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THIS WEEK

Homebuilder buys 175 acres at former Geneva Steel site in Vineyard
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Portland company acquires Hostess bakery in Salt Lake



Franz Bakery hopes to have the Salt Lake plant open and producing bread by May 13.

By John M. Rogers
The Enterprise

At least some of the 570 jobs lost last fall in Utah when Hostess Brands Inc. went out of business are coming back.

Franz Bakery of Portland, Ore., has acquired the Wonder bakery in Salt Lake City along with other Hostess properties in Seattle; Billings, Mont.; and Anchorage. The U.S. Bankruptcy Court in New York has approved the sale of the Wonder properties in the four western cities for \$30.9

million.

Franz officials hope to have the Salt Lake plant, located at 734 E. 400 S., open and producing bread by May 13. At least 65 people will be hired immediately to man the bakery, and that number will include some former Wonder employees idled since the shutdown last fall, according to company sources. The interview process has begun for bakery personnel to staff the reopened facility.

see *HOSTESS* page 2

Swire gains new territory in Coke's expanded franchise model

Draper-based Swire Coca-Cola USA is one of five U.S. soft drink bottlers that have been included in an agreement by the Coca-Cola Co. to strengthen its business model by granting new, expanded franchise territories. In the proposal, Swire will receive manufacturing and distribution rights for the metro Denver area and the Colorado Springs market. Four other major Coca-Cola bottlers throughout the nation will also receive expanded territories in the deal.

"Since 1978, we have worked hand-in-hand with The Coca-Cola Co. serving our local customers and supporting the communities where we live and work," said Jack Pelo, president and CEO of Swire. "The granting of new territories in

Denver and Colorado Springs will increase our population served from 6.2 million to 10.7 million consumers."

The deals reached with the bottlers are subject to the parties working out definitive deals by the end of 2013, with closings expected in 2014. Financial terms were not disclosed. The announcement of the new model represents a reversal of a decision in 2010 at which time Coca-Cola bought up territories and ran them as corporate operations.

However, Coke chief executive Muhtar Kent said at the time that he still believed in the so-called franchise model — where Coke sells ingredients

see *SWIRE* page 2

Texas fund to convert 206 acres into Utah fly fishing ranch

By John M. Rogers
The Enterprise

A Dallas-based investment fund has purchased a 206-acre tract of property along the upper Provo River with the intent of improving and reselling it at a profit. Sporting Ranch Capital founder and general partner Jay Ellis says his company will turn the property, which runs along both sides of the river south of Kamas and near the small town of Woodland, into the "finest fly fishing ranch in Utah."

Sporting Ranch purchased the tract from Property Reserve Inc., which manages real estate

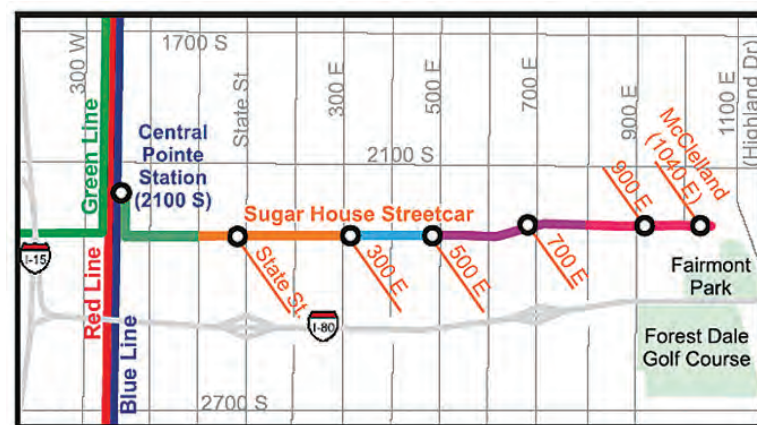
owned by the Corporation of the President of The Church of Jesus Christ of Latter-day Saints. The church had formerly used the land as part of its cattle ranching operations. The purchase price was not disclosed.

Ellis said the land has been overgrazed and needs some rehabilitative attention.

"No project like this has ever been done in the Upper Provo River basin," said Ellis. "We plan to invest \$1 million to improve and enhance the property, creating 10,000 feet of spring creek along its north side."

see *FISHING* page 2

Sugar House streetcar work more than halfway complete



Construction Segments
Area 1 (Green) Area 2 (Orange) Area 3 (Blue) Area 4 (Purple) Area 5 (Red)

Sugar House streetcar construction areas. Graphic courtesy Utah Transit Authority.

By Brice Wallace
The Enterprise

Construction on the Sugar House streetcar and greenway project is more than halfway complete and should provide a boost to businesses near the line, according to the executive director of the Salt Lake City Redevelopment Agency.

Speaking to the Utah chapter of NAIOP last week, D.J. Baxter also said the two-mile Sugar House line will be the first leg of what ultimately could become a citywide streetcar network.

While the Utah Transit Authority (UTA) has built "a regional backbone" for long-haul trips, the streetcar will "help extend a pedestrian's walking

trip," he said. Its slow speeds and frequent stops — seven are planned, about three-tens of a mile apart — should benefit businesses along the line, which will run in an old freight corridor from the Central Pointe TRAX station at 2100 South to McClelland Street (1045 East) along 2230 South.

"In other cities that have put these in, because it stops frequently and it stops right at the curb instead of the middle of the street, it's been phenomenally successful at putting more feet on the street, and as a result they are very beneficial to retail businesses," Baxter said.

Streetcar systems have been

see *STREETCAR* page 2



HOSTESS

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The Franz purchase does not include the other major Utah Hostess bakery, located in Ogden. However, the transaction does include the Wonder warehouse and distribution facility on west North Temple in Salt Lake. Also included are a limited number of distribution assets such as trucks and warehousing equipment. It has not been decided if the thrift store on North Temple will reopen as a Franz outlet, but it is expected that there will be a thrift store at the 400 South site.

“We’re excited to move forward with re-opening the bakery and start supplying Utah with fresh baked goods,” said Marc Albers, president Franz Bakery. “We’re also looking forward to contributing to the local economy by providing jobs.”

Although primarily a bread bakery, the Salt Lake facility will also produce a bun line, according to company spokesperson Jessica Larson. “We really are excited about expanding into the territory, opening the bakery and getting people back to work,” she said.

Franz is a fourth-generation family business that was started in Portland in 1906 by Austrian immigrants. It operates seven bakeries and distributes its breads, buns, bagels, English muffins, rolls, pastries and cookies throughout Oregon, Washington, Idaho, Montana and northern California. With the purchase of the Salt Lake bakery, Franz plans to introduce its entire line of baked

goods in the Utah market through its own distribution and route-sales system.

The popular Grandma Emilie’s brand of bread, which went away with the closing of the Wonder bakeries last year, will be reintroduced in Utah by Franz, the company has said. As it does in other markets, Franz will offer discounted products to consumers through outlet stores and will make product donations in conjunction with local charities.

Officials of the bankrupt Hostess Brands are still in the process of finding a buyer for the Ogden plant and some of the snack cake brands that were produced there. That plant was idled at the same time as the Salt Lake bakery in November of last year when Hostess reacted to a crippling strike and inability to reach a new collective bargaining agreement by shuttering operations.

Hostess Brands had been rumored to have been having financial difficulties for some time prior to the strike by one of the company’s largest unions, the Bakery, Confectionery, Tobacco Workers and Grain Millers International Union, which curtailed the company’s ability to produce and deliver products at multiple facilities. Through the bankruptcy process, Ogden and other Hostess facilities are currently in the “stalking horse bid” phase of liquidation. Stalking horse bids are sought from potential buyers by the bankrupt entity in order to set the value of the assets and avoid lowball bids. There is no word yet on the possible disposition of the Ogden

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Ellis expects improvement work to begin on the property as soon as the permitting process is completed — probably by early summer. Among the improvements will be buck and rail fencing around the property. When improvements are complete and a “healing time” has transpired, the property will then be offered for sale — probably beginning next year.

Located just a few miles from the massive Victory Ranch resort development and golf course, the site was chosen based on its fishery potential, its proximity to a major airport and other amenities important to potential buyers.

“We only look at places with live water,” Ellis said. “That’s the main value creator that the consumer looks for — a private, pristine fishery on their ranch. A nearby airport is also imperative in our formula, because if a guy owns a ranch, he wants to be on that ranch within 45 minutes of landing. It’s easy to buy a ranch in the middle of nowhere.” Ellis also cited nearby Park City as a drawing card.

The Provo River property is the fourth ranch development purchased by Sporting Ranch since its founding last May. Ellis left Morgan Stanley to start the investment fund and one of his initial investors was billionaire energy investor T. Boone Pickens, who remains as a partner. Other properties are in Colorado, Idaho and New Mexico.

STREETCAR

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successful in Portland, Ore., and about a dozen other cities, he said.

“What we’ve seen in a number of other communities around the country is streetcars are uniquely capable of stimulating private investment. What other communities have discovered is the permanency of tracks in the street distinguish this pretty significantly from a bus route, in the sense that providing a high-quality form of transit for a very large group of people and in a form that we all know is going to be there 50 years from now provides a lot more certainty for private investment, whereas a bus route can change overnight. You just take the sign down and move it to the next block and suddenly your investment is next to a former bus stop instead of a current one.”

Planning began in 2006 with a study of transit alternatives through Salt Lake City and South Salt Lake. Construction began in April 2012 and now is about 65 percent complete. When finished in July, the line will undergo about four months of testing. It is expected to be operating in December, starting with about 3,000 riders daily and seeing that figure climb to about 4,000 by 2030.

The RDA has been working on the project with Salt Lake City; South Salt Lake, which has about half the line; and UTA, which owns the corridor. The corridor is wide, so it also will feature a greenway, or linear park, that will feature a bike trail and strolling paths.

Baxter said the city will look at possible zoning changes along the corridor. Commercial nodes exist at some intersections and zoning changes could help them proper and perhaps expand. He said new developments would be encouraged to face the corridor,

and adjacent property owners could have café tables or other features in the corridor. “We would like those developments to spill right into the corridor and face the corridor,” he said.

The \$45 million project is getting a \$26 million boost from federal funds. Private investment planned within a half-mile of the streetcar terminus is estimated at \$405 million in the Sugar House Business District.

Salt Lake City once had 145 miles of streetcar lines, often undertaken by private developers. And the Sugar House line could be the first part of a citywide streetcar network. The RDA envisions the line extending along Sugarmont Drive (2225 South) to Highland Drive, then north to the Sugar House Monument, then north on 1100 East. It then could jog to 900 East 900 South, then north to the University of Utah and west to the west side of the city, he said.

