

BUSINESS JOURNAL

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Shipping containers await transport at a dock. Imported products coming into the U.S. could see their tariffs adjusted in 2026 through a U.S. Supreme Court ruling and/or alterations by the Trump administration. (Adobe Stock photo)

Tariff turbulence could take new form in 2026

Brice Wallace
Salt Lake Business Journal

Trump. Tariffs. Trade. 2026. For exporting and importing businesses, that alliterative combination could lead to ... trouble.

As turbulent as 2025 was for those companies, the new year could be a repeat. Although a U.S. Supreme Court ruling expected in January could upset the tariff cart, the Trump administration has said it is ready to take an alternative path with the same destination.

The court is expected to rule on whether the administration's country-specific tariffs are allowed under the International Emergency Economic Powers Act of 1977, which Congress used to grant any president broad authority to regulate a variety of economic transactions following a declaration of a national security emergency. The plaintiffs contend that IEEPA might authorize some tariffs but not the ones implemented by the Trump administration. The ruling could redefine presidential authority. It also could force the federal government to issue tariff refunds total-

ing tens of billions of dollars, although a refund process is unclear.

During a recent tariffs webinar by World Trade Center Utah and law firm Greenberg Traurig, Laura Siegle Rabinowitz, who leads the firm's New York international trade practice and advises companies on tariffs, customs enforcement and global supply chain strategy, gave a rundown of the Trump administration's country-specific tariffs and "sectoral" tariffs aimed at certain products. The sectoral tariffs products list includes steel, aluminum, copper and lumber, "and there's more to come," she said.

The Supreme Court case involves only country-specific tariffs. Sectoral tariffs, Rabinowitz believes, "are litigation-proof. They are here to stay."

She believes the court will strike down those country-specific tariffs under IEEPA and the result will be a refund process. However, the administration is ready to implement a backup strategy, which is additional sectoral tariffs. "So, they are prepared," she said.

"In terms of 2026, I think the headline is going to be whatever happens with the Supreme Court, and then the administra-

tion, we know, are ready to go with additional sector tariffs and we're going to see that roll out," Rabinowitz said.

One difficulty with sectoral tariffs are its derivatives lists. Under steel tariffs, for example, derivative products can include sinks, windows, door frames and more. And the lists are fluid.

"The derivative list for all of the sectoral tariffs are updated periodically throughout the year," she said. "The last time the steel list was updated, 400 additional products were added. Again, that's another burden on a company. You have to be on top of the list. You might not be on the steel list now, but the next time. ..."

That would just continue the questions that companies have faced since the tariffs were put in place. Tariffs were implemented, some pulled back, some increased, and some countries have negotiated a change in their rate. "This has been, as you know, very burdensome on companies," she said.

Regardless of the pending court ruling, companies that have paid IEEPA-related duties should be prepared for what's to

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Forum discusses challenges with government regulations

Tom Haraldsen

Salt Lake Business Journal

Aside from the need for financial support and strength, there may be no larger challenge for businesses than government rules and regulations. That was the message shared by and with participants in the Utah Regulatory Reform Listen and Learn Forum held on Dec. 17 at the Salt Mine Productive Workspace in Sandy.

The forum was the third in a series of such meetings planned by the Intermountain Business Alliance, designed to bring Utah business leaders together to discuss real-world barriers and develop practical reforms to strengthen Utah's economic competitiveness.

"The most terrifying words in the English language are 'I'm from the government and I'm here to help you,'" said Trent Staggs, outgoing mayor of Riverton and now the U.S. Small Business Administration advocate for Region 8. "The cost of regulation in this country is staggering. The National Association of Manufacturing says it believes regulation alone is costing businesses \$3 trillion a year. That's almost 15 percent of our GNP."

One example he pointed to is Form 941, the quarterly reports businesses are required to file with the IRS. Shifting that to an annual report, he said, could result in a \$90 billion savings for businesses.

