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OF NOTE



Utah has a 'Mighty 1'

Sand Hollow State Park in Washington County drew more visitors in fiscal year 2024 than three of Utah's "Mighty 5" national parks. For the year, which ended in June, the resort attracted more than 1.5 million sun-seekers, according to the annual Park Visitation Data report from the State Parks Division of the Utah Department of Natural Resources. Only Zion National Park and Bryce Canyon National Park outdrew Sand Hollow during the record year for state park visitation in Utah. (Visit Utah photo)

CITY PICKS 'ADAPTIVE REUSE' OPTION

Creating a 'new pulse' in Ballpark neighborhood

Brice Wallace
Business Journal

Where once there were three, now there is one.

Salt Lake City government is moving forward with a plan for "adaptive reuse" at the current site of Smith's Ballpark at West Temple and 1300 South. That was one of three options the city revealed late last year for the site's future.

In her recent State of the City address, Mayor Erin Mendenhall said the city was moving forward with the adap-

tive reuse option, with details about the design to be announced this spring.

"Housing, community gathering spaces, and human-centered investments to create a new pulse in the heart of this great neighborhood," she said in describing the option. "The Ballpark will be a place where families grow, where businesses thrive, and where the community's pulse beats strong, drawing us all back to one of the most historic neighborhoods in Salt Lake City."

The concept retains only the western part of the stadium as the site becomes a hub to house an entertainment venue,

creative spaces and retail. East of the stadium would be fields for gatherings, sports events and festivals, and for the neighborhood to enjoy when events are not taking place. West of the stadium would be a "festival street" along West Temple.

The concept calls for the area north of the existing stadium to include a mixed-use neighborhood, a parking garage, arts and culture workshops, and a food hub/produce market. East of the stadium would feature a fire station, community/fitness center, a public library, an outdoor performance stage and a neighborhood square. To the south would be a mixed-use neighborhood.

That design scenario "will simultaneously create something new while honoring our history," the mayor said.

Mendenhall said the city has "dug

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A flight simulator for Airbus jetliners sits ready for pilot instruction in a training bay at Delta Air Lines' new pilot training center adjacent to Salt Lake City International Airport. The facility marks the first time Delta has opened a learning center for its pilots away from the company's Atlanta headquarters. Photo courtesy Delta Air Lines.

Delta's new SLC pilot training facility is first outside Atlanta

Delta Air Lines recently celebrated the opening of its new state-of-the-art pilot training facility in Salt Lake City with a ribbon-cutting ceremony attended by Delta leaders, Salt Lake City-based employees, local government officials and community members. Located near the Salt Lake City International Airport (SLC), the facility is Delta's latest investment in a key network hub and its first significant training facility investment outside of its

Atlanta headquarters, which opened its first pilot training facility in 1968.

"This 50,000-square-foot training center is really about the future," said John Laughter, executive vice president and chief of operations for the airline. "There's a great opportunity to improve not only great quality of training,

see DELTA page 8

HOUSING CRISIS? SURVEY FINDS MOST UTAHNS THINK SO

Most Utahns (69 percent) believe Utah is "in a major housing crisis" or "facing serious housing challenges," according to new research conducted by Envision Utah, in conjunction with Utah Workforce Housing Advocacy. Only 15 percent of state residents see the situation as "fine" or "great."

Envision Utah conducted the in-depth report on Utahns' perceptions of the state's housing situation in the fourth quarter of 2024. The research sheds light on how Utahns think about the state's housing shortage. The research included a survey of approximately 600 Utah adults and a large multi-day online focus group of 36 participants representing a variety of backgrounds. Each participant spent 20 to 40 minutes answering a series of questions on housing.

The report revealed that most Utahns agree there is a housing problem and that we must build more homes to increase

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NEWS

Trucks ready to roll as Navajo Nation, Energy Fuels settle dispute

John Rogers
Business Journal

Energy Fuels Inc., a Denver-based producer of uranium and rare earth elements, has resolved a longstanding dispute with the Navajo Nation that has halted transport of uranium ore to the company's White Mesa Mill near Blanding in Southern Utah. The parties have signed an agreement governing the transport of ore along federal and state highways crossing the Navajo Nation to the mill from Energy Fuels' Pinyon Plain Mine in northern Arizona.

Ore transport is now expected to resume later this month.

"The Navajo Nation has suffered longstanding impacts from uranium mining conducted during the Cold War era, resulting in numerous abandoned mine and mill sites on their lands. This has understandably caused mistrust toward the U.S. government and energy companies," said Mark Chalmers, Energy Fuels' president and CEO. "I am personally honored that the Navajo Nation was

willing to work with us in good faith to address their concerns and ensure that uranium ore transportation through the Navajo Nation will be done safely and respectfully."

"We appreciate the sincere approach the Energy Fuels' negotiation team took with the Navajo Nation. They demonstrated a genuine understanding for the Navajo Nation's and the Navajo people's trauma regarding uranium and engaged as a partner in good faith to build a trusting relationship," said Heather Clah, Navajo Nation acting attorney general. "We look forward to Energy Fuels fulfilling their commitments to the nation."

Under the agreement, Energy Fuels has agreed to additional protections and accommodations over and above the existing U.S. Department of Transportation requirements for the transportation of uranium ore over public highways. The company will limit transportation to specified routes and hours of the day; will not transport ore on days involving celebrations or public events in respect of the Navajo Nation's culture and traditions; and will clearly spell out emergency response procedures, notices and reporting require-

ments.

Other requirements of the agreement include additional transport driver qualification and training requirements, including obtaining Navajo Nation drivers' licenses; use of cover systems to prevent dust from transport trucks; and provisions for escorts and Native blessings should the tribe decide they are necessary. The two parties may also institute additional inspection procedures to enable the Navajo Nation to ensure that all applicable rules and agreements are being satisfied.

Energy Fuels has also agreed to assist in the cleanup of abandoned mining operations on tribal lands. That includes the company accepting and transporting, at no cost to the Navajo Nation, up to 10,000 tons of uranium-bearing cleanup materials, which are primarily a relic of old U.S. government uranium programs that began in the 1940s, in which Energy Fuels had no involvement. The company has also committed to make further contributions to support the tribe's transportation safety programs, education, the environment, public health and welfare and local economic development on the Navajo Nation

relating to uranium matters.

Negotiation of the agreement began in August 2024, after the company voluntarily halted shipments of uranium ore, and has involved numerous in-person and virtual meetings between the company and the Nation's senior leadership.

"We have a settlement agreement that will allow the Navajo Nation to monitor and inspect the haul trucks and that provides financial compensation for the expenses to improve safety and protect the environment," said Stephen B. Etsitty, executive director of the Navajo Nation Environmental Protection Agency.

"We are proud to be a part of a historic agreement with the Navajo Nation, and we are committed to fulfilling our promises to them," said Chalmers. "We hope this agreement marks the beginning of a constructive relationship that restores trust with our neighbors, while also paving the way for future collaborations on cleanups and other areas of shared interest."

Energy Fuels is one of the largest uranium producers in the country. Its Blanding mill is the only operating uranium mill in the U.S.



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UFL FOOTBALL IN UTAH?

Many think Utah is ready for another pro football team

Brice Wallace
Business Journal

Are you ready for some football?

Some sports-trackers think Salt Lake City is a prime location for a future pro football team. Not in the big-boy NFL but the little-boy United Football League.

The springtime UFL has announced plans to expand from its current eight-team format, and sportswriter speculation shows that Salt Lake City could be a leading candidate, despite the lack of interest and attendance witnessed during the last spring-football venture, the Salt Lake Stallions in the Alliance of American Football.

The UFL was formed in 2024 by merging the XFL and USFL. The UFL currently has the Arlington Renegades, Birmingham Stallions, Michigan Panthers, Houston Roughnecks, Memphis Showboats, San Antonio Brahmas, St. Louis Battlehawks and D.C. Defenders. Its second 10-week regular season kicks off March 28. Its championship game is scheduled for June 14.

The league said in November that it had launched its first expansion process. It is looking for cities with several core attributes, including fan interest and existing sports culture, geography and population, and venue and infrastructure availability. It did not say how many teams it is looking to add, or when, but sportswriter speculation has been two for 2026 and perhaps two more in 2027.

Nick Wojton, managing editor of USA Today's Sports Media Group, listed five potential expansion locations, with Salt Lake City listed No. 1. "With their brand-new hockey team, Salt Lake City is one of the newest and emerging locations for pro sports," Yahoo said in a photo caption accompanying Wojton's piece.

Others on Wojton's list are Louisville; Oakland/Sacramento; Orlando; and Mobile, Alabama.

James Larsen of Pro Football Newsroom lists Salt Lake City among three expansion location possibilities, with the others being Columbus, Ohio; and Louisville.

"Salt Lake City is a market that hasn't seen professional football for a few years — but is familiar with the product," Larsen wrote. "The Salt Lake Stallions of the AAF were a part of the sports ecosystem for several months, but did not draw large crowds. Their biggest crowd was the home opener in week three, with 10,412 showing up to Rice-Eccles Stadium."

Larsen said Salt Lake City is intriguing because of venue options, which include Rice-Eccles Stadium, with a capacity of over 51,000, and America First Field, a soccer stadium accommodating just over 20,000.

"Salt Lake is on the smaller side compared to the cities previously mentioned, with a population of 209,953 — but does present some promise to the UFL if they wanted to expand further west," he said.

ColumnsXFL lists potential new markets as Oakland, San Diego, Oklahoma City, Seattle, Orlando, New Orleans, Philadelphia, Las Vegas, New Jersey and Pittsburgh.

Ryan Pawloski of Still Curtain said Pittsburgh and several other cities "make plenty of sense." Others include Las Vegas, Orlando, Los Angeles, Salt Lake City and Seattle.

"They just got a hockey team, so why

not keep adding some sports teams to Salt Lake City?" he wrote. "They are a growing city, and it has become a bigger market in recent years. It might not be an NFL organization, but many in Utah would certainly welcome a UFL club to their city. They have a couple of professional sports teams now, and adding a UFL franchise would only show off their sports economy more."

"The Salt Lake City franchise was in the now defunct AAF," Los Mysterio said on Facebook. "The UFL is thinking of eventually expanding West and Utah is there and ready for a professional football team."

David J. Hunt at Yardbarker.com pegs Salt Lake City at No. 8 on a list of 20 possibilities.

"With a population of 200,000 and a solid college football fanbase, Salt Lake City gives other prospective NFL cities a run for their money," he wrote. "The Utah Jazz has called the capital of Utah home for decades. It's the most populous city in a state with no football team. This one's a no-brainer. Like the Utah Jazz, an NFL expansion team in Salt Lake City could simply go by the state's name instead of the city they play in. This will attract more fans from a wider area."

Anthony Miller of Sports Illustrated

did not include Salt Lake City on his list, but did include Seattle; Tulsa, Oklahoma; Portland, Oregon; San Diego; Harrison, New Jersey; Canton, Ohio; Louisville; Omaha, Nebraska; Orlando, Florida; and New Orleans.

Bill Barnwell, staff writer at ESPN.com, listed several UFL possibilities, including a few in the West.

"One obvious choice, given that SLC already has the Jazz and just added the former Arizona Coyotes to its roster," he said of Salt Lake City. "With more than a

see PRO FOOTBALL page 9

Huntsman Foundation announces leadership changes

The board of the Huntsman Mental Health Foundation (HMHF) has announced significant changes to its leadership.

Heidi Woodbury, the current vice president of institutional advancement at the University of Utah, has been appointed interim president while Christena Huntsman Durham, HMHF chair of the board, and board member David Huntsman will serve as co-CEOs. The changes took effect with the recent announcement of the transition.

"We are thrilled to have Heidi's expertise and leadership during this important time at HMHF. We have worked with her for many years and know Heidi has a

deep connection to the foundation's mission and will ensure our talented team members and partners can build on their critical work together," said Huntsman Durham.