“So this is really the beginning of a network, we hope, and this first piece will open soon,” Baxter said.

SWIRE

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to independent bottlers who package and distribute the drinks — suggesting that the company would eventually return to it. Coke had generally laid out a timeline of three to five years for that transition. The timing of last week’s announcement that Coke is handing territories back to franchisees came as somewhat of a surprise, being just over two years since the company initially took over the territories in question. Coke shareholders reacted positively to the deal, with shares gaining more than 5 percent in morning trading the day of the announcement.

“The franchise system has always been the strength of the Coca-Cola business globally, and today we are accelerating the transformation of our US systems in ways that will establish a clear path to achieve our 2020 vision,” said Kent in announcing the transition back to the franchise model in these selected areas.

Swire has two domestic production facilities located in Salt Lake City and Fruitland, Idaho. It operates 26 sales centers and serves portions of 11 western states. Its existing U.S. franchise territory extends from Washington state in the north to Arizona in the south, and extends from portions of California westward to Nebraska. Swire also manufactures and distributes Coke products in the Far East including Hong Kong, Taiwan and parts of mainland China. It produces 63 Coca-Cola beverage brands.

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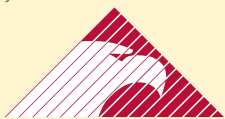
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Utah homebuilder buys 175-acre parcel at former Geneva Steel site

By John M. Rogers
The Enterprise

Utah County homebuilder Flagship Homes has purchased land in the Anderson Geneva development in the town of Vineyard. The 175-acre parcel is located off of 800 North adjacent to the property where the Utah Transit Authority intermodal hub is scheduled to be located.

"We're pretty anxious to have something in the ground by the end of year," said Flagship CFO Nate Hutchinson, responding to questions about a timeline for the planned residential area. "We're working with the town of Vineyard to master plan that community and we're pretty excited about all the development that's going in around us," he continued, citing planned installations such as the Utah Valley University satellite campus, for which the school has purchased a 150-acre parcel nearby.

Flagship Homes has numerous developments in Utah County, including a new 25-acre project currently under development near the Geneva site in Vineyard. Hutchinson said his company decided to extend its Utah County footprint and

Forbes editor: monetizing online news very challenging

By Brice Wallace
The Enterprise

A managing editor at *Forbes* magazine recently told a Utah crowd to learn lessons by watching how his industry handles disruption and upheaval in today's technology-heavy world.

Speaking at the Utah Technology Council's annual members meeting, Tom Post noted that people are using smartphones to get their news and to conduct business — an ever-changing situation that presents both opportunities and dangers.

"Yeah, it's an iPhone," he said while holding up his device, "but it's also a grenade with the pin pulled out. And the thing about this grenade is it doesn't explode once. It explodes all the time and just when you least expect it, just when you think you've diffused it, it can come back and explode again."

As a result, his industry "is really a shambles in many cases," with magazines and newspapers going out of business or cutting back on their printing. More people are getting their news from the Internet. "Yeah, anytime you want it, served up almost any way you want it," Post said.

proceed with the Geneva property purchase based on current sales success at its existing projects, including the other Vineyard site southwest of its new property.

Flagship plans to build between 1,100 and 1,300 residential units, ranging from small condominiums and townhouses to larger single family units in five different styles, on the Anderson Geneva site. "Over time Geneva will be the most incredible location to live," said Paul Gifford, partner and CEO at Flagship.

Anderson Geneva Development continues cleanup and rehabilitation of the land where the old Geneva Steel plant was located. Constructed during World War II, the steel mill shut down permanently in 2002. Geneva Anderson purchased the 1,700-acre site in 2005 and is doing remediation and infrastructure development in preparation for its planned community development. Cottonwood Partners of Salt Lake City announced last month a major commercial project on 123 acres at the site. UTA will build a Frontrunner station on the project as soon as warranted by development.

"So this is a great opportunity. This is the best way to reach people, today — five years from now it may be something else, who knows? And it's a great way for Forbes.com to deliver its content.

"The problem with this is, we're getting more and more of our traffic from these devices and that's fantastic. That means more people are tuning in at times when we never had an audience. The problem is, and it's the same problem that Facebook has and a lot of ecommerce [has]: it's very tough to monetize this, very tough. The rates that you can charge advertisers on this are a fraction of what you can get on a desktop, which itself is a fraction of what you can get in a magazine, but increasingly people are migrating to this."

Media companies without online strategies are in "very desperate shape," he said, although even those that have them are "probably in desperate shape or potential desperate shape."

"This thing is the greatest opportunity and the greatest danger for us right now," he said while again holding up the device. "A lot

see FORBES next page

Byrne returns to helm of Overstock.com

Patrick M. Byrne has returned to the helm at Salt Lake City-based Overstock.com Inc. He had been on a personal leave of absence since Feb. 12 to deal with health issues. Byrne maintained his board chairmanship during his absence but was not active in company operations.



Byrne

When Byrne left his daily activities with the Overstock.com back in February, the company characterized the leave as having been necessitated by "cardiac issues" that were apparently associated with cancer treatments he had received earlier in his life. Upon his return he suggested that he probably should have taken time sooner to deal with his health problems.

"It was good to get away, take some time off and attend to some things that needed looking after, but it's great to be back, and I look forward to serving our shareholders once more," said Byrne, who resumes duties he ceded to company president Jonathan Johnson. Johnson has been nominated to stand for election to the board of directors when Overstock.com stockholders convene for their annual meeting in May. If elected, Johnson will likely be appointed executive vice chairman of the board, according to information contained in the company's proxy materials distributed to shareholders in advance of May's meeting.

Hinting at soon-to-be released sales numbers, Byrne credited Johnson with "keeping the fly-wheel spinning and accelerating" during his absence. Overstock

eclipsed the \$1 billion mark in sales in 2012 and Byrne expects a healthy increase this year. The online retailer boasts nearly a million products on its site and employs 1,280.

Stormy Simon and Dave Nielsen have been named co-presidents of Overstock to replace Johnson when he moves to the board. Simon was a senior vice president of marketing and Nielsen held the same position

over merchandising and supply chain.

Byrne assumed controlling interest of Overstock in 1999 and took the online discounter public in 2002. He holds a doctorate in philosophy from Stanford University, where he was a teaching fellow before entering the business world.

During Byrne's absence, Overstock.com's stock price was virtually unchanged.

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FORBES

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of the stuff that comes to us from this is hard to sell or hard to sell at a price that will keep us all in business. And every single media company, whether it's cable TV or print or digital, it's facing some version of this now. And some will survive and some won't, and the only way we will survive is being vigilant and trying new stuff and probably failing at most of it and trying other stuff and being alert to competitors that are just beginning to speckle the horizon today.

"So that's my lesson to you: watch out, be vigilant, focus on what you do well and always expect the unexpected."

Post covers entrepreneurship for *Forbes* and oversees its Entrepreneurs channel, which relies on a network of outside contributors "to write about what they know about," he said. Most of the network of 1,200 to 1,300 contributors write for free.

It's one of the ways *Forbes* has "tried to absorb the constant shocks" in the changing media world. It has undergone several rounds of layoffs, seen advertising go "over a cliff" and worked to

blend print and online personnel.

In addition to the contributors network, *Forbes* has tried other methods to monetize its content. One is through "brand voice," in which a corporate sponsor buys online or print space and selects a non-*Forbes* journalist to write about a particular subject and have that content included in *Forbes'* print or online offerings.

With the various changes, *Forbes'* online audience has grown to about 48 million unique visitors per month. "That's not a bankable number, though," he said. "We're still in peril. We're doing well in a terrible business."

U. prof: genetic information to be part of everyone's medical records**By Brice Wallace***The Enterprise*

About 30,000 people have had their DNA "sequenced" but a University of Utah professor said last week that in the future, detailed genetic information will be part of every person's medical records.

Speaking to the Salt Lake Rotary, Dr. Lynn Jorde, a professor at the university's Department of Human Genetics, said contin-

ued study of genetics and its relationships to diseases ultimately will lead to better understanding, diagnosis and treatment of those illnesses. Those changes will have some obvious ramifications on the healthcare and insurance industries.

When researchers sequence DNA — which Jorde described as the body's "instruction manual" — they try to detect disease-causing mutations in the patterns of about 3 billion DNA "base pairs" in each cell.

The Utah Genome Project is under way, with about 300 people having their DNA sequenced during the past six months. In all, about 3,000 people from a database of 2 million will have their DNA sequenced to identify hereditary patterns of 15 to 20 diseases such as diabetes, multiple sclerosis and certain forms of heart disease.

The results will be "the foundation for decades of future studies" focusing on testing for diseases, developing drugs and improving diagnosis and treatment, he said.

"This project is a way that the people of Utah can contribute not only to their own health and well-being, but to the health and well-being of people all over the world. ... These discoveries will affect not just them but all humans, because we've all got pretty much the same 'instruction manual.' So we're really looking forward to the results of this project."

It won't be the first time Utahns have helped with genetics research. Jorde described the state as "a real gold mine for genetics researchers" because Utah families typically are large and cooperative with researchers and their members tend to remain in the state. They have been "the backbone of genetic research here in Utah for decades now," he said.

It also won't be the first time that the U. has experienced breakthroughs in genetics research. Jorde said researchers have identified gene mutations that cause more than 30 conditions. For example, a gene causing colon cancer was found in a Utah family, and now subsequent family members can be tested to determine if they have inherited that gene. Research on another family revealed several genes can cause Long QT syndrome, a cardiac condition.

Two children in a Salt Lake
see DNA next page

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DNA

from previous page

City family were diagnosed with Miller syndrome, which causes malformations of the face, head and limbs, in 1980. They've experienced more than 50 major surgeries. DNA sequencing has identified the cause and the rate at which the mutation occurs, meaning that if those two have children, they can do so with the knowledge that it's "almost certain" the offspring would be normal, he said.

One aid to researchers at the U. is in the form of software programs to study DNA sequences. "As you can imagine, that's challenging," Jorde said of spotting the troublemaking mutations. "It's a challenging problem computationally when you've got 3 billion

of these little letters and you have to find out which one of those has been altered in an individual to cause disease," he said.

Another aid is the ever-shrinking cost of performing DNA sequencing on an individual. The first cost \$3 billion, but that figure dwindled to \$100 million four years later, to \$25,000 by 2009 and to \$3,000 — about the cost of an MRI — last year.

