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More companies, not fewer, envisioned for AI future



Brice Wallace
Salt Lake Business Journal

The world of artificial intelligence is here, but will every business have a role in it?

Several speakers at a recent AI Summit in Salt Lake City pushed the idea that the more companies involved in the future, the better.

Gov. Spencer Cox said “thousands” of AI companies are needed. Matthew Prince, co-founder, executive chairman, and chief executive officer of Cloudflare, upped the ante, suggesting 500,000. The goal is to have more than just a few as a way of providing more opportunities to improve humanity and avoid a repeat of the ills created by social media’s handful of controlling companies.

“We need to think about what that future looks like, and I think that future that I want to play for is not a world where there are five AI companies. It’s 500,000 AI companies,” Prince said in a fireside chat with Cox. He said he wants to avoid a world “with five big conglomerates that sell us everything” instead prefers one “where everyone — small businesses, large businesses, everyone — competes on a level playing field.”

Cox said Utah “is going to continue to push to lead the nation to prevent anti-competitive actions by all of the big companies that are in this space right now.”

“We need to make sure that we don’t end up with five AI companies,” the governor said. “We need thousands of AI companies in this country.” Later, he added that he wants regulations that prevent these existing large players “from stopping other companies from entering the market. That’s what we’re trying to do.”

Prince said that without a thoughtful

approach, we might end up in “a scary world.” One future might evolve into one company that holds the money, one that holds the real estate, one that makes a product, one that transports the product and one AI company that oversees it all — consolidating all commerce.

“That’s an incredibly terrifying world and we should be playing for one where there are lots and lots and lots of players,” he said.

That massive consolidation can be seen on the Internet — he cited Amazon as an example — which he described as “just a warning shot for what’s to come.” AI will apply “enormous pressure” to consolidate the Internet into a small set of players. While many small businesses are essentially aggregators with personal relationships with their customers, Prince said he is not sure that that matters in the future of agentic commerce.

The big AI players are actually capitalizing on what he called “AI doomerism,” in which people are worried that AI will take their jobs or result in a “Terminator”-like environment, so that regulators might limit the number of companies allowed to be in the AI world. “They don’t want 500,000 AI companies,” he said. “They want five or three or two or one, and they’re trying to figure out, how can we make that happen?”

But innovation, competition and market forces need to prevail, he said. “It is a bad world if there are only five AI companies in the future,” Prince said. “It is bad for all of us. We need to make sure that there is real competition. ...”

Cox and Prince were among summit speakers worried that AI might follow the path of highly consolidated social media. Prince said the business model for the Internet has focused on “rage-bait” or seducing people to click on cer-

tain links and ads that have led people to become angrier or that “preys on some of our biggest weaknesses.”

Cox said he remains pro-Internet and pro-technology but “very much anti-social media,” adding that it has resulted in daughters with eating disorders, sons with pornography addictions, and grandchildren with anxiety and depression strong enough that some have taken their own lives.

The social media model has led to a handful of the most powerful, wealthiest companies in the history of the world, he told the audience. “And what have they been doing? Well, they’ve been basically strip-mining our souls, and, even worse, they’ve been employing our children in their effort to strip-mine our souls. It’s not a pretty picture.

“I know many of you in this room, again I know that tech is your background, but however much you hate social media, you do not hate it enough. You do not hate these companies enough and what they’ve done to us intentionally, knowingly....”

Those companies, he said, acted “under the guise of doing good for humankind” and it has taken a decade for people to discover the harm they are doing to society.

Cox acknowledged he once believed that technological tools would lead to human flourishing and human connection, but instead they have been used “to manipulate us, to divide us and to do significant harm.” He wants an AI future that is focused on improving humanity rather than “making us dumber and worse.”

“The good news is that it’s not too late,” Cox said. “And the best news of all is we stand on the precipice of a new technological revolution. It is here. It is before us.”

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Gail Miller, co-founder of the Larry H. Miller Co., addressed the crowd as the Giving Machines were welcomed into Daybreak in South Jordan on Dec. 4.



Members of the Daybreak Children's Choir performed for attendees at the ceremony. (Tom Haraldsen/Salt Lake Business Journal)

Giving Machines introduced in Downtown Daybreak

Tom Haraldsen
Salt Lake Business Journal

Since it began in 2017, the “Light the World” Giving Machines program from The Church of Jesus Christ of Latter-day Saints has expanded worldwide, with the machines now located in 21 countries over six continents. In the USA, that includes 125 cities.

Now, South Jordan's Downtown Daybreak has machines as well, becoming the 126th domestic site for them.

On Dec. 4, three of the machines were officially opened in Downtown Daybreak adjacent to the Ballpark at America First Square. The program included performances from the Timpanogos Ringers bell chorus and the Daybreak Children's Choir.

The Giving Machines function like a typical vending machine, where donors can select essential items that are distributed to people in need.

“They can range from donations such as food, clothing, clean water, health care, farming starting kits, seeds, chickens, pigs, education and job training,” said Kurt Softe, the church's community outreach director of the Jordan River Utah Region. “Volunteers manage all responsibilities for these machines. All donations go to participating nonprofit organizations. When a donor sees that their generosity brings help and hope to someone in need, a simple act of kindness will connect them forever. It improves lives physically and helps develop a spirit of self-worth.”

He said that over the past nine years, \$50 million in value has been donated in essential items and services.

South Jordan Mayor Dawn Ramsey welcomed the machines to her community.

“As we continue to grow, we find additional opportunities to light the world and make things brighter for others,” she said. “South Jordan was founded in 1859. Throughout our history, our people have been generous — they have shown charity and given to their neighbors. They've watched out for others and they've done what they can to make a difference and to brighten lives and ease the loads of others. We now have the opportunity to do even more, to give in a new way, to expand on our legacy of being a community that gives.”

She called the “Light the World” Giving Machines “a blessing to our community. We're kind of a test market this year. Let's do so well that these machines can stay here every year.”

The machines were bolstered with contributions from the Larry H. & Gail Miller Family Foundation. Gail Miller reflected on the need and value of all contributions from communities.

“Every act of generosity, no matter how small, sparks the fire within us,” she said. “When we gather that spark together, we can do great things and warm those around us — giving from the heart, and that's why we're here today. With just a few taps on these Giving Machines, we can be Santa's helpers to all who will receive the gifts. This season is magical because our hearts are more open; we're more receptive to the opportunities of giving. The tapping on these machines transforms lives. Let's wear these machines out.”

The Giving Machines are operational 24 hours a day and will remain in place through Dec. 25.

Bill targets social media company algorithms

Problems prompted by social media got a spotlight during the recent AI Summit in Salt Lake City, and now a Utah representative wants to hold social media companies accountable.

U.S. Rep. Mike Kennedy, along with Maryland Rep. April McClain Delaney, have introduced the Algorithm Accountability Act, which targets companies for harms caused by content pushed through their algorithms. The bill modernizes Section 230 of the Communications Decency Act and establishes a duty of care for platforms that design and deploy algorithms capable of amplifying dangerous or harmful content.

Under the Algorithm Accountability Act, social media companies must re-

sponsibly design, train, test, deploy and maintain their algorithmic systems in ways that prevent foreseeable bodily injury or death. The legislation also grants individuals a civil right of action in federal court when platforms negligently expose users to harmful or radicalizing content.

“As a family doctor, I've seen how today's online environment can overwhelm my patients and contribute to serious challenges,” Kennedy said. “Social media companies have built powerful algorithms that prioritize engagement and profit, too often overlooking their role in amplifying dangerous content. The Algorithm Accountability Act is a responsible step that establishes a clear duty of care for these platforms, ensuring they are ac-

countable for preventing foreseeable harm caused by their algorithmic feeds.”

U.S. Sen. John Curtis noted that Section 230 was written nearly 30 years ago “for a very different Internet.”

“What began as a commonsense protection for a fledgling industry has grown into a blanket immunity shield for some of the most powerful companies on the planet — companies that intentionally design algorithms that exploit user behavior, amplify dangerous content, and keep people online at any cost. Our bill will hold them accountable.”

Gov. Spencer Cox supports the bill, saying the nation needs a standard for accountability and added that the challenges of protecting children from the woes

of social media “don't stop at state lines.”

“By establishing a duty of care for social media platforms, this bill will help protect families across the country from the deceptive and addictive algorithmic designs that put profit above people,” Cox said. “It's time for Congress to act.”

“Big Tech has made billions off algorithms that hook our children and harm their mental health,” said Utah Attorney General Derek Brown. “This legislation will help us better protect kids while also upholding our sacred right to free speech. I commend Rep. Kennedy for sponsoring a bill that puts families first, holds platforms accountable, and preserves states' sovereign rights.”