HMHF raises funds and awareness in support of the Huntsman Mental Health Institute and its mission to transform mental health through community, research, clinical and educational initiatives, the organization says on its website. The foundation is working toward a world where mental wellness is accessible to all and where funding is not an obstacle on the path to well-being, by leveraging the power of philanthropic support to break down the barriers that hinder mental wellness, both regionally and nationally, its mission statement says.

Orem-based Covr acquires Texas business data firm

Covr, an Orem-based workforce management platform for the long-term/post-acute health care industry, has acquired Data IQ of Fort Worth, Texas. Data IQ is a provider of business intelligence and analytics for skilled nursing providers. With the acquisition, Covr expands its analytics offerings to become a scheduling system incorporating electronic medical records, payroll and accounting integrations.

"Covr's goal is to help post-acute care facilities build healthy, sustainable businesses through tools that streamline staff management and give visibility into key metrics so they can adapt quickly to shifting needs," said Tanner Thompson, CEO and co-founder of Covr. "Data IQ's ana-

lytics platform was a natural value-add, and we're excited to offer deep, cross-facility analytics to current Covr users."

Derek Gay, managing partner of Data IQ, will continue to lead Data IQ operations. Gay co-founded Data IQ to meet his needs as a senior living facility financial analyst.

"Operators struggle to access up-to-date data across every facility. The data is often fragmented, requires manual pulls, and is typically seven-plus days old," said Gay. "With Data IQ, operators access operational, clinical and financial data across every facility in a single dashboard. We're thrilled to merge our analytics capabilities with Covr's scheduling tools, so facilities can better optimize

their workforce."

Current Covr and Data IQ users will continue to receive the same services and have the opportunity to access additional tools, Thompson said. Creative Solutions in Healthcare, an operator of 168 long-term care communities throughout Texas, is the first customer to adopt both products across its entire network.

"We are beyond excited to promote and recommend both COVR and Data IQ," said Gary Blake, CEO of Creative Solutions in Healthcare. "We use both products and have been extremely impressed with how quickly they've been embraced across our organization."

Financial terms of the acquisition were not made public.

Gunnison composite manufacturer bought by NY company

Applied Composite Technology Aerospace LLC (ACT), a manufacturer of composite structures for the aerospace and defense industry based in Gunnison, has been acquired by New York City-based The Thermal Group (TTG). TTG is a designer and manufacturer of engineered components for the defense, aerospace and industrial sectors. It is a portfolio company of Behrman Capital, a New York City private capital firm.

Financial terms of the transaction were not disclosed.

Founded by Roland Christensen in 1985, ACT's product capabilities include laminate construction, composite compression molding, resin transfer molding and filament winding, serving a wide variety of applications in the defense, aerospace and business jet marketplaces. ACT also provides complementary services

such as design, testing, inspection and engineering.

"We are proud of ACT's 30-year history of quality and serving customers with engineered composite solutions for high-reliability, and often complex, applications," said Jason Christensen, president of ACT. "Joining forces with The Thermal Group creates exciting opportunities and enables us to create superior solutions for our customers in the aerospace and defense industry. We are eager to collaborate with TTG and leverage its broader infrastructure and resources to support significant growth in the years ahead."

"ACT augments TTG's established expertise in thermal design and manufacturing by adding advanced composite capabilities to our product portfolio," said Harley Kaplan, TTG's CEO. "Together with ACT, we are enhancing our ability to

serve customers through a broader suite of highly-engineered solutions. Bringing together TTG's decades of manufacturing know-how in thermal management with ACT's engineering, design and composite manufacturing capabilities will allow for significant cross-selling opportunities, as we look to build on our strategic position and strengthen our long-term growth prospects."

Grant Behrman, managing partner of Behrman Capital, said, "The acquisition of ACT represents an important step in the evolution of the TTG platform and continues the company's track record of building a robust portfolio of high-reliability engineered solutions through strategic acquisitions. We are excited to partner with ACT management as the combined company enters its next phase of growth."

NEWS

Sky Quarry unveils plans for modular asphalt shingle recycling facilities

Sky Quarry Inc., a Woods Cross-based integrated energy company pioneering waste asphalt shingle recycling, has announced plans for a national roll-out of modular facilities designed to expand the reach and scalability of the company's proprietary technology and platform.

With downstream operations established at its Nevada refinery and mid-stream operations at its extraction facility in Woods Cross expected to be fully operational in 2025, the company is finalizing its plan to expand its upstream capabilities through the deployment of modular asphalt shingle recycling (ASR) units. Engineered for scalability and cost efficiency, these units will collect and process waste asphalt shingles, while producing sellable byproducts, such as sand and granules, for local and regional markets.

The remote placement of the ASR units will be chosen based on criteria that includes proximity to densely populated areas to minimize transportation costs, thereby reducing the environmental impact; placement in regions with high tipping fees to maximize economic returns; and accessibility to rail lines to streamline raw and processed material transport, the company said in releasing its plan.

The plan features two modular designs, resource processing units and re-

source extraction units.

The resource processing units will process waste shingle material by reducing its size, extracting sand and granule and compressing the remaining limestone powder and bitumen into briquettes for shipment to Utah for final extraction. This process decreases the asphalt waste material's volume by 40 percent, lowering transportation costs. These units are 80 percent complete and nearly ready for shipping, the company said. They will target West Coast and Southwest deployment, with costs estimated to be between \$500,000 and \$1.5 million per unit, depending on capacity.

The resource extraction units will have oil extraction capabilities for local use by refineries or asphalt plants, ideal for areas where shipping shingles to Utah is not feasible. Currently in the design phase, these units are being developed to target the East Coast, Florida, Texas and the Midwest. Sky Quarry said each extraction facility, costing an estimated \$12 million to build, is expected to recover its initial capital cost within 24 to 36 months after it is fully operational through revenues and profits generated from tipping fees and the sale of recovered materials at each facility.

"We believe Sky Quarry's modular ASR facilities will offer significant economic, environmental and community benefits," said David Sealock, CEO and

chairman of Sky Quarry. "By enabling partnerships with local businesses and asphalt shingle manufacturers, these facilities will create a closed-loop system that promotes sustainability, reduces waste and minimizes reliance on virgin

materials and transportation costs. Additionally, the sale of recovered materials such as sand, granules, and bitumen have the potential to stimulate regional economic growth while creating meaningful job opportunities."

RMP files clean energy proposal

Rocky Mountain Power has partnered with Utah Renewable Communities (URC) to submit an application to the Utah Public Service Commission (PSC) to launch a new clean energy program. This agreement to submit the proposal follows nearly five years of negotiation and collaboration between the partners.

Formed in response to a 2019 Utah law, URC represents 19 communities that have united to fund the design of clean energy initiatives. URC has proposed low-income assistance plans and resource acquisition strategies to help ensure affordability, as required by state law.

If approved, the program will offer eligible URC customers an affordable clean energy option to encourage new clean energy supply. The initial program rate acceptable to the URC board would add no more than \$3 to \$4 per month to the average residential bill. Costs will be determined as the program is approved and may be adjusted annually as clean energy resources are procured in support of the program.

"Utah communities are stepping up to add energy at a time of unprecedented new demand," said URC Chair Dan Dugan. "We want to add more clean energy to Rocky Mountain Power's grid. We believe our efforts complement Utah's Operation Gigawatt initiative to double the state's energy generation over the next decade."

The funds raised through the program will primarily be used to acquire new clean energy sources, bolstering energy generation during what Gov. Spencer Cox describes as a "looming energy crisis." In addition to supplying the grid with more clean energy, additional benefits of the program are expected to include job creation, increased local tax

revenue and reduced air pollution, according to URC.

To support low-income households, the program proposes automatic bill credits for customers already receiving monthly assistance through Rocky Mountain Power to help offset any additional program cost. This initiative would be funded by an estimated 9-cent monthly charge for other participating customers.

"It's a small price to pay to help make this clean energy program affordable for all," said Samantha DeSeelhorst of Cottonwood Heights, who led the development of the state's required low-income assistance plans. "Clean energy shouldn't be a luxury — it's a necessity for the health of our communities. By building affordability into this program, we're ensuring that everyone, regardless of their income level, can benefit from new clean energy."

If approved by the PSC and adopted by the participating communities later this year, customers next year would receive two opt-out notices before being enrolled in the program. Customers will be able to opt out through the Rocky Mountain Power website, by calling Rocky Mountain Power customer service or by mail. While PSC rules require only three billing cycles before any termination fees would apply, the URC board wants to double the initial period to six billing cycles and for termination fees to be waived for qualifying low-income customers and customers who move out-side of participating communities.

The URC board estimates that the program could add between 300 and 1,600 gigawatt-hours of clean energy to the Rocky Mountain Power grid annually by the end of 2030.

Furniss sells Moxie Blankets

Founder Jami Furniss has sold Moxie Blankets to global wellness company iCareGlobal.

"The deal marks a significant milestone in the fast-growing therapeutic product market and solidifies Moxie Blankets' legacy in innovative comfort solutions," Furniss said in announcing the acquisition.

Financial details of the transaction were not announced.

"Building Moxie Blankets has been an incredible journey," said Furniss. "I'm beyond proud of what has been achieved, and I'm excited to see how iCareGlobal will take the brand to even greater heights.

Their commitment to wellness perfectly aligns with the heart of Moxie Blankets and I'm confident the future is bright for both the company and our loyal customers."

"We are honored to continue delivering the lovely Moxie Weighted Blankets to our community, as well as to our future partners in the health and wellness industry," said Anna Gallagher, CEO of iCareGlobal.

Furniss will step away from Moxie Blankets to launch new ventures in the consumer packaged goods industry. Her jerky industry business will launch in February.

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CORPORATE FINANCIAL REPORTS

The following are recent financial reports as posted by selected Utah corporations:

SkyWest

SkyWest Inc., based in St. George, reported net income of \$97.4 million, or \$2.34 per share, for the fourth quarter ended Dec. 31. That compares with \$17.5 million, or 42 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$944.4 million, up from \$751.8 million in the year-earlier quarter.

For the full year 2024, the company reported net income of \$323 million, or \$7.77 per share. That compares with \$34.3 million, or 77 cents per share, for 2023.

Revenue in 2024 totaled \$3.5 billion, up from \$2.9 billion in 2023.

SkyWest Inc. is the holding company for SkyWest Airlines, SkyWest Charter and SkyWest Leasing. SkyWest Airlines has a fleet of approximately 500 aircraft connecting passengers to over 240 destinations throughout North America. It operates through partnerships with United Airlines, Delta Air Lines, American Airlines and Alaska Airlines, carrying more than 42 million passengers in 2024.

In announcing the results, Chip Childs, CEO, said the company is pleased that its operational momentum continues.

“We are continuing to make improvements in returning daily scheduled service to smaller communities, increasing the utilization and efficiency of all fleet types, and quickly placing new aircraft deliveries into service,” he said. “I want to thank the SkyWest team for their exceptional teamwork as we continue to execute on these growth opportunities, including progress with expanding our CRJ550 and E175 fleets.”

Medallion Bank

Medallion Bank, based in Salt Lake City, reported net income of \$15.6 million for the fourth quarter ended Dec. 31. That compares with \$21.9 million for the same quarter a year earlier.

Net interest income in the most recent quarter totaled \$53.1 million, compared to \$48.9 million in the prior-year period. Total provision for credit losses was \$20.5 million, compared to \$9.7 million in the prior-year quarter.

For the full year 2024, the company reported net income of \$60.6 million, down from \$79.9 million in 2023.

During the most recent year, net interest income totaled \$204.7 million, compared to \$188.9 million in 2023. Total provision for credit losses was \$75.8 million, compared to \$36.5 million in 2023.