"This is really changed our science, what we're able to do, because we are able to decode your entire 'instruction manual' now in just a couple of days for a relatively modest cost," he said. "Now that we can sequence whole genomes for a relatively modest cost, literally every couple of days the cause of another disease is being discovered. [There is] really rapid progress now in this area."

Researchers are trying to "solve the puzzle" of why some people live longer than others. The contrast is apparent between famous long-distance runner Jim Fixx, who died at age 52 from a heart attack, while Winston Churchill lived to age 90 despite being obese, hating exercise and having an affinity for tobacco and alcohol.

"So there's probably some differences in their 'instruction manuals,' in their DNA, that account for somebody with a healthy lifestyle dying early [and] somebody with a famously unhealthy lifestyle living a long time," Jorde said. "Those are the kinds of changes we're trying to find — changes that affect our health, that can even affect our longevity."

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Bring your own device policies 'not going away'

By Brice Wallace
The Enterprise

Allowing employees to use their own electronic devices for company business has advantages and potential pitfalls, but a pair of attorneys said recently that the issues will not disappear anytime soon.

Alissa "Liz" Mellem and Zack Winzeler, lawyers at Parsons Behle & Latimer, said at the firm's annual Employment Law Seminar that companies and workers face issues regarding security, appropriate use, wage and hour considerations, confidentiality, safety, technology support, cost reimbursement and employee privacy — all of which are fluid but should be addressed in companies' bring-your-own-device (BYOD) policies.

"It's going to be an ongoing commitment. It has to be," Winzeler said. "I think one thing Liz and I both saw in all of the

literature that's out there about BYOD policies is that this is not going away. It's really relatively new, in the last few years. And it's really come about with the fall of the BlackBerry and the rise of the iPhone and the iPads, but it's not going away. It's going to require continued focus and attention to address all these issues."

Mellem said studies have indicated that 70 percent of companies do not have a BYOD policy despite the growing use of smartphones, tablets, laptops and cell phones for work.

She said one study indicated that every 60 seconds, there are more than 98,000 tweets; 695,000 status updates; 11 million instant messages; more than 168 million sent emails; 1,820 terabytes of created data and 217 new mobile users.

"We as individuals and as a society are consuming more and more data. It's more and more

accessible. And everyone is more and more plugged in," she said.

"The reason why this is important to all of you is there's a good chance that the vast majority or a good majority of your employees are also plugged in with their smartphones and they may be using them to access your business data, whether that's in the form of their Outlook calendar, their emails, spreadsheets or even confidential documents that you may have."

Many issues surrounding BYOD involve security. A worker's device may contain confidential corporate information. It also may contain personal information that the worker may want to keep private.

Mellem said companies must determine the scope of the BOYD policy and which devices will be included. The scope can range from allowing all employees to use all their devices to access

everything, to a complete ban on using employee-owned devices for company business. Most companies allow some workers to use certain devices to access limited company resources — for example, only to access email or spreadsheets.

"Not every policy is going to fit every company," she said, noting that policies should be tailored to the individual business and its particular security needs and concerns. Companies might need to have different policies for employees at different levels of the company.

Employees need to understand that if the company allows them to use their personal devices for work, their personal information might be accessed and they might lose use of the devices for days or weeks if information on the device is the subject of litigation, she said. Those and

other factors might make employees unwilling to use their personal devices. If that is the case, companies need to supply them with devices or acknowledge that employee-owned devices are not needed for work.

"One of the big points we're trying to get across here is that when you're drafting your policy, you want to let your employees know that if you as a company are letting them use their own device and you're letting them bring their own device, it is a privilege," Mellem said.

"It is something they are not allowed to do regardless. It's not just something that is a given. It's something that you as a company have made the choice that it's important to your company that you're going to allow your employees the privilege of doing and not impose your own devices upon them."

• Industry Briefs •

ARTS/ENTERTAINMENT

• The **Governor's Office of Economic Development** board, at its regular April meeting, approved **incentives for four TV and film productions** to be shot in Utah. The largest incentive, a tax credit of \$800,000 to \$1 million, was approved for Triple D Productions LLC's cable feature film "Dear Dumb Diary," based on the "My Dumb Diary" book series. The drama/musical will have a middle school setting, with most of the Utah shooting occurring in Salt Lake City. The company is expected to spend \$4 million in Utah. Principal photography is scheduled for April 17-May 18. A \$75,000 cash incentive was approved for Pebbles LLC for "K-9 Adventures: Legend of the Lost Gold," an independent feature film expected to spend \$500,000 in Utah. Principal shooting is scheduled for April 29-May

23, but post-production in Utah will take place from May 24 through Feb. 1, 2014. A television premiere is expected for Christmas 2014. Rootbeer Christmas LLC was approved for a cash incentive of \$63,000 for its cable feature "Storm Rider," a coming-of-age story. The production is expected to spend \$420,016 in Utah, including during principal shooting taking place May 13-June 3. The GOED board also approved a cash incentive of \$36,000 for Joseph James Films LLC for "The Freemason," a thriller feature film expected to spend \$240,140 in Utah. Principal photography is scheduled for April 15-May 2. The film will feature Sean Astin in the lead role.

ASSOCIATIONS

• The **Rotary Club of Ogden** will host a **statewide Rotary conference May 3-5** at the Ogden

Eccles Conference Center. It is anticipated that there will be nearly 500 in attendance. This is the first time that Ogden has hosted this conference since 1998. Speakers will include Mayor Mike Caldwell, past Rotary International president Bill Boyd from New Zealand as well as Jeffrey Cadorette, who will be representing the Rotary International president. Tickets for purchase are available until May 1 at www.utahrotary.org.

BANKING

• **Celtic Bank** of Salt Lake City has hired **Randall Farr** as senior loan officer for its mortgage lending department. In this role, Farr will coordinate with financial professionals in developing new lending relationships for the bank. A 30-year mortgage banking professional, Farr has served in multiple leadership positions for several companies, most recently

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as the managing director of ICON Commercial Lending Inc.

• **Bank of Utah** has hired **Neal R. Wilson** as a commercial lending business developer and advanced **Ashley F. Massey** to vice president of treasury management and private banking. Wilson brings 28 years of commercial lending experience to the position, having served in senior leadership roles for both Zions Bank and Bank One over his career. Massey has been working in the financial industry since 2007 in a variety of private and business banking positions in Utah. She joined Bank of Utah in 2011 as an assistant vice president treasury management relationship manager.

COMPUTERS/ SOFTWARE

• Silicon Valley venture capital firm **Rothenberg Ventures** has **invested in Friendemic**, a social media engagement agency based in Salt Lake City. An amount was not disclosed. Rothenberg has invested in 15 startups in the past year; Friendemic is its first investment in Utah. With 20 employees, Friendemic provides all-inclusive social media fulfillment to clients nationwide.

• **OneAero MRO Inc.**, Alpine, has entered into a **strategic marketing alliance with Inventory Locator Service LLC (ILS)**, headquartered in Memphis. OneAero specializes in aviation repair information and services while ILS offers services to aerospace, defense and marine industries to buy and sell parts, equipment and services. ILS is a subsidiary of The Boeing Co. The new relationship will feature direct integration of data from the websites of both companies, enabling more efficient searching for customers.

ECONOMIC INDICATORS

• The **Zions Bank Wasatch Front Consumer Price Index** increased **0.4 percent** from February to March. Over the last 12 months, prices have increased 2.3 percent on a non-seasonally adjusted basis. In comparison, prices have increased nationally at a rate of 1.5 percent year-over-year, with a 0.3 percent increase from February to March, as reported by the Bureau of Labor Statistics. Rising housing and transportation prices were the primary drivers in March. Transportation prices were up 1.1 percent while housing costs were up 0.7 percent.

FINANCE

• **Ernst & Young LLP** has

appointed **Shawn Goff** as managing partner of the firm's Salt Lake City practice. He succeeds David Jolley, who will relocate to San Jose, Calif., to assume the role of Ernst & Young LLP's West Region managing partner of markets. As Jolley's successor, Goff will build upon the firm's momentum as a provider of assurance, tax, transaction and advisory services to companies in Utah. A 16-year veteran of Ernst & Young LLP's Salt Lake City office, Goff has served many of the area's leading and high-growth companies in a variety of industries, including technology, financial services, aerospace, health care and real estate.

GOVERNMENT

• The **Utah Division of Consumer Protection** is warning that a **"grandparent scam"** is becoming common. The scam involves callers trying to trick senior citizens into believing that a loved one is in trouble in a foreign country and needs money to be sent to them immediately via Western Union. Among those targeted by the scam in a recent phone call were the parents of Francine A. Giani, executive director of the Utah Department of Commerce, which includes the division. The division urges people to hang up on such callers, contact their families to verify the information and report any suspicious calls to their local police department as well as the division. Details are available by calling (801) 530-6601 or accessing www.consumerprotec-

tion.utah.gov.

HEALTH CARE

• The **Medical Product Outsourcing Summit** is scheduled for the Grand America Hotel in **Salt Lake City June 4-6**. Billed as an educational and networking opportunity for medical device professionals, the event will include sessions on supply chain issues, product development partnerships, supplier management, quality and risk management, outsourcing strategies, sourcing decisions, product commercialization and insight from leading medical device CEOs. The annual meeting is sponsored by *MPO* magazine, published by Rodman Media Corp.

• The **Eye Institute of Utah** in Salt Lake City will be **one of the first two companies to install Sony's new end-to-end 3D imaging solution** for eye surgery, according to cataract surgeon Robert Cionni, M.D. The other

installation will be at the Mackool Eye Institute and Laser Center in New York City. The system includes a 3D camera, 3D video recorder as well as a 24-inch HD 3D display monitor. The complete system is scheduled for its initial demonstration at the American Society of Cataract and Refractive Surgery Symposium April 21-23 in San Francisco.

• Mesa, Ariz.-based **SYNERGY HomeCare** has opened a **franchised location at 2090 N. Redwood Road**, Salt Lake City. The firm provides companionship, help with activities of daily living and care for people with Alzheimer's, Parkinson's, arthritis, MS and other conditions, in addition to services for veterans in need of non-medical care. Rocky Catenzaro is the owner of the Salt Lake office, which will serve customers in Salt Lake City and Park City.

• **Avalon Health Care**, Salt Lake City, has been **awarded management of the new Central Utah Veterans Home in Payson and the Southern Utah Veterans Home in Ivins**. The Payson location is anticipated to open in early July, and the Ivins location is anticipated to open in late June. The new facilities will include 108 fully private rooms apiece, with private bathrooms in small individual housing units.