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ASSOCIATE PUBLISHER

David Gregersen | david.g@thecityjournals.com

EDITOR-IN-CHIEF

Rebecca Olds | rebecca.o@thecityjournals.com

MANAGING EDITOR

Tom Haraldsen | tom.h@slbusinessjournal.com

ASSOCIATE EDITOR/REPORTER

Brice Wallace | brice.w@thecityjournals.com

ADVERTISING EXECUTIVES

Dale Dimond | dale.d@thecityjournals.com
Mieka Sawatzki | mieka.s@thecityjournals.com
Marc Davis | marc.d@thecityjournals.com
Ryan Casper | ryan.c@thecityjournals.com

CIRCULATION COORDINATOR

Lydia Rice | lydia.r@thecityjournals.com
385-557-1022

GRAPHIC DESIGN

Stacey LaMont
Ty Gorton

SALT LAKE BUSINESS JOURNAL

9500 South 500 West, Suite 205
Sandy, UT 84070

PHONE: 801-254-5974

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Construction of the University of Utah's new hospital starts in West Valley City. (Darrell Kirby/The City Journals)

Construction begins on University of Utah hospital in West Valley City

Darrell Kirby
The City Journals

After several years of talk and planning, construction of the University of Utah Health's new hospital in West Valley City is finally underway.

The U West Valley Steering Committee met in September to get an update on the progress of the major hospital on 22 acres at 3750 S. 5600 W.

As of September, the site was being prepared for the foundation of what will be called the University of Utah Eccles Health Campus and Eccles Hospital.

The 800,000-square-foot hospital will offer numerous specialties, including heart care, orthopedics, pediatrics and women's health, and provide training for students in various medical disciplines.

It will be the first major hospital to serve residents on the west side of the Salt Lake Valley, which university and city officials say have been underserved when it comes to health care services.

Site work is currently being done to prepare for building the medical center in three phases. By December, concrete footings are scheduled to be in place. Then the steel frame for the structure will start to be

erected. "All the steel has been procured for the building even though we're still designing the inside ... which is incredible," said Ischa Jensen, associate executive director of planning at University of Utah Health. "We're starting with completing the outpatient building first" where patients are seen by their medical providers and get exams, she added. "The second piece will likely be where the surgeries occur, procedural spaces, and the emergency department." The final construction phase will be the areas housing inpatient beds, according to Jensen.

It's hoped that each part of the complex can be done and opened within 12 to 18 months of each other. "It's important not only for us to stage that timing ... from a construction perspective, but also from a staff training perspective," Jensen said, noting that 1,200 new employees will be brought on over that span to staff the hospital as it opens in phases. Projected completion of the campus is in late 2028 or 2029.

Officials in March announced a \$75 million donation from the George S. and Dolores Doré Eccles Foundation to help fund the construction of the medical campus. Total cost of the project right now is around \$855 million. Okland Construction is the general contractor.

Utah consumer sentiment ticks up in November

Following a fairly significant drop in October, Utah's consumer sentiment rebounded slightly — up 3.2 percent — in November, according to the Zions Bank Consumer Sentiment Survey.

The survey, prepared in partnership with the University of Utah's Kem C. Gardner Policy Institute, found a rise from 73.4 in October to 75.8 in November. Although the change is within the survey's margin of error, it signaled that Utah consumer confidence is not in a downward trend.

A similar survey conducted by the University of Michigan reported that sentiment fell 4.9 percent among Americans as a whole during November. This change is also within that survey's margin of error.

"Utah consumer sentiment increased in November, reversing a contraction the previous month and a continued

downward trend in national sentiment," said Robert Spendlove, Zions Bank senior economist. "Utah consumer sentiment also continues to exceed national sentiment."

The Utah consumer confidence survey uses key questions from the University of Michigan's Survey of Consumers. These questions measure residents' views of the present economic situation and their expectations for the economy in the future. Data gathered from the key questions are used to create the consumer confidence index for Utah. Demographic questions are included in the questionnaire to allow for additional analysis of the data and to assess the representativeness of the sample.

The full results of the monthly Zions Bank Consumer Sentiment Survey can be accessed at <https://gardner.utah.edu/zions-bank-consumer-sentiment-survey/>.

Hurricane Electric expands with new Point of Presence in Draper

Hurricane Electric, the world's largest IPv6-native Internet backbone, has established a new Point of Presence (PoP) at FiberState SLC1, a premier carrier-neutral data center located at 106 E. 13200 S., Draper.

FiberState provides a highly interconnected and scalable environment with direct access to multiple carriers and cloud providers. The facility is positioned to serve customers throughout Utah's fast-growing technology corridor, which includes Salt Lake City, Lehi, Draper and Provo.

Utah has rapidly become one of the nation's top technology and data center markets. Its diverse and expanding economy is driven by sectors such as cloud computing, artificial intelligence, fintech, life sciences and software development. According to CBRE, Salt Lake City ranks among North America's hottest markets for tech job growth, and the

state's data center capacity is projected to significantly expand in the coming years.

Officials at Hurricane Electric say this new PoP will provide improved fault tolerance, load balancing and congestion management in the delivery of next-generation IP connectivity services. Businesses and ISPs in the region will now have access to Hurricane Electric's IPv4 and IPv6 network through 100GE (100 Gigabit Ethernet), 10GE (10 Gigabit Ethernet), and GigE (1 Gigabit Ethernet) ports.

"We are pleased to continue our network expansion with the addition of this new PoP at FiberState," Mike Leber, president of Hurricane Electric, said in a company release. "Utah has emerged as a major technology hub, and this deployment enhances our ability to provide high-speed, resilient Internet connectivity to customers throughout the Intermountain West."

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Park City Opera coming to SLC on Dec. 17

Cassie Goff

Salt Lake Business Journal

Lena Goldstein, Lisl Wangermann and Benjamin Beckman share a vision for inspiring passion and appreciation for classical music in all ages. Upon recognizing their collective love for opera and drive for making the performing arts more accessible, these three Yale graduates quickly founded the nonprofit Park City Opera.

“It’s rare in life to meet people who you enjoy working with, where you can play off each other,” said Wangermann.

Goldstein, Wangermann and Beckman wanted to bring opera to a city culturally rich but underserved with classical music. However, there was a challenge that local residents and visitors might be aware of. There is no opera house in Park City.

Park City Opera embraced this challenge.

“The best part of our work is to conceptualize how classical vocal arts fit into venue types like libraries, greenhouses and restaurants,” Goldstein said.

Park City Opera’s venue flexibility allows for the co-founders to reimagine an art form into community gathering hub spaces. In addition to venue flexibility, Goldstein believes allowing events to be artist-led are two of the main aspects making their nonprofit model for Park City Opera unique.

“Almost every event is sponsored or co-presented with a community-based organization,” Goldstein said.

Park City Opera relies on cultivating relationships with local community organizations and musicians. Partly because all three co-founders split their time between their own professional careers across the country.

“The most fulfilling aspect in Park City Opera is to provide employment opportunities for peers and emerging artists,” said Goldstein. “We are creating the performance opportunities we wish were the norm.”

Part of that norm they are working to change include the pay scales. Park City Opera has been able to provide well-paid, high-visibility opportunities to strong emerging artists within the first 15 years of their careers.

“We have total proof of concept that we can sell out a show and there is a market for opera in Park City with room to grow,” Wangermann said.

Park City Opera is entering its third performing season with three newly announced operatic productions.



Stephanie Chee and Benjamin Beckman perform at the Park City Gardens Greenhouse. (Photo courtesy Lena Goldstein/Park City Opera)

Striving to make opera more accessible for all, David Conte’s “The Gift of the Magi” was carefully selected. The performance runs 75 minutes instead of a usual 3-to-4-hour opera, which Park City Opera feels makes it more approachable for all ages.

“‘The Gift of the Magi’ is a good first opera because the scale is much smaller (with four singers) for real intimacy that you don’t find in a large opera house,” Beckman said.

“It’s gorgeous,” Beckman said. “There are really special moments in the architecture of the music by David (Conte).” In fact, because he is living in the Bay Area, he will be flying in for a special Q&A session after the inaugural performance on Dec. 17 at Clubhouse SLC.

The following performances of “The Gift of the Magi” will feature Q&A sessions with the local or-

chestra musicians, singers, performing artists and production team members as well: Dec. 19 and Dec. 20 at the Park City Community Church.

“We lean on the support and partnership with 16 different community organizations,” Goldstein said. “We want to provide opportunities for high-level opera with an affordable ticket price,” Beckman added, noting \$25 tickets.

Park City Opera is planning a handful of summer events including performances of “The Tender Land” by Aaron Copland (in celebration of the 250-year birthday of the USA) and “Roméo et Juliette” by Charles Gounod in August. Park City Opera is eager to find volunteer ushers for each of their upcoming performances. For more information about Park City Opera, including volunteering and ticket sales, visit www.parkcityopera.org.

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Rocky Mountain Power seeks rate hike to build wildfire fund

John Rogers

Salt Lake Business Journal

Utah lawmakers passed a law in 2024 that, among other things, allows utilities to establish a fund to cover their liability in case of extraordinary expenses associated with utility-caused wildfires.

The bill was likely in response to a PacifiCorp settlement with 400 plaintiffs following deadly wildfires that destroyed several Oregon communities around Labor Day in 2020.

SB224, sponsored by Sen. Scott Sandall, R-Tremonton, also allows the cost of such reserves to be funded by a surcharge on the utility's customers.

Now Rocky Mountain Power has filed for a proposed rate hike of 4.48 percent — for potentially as long as the next decade — to establish the self-insurance fund rather than purchase commercial insurance, the rates for which have skyrocketed since the PacifiCorp settlement.

