assets than others — a strong body, a gift for creative thinking, a conscientious personality or mathematical ability. But this capacity can be learned by any individual. In fact, it must be."

And that is what Friedman offers in *Leading the Life You Want*. His methodology gives us a functional way to make good decisions and take back some control over how we manage all areas of our lives.

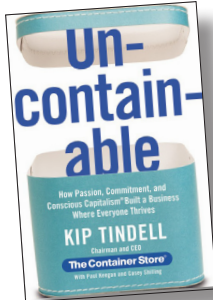
Sally Haldorson is 800-CEO-READ's general manager, and in-house editor of *The 100 Best Business Books of All Time*.

Uncontainable: How Passion, Commitment, and Conscious Capitalism Built a Business Where Everyone Thrives by Kip Tindell, Grand Central Publishing, 272 pages, \$28, Hardcover, October 2014, ISBN 9781455526857. Reviewed by Ryan Schleicher.

At a time when the largest online retailer in the world — the one that strives to be "The Everything Store" — is perpetually in the news for strong-arming suppliers and is facing a Supreme Court case resulting from, as *Salon's* Elias Isquith recently put it, "the company's longstanding habit of finding creative new ways to exploit and insult its workers," it is refreshing to read a book written by a successful leader who holds true to principles that run

fully contrary to such harsh business practices.

The chairman and CEO of The Container Store Kip Tindell's new book, *Uncontainable*, is in the tradition of Yvon Chouinard's *Let My People Go Surfing*, Blake Mycoskie's *Start Something That Matters*, and Muhammad Yunus's



Building Social Business.

These are all leaders who believe that treating people with respect is the path to true success and have spread that message in really good books.

In *Uncontainable*, Tindell lays out The Container Store's seven core principles of conscious capitalism. From hiring great (not necessarily experienced) people, to treating vendors as partners not adversaries, the seven principles

distill down into the most basic, human rule — the golden one. Take, for instance, Principle No. 4: "Communication IS Leadership": "Simply put, we want every single employee in our company to know absolutely everything ... we're fully transparent. Melissa [Reiff, The Container Store's president and chief operating officer] is particularly passionate about this principle and created our definition of it: daily execution of practicing consistent, reliable, predictable, effective, thoughtful, compassionate, and, yes, even courteous communication."

The book's following paragraph might be why many leaders choose a different, more expedient path: "Doing this hard work takes time, but this has been critical to our success ... We know that some information we share could fall into competitors' hands — revenue figures, upcoming sales, real estate plans, long-term strategic initiatives — but we're willing to take that risk because we consider open communication such

a crucial part of our commitment in valuing one another and making sure we all feel appreciated, included, safe, secure and empowered."

Being a conscious capitalist is hard work. It takes time, partly because it takes an incredible amount of training (see Principle No. 6: "Intuition Does Not Come to An Unprepared Mind. You Need to Train Before it Happens"). But that training pays off in the end, and those values show through in continuous, courteous service that gives the company a genuine, human touch.

In *Uncontainable*, Tindell clearly lays out The Container Store's path to streamlining that hard work, and he does it with writing as passionate and purposeful as you will find in any business book you'll read this year, or next year, or the year after that.

Ryan Schleicher is 800-CEO-READ's corporate learning accounts manager and PR director.

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Calendar

Nov. 18, 8 a.m.-4 p.m.

38th Annual American Express Women & Business Conference and Wells Fargo Athena Award Luncheon, presented by the Salt Lake Chamber Women's Business Center. Peggy Larsen of the Workers Compensation Fund is the 2014 Athena Award recipient. Pathfinder Awards will be presented to Patrice Arent, Utah State Legislature; Juanita Damon, American Express; Martha Eining, David Eccles School of Business at the University of Utah; and Denise Winslow, Wells Fargo. Awards luncheon is from noon-1:30 p.m. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$75 for conference and luncheon. Details and registration are available at <http://www.slchamber.com/womenandbusiness>.

Nov. 18, 11:30 a.m.-1 p.m.

Women in Business Fall Luncheon, a Murray/Holladay chamber event. Speaker Ryan Evans will discuss "Apps & Technology Know-How." Location is Holiday Inn Express and Suites, 5429 S. Commerce Drive, Murray. Cost is \$20 with prepaid RSVP, \$25 after Nov. 17 and at the door. Details are at murraychamber.org.

Nov. 18, 11:30 a.m.-1 p.m.

Member to Member Workshop, a Sandy Area Chamber of Commerce event. Evan Green, an account executive with Comcast Business, will discuss cloud-based programs. Location is Salt Lake Community College's Miller Campus, Miller Free Enterprise Building, Room 223, 9750 S. 300 W., Sandy. Free. Details to be announced later.

November 18-19

"Building and Delivering Effective Training Courses and Programs," offered by Salt Lake Community College's Corporate Solutions department. Course is designed for trainers and facilitators and will focus on how to build and deliver meaningful training within an organization. Take place 8 a.m.-4 p.m. Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Sandy. Details are available by contacting Derk Babbitt at (801) 957-5256 or derk.babbitt@slcc.edu.

November 19

Networking Luncheon, an SMPS Utah event. Speakers will discuss senior housing and assisted living. Location is Little America Hotel, 500 S. State St.,

Salt Lake City. Registration can be completed at www.smpsutah.org.

November 19, 7:30-9 a.m.

"Unmanned Systems (Drones) Are In Your Future," a "Business and Breakfast" seminar hosted by the Davis Applied Technology College (DATC). Presenter Marshall Wright, aerospace and defense cluster director at the Governor's Office of Economic Development (GOED), will discuss trends in unmanned systems, how fast the technology is becoming part of our lives, and what it means for Utah's economic future. Location is Northfront Business Resource Center located in the Simmons Entrepreneurial Building or at Freeport West Extension Center located in Building D-5 in the Freeport Center. Presentation begins at 8 a.m. Free with RSVP, which can be completed at <http://www.datc.edu/free-seminars> or (801) 593-2100.

November 19, 5:30-7 p.m.

Socially Responsible Investing Seminar, a P3 Utah event. Instructor Brian Kahn will provide an understanding of the risks involved with investing as well as guidance in selecting financial vehicles fit for the socially conscious person. Location is Impact Hub, 44 Exchange Place, Salt Lake City. Free, but registration is required. Details are at www.p3utah.org.

November 20, 8-11 a.m.

Urban Lands Institute (ULI) Utah Annual Trends Conference, focusing on trends in real estate. Keynote speaker is Kenneth Woolley, executive chairman of Extra Space Storage. Featured speaker is Natalie Gochnour, an associate dean in the David Eccles School of Business at the University of Utah and chief economist and senior advisor to the Salt Lake Chamber. Panelists include David Layton, president and CEO of Layton Construction Co. Inc.; Tamara (Gharakhanian) Gaffney, principal analyst at Adobe Digital Index; Andrew Gruber, executive director of the Wasatch Front Regional Council; and Robert Smith, assistant superintendent and CFO for the Alpine School District. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost before Nov. 17 is \$90 for members, \$135 for nonmembers, \$50 for student members, \$70 for student nonmembers. Registration can be completed at (800) 321-5011. Details are at Utah.uli.org.

Nov. 20, 11:30 a.m.-1 p.m.

NAIOP Utah Government Affairs Luncheon and NAIOP Developer of the Year Presentation. Event will feature an overview of issues that matter at the local, state and federal levels. Speakers are Natalie Gochnour, associate dean at University of Utah David Eccles School of Business and chief economist at the Salt Lake Chamber, and Aquiles Suarez, NAIOP vice president for government affairs. The NAIOP Developer of the Year honor will be presented to Investment Properties Management at City Creek Inc./Property Reserve Inc. Cost is \$25 for members, \$50 for nonmembers. Details are at <http://bit.ly/GovtAffairs-nov20>.