LAW

• The **Legal Marketing Association (LMA)** has selected **Stoel Rives LLP**, a business law *continued on next page*

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from previous page

firm with offices in Salt Lake City, as the first place **winner in the Marketing on a Shoestring category** of the 2013 Your Honor Awards, a category which recognizes work conceived and created in-house. Stoel Rives won for its entry "A Fresh Approach," a highly customized presentation to a target client addressing the desires to have legal counsel that is efficient, effective and provides unparalleled value for service.

• **Kirton McConkie** has been selected as an official honoree in the 17th annual **Webby Awards in the Law category**. The Salt Lake City law firm launched its new website, kmclaw.com, in October 2012. The site was designed by Epic Marketing. Web programming and the content management system were developed by Firmseek Inc.

• **Clyde Snow & Sessions** has hired **Wayne Z. Bennett** as a shareholder and director in the Salt Lake City office. Bennett will focus his practice on business, banking, tax and estate planning. Specifically, he works with people and small businesses in need of structuring assistance, business planning, formation issues, contracts, long and short term development plans, tax related issues, and, ultimately business exit strat-

egies. Bennett received an LL.M. from Georgetown University Law Center, J.D. from University of Idaho College of Law and a B.S. from Utah State University. Prior to joining Clyde Snow he was a shareholder at a Salt Lake City law firm.

MANUFACTURING

• **Molding Box**, a South Salt Lake commercial digital printing company, has **invested in a Xerox iGen4 110 digital production press** to enhance the quality and production of its print-on-demand and Web-to-print services. The new equipment gives Molding Box the ability to accommodate larger and more sophisticated orders in less time and with better results. Molding Box offers a large variety of printing services, including brochures, books, manuals and other specialty print jobs. It was founded in Draper seven years ago and is now situated in a 50,000 square foot facility.

• The International Group of **Connor Sport Court**, Salt Lake City, has installed **the first of 30 courts for multi-sport use destined for locations in Afghanistan** to support a youth sports program underwritten by a United States government grant to an Afghan-owned enterprise, the Educational Support Organization,

based in Kabul. The 7,000 square foot outdoor courts will provide the infrastructure to support youth programs in Kabul and six other provinces to broaden interest in basketball, volleyball and futsal, a downsized variation of soccer played on a hard surface. The majority of the courts will be installed by the end of this year in secure locations, mostly schools and orphanages.

• Provo-based **Morinda**, formerly Tahitian Noni International, has employed **actress Brooke Shields** to help promote its new TruAge line of products. Shields was introduced to an audience of more than 3,700 independent company dealers at the firm's annual International Leadership Conference last week in Honolulu. The TruAge campaign focuses on the elimination of advanced glycation end products for a healthy lifestyle.

• Utah-based **USANA Health Sciences** recently wrapped up a **13-week weight loss challenge** where employees lost a total of 17,658 pounds. Employees across the world participated in the USANA Health Science RESET Challenge, but the most substantial weight was lost within the U.S., where employees lost a total of 11,556 pounds.

• Ten Utah manufacturing

companies were honored at the recent **Utah Manufacturers Association and Utah Mining Association Annual Safety Conference** for outstanding and exceptional workplace safety and for creating an excellent culture of safety. Thirteen other companies were recognized with merit awards for their ongoing outstanding efforts in creating safe workplace environments for Utah manufacturing employees. Awards of Excellence were presented to **Autoliv Inc., Boart Longyear (Diamond Bit Plant), Canyon Fuel (Dugout Canyon Mine), Futura Industries, IM Flash Technologies, Mechanical Service & Systems Inc., MOM Brands, Petersen Inc., Rio Tinto/Kennecott Utah Copper and Zero Manufacturing**. Awards of Merit were presented to **Advanced Composites, American Equipment Inc., Coldsweep Solutions, Dunford Bakers, EnergySolutions, Garkane Energy Cooperative Inc., GENCO/Hershey, Hunt Electric Inc., Longview Fibre Paper & Packaging Inc., Moroni Feed Co., Oldcastle Precast, Owens Corning and Wilson Electronics**.

NONPROFIT

• **Kelly Maxfield**, a volun-

teer and chairman of the board at **Utah Food Bank**, won the **2013 Excellence in Food Banking Award for Individual Volunteer Service** at the Feeding America Network Executive Directors' Forum, which took place earlier this month in Nashville. The award is given to the year's most distinguished volunteer from the 202 food banks across the nation in the Feeding America network. Maxfield volunteers well over 600 hours per year at Utah Food Bank, bringing his lifetime total to approximately 4,500 hours.

OUTDOOR PRODUCTS/ RECREATION

• **Webby Awards** judges have nominated **Snowbird.com**, designed and developed by Utah-based digital creative studio Rally Interactive, for a 2013 Webby Award. The Webby Awards is the leading international award honoring excellence on the Internet. Snowbird is one of five nominees for Top Website in the Corporate Communications category, along with Google, Heineken, McDonalds and Warby Parker. This year The Webby Awards received 11,000 entries from all 50 states and over 60 countries.

continued on page 11

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The odds of hitting your target go up dramatically when you aim at it

The wisdom in the title of this article came from a fortune cookie one of my team members opened a few weeks ago. There is nothing so common as wasted potential — in business and in life. Many years ago I was listening to a call-in show on the radio and one of the callers in essence said, “I



Rich Wagner

am extremely intelligent, but I don't really like to work hard. What profession can I choose that will allow me to make a lot of money and not have to work hard because of my intelligence?” The radio announcer wisely said, “I'm sorry, I cannot help you.”

We are surrounded by peo-

ple of incredible capability and resources. I believe we still live in one of the greatest countries on earth, with such incredible opportunities all around us. Why do some people and businesses seem to consistently reach success and others flounder, meander and never seem to be able to break through? May I propose one possible answer to this question?

“Where there is no vision, the people perish,” Proverbs 29:18.

I went on a river trip this summer with my son and his friends after they graduated from high school. Lest you think this was just an easy float trip because of the safe nature of the river we were on, we were required to do a lot of paddling to get where we wanted to go. Each boat was equipped with about 10 paddles for the people on board, and over the course of a few days we had the opportunity to paddle all over the river.

The guide sat in the back and gave directions on where to go. When everyone paddled in the same direction, with similar force and cadence on both sides of the raft, the results were exciting. We quickly attained our target and rafting was good. However, at other times, our paddling was at different speeds and different direction. Some paddlers sought to change our course away from a rapid, while others tried to go through it. Paddlers would give specific direction to each other in the chaos, hoping to micromanage the team to success. However, our experienced guide eventually brought order and success to our

motley crew when he proposed, “We need to get over by that cliff because the current is swifter there and will carry us away from this eddy, which will trap us for a very long time.” The crew became organized, and we began chanting in unison, “stroke, stroke, stroke,” and the bulging raft became a svelte missile as it glided quickly toward our target. This was still work, but at least we were making progress, which was satisfying.

After mastering this new capability, our guide inspired us with the vision of procuring the red paddles from each of the guides on the other eight boats. Amazingly, our young crew actually bought into this crazy idea and believed it might even be possible. Our team was engaged, we all worked together, and the combined energy of our crew with a united vision was too much for the other rafts as we successfully obtained all the paddles from the guides on the other boats in our large group.

So what does this have to do with my company? you may ask. A lot more than you may think.

Do you know where you are going? Is it defined? Is it written down? Is it a secret, or could anyone on your team recite the same vision as it is seen in your heart and mind? If not, then there is some work to be done. I suggest three steps:

First, decide what you value most as a company and write it down. Then put these values in order of priority. Be specific enough so that everyone in the company can understand them like you do. The goal here is to have consistent understanding and commitment to those values throughout your company. Success can be defined as reaching those things we value most.

When we achieve results that are inconsistent with our values, we are not satisfied. In order for our results to match what we value, we need to specifically define our values. Write them down, and by all means, don't keep these a secret. Communicate them with everyone and build a team with shared values.

Second, create a mission that is consistent with the values of your company. This mission is a powerful driving force that can take your company to great heights. This is not “Let's try to get some guide paddles,” but rather, “We are going to obtain all the red guide paddles from all of the other eight rafts in our large group.” Nobody could conceive of all the specific challenges that would come up in the ensuing chaos (and all in good fun — we returned the paddles after our adventure was complete and nobody was seriously injured, but many got very wet), but when our entire team applied their combined effort to solving challenges as they

arose, helping teammates when they were in trouble, seeking the mission over personal comfort and dryness, we accomplished an incredibly difficult task, had a great time doing it, and put forth incredible amounts of effort by our own choosing — and it was fun!

Third, measure and communicate the success of your mission. Where performance is measured, performance improves. Create SMART goals for your company: Specific, Measurable, Achievable, Realistic and Trackable goals. Then communicate the results to everyone.

As we continued our paddle acquisition quest, we would periodically count the number of paddles we had acquired and then compare them to the total rafts in our group. The final paddles were the most difficult to obtain, and if this had been a partial, half-hearted commitment, we probably would have given it up as being too difficult. But as we came closer to our mission, our combined effort became more intense and focused. I have seen this principle work over and over in business. People want to succeed.

If a team has shared values, a defined mission that is understood and committed to by all, and we have SMART goals, incredible things can happen. These principles can work in business and in personal life. If you are not already doing these things, I suggest you take the time to make them work for you. Those who apply them may reap the benefit of sweet, shared success.

Rich Wagner, CPA, MAcc is a tax and investment expert. He can be reached at (801) 657-4459, or www.richwagnercpa.com. Do not rely on any information stated or calculations made herein as tax or legal advice. Consult your independent tax advisor or attorney for tax or legal advice on which you rely.

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from page 8

REAL ESTATE

• **Brides**, one of the five leading national monthly bridal magazines, has ranked the **McCune Mansion** in Salt Lake City as one of the “**Top 50 Romantic Wedding Venues in the U.S.**” The 27-room, early 20th century home features old-world details on the inside and a manicured garden on the outside. The mansion is listed on the National Register of Historic Places. Construction began in 1898.

RESTAURANTS

• **Ethan Kawasaki**, executive chef at **Cafe Zupas**, a Sandy-based restaurant, has been selected as one of six winners of the **2013 Produce Excellence in Foodservice Award**. The award recognizes chefs and food professionals from around the country who are highlighting fresh fruits and vegetables in their menus every day. Kawasaki was the only chef in Utah to be honored with the award and was also one of the only individuals nominated in the western U.S.

• Utah-based **Cafe Rio Mexican Grill** will be opening three of its Utah locations on **Sundays** starting May 5. For the

first time in the history of the company, the restaurant chain will be trying something new by having doors open during regular business hours in Taylorsville, Hunter and American Fork on Sundays. The menu on Sunday will be the same offered Monday through Saturday. Customers will also be able to pick up catering orders at those three locations for their events and parties that fall on Sunday.