During hearings before Utah Public Service Commission (PSC) in November, Rocky Mountain Power executives said the 4.48 percent increase would mean about \$3.70 a month hike in the bill of an average residential customer — the cap established by SB224.

With the rate hike, Rocky Mountain Power said it would collect about \$109 million per year and about \$1 billion over

the next 10 years. For reference, since the Labor Day fires, PacifiCorp has settled nearly 4,200 wildfire claims for \$1.6 billion.

In its filing with the PSC, Rocky Mountain Power said its rate increase proposal is in the public interest, especially now that “the increasing incidence and severity of wildland fire has put unprecedented financial pressure on electric utilities operating in Western states like Utah.”

“The availability of the Fire Fund supports customers and the state of Utah generally by fostering the financial stability of the company so it can deploy capital to effectively serve customers,” the company wrote in its request. “Massive claims on utility assets arising from wildfire liability could compromise the company's ability to expand infrastructure to meet current customer needs and expected load growth in Utah.”

Sandall's legislation requires that the fire fund supplement other forms of insurance and not be maintained within Rocky Mountain Power's fiscal operating system. Instead, it must be a restricted account and only be used if there's a catastrophic fire with liabilities that insurance won't pay for.

Liability for losses in the PacifiCorp Labor Day fires case was based on court testimony that the utility failed to avoid fires by not keeping power lines clear of brush and debris and by not cutting power from



The Archie Creek fire was one of five wildfires that spread in Oregon over Labor Day weekend in 2020. Utility company PacifiCorp was held liable for more than \$1.6 billion in damages from the fires. Utah's Rocky Mountain Power has requested a customer rate hike to build a fund to pay for such eventualities in its service area. (Photo courtesy Oregon Department of Transportation)

the lines when high winds were expected.

Rocky Mountain Power's request was not unexpected following the passage of SB224, but its timing was bad, coming just a year after a controversial request by Rocky Mountain Power for a more than 30 percent residential hike. That request was ultimately reduced to a 4.7 percent in-

crease by the Public Service Commission.

Rocky Mountain Power spokesperson Dave Eskelsen reiterated that the fund can be used only in case of catastrophic wildfires.

“This is for a specific account,” he said. “It is specifically for Utah, and it will be transparent for what we charge for.”

1 in 5 Utah construction workers are immigrants

“Immigration” has been a buzzword for years, especially under the two Trump administrations, and a new report shows that one-fifth of one Utah industry's work force consists of foreign-born people.

Utah's construction industry has 25,893 such workers, according to a study by online publication Construction Coverage, which used data from the U.S. Census Bureau's 2023 American Community Survey five-year estimates.

That puts their industry percentage in the state at 19.7 percent, based on total industry employment of 131,155, putting Utah at No. 19 among states. That compares with 12.6 percent of all workers in the state who are foreign-born.

For the nation, foreign-born workers in the construction industry account for 26 percent of the total workforce in the industry, or nearly 2.9 million among a

total of 11 million construction workers. Among all workers in all industries, foreign-born workers account for 18.7 percent.

The share of national foreign-born workers in the industry has trended upward for more than a decade, rebounding after the Great Recession, the report states. In several major metro areas, the figure tops 50 percent. In 2009, immigrants made up 23.3 percent of all construction industry employees. The total also grew, jumping from over 2.4 million to nearly 2.9 million in 2023.

“This suggests a gradual but sustained increase in the industry's reliance on foreign-born workers — a shift that continued through the economic recovery after the Great Recession and into the post-pandemic construction boom,” the report states. It also noted that as federal immigration enforcement ramps up, cer-

tain markets “could see crews thin out, costs climb and key projects delayed.”

The heaviest concentration of foreign-born workers in construction is among drywallers, at nearly 57 percent. Drywallers, roofers and painters have immigrants making up over half of the nation's workers in those trades. Other high-dependence roles include flooring and tile installers and construction laborers. “These roles represent a large portion of on-site construction work and are among the most physically intensive occupations in the industry,” it says.

By total headcount, the largest group of foreign-born employees nationally are construction laborers, with 754,476 immigrant workers nationwide. Carpenters (364,941) and painters and paperhangers (250,940) also account for a significant portion of the workforce.

Among states, the percentage of for-

foreign-born construction workers is highest in California, at 41.5 percent of the construction total. Meanwhile, Montana, Maine and Vermont have less than 3.5 percent of construction industry employees that are foreign-born.

“As federal immigration enforcement intensifies, industries that depend heavily on foreign-born workers are beginning to feel the strain. One of the most exposed is the U.S. construction sector, where immigrants — both documented and undocumented — make up a substantial share of the workforce,” the report states. “These workers are integral not only to residential and commercial building projects, but also to the maintenance and repair of the nation's aging infrastructure.”

The Construction Coverage report covers over 260 U.S. metros and all 50 states.

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Although on the decline, Utah still leads the nation in ‘social capital’

Utah often receives headlines because of its national leadership in areas such as its strong economy and its human capital — the skills and labor of its employees — but a new report from the Utah Foundation finds that the state leads the nation in “social capital” as well.

Social capital refers to the ways people use networks and social connections to benefit themselves and their communities. To determine social capital, social scientists measure how people and groups can use networks and community groups to change the world around them.

The report, from the Utah Foundation’s Social Capital Index project, is called “Foundations and Frameworks: A Primer on Social Capital and Why It’s Important.” It says that social capital can provide individual benefits, such as helping someone find a job, accessing additional resources from friends or family during a stressful economic time, or participating in a group to learn new skills or advance existing ones.

For 2025, Utah has the highest Social Capital Index score in the nation and has consistently been among the top states over the past 12 years.

The project determines a state’s social capital score by gathering data on 34 metrics, sorted into seven categories: civic engagement, social trust, social co-

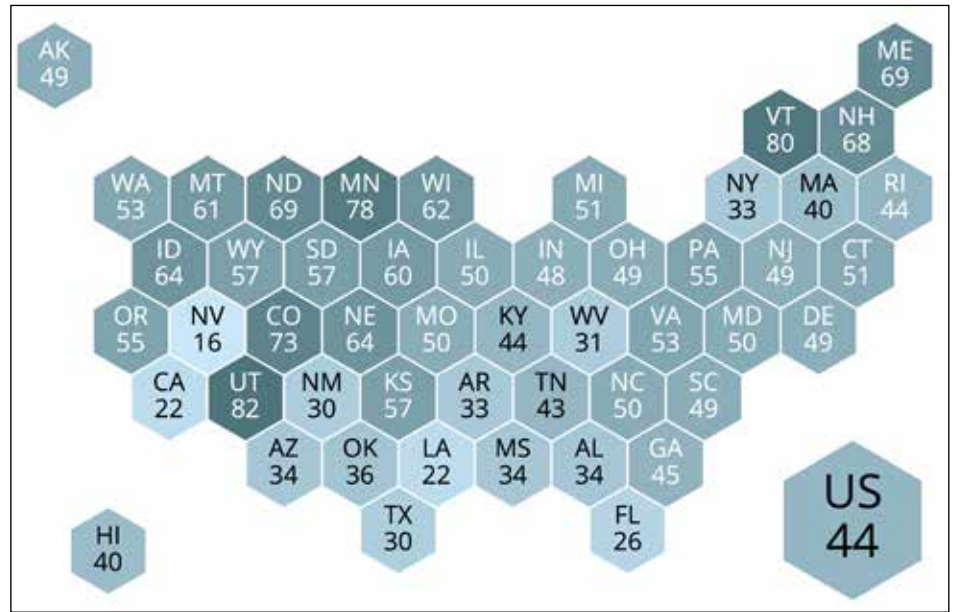
hesion, focus on future generations, family health, community life and social mobility. In determining the metrics, the Utah Foundation explored other social capital analyses, including the indices created by the Joint Economic Council and by Harvard University political scientist Robert Putnam.

The study compares Utah to the U.S. at large and to the other Mountain states (Arizona, Colorado, Idaho, Montana, Nevada, New Mexico and Wyoming). It also examines trends over time. The 2025 index shows that Utah is grouped favorably with some Midwestern and Northeastern states. Colorado also performs very well.

This year, Utah ranks first or second in the nation on three of the seven subindices: social trust, family health and community life. Only three other states have more than two subindices in the top five: Minnesota, Maine and New Hampshire.

Utah’s Social Capital Index score stands at 82 out of 100, down from 96 in 2013. This compares to the United States as a whole, which stands at 44 in 2025.

“In places where social capital is robust, it can translate into heightened economic prospects and lower demands on the public sector,” said Shawn Teigen, president of the Utah Foundation. “So, while the Beehive State is thriving relative to the nation in terms of social capital, that does



The Utah Foundation’s Social Capital Index shows that Utah is tops in the U.S. and is grouped favorably with Colorado and some Midwestern and Northeastern states. (Graphic from “Foundations and Frameworks: A Primer on Social Capital and Why It’s Important,” by the Utah Foundation)

not mean we should rest on our laurels. We still have work to do.”

The report found that the largest difference between Utah and the U.S. is with the community life subindex. Utah’s score is 13 compared to zero for the country as a whole.