Nov. 20, 11:30 a.m.-1 p.m.

Chamber Luncheon, a Davis Chamber of Commerce event. Speaker is Pam Perlich of the University of Utah. Location is Northfront Business Resource Center, 450 S. Simmons Way, Kaysville. Cost is \$20 for chamber members, \$25 for nonmembers. Details are at davischamberofcommerce.com.

November 20, 5:15-8 p.m.

10th Annual Red Party, raising funds to benefit the Utah AIDS Foundation. Event is co-hosted by Kimpton's Hotel Monaco Salt Lake City, the Bambara restaurant and the Utah AIDS Foundation. Auction items include round-trip airfare from Jet Blue (in the con-

tinental U.S.), two-night packages at more than 20 Kimpton hotel properties around the U.S., and a wedding celebration for 50 at the Hotel Monaco Salt Lake City. Location is Hotel Monaco, 15 W. 200 S., Salt Lake City. Packages start at a \$40 minimum donation. RSVPs can be completed by calling Cathryn at the Utah AIDS Foundation at (801) 487-2323 or emailing Catherine.Sant@UtahAIDS.org.

November 25, 3-5 p.m.

"Gain Customers By Being the Customer: Easy Growth Through Subcontracting," a Salt Lake Chamber Women's Business Center "Business Essentials" event. Experts on private and government contracting will discuss the basics of subcontracting, how to seek out and partner with other firms, contract basics and scope-of-work agreements. Cost is \$10. Details are at slchamber.com.

November 26, 7:30-9 a.m.

Breakfast of Champions, a Sandy Area Chamber of Commerce event. Location is 9350 S. 150 E., ninth floor, Sandy. Details are at sandychamber.com.

Dec. 3, 3:30-5:30 p.m.

Afternoon Jump Start: Intro to Entrepreneurship, a Salt Lake Chamber Women's Business Center (WBC) event. Seminar is taught by Deb Bilbao, business consultant at the WBC. Location is the Women's Business Center, Salt Lake Chamber, 175 E. 400

S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

December 4-5

Summit 2014, a conference for corporate officers and directors. Speakers include Steve Weber, retired vice president and executive partner at Gartner; Natalie Gochnour, an associate dean in the David Eccles School of Business at the University of Utah and chief economist at the Salt Lake Chamber; Richard Levick; Adam Epstein, founding member of Third Creek Advisors; and Jeff Cunningham, former publisher of *Forbes* magazine. Location is Montage Deer Valley Resort, Park City. Details are at <http://www.summitconf.org/>.

December 10, 2-5 p.m.

"Accounting Made Easy: Maximizing Quickbooks," a Salt Lake Chamber Women's Business Center "Business Essentials" event. Cost is \$10. Details are at slchamber.com.

December 11, 8-10 a.m.

Utah Technology Council (UTC) Industry Breakfast. Speaker is Jeff Dyer, co-author of *The Innovator's Method: Bringing the Lean Start-Up into Your Organization*. Location is Thanksgiving Point, Amber Room, 3003 N. Thanksgiving Way, Lehi. Cost is \$60 for UTC members, \$90 for nonmembers. Details are at www.utahtech.org or by calling (801) 568-3500.



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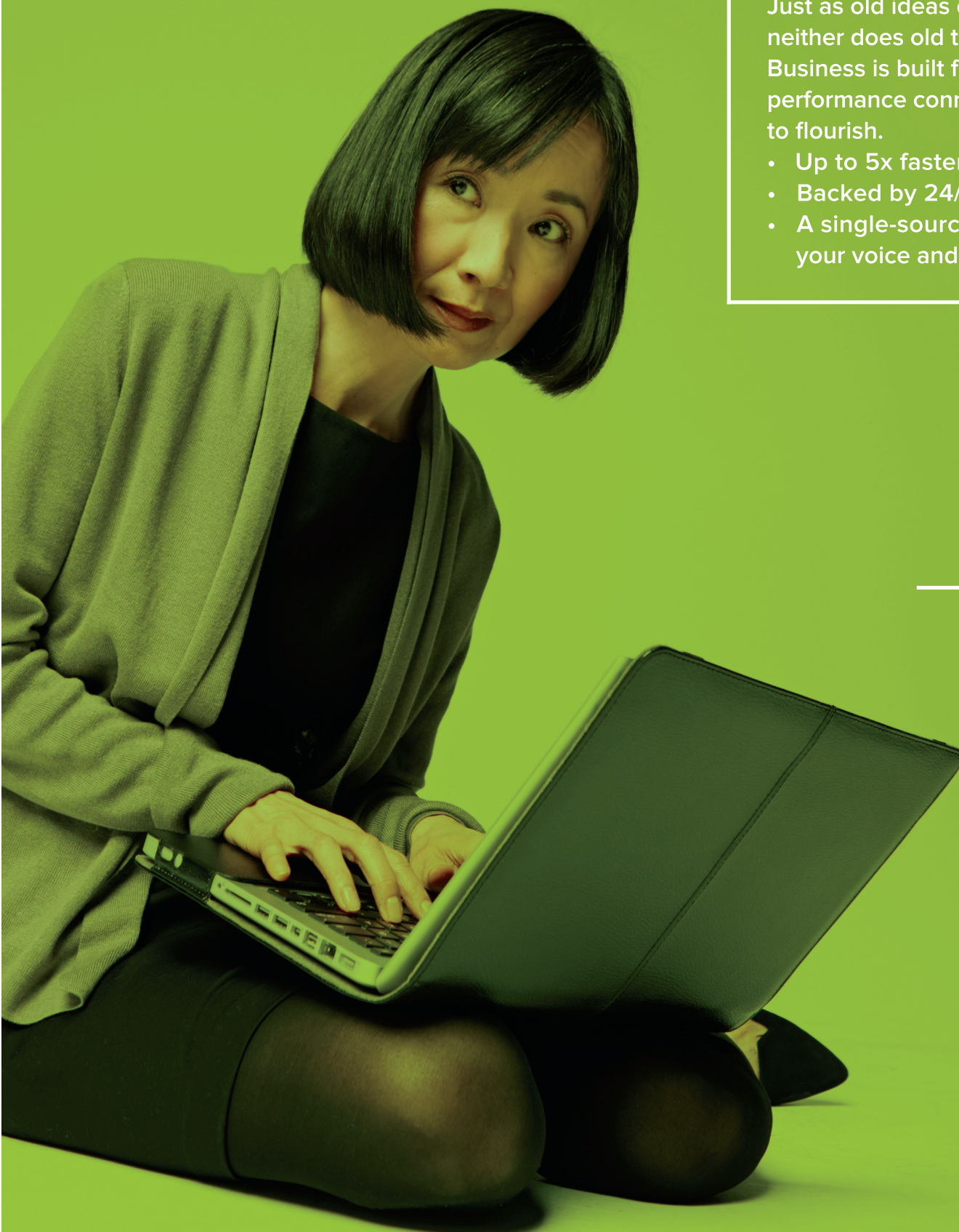
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THE Enterprise

WOMEN IN BUSINESS FORUM

Recruiting and hiring the best teams

Asenath Horton



"I'm the founder and principal at City Launch in Holladay. Our firm is a hybrid public relations company for businesses that want their story told and on the news."

Each month, *The Enterprise*, in conjunction with the Salt Lake City chapter of the National Association of Women Business Owners, conducts a forum session with local women who own and operate their own firms on topics of interest to business owners.