RETAIL

• Ogden’s **Campus-BookRentals** has named **Scott Klossner** as its new chief operating officer. He comes to the company from having been CFO at online outdoor retailer **Backcountry.com**. Klossner has also served on the board of directors at **CampusBookRentals** since 2011. A University of Utah graduate, he received an MBA in finance and economics from

Southern California University. **CampusBookRentals** was founded in 2007 and is an independent provider of college textbook rentals serving nearly 6,000 colleges nationwide.

SERVICES

• **MultiLing**, Provo, is celebrating its **25th anniversary**. The translation service provider — which last summer moved to a larger headquarters due to continue growth — has enabled global commerce by helping multinational enterprises with on-time delivery of highly specialized intellectual property and technical materials translations in 80-plus languages and more than 120 countries. Current clients include Dell, Procter & Gamble, Dow Corning, IBM and Intuit. These companies pay upwards of \$5 million per year for MultiLing’s scientific translation services.

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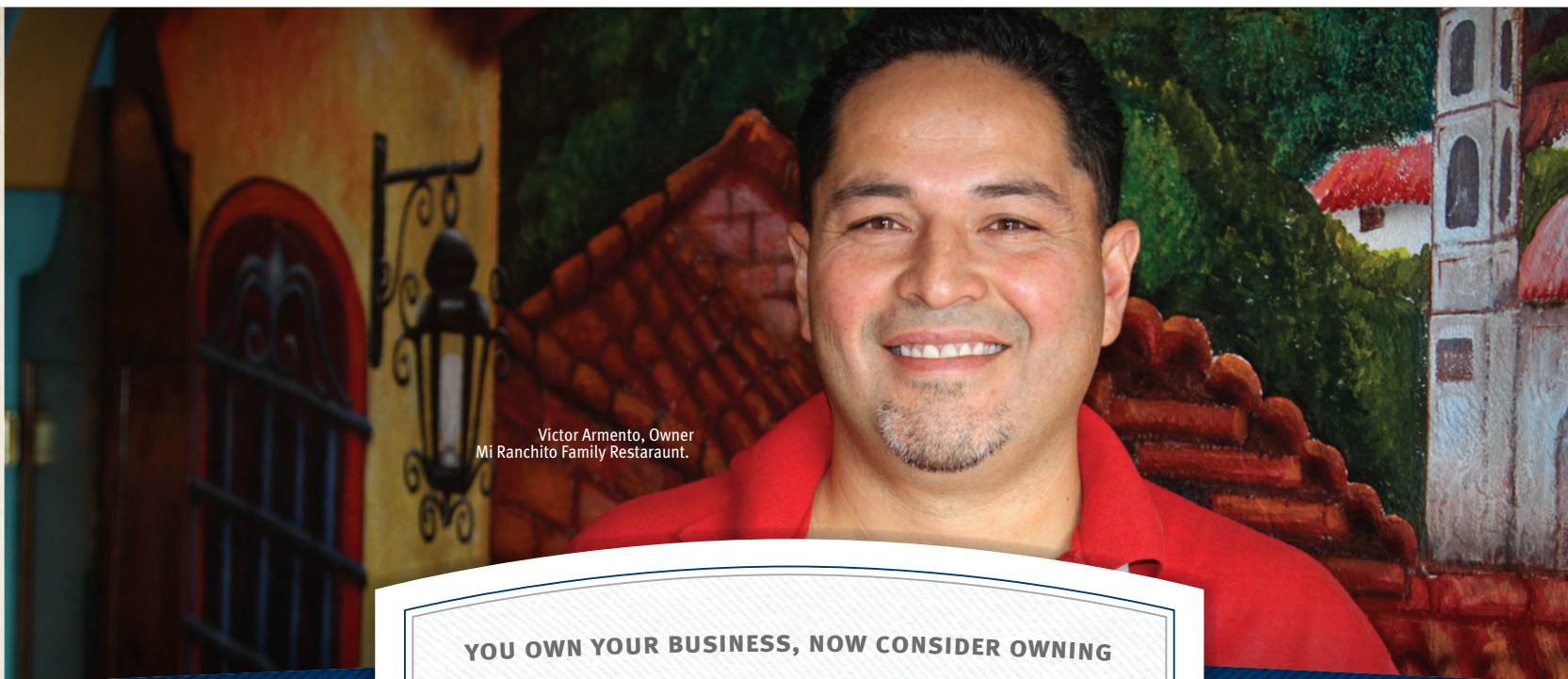


It’s daffy to say sportsmen don’t help wildlife. Conservation investments by hunters are why the wood duck is now the most common breeding waterfowl in the eastern United States.

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LinkedIn is great for business — smart business

I am not a LinkedIn expert, but I do have more than 15,000 LinkedIn connections. Do you?

I may have more visibility and notoriety than you do, but we are equal in exposure and linking possibilities. And 98.5 percent of my LinkedIn connections are the result of people wanting to connect with me.

I do not accept everyone. I click on everyone's profile before connection. Many are impressive. Most are average or less. Some are pathetic.

How's yours? How many connections do you have? How are you communicating with your connections? How are your connections helping your sales or your career?

Your LinkedIn profile is one more social media image. And you choose exactly what it is. When others search for you on Google, LinkedIn is one of the first links they click on. You have a chance to make a positive business and social impression.

The good: When I realized the business significance of LinkedIn, I immediately sought professional help. I hired Joe Soto at One Social Media to help me with the keywords, layout and what to include on my profile page. He also recommended what and how to post.

It must be working. In the two years since I hired him, I have added more than 9,000 organic connections. Or should I say, more than 9,000 potential customers. Huge opportunity. At an acquisition cost of zero.

I receive requests to link and I also get messages. Some are very nice, some are self-serving, some are insincere and some are stupid (very stupid). And all messages are a reflection of the person sending them. That would be you.

Here are some things about LinkedIn to make you think, re-think, and act:

- Your picture is not an option. Show a professional, but approachable, image. Be proud of who you are.

- Have a LinkedIn profile that gives me insight, not just history. Not just what you've done, but also who you are. Your profile is your pathway to connection.

- Danger: Do not use stock LinkedIn messages. It shows your laziness, lack of creativity and overall lack of professionalism. Standard LinkedIn messages need to be replaced with your own, every time.

- If you're looking for a job, or working a lead, tell me why I should connect. (Where's the value?)

- If you're looking for leads, use the keyword feature (rather than the job title option) in the "advanced search" link to the right of the search box. It's free, and you'll find hundreds of people in your industry or in your backyard that you never knew existed.

- Why are sending me an e-card on Easter? I'm Jewish, not a good move. Three words to ask yourself with any message you send or post: Where's the value? E-cards are a total waste, unless it's family.

- If you're asking me (or people) to join your group, tell me why I should.

- If you're asking me to connect you with a second level connection, don't. The only way to ask is from first to first. And

tell me in a sentence or two why you want to connect.

- Asking for a recommendation or endorsement is bad. Don't ask your connections for a recommendation. It is perhaps the dumbest, rudest thing on LinkedIn. Think about it: you're asking people to "please stop what you're doing and tell me about me." Two words: go away. If you have to ask, it's probably because you don't deserve it. Think about that.

- Don't tell me you "found something interesting" in your group message, especially if the link is to join your MLM down-line or attend your "free" webinar.

- Allocate 30 to 60 minutes a day to utilize this vital business social media asset.

THE bad and the ugly: Here are some examples of messages and invites I have received on LinkedIn. Hopefully they'll make you think, re-think, and act:

BAD: *Hi Jeffrey, My name is ____ with ____ a leading ____ provider that helps organizations connect with their customers through email, mobile, and social networks. I would like to connect about a potential partnership to help Buy Gitomer, Inc. increase their interactive marketing ROI.*

This is a typical self-serving (and deleted) message. Why not give me a tip, and ask if I'd like more like it? And stop using dead sales words like "ROI," and "helps organizations." Help me, don't sell me.

DUMB: *Hi All, As I continue to work on building my network, can I ask that you do me a huge favor and endorse me here on LinkedIn? I would be more than happy to return the favor and endorse you as well. Thank you for your support! (name withheld to avoid public embarrassment)*

Scratch my back and I'll scratch yours. Give me a break. Spare me. Beg someone else.

BAD AND DUMB: I got this in my message box (I get a few like this every week):

(subject line) Your Opinion please. (name withheld) Supplier Business Executive

If you're hoping for an endorsement or a recommendation on LinkedIn, or anywhere, here's the two-word mantra: earn it.

LinkedIn is the business social media site of today and tomorrow. Harness its power, do not abuse its options and you will reap its rewards.

Jeffrey Gitomer is the author of *The Sales Bible, Customer Satisfaction is Worthless Customer Loyalty is Priceless, The Little Red Book of Selling, The Little Red Book of Sales Answers, The Little Black Book of Connections, The Little Gold Book of YES! Attitude, The Little Green Book of Getting Your Way, The Little Platinum Book of Cha-Ching, The Little Teal Book of Trust, The Little Book of Leadership, and Social BOOM!* Email him personally at salesman@gitomer.com.

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Medical ID theft is definitely not what the doctor ordered

By Christopher Durso

Vicki Lee Blair, a 63-year-old former computer analyst from Westminster, Calif., had the surprise of her life. Blair went to a clinic seeking antidepressant medication. She said she was shocked when clinicians bombarded her with questions about a blood test in her file indicating thyroid problems and illegal drug use. She insisted the records were inaccurate, potentially the result of an identity theft that occurred a year earlier. And like most victims, her response was, "I never thought this could happen to me."

Unfortunately, statistics show that it is likely to happen to Blair, as well as many others.

Medical identity theft affects an estimated 1.5 million people in the U.S. at a cost of \$41.3 billion, according to the Ponemon Institute, a research center focused on privacy and data security. The crime has grown as health care costs have swelled and job cuts have left people without employer-subsidized insurance. Often the information is stolen by employees at medical facilities and resold on the black market. Thieves also may hack into medical databases or break into medical facilities. And very often the victim never knows their medical world is being turned upside down until long after the damage has been done.

A child protection services worker recently accused a woman of giving birth to a child that had tested positive for methamphetamine, although she hadn't given birth in more than two years. After investigating the phone call, the Salt Lake City mother of four realized she had been the victim of medical identity theft. Turns out a pregnant woman strung out on drugs gave birth using her name — and her medical insurance to pay for it. The victim was now in danger of losing her children.