Much of the decline in Utah’s index

score is from three subindices: future generations, family health and community life, report authors said.

The full report, which explores the various indices in detail, including where Utah needs improvement, is accessible on the Utah Foundation’s website, www.utahfoundation.org.

State leaders repeal collective bargaining ban

During last Tuesday night’s special session of the Utah Legislature, a controversial measure that passed last year dealing with collective bargaining in the public sector was repealed.

Lawmakers on both sides of the political aisle united in repealing HB267, the bill that prohibited public-sector unions from having the ability to negotiate with employers on wages and work conditions.

Curiously, it was the sponsor of HB267, South Jordan Rep. Jordan Teuscher, who was among the most vocal to repeal it. He said the bill needed more study and clarification to be effective. The vote Tuesday

night was for repeal by a 60-9 margin in the House and 26-1 in the Senate.

Republican leadership took a preemptive stand before the session, issuing a press release Tuesday morning saying legislators and Protect Utah Workers (PUW) wanted to repeal the ban.

“Legislative leadership and the coalition of 21 public and private labor unions agree that all public employees deserve a meaningful say in their compensation, benefits, performance, and working conditions,” the release said. “Finding common ground reflects a shared commitment to keeping Utah the best place for fami-

lies and public employees who live in the communities they serve.”

“It’s clear that the heated debate around these issues has created unnecessary division, which was never the intent,” Senate President J. Stuart Adams and House Speaker Mike Schultz said in the release. “Repealing the bill allows us to reset the discussion and move forward to ensure we get this right. We’re committed to continuing conversations with all stakeholders to craft policies that support our public employees, protect public funds, and keep Utah’s government responsive and accountable to the people we serve.”

“We know Utahns support the rights of public workers,” added the PUW coalition. “The coalition thanks legislative leadership for listening to the people and appreciates the conversations we’ve had to support public employees. This repeal preserves the rights of first responders, educators, and all other critical public workers who improve the lives of Utahns every day.”

Lawmakers will now work on creating new measures to protect workers and employers in both private and public sectors. That could lead to a new bill coming before the Legislature when it convenes in January.

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“As we celebrate 90 years of service, we’re reminded that our members are why we do what we do.”

— Mark Young, CEO

“Our mission has always been to lift and strengthen the individuals, families, and neighborhoods we serve,” said **Mark Young**, president and CEO of Granite Credit Union. “I am proud to lead an organization that believes in showing up for our community, investing in local classrooms and small businesses, supporting essential community organizations, and helping our members build confidence in their financial futures.”

Since its founding in 1935 by seven Utah educators, giving back to the community and serving the underserved has been a top priority for Granite Credit Union. Today, that spirit of community remains at the heart of their mission. What began with just a handful of teachers has grown into a full-service financial institution serving members across 10 counties and multiple school districts. This growth has been guided by the belief that supporting education and helping members “make life happen” is more than a slogan—it’s a way of life.

Education and financial literacy have long been priorities. Signature programs, such as “Money Club,” empower young people to make smart financial choices by teaching essential skills like budgeting, credit management, fraud prevention and saving. Prizes and badges incentivize learning, making these lessons fun and memorable. For adults, the credit union offers resources and workshops tailored to the needs of underserved communities.

“Credit Unions play a significant role in serving the underserved,” said **Spencer Carver**, Granite Credit Union’s director of marketing. “We place significant focus on serving all of our members, but especially those in the Latino and Hispanic communities.”

“Serving our Hispanic and Latino communities is deeply meaningful to me, not only as a credit union professional, but personally,” said **Ileana McDonald**, director of community relations. “Whether it’s offering financial education in Spanish, helping a first-time home buyer navigate the lending process, providing ITIN lending, or simply being a trusted and familiar face at community events, the impact is real. I see families building stability, confidence, and opportunity. *Being part of that journey is a privilege—and a reminder of why inclusive financial access matters.*”



Seven Teachers

Members of Granite Credit Union’s executive team break ground on the new Eagle Mountain branch in June of 2025—this will be the first Utah County location. ▼



▲ Team members of Granite Credit Union celebrate the grand opening of the Rancho Plaza location, located inside of Rancho Markets in West Valley.

Team members present one of ninety educator grants. ▶



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A History of Serving...

- Founded in 1935 by seven educators from Granite School District who pooled their resources to create a credit union for teachers.
- Today, Granite Credit Union serves over 40,000 members, with 12 branches across 10 Utah counties and over \$900 million in assets.
- For the 90th anniversary, GCU awarded 90 teacher grants at \$350 each to support classroom needs.
- Since 2018, team members have provided over 3,500 hours of community service throughout Granite's footprint.
- The Granite Credit Union Foundation has given over \$150,000 in donations, grants, and scholarships to educators, students, and nonprofits.
- In 2023, Granite Credit Union became the second credit union in Utah to earn the Juntos Avanzamos designation—recognizing its commitment to safe, affordable financial services for Hispanic and immigrant communities.

Cedarwood at Sandy opens cottage homes

Katherine Weinstein
The City Journals

Senior citizens now have a new unique independent living option in Sandy.

Cedarwood at Sandy, which offers both independent and assisted living facilities, recently celebrated the opening of its senior cottage home neighborhood. Offering residents both independence and community, the cottage neighborhood is the first of its kind in Utah.

“What a beautiful day!” Wade Vest, director of operations at Kisco Senior Living, declared at the Oct. 2 ribbon-cutting ceremony to mark the completion of the 29 cottage units. Cedarwood at Sandy has been owned and operated by Kisco for nearly 10 years.

Before an assembled audience of Cedarwood at Sandy residents, staff and members of the community, Vest thanked Sandy City for their support of the project. “We really appreciate the neighbors for their patience,” he added, alluding to the months of construction.

In addition to thanking Cedarwood at Sandy’s staff members and residents, Vest emphasized the impetus behind the construction of the independent living cottages. The idea is to give residents “the choice to do what you want to do,” he said.

Darlene Duffin, who was the second person to move into one of the cottages, explained why she prefers living in a cottage as opposed to an apartment. “I had a big home in Sandy,” she said.

“In the cottage, I don’t feel closed in. It’s bright, light and beautiful. It’s just a wonderful feeling. I didn’t have to compromise leaving my beautiful home.”

“Kisco has quite a few cottage communities like this across the country,” said Tony Dressen, executive director of Cedarwood at Sandy, adding that there are somewhat similar living options for seniors in Alpine and St. George, but none on this scale.

The cottages, which offer single-story living, range in size from a little over 1,500 to 1,700 square feet and most include a two-car garage. “They are already a big hit,” he added. “They include all the amenities.”

Cottage residents may cook in their own kitchens but have the option to enjoy two to three meals a day at one of three on-site restaurants. Biweekly housekeeping is available. “There are also lots of activities,” Dressen said. “It’s lots of fun, really.”

“You could be busy all day,” Susan Savage agreed. Savage was the first person to put down a deposit on one of the cottages, even before they were constructed. She was drawn to the sunny location and the friendliness of the Cedarwood at Sandy staff. “I love the independence of the cottage; it feels like a home,” she said. “It has everything you need, just smaller.”

Among the many activities to choose from, Savage mentioned the exercise and meditation programs and Friday night movies. “They have everything. People get to do whatever,” she said.



Joined by staff members and residents, Executive Director Tony Dressen prepares to cut the ribbon at the grand opening of the new cottage home neighborhood at Cedarwood at Sandy. (Photo by Lilian Henrie, courtesy of Kisco Senior Living)

Duffin also has her favorite activities. “I love the scenic drives,” she said. “We took a bus trip to Albion Basin and went up the canyon to see all the fall colors.” She also mentioned taking the bus to the water aerobics classes offered at Dimple Dell Recreation Center. “We also have a choir which just met for the first time,” Duffin said. “We’ll be singing at Christmas.”

Both Savage and Duffin expressed that the best part of living at Cedarwood

at Sandy was the community and staff members. “They have the best people. They are so accommodating and kind,” Savage said. “It’s beautiful.”

“I love it here,” Duffin said. “Everyone is helpful and friendly. We have a lot of fun.”

For more information about the cottages and other living options at Cedarwood at Sandy, visit www.kiscoseniorliving.com/senior-living/ut/sandy/cedarwood-at-sandy.



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PEOPLE ON THE MOVE

Company news information may be sent to brice.w@thecityjournals.com.

BANKING

• **Sunwest Bank**, based in Sandy, has appointed **Brian Barry** as senior vice president and Arizona regional president. Barry will oversee the development and management of banking relationships across the state, driving profitability, aligning with strategic goals, and advancing key policies. Barry most recently served as senior vice president and market team leader for commercial banking at BOKF in Scottsdale, Arizona, since 2014. He began his financial services career in 1998 and has spent the majority of his career in commercial banking. Sunwest has operations in California, Arizona, Idaho, Utah and Florida.