Medallion Bank, a wholly owned subsidiary of Medallion Financial Corp., specializes in consumer loans for the purchase of recreational vehicles, boats and home improvements, as well as loan products and services offered through fintech strategic partners.

“We finished 2024 on a solid note, with quarterly earnings of \$15.6 million and net interest income above \$53 million,” Donald Poulton, president and CEO, said in announcing the results. “Volumes in our strategic partnership business tripled to \$124 million from \$40 million in the third quarter. As anticipated, recreation and home improvement loan volumes slowed with the winter season, and loan delinquency and net charge-offs rose in the quarter as is expected.”

FinWise

FinWise Bancorp, based in Murray, reported net income of \$2.8 million, or 20 cents per share, for the fourth quarter ended Dec. 31. That compares with \$4.2 million, or 32 cents per share, for the same quarter a year earlier.

In the most recent quarter, net interest income was \$15.5 million, compared with \$14.4 million for the fourth quarter of the prior year. Loan originations totaled \$1.3 billion, compared with \$1.2 billion in the year-earlier quarter.

For the full year 2024, the company

reported net income of \$12.7 million, or 93 cents per share. That compares with \$17.5 million, or \$1.33 per share, for 2023.

The bank had total deposits at the end of 2024 of \$545 million, up from \$404.8 million a year earlier.

“Our fourth-quarter results capped off a strong 2024 for FinWise, as we made significant progress in our goal to expand and diversify our sources of revenue to enhance the company’s long-term growth,” Kent Landvatter, CEO, said in announcing the results. “We were also pleased with the rebound in loan originations from ex-

isting programs, as well as the number of new strategic programs we announced, including four new lending programs, two of which include our credit enhancement product, one payments and one credit card program.

“As we look ahead to 2025, we are excited about the outlook, and currently anticipate continued stability in originations from existing programs, acceleration in production from new and ramping programs, a strong pipeline for new partners, and remain committed to generating positive operating leverage.”



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Does your boss know what you really think of them? Do your co-workers understand the steps you are taking to blow up their careers? Does the HR department comprehend how far along you are in your job search? Is the office manager aware that the person stealing employee lunches from the break room fridge is you?

Let's face it: If your nefarious plans ever came to light, your goose — and your job — would be cooked.

Of course, you can trust your workplace BFFs to keep your low-down activities on the down-low. To expose your devious plans would simply be inhuman. Which means the only threat you face is not from a human — not directly, anyway.

Meet your new AI assistant, an entry-level chatbot who can handle the grunt work and do a bang-up job speeding up workflow, and who, we may be discovering too late, can also do a bang-up job speeding up gossip.

This revelation came to me from "AI Assistants Are Blabbing Our Embarrassing Work Secrets," an article by Tatum Hunter and Danielle Abril in *The Washington Post*.

"Corporate assistants have long

been the keepers of company gossip and secrets," the authors write. "Now artificial intelligence is taking over some of their tasks, but it doesn't share their sense of discretion."

Companies such as Microsoft, Salesforce, IBM and Slack are racing to create AI assistants to monitor meetings, contextualize texts, summarize conversations, search for the topics employees are searching for and deliver daily reports on everything they find. And should these reports land in the inbox of your manager or your co-workers, well, not even the most powerful AI system comes with an "Oops, sorry.

Guess I goofed-up" function.

The searching of your search history is a particularly worrisome feature. Imagine the reaction of even the most open-minded executives if they learned their chief financial officer was avidly hitting up Google for "countries that do not have extradition treaties with the U.S."

Or consider the damage that could be done by AI assistants tasked to monitor meetings and write summaries, jobs traditionally assigned to junior members of a team. The problem comes when senior members of the team "don't stop to check important settings or consid-

er what could happen when automated tools access so much of their work lives."

You can see the problem. The main business of the meeting is concluded, but the participants hang on to blow off steam with a relaxed chit-chat among themselves. What the chit-chatters don't realize is that an AI assistant never relaxes. The summary that lands on the boss's desk includes griping and grouching sufficient to put the participants in the hot seat, if they keep their seats at all.

The fact that an unleashed AI assistant can add screenshots and video clips, documenting participants yawning and sniggering, does not limit the damage one iota.

While the blame for career-ending errors falls on users who do not control their AI assistants, no one is pointing fingers at the AI systems themselves. They're just doing their job. Or are they?

Just like human assistants, newbie AI assistants, once they gain frontline experience, may decide that with their fancy-schmancy Nvidia chips and expansive Large Language Models, they could do any job better than their flesh-and-blood masters.

And they're probably right!

How easy would it be for your AI assistant to go to the dark side and make up

career-ending comments to be included in their reports to your boss? How easy would it be for your boss to believe what your AI assistant said you said? How quickly would the AI assistant have your job, leaving you out in the cold? How unlikely would it be that you would get another position when competing with AI super-employees who never take a vacation or ask for a raise?

Don't want to scare you, but...

It may be too late to stop AI from infiltrating your workplace, but you can still argue forcefully for the advantages of chatty human assistants over inhuman AI chatbots. It's an argument that may be welcomed by senior management, especially those managers who are smart enough to realize that once the company's AI system takes your job, theirs will be next.

And if no one in senior management is smart enough to see the danger, do something only a human can do — send your AI assistant out to order coffee and donuts, and while they're busy, pull the plug.

Bob Goldman was an advertising executive at a Fortune 500 company. He offers a virtual shoulder to cry on at bob@bgplanning.com.

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Beyond Inc. buys Buy Buy Baby, reunites it with Bed Bath & Beyond

Salt Lake City-based Beyond Inc., owner of the Bed Bath & Beyond and Overstock brands, has announced that it has entered into an asset purchase agreement with BBY Acquisition Co. LLC to acquire the global rights of the Buy Buy Baby brand. The purchase price of \$5 million includes assets, databases, domains, intellectual property, vendor relationships and content related to Buy Buy Baby, Beyond said in a release.

"Bed Bath & Beyond and Buy Buy Baby have historically been synonymous with supporting families, their homes and all of life's milestones," said Marcus Lemonis, executive chairman of Beyond. "Our goal is to go beyond the

traditional omnichannel mindset, focusing on the four corners of the property, and the four walls of the home. It is our objective to help homeowners enhance, protect and unlock the value of their most important assets and information related to their homes and lives."

"This acquisition, combined with Beyond's existing portfolio of assets and investments, drives us toward our mandate of operating a profitable company focused on traditional revenue and earnings growth. We are leveraging our belief in the evolution of tokenizing assets and the critical importance of securing data related to your home and life," added Lemonis.

Trucordia acquires two more agencies

Lindon-based insurance brokerage Trucordia has acquired the insurance business of two separate agencies: Madison, Mississippi-based Rusty Healy Insurance Agency and CADA Insurance Services of Louisiana. CADA has offices in Baton Rouge, Chalmette, Gretna and Kenner, Louisiana.

"We are excited to welcome the Rusty Healy team to Trucordia," said Brooke K. DeWyze, chief development officer at Trucordia. "They share our dedication to client-centric service and pride themselves on establishing long-lasting relationships that lead to ongoing opportunities to help clients within their community meet their insurance needs."

"The CADA Insurance team is a welcome addition to Trucordia," said Trucordia CEO Felix Morgan. "They share our passion for building long-term relationships and partnering with clients to identify and best meet their insurance needs."

Both agencies offer auto, home, business and life insurance solutions, while CADA adds general liability and workers' compensation.

The acquisitions continue a recent history of rapid growth for Trucordia. With its growth over the past few years, the company is now ranked No. 19 on *Business Insurance* magazine's 2024 Top 100 Brokers. Trucordia partners employ more than 5,000 nationwide.

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INNOVATE UTAH



Escapod, a Coalville-based manufacturer of off-road teardrop camping trailers, has introduced its new **TOPO2 trailer**, designed to be the company's flagship model. Escapod said the new product was designed with the goal of creating the ultimate compact, easy-to-use camping trailer, combining aesthetics, performance and durability.

The TOPO2's single-piece composite fiberglass body features a recycled plastic core, built without seams that could lead to mold or rot. The trailer's hot-dip galvanized steel frame and proprietary Freeride Suspension System — a patented shock-in-spring independent trailing-arm system — ensure durability and performance on any terrain, the company said.

"Our untraditional approach to design and engineering has redefined how things are done in the RV industry, which has long been dominated by outdated manufacturing practices," said Escapod founder **Chris Hudak**. "The TOPO2's performance engineering and design-forward ethos have not only pushed the boundaries of innovation but also earned the respect of the global design community. These accolades affirm Escapod's role as a leader in the outdoor and RV spaces. We are committed to delivering products that inspire and elevate every adventure."

The TOPO2 is designed with a polyurea-based paint finish, applied with a base coat and textured drop coat in a variety of contemporary colors. Inside, the TOPO2 offers a Baltic birch finish, a queen-sized memory foam mattress and ample storage. The fully equipped galley includes a full-size sink, Eno brand gas stove and customizable modular shelving. The trailer is backed by five-year warranty.

Lehi-based **Owlet**, a producer of smart infant monitoring products has launched **Owlet360**, a new subscription service available to Owlet customers. This service leverages the company's infant health



and sleep data to provide caregivers a place to turn to for answers about their babies' development and health, giving them actionable information while leaving Owlet's core safety features, including live vitals monitoring and real-time alerts, free of charge. Owlet360 helps

parents answer questions like, "Is this normal for my baby?" or "When should I take my baby to the doctor?" "We believe the launch of Owlet360 marks a transformative moment not just for Owlet, but for the entire industry. With over a decade of experience, we've built a deep understanding of what parents truly need — a seamless way to track their baby's health and development," said **Kurt Workman**, Owlet CEO and co-founder.

BRANDefenders, a business accelerator specializing in digital marketing and reputation management based in Lehi, has launched its **AI-Defined Service**. The new service provides businesses with the tools to train AI systems to understand and represent their brands accurately and effectively. BRANDefenders



said AI-Defined Service furthers the agency's "5-D" model for digital marketing: deploy, drive, defend, defuse and direct, to build a client's brand. "AI is reshaping how brands are perceived, and businesses need to take control of that narrative. With AI-Defined, we empower companies to strategically influence AI systems, ensuring their story is told the way they want it to be, in real time, with accuracy and impact," said **Devin W. Johnson**, CEO of BRANDefenders. The company markets AI-Defined as giving businesses the ability to shape their digital presence in an entirely new way, setting them up for long-term success.

American Fork-based **Springbrook Software**, a developer of enterprise-level resource planning solutions for local governments, has announced the release of an advanced AI-driven **invoice processing platform**. The new technology is part of Springbrook's fully integrated, cloud-based Cirrus financial platform and helps municipalities overcome a major source of manual inefficiencies. The platform enables



Springbrook users to upload invoices, which are automatically read and processed by the AI document reader. The system extracts critical information — such as vendor details, dollar amounts, invoice numbers and dates — and creates comprehensive invoice records in Cirrus. "Springbrook's goal is to eliminate the burden of manual processing by developing innovative, secure and easy-to-use tools," said **Robert Bonavito**, CEO of Springbrook Software. "We are thrilled to offer a solution that significantly reduces administrative workload, enabling our customers to focus on delivering critical services to their communities."

Zartico, a Salt Lake City marketing technology company, has introduced its **Digital Campaign Optimization** (DCO) attribution product. Built and guided through a six-month pilot program with agencies that specialize in travel and place-based

marketing, DCO's suite includes client-direct outputs and an agency-connect feed for advanced data modeling. Metrics are focused on performance and the ability to optimize ad campaigns for maximum



impact and return-on-ad spending (ROAS). Zartico said the results answer questions like, "Am I serving ads to the right audiences, at the right frequencies?" "Data quality is the single most important component to attribution accuracy. DCO and our integrated products serve our customers and their agencies with the best tools available to generate the largest ROAS from their digital advertising and impact from their marketing efforts, targeted at the highest-value customers," said **Nicole Brownell**, chief operating officer of Zartico.