As mayor, and now in his role with the SBA, Staggs is advocating for less regulation and more common sense when it comes to the rules of the road in business. A strong advocate for President Trump, he praised Trump's Executive Order 14192, which says that for any new regulation an agency wants to implement, it has to eliminate 10 others already on the books. He stated that another executive or-

der from Trump charges all agency heads to look at current rules and identify those they feel might be unconstitutional.

"Just this summer, the National Small Business Association asked all businesses across the country what the most painful resource of regulations was, and they stated the federal government by far," Staggs said. "Rules that come from these federal agencies are by people not elected to their offices. Congress to a large degree, I believe, has abdicated much of its responsibility by delegating the rulemaking authority to these unelected bureaucrats. The net result of this overregulation is it keeps you from making profits and hiring people. Deregulation will help the economy."

Speakers at breakout sessions during the forum covered a wide range of areas where regulations have large impacts. Those include agriculture and agri-business, construction and infrastructure, tourism and hospitality, manufacturing and mining, technology, banking and finance, and health care and insurance.

Corinna Harris, president of the Intermountain Business Alliance, said its goal is to "ensure businesses stay in business, by driving meaningful regulatory reform and removing barriers to growth at every level of government."

"We are holding two more forums in the next week, on Jan. 9 in Eagle Mountain and on Jan. 12 in Nephi," she said. "We're also publishing a newsletter with comments and suggestions shared at these forums."

She wants to see a united effort by local business owners and government leaders to make meaningful changes in regulatory practices.

Staggs told attendees the list of most wanted issues concerning business owners can be found on the SBA website at advocacy.sba.gov. Harris said more information about the alliance, or suggestions for changes, can be sent to her at charris@intermountainbusinessalliance.com.



Trent Staggs, U.S. Small Business Administration advocate for Region 8, discusses the problems that government regulation is causing businesses in Utah and throughout the nation. (Tom Haraldsen/Salt Lake Business Journal)

Walgreens opens new regional fulfillment center in West Jordan

Tom Haraldsen

Salt Lake Business Journal

Walgreens has opened a new micro-fulfillment center in West Jordan, the 13th regional facility of its kind in the Walgreens family. The 27,000-square-foot facility will support 96 Walgreens stores in the Intermountain region, including 48 in Utah.

Chief Technology Operations Officer John Joplin said the high-tech facility, located at 6306 Airport Road, will allow in-store pharmacists to spend more quality time with patients and bring additional new jobs to the area.

"We're first and foremost a pharmacy, so it's clinical," Joplin said of the new site. "We do use a lot of automation, robotics and innovative technology to fill prescriptions. We're kind of a back-office support for the stores. We fill prescriptions, which frees up our team members in the stores to help customers with any clinical needs they may have — like immunizations or medical therapy management. They can focus on what's most important: the patient."

He said the West Jordan facility is part of a growing network of Walgreens fulfillment centers used to process millions of prescriptions weekly. This center alone is expected to process 4.2 million prescriptions each year.

"Even though this site is one of our smaller ones, as the footprint and the needs grow, we can adjust things and expand," he said. "Across the network, we fill a little over 200 million prescriptions a year. This site will also fill orders for stores in Idaho, Montana, Wyoming and part of Oregon."

Joplin said these centers help increase both customer satisfaction and team member satisfaction, making the ability to fill prescriptions faster.

Currently there are 50 employees at the new facility, and they may add to the staff.

"Hiring in this area is super-important to us," Joplin said. "We're happy to entertain resumes for the fulfillment center. We're always looking for pharmacists, pharmacy techs, specialists maybe right out of college, technology professionals, maintenance, and those with IT experience."



Cutting the ribbon on the new Walgreens micro-fulfillment center are (from left) Darren Kennedy, Walgreens senior director of micro-fulfillment site operations; Makaila Kelso from ChamberWest; West Jordan Economic Development Manager Paul Coates; West Jordan Mayor Dirk Burton; Josch Bullard, Walgreens fulfillment center site director; ChamberWest President/CEO Barbara Riddle; ChamberWest Past Chair Mace Melon; Idaho Licenses officer Nicole Chopski; and Lorri Walmsley, Walgreens director of pharmacy affairs. (Photo courtesy Walgreens)

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TARIFFS

from page 1

come by collecting information: their list of entries, dates and amounts of duties they have paid, and the dates of liquidation, she said.