Asenath: It's all about being creative. I have my creative ways of going about doing it. I haven't turned to LinkedIn, but would if necessary.

Asenath: Nancy, don't your people have a different level of education?

Nancy: Not other than managers. For technicians with good technical aptitude, a diploma is fine. Our apprenticeship-type program trains them on the job. After three to six months, they go through expensive formal certification training. It's an investment in an employee. I want someone that wants to stay. This sounds corny, but I tell everyone I interview, "I want the job you come to do here to be the last job you ever need. Stay with me, make a home here and not job hop." Our progression plan brings them in to groom and grow them. We invest, so they can turn it from a job into a trade.

Julie Ickes



"I am the president of American Housekeeping in Salt Lake City. We've been in business 23 years and service all of Northern Utah. You'll wonder how you ever lived without us."

Asenath, Interviewer: Do you guys have any hiring stories that started out or ended up humorous?

Julie: Once a guy came in and marked the felony box, which is sometimes accidental. I confirmed, "You have a criminal record?" He said yes; I asked for what. He answered "Child molestation." Our customers have kids home, so this doesn't work.

Nancy: We wanted to snag a customer from a competitor. He kept saying, "I just love Levi" (from the competitor). I'd heard before — customers loved Levi but not his company. I attempted to hire him. "Come work for me, you're highly recommended!" It's a family company and he's a member, so that didn't work. Always worth a try.

Julie: We're also struggling now to hire. When unemployment's high it's easy without advertising. When it's low, we struggle to find somebody that has a driver's license, speaks some English, no criminal record, and will pass E-Verify. That's it.

Debbie Jacketta



"I'm the owner of Jacketta Sweeping Service, a business started by my father. We sweep parking lots and streets for retail centers, construction cleanup and municipalities."

Asenath: What kinds of people do you hire? Where do you recruit?

Nancy: I want people that think and act like owners. Owners make decisions based on the needs of the company so I want employees to do that with the cause and effect of the decisions that they make. For example, rather than, "Well, this is a million dollar deal," think "OK, wait a minute. It's in Idaho. If we move our whole staff to Idaho, what happens if Novell has a service call?" We have two really good leaders now that actually are thinking like this, rather than just meeting goals to make bonus. That's essential. And I recruit craftfully. I've tried agencies, and newspapers, but have the most success using LinkedIn.

Debbie: This year hiring is tough — low unemployment. Finding guys to drive sweepers overnight is challenging. Generally I look to the KSL job service. Even with road construction work down, we're still struggling to get and keep drivers. With 60-hour weeks in season, it's difficult. Our Communication Station recognizes anniversaries and birthdays. I have contests to keep them more engaged. We work to improve company culture. It's hard as we work day and night, so it's tough to get everybody together.

Nancy: What's your primary target audience?

Asenath: Does your average employee have to have a high school diploma?

Julie: We're talking about basics: somebody who can drive, is reliable, who has a good attitude and no criminal record with a good driving record.

Nancy Ford



"I own the Security 101 franchise in Murray, a technology systems integration company. We provide video surveillance, access control, and sophisticated technology to manage security."

Nancy: Any part-time employment?

Julie: They work somewhere between 30 and 35 hours so it's borderline.

FORUM

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Nancy: I'm in a social group with a lot of men with home-maker wives. Frequently I hear, "If my wife could just work 20 hours weekly, she'd get the hell out of the house, and have her own money."

Julie: She's probably not going to want to clean houses.

Nancy: Why not? These women are cleaning their own houses now.

Julie: It's a lot different to clean your own house, because you're in charge of the schedule. This is all day every day — really hard work. I couldn't do it. It'd kill me right off. Our current pay range is above minimum wage. Customers won't pay us enough. Because we do everything legally, our expenses are high — FICA, workers' comp, liability insurance and vehicles. We have a very low profit margin. We have to clean a lot of houses, as we don't make a lot on each one.

Nancy: It's hard with workers' comp and liability insurance and vehicles. It's tough to compete. I have similar problems — our workers' comp and liability insurance are ridiculous because of what we do. If you're in other people's homes it must be pretty high.

Julie: The vehicle liability is high.

Debbie: Trucks are our biggest liability. Workers' comp even says their number one claim is car accidents.

Julie: Their biggest danger is on the road.

Nancy: Where do you find people?

Julie: We used to do newspaper, but now we do KSL and have hiring bonuses if needed. We've had to turn away business due to lack of help.

Nancy: That's tough! Companies and people need you. Will it drive up your prices?

es? I mean from an economic perspective. Will your customers be willing to pay for it?

Julie: No, they'll find someone down the street and pay under the table, despite no protection if she's injured. It's all about price. "Oh, I can get her so much less than you." We compete with individuals, not other cleaning services.

Nancy: I imagine that happens a lot. If you're \$50 to clean my house when someone's only \$35, that's cash.

Debbie: The franchise cleaning service I used was all about speed and low price. Finally I switched and ended up paying double. They spend more time with a deeper cleaning. I doubt many people see it that way. "If the house is clean, I'm good."

Julie: Until they get sued or something breaks and there's no insurance.

Nancy: With cleaning, I want the same person scheduled, do a deep cleaning and accept feedback. This is a horrible challenge. Do you competitively play the angle of "protect yourself?"

Julie: We try. Our brochure describes the differences.

Nancy: You've been open 23 years — you must be doing something wonderfully right.

Julie: Endurance. Endurance. There's a lot to be said about resilience.

Debbie: I always tell people I don't know any better — this way is all I know.

Julie: Years ago I had a customer that became a competitor. I said, "Why would you do this? You work for a company, you had a retirement. I don't know any better, but you had a real job!"

Asenath: What about sales reps? I think we all struggle to deliver the service and find talent in this area.

Debbie: I'm scared to hire a

salesperson; I've heard too many stories. We do a lot of marketing, and I join a lot of organizations and network. It's easier and I do the bulk of the sales. But it's hard. I'll say, "Let us sweep your parking lot" and they'll answer "Oh, we send somebody out to pick up." A month later they'll call me when they decide it's not getting done.

Julie: To build the company, I did the selling. The credibility of being the owner increased the sales rate. Now I'm at the point where I can't do it. I use people who start out as housekeepers and have stuck with me. It's easier because they're not cold calling. It's not a hard sell — people have called us, and we go out and tell them the price.

Debbie: If they've done the houses, they know how long it will take.

Nancy: So they're more estimators and closers. I want a second salesperson. The really good folks in my industry are difficult to poach. They've got pipeline and with a long sales cycle of about 3-6 months sometimes and won't get paid if they jump. It's hard for them to if they've got a lot owed them. Other guys willing to switch probably aren't that good of sales people. It's a double-edged sword.

Asenath: Have you considered the concept of having more of a concierge? Someone who's a great personality fit, and provide sales training? I've done this with my roofing company. My husband's always done the sales and will never give up sales. EVER. He doesn't want to grow. He's happy to be the owner and sell. But, I'm phasing myself out of that and transitioning others. I've hired a really incredible person and have her networking in the community and creating awareness. Then I just close the deal. It's that concierge. I provide a list and say, "Go and approach these people and create a good relationship." She can do that. This might not work for you, but it's somebody who's about

that long-term relationship. The right person will start the relationship and get their foot in the door. I think the training components come second. It's always nice to find a really great sales person, but it just depends whether you need the sales skill set, or the personality fit first.

Julie: I had an office position I needed to fill immediately. I tried to promote from within but nobody qualified. One said, "Why not try out my daughter?" She's worked out great. With a really good employee, generally their child will be, too. It's not 100 percent, but it's not as scary as dating someone you met on the Internet.