But convincing medical investigators that she hadn't given birth wasn't easy. "I said I had not recently had a baby, that my youngest was two years old," the victim explained. "I said, 'Come meet me and you'll know that I didn't just have a baby.'" Investigators still made her life a living hell, she said, questioning her employers and interrogating her children.

Individuals are not the only ones impacted by medical ID theft. The collateral damage can also be felt in the workplace, where the result is often significant increases when it comes renewal time, both in employer premiums and employee contributions. And very often hospitals are in no hurry to help the recovery process, as they have, in most cases, already been paid their premiums. To many victims, this feels like a clear-cut case of not being accountable to a problem that may have arisen from a hospital or medical facility having their data either physically stolen or cyber-stolen.

"What makes it so difficult is you have to go provider by provider, hospital by hospital, office by office and correct each record," said Sam Imandoust, a legal analyst with the Identity Theft Resource Center. "The frustrating part is while you're going through and trying to clean up the records, the identity thief can continue to go around and get medical services in the victim's name. Really there's no way to effectively shut it down."

Some forms of identity theft can take as little as a few days to resolve, since banks and other financial institutions are generally equipped to handle the complaints. But *medical identity* thieves typically get treatment at five facilities or more, and the system isn't set up to fix those kinds of errors. In another case, a man received a \$44,000 bill for surgery he never had. "The hospital actually thought that I was going make this \$44,000 payment, and here I was proving to them I had no scars from a surgery," he said. "And they said, 'No, we're going to go ahead and pursue this.' I said, 'Are you kidding me?'"

Complicating the process of fixing one's medical records is that some victims face resistance in obtaining files from doctors. The physicians' reason? The files contain sensitive health information about the impostor.

A few individuals, however, are doing what it takes when it comes to making hospitals accountable. According to CBS/New York, 12 people filed a \$50 million lawsuit against a New York City hospital after medical records with their personal information were stolen. They claimed since the fall of 2010, medical records with full names, addresses, Social Security numbers, dates of birth, medical histories and other information were stolen from the hospital.

"If the public cannot trust North Shore University Hospital and its hospital network to safeguard and secure their private identity and health, confidential, sensitive information, how can they trust them with their lives?" said plaintiffs' attorney Bonita E. Zelman.

According to the *Bloomberg News* website, here are the most common types of medical ID theft scams to watch for:

Illegal and bogus treatment. Medical ID thieves bill your health plan for fake or inflated treatment claims. Thieves buy patient information and set up fake clinics to make bogus claims.

Buy addictive drugs. Medical personnel with access to your data may use your identity to obtain prescription drugs to sell, or feed their own addictions. Dishonest pharmacists might bill your policy for narcotics, or nurses may call in prescriptions in a patient's name but pick it up themselves.

Obtain free treatment. Medical ID thieves who don't have their own health coverage often receive free medical treatment, courtesy of your policy. They assume your identity at a hospital or clinic, and your policy receives the bills.

The price you pay?

Ruined credit. Thieves often ring up large hospital bills in your name. This can ruin your credit.

Inaccurate records. A thief's treatment history can end up on your medical records. This could include the wrong blood type, or medicine to which you're allergic. Your life thus could be on the line if you receive the wrong treatment based on the thief's treatment. Your records also could be falsely saddled with damaging — and inaccurate — diagnoses such as mental illness.

Legal troubles. A pregnant woman (whom I cited previously) stole the medical identity of a mother, and delivered a baby

see *THEFT* page 15



Jeffrey Gitomer

A conversation about business preparedness with Zions Bank

Following the impact of a disaster, businesses with a developed and practiced continuity plan generally can regroup, repair or relocate to get their business running again, according to Tony Wilde of the State Division of Emergency Management.

However, the majority of businesses are not prepared. A significant percentage of them will never recover. Of those that do try to stay afloat, 50 percent are gone in two years.

This hard-hitting data is consistent, disaster after disaster. The point is this: Having a well-developed continuity plan is critical to restoring a business that has suffered a severe impact.

In our economic climate, precious resources of personnel, time and dollars are allocated to the day-to-day demands of keeping a business viable.

A thorough business continuity plan often gets pushed aside and eventually falls to the bottom.

The leaders of Zions Bank want to encourage you to raise the priority of preparing your business to survive disaster.

I put the following questions to Angela Petersen, the bank's vice president business continuity. Good news for the bank's business clients: Zions is very willing to be a preparedness resource.

How did Zions Bank corporate leaders come to the realization preparation deserved attention?

I would not say our senior executives ever "came to" a realization; it has always been a part of our corporate culture. We are fortunate to have leaders who not only understand the importance of preparedness on a business level, but also realize the importance of employee personal preparedness and that of our clients as well.

If the safety and well-being of our employees and/or their families is compromised, they will not be able to work. Without them, our ability to recover our operations would be impaired.

We also realize the critical role we will play in the financial well-being of our clients. Their ability to recover quickly enables the recovery of our state economy. It is a holistic approach in which our efforts now will directly impact our ability following an event. In order for our community to successfully recover, we will all need to be ready to effectively respond.

How did you accomplish employee cooperation?

We believe the more people understand the importance of the action, the more likely they are to follow through. Our company takes every opportunity to expose our employees to the importance of preparedness through newsletters, handouts, brown-bag lunch sessions and constant exposure to preparedness and business continuity plans.

One of the greatest preparedness resources in our state is the Be Ready Utah program. Their website, bereadyutah.gov, offers a lot of great information that can help people begin to prepare not only themselves, but families as well.

What kind of training is conducted at the leadership level and staff level?

Training our employees is done on several

levels. The first is the training they receive on the importance of preparedness for themselves and their families. This message is delivered within days of their hire. Life safety is also an important part of our program. We have evacuation procedures in place at all of our facilities.

We conduct internal testing with all of our branches and departments on an annual basis.

These tests vary from life safety to operations within various situations from public health emergencies to an earthquake along the Wasatch Front.

Some of the methods we use to deliver this training are through tabletop discussions, actual relocation testing and what we call end-to-end tests which test our entire process from the minute our systems fails all the way through recovery.

What can you share with readers about Zions' business continuity plans?

As Zions Bank is federally regulated, we are not only required to have business continuity plans in place for our operation, but we are also required to annually test specific operational elements of these plans in order to make sure they are functional.

Every branch and department within our company has a business continuity plan in place.

The details of our planning are proprietary, as your readers will understand.

Would you share some advice to our business community?

For any business trying to begin the process of planning, I would suggest taking advantage of any networking opportunity available. Some of the most functional elements of planning come from discussions with people who work in the field, or have been involved in an actual emergency incident.

When a business owner realizes their value to our community, they will understand that *not* planning, preparing and practicing those plans should never be an option.

Don't let the thought of a business continuity program become overwhelming. Start with one piece at a time. It is a gradient process, not a pass or fail effort.

Business continuity is an ever-evolving program. Expect your plans to change. I have yet to see one business where everything remained static.

Remember, it isn't just about writing a plan. Test them. Make sure they perform as you expected. Failure is OK; it means improvement is on the way.



Linda Milne

Have you thought this through?

By Rhonda Bachman

For the most part, you like your employees/co-workers, right? That is, on average five days a week, eight hours a day. Let's face it, a lot of your life is at work with co-workers. At the end of the day/week you go home to be with your family or friends, play sports, or do whatever it is you enjoy doing.

What if the unthinkable happens (even if we have been warned for years that this was a possibility) and a 7.0 magnitude earthquake hits Salt Lake City? Not when you are at home, not when you are with the people you love and have vowed to care for. No, it happens when you are at work.

You think to yourself, "We were warned about this possible disaster. Why didn't the powers that be - i.e., the state of Utah and emergency preparedness vendors - do more to better inform me about how to care of myself and my co-workers and be prepared for such an event?" The majority of the information that has been disseminated has focused on family or getting our homes prepared, not on business preparedness.

The exercise of getting your business prepared for any disaster doesn't have to be overwhelming. Start with one area at a time and take some sort of action each week.

The truth of the matter is, they have done a great job. Were you paying attention or did you, for lack of a better term, "pooh-pooh" their efforts and warnings? Did all of the advertising for survival food just become noise pollution that you filtered out? Or did you laugh and say, "Oh, that's not going to happen in our lifetime"?

Those are your first thoughts. Then there is the realization that the roads are damaged and closed. You have a water fountain, but the pipes have burst. Next it dawns on you, the co-workers you don't mind being around eight hours a day, five days a week are now your responsibility. Will that be for a day? How bad are the roads? Judy lives in Ogden, Frank lives in Draper, Sally lives in Millcreek, Bob lives up Emigration Canyon. You live in the Silver Summit area and there are many more employees in your company. You surmise that travel is not safe and not possible for any of your employees, never mind yourself.

After the initial shock wears off, your problem-solving skills kick in - first things first.

Is anyone hurt or injured in any way? Where is our first aid-kit ... do we have a first-aid kit? Do we have any employees with disabilities or special medication needs? Does anyone know CPR? Collectively, how much food and water do we have to divide between everyone? What are we going to do

about sanitation? The power lines are down. Luckily it's summer so you don't have to worry about freezing temperatures. At this point, all of your employees are going into shock. How are you going to get them calm? In this worst-case scenario, each individual will be experiencing many different emotions.

The importance of knowing the basics in first-aid goes beyond a first-aid kit. Can you splint a broken arm or leg? Do you know CPR? People tend to panic less if they have the knowledge to handle difficult situations.

Training you should consider and offer to your co-workers includes CERT, <http://www.slccert.org>. The CERT course provides basic training on disaster preparedness, disaster fire suppression, disaster medical operations, light search and rescue operations, and disaster psychology and team organization.

There are many websites you can check out for first-aid and CPR training and certification, such as:

- <http://www.redcross.org/prepare/disaster-safety-library>
- <http://www.redcross.org/take-a-class/organization-training>
- <http://www.fema.gov/library/viewRecord.do?id=1689>
- www.health.utah.edu/health-promotion/cep/First_Aid_and_CPR_Training http://www.utahsafetycouncil.org/training/first_aid.asp

The exercise of getting your business prepared for any disaster doesn't have to be overwhelming. Start with one area at a time and take some sort of action each week. For example, take a look at your employees. Make sure you are aware of any special dietary needs. Get enough food to last each of them at least three days. That could be as simple as power bars and granola bars, beef jerky, etc. You should have at least three days of water for each as well (that is approximately one gallon per person per day.) Have some extra blankets on hand in case someone does go into shock due to injury. Review your first-aid kit to make sure it has everything you think you would need.