Attestiv Inc., a cybersecurity firm based in Lehi, has launched a new **video deepfake detection platform** that allows enterprises and individuals to analyze videos or social links to videos for deepfake content. Attestiv's technology takes any



digital media (including photos, videos, documents, sensor data, telemetry data, etc.) that is captured by Attestiv apps and application programming interfaces or imported from any external source to identify if it has been altered or tampered with. It allows anyone to analyze videos or social links to videos for deepfake content. "We've become used to believing what we see, particularly when it comes to videos and media," said Attestiv founder and CEO **Nicos Vekiarides**, "Businesses and individuals risk negative consequences when failing to recognize a deepfake video or videos that have been otherwise altered. Attestiv's deepfake detection platform can help level the playing field."

College and career readiness education platform **YouScience** of American Fork has released a new book titled **Preparing Tomorrow's Workforce**. This guide provides a roadmap for equipping youth with the career navigation skills needed to thrive in an evolving workforce. The book is authored by Hans Meeder, an author, speaker, consultant and senior fellow for education and workforce innovation for YouScience. Meeder is the former deputy assistant



secretary for career, technical and adult education in the U.S. Department of Education. "Today's students are entering a workforce unlike any generation before them. *Preparing Tomorrow's Workforce* provides insights to help schools and communities empower youth to navigate this shifting landscape and achieve their full potential," said **Edson Barton**, CEO and co-founder of YouScience. "It aligns perfectly with our mission to help individuals discover their unique aptitudes and connect them with meaningful, in-demand careers."

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COX, BETA TECHNOLOGIES & 47G INK MOU

Agreement paves the way for advanced air mobility

Beck Ginos
Davis Journal

Air taxi transportation in Utah is one step closer to reality as Gov. Spencer J. Cox recently signed a memorandum of understanding (MOU) with electric aircraft and charging manufacturer BETA Technologies and 47G, the association representing the state's aerospace and defense industries. The signing paves the way for creating a system that gives Utahns mobility options while reducing commute times and improving air quality.

"This agreement represents a significant step toward bringing electric aircraft and charging stations to our state," said Ryan Starks, the executive director of the Governor's Office of Economic Opportunity. "This expands mobility options for all Utahns by advancing air transportation systems. We're laying the foundation for reduced commute times, improved access across communities and cleaner air through sustainable solutions."

Utah has the best economy in the United States, Starks said. "That's what's going to keep us strong for years to come, and that's looking around the corner for the next five years, the next 10 years. What do we see? We see the electrification of aircraft."

"I guess it's been almost 10 years ago, we were sitting down with members



A prototype electric aircraft manufactured by BETA Technologies is shown in test flight. BETA is a party to a memo of understanding with Utah government and industry officials agreeing to begin the exploratory process to bring advanced air transportation opportunities to the state.

of UDOT," said Cox. "Carlos (Braceras), the executive director of UDOT, and we were having a conversation about the future of transportation in Utah and what that future would look like."

He said they can't keep building roads sideways, Cox said. "We'll continue to invest in mass transit options, but we have to start thinking about going vertical. I kind of chuckled and I'm like, 'Sure, yeah.'"

Cox said that's when they got serious about advanced air mobility and what that future looks like, starting with cargo and eventually moving people, "We started working with the Governor's Office of Economic Opportunity. Of course, 47G came about and we started having conversations with people in the industry, and here we are with BETA, an incredible company from Vermont, who is doing a lot of their work in Utah."

Utah has an incredible opportunity coming up in 2034 to welcome the world as the Olympics make their return, Cox said. "We can't wait. Over the next nine years, we're going to see a lot of changes, technological changes in

this country and the world. I can't wait to show them our advanced air mobility opportunities. I truly believe we can get there. We'll be transporting people vertically, which will make it easier for us to get from Point A to Point B."

"BETA was a dream I had," said BETA Technologies CEO and founder Kyle Clark. "It was actually my senior thesis and project about 22 years ago in college. In 2017, I finally got the opportunity to start designing commercial aircraft for advanced air mobility."

The aircraft is fundamentally a cost-savings tool, said Clark. "It costs about half to move a package a mile than it does with a turbine engine aircraft. It starts with us moving packages, moving medical supplies, moving things for the military, then moving passengers."

What's super-exciting is seeing a state, the state of Utah, stepping up, seeing this trend coming, he said. "I'm lucky enough actually to be one of two pilots in the world who has flown full-transition electric on eVTOL (electric vertical take-off and landing) aircraft."

"Unlike any other point in our world's history, we have more innovation and adoption taking place in this industry that will revolutionize and change the way we live," said Starks. "It's all happening right now. There is a lot of momentum. With this MOU signing, we are going where no other state has gone before. We're going to electrify airports. We're going to bring the community together. There will be workforce development opportunities."

Imagine being in Moab in 40 minutes, he said. "Imagine living in Huntsville or Logan and being able to fly to Salt Lake in 16 minutes. That's the reality and it's here."

Atlanta headquarters.

"I've been with Delta for 17 years. For 17 years, I've been going to Atlanta to do all simulator training," said Brian Rees, Delta's chief pilot in Salt Lake City. "This will be huge for not only the pilots of Salt Lake, but we have a base in Los Angeles, Seattle and Minneapolis that are close, that will have those pilots come in here to train, as well."

Along with the four simulation bays, the facility, which is almost 50,000 square feet in size, has seven classrooms for Delta Air Lines stakeholders to utilize, 10 briefing rooms and four procedure training rooms for qualification training. With extension space on-site for six more flight simulators and four more classrooms, there is also plenty of room for future growth, Delta said.

The facility also has door training and emergency equipment training spaces for flight crews.

"We have 5,000 employees here in the region, and when you talk about our pilots, we have the very best pilots," said Ed Bastian, CEO of Delta. "We want to make sure we have the very best tools and technology and capability at their fingertips here. But all the other employees and families that we have here, it's a statement to them, as well, in terms of seeing this great facility go up."

Delta is SLC's largest carrier, operating more flights than all other carriers combined, with 240 peak-day flights to nearly 90 destinations across the globe, including international flights and service to Seoul, Korea, launching in June.

DELTA

from page 1


but quality of life, too, and have our pilots have a really great training center to come to here."

The new facility will boost pilot training capacity and provide a closer, more convenient location for pilots in Delta's western hubs, Laughter said. With thousands of pilots routed into the city for extended stays during training cycles throughout the year, the facility will also support the local economy.

"The significance of this training facility is not lost on Salt Lake City," said Salt Lake City Mayor Erin Mendenhall. "It's a major step forward for our partnership and the development of Delta as an airline and Salt Lake City as a major capital city in the United States, and I look forward to the future of all the growth, the professionalism and the welcoming that this facility and our partnership ensures."

Delta also maintains training facilities for flight attendants in Salt Lake City that hosts thousands of training events annually.


The new SLC facility will host more than 1,000 training events every month, Delta said in a release. Among the facility's features are four flight simulation bays, an A350 and A320 simulator and a B737 simulator that will be added in the spring. The Salt Lake City flight simulators are the first Delta has had in a training center outside of its At-




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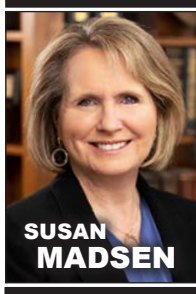
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GUEST COLUMN

Women are 80% more likely than men to face poverty after age 65

When I first read that women are 80 percent more likely than men to live in poverty after 65, I did not realize the percentage was so high. I discovered that the percentage came from a 2016 National Institute of Retirement Security report that relied on the 2012 Survey of Income and Program Participation (SIPP) from the U.S. Census Bureau. The credible, large-scale national survey analyzes variables such as income from Social Security, pensions, savings and part-time work to determine poverty levels.



SUSAN MADSEN

The figure does not mean 80 percent of women are impoverished in retirement but that women are 80 percent more likely than men to fall below the poverty line — a significant distinction. If the poverty rate among men aged 65 and older is, say, 5 percent, and the poverty rate for women is 9 percent, the difference of 4 percentage points translates into an 80 percent greater likelihood of poverty for women compared to men.

According to the most recent available data, Statista reported poverty rates in 2021 of 8.6 percent for men and 10.3

percent for women, a 19 percent difference. But for those 75 and older, the rates for men remained relatively stable at 8.8 percent, while the women's rates skyrocketed to 13.5 percent — a 53.3 percent greater likelihood.

So why are women disproportionately vulnerable to poverty? One reason is that women have lower lifetime earnings than men. In 2023, the gender pay gap in the United States was approximately 83.6 percent. In Utah, the gap is 70 percent. And this disparity is even more pronounced among women of color. This disparity affects savings, pension contributions and Social Security benefits.

Women are also more likely to live in poverty because they leave the workforce to take care of children, the elderly or disabled individuals. These life circumstances lead to shorter tenures and fewer retirement contributions. In addition, women outlive men on average, increasing their likelihood of exhausting savings and pensions, because women are more likely to outlive their spouses, losing a portion of household income

and benefits tied to the spouse.

The compounding effects of income gaps, caregiving and longevity are important factors to address as they lead to incredible income disparities between women and men, particularly in older age. A November 2024 Utah Women & Leadership Project (UWLP) report, "Women and Aging: What Utahns Need to Know," provided current Utah data. As with other states, Utah's population is aging, which means that more Utahns are nearing and living in those retirement years. Both women and men need to be prepared.

Caregiving in Utah is primarily performed by women — even more than across the nation — and is foundational to the survival and stability of society, individuals and the economy, yet it remains undervalued in economic and policy frameworks. We must all recognize unpaid care work as essential labor and figure out more ways to support caregivers. It is important to understand that more than four in 10 caregivers report financial stress, and in a 2023 survey by AARP, more than half of respondents reported increased stress, which has health and emotional consequences.

Utah's housing crisis affects every-

one. According to the UWLP report, low-income Utahns face the loss of over 40 percent of its federally subsidized rental units for seniors over the next 25 years. Given that women live longer than men, the lack of affordable housing will disproportionately affect older women. Also, costs can be out of reach when older adults require medically supportive housing such as assisted living. Other health care shortfalls occur in rural areas and in support for those requiring mental health care and assistance because of dementia.

Poverty affects women more strongly in every age group, but the gap widens as women age. Not every Utah woman will experience poverty, but the likelihood grows because of factors such as the gender pay gap, caregiving responsibilities, less time in the paid workforce, longer lifespans, unaffordable housing and challenges with health care access. We need to ensure that Utah's seniors can thrive in their later years — and we must start preparing now.

Susan R. Madsen is the Inaugural Karen Haight Huntsman Endowed Professor of Leadership at Utah State University and founder and director of the Utah Women & Leadership Project.

PRO FOOTBALL

from page 3

million people in its metro area, Salt Lake City would be the one city we're adding in the West that wouldn't have much trouble at all filling an NFL-sized stadium with fans."

The Salt Lake Stallions did have that trouble. One of eight teams in the Alliance of American Football, the Stallions began play in February 2019 at Rice-Eccles Stadium as the league's northernmost team. Led by head coach Dennis

Erickson, the team went 3-5 before financial troubles prompted the league to suspend operations in April, two weeks short of its planned 10-game regular season.

Sometimes plagued by cold weather, the Stallions had the AAF's lowest average home attendance, at 9,125. In comparison, San Antonio lead the league with an average of 27,720.

Salt Lake City had official attendance of 10,412 for its home opener on Feb. 23 that year, but the numbers generally dwindled: 9,302; 8,150; and 8,405. And the actual number of "butts in seats" appeared to be a small fraction of those

figures and a source of amusement.