They also should try to mitigate duty exposure, which are issues related to classification, valuation, invoice price and value declared to U.S. customs, and the country of origin.

“We’re trying to be very creative in a compliant way to help companies reduce that exposure,” Rabinowitz said.

Companies might be able to change the classification of goods, their valuation, or perhaps moving the country of origin — all of which are ways that could lower their tariff burden.

“If it’s a simple product, then you can’t,” she said. “But more-complex products, where you have, let’s say, components from China, components from Vietnam, production steps in both

countries, where can you move so that country of origin is Vietnam and not China? Because China, certainly for the rest of this administration, duties from China are going to be higher.”

The briefing is part of WTC Utah’s weekly online series designed to inform people about the latest trade developments. It will resume Jan. 9.

Rabinowitz was impressed that WTC Utah has the series. “What that says to me,” she said, “is that this is really impacting companies in Utah, the tariffs,

and it’s been financially burdensome for companies.”

Michelle Conley, senior director of partner relations at WTC Utah, said 2026 “is going to be another really interesting year in tariffs. Hopefully, maybe, a little calmer than this past year. But, of course, with the Supreme Court ruling coming, who knows what’s to come?”

Series briefings are available at WTC Utah’s YouTube channel. WTC Utah also maintains a tariff dashboard at <https://www.wtcutah.com/tariffs>.

Utah’s agricultural activity still significant part of the economy — to the tune of \$2.3 billion in 2022

John Rogers

Salt Lake Business Journal

While Utah is becoming known for its technology and life sciences industries, agriculture still plays a significant part in the state’s economy, according to a recent report from the Kem C. Gardner Policy Institute at the University of Utah.

Utah’s farm and ranch operations generated \$2.3 billion in animal products and crop sales in 2022, the latest year for which complete data is available.

The Gardner report, based on the U.S. Department of Agriculture’s “2022 Census of Agriculture,” offers a detailed look at the state’s farm operations and their economic footprint.

Utah-based agricultural activities, primarily concentrated in seven counties, employed over 16,000 people and utilized 10.5 million acres of state land.

“Utah’s agriculture sector is a dynamic part of our state’s economy, particularly in rural areas, generating over \$2 billion in sales annually,” said Eric Albers, senior natural resources analyst at the Gardner Institute and lead author of the report. “Our report ... also illustrates the significant changes being felt by Utah farmers, from shifting market dynamics and rising input costs to an aging workforce.”

Although there is some farm and ranch



Kenny and Jamila McFarland pose in a field on their farm near Ogden in Weber County. The couple represents seven generations of their family at McFarland Family Farms, which was recently designated as one of Utah’s Century Farms and Ranches. The farm was part of agriculture’s \$2.3 billion economic impact on Utah’s economy in 2022. (Photo courtesy Utah Department of Agriculture and Food)

activity in all of Utah’s 29 counties, 70 percent of agricultural product sales are concentrated in seven counties: Beaver, Millard, Utah, Iron, Sanpete, Box Elder and Cache counties.

Many of Utah’s farms are small, with nearly one-third (32.8 percent) operating

on less than 10 acres. Over half (51.7 percent) of operations sold less than \$5,000 worth of agricultural products, indicating a diverse structure of commercial and hobby farms.

The study also concluded that farming and ranching no longer attracts a young

population. The average age of a Utah producer was 56.6 years in 2022, and more than one-third (35 percent) were 65 years or older. And farming is not the only thing these producers do. Nearly seven in 10 (69 percent) see farming as their secondary job.

Utah farm operations provided employment for over 16,000 people in 2022. More than half of the labor worked on the farm or ranch fewer than 150 days per year, spotlighting a diverse mix of seasonal and permanent positions.

Gardner report authors also reported that agriculture utilizes a significant portion of Utah’s land — 10.5 million acres, or nearly one-fifth of the state’s total land area. But that land usage is declining, according to the report: Total farmland dropped by 1.2 million acres between 2002 and 2022.