Asenath: As a woman of business, what advice would you give to women business owners? Tell us the nuggets you find important.

Nancy: Don't rush and find someone and settle. It's better to not hire someone that's not a good fit. It costs more in the long run. You need to be patient.

Debbie: Yeah, I've made the same mistake. I have a system and don't shortcut. Have the interviews lined out and look at your requirements. Also, really try and make your employees feel included. Sometimes as business owners it's difficult but overall, the more they know about the company, the more likely they stay around longer.

Julie: I'm a good example of what not to do. They say hire slow, fire fast — I do the opposite. You can say, "Oh, we can limp them along," but it just gets worse.

Nancy: I learned the hard way hope is not a strategy.

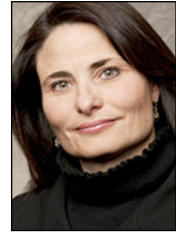
Debbie: I still struggle with if somebody's not doing the job. Do you retrain them or just cut your losses?



BRIEFS

from page 7

College of Bankruptcy on March 13 in Washington, D.C. Hunt is one of 34 nominees being



Peggy Hunt

honored and recognized for their professional excellence and exceptional contributions to the fields of bankruptcy and insolvency. Hunt has 25 years of experience in all aspects of bankruptcy law representation, including representing Chapter 11 trustees in large Ponzi and security fraud cases, corporate debtors, committees and creditors. She also serves on the Panel of Chapter 7 Trustees for the District of Utah and represents receivers appointed in SEC civil enforcement actions.

SERVICES

• **Soltis Investment Advisors**, St. George, has announced that **Tyler Finlinson** has been named a partner. He will continue to have



Tyler Finlinson

a leading role in both the Wealth Management and Retirement Plan divisions, developing and implementing comprehensive investment solutions for both institutional and individual clients. He also serves as the director of business development. Prior to joining Soltis over five years ago, Finlinson spent six years at Russell Investment Group and also worked at Strong Capital Management.

• **Simplifile**, Provo, has appointed **Mark Ladd** as vice president of regulatory and industry affairs. He will be responsible for monitoring regulatory activities and industry trends that could impact Simplifile and its customers. Ladd has more than 20 years of experience in



Mark Ladd

e-recording and creating national technology standards for the mortgage and property records industries. He was also recently elected as president of the Property Records Industry Association (PRIA). Before joining Simplifile in 2011 as director of channel sales, Ladd was a consultant for PRIA on the PRIA Technology Committee. He also served as register of deeds for Racine County, Wisconsin, for 11 years.

SUPPORTING A BETTER UTAH DOWN THE ROAD

Transportation affects more than you think. Our transportation system affects everything from air quality to economic development. The better our system, the better our Utah. But here's the problem: Utah is growing faster than we can keep up. In fact, our budget is far from what's needed to maintain Utah's current infrastructure. And frankly, we need your help. So support a better Utah down the road at UtahTransportation.org.

UTAH
TRANSPORTATION
COALITION

Chamber coalition unifies groups to communicate Utah transportation needs

Utah has a proud tradition of planning for the future in a fiscally responsible way. Investing in a safe and efficient transportation system significantly contributes to Utah's strong economy and quality of life. But more needs to be done to maintain the value of this investment moving forward.

On Nov. 17, the Salt Lake Chamber's Utah Transportation Coalition will launch a public education campaign to communicate the need and value of increased transportation funding. The coalition, an advocacy group led by business leaders, intends to elevate transportation investment as a key issue that businesses and communities across Utah need to address now.

"As a high-growth state, we cannot delay smart, sustainable transportation choices that have adequate, long-term funding," said David R. Golden, chair of the Utah Transportation Coalition and executive vice president and manager of Wells Fargo Commercial Banking Group's Mountain Division.

Alongside the public educational effort, the coalition and its partners, Utah Association of Counties and the Utah League of Cities and Towns, are also meeting with legislators to discuss the need for transportation as one of Utah's critical growth investment areas and supporting the efforts of the legislature's Interim Transportation Committee.

"We recognize education, water and transportation are all significant needs our state faces with population growth while trying to preserve Utah's high quality of life and premier business climate," said Golden. "A growing population requires investment in human and physical capital. We must provide our workforce with the skills and infrastructure to be successful."

The coalition believes that smart, sustainable transportation includes funding prioritized projects that make the entire network more efficient — from state roads and transit to local roads and trails. Utah's transportation planning agencies and all of the state's municipalities and counties came together several years ago to develop the 2040 Unified Transportation Plan. The plan identifies and estimates costs for Utah's local- and state-level transportation needs over a 30-year timeframe.

Andrew Gruber, Wasatch Front Regional Council executive director, said, "The Unified Transportation Plan is the first of its kind in the nation. It presents a balanced, sustainable approach that benefits local communities as well as the entire state. The plan responds to population and job growth, while also preserving the system so it operates safely and efficiently."



ABBY ALBRECHT

According to Gruber, this unified approach reflects a fresh look at transportation investment. "This plan took into consideration the pressures our state faces in terms of needs and funding. We identified \$54 billion in the highest priority investments in state and local roads, transit and active transportation; however, even with this prioritization, our current funding mechanisms would be \$11 billion short to meet these priorities as Utah grows."

The numbers show Utah's growth is already outpacing transportation funding. Utah's population will reach 3 million by 2015 and is estimated to double by 2050. Among the critical and underfunded needs are road maintenance costs and local transportation options, including expanded transit service and bike and pedestrian pathways. On a local level, many cities and counties have needs that far outpace the funds they have for transportation infrastructure.

In leading a public education effort, the coalition aims to increase Utahns' understanding of how transportation impacts their quality of life.

"The benefits of a quality transportation system are enjoyed by every Utahn, even those who don't drive," said Lane Beattie, president and CEO of the Salt Lake Chamber. "You can count on the your Internet shopping item showing up on time from across the globe, reduce air emissions by using transit and trails, and save money as a taxpayer by preserving and maintaining the infrastructure we already have in place."

While Utah has made wise investments in the past, the urgency for transportation investment continues to grow with air quality impacts and congestion. A recent statewide survey showed that Utahns do not believe transportation funding is adequate for the

see COALITION pg. 18

FFOCUS

The Enterprise 15

November 17, 2014

INSIDE

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NORTHERN UTAH



LAYTON

Davis County's largest city is more than just 'Restaurant Row'

For a community that began with a very small population and a strong farming heritage in 1920, it is amazing to see how Layton City has evolved. The arrival of Hill Field (now Hill Air Force Base) in 1940 began this transformation from a rural town to a regionally significant city.

Now boasting a population of over 70,000 and an area of 23.5 square miles, Layton is Davis County's leading city and is Utah's ninth-largest city. Layton City is the hub of economic activity in Northern Utah, featuring a regional mall, hospital, the Davis Conference Center, a hospitality district and many large employers.

Layton City was recently ranked the 39th-best City in the U.S. by *24/7 Wall Street*, and it is evident that Utahns have figured this out. Approximately 1,000 new people per year are choosing to make Layton their home. With a high quality of life supported by tremendous park and recreation programs, amazing performances at the Ed Kenley Amphitheater, low crime, low unemployment, excellent schools and a high median household income, it is no surprise why so many families are locating in Layton.

Since the nationwide recession in

2008, Layton has recognized a 210 percent increase in new single family building permits issued in 2013 (93 permits in 2008 to 289 permits in 2013). The return

of the housing construction market was captured well by a representative from Metrostudy, a real estate analysis company, who said that "if you are not building in Layton, then you are not building."