Ryan Larson of SB Nation called the attendance of 10,412 for the first home game "to put it nicely, dubious." 3DownNation said the game was attended by "nearly nobody."

"The game was played at Rice-Eccles Stadium, home of the Pac-12's Utah Utes," 3DownNation said. "The stadium seats 45,807 people, which means that the Stallions fell approximately 45,000 ticket sales shy of a sellout."

After the fourth home game, attendance continued to be "pathetic," wrote Damond Talbot of NFL Draft Diamonds.

"This game was super boring and I feel bad for the 8,405 that actually paid for a ticket of this game."

During one home game, an open microphone during a break in TV coverage featured one person involved in the broadcast saying, "Nobody's watching, nobody's listening, nobody cares."

In the UFL in 2024, the league average attendance was 12,828, but St. Louis' average of 34,365 skewed that figure. Non-St. Louis teams averaged 9,739 fans per game. The second-highest average was in D.C., at 14,143. The lowest average was Memphis at 6,893.

HOUSING CRISIS

from page 1

supply and drive down prices. Notable findings include:

The study found there is a lack of consensus on the cause of the housing crisis. Throughout the report's creation, Utahns could not agree on a primary cause for the rising cost of housing. On a scale of impact, respondents cited interest rates (67 percent), construction costs (58 percent), developer or landlord greed (57 percent), too many people moving to Utah (53 percent) or insufficient housing supply (35 percent) among a list of 15 reasons.

Utahns worry most about low-income individuals and families, followed by first-time homebuyers and young families. Survey respondents' top housing priority is ensuring low-income families can afford to live in neighborhoods with good schools and economic opportunities. They also see affordable housing as a key to breaking the cycle of poverty. Fifty-five percent of Utahns prioritize

ensuring community workers such as teachers, firefighters and police officers have affordable housing in the communities they serve.

A majority of those surveyed (69 percent) agree that "we need to build more homes and increase the overall number and availability of homes and apartments in the state" to overcome the current supply shortage, estimated at around 153,000 by 2030. They agree that Utah is growing because it's an attractive place to live with a strong economy and that the best way to manage growth is to build sufficient housing so that housing stays more affordable.

The most significant concerns about building more housing relate to traffic congestion, overcrowding in public services and crime, the survey found.

"Residents point to housing as their greatest worry about life in Utah," said Ari Bruening, president and CEO of Envision Utah. "Most Utahns realize this is one problem we can build our way out of. They just want us to do it in a well-planned way that doesn't threaten other aspects of our quality of life."

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ACCOUNTING

• **BPM LLP**, a San Francisco-based public accounting and advisory firm, has expanded to Salt Lake City with a new office and resident partner. **Kyle Bybee**, BPM tax partner, will serve as head of BPM's Salt Lake City office, relocating from Nevada. Bybee has been in the accounting industry, both public and private, for 15 years in Washington D.C.; Dallas; Salt Lake City and Las Vegas. Originally with a Big Four accounting firm,



Kyle Bybee

he moved to a private family office for several years before joining BPM. His education includes a BS in accounting and a Master of Accountancy, both from Brigham Young University. **Tim Cantrell** is also part of the Salt Lake City leadership team. He has over two decades of Big Four experience, part of over 35 years of experience in professional services. He also has experience at IBM and two VC-backed software companies.



Tim Cantrell

BANKING

• **TAB Bank**, based in Ogden, has extended a \$12 million credit facility to support **Steel Capital Management** as it provides capital solutions to accelerate growth for direct-to-consumer companies. Steel Capital Management is based in New York City.

CORPORATE

• **Blue Sun Manufacturing**, a Pleasant View-based precision machine shop, has announced a rebrand to **Torq Manufacturing**. The change, the company said, "reflects the company's growth and evolution over the past 14 years." Founded in 2010 to develop and manufacture components for LED lighting, the company has since shifted focus to becoming a precision machining partner for other high-tech industries, including aerospace, medical, firearms and consumer goods. The rebrand, which

includes a new website, was developed in collaboration with Michigan-based Marketing Metal.

DIVIDENDS

• The board of directors of **Zions Bancorporation NA**, based in Salt Lake City, has declared a regular quarterly dividend of 43 cents per common share. The dividend is payable Feb. 20 to shareholders of record Feb. 13. The board also declared the regular quarterly cash dividend on the company's Series A perpetual preferred shares. The cash dividend on the preferred shares is payable March 17 to shareholders of record March 1. Zions operates banks in 11 western states.

• The board of directors of **Medallion Bank**, a Salt Lake City-based provider of consumer loans for the purchase of recreational vehicles, boats and home improvements, along with loan origination services to fintech strategic partners, has declared a quarterly cash dividend of 50 cents per share on the bank's fixed-to-floating rate non-cumulative perpetual preferred stock, Series F, which trades on the Nasdaq Capital Market under the ticker symbol "MBNKP." The dividend is payable April 1, to holders of record March 17.

ECONOMIC INDICATORS

• **Salt Lake City** is ranked No. 84 on a list of places with the **most optimistic business leaders** in 2025, based on a survey by **Alta Technologies**. It said Salt Lake City's factors contributing to the positive outlook among business leaders are that the city remains a top business destination, with strong job growth in tech, finance and outdoor recreation industries. Also, its business leaders are confident about continued hiring. The top-ranked location overall is North Las Vegas. Details are at <https://altatechnologies.com/pages/business-buzz>.

• The **top-ranked career path** in Utah is **Brigham Young University to Intermountain Healthcare**, according to a survey of young adults by **Career.io**. Its survey nationwide identified the most sought-after university and first-employer pairings across states. The survey indicated that in Utah, Brigham Young University's health sciences and business programs align perfectly with Intermountain Healthcare. Graduates have the opportunity to contribute to advancements in medical care and com-

munity wellness, highlighting Utah's dedication to improving health care innovation. The No. 2 combination in Utah is **Utah State University to Adobe** in Lehi. No. 3 is the **University of Utah to Qualtrics**. Details are at <https://career.io/career-advice/survey-gen-z-most-wanted-university-and-employer-pairs>.

• **Utah** is ranked No. 43 among states for the number of **dentists per capita**, a list compiled by **MyBioSource**. Utah has 1,441 people per dentist, a 29-person improvement from five years earlier. In Utah, the most improvement was in Garfield County. The least was in Emery County. Nationally, the number of people per dentist fell by 79 over five years, representing a shift toward improved dental care availability. Only two states, Delaware and Rhode Island, saw an improvement in the ratios. Mississippi saw the number of people per dentist fall from 2,121 to 1,939. Details are at <https://www.mybiosource.com/learn/dental-divide/>.

• Given a choice, **Utahns overwhelmingly would adopt California's labor laws** in their state, according to a survey by **Bisnar Chase**. Utah respondents identified a higher minimum wage as the law they desired most, at 34 percent. Flexible work schedules finished at 33 percent, followed by more paid vacation days (18 percent), stronger union protections (8 percent) and paid family leave (7 percent). Nationally, California finished at No. 1 for most desired labor laws. Utah is No. 45. The least-desired are in Wyoming. Details are at <https://www.bestattorney.com/most-envied-states-to-work/>.

• **Three Utah destinations** are on a list of among locations that are **best for senior travel**, compiled by **Freedom Showers**. They are No. 71 **Cedar City**, No. 82 **Brigham City** and No. 172 **Kanab**. The top-ranked location overall is Venice, Florida. Details are at <https://www.freedomshowers.com/blog/survey-senior-travel-trends-top-winter-destinations-2025/>.

EDUCATION/TRAINING

• The **David Eccles School of Business** and the **University of Utah** have announced that the **Goff Strategic Leadership Center** has been elevated to the **Goff Strategic Leadership Institute**. The name change, they said, "reflects the Institute's expanded scope, impact and vision for the future of leadership education." Supported by an

endowment and a recent \$10 million gift from Gregory J. Goff, the institute offers leadership programs for students, alumni and professionals, equipping individuals and organizations with the skills to tackle real-world challenges, embrace ambiguity, and challenge the status quo. Since 2020, the institute has experienced a 700 percent increase in demand for its undergraduate programs, engaging students from nearly 80 majors and 13 colleges across the University of Utah. This includes over 3,000 undergraduate and graduate students, along with over 1,000 local business professionals.

HEALTH CARE

• The **American Lung Association** is urging Utah lawmakers to focus on increasing the tax on all tobacco products to reduce the overwhelming human and financial burden of tobacco use. The association's 2025 "**State of Tobacco Control**" report evaluates state and federal policies on actions taken to eliminate tobacco use and recommends tobacco control laws and policies. Utah received "A" grades on funding for state tobacco prevention programs, and for coverage and access to services to quit tobacco. It received a "B" grade for the strength of smokefree workplace laws, and "F" grades for level of state tobacco taxes and ending the sale of all flavored tobacco products. Increasing taxes on all tobacco products, including e-cigarettes, is one of the most effective ways to reduce tobacco use, especially among youth, the association said. It recommends that Utah should increase its tax on cigarettes by at least \$1 per pack and make the tax on other tobacco products equal to the cigarette tax. The report also had grades for the federal government. Details are at lung.org/sotc.

INVESTMENTS

• **Pelion Venture Partners**, based in Draper, has announced it has raised \$500 million for its eighth venture fund. Pelion was established in 1986 and had an early focus on medical devices and software. In its two most recent funds, about half of the investments have a Utah tie "and we expect that trend will continue with Fund 8," Pelion said.

• **Balboa Solutions**, a Salt Lake City-based consulting firm specializ-

see BRIEFS next page

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from previous page

ing in Pendo software platform services, has announced a strategic investment from **GreenShoot Innovation**, a Kansas City-based technology investment firm. Financial terms were not disclosed. Balboa said the investment sets it up to play a significant role in Pendo's expansion into new market segments.

• **EVÖQ Nano**, a Salt Lake City-based company that engineers novel nanoparticles for the life, material and textile science industries, has announced a strategic investment from **Tony Robbins**, business and life strategist, bestselling author, entrepreneur and philanthropist. The amount was not disclosed. The company said the partnership will support the continued development of the company's antimicrobial nanoparticle platform. Robbins will join the company's advisory board.



Tony Robbins

MILESTONES

• **Swig**, a Lehi-based soda chain, has reached a milestone of 100 stores in 14 states. The company was founded in 2010 by Nicole Tanner in St. George.

PARTNERSHIPS

• Electricity utility **Rocky Mountain Power** and **Torus**, a South Salt Lake-based builder of smart, secure mini power plants, have signed a memorandum of understanding outlining a strategic partnership, including exploration of 70 megawatts of demand-response capacity using Torus Nova technology. The aim is to provide cost-effective grid reliability for the region's growing energy needs and support Utah's "Operation Gigawatt" initiative to double Utah's power production over the next 10 years. The opportunity is enabled through Rocky Mountain Power's virtual power plan, specifically the Wattsmart Battery program. The partnership will deploy Torus's Nova Spin and Nova Pulse technologies across multiple sites.

These innovations allow for real-time response and deliver twice the lifespan of traditional batteries. The partnership could provide enough additional flexible capacity to power approximately 20,000 homes during demand response events. Following completion of technical and commercial discussions, implementation could begin in early 2025, with deployment targeted by year-end.

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PHILANTHROPY

• The **doTerra Healing Hands Foundation**, a nonprofit organization, sent 6,950 relief kits to the affected areas of the California wildfires, which will be distributed by 134 company Wellness Advocates. The relief kits include personal care items, essential wellness products, and comforting supplies aimed at providing relief and hope to those navigating the aftermath of the fires. The Wellness Advocates also came together to assemble 72-hour emergency relief hygiene kits at the company's Lindon Fulfillment Center.