The institute report concluded with a caveat that shifting conditions will significantly affect future studies on the industry. For example, since the data reported in the current study — in December 2023 — Smithfield Foods terminated contracts with 26 Utah hog farms, idling a number of industry workers and reducing the number of hogs sold by state farmers tenfold. Additionally, beef prices reached all-time highs in 2025 while farm operations experienced skyrocketing operational and materials costs.

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The Backhus A75 compost turner is used to turn the compost windrows. (Courtesy photos)



A curbside collection vehicle delivers a load of curbside green waste to Wasatch Integrated Waste Management District.

Wasatch Integrated Waste Management District receiving EPA grant

Becky Ginoss

Salt Lake Business Journal

The U.S. Environmental Protection Agency has selected Wasatch Integrated Waste Management District in Layton as one of two local governments from Region 8 to receive the Solid Waste Infrastructure for Recycling (SWIFR) grants totaling more than \$8.3 million.

Wasatch Integrated Waste Management District is expected to receive more than \$3.4 million to help improve post-consumer materials management and infrastructure. According to the EPA, this initiative supports economic development in communities across the nation.

“We submitted an application for the SWIFR grant,” said Preston Lee, executive director of Wasatch Integrated Waste Management District. “We submitted back in 2024. It took a little while to actually receive the award but we were pretty excited that we got it. We requested \$3.4 million but I haven’t seen an official letter from the EPA that tells us exactly the details.”

The project is to advance the Wasatch Compost Facility and Program Expansion, he said. “The project will expand the capacity of the compost facility by

enlarging the footprint of its aerated static pile on the posting pad.”

When the building was completed, it came online in 2013, said Lee. “It was only two-thirds the size of the original construction plan. Budgeting constraints required us to reduce that footprint. So now what we’re hoping is to expand that to the full extent.”

There are other components to this project, he said. “We are expanding the curbside collection of our organics to some cities — the member cities inside of our district. We hope that we’ll be able to do that with four cities, either expanding the current programs that they have or actually introducing them to cities that don’t currently have a program.”

Those cities have yet to be determined, Lee said. “In the actual application, we were to introduce the service into Clearfield and Farmington and then to expand the service in Sunset and Syracuse. The reason I say it’s yet to be determined is because since we put this application together, Clearfield rolled out a program in 2025 earlier this spring and Farmington is supposed to roll out their program in 2026.”

Lee said they have to look through the project and make sure that they’re complying with all of the aspects that they

asked for. “So I don’t know if we’re going to continue to work with those cities or if we’re going to try and expand into some of the other cities that don’t currently have programs. But the application did include those four cities.”

Wasatch Integrated will also be expanding its education and outreach to all member cities this fall within the district as far as curbside organics collection, he said. “That’s the curbside green waste program. We currently have nine participating cities and we’re going to be increasing our education and outreach to those cities.

“There’s another aspect that’s part of this project that is kind of exciting,” said Lee. “It asks us to launch a pilot program for contamination detection in collection vehicles. So we’d have to partner with one of the city’s haulers.”

Each city contracts with an independent waste hauler, he said. “We’d be partnering with one of those haulers to install an AI camera system on their trucks. After the cameras are installed, the AI technology on the collection trucks is to detect contamination and curbside organics — the parts as they’re picking them up. Then they can report that contamination and track it. We can also identify who is contaminating those and notify them.”

It’s going to be targeting outreach content distributed to the households that frequently contaminate the green waste system, Lee said. “Some contaminants would be actual garbage in garbage bags. Imagine someone mowing their lawn and they’re drinking a Coke and they just take the Coke can and throw it inside the grass collector. Also they might be cleaning up their garden and raking up all the rocks and putting the rocks in there.”

Most of the contamination is full garbage bags or bagged green waste, he said. “It’s tough for us to process anything that’s bagged. We don’t have bag breakers.”

This is a three-year project, Lee said. “The majority of the work is done within the first two years, with the third year being more of a reporting — just monitoring how effective the education and outreach has been.”