There has also been a new transit-oriented development, the recently completed Kay's Crossing high-end apartment community, which opened in April. This 156-unit, five-story multi-family development is immediately adjacent to the Layton FrontRunner commuter rail station and is the start of new development and redevelopment of Layton's Historic downtown.

With over \$1.28 billion in total taxable sales in 2013, a 4 percent increase over 2012, Layton is a constantly expanding economic driver that provides services for all of Northern Utah. A prominent local broker explains that "Layton is the third-strongest retail market in the state."

With the Layton Hills Mall, several large retailers, many smaller retailers, car and boat dealers, etc., there are plenty of

places to satisfy shopping desires. There is also a well-established hospitality presence with many hotels and restaurants. There are now over 1,000 hotel rooms in Layton with the completion of Best Western in 2013.

Dining options have never been in short supply. From the well-known "Restaurant Row" of national chain restaurants to multiple independent and local establishments, there are over 150 restaurants offering cuisine that caters to every taste. Layton is the perfect place for "dinner and a movie," particularly with the remodeled AMC theater sporting new cozy, overstuffed recliner seating.

With job growth in government contracting, manufacturing, distribution, and professional office sectors, Layton offers an opportunity to live and work in the same community. With proximity to Hill Air Force Base and its 25,000 employees, it is no surprise that well known aerospace and defense companies such as Boeing, Northrop Grumman and General Atomics operate within Layton. There are also innovative aerospace manufacturing companies, such as Janicki Industries and KIHOMAC, that continue to expand.



KENT ANDERSON

see LAYTON pg. 18

Top Private Companies in Northern Utah

Ranked by Number of Employees

Company Name Address	Phone Web	Total # of Employees Total # of Utah Employees	Top Executive	Senior Operational Officer
Management & Training Corp. 500 N. Marketplace Drive Centerville, UT 84014	801-693-2600 mtctrains.com	9,518 213	Scott Marquardt	Jane Marquardt & Sergio Molina
Lifetime Products Inc. P.O. Box 160010 Freeport Center Bldg. D-12 Clearfield, UT 84016	(801) 776-1532 lifetime.com	2,300 1,500	Richard Hendrickson	Brent Allen
America First Credit Union P.O. Box 9199 Ogden, UT 84405	801-627-0900 americafirst.com	2,250 2,129	John B. Lund	Rex Rollo
ICON Health & Fitness 1500 S. 1000 W. Logan, UT 84321	435-786-5000 iconfitness.com	2,000 1,800	Scott Watterson	Matt Allen
Cache Valley Electric Co. 875 N. 1000 W. Logan, UT 84341	435-752-6405 cve.com	983 559	Jim Laub	Nathan Wickizer
Conservice Utility Management & Billing 99 E. 700 S. Logan, UT 84321	435-792-3300/ 866-947-7379 conservice.com	727 672	David Jenkins	Aimee Cox & J. Matthew Miller
Focus Services 4102 S. 1900 W. Roy, UT 84067	801-393-1635 focusservices.com	695 306	John Porter	Paul Liljenquist
Bailey's Holding Co. (DBA Bailey's Moving & Storage) 400 N. 700 W. North Salt Lake, UT 84054	801-292-1466 baileysallied.com	600 350	Spencer Jones	Michael Arveseth
Gossner Foods Inc. 1051 N.1000 W. Logan, UT 84321	435-713-6100 gossner.com	525 475	Dolores Wheeler	Greg Rowley
L.W. Miller Companies 1050 W. 200 N. Logan, UT 84321	435-753-8350 lwmler.com	385 DND	Larry W. Miller	DND
Inovar Inc. 1073 W. 1700 N. Logan, UT 84321	435-792-4949 inovarEMS.com	325 323	Tom Carlin	Craig Rupp
Campbell Scientific Inc. 815 W. 1800 N. Logan, UT 84321	(435) 227-9000 campbellsci.com	300 300	Paul Campbell	Paul Campbell, Greg Bangerter, Larry Jacobsen, Larry Shirk, Joshua Campbell
Futura Industries Building H-11 Freeport Center Clearfield, UT 84016	801-773-6282/ 800-824-2049 futuraind.com tslots.com	250 250	Susan Johnson	DND
LeGrand Johnson Construction Co. P.O. Box 248 Logan, UT 84323	435-752-2000 DND	240 160	Larry L. Jardine	Larry L. Jardine

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LAYTON

from page 15

With easy access to multiple interstate highway's, Kroger — and its 1,500 employees — continues to grow its distribution activities for the western U.S. There are also several emerging companies, such as Wolf Peak, a safety eyewear designer and manufacturer; Pick Your Plum, an online discount retailer; and the Hive Winery, a local winery that uses over 95 percent locally purchased products. From established companies to new entrepreneurs, Layton is an excellent home for any type of business.

With all of the positive activity occurring in Layton, there is still work to be done to promote and develop what is needed. The 650-acre East Gate Business Park is an area that is ready to accept 1 million square feet of new industrial

development to help create a better work/live balance with family-sustaining jobs.

As land in Salt Lake County gets scarce and Davis County land gets developed with residential housing, it is important that areas are preserved to allow for new job development. Layton City is committed to providing opportunities for residents to work closer to where they live and allow them the opportunity to reduce their commute and increase their leisure time.

To protect what exists and shape the future of Layton, there are significant planning studies and citizen engagement activities that are occurring. Using a grant from the Wasatch Front Regional Council, Layton City has contracted with Envision Utah to conduct visioning/scenario planning this upcoming year to gather public input and analyze scenarios for the future growth of Layton. City staff is also wrap-

ping up a housing analysis to assist the City Council in a General Plan update by providing recommendations of not only where housing should be located, but at what density and the percent composition of different types.

Placing an importance on mobility, Layton City is also nearing an opportunity for the public to comment on an update to its Master Transportation Plan. With an interchange proposed for the West Davis Corridor and significant upgrades coming in years 2015-16 to the Hill Field Road and Antelope Drive I-15 interchanges, this Transportation Plan will help shape the future of travel in Layton.

As Layton has come out of the economic downturn, there have been reoccupation of vacant buildings, new development completed and other projects that are just starting or being planned. In 2013, the reoccupation of the old Ultimate

Electronics, PetSmart and Citi Financial buildings accounted for 140,000 square feet of major retail and office reoccupation.

New projects, such as the 120,000-square-foot Weber State University-Davis campus building, Janicki Industries and the Layton Medical office building have been completed. There is even more development on the horizon with the recent submittal for a building permit for a new 85,000-square-foot WinCo Foods at the Fort Lane Village Center. With a business-supportive local government, a strong private sector market and a growing residential base, Layton is primed for more business and community success for years to come.

Kent Andersen is the deputy director of community and economic development for Layton City.

COALITION

from page 14

growing needs of the state. This sentiment leaves the door open for a conversation. And the majority of poll respondents said they would back elected officials who support transportation funding.

“Our collective challenge is to convey the importance of transportation investment and how it contributes to things Utahns care about: economic development, convenience, air quality, fiscal responsibility and family values,” said Sandy City Mayor Tom Dolan. “To ensure we meet our needs, both currently and with future growth, financial planning for transportation must take place as soon as possible.”

With its roots in the Salt Lake Chamber, members of the coalition believe Utah's transportation system is the backbone of the state's economy. Strong transportation options attract new businesses to Utah. Transportation creates efficient distribution channels, opens up markets and provides a predictable system for moving products and services. A study conducted by the Economic Development

Research Group in 2013 showed that investing in Utah's transportation would spur economic growth, create hundreds of thousands of new jobs, increase household incomes and provide return-on-investment of nearly two to one for taxpayers.