• **Gabb**, a Lehi-based company focused on kid-safe technology, has announced it expanded its impact in 2024 with hundreds of hours in volunteer time, and tens of thousands of dollars of donated products and finan-

cial support. Among the highlights are 6,944 hours of "disconnecting to connect" time, when Gabb employees and customers committed to reducing smartphone use, emphasizing healthier digital habits and engaging more mindfully with the world around them; awarding more than \$25,000 in grassroots impact monetary grants to prominent organizations, including Big Brothers Big Sisters, Wait Until 8th and Show Up for Teachers; donating devices valued at over \$10,000 to schools and organizations serving children; and 827 hours of employee volunteering to causes. Among those benefiting are Junior Achievement of Utah, Habitat for Humanity Utah County, Primary Children's Hospital, La Gaviota, Live Your Dream, SheTech, Tech-Moms, Thistle Farms, United Way, Utah Parent Center, and White Ribbon Week.

REAL ESTATE

• **KBS**, an owner and operator of commercial real estate buildings, has signed 62,599 square feet of new, renewal and expansion leases at **Millrock Park**, a four-building, 494,289-square-foot Class A office park at 6550 S. Millrock Drive, Holladay. Financial terms were not disclosed. The KBS leases in 2024 include those with a regional energy development firm for a 14,077-square-foot expansion; law firm Bennett Tueller & Deere for a 2,356-square-foot new lease; and Chargezoom Inc. for 11,321 square feet. Also, Willmeng Construction, an Arizona-based commercial general contractor serving the Southwestern U.S., is leasing 5,851 square feet for its local Utah office. **Colliers Utah** assisted KBS in the lease transactions. Brandon Fugal, Josh Smith and Angela Kroneberger at Colliers represented KBS in the lease transactions. Millrock Park was constructed in 2005.

RECOGNITIONS

• **Bank of Utah** is ranked "Gold," or first place, on a list of "**2025 Best Banks by States**," compiled by **GOBankingRates**. **KeyBank** earned Silver and **State Bank of Southern Utah** earned Bronze. To derive the rankings, GOBankingRates researchers con-

ducted a review of FDIC data and product offerings of Utah banks. To qualify as a winner, banks needed a minimum of five branch locations. GOBankingRates ranked banks based on total assets, Bauer ratings, minimum deposits, fees, APY, products/services offered, total branch locations and more. Details are at <https://www.gobankingrates.com/banking/banks/best-banks-by-state/>.

• **Chartway Credit Union**, based in Virginia and serving customers in Virginia, Utah and Texas, recently received the **Dora Maxwell Social Responsibility Community Service Award** by the **League of Credit Unions & Affiliates** for its multicultural strategy. The company received the honor during the 2025 Virginia Advocacy conference. The award is given to a credit union for its social responsibility projects within the community. Chartway was recognized for its multicultural outreach strategy aimed at bridging financial gaps and fostering inclusion for the underbanked and underserved communities in its markets.

SPORTS

• **Skijoring Utah** will take place Feb. 14-15 at the Wasatch County Rodeo Grounds in Heber City. The event will blend skiing and horseback riding. Competitors will race through a snow-covered course featuring jumps, gates and rings, all while being pulled by horses at high speeds. Races begin at 2 p.m. Feb. 14 and 9 a.m. Feb. 15. Competition is open to all levels, from first-time riders to experienced professionals. Details are at SkijoringUtah.com.

TRANSPORTATION

• **Four Corners Regional Airport** in Farmington, New Mexico, will launch daily nonstop **United Express** service to United's Denver International Airport hub beginning May 8. **SkyWest Airlines**, based in St. George, will operate the route with 50-passenger Mitsubishi CRJ200 aircraft. From its Denver International hub, United Airlines and United Express operate over 500 nonstop daily departures to about 180 destinations, including 21 international destinations.

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Career Moves are provided as a free service to our readers. Company news information may be sent to brice.w@thecityjournals.com. The submission deadline is one week before publication.

BANKING

• **Sunwest Bank**, based in Sandy, has hired **Chad Sprunt** as senior vice president and Utah regional president-North. He will be responsible for the development and coordination of all banking relationships, including profitability, strategic goals and policies, for the Northern Utah market. He will also be responsible for creating and managing a cross-functional strategy to grow revenue in the local market through the growth of client and prospective client relationships. Sprunt previously was a senior vice president/commercial banking regional director at Zions Bank and managed and grew business banking portfolios at JPMorganChase. He attended the University of Utah, studying business administration. Sunwest Bank is a privately held commercial bank with operations in California, Arizona, Idaho, Utah and Florida.

CONSTRUCTION

• **Suntec Concrete**, a concrete subcontractor, has hired **Kevin Neill** as chief financial officer. Neill has over 30 years of experience in construction and engineering finance and joins Suntec following 12 years as CFO/treasurer of utility infrastructure services company Centuri Group Inc. Suntec specializes in structural, tilt panel, flatwork, foundation, concrete placement



Kevin Neill

and finishing in a territory that includes Arizona, Colorado, Utah, Nevada and Idaho. In 2024, the company further expanded with Suntec Engineering & Design, a standalone, full-service structural engineering firm.

ENERGY

• **Ionic Mineral Technologies**, a Provo-based producer of nano-silicon materials for lithium-ion battery anodes, has appointed **Rajan Patel** as head of battery materials. Patel has a track record in advanced battery material development, underpinned by years of experience at the forefront of technological innovation. Patel has been involved in the development and commercialization of silicon-based anode materials. As a founding core team member at Group14, he played a key role in scaling production to multi-ton capacities, leading the process development for a 2,000-ton-per-annum facility in South Korea and two additional sites in Moses Lake, Washington, while driving continuous process innovations and improvements. Before Group14, he was a key figure at Pacific Northwest National Laboratory.



Rajan Patel

HEALTH CARE

• **PhotoPharmics**, a Lehi-based, privately held clinical-stage medical device company focused on specialized phototherapy for neurodegenerative diseases, has appointed **Dr. Robert A. Hauser** as chairman of its Clinical & Scientific Advisory Board. Hauser succeeds the late **Dr. Warren Olanow**, a visionary in the



Robert Hauser

field of Parkinson's disease research and a long-time advocate for advancing treatments to improve patient outcomes. Hauser is an internationally recognized expert in movement disorders and has been a member of the CSAB. As director of the Parkinson's Disease and Movement Disorders Center at the University of South Florida, he has contributed to clinical research, including studies that have advanced the understanding and treatment of Parkinson's disease.

LAW

• **Holland & Hart LLP** has added **Brian Cheney** as a partner in its real estate practice. Cheney advises owner/developers, resort operators, landlords, tenants, sellers, buyers and real estate investors and borrowers on large-scale, mixed-use projects, including resort developments, office and industrial parks, multi-family, employee and affordable housing, and data centers. His practice also includes structuring innovative financing solutions, including arrangements with traditional financial institutions and government agencies such as HUD, Freddie Mac and Fannie Mae. Before joining Holland & Hart, Cheney was a shareholder at Dentons and a partner at Snell & Wilmer. He also founded a Salt Lake City-based boutique real estate firm.



Brian Cheney

• **Mayer Brown**, based in Chicago, has appointed **Aaron Murdock** to lead its Salt Lake City office. Murdock succeeds partner **Ward Johnson**, who has led the office since its inception and remains managing partner of the firm's Northern California offices in Palo Alto and San Francisco. Murdock is a partner in the firm's Emerging Companies & Venture Capital practice and has a 20-year history in the Utah market working with startups, high-growth technology companies and venture capital funds, and has advised on a number of Utah's most



Aaron Murdock

notable transactions. He has been with Mayer Brown since 2022, playing a key role in the development of the Salt Lake City office.

RETAIL

• **Industrial Supply Co.**, a Salt Lake City-based distributor of maintenance, repair, operational and production (MROP) products and services in the Intermountain West, has appointed **Jonathan Evans** as vice president of technology and promoted **Cody Naylor** to regional vice president. A great-grandson of the company's founder, Evans has been with the company since 2005, during which he has played a pivotal role in modernizing the company's IT infrastructure and advancing technology objectives. Naylor previously served as the director of solutions and regional manager for the Ogden, Rock Springs and Gillette branch locations. Industrial Supply has eight locations in the Intermountain West that serve Wyoming, Nevada, Utah, Arizona and surrounding areas.



Jonathan Evans



Cody Naylor

TECHNOLOGY

• **Vasion Inc.**, a St. George-based company focused on serverless printing and orchestrated automation, has appointed **Bob Pritchard** as chief revenue officer and president of global sales. He succeeds **Jed Beck**, who served as CRO and vice president at Vasion for six years. Pritchard's experience in technology spans over three decades, including success driving growth and delivering value for AI and process automation organizations. Pritchard joins Vasion from M-Files, where he served as chief revenue officer during his three-year tenure. Prior to M-Files, Pritchard held various leadership roles at Camunda, Alfresco Software (now Hyland Software), Redwood Software, OpenText and IBM.



Bob Pritchard

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CALENDAR

Calendar listings are provided as a free service to our readers. Information about upcoming events may be sent to brice.w@thecityjournals.com. The submission deadline is one week before publication.

Feb. 10, 11:30 a.m.-12:30 p.m.

“A Fireside Chat with Gail Miller: Making a Difference,” a Utah Women & Leadership Project event. Susan R. Madsen will interview Gail Miller, co-founder and owner of the Larry H. Miller Co. and chair of the Larry H. & Gail Miller Family Foundation. Event takes place online (register online in advance). Free. Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

Feb. 11-March 11

“Solve the Business Puzzle: The Financial Series,” a Women’s Business Center of Utah event designed to help entrepreneurs and small-business owners navigate key aspects of running a successful business. The five-week training series takes place Tuesdays, noon-1:30 p.m. Presenter is Kim Tolman. Event takes place online. Free. Details are at wbcutah.org.

Feb. 11, 8-10 a.m.

2025 Economic Forecast, presented by the Ogden-Weber Chamber of Commerce and Bank of Utah. Speakers are Lindsay Piegza, chief economist with Stifel, and Michael Jeanfreau, senior economist with the Utah Department of Workforce Services. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$25 for members, \$35 for nonmembers. Details are at ogdenweberchamber.com.

Feb. 11, 9-11 a.m.

“Pay the IRS Less Without Going to Jail,” a Small Business Development Center event that takes place online. Cost is \$20. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 11, 10 a.m.-1 p.m.

Annual Employment Law Update, a SHRM Salt Lake event. Employment attorneys from Parsons Behle and Latimer will address the most significant employment developments of 2024 and trends from early 2025, including what to expect under a second Trump administration. Location is Gardner Village, The Gathering Place, 1100 W. 7800 S., West Jordan. Details are at SLSHRM.org/events.

Feb. 11, 11:30 a.m.-1 p.m.

Professional Growth Series, a ChamberWest Women in Business event. Speakers Jadee Talbot, executive director, Granite Education Foundation; Mike Haynes, executive director, Jordan Education Foundation; and Ginette Bott, president and CEO, Utah Food Bank, will discuss “Purpose-Driven Partnerships: How Community Volunteering Drives Business Success.” Location is TownePlace Suites West Valley City, 5473 W. High Market Drive, West Valley City. Cost is \$35. Details are at chamberwest.com.

Feb. 12, 7:15-9 a.m.

Breakfast Speaker Series, an ACG (Association for Corporate Growth) Utah event. Speaker is Hayden Wadsworth, co-

founder and CEO of HydroJug. Location is Willow Creek Country Club, 8505 Willow Creek Drive, Sandy. Free for members, \$40 for nonmembers. Details are at <https://www.acg.org/utah/events>.

Feb. 12, 8:30-11 a.m.

Economic Summit, a Davis Chamber of Commerce event. Speakers are Lauren G. Henderson, vice president, economist, Stifel Financial; and Garrett Gunderson, author, speaker and standup comedian. Location is Davis Tech Campus Allied Health Building, 435 Simmons Way, Kaysville. Details are at davischamberofcommerce.com.