HEALTH CARE

• **Health Catalyst Inc.**, a Salt Lake City-based provider of data and analytics technology and services for the health care industry, has appointed **Matt Arens** as a member of the board of directors and announced that **Matthew Kolb**, a director since 2023, will not stand for re-election at the company's 2026 annual meeting. Arens is CEO and founder of First Light Asset Management LLC. A shareholder since Health Catalyst's IPO in 2019, First Light is the company's largest shareholder, and First Light and Arens collectively own approximately 13.9 million shares of common stock, or approximately 19 percent of the company's outstanding shares of common stock. Arens entered the investment field nearly 30 years ago, focused on identifying health care companies presenting unique opportunities for growth. He has managed dedicated health care portfolios for more than 15 years and serves as senior portfolio manager across all First Light investment strategies. Prior to founding First Light in 2013, Arens was president and senior portfolio manager at Kopp Investment Advisors, where he served as the sole portfolio manager for the firm's health care-focused investment strategy.

• **Light-Hope Diagnostics Inc.**, a Salt Lake City-based biotechnology research company, has hired **Dr. Kenneth**



Kenneth Ward

Ward as scientific and clinical advisor. Ward is board-certified in four specialties, has 40 years of experience in medical diagnostics and has launched over a dozen "first-use-in-humans" tests. Ward founded and directed the University of Utah DNA Diagnostic Laboratory and the Molecular Genetics Laboratory at ARUP Laboratories. He previously served as a professor of obstetrics and gynecology and human genetics at the University of Utah; as chairman of the Department of Obstetrics, Gynecology and Women's Health at the University of Hawaii; as founder and CEO of Juneau Biosciences; and as co-founder and currently serving as the laboratory director of a molecular diagnostic laboratory at Slopes Bio Inc.

• **PhotoPharmics**, a Lehi-based clinical-stage medical device company developing photo-neuro-modulation therapies for neurodegenerative diseases, has added **James W. Tozer Jr.** and **Albert Agro** to its board of directors. Tozer, a Series B director, is an investor, banker, real estate developer and corporate advisor with more than 30 years of operational and board experience. He is managing director and co-owner of Vectra Management Group, which he co-founded in 1993. Tozer is PhotoPharmics' largest Series B investor and its second-largest investor overall. Agro, an independent director, is CEO of Jocasta Neuroscience Inc., advancing therapeutics for Alzheimer's and Parkinson's disease. Agro previously led clinical development at Cynapsus. He also held executive roles at Sublimity Therapeutics, GRI Bio, Ironshore Pharma, Trillium Therapeutics and others.

MANUFACTURING

• The board of directors of **Utah Medical Products Inc.**, a Midvale-based developer, manufacturer and marketer of

disposable and reusable specialty medical devices, has appointed **Kevin C. Timken** to the board. Timken served as the company's outside legal counsel for over 20 years prior to his retirement this year. Timken graduated with a J.D. degree from the University of Utah College of Law in 1997.

• **Little Giant**, a Springville-based ladder manufacturer, has named **Shawn McCarter** as senior director of trade and **Nathan Shaeffer** as director of strategic commercial accounts. McCarter has a background in sales, including earning Top Sales Performance distinctions and the Samsung President's Award, a recognition for vendors who deliver exceptional results and represent the brand with excellence. Shaeffer has a track record in sales and account growth, most recently serving as strategic account executive with HD Supply.

TECHNOLOGY

• **Jake Neeley** has been named as director of strategic investments at the **Nucleus Institute**, a cross-sector innovation catalyst that unites universities, industry, government and entrepreneurs. The role is designed to accelerate Nucleus's mission by developing the investment and intellectual foundation for one of the institute's initiatives, called Convergence Hall, which will be a campus at The Point that serves as the central hub for higher education, industry and government. Through Convergence Hall, the institute accelerates entrepreneurship by helping founders overcome early-stage hurdles such as funding, strategic partnerships and talent alignment.

• **Ampetronic/Listen Technologies**, based in Bluffdale, has promoted **David Serpa** to vice president of finance and **Sam Burkinshaw** to head of stra-



David Serpa




Sam Burkinshaw




Irene Kondos

tegic business development and partnerships, and has hired **Irene Kondos** as global inside sales and customer success manager. Serpa works closely with the executive team to shape financial strategy and support growth initiatives. He drives forecasting, budgeting, and scenario-planning and ensures financial decisions are data-driven and aligned with the organization's long-term goals. He mentors the finance team and collaborates with sales, operations and product leaders to drive results across the business. Previously, Serpa was the financial controller at Listen Technologies. In his new role, Burkinshaw works closely with marketing, product management, sales leadership and partners to shape go-to-market strategies and support the evolution of the full Ampetronic/Listen Technologies product portfolio. He also leads the exploration of new partnership opportunities and emerging technology collaborations. Previously, Burkinshaw served as head of business development. Kondos drives revenue growth, ensures outstanding customer interactions, and supports international partner engagement. She collaborates across functions, ensuring inside sales activities are aligned with company goals. Before joining the Listen Technologies and Ampetronic teams, Kondos led sales and business development for a company in the language industry, where she used and recommended Listen Technologies solutions to support interpretation and language distribution. Listen Technologies, a provider of advanced wireless listening solutions, and Ampetronic, a producer of hearing loop systems, are strategic partners that have combined their complementary assistive listening and communication solutions into one portfolio.




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DIVIDENDS

• The board of directors of **Utah Medical Products Inc.**, based in Salt Lake City, has approved a quarterly cash dividend of 31 cents per share of common stock. The dividend is payable Jan. 5 to shareholders of record Dec. 16. The company develops, manufactures and markets disposable and reusable specialty medical devices.

ECONOMIC INDICATORS

• **Utahns** who stayed on their jobs saw their **pay increase** an average of 4.5 percent from November 2024 to November this year, according to a study by **ADP**, a provider of human resources and payroll solutions. That put Utah No. 25 among states and compares with 4.4 percent growth nationally. Utah's median annual salary for job-stayers in November was \$55,000. Wage growth for job-changers nationally was 6.3 percent year over year. Nationally, industries with the highest year-over-year pay growth in November were financial activities with 5.2 percent growth, manufacturing with 4.8 percent growth, and leisure and hospitality with 4.5 percent growth. Nationally, industries that added the most jobs in November were education and health services (33,000 jobs) and leisure and hospitality (13,000). Details are at <https://pay-insights.adp.com/>.

• **Utah** ranks No. 32 nationally for the share of **family-owned farms**, according to a study by **Farm Flavor**, which provides news and information about the agriculture industry. In the U.S., 94.7 percent of U.S. farms are family-owned, compared with 93.7 percent in Utah. The share of sales from family-owned farms nationally is 80.7 percent, compared with 73.6 percent in Utah. Utah has 16,286 family-owned farms, from a national total of 1.8 million. The state has 17,386 total farms, from a national figure of 1.9 million. Sales from family-owned farms in Utah totaled \$1.9 billion (the national figure is \$484.4 billion), and total farm sales amounted to nearly \$2.59 billion (nationally nearly \$600 billion). Average family-owned farm sales in Utah is \$116,898, while the national average is \$269,079. Nationally, farms not owned by the principal operator and his or her family make up only about 5 percent of all farms and contribute 19.1 percent of agricultural output. The share of farms that are family-owned ranges from about 90 percent to 98 percent among states, while the share of total agricultural output generated by those farms varies much more widely, from roughly 47 percent in some states to more than 93 percent in others. West Virginia, at 97.6 percent, leads the nation in the percentage of family-farm ownership. Details are at <https://farmflavor.com/farm/states-with-most-family-owned-farms/>.

• **Moab** is the top Utah location that

deserves its own **Hallmark Christmas movie**, according to a survey by travel company **Exoticca**. It is followed by **Huntsville** and **Midvale**. Details are at <https://www.exoticca.com/us/blog/most-festive-christmas-towns/>.

EDUCATION/TRAINING

• **University of Utah** education researchers have been awarded \$8 million to launch the first national center dedicated to prison education research and leadership. A team led by Erin Castro, an associate professor of educational leadership and policy, will use the grant to establish the **Prison Education Action Research Lab**, or PEARL, to advance educational justice for people and communities impacted by incarceration. The grant comes from the Ascendium Education Group, a Wisconsin-based philanthropic organization that promotes access to post-secondary education and workforce training. PEARL's anchor project, called the Prison Education Research Initiative (PERI), is a first-of-its-kind multi-institutional study that will address urgent policy- and practice-relevant research questions. In partnership with 22 or more colleges and universities, PERI will link postsecondary and workforce outcome data with institutional data on incarcerated learners across a range of academic pathways and modalities.

• **Saras AI Institute**, a Salt Lake City-based AI-exclusive, fully online, degree-granting higher education institute, has launched a master's degree in AI engineering for software developers and technology professionals in Utah. The 12-month, fully online program was developed in collaboration with Microsoft and Google leaders and is designed for working professionals. Master's degree tuition is \$499 per month for 12 months (total \$5,988). The program is available in 15 U.S. states and worldwide and offers a portfolio-first, project-based learning model and eliminates traditional exams in favor of hands-on, real-world work. The first master's degree cohort begins Jan. 19. Details are at <https://www.sarasai.org/masterai> and <https://www.sarasai.org/masteraidev>.

EVENTS

• **The Gateway** in Salt Lake City will host the **"Last Hurrah"** New Year's Eve celebration from 8-11:59 p.m. The free event will feature live music and performances, buskers, karaoke, food, cocktails and more, with fireworks at midnight.