Air quality is another important issue to Utahns that could be improved through enhanced transportation investment and smart transportation solutions. And polls show that Utahns back it. Air quality ranked first among reasons Utahns would support transportation projects and second among reasons they would support a tax increase for transportation (the first reason for supporting an increase was for an improved system with better access).

“We believe there is substantial support for significant investment in Utah's transportation system to bolster economic growth,” said Beattie. “We hope to generate enough understanding going into the 2015 legislative session of the urgency that the time for our future investment now.”

Members of the business community can join the conversation and show support for the co-

alition's educational program and policy discussions on Twitter: @utranscoalition using the hashtag #dontdelayUT. For more information on the Utah Transportation

Coalition and how to become a member, visit utahtransportation.org, or contact Abby Albrecht at (801) 831-6116 or abby.albrecht@gcinc.com.

Abby Albrecht is the government and public affairs manager for Granite Construction Co. and the program manager for the Utah Transportation Coalition.

GITOMER

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every error, every weakness and give you a report card on your effectiveness.

The average salesperson (not you, of course) is presentation-weak. This is predominantly caused by lack of study, lack of creativity, lack of belief, lack of

preparation and lack of recording.

Wouldn't you think with all this at stake, that presentation skills would be one of the highest priorities in a salesperson's life? Well, luckily for you, the average sales person doesn't feel that way. The average salespeople are home right after work hunting around for the TV remote instead of hunting up new facts for their presentation tomorrow. They're hunting for a

can of beer instead of hunting for a Toastmasters meeting.

Hunt for a speech. When you find it, there's money attached.

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

ANDREW

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won't be helping, either.) Sure, I can prove a Roth is probably at least 33 percent to 50 percent better than a traditional, but I don't own an IRA or 401(k) — nor a Roth.

I ask, “Why postpone tax to a future 'perceived' advantage, accumulate a nest egg and then face significant taxes when you pull it out — especially when we're

convinced taxes are going up?” If you think about it, IRAs or 401(k)s come with fine print on the label: “Caution, must wash with tax before use. Will shrink 33 percent due to tax. Manufacturer admits you'll be taken to the cleaners.”

There are far better ways to save and accumulate money tax-free. And that tax-free element can prove critical when it comes to avoiding an all-too-common danger — outliving your money during retirement. It may be well

worth your time to don your farmer's hat and take a closer look at when you'd really like to pay taxes — on the seed or the harvest? Because strategies that enable you to pay taxes on the seed, then enjoy a tax-free retirement, may help you reap a lot of more of what you've sown — and you deserve a more abundant harvest.

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

Opinion

Country dodged bullet with election, but don't believe 'lame duck'

Just what happened on our recent election day? And what is going to happen in the years ahead?

The most important thing that happened was that the country dodged a bullet. Had the Democrats retained control of the Senate, Pres. Obama could have spent his last two years in office loading the federal judiciary with judges who share his contempt for the Constitution of the United States.

Such judges — perhaps including Supreme Court justices — would have been confirmed by Senate Democrats, and could spend the rest of their lifetime appointments ruling in favor of expansions of federal government power that would make the freedom of “we the people” only a distant memory and a painful mockery.

We dodged that bullet. But what about the rest of Barack Obama's term?

Pundits who depict Obama as a weak, lame-duck president may be greatly misjudging him, as they have so often in the past. Despite the Republican sweep of elections across the country, Pres. Obama has issued an ultimatum to Congress, to either pass the kind of immigration law he wants

before the end of this year or he will issue executive orders changing the country's immigration laws unilaterally.

Does that sound like a lame-duck president?

On the contrary, it sounds more like some banana republic's dictator. Nor is Obama making an idle bluff. He has already changed other laws unilaterally, including the work requirement in welfare reform laws passed during the Clinton administration.

The very idea of Congress rushing a bill into law in less than two months, on a subject as complex and with such irreversible long-run consequences as immigration, is staggering. But there is already a precedent for such hasty action, without congressional hearings to bring out facts or air different views. That is how ObamaCare was passed. And we see how that has turned out.

People who are increasingly questioning Barack Obama's competence are continuing to ignore the alternative possibility that his fundamental values and imperatives are different from theirs. You cannot tell whether someone is failing or succeeding

without knowing what they are trying to do.

When Obama made a brief public statement about Americans being beheaded by terrorists, and then went on out to play golf, that was seen as a sign of political ineptness, rather than a stark revelation of what kind of man he is, underneath the smooth image and lofty rhetoric.

The president's refusal to protect the American people by quarantining people coming from Ebola-infected areas — as was done by Britain and a number of African nations — is by no means a sign of incompetence. It is a sacrifice of Americans' interests for the sake of other people's interests, as is an assisted invasion of illegal immigrants across our southern borders.

Such actions are perfectly consistent with Obama's “citizen of the world” vision that has led to such statements of his in 2008: “We can't drive our SUVs and eat as much as we want and keep our homes on 72 degrees at all times ... and then just expect that every other country's going to say, ‘OK.’”

In a similar vein, Obama said, “We consume more than 20 percent of the world's oil but have less than 2 percent of the

world's oil reserves.” In short, Americans are undeservedly prosperous and selfishly consuming a disproportionate share of “the world's output” — at least in the vision of Barack Obama.

That Americans are producing a disproportionate share of what is called “the world's output” and consuming what we produce — while paying for our imports — is not allowed to disturb Obama's vision.

Resentment of the prosperous — whether at home or on the world stage — runs through virtually everything Barack Obama has said and done throughout his life. You don't need to be Sherlock Holmes to find the clues. You have to shut your eyes tightly to keep from seeing them everywhere — in every period of his life.

The big question is whether the other branches of government — Congress and the Supreme Court — can stop him from doing irreparable damage to America in his last two years. Seeing Obama as an incompetent and weak, lame-duck president only makes that task harder.

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

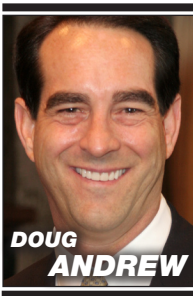
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THOMAS SOWELL

Seed or harvest? What kind of retirement 'farmer' are you?

If you were a farmer, would you rather pay tax on the seed or on the harvest? In other words, would you prefer to buy your seed in the spring with a tax break on the price, then pay tax on your harvest in the fall? Or would you rather pay tax on the seed, and enjoy your harvest tax-free? You're likely not a farmer, right? So what does it matter? It all may seem hypothetical until you realize that retirement planning can be pretty similar to farming — and exactly when you pay those taxes can have a big impact on your bottom line.



DOUG ANDREW

The first analogy — getting a tax break on the seed and paying taxes on the harvest — is like a traditional IRA or 401(k). Millions of Americans follow the crowd and put their retirement money in IRAs and 401(k)s. They think, “Why not save money on taxes now? And then when I retire and start withdrawing money, I will be in a lower tax bracket so I will be just fine, right?” Well, not so right.

Thanks to something most Americans experience that I call the “deduction reduction,” during retirement you'll likely be in as high or higher a tax bracket as during your earning years. Why? By then many people have paid off their mortgage, so they lose out on those tax deductions. They usually have no more dependents at home, so those handy deductions are gone. And business expenses? Probably retired with your career. Combine fewer deductions with what will likely be continued tax increases in the future (how else will Uncle Sam continue to pay for the out-of-control

spending?), and you have a recipe for much higher taxes than anticipated.