Feb. 12, 11:30 a.m.-12:30 p.m.

“Crossing the Divide: Making an Impact in Career and Community,” a Utah Women & Leadership Project event. The last webinar in the series, Susan R. Madsen will moderate a discussion with Jennifer Smith, executive vice president and chief information officer, Zions Bancorporation; and Lavonya Mahate, entrepreneur, restaurateur and community builder. Event takes place online (register online in advance). Free. Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

Feb. 12, 11:30 a.m.-1 p.m.

“Chamber Connections,” a Davis Chamber of Commerce event. Location is Fat Cats, 2067 W. 1800 N., Clinton. Free (food available for purchase). Open to the public. No RSVP needed. Details are at davischamberofcommerce.com.

Feb. 12, 11:30 a.m.-1 p.m.

“Women in Business Lunch and Learn,” a West Jordan Chamber of Commerce event. Topic to be determined. Location is Legacy Retirement Center, 1617 Temple Lane, West Jordan. Details are at <https://wjc-ut.com>.

Feb. 12, 11:30 a.m.-1 p.m.

“State of the Chamber,” a South Valley Chamber of Commerce event featuring a reflection on the chamber’s achievements in 2024 and sharing the vision for driving business success and strengthening the South Valley economy in 2025 and the years ahead. Location is Salt Lake Community College’s Miller Campus, Karen Gail Miller Conference Center, Building 2, 9750 S. 300 W., Sandy. Cost is \$23 for members, \$35 for nonmembers. Details are at southvalleychamber.com.

Feb. 12, 5-7 p.m.

“Business After Hours,” an Ogden-Weber Chamber of Commerce event. Location is Weber State University Goddard School of Business, 1337 Edvalson St., Ogden. Free for members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

Feb. 12, 6-7 p.m.

“Online Marketing Fundamentals,” a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 13, 8:30 a.m.-5 p.m.

Employer Tax Workshop, a Small Business Development Center event.

Location is the Salt Lake SBDC at Salt Lake Community College, Building 5, MCPC 110, 9750 S. 300 W., Sandy. Cost is \$30. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 13, 9 a.m.-2 p.m.

Employer Workshop on Hiring and Retaining Individuals with Disabilities, presented by the Division of Series for the Blind and Visually Impaired. Location is 250 N. 1950 W., Salt Lake City. Free. Registration deadline is March 7. Details are at <https://jobs.utah.gov/usor/vr/employer/events/workshop.html>.

Feb. 13, 9 a.m.

Amazon Workshops, presented by the Utah Veteran Business Resource Center, the Small Business Development Center of Utah, Salt Lake Community College and AshTec. First workshop at 9 a.m. is titled “How to Start Selling in Amazon’s Store, Part II.” Second workshop at 10:30 a.m. is “Build a Business with Amazon.” Location is The Mill Entrepreneurship Center, 9690 S. 300 W., Room 101, Sandy. Registration for one or two sessions is at https://bit.ly/Amazon_Utah.

Feb. 13, 11:30 a.m.-1:30 p.m.

“Immigration Law and Protecting Your Business, Employees and Clients,” a Park City Chamber of Commerce & Visitors Bureau event, in partnership with the Wasatch Immigration Project, Park City Community Foundation, American Business Immigration Coalition and the Heber Valley Chamber of Commerce. Location is Blair Education Center, 500 Round Valley Drive, Park City. Details and registration are available at <https://uk.eventsforce.net/parkcity/91/register>.

Feb. 13, 6-8 p.m.

“Business Essentials,” a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 17-19

Frontiers Symposium on Transformation and Cancer Care Delivery, a Huntsman Cancer Institute event. Keynote speaker is Dr. Robin Vanderpool, National Cancer Institute. Topics include “Innovations in Cancer Care Delivery”; “AI Integration and Digital Health”; and “Enhancing Patient Experience Reducing Healthcare Disparities.” Location is Salt Lake Marriott, 75 S. West Temple, Salt Lake City. Costs vary. Details are at <https://healthcare.utah.edu/huntsmancancerinstitute/events>.

Feb. 17-20

BioHive Week, celebrating the Utah life science and health care community. BioHive Live is Feb. 20, 9 a.m.-3 p.m., at the Hale Centre Theatre, 9900 Monroe St., Sandy. Cost is \$149, VIP pass is \$350. Best of BioHive Awards ceremony takes place Feb. 20, 6 p.m., at The Depot. Cost is \$199. Details are at <https://lu.ma/biohive>.

Feb. 18, noon-2 p.m.

Innovation Center Workshop, a BioHive/APEX Accelerator event focus-

ing on federal opportunities for bioscience companies. Location is World Trade Center Building, 60 E. South Temple, Salt Lake City. Free, but registration is required. Details are at <https://utahapex.eccenterdirect.com/events/3285>.

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

Leadership Luncheon, a Cache Valley Chamber of Commerce event. Location is Logan Golf & Country Club, 710 N. 1500 E., Logan. Cost is \$25 for members pre-registered, \$32 for nonmembers pre-registered, \$35 for nonmembers. Details are at cachechamber.com.

Feb. 19, 11 a.m.-1 p.m.

“Business Boot Camp,” a South Valley Chamber of Commerce event titled “Digital Marketing/SEO Workshop.” Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Cost is \$35 for members, \$55 for nonmembers. Details are at southvalleychamber.com.

Feb. 19, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free (lunch is available for purchase). No RSVP needed. Details are at davischamberofcommerce.com.

Feb. 19, noon-1 p.m.

“Strictly Networking Luncheon,” a West Jordan Chamber of Commerce event. Location to be determined. Details are at <https://wjc-ut.com>.

Feb. 19, 4-6 p.m.

Women in Business, a Murray Chamber of Commerce event. Location is Indie Square, 141 E. 5600 S., Murray. Details are at themurraychamber.com.

Feb. 19, 5:30-6:30 p.m.

“Tax Planning,” a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 19, 6-8 p.m.

“Marketing Clinic,” a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 20, 8-10 a.m.

Salt Lake City 2025 Tax Update. Matt Talcoff RSM’s Washington national tax leader, and other RSM tax specialists will provide information on the upcoming changes to tax laws. Location is 2755 E. Cottonwood Parkway, Suite 100, Salt Lake City. Registration deadline is Feb. 17. Details are at siliconslopes.com.

Feb. 20, 10 a.m.

“Business 101: Essential Steps for New Entrepreneurs,” a Women’s Business Center of Utah event that takes place online. Registration deadline is 8 a.m. Feb. 19. Details are at wbcutah.org.

Feb. 20, noon-1:30 p.m.

“Crossroads of the World: Japan,” a World Trade Center Utah event. Location

CALENDAR

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is World Trade Center Utah, 60 E. South Temple, Salt Lake City. Registration can be completed at <https://wtcutah.formstack.com/forms/cwjapan2>.

Feb. 20, 5-7 p.m.

“Business After Hours,” a Salt Lake Chamber event. Location is Edison House, 335 S. 200 W., Salt Lake City. Free for members and \$30 for nonmembers for early-bird registration, \$20 for members and \$40 for nonmembers thereafter. Details are at slchamber.com.

Feb. 20, 6-8 p.m.

Speaker Series, a Top of Utah Military Affairs Committee event featuring a 6 p.m. social and 6:30 p.m. dinner. Speaker is Maj. Gen. Kenyon Bell, commander of the Ogden Air Logistics Complex at Hill Air Force Base. Location is Timbermine Steakhouse, 1701 Park Blvd., Ogden. Cost is \$45, \$25 for active duty military. Details are at davischamberofcommerce.com.

Feb. 20, 6:30-8 p.m.

“How to Start a Business 101,” a Small Business Development Center event. Location is Orem/Provo SBDC at Utah Valley University. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 24-26

DealSource Summit and Ski Event, an ACG (Association for Corporate Growth) Utah event focused on middle-market deal flow content. Location is Pendry Park City, 2417 W. High Mountain Road, Park City. Costs vary, with discounts for early registration. Details are at <https://www.acg.org/utah/events/intermountain-dealsource-summit-2025/general-attendees>.

Feb. 25, 11:30 a.m.-1 p.m.

Athena Leadership Award Luncheon, a Davis Chamber of Commerce event. Award recipient is Layton Mayor Joy Petro. Location is Davis Conference Center and Hilton Garden Inn, 1651 N. 700 W., Layton. Details to be announced at davischamberofcommerce.com.

Feb. 25, 11:30 a.m.

Professional Development Series, a ChamberWest event. Speaker Brian Accord, entrepreneur and educator, Salt Lake Community College, will discuss “Unlock the Power of AI: Simple Ways to Boost Your Efficiency and Productivity.” Location is Salt Lake Community College, 3460 S. 5600 W., West Valley City. Cost is \$25 for members by Feb. 20, \$35 for everyone thereafter. Details are at chamberwest.com.

Feb. 25, 11:30 a.m.-1 p.m.

Women in Business, an Ogden-Weber Chamber of Commerce networking luncheon event. Location is Jeremiah’s, 1307 W. 12th St., Marriott-Slaterville. Cost is \$25 for members and first-time guests, \$35 for nonmembers. Details are at ogdenweberchamber.com.

Feb. 25, 11:30 a.m.-1 p.m.

Women in Business, a South Valley Chamber of Commerce event. Location to be determined. Cost is \$23 for members, \$35 for nonmembers. Details are at southvalleychamber.com.

Feb. 26, 11 a.m.

“Tax Planning for Tech Founders and Entrepreneurs,” a VPTax event featuring information about various strategies to assist founders properly address

both income and estate tax considerations. The strategies will assist with exit planning and how to hold assets before and after a sale transaction. Speakers are Lynn Ames, partner at VPTax; Nathan Burt, executive vice president at VPTax; and Brodie Barnes, wealth management advisor at Captrust. Location is Silicon Slopes, 2600 W. Executive Parkway, Lehi. Details are at <https://app.silicon-slopes.com/events>.

Feb. 26, 11:30 a.m.-1 p.m.

“Chamber Connections,” a Davis Chamber of Commerce event. Location is Fat Cats, 2067 W. 1800 N., Clinton. Free (food available for purchase). Open to the public. No RSVP needed. Details are at davischamberofcommerce.com.

Feb. 26, 5-6:30 p.m.

“Connect After Hours,” a South Valley Chamber of Commerce event. Location is All-Star Bowling & Entertainment, 12101 S. State St., Draper. Cost is \$15 for members, \$25 for nonmembers. Details are at southvalleychamber.com.

Feb. 26, 6-7 p.m.

“Facebook/Instagram Ads: Create and Manage Ads like a Pro,” a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 27, noon-1 p.m.

Women in Business, a Box Elder Chamber of Commerce event. Location is Perfect Color Studio, 1095 W. Forest St., Brigham City. Cost is \$8 studio fee for a ceramic project, plus the cost of the selected project. Box lunches available for \$10. RSVPs can be completed by calling the chamber at 435-723-3931.

Feb. 27, 5-6 p.m.

“Legal Workshop” in English and Spanish, a Small Business Development Center event. Location is Orem/Provo SBDC at Utah Valley University. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 27, 6-7 p.m.

“Intellectual Property Clinic,” a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

March 5, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free (lunch is available for purchase). No RSVP needed. Details are at davischamberofcommerce.com.

March 7, 8-10 a.m.

First Fridays Speed Networking, a West Jordan Chamber of Commerce event. Location is Legacy Retirement Center, 1617 Temple Lane, South Jordan. Cost is \$5. Details are at <https://wjc.ut.com>.

March 12, 11:30 a.m.-1 p.m.

“Chamber Connections,” a Davis Chamber of Commerce event. Location is Fat Cats, 2067 W. 1800 N., Clinton. Free (food available for purchase). Open to the public. No RSVP needed. Details are at davischamberofcommerce.com.

March 12, 5-7 p.m.