Sanitation could also be a serious problem if the sewage pipes have burst. It would be a good idea to do your own research on this topic, as there are a lot of options and plenty of sites you can visit that will guide you in this area. In the meantime, have extra garbage bags. You will need the bags for many different things.

My intention in writing this article is to get you thinking and, just as important, feeling.

Go to <http://www.shakeout.org/utah> for great information on how to get your business prepared for any disaster. Plan on signing up for The Shake Out and have your employees participate. If you are not in a position to supply 72 hour kits for your company, don't be shy about asking your employees to take responsibility and consider providing their own. You might be pleasantly surprised just how cooperative your co-workers might be. They will also most likely appreciate you thinking ahead.

• Calendar •

• April 24, 11 a.m.-2 p.m.: **Business Marketplace**, sponsored by the Sandy Area Chamber of Commerce. There will be exhibits, networking and hourly prizes. Hundreds of attendees are expected. Location is the South Towne Expo Center, 9575 S. State S., Sandy. Free.

• April 25, 8 a.m.-3 p.m.: **Utah Business Healthcare Reform Symposium**, sponsored by the Salt Lake Chamber. Topics will include "Health Reform 101" by Susan Grassli of GBS Benefits, "Are Hospitals and Doctors Ready?" by Dr. Sean Mulvihill of the University of Utah, "Self-Funding" by Patricia Berridge from Stealth and Mark Selman of Talltree Administrators, "High-Deductible Plans" by Ana Sabatino of Cigna, and "Medical Carriers in 2014" by Rachel Reimann of SelectHealth. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$159 per organization and includes breakfast, lunch and tickets for two individuals.

Register at www.slchamber.com.

• May 2, 6-7:30 p.m.: **Young Internationalists meeting** featuring a presentation by Robert Workman, founder of four companies, including Goal Zero. Workman will discuss core values, company cultures and empowerment. Free. The location is the World Trade Center at City Creek, 60 E. South Temple, third floor, Salt Lake City. Details are at <http://www.wtcutah.com/events>.

• May 2, 10 a.m.-3 p.m.: **Building Owners and Managers Association (BOMA) of Utah Annual Tradeshow and Education Day**. In addition to the trade show, there will be several educational sessions. Location is the South Towne Exposition Center, 9575 S. State St., Sandy. More information is at www.BOMAUtah.org.

• May 2, noon-1:30 p.m.: **Great Salt Lake Business Expo**, presented by the Salt Lake Chamber. Keynote speaker will be Dan Clark, a key contributor to the *Chicken Soup for the*

Soul series in addition to *The Art of Significance*, his latest book. Location is the South Towne Expo Center, 9575 S. State St., Sandy. Free; lunch is free with pre-registration or \$5 at the door. Register at www.slchamber.com or by calling (801) 364-3631.

• May 7, 8-9:30 a.m.: Utah Technology Council (UTC) IPO clinic titled "So You Want To Go Public?" Latham & Watkins LLP partners William J. Cernius and B. Shayne Kennedy will lead the clinic, which will focus on best practices and lessons learned about the initial public offering process, as well as current market opportunities. Location is Ernst & Young, 178 S. Rio Grande St., Suite 400, Salt Lake City. Event is free for UTC members, \$30 for nonmembers. Details and registration are at (801) 538-3500 or www.utahtech.org.

• May 14-16: **10th annual Utah Tourism Conference**, sponsored by the Utah Office of Tourism and the Utah Tourism

Industry Coalition. Activities include sessions on domestic and international marketing, research trends, social media, a legislative update and other topics. Entries and nominations are being accepted for the Utah Tourism Hall of Fame Awards and the new 2013 Best Ideas in Advertising and Marketing Contest. The deadline for the Hall of Fame nominations is April 26. Details for the Hall of Fame can be found at <http://utah-tourism.org/>. The awards will be presented during the conference. Location is the Dixie Convention Center, St. George. The cost is \$175 (\$150 per person if two or more representatives are from the same company), \$50 for students. Information and registration are available at <http://utahtourism.org/>, (801) 505-5266, VisitUtah.com or (801) 538-1900.

• May 21, 7:30 a.m.-4:30 p.m.: **Second Annual Business and Economic Forum**, presented by Utah Valley University and the Woodbury School of Business.

The aim of the event is to enrich community estate planning, accounting, financial planning and management professionals. Keynote speaker will be Amy Rees Anderson, founder and managing partner of Rees Capital, a mentoring and angel investing firm. Anderson is also an author and serves as a weekly contributor to *Forbes* and the *Huffington Post*. Location is the Sorenson Student Center at UVU's campus in Orem. Registration is \$75 prior to May 1, \$100 thereafter. Cost includes breakfast and lunch. Register at uvu.edu/beforum.

• May 29, 3 p.m.: **12th annual Trade & Commerce Conference**, presented by Zions Bank. Keynote speaker is former President George W. Bush. Location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$50 and includes lunch. Registration is required and can be completed at <http://www.zionsbank.com/conference>.

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THEFT

from page 12

who tested positive for illegal drugs. Social workers tried to take away the real mother's four children, falsely thinking she was the addict. She had to hire a lawyer to keep her family.

Higher health premiums. False claims against a health insurance policy can raise your health premiums — costing you yet more money.

There are ways to fight back, or at the very least keep things in check. For instance, make it a point to keep your eye on the explanation of benefits form sent by your health insurer. I know you might get a Popsicle headache trying to decipher all the numbers and medical and insurance jargon, but it is important. Check your medical records frequently, as thieves can alter information. Don't let somebody play games with your life.

If you see inaccuracies on your medical records, make every effort to fix them. But be forewarned, unless you are a trained expert at such things, it can be a very daunting task. Correcting records can be hard. In general, federal law lets patients correct medical records created only by the medical provider or insurer that now maintains your information. A hospital or insurer that later receives your information doesn't have to correct its records — even when they're wrong. But you do have the right to have your records state that you disagree with the information, and why. Be sure your complaint is entered into your records.

The seriousness of Medical ID Theft has not been lost on employers, who have now started offering recovery service to their employees as a value-added benefit, which is important because it can sometimes take hundreds of

hours to correct mistakes, hours that are often spent on company time. These benefits can usually be offered by the company's insurance agents and brokers, who have now viewed offering an ID theft recovery package as a way to not only bring value to their clients but as a substitute for lost commissions which have started to fall by the wayside over the past 10 years or so with the economic crunch. Although some companies offer credit monitoring as an employee benefit, credit monitoring does not reveal cases of medical ID theft.

When it comes to medical ID theft it's not a question of "if" but "when." So when it happens, the key is to find out the information as quickly as possible and then sign on with a company that will conduct the recovery as rapidly and painlessly as possible, as traditionally some cases can take years to resolve, longer than other forms of identity theft. It's not uncommon for victims to still be fighting cases for more than 10 years. But it's a battle worth fighting in order to fully reclaim your medical identity.

There was a story recently about a thief who stole a person's dental records and racked up thousands of dollars in dental work. The victim's advice to his family: "If I ever die and there's only dental records, make sure it's me. I might be on vacation somewhere."

Christopher Durso is CEO and co-founder of ID Theft Solutions USA, Mahwah, N.J. He has been in the insurance and benefits field for more than 20 years, while working with corporate giants such as IBM and Verizon. Durso can be reached at chris@idtheftsolution-susa.com and at (914) 879-5856.



Double-breaking putts demystified

Accurately reading break (a task that includes gauging both the starting line and the speed of the putt) is one of the most difficult things to do in golf, as evidenced by the high percentage (about-nine9 in 10) of missed putts that tail off below the hole. And the difficulty factor flies off the charts when you have to deal with more than one break.

Handling The Breaks

Walk behind the hole and imagine how the ball will roll — and turn — as it slows near the cup. Try to "see" what the ball will be doing as it approaches the hole. For example, if you imagine it will approach the hole from the right side, then work backward along that line to see where it should be at about the middle of the putt's overall roll. Then, look back to the putt's origin and imagine how the putt should start in order to get close to the desired halfway point. Don't worry at this point about making the putt. Just think about rolling it close enough to the hole to avoid three-putting.

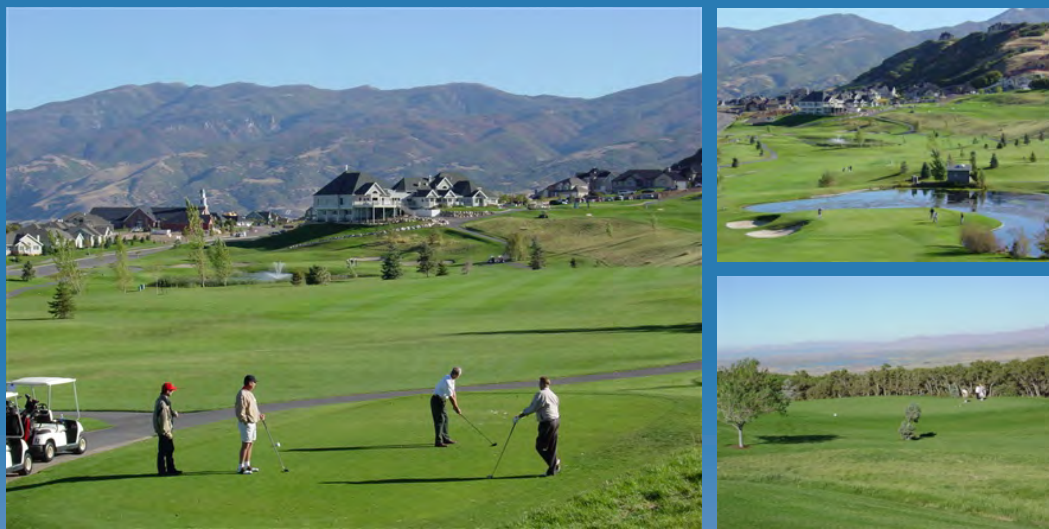
Next, walk behind the ball and again imagine what line you must start the putt on in order

to get it rolling in the right direction at its halfway point. Once you can visualize the complete ball track, turn your attention to speed. Make a few practice strokes from behind the ball to feel the power required to traverse the green all the way to the hole. This challenge is difficult, but doing it well is likely the difference between two- and three-putting. If you can perform the steps above without holding up the group playing behind you, take some extra time to try the putt again several times. Rolling three or four balls once your group finishes putting out will really help you begin to see the true line — valuable information for when you face double-breakers in the future.

Dave Pelz is an American golf coach, known for his expertise and published writing on the art of the short game, particularly putting. Pelz's *Short Game Bible* was a *New York Times* national best-seller in 1999. Pelz was named by *Golf Digest* magazine as one of the 25 most influential instructors of the 20th Century. Pelz continues his research at the Pelz Golf Institute in Spicewood, Texas.