The purpose of the grant is to reduce the amount of air emissions from the landfill, he said. “A lot of the emissions that come from landfills are associated with the organics that are placed inside. Removing the organics out and upcycling them to products that individuals want — like soil composting — that’s what we’re hoping to do.”

Utah ranked eighth-most-affordable state for new business

There are a lot of rankings reported for best places to live, work and play. Now a provider of business formation services has ranked the top 10 states in which to form a business, with Utah ranked eighth.

Northwest Registered Agent says the Beehive State is one of the best places for low startup costs and business-friendly tax regulations. It says that with relatively low corporate and personal income tax rates of 4.55 percent, down from 4.95 percent in 2018, Utah remains competitive with other

states by offering manageable tax exposure. But affordability here goes beyond taxes.

Utah also earned an “A” grade in Govtech’s 2024 Digital States Survey, which recognized the state’s commitment to integrating digital infrastructure and streamlining its services. This modernization helps reduce compliance friction and, by extension, the amount of cash invested in administrative overhead and downtime for regular filings.

The top 10 states, in order, are Wyoming, South Dakota, Alaska, Florida,

Montana, Nevada, Texas, Utah, North Carolina and Indiana. The 2025 standouts are:

Wyoming — Ultra-low startup fees, no corporate income tax, and one of the nation’s most competitive tax structures earned Wyoming the No. 1 spot.

South Dakota — Entrepreneurs benefit from zero personal or corporate income tax and one of the lowest statewide sales taxes in the U.S.

Alaska — With no personal income tax, no statewide sales tax, and generous regional incentives, Alaska is a sur-

prisingly founder-friendly frontier.

Florida — No personal income tax, moderate corporate tax rates, and world-class infrastructure — from airports to seaports — making Florida a launchpad for global business.

“Choosing the right state to launch can significantly impact a new business’ budget,” said Aigner Wilson, senior content specialist for Northwest Registered Agent. “Our 2025 ranking helps founders spot hidden savings while tapping into states that are actively supporting entrepreneurs.”

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SLC builders to add 7,300 rental units by 2028, nearly keeping pace with demand

Developers will add about 7,300 new rental units to the Salt Lake City market by 2028, nearly keeping pace with the projected demand of roughly 7,500 new renter households, according to a report commissioned by the Rental Housing Association of Utah.

With demand modestly outpacing supply, the vacancy rate is expected to decline from its current level of 6.9 percent. By year-end 2028, the local market is projected to move toward stabilization, characterized by a lower vacancy rate of approximately 6 percent. That means owners will need to make fewer and less-generous concessions to attract tenants. It also means they will be able to modestly increase rental rates.

“Salt Lake City is building a significant amount of housing, but the data show we’re still just barely keeping pace with demand,” said Paul Smith,

executive director of the Rental Housing Association of Utah. “The good news is that continued construction should help prevent the severe shortages and rapid rent spikes we saw earlier in the decade.”

Salt Lake City has experienced an unprecedented wave of apartment construction in recent years. Statewide, Utah permitted more than 32,000 apartment units between 2019 and 2021, driven by rapid population growth, rising home prices and historically tight rental vacancies.

Salt Lake City was at the center of that boom, capturing roughly one-quarter of all new apartment construction statewide. After a slowdown between 2022 and 2024, permitting activity rebounded in 2025, signaling that developers continue to see strong long-term demand for rental housing in the city,

according to the association.

Renter households in Salt Lake City have been growing at an estimated annual rate of 3.85 percent when long- and short-term trends are combined. By 2025, the city had approximately 64,500 rental units, with about 60,000 occupied. At that pace, the city needs roughly 2,500 new apartments each year just to keep up, helping explain why vacancy rates have remained relatively low despite heavy construction.

Rents at newly built properties remain elevated. Studios average around \$1,500 per month, one-bedroom units near \$2,000 and two-bedroom units exceed \$2,800. However, the influx of new supply has led to unusually generous concessions, with eight to 12 weeks of free rent now common, often paired with gift cards or cash incentives. These concessions effectively reduce rents by

10 to 15 percent, a level of discounting rarely seen in Salt Lake City, particularly at income-restricted properties, the report said.