HEALTH CARE

• **University of Utah Health** surpassed the half-billion-dollar mark in research funding for fiscal year 2025, reaching \$531 million by June 30. The investments fuel research, advance knowledge, improve health in Utah and worldwide, and support the training of future scientific leaders, it said. In fiscal 2025, health sciences funding represented 68

percent of the university's total research portfolio totaling \$782 million. Across the health sciences, 755 principal investigators received 1,835 awards. Faculty submitted \$2.3 billion in research proposals in fiscal 2025, an increase of \$500 million compared to the previous year. The National Institutes of Health continues to be the largest source of research support for UofU Health, providing \$264.1 million in the fiscal year. Industry partnerships made up the second-largest funding category, followed by other federal agencies such as the Centers for Disease Control and Prevention, the Environmental Protection Agency, and the Department of Defense. Additional contributions from the state, other universities and foundations totaled \$110.7 million.

PARTNERSHIPS

• **USANA Health Sciences Inc.**, a Salt Lake City-based nutrition company, has extended its partnership with the **Jamaica Bobsleigh and Skeleton Federation** through two additional Olympic cycles. USANA will continue providing nutritional products to support the team's training and performance, while the USANA logo will be featured on the team's bobsled, helmets and racing suits. Financial terms were not disclosed. USANA and the JBSF began their partnership in early 2024.

RECOGNITIONS

• **Zions Bank** is the top **U.S. Small Business Administration lender in Utah** for fiscal year 2025. Zions led U.S. Small Business Administration 7(a) loans for the 29th time in the past 32 years in the Utah District. Zions Bank approved 264 7(a) loans totaling more than \$40 million in the district during the fiscal year ending Sept. 30, 2025, according to data from the SBA's Utah District Office. During the year, Zions Bank-supported small businesses created 672 new jobs and retained 1,262 existing positions through SBA 7(a) loans, according to SBA data. The bank's approved loans accounted for nearly 20 percent of the 7(a) loans issued in the Utah District this fiscal year. The average loan size was \$153,267. At least 30 percent of Zions' SBA 7(a) loans in the Utah District were awarded to businesses owned by women and people of color.

• **Owlet Inc.**, a Lehi-based company focused on smart infant monitoring, has been named to a list of **"Brands That Matter,"** compiled by **Fast Company**. The recognition celebrates brands that create deep emotional connection and cultural relevance, not just customer acquisition, through clear purpose, originality and measurable business impact. This year's list highlights 111 brands and 10 CMOs of the Year. **Fast Company** is published by Mansueto Ventures LLC, along with fellow business publication **Inc.**

• **MasterControl**, a Salt Lake City-based provider of quality, manufacturing

and asset management software for regulated industries, has been recognized as a 2026 **Buyer's Choice** award winner by **TrustRadius**, an HG Insights company, a buyer intelligence platform for business technology. Buyer's Choice awards are based on vetted, unbiased customer reviews. During the evaluation process, reviewers are asked if products and their support teams live up to expectations and if they would buy the product again. Reviewers' answers determine the other qualifying factor: if a product is rated best in capabilities, value for price, and customer relationship.

• **MarketStar**, an Ogden-based company focused on sales-as-a-service, has been named a "Leader" in the **Everest Group Business-to-Business Sales Services PEAK Matrix Assessment 2025**. The company said the recognition affirms its nearly 40-year leadership in outsourced sales and its position as a leader in market impact, vision and capability.

• Three Utah-based global real estate advisors have been named to **Sotheby's International Realty's Top 100 Worldwide**, recognizing the network's highest-performing agents globally: **Sheila Hall**, **Michael LaPay** and **Caren McClelland** of Summit Sotheby's International Realty in Park City. The Top 100 distinction honors the highest-achieving agents across Sotheby's International Realty's global network of more than 26,100 sales associates in 1,100 offices across 84 countries and territories. It is Hall's third year earning the distinction. She serves as the official listing agent for Deer Valley Resort's new East Village development, which is represented exclusively by Summit Sotheby's International Realty. LaPay has made the list four times. He has 45 years of Park City expertise. McClelland has made the list for the second time. She has more than two decades of experience in the Park City market and serves as director of sales at Victory Ranch, a 6,250-acre private community near Park City.

RESTAURANTS

• **Chick-fil-A Valley Fair** has opened at 3817 S. 2700 W., West Valley City. The new restaurant is locally owned and operated by **Matt Griffith**.

RETAIL

• The **65-inch Vizio 4K smart TV** was the top-selling Black Friday product at **Walmart** in Utah, the company announced. Walmart said that overall, it delivered 57 percent more orders from stores and 44 percent more orders in under three hours, with the fastest delivery completed in 10 minutes. Nationwide demand was led by Apple AirPods Gen 4, the Vizio 65-inch TV and the 55-inch Hisense 4K TV. Walmart has roughly 270 million customers, more than 10,750 stores and numerous e-commerce websites in 19 countries.

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Earnings Roundup

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

Varex

Varex Imaging Corp., based in Salt Lake City, reported net income of \$12.2 million, or 29 cents per share, for the fiscal fourth quarter ended Oct. 3. That compares with a net loss of \$51.1 million, or \$1.25 per share, for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$228.9 million, up from \$205.7 million in the year-earlier quarter.

For the full fiscal year, the company reported a net loss of \$70.3 million, or \$1.70 per share. That compares with a loss of \$48.8 million, or \$1.20 per share, for the prior fiscal year. Revenue in the most recent year totaled \$844.6 million, up from \$811 million in the prior year.

Varex designs and manufactures X-ray imaging components, which include X-ray tubes, digital detectors and other image processing solutions that are key components of X-ray imaging systems, as well as X-ray imaging systems for industrial applications. It employs approximately 2,400 people located in North America, Europe and Asia.

“Fourth-quarter revenue reached \$229 million, up 11 percent year-over-year and at the high-end of our expectations,” Sunny Sanyal, CEO, said in announcing the results. “This strong finish to the fiscal year was driven primarily by global CT tube sales in our Medical segment, while sustained momentum in our cargo systems business drove a 25 percent increase in Industrial segment sales compared to last year.”

Domo

Domo Inc., based in American Fork, reported a net loss of \$10.4 million, or 25 cents per share, for the third quarter ended Oct. 31. That compares with a loss of \$18.8 million, or 48 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$79.4 million, compared with \$79.8 million in the year-earlier quarter.

Domo offers an AI and data products platform for companies.

“Our ecosystem strategy is working,” Josh James, founder and CEO, said in announcing the results. “We expect to be free cash flow positive for the year and each quarter within the year. Our guidance for Q4 reflects the fastest billings growth we’ve seen in over three years, and we expect to see a marked improvement in gross retention this next quarter and into next year. We believe that these are all strong indications of our ability to deliver profitable, sustainable growth.”

Sportsman’s Warehouse

Sportsman’s Warehouse Holdings Inc., based in West Jordan, reported net income of \$8,000, or zero cents per share, for the third quarter ended Nov. 1. That compares with a net loss of \$364,000, or 1 cent per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$331.3 million, up from \$324.3 million in the prior-year quarter.

Sportsman’s Warehouse is a specialty outdoor-products retailer.

“This quarter we delivered our third consecutive period of positive same-store sales growth, driven by strong performance in our hunting, fishing, firearms and personal protection categories,

while continuing to gain share in a highly promotional and challenging retail environment,” Paul Stone, CEO, said in announcing the results.

Stone said the company in mid-October started to see a softening in consumer spending from external disruptions, “which is weighing on our early fourth-quarter sales. While still early, we are carefully navigating these consumer headwinds, and remain focused on disciplined execution, prudent cost management, and improving inventory productivity.”



Security National

Security National Financial Corp., based in Salt Lake City, reported after-tax earnings of \$7.8 million for the quarter ended Sept. 30. That compares with \$11.8

million for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$89.3 million, up from \$88.3 million in the year-earlier quarter.

The company has three business segments: life insurance, cemeteries/mortuaries and mortgages.

“While the third quarter was definitely weak from my point of view, being \$4 million below Q3 2024 or roughly 34 percent, there are some definite bright spots which partially illuminate much of the hard work that has gone on,” Scott M. Quist, president, said in announcing the results.

Recursion

Recursion Pharmaceuticals Inc., based in Salt Lake City, reported a net loss of \$162.3 million for the third quarter

ended Sept. 30. That compares with a net loss of \$95.8 million for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$5.2 million, down from \$26.1 million in the year-earlier quarter.

Recursion is a clinical-stage biotechnology company.

“Recursion continues to deliver on our internal pipeline, our strategic partnerships and the continued building and refinement of the Recursion OS,” Chris Gibson, co-founder and CEO, said in announcing the results.

“On the partnership front, we are proud to announce that with the option of our second neuro map in the Roche and Genentech collaboration, we’ve achieved over \$500 million in upfront and milestone payments from our partners to date as we continue to deliver novel insights and advance programs for some of the toughest disease areas. This is only the beginning of the returns we expect to see on the investment in our platform.”



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The **Altabank Business Accelerator** offers access to experienced instructors, a proven 10-course curriculum, and a network of like-minded entrepreneurs – all designed to help you strategically advance your business.