If you're already invested in traditional plans like IRAs and 401(k)s, you're not alone. In fact, 91 percent of Americans opt to pay tax on the harvest rather than the seed. It's tempting, I understand. It's sort of like looking at a sumptuous hoagie sandwich with the cold cuts piling higher and higher as you contribute to your plan over the years. You watch your IRAs and 401(k)s growing to a large sum and you can't wait to hunker

down and feast. But later on when you go to retire, the IRS comes in and performs a major “cash-ectomy” on this thing and it looks like the skinny little sandwich our moms used to pack in our school lunch.

Why is that? Let me illustrate. Let's say that you were age 60 and you were going to take one last stretch towards retirement. Let's say you sock away \$150,000 in pre-taxed IRAs or 401(k)s — recognize those are 100-cent dollars that you're stashing.

Now, let's just use 10 percent as a hypothetical rate of return because it's easy math. That means by the time you are 67 years old, your money would double to \$300,000. Now you're ready to retire and let's say you're earning 10 percent on that. You could pull out \$30,000 a year, but between federal income tax, state income tax, and FICA, you will likely pay a third of that in tax. That means \$10,000 will be going out the window in tax. So you're only really netting \$20,000 a month.

In other words, that \$300,000 isn't all

your money — it never has been. One third of that has always belonged to Uncle Sam. Your net value if you pulled it all out in one fell swoop would only be \$200,000. In other words, your harvest is much smaller than you think.

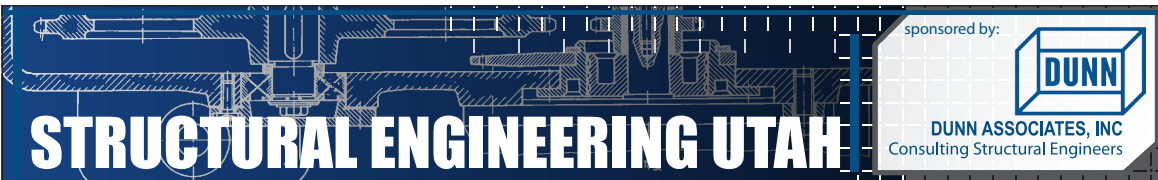
Now, a lot of people say, “Well, I want to put money in a Roth.” That way you can pay tax on the seed money. In our scenario, that \$150,000 means you'll pay tax of one-third of that or \$50,000. This means you only have a net of 67-cent dollars, or \$100,000 to set aside in a Roth. Let's say that \$100,000 doubles at 10 percent to \$200,000 in this same seven-year time period. Now you're age 67, ready to retire

and you're earning 10 percent on that. So you can pull out \$20,000 a year — and that's tax-free because it's a Roth. Correct?

Did you notice something here? There is no difference between a traditional IRA 401(k) and that Roth. They all end up producing a net of \$20,000 a month, with a total net worth of \$200,000 due to the tax effect. (Now let me clarify, there would be no difference provided a very important, however unlikely, caveat: that taxes don't go up. But I don't think there's an American alive who thinks taxes will go down. And remember that deduction reduction? That

see ANDREW pg. 18





STRUCTURAL ENGINEERING UTAH

Believe in evolution?

Structural engineers have been around since we started stacking stones. Slowly, those who were more successful at stacking began to separate themselves from other novices and soon became more and more in demand. Each successive structure built became a model to defy the test of time. The effects of gravity were somewhat understood because of its constant downward force. Structures slowly began to defy the effects of gravity by utilizing physics to span greater distances and utilize beams to transfer these forces to columns. It was obvious when a structure was overloaded because failure was almost instantaneous. Sufficient strengthening would be required.



RON DUNN

All seemed well until other forces of nature tested these structures. These forces included high winds, earthquakes and soil saturation. Since these forces were relatively infrequent, design to resist these types of loads progressed rather slowly. The environment became our laboratory. It was always back to the drawing board to try some new idea. Some early engineers were actually put to death for making mistakes. Still there were some who wanted to reach new heights.

The world and its events continue to be our ever-changing laboratory. We still continue to learn how materials react when exposed to different loading conditions. Every three years the building codes are modified to keep up with current analysis techniques, material properties and building methods. Fortunately if an engineer makes a mistake today it does not result in the same punishment as centuries ago!

As I contemplate the significant progress that has taken place over the centuries in one of the oldest professions, it is easy to be amazed by things that we can now accomplish with math and materials. I can't help but wonder if our accomplishments of today will ever seem like stacking stones to future structural engineers.

Just within my short professional career of 33 years, more progress has been made in the struc-

tural engineering profession than the 500 years prior. Steel and concrete have become much stronger. My slide rule has been replaced by a personal computer, resulting in more exact solutions and more effective use of building materials. My blueprint plans are now provided to the building contractor in electronic format and digitally used on construction sites. Within my short working career our progress in structural engineering has resulted in our ability to design structures which can effectively resist seismic forces while remaining essentially undamaged. The ability to remain in or reoccupy a building immediately after a major seismic event was almost completely out of the question just a few years ago.

Currently the structural engineering profession is competent in saving lives. The new frontier is the better protection of the buildings such that costly damage repair is mitigated. Currently building codes care very little about the structure itself, but rather focus on the life safety of the public at large. Green design must focus on the environmental impact of buildings that are damaged beyond repair. Few people want to discuss this financial impact of designing beyond life safety.

If the evolution curve of progress continues at the current rate, just imagine what is in store in the structural engineering profession. We will design and build buildings that will not need major repairs post-earthquake, and we will understand that it is much more cost effective to spend 5-10 percent more on the structural frame to mitigate potential damage from Mother Nature. Tenants will insist to rent safe space that can be immediately occupied after an earthquake. Imagine material that can self-heal when damaged, utilization of 3-D printing in structures, buildings that float, structures that automatically change shape and modular units that we cannot even imagine. Your mind can run wild when you place in perspective that we can and will continue to evolve our structural techniques in the future as we have in the past.

Are you the 'toast' of your sales meetings?

I'm giving a 10-minute talk at Toastmasters in NYC soon. Subject? Humor — what it is, how to create it and how to use it.

I am challenged to help the club members (who all have humor as the basis of their speaking) find new ways and new ideas to make their audience laugh and engage.

MAJOR CLUE: At the end of humor is the height of listening. If you're at a comedy club and the comedian tells a joke and you're laughing so hard that your drink is coming out your nose, as soon as the comedian starts to talk again, you immediately stop laughing and start listening. You don't want to miss what's next. At the end of humor is the height of listening. Got it?

Presentation skills are one-fifth of the sales process. The other four are your selling skills, your product knowledge, knowledge of the customer and your attitude.

Most salespeople study presentation skills and positive attitude skills THE LEAST. When in fact, if you weigh the five elements, those two are at the top of the list. Why then are you not studying presentation skills?

If I ask everyone reading this column to put your hand in the air if you are a member of Toastmasters, not many hands would go up (yours included).

Finding your voice and combining it with your courage equals speaking in public. Speaking in public is arguably your best networking, notoriety, brand building and confidence building opportunity in existence. And a great place to learn is Toastmasters.

Got speech?
Got courage?
Got (meaningful) subject matter?

If you're in sales, speaking in public is critical to your success.

- Learn the science of speaking and presenting.
- Join and practice at Toastmasters.
- Graduate to speaking at civic organizations.
- THEN look for opportunities within your market.

Topics? Speak about something the audience will value and respect you for.

- After ownership, how do I use...
- Maximum productivity?
- Memorable service?
- New ideas?
- Morale in the workplace?
- Profit?

BEWARE and be aware. The experts are not experts. Most "expert" advice about public speaking is weak and generalized.