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What Margaret Thatcher really meant to England and the world

Amid all the suffocating claptrap celebrating Margaret Thatcher in the media, only the British themselves seem able to provide a refreshing hit of brisk reality. Over here, she is the paragon of principle known as the “Iron Lady,” devoted to freedom, democracy and traditional values who bolstered the West against encroaching darkness. Over there, she is seen clearly as a class warrior, whose chief accomplishments involved busting unions and breaking the post-war social contract.

Promoting the economic doctrines of the far right — whose eager acolytes in the tea party today revere her — Thatcher helped to hasten the decline of the venerable English village whose values she claimed to represent. “There is no better course for understanding free-market economics than life in a corner shop,” she once wrote, recalling her upbringing in the

little grocery store that her father operated in the town of Grantham. But as a left-leaning British writer observed acidly, her “free-market” policies “led to the domination of small-town life by supermarkets and other powerful corporations.”

In the hometown she left behind, factories were shuttered and coal mines closed, owing to her policies — which may be why not so long ago, the vast majority of the town’s residents expressed opposition to erecting a bronze statue of her.

Indeed, much as she emphasized her humble roots — a theme echoed constantly in the American media — the less romantic fact is that Thatcher’s path to 10 Downing St. was paved with the fortune of her husband Denis, a millionaire businessman. It was not an image that matched her self-portrait as a hard-working grocer’s daughter, but it turned out to be the template for

the policies she pursued as prime minister — cracking down hard on unruly workers; cutting aid to the poor, even milk for children; and privatizing public services for better or worse, but always to the benefit of the financial class.

At the same time that she and her ideological companion Ronald Reagan were smashing labor on both sides of the Atlantic, with lasting consequences for equality and democracy, they voiced support for workers in Eastern Europe, where unions rose up against Stalinism and Soviet domination. Workers’ rights were to be defended in the East and abrogated in the West.

Three decades later, her ideological heirs continue to prosecute class warfare against public and private sector workers, seeking to deprive them of the same rights that she and Reagan supposedly held sacrosanct in communist Poland. To fulfill the Thatcherite crusade against organized labor,

America’s Tea Party governors are now undermining and virtually abolishing the right to unionize in their states.

The justification for this sustained assault on working families, then and now, was to prevent inflation and promote economic growth. Yet the result of Thatcher’s policies was unemployment that hovered around 10 percent during most of her rule, and inflation that remained around 5 percent. Hardly a roaring success, even when measured against the current weak recovery.

In a statement released by the White House, President Obama said that her death meant the loss of “one of the world’s great champions of freedom and liberty” — a peculiar tribute from the first black U.S. president, considering that Thatcher, like Reagan, defended the apartheid regime in South Africa from its Western critics.

She opposed the release

from prison of Nelson Mandela, the leader of the African National Congress who later became South Africa’s first democratically elected president, referring to him as a “terrorist.” In 1984, she reversed longstanding British foreign policy by hosting a state visit by white South African president P.W. Botha. And although she defeated Argentina’s military junta in the Falklands war, Thatcher befriended the Chilean dictator Augusto Pinochet — even inviting him to her home in England when he was under investigation for human rights atrocities.

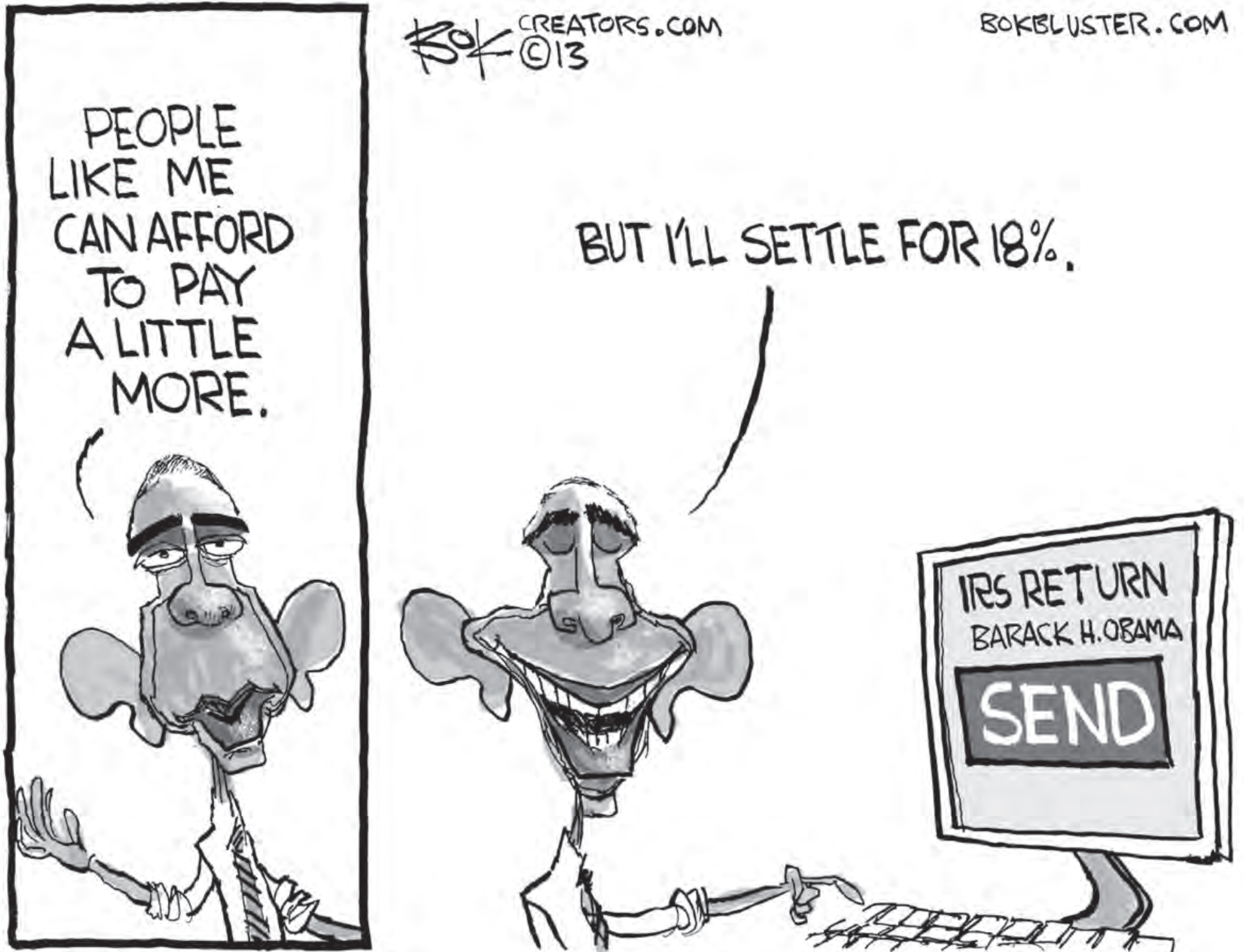
Here in America, at least, the pap mythology surrounding Thatcherism — its putative successes and purity of purpose — contrasts with the reality of a cruel and contradictory ideology whose malignant impact lives on without its namesake.

Joe Conason is editor in chief of nationalmemo.com.

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Joe Conason



Fact-free crusades

Amid all the heated, emotional advocacy of gun control, have you ever heard even one person present convincing hard evidence that tighter gun control laws have in fact reduced murders?

Think about all the states, communities within states, as well as foreign countries, that have either tight gun control laws or loose or non-existent gun control laws. With so many variations and so many sources of evidence available, surely there would be some compelling evidence somewhere if tighter gun control laws actually reduced the murder rate.

And if tighter gun control laws don't actually reduce the murder rate, then why are we being stampeded toward such laws after every shooting that gets media attention?

Have the media outlets that you follow ever even mentioned that some studies have produced evidence that murder rates tend to

be higher in places with tight gun control laws?

The dirty little secret is that gun control laws do not actually control guns. They disarm law-abiding citizens, making them more vulnerable to criminals, who remain armed in disregard of such laws.



Thomas Sowell

In England, armed crimes skyrocketed as legal gun ownership almost vanished under increasingly severe gun control laws in the late 20th century (see the book *Guns and Violence* by Joyce Lee Malcolm). But gun control has become one of those fact-free crusades, based on assumptions, emotions and rhetoric.

What almost no one talks about is that guns are used to defend lives as well as to take lives. In fact, many of the horrific killings that we see in the media were brought to an end when someone else with a gun showed up and put a stop to the slaughter. The Cato Institute estimates

upwards of 100,000 defensive uses of guns per year. Preventing law-abiding citizens from defending themselves can cost far more lives than are lost in the shooting episodes that the media publicize. The lives saved by guns are no less precious, just because the media pay no attention to them.

Many people who have never fired a gun in their lives, and never faced life-threatening dangers, nevertheless feel qualified to impose legal restrictions that can be fatal to others. And politicians eager to "do something" that gets them publicity know that the votes of the ignorant and the gullible are still votes.

Virtually nothing that is being proposed in current gun control legislation is likely to reduce murder rates.

Restricting the magazine capacity available to law-abiding citizens will not restrict the magazine capacity of people who are not law-abiding citizens. Such restrictions just mean that the law-abiding citizen is likely to run out of ammunition first.

Someone would have to be an incredible sharpshooter to fend off three home invaders with just seven shots at moving targets. But seven is the magic number of bullets allowed in a magazine under New York State's new gun control laws.

People who support such laws seem to blithely assume that they are limiting the damage that can be done by criminals or the mentally ill — as if criminals or mad men care about such laws.

Banning so-called "assault weapons" is a farce, as well as a fraud, because there is no concrete definition of an assault weapon. That is why so many guns have to be specified by name in such bans — and the ones specified to be banned are typically no more dangerous than others that are not specified.

Some people may think that "assault weapons" means automatic weapons. But automatic weapons were banned decades ago. Banning ugly-looking "assault weapons" may have aesthetic benefits, but it does not

reduce the dangers to human life in the slightest. You are just as dead when killed by a very plain-looking gun.

One of the dangerous inconsistencies of many, if not most, gun control crusaders is that those who are most zealous to get guns out of the hands of law-abiding citizens are often not nearly as concerned about keeping violent criminals behind bars.

Leniency toward criminals has long been part of the pattern of gun control zealots on both sides of the Atlantic. When the insatiable desire to crack down on law-abiding citizens with guns is combined with an attitude of leniency toward criminals, it can hardly be surprising when tighter gun control laws are accompanied by rising rates of crime, including murders.

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