Registration deadline: January 6, 2026

Course begins January 27, 2026

Chamber Members: \$600

Non-Members: \$800

*\$200 of the fee can be credited towards a new Chamber Business membership

For additional information, including program dates, registration, and Custom Fit funding qualifications contact jayme@southvalleychamber.com



LEARN MORE & REGISTER TODAY



CALENDAR

Information about upcoming events may be sent to brice.w@thecityjournals.com.

Dec. 16, 8-10 a.m.

Women in Business, an Ogden-Weber Chamber of Commerce event that is the annual Breakfast & Gift Exchange. Location is Jeremiah's Lodge & Garden, 1329 W. 12th St., Marriott-Slaterville. Cost is \$25 for members and first-time guests, \$35 for nonmembers. Details are at ogdenweberchamber.com.

Dec. 16, 10-11:30 a.m.

"Starting Your Business 101," a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Dec. 16, 5-7 p.m.

Season of Giving Silent Auction & Social, a ULI Utah event benefiting Switchpoint, a provider of homelessness and poverty services. Location is Holland & Hart, 222 S. Main St., Suite 2200, Salt Lake City. Details are at <https://utah.uli.org/events-2/>.

Dec. 16, 7-8 p.m.

"Mental Fitness for Business Owners," a Small Business Development Center event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Dec. 17, 11:30 a.m.-1 p.m.

Business Alliance Holiday Luncheon and Gift Exchange. Location is Boondocks Fun Center, 525 Deseret

Drive, Kaysville. Cost is \$25 for chamber members, \$30 for non-members. Registration is required. Details are at davischamberofcommerce.com.

Dec. 17, 5:30-6:30 p.m.

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

Dec. 17, 6-7:30 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>.

Dec. 18, 5-7 p.m.

Chamber Holiday Party, a Park City Chamber/Bureau event. Location is Kimball Junction Visitor Information Center, 1794 Olympic Parkway, Park City. Details are at <https://www.parkcitychamber.com/events/>.

Dec. 18, 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>.

Dec. 18, 6:30-8 p.m.

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

Dec. 19, 8:30-10 a.m.

"Friday Connections," a

multi-chamber networking event. Location is Utah Trucking Association, 4181 W. 2100 S., West Valley City. Cost is \$5 for members, \$10 for nonmembers. Details are at chamberwest.com.

Dec. 19, 9:30-11 a.m.

"Business Development Series: AI Crash Course for Beginners," a West Jordan Chamber of Commerce event. Presenter Robin Huling, AI integration strategist, Warner Communication, will present "Prompt Engineering: Stop Wasting Time and Learn to Prompt AI the Right Way," a hands-on workshop (no tech background needed). Location is Feigh Real Estate/Cannon & Co., 9089 S. 1300 W., Suite 130, West Jordan. Free for members, \$30 for nonmembers. Details are at westjordanchamber.com.

Jan. 7, 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.

Jan. 8, 9-10:30 a.m.

"Sweets & Strategies," a Women's Business Center of Utah event. Location is Roots Coffee, 774 S. 300 W., Salt Lake City. Free. Details are at wbcutah.org.

Jan. 14, 11:30 a.m.-1 p.m.

"Chamber Connections," a Davis Chamber of Commerce networking event. Location is Davis Chamber, 450 S. Simmons Way, Kaysville. Free. No RSVP needed. Open to the public and Davis Chamber members. Details are at davischamberofcommerce.com.

Jan. 14, 5-7 p.m.

"Business After Hours," an Ogden-Weber Chamber of Commerce event. Location to be announced. Free for members and first-time guests, \$35 for nonmembers. Details to be announced at ogdenweberchamber.com.

Jan. 15, 7 a.m.-3 p.m.

"What's Up Down South" Southern Utah Economic Summit, aimed at providing business and community leaders with the latest economic insights for planning in the year ahead. The summit includes keynote speakers, skill-based workshops and networking opportunities. Location is Dixie Convention Center, 1835 S. Convention Center Drive, St. George. Cost is \$200. Details are at <https://whatsupdownsouth.org/>.

Jan. 15, 11:30 a.m.-1 p.m.

Annual Meeting/January Luncheon, a Davis Chamber of Commerce event. Location to be announced. Cost is \$25 for members, \$35 for guests. Details are at davischamberofcommerce.com.

Jan. 16, 7:30 a.m.-noon

Utah Economic Outlook and Public Policy Summit, presented by the Kem C. Gardner Policy Institute at the University of Utah, Salt Lake Chamber and Utah Chamber and focusing on economic forecasting and public policy. Keynote speaker Tim Shriver will discuss "The Business Case for Dignity." Shriver is an author, Impact Scholar at the University of Utah, chairman of Special Olympics Interna-

tional, co-creator of the Dignity Index, and founder and CEO of Project UNITE Inc. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$125 for members and \$155 for nonmembers until Jan. 7, \$150 for members and \$200 for nonmembers thereafter. Details are at slchamber.com.

Jan. 21, 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.

Jan. 26, 9 a.m.-2 p.m.

The Point Classic Pickleball Tournament, hosted by The Picklr and the Point of the Mountain Chamber of Commerce. Location is The Picklr, 629 Saratoga Road, Building 2, Saratoga Springs. Cost is \$90 per team. Details are at thepointchamber.com.

Jan. 27, 11 a.m.-1 p.m.

Business Women's Forum 2026: "The Support Exchange: Rewriting the Rules of Success by Giving and Receiving." Speaker Seantae Jackson, public speaker, nonprofit founder and medical trauma survivor, will discuss how women can transform their careers and communities through intentional cycles of giving and receiving. Location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$40 for members and \$60 for nonmembers through Jan. 20, \$50 for members and \$70 for nonmembers thereafter.

Jan. 27, 11:15 a.m.-1 p.m.

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

Jan. 28, 11:30 a.m.-1 p.m.

"Chamber Connections," a Davis Chamber of Commerce networking event. Location is Davis Chamber, 450 S. Simmons Way, Kaysville. Free. No RSVP needed. Open to the public and Davis Chamber members. Details are at davischamberofcommerce.com.

Feb. 4, 11 a.m.-2:30 p.m.

"Utah Business of Health Event," hosted in partnership with the Utah Worksite Wellness Council, Get Healthy Utah and Utah Community Builders. Theme is "Back to What Matters: Building Stronger People, Workplaces & Communities." Location is Zions Bancorporation Technology Center, 7860 S. Bingham Junction Blvd., Midvale. Cost is \$35. Details are at <https://utahworksitewellness.org/events/utah-business-of-health-event-attendees-2/>.

Feb. 4, 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. 5, 9-10:30 a.m.

"Sweets & Strategies," a Women's Business Center of Utah event. Location is Roots Coffee, 774 S. 300 W., Salt Lake City. Free. Details are at wbcutah.org.



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PUBLIC NOTICES

ANNOUNCEMENT OF APPOINTMENT AND NOTICE TO CREDITORS

Probate No. 23700305
In the Second District Court, Davis County, State of Utah

IN THE MATTER OF THE ESTATE OF GINA A ZHDILKOV

James D. Hill whose address is 257 South 200 East, Bountiful, Utah 84010 has been appointed Personal Representative of the above-entitled estate. Creditors of the estate are hereby notified to: (1) deliver or mail their written claims to the Personal Representative at the address above; (2) deliver or mail their written claims to the Personal Representative's attorney of record, Robert W. Hughes, 438 East 200 South, Salt Lake City, Utah 84111; (3) file their written claims with the Clerk of the District Court at 800 West State Street, PO Box 769, Farmington, Utah 84025 in Davis County, or otherwise present their claims as required by Utah law within three months after the date of the first publication of this notice or be forever barred.

DATED this 4th day of December, 2024.

/s/ James D. Hill

/s/ Robert W. Hughes

438 East 200 South
Salt Lake City, Utah 84111
(801) 364-9075

D. Scott Crook (7495) scott@crooklegal.com
Wyatt Macfarlane (19610) wyatt@crooklegal.com

CROOK LEGAL GROUP PLLC 175 South Main Street, Suite 520 Salt Lake City, Utah 84111 Telephone: 801.839.7905

Attorneys for the Jane Rogers Wirthlin Parker Estate

IN THE SECOND JUDICIAL DISTRICT COURT

IN AND FOR DAVIS COUNTY, STATE OF UTAH

IN THE MATTER OF THE ESTATE OF JANE ROGERS WIRTHLIN

ANNOUNCEMENT OF APPOINTMENT AND NOTICE TO CREDITORS

PARKER, Deceased.

Judge Michael D. Direda

TO: Davis Journal

You will please publish the following announcement of appointment and notice to creditors once a week for three successive weeks:

ANNOUNCEMENT OF APPOINTMENT AND NOTICE TO CREDITORS

Estate of Jane Rogers Wirthlin Parker, Deceased Probate No. 253700651

Daniel John Parker, whose address is 442 S. Red Fox Trace, Logan, Utah 84321, has been appointed Personal Representative of the above-entitled estate. Creditors of the estate are hereby notified to: (1) deliver or mail their written claims to the Personal Representative at the address above; (2) deliver or mail their written claims to the Personal Representative's attorney of record, D. Scott Crook of Crook Legal Group PLLC, at the following address: 175 South Main Street, Suite 520, Salt Lake City, Utah 84111; or (3) file their written claims with the Clerk of the District Court in Davis County, or otherwise present their claims as required by Utah law within three months after the date of the first publication of this notice or be forever barred.