Here are a few examples (in bold) of what NOT to do:



JEFFREY GITOMER

• **It's OK to be nervous.** If you go into a presentation and you're nervous, in my book that's NOT OK. You have to go into a presentation or sales presentation wreaking of confidence. The reason

you're nervous is because you're unprepared. And being unprepared is one of the best ways to lose a sale or an audience.

• **You don't need to be perfect.** Really? When I see a rule like "don't try to be perfect," I always think to myself "exactly where would you like me to screw up?" When I am building rapport, when I am presenting my product, when I am trying to understand customers' needs, when I am talking about my value proposition? Or maybe when I am trying to complete the transaction (AKA: close the sale)?

NOTE WELL: Heck, if there is someone I want not to be perfect — it's my competition. Let them screw up. Let them blow the sale.

• **Know your subject. DUH!** When you're giving a presentation, "knowing your subject" is a given. The rule should be "know what your audience doesn't know and talk about that." What you need to know is how your customer uses, benefits from and profits by owning your product.

• **Practice, practice, practice.** When an expert tells me to "practice, practice, practice," the first question I want to know is, "practice what?" What it should say is build your presentation skills daily by giving presentations and recording them. When you've done the recording, play it back immediately. If you've ever wanted a dose of reality, I promise you that playing back your presentation will be the funniest, most pathetic thing you have ever seen or heard. For most people, it's the grimmest dose of reality.

THE VALUE OF RECORDING YOUR PRESENTATION: When you record yourself, it's the exact evidence of what you said and how you said it. How impactful it was. How transferable it was. How persuasive it was. How convincing it was. And ultimately, how successful it was. Recording your presentation will reveal every blemish,

see GITOMER pg. 18

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Kristi Chapman serves as Vice President, Relationship Manager and Commercial Lender for Wells Fargo’s Business Banking Group in Salt Lake City.

Kristi, a financial services veteran with more than 18 years of experience, provides Treasury Management solutions to Wells Fargo Business Banking customers, which helps streamline daily business operations. In addition, Kristi provides all types of lending for business customers.

She has held many leadership roles with Wells Fargo including, Sales Development Consultant, Branch Manager, and Assistant Branch Manager.

Kristi is a graduate of the University of Phoenix, where she earned a bachelor’s degree in business management.

Kristi is actively involved in the community and has led and volunteered in several service projects benefiting individuals and animals in need including, UNICEF, Best Friends Animal Sanctuary, and Salt Lake Animal Shelter. She also serves as co-chair for the Wells Fargo PRIDE Utah Team Member Network.

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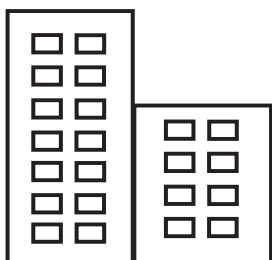




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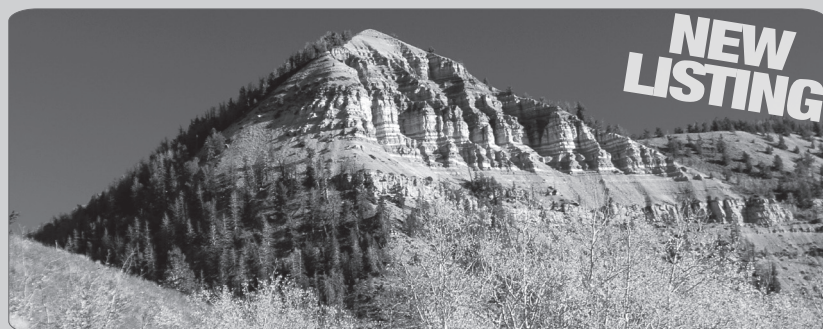
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Offered at \$11,200,000.
Contact Sam Sanders - Salt Lake City



LITTLE CREEK RANCH PRODUCTIVE CATTLE & HAY RANCH • McCammon, Idaho

Adjacent to the Caribou National Forest, this 1,483± acre Ranch, with one mile of Marsh Creek running through its core, includes 270± acres of irrigated crop land, 34± acres of irrigated pasture and 255± acres of sub-irrigated pasture. Historically, the alfalfa production has been a reliable 4 tons per acre. The Ranch, which includes a modern well-maintained home, indoor arena & well-designed cattle handling facilities, currently supports 250 cattle and about 20 horses.

Offered at \$2,250,000.
Contact Sam Sanders - Salt Lake City



BIRCH SPRINGS RANCH PRIME IRRIGATED FARM GROUND • Manila, Utah

Located about 2½ miles west of the Flaming Gorge National Recreation Area & the town of Manila, this 781± deeded acres utilizes efficient gravity-pressurized wheel-line sprinklers. The Ranch includes about 340 irrigated acres with the balance in pasture and native range. It also includes 2 homes, a modern shop and 2 sets of corrals. Very good populations of mule deer and elk.

Offered at \$1,495,000.
Contact Sam Sanders - Salt Lake City

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Moose Springs Ranch



The Moose Springs Ranch encompasses 584 acres of land which is graced by stunning stands of quaking aspen and alpine conifer trees.

This rare holding also contains many year 'round springs and small creeks. Grassy parks attract elk and beautiful willow draws provide abundant forage for moose. Mule deer are plentiful along with occasional sightings of black bear and cougar.

The Moose Springs Ranch straddles the paved Lake Creek Road about 13 miles east of Heber City, Utah.

Situated only 26 miles from Park City – 58 miles from Salt Lake City – 41 miles from Provo. The location is enhanced by the Heber Valley Airport – a fine corporate jet-capable facility just 30 minutes from the Ranch!

Previously Offered at \$3,869,600 – Now Available at \$3,300,000.

38 Special Ranch



One of the easiest to own and enjoy places on the market today – 757 acres encompassing a 1.50 mile stretch of fine private trout water plus a 600-acre mountain for good mule deer hunting. 35 miles from Park City and only an hour from Salt Lake City.

Improvements include a delightful 600 square-foot cabin plus two impressive garage and storage buildings to stable a full range of outdoor vehicles.

The 38 Special Ranch is not burdened by a poorly-executed multi-million dollar edifice – it awaits the next owner's creative imprimatur.

Offered at \$4,500,000 by a Motivated and Reasonable Seller.

Huseman Ranch



This historic 1,352-acre ranch is in the middle of Butch Cassidy's hideout country and straddles the Upper Henrys Fork River for 1.50 miles near Lonetree, Wyoming.

Comprised of about 232 acres of irrigated grass hay meadow + 400 acres of irrigated pasture + 720 acres of native range.

Located 25 miles from Mountain View, Wyoming – 65 miles from Evanston, Wyoming – 150 miles from Salt Lake City.

The Ranch is one of the most reputable small cattle operations in Southwestern Wyoming. A solid neighboring rancher is available to continue leasing the Ranch. It is graced with beautiful productive meadows, sparkling live water and great vistas of the High Uinta Mountain Range.

Offered at \$3,150,000 by Reasonable Sellers.

Smiths Fork Ranch



The Smiths Fork River Ranch encompasses 400 acres of deeded land situated 18 miles north of Cokeville, Wyoming – 106 miles south of Jackson's Hole – 10 hours from Salt Lake City.

A 12,000 square-foot lodge finished in 2010 provides one of the finest family-oriented retreats to surface in recent years. It contains 11 gracious bedrooms plus high tech back-up power and security systems.

The views from the lodge are beautiful. The compound is complemented by a spacious outdoor "green" plus a nicely-executed 3,200 square foot barn. This beautiful place enjoys about two miles on the River – an enjoyable trout fishery which holds good numbers of German browns and Bonneville cutthroats.

This Wonderful Retreat is Offered at \$3,550,000.

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