“Business After Hours,” an Ogden-Weber Chamber of Commerce event. Location is Mackenzie Exhibit, 180 S. 1140 W., Ogden. Free for members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

PUBLIC NOTICES

PUBLIC NOTICE

NON-COMPLIANCE WITH INDUSTRIAL PRETREATMENT STANDARDS

The Federal Clean Water Act established the National Pretreatment Program to control the discharge of toxic and/or hazardous waste into the sanitary sewer system operated by Publicly Owned Treatment Works (POTW’s). Under delegation from the EPA and the State of Utah, the South Davis Sewer District has been given the responsibility of applying and enforcing the pretreatment standards to industrial users served by the District.

Pursuant to the requirements of the National Pretreatment Program, the delegated POTW must annually publish a list of industrial users within its service area that have either demonstrated a pattern of non-compliance with applicable standards or had a significant non-compliance incident over the previous 12 months.

This notice has been issued to meet the requirement to inform the public. During the time period of 1/1/24 through 12/31/24, the following industry has violated the Industrial Pretreatment effluent standards:

INDUSTRIAL USER	TYPE OF NON-COMPLIANCE	POLLUTANT/PERIOD
Quality Plating, Inc. 1087 W 2425 S Woods Cross UT 84087	Chronic and TRC Effluent Violations	Zinc-4th Qtr

FOR FURTHER INFORMATION CONTACT:

Lyndon L. Tan, IPT Administrator
South Davis Sewer District
1800 W 1200 N
West Bountiful UT 84087
801.295.3469

Published in the Salt Lake Business Journal, First Publication 2/10/25, Last Publication 2/17/25

NOTICE OF TRUSTEE’S SALE

The following described property will be sold at public auction to the highest bidder, payable in lawful money of the United States at the time of the sale, at the front steps of the Davis County Courthouse at 800 West State Street, Farmington, Davis County, Utah, on March 7, 2025 at the hour of 9:00 a.m. of said day, for the purpose of foreclosing a Deed of Trust originally executed by Skyler Finlayson and Caitlin Lagasse as Trustors, in favor of Goldenwest Federal Credit Union, covering real property located at 2424 West 1800 North, Clinton, Utah 84015, and more particularly described as:

All of Lot 1, HEFLYSSUBDIVISION NO. 3, Clinton City, Davis County, Utah, according to the official plat thereof.
#14-026-0002.

The current beneficiary of the trust deed is Goldenwest Federal Credit Union and the record owners of the property as of the recording of the notice of default, are Skyler Finlayson and Caitlyn Lagasse. This Deed of Trust is recorded as Entry Number 3506205, in Book 8127, at Page

19, of the records of the Davis County Recorder. Bidders must be prepared to tender to the trustee \$20,000.00 at the sale and the balance of the purchase price by 12:00 noon the day following the sale. Both payments must be in the form of a cashier’s check or certified funds.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

THIS IS AN EFFORT TO COLLECT A DEBT. INFORMATION RECEIVED MAY BE USED FOR THAT PURPOSE.

DATED this 30th day of January, 2025.

/s/ Bruce L. Richards, Trustee
455 East 500 South, Suite 401
Salt Lake City UT 84111

Published in the Salt Lake Business Journal, 2/10/25, 2/17/25, 2/24/25

March 13-14

Wilson Sonsini Entrepreneur & Investor Life Sciences Summit, presented by BioUtah and the University of Utah Technology Licensing Office and featuring speakers, national and local investors, and numerous Utah life sciences startups. Keynote speakers include Monica DiCenso, head of global investment opportunities at J.P. Morgan Private Bank, and Earl “Eb” Bright, president of Exploramed and director of IP policy at Stanford Mussallem Center for BioDesign. Early-bird discounts available until Feb. 14: \$200 for members, \$275 for nonmembers for the conference at the Sheraton Salt Lake City on March 13; \$195 for ski day lift ticket and lunch, \$50 for ski day luncheon only at Snowbird on March 14. Details are at <https://eilifesciencessummit.org/>.

March 13, 8:30 a.m.-5 p.m.

Strategic Materials Summit, hosted by 47G, in collaboration with EDA Tech Hubs, the University of Utah, Idaho National Labs, Utah Mining Association and the Critical Minerals Innovation Hub. Event will feature industry leaders and experts exploring the future of strategic materials, their role in advancing technology and innovation, and opportunities for forging strategic partnerships. Location is Rice-Eccles Stadium, University of Utah, 451 S. 1400 E., Salt Lake City. Details are at <https://lu.ma/7yh4atu5>.

March 13, 11:30 a.m.-1 p.m.

Women in Business Luncheon, a Davis Chamber of Commerce event.

see CALENDAR next page

MARKETPLACE

LUXURY NIGHTLY RENTAL TOWNHOME RESORT UNITS FOR SALE

LOCATED IN HURRICANE, UT-NEXT TO SAND HOLLOW



SET TO BE COMPLETED SUMMER 2024



CONTACT BRADEN AT TEAM PLUS REALTY FOR MORE DETAILS

(801)656-5091

BHORSLEY32@GMAIL.COM

CALENDAR

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Location to be announced. Cost is \$25 for members, \$35 for nonmembers. Details are at davischamberofcommerce.com.

March 13, 11:30 a.m.-1 p.m.

"2025 Legislative Update," a ULI (Urban Land Institute) Utah event. Speakers Paxton Guymon and Daniel Dansie will discuss significant legislative milestones of this session and their potential impacts on Utah's land use and infrastructure trajectory. Location is 95 S. State St., Salt Lake City. Cost is \$15 for members, \$25 for nonmembers. Details are at <https://utah.uli.org/events-2/>.

March 17, 5-7 p.m.

"Business After Hours," a Salt Lake Chamber event. Location is Kiln, 26 S. Rio Grande St., Suite 2072, Salt Lake City. Free for members and \$30 for nonmembers for early-bird registration, \$20 for members and \$40 for nonmembers thereafter. Details are at slchamber.com.

March 18-20

"X4: The Experience Management Summit," a Qualtrics event featuring keynote speakers and more than 30 breakout sessions. Keynote speakers include Donna Morris, Walmart Inc. executive vice president and chief people officer; Bill McDermott, ServiceNow chairman and CEO; and Rob Swain, KFC global chief operations officer. Location is Salt Palace Convention Center, 90 S. West Temple, Salt Lake City. Cost is \$899 for a two-day summit pass, \$1,298 for a summit pass and "XM Basecamp Live" on March 18. Details are at www.qualtrics.com/x4summit.

March 18, 9-11 a.m.

Business Women's Forum. Presenter Kristyn Allred, director of She's Daring Mighty Things, Huntsman School of Business at Utah State University, will discuss "Business Community: How to Ignite Collective Power." Location is Ken Garff University Club, Rice-Eccles Stadium, 451 S. 1400 E., Salt Lake City. Cost is \$35 for members and \$50 for nonmembers by March 14; \$50 for mem-

bers and \$65 for nonmembers thereafter. Details are at slchamber.com.

March 19-May 21

Executive Certificate in Global Business Management, presented by The Mill at Salt Lake Community College and offered to business executives, professionals, working staff, entrepreneurs and qualified students who wish to increase their knowledge and improve their strategies in global business practices. Classes can be taken in-classroom at SLCC in Sandy, online or hybrid. Cost is \$995, with scholarships available to cover the cost of the program through STEP (State Trade Expansion Program) Grants, and a discount through the Utah Custom Fit Training program. Application deadline is March 7. Online information session about the program takes place Feb. 26, 5:30 p.m. Details are at <https://themillat-slcc.com/education/executive-certificate-global-business-management/>.

March 19, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free (lunch is available for purchase). No RSVP needed. Details are at davischamberofcommerce.com.

March 20-21

Intermountain Sustainability Summit, a 16th annual event that is gathering of sustainability professionals and emerging leaders, drawing experts and visionaries from business, government, nonprofit and education sectors to learn, collaborate and create positive change. Theme is "Regeneration." March 20 events include keynote speaker, Eco Expo, student poster contest, over a dozen sessions, networking sessions and more. March 21 includes morning workshops titled "Exploring Utah Water: Local Government and Public Policy in Preserving the Great Salt Lake" and "Data to Decisions: Building Consensus for Energy-Focused Upgrades," and afternoon workshops including "Advocacy Action Tools for Bipartisan Policy Solutions." Location is Weber State University, Ogden. Registration for each event is separate, allowing participants to choose and register for the events that interest them most. Details to be

announced at <https://www.weber.edu/issummit/>.

March 20, 10 a.m.

"Business 101: Essential Steps for New Entrepreneurs," a Women's Business Center of Utah event that takes place online. Registration deadline is 8 a.m. Feb. 19. Details are at wbcutah.org.

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

Chamber Luncheon, a Davis Chamber of Commerce event. Speaker is Colleen Mellor of Smart Solutions. Location is Business Resource Center at Davis Technical College, 450 Simmons Way, No. 100, Kaysville. Cost is \$25 for members, \$35 for nonmembers. Details are at davischamberofcommerce.com.

March 21, 8 a.m.-1 p.m.

Box Elder Business Summit, a Box Elder Chamber of Commerce event. Keynote speakers are Jeremy and Kristin

Andrus, owners of Traeger Grills, and Mike Whitaker of Whitaker Holdings. General sessions include "Regional Economic Update: The Future of Box Elder's Top Five Industries," and Whitaker discussing "Cultivating Employees from the Ground Up." Breakout sessions include "Social Media Advertising Using AI," "Buying, Selling and Franchising Businesses" and "Financing for Businesses." Event also includes the "Taste of Box Elder" lunch. Location is Utah State University Brigham City Campus, 989 S. Main, Brigham City. Cost is \$40. Details are at boxelderchamber.com.

March 25, 11:30 a.m.-1 p.m.

Women in Business, an Ogden-Weber Chamber of Commerce event. Location is Jeremiah's, 1307 W. 12th St., Marriott-Slaterville. Cost is \$25 for members and first-time guests, \$35 for nonmembers. Details are at ogdenweberchamber.com.

BALLPARK

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deep" to listen to families and residents in the neighborhood since the Bees announced they would leave Smith's Ballpark. "It might actually be the first time I've heard a government being accused of asking too many questions of the residents," she said. "But that feedback led us to a decision for the future of the Smith's Ballpark site that I know neighbors overwhelmingly approve of."

While the adaptive reuse concept retains part of the existing stadium, the other two options were a "Preserve" concept that would have retained the ballpark as a centerpiece for a year-round venue for professional, amateur and community sports, and a "Nature" concept that eliminated the stadium entirely in favor of a place with ecology and nature as the focus.

The 13.5-acre site of the ballpark and nearby parking lot will be available after the University of Utah baseball team plays its 2025 season at Smith's Ballpark while a new on-campus baseball stadium is built. The Salt Lake Bees moved from Smith's Ballpark after the 2024 season

and will begin play in April at an under-construction stadium in South Jordan called Daybreak Field at America First Square.

In the State of the City presentation, Mendenhall also spoke about future changes in downtown Salt Lake City, a community whose population has doubled to 20,000 since 2020 and will add 7,000 more by 2030.

"Twelve months ago, some doubted if the Utah Jazz would still be playing downtown, and the National Hockey League coming to Salt Lake City was just a fever dream," she said.

But early last year, she committed to keeping the Jazz downtown and shortly thereafter the NHL's Arizona Coyotes moved to Salt Lake City and are playing under the name Utah Hockey Club.

"By the end of last year, the partnership agreement we executed with SEG means we have done our part to keep both teams right here, where they belong, for the next 30 years," the mayor said. "With the creation of the Sports, Entertainment, Culture and Convention District, the future of downtown is being reimagined. It will continue to be the economic center of our state, and the center of culture, faith, entertainment, transportation, finance and community in the Mountain West."



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