Date of first Publication: Friday, November 28, 2025.

D. Scott Crook (7495)
Attorney for Personal Representative

CROOK LEGAL GROUP PLLC
175 South Main Street, Suite 520
Salt Lake City, Utah 84111
Telephone: 801.839.7905
scott@crooklegal.com

Publishing: 12/01/2025, 12/08/2025,
12/15/2025

NOTICE OF TRUSTEE'S SALE

The following described property will be sold at public auction to the highest bidder, without warranty as to title, possession, liens or encumbrances, payable in lawful money of the United States, at the main entrance of the Second District Court, 800 West State Street, Farmington, UT 84025, on Tuesday, January 13, 2026, at 2:00 p.m., for the purpose of foreclosing a Deed of Trust dated November 21, 2011, executed by DAVID JACKMAN, in favor of ZIONS FIRST NATIONAL BANK, n/k/a ZIONS BANCORPORATION, N.A. d/b/a ZIONS FIRST NATIONAL BANK, as Beneficiary, recorded on November 21, 2011, as Entry No. 2628495, B 5403, P 1457-1476, in the Davis County Recorder's Office, State of Utah, covering real property located in Davis County, State of Utah, and more particularly described as follows: Lot 302, ROLLING HILLS ESTATES SUBDIVISION, PLAT C, according to the Official Plat thereof as recorded in the Office of the Davis County Recorder, State of Utah. TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.

Tax Parcel No: 07-074-0302

The real property or its address is commonly known as 121 E 1900 N, Centerville, UT 84014. The undersigned disclaims any liability for any error in the street address.

The current Beneficiary of the Deed of Trust is ZIONS FIRST NATIONAL BANK, n/k/a ZIONS BANCORPORATION, N.A. d/b/a ZIONS FIRST NATIONAL BANK.

Bidders must be prepared to tender to the Successor Trustee a \$5,000.00 deposit at the time of the sale with the balance delivered by 12:00 noon the following business day to Trustee's office, located at 230 South 500 East, Suite 300, Salt Lake City, Utah 84102. The deposit must be in the form of a cashier's check, bank official check, or U.S. Postal money order, payable to TraskBritt, P.C. The balance must be in the form of a cashier's check, bank official check, U.S. Postal money order, or by wire transfer, payable to TraskBritt, P.C. In addition, Beneficiary may, pursuant to the Utah Commercial Code, cause any personal property described in the Deed in which Beneficiary was granted a lien, to be sold in connection with the real property.

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED the 5th day of December, 2025.

/s/ Glenn R. Bronson

Glenn R. Bronson, Successor Trustee

TraskBritt, P.C.

230 South 500 East, Suite 300

Salt Lake City, UT 84102

(801) 532-1922

Publishing: 12/15/2025, 12/22/2025,
12/29/2025

NOTICE TO CREDITORS

SETTLORS AND CO-TRUSTEES, JENNY COVEY PITT AND JASON MATTHEW PITT, 245 E. RICKS CREEK CIRCLE, CENTERVILLE, UT 84014, AND CO-TRUSTEES, PRESTON COVEY PITT AND MADISON PURCELL PITT, HEREBY PUBLISH NOTICE THAT THE FOLLOWING ASSET WAS TRANSFERRED INTO A UTAH DOMESTIC ASSET PROTECTION TRUST ON NOVEMBER 14, 2025: PARCEL NO. 02-209-0003 IN DAVIS COUNTY, UTAH. CREDITORS ARE REQUIRED TO PRESENT CLAIMS TO THE ABOVE CO-TRUSTEES WITHIN 120 DAYS FROM THE FIRST PUBLICATION OF THIS NOTICE OR BE FOREVER BARRED. Publishing: 11/28/2025, 12/5/2025, 12/12/2025

NOTICE

Notice is given to NATHANIEL HANKS aka JONATHAN GLATTLI and JOHN DOE, that you have been identified by Kendra Leann Moore, the natural mother, as a potential or possible father of a male child; born October 2025. 1. Kendra Leann Moore, the natural mother, plans to place the child for adoption. 2. Under Sections 8-106 and 8-107, Arizona Revised Statutes, you have the right to consent or withhold consent to the adoption. 3. Your written consent to the adoption is irrevocable once you give it. 4. If you are not in agreement with the adoption plan, and want to withhold consent to the adoption, you have thirty (30) days from the date of service of this notice to complete both of the following tasks: a. You must initiate paternity proceedings under Title 25, Chapter 6, Article 1, Arizona Revised Statutes, and b. You must serve the mother within thirty days after completion of service of this Notice with the paternity paperwork. 5. You have the obligation to proceed to judgment in the paternity action. 6. In the paternity proceedings, you have the right to seek custody. 7. If you are established as the child's father, you must begin to provide financial support. You may also be responsible for past support pursuant to A.R.S. §25-809(A). 8. If you do not file a paternity action under Title 25, Chapter 6, Article 1 and do not serve the mother within thirty days after completion of the service of this Notice and pursue the action to judgment, you cannot bring or maintain any action to assert any interest in the child. 9. A potential father who fails to file a paternity action and who does not comply with all applicable service requirements within thirty days after being served with this notice (even if by publication) waives his right to be notified of any judicial hearing regarding this child's adoption or the termination of parental rights and his consent to the adoption is not required. 10. The Indian child welfare act may supersede the Arizona Revised Statutes regarding adoption and paternity. 11. For purposes of service of a paternity action under Title 25, Chapter 6, Article 1, Arizona Revised Statutes, service may be made on the mother at her adoption agency's office, American Adoptions, 16930 East Palisades Boulevard, Suite 144, Fountain Hills, Arizona 85268. THIS IS A LEGAL NOTICE. IF YOU DO NOT UNDERSTAND THE MEANING OF THIS NOTICE YOU SHOULD IMMEDIATELY CONTACT AN ATTORNEY TO ASSIST YOU IN RESPONDING TO THIS NOTICE. YOUR RIGHT TO PARENT YOUR CHILD WILL BE LOST IF YOU DO NOT ACT TO ESTABLISH YOUR PATERNITY WITHIN THIRTY (30) DAYS. NO FURTHER NOTICE WILL BE GIVEN.

Publishing: 11/24/2025, 12/01/2025,
12/08/2025, 12/15/2025

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NOTICE TO WATER USERS

The applications below were filed with the Division of Water Rights in Davis County. These are informal proceedings per Rule 655-6-2. Protests concerning an application must be legibly written or typed, contain the name and mailing address of the protesting party, STATE THE APPLICATION NUMBER PROTESTED, CITE REASONS FOR THE PROTEST, and REQUEST A HEARING, if desired. Also, A \$15 FEE MUST BE INCLUDED FOR EACH APPLICATION PROTESTED. Protests must be filed with the Division of Water Rights on or before Jan. 4, 2026 either electronically using the Division's on-line Protest of Application form, by hand delivery to a Division office, or by mail at PO Box 146300, Salt Lake City, UT 84114-6300. Please visit waterrights.utah.gov or call (801)538-7240 for additional information.

CHANGE APPLICATION(S)

31-715 (a53808): USA Department of the Air Force propose(s) using 13,223 cfs from groundwater (Hill AFB) for MUNICIPAL: In Hill Air Force Base.

Teresa Wilhelmsen, P.E.

State Engineer

Published in Utah Business Journal on Dec. 8, 2025 & Dec. 15, 2025

NOTICE

An Emergency Hazardous Waste Permit No. UT-022-2025 (Permit) was issued to Hill Air Force Base (HAFB) in Davis County, Utah. The Permit authorizes the HAFB to treat 0.0012 pounds of propellant at the HAFB Proficiency Range. The Permit was effective November 18, 2025, and expired November 19, 2025. For further information, or to request a copy of the permit, please contact Gabrielle Marinick of the Division of Waste Management and Radiation Control at 385-499-0172. In compliance with the Americans with Disabilities Act, individuals with special needs (including auxiliary communicative aids and services) should contact LeAnn Johnson, Office of Human Resources at 385-226-4881, Telecommunications Relay Service 711, or by email at leannjohnson@utah.gov.

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As part of our expansion program, our company is looking for part-time Work-from-home managers and admissions representatives. It pays \$ 1,700 monthly, plus benefits, and requires only a small amount of your time. Please do not hesitate to contact us for more information. Requirements - Should be computer-literate. 2-3 hours of access to the internet weekly. Must be over 18 years of age. Must be Efficient and Dedicated. If you are interested and need more information, contact: edward.bbraunmedicaljobs@gmail.com for more details.

COMPANY DETAILS:

Company: B. Braun Medical Inc.
Company Address: 824 12th Avenue, Bethlehem, 18018, Pennsylvania, USA
Phone: 801-801-0498

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1. NCUA Call Report, Q4, 2024

2. Callahan & Associates