The development pipeline remains sizable. More than 2,600 market-rate units are currently under construction, largely downtown and in nearby neighborhoods, with another 5,700 market-rate units proposed. While not all proposed projects will be built by 2028, additional supply is expected. The affordable housing pipeline is also expanding, with about 1,700 low-income housing tax credit units under construction and another 1,600 approved.

The Rental Housing Association of Utah is a nonprofit trade association designed to protect, educate, connect and grow the rental industry in the state of Utah. It represents roughly 3,500 rental operators and more than 160,000 units.

Mountain America Credit Union partners with PRO Skijor for Frontier Tour launch

Mountain America Credit Union has announced its partnership with PRO Skijor, serving as the presenting sponsor for the inaugural Frontier Tour. This collaboration marks a significant milestone for the sport of skijoring in North America.

Set to begin in January, the Frontier Tour is recognized as North America’s first professional skijoring series. This new tour will bring together top athletes and fans from across the region, showcasing the excitement and competitiveness of skijoring.

The series will culminate with Championship Weekend in Salt Lake City set for Feb. 27-March 1, where the best skijoring athletes will compete for top honors. This final event is expected to draw significant attention and celebrate the achievements of the participants throughout the tour.

Each stop on the six-city circuit will deliver an all-day celebration of snow, speed and Western spirit, complete with live music, local food trucks, and family-friendly fun. The season includes the best riders, skiers and horses in the country who will compete for the title and a serious cash purse.

It is co-founded by Utah skijoring pioneers Brian Gardner and Joe Loveridge, the duo behind the popular skijoring Utah events and longtime members of the skiing and equestrian communities.

“Mountain America is proud to serve as the presenting sponsor of the 2026 PRO Skijor Frontier Tour. This exciting event brings together athletes, families and communities across Idaho, Montana and

Utah — regions we are honored to call home,” Rob Brough, senior vice president of marketing and chief marketing officer for Mountain America Credit Union, said in a release. “PRO Skijor showcases the spirit of adventure and connection that defines the Mountain West, and we are thrilled to support an event that celebrates both tradition and innovation. We look forward to joining spectators and participants throughout the tour as we help strengthen the communities we serve.”

“The entire PRO Skijor team is incredibly excited to partner with Mountain America Credit Union as the presenting sponsor of PRO Skijor’s inaugural Frontier Tour,” said Gardner. “Their commitment to community and the adventurous spirit of the Mountain West aligns perfectly with everything skijor represents: the grit of riders, the skill of skiers, and the power of world-class horses in the fastest-growing sport and festival series in the West.”

The five main tour divisions – competing for points, titles and cash prizes – include:

- Pro-Open: Elite-level athletes.
- Sport: Intermediate-level athletes.
- Women’s: Women’s novice-to-intermediate level teams.
- Snowboard: Novice-to-intermediate levels competing against other snowboarders only.
- All-Around: Cross athletes in novice-to-intermediate levels, where teammates must make one run riding the horse and one run skiing.



A new skijoring tour will begin in Utah on Jan. 16-17 in Heber City, with the Championship Weekend coming Feb. 27-March 1 in Salt Lake City. (Photo courtesy PRO Skijor)

2026 FRONTIER TOUR SCHEDULE

Event	Location	Dates
Heber City, UT	Wasatch Events Center	Jan. 16-17
Bozeman, MT	Gallatin County Fairgrounds	Jan. 24-25
Logan, UT	Cache County Fairgrounds	Jan. 30-31
Boise, ID	Ford Idaho Center	Feb. 6-7
Driggs, ID	Teton County Fairgrounds	Feb. 21-22
Championship Weekend	Utah State Fairpark, Salt Lake City, UT	Feb. 27 - March 1

Tickets for all events are available at PROSkijor.com

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Insurance company plans Utah expansion, hiring for 607 positions

Brice Wallace

Salt Lake Business Journal

A specialized insurance company that protects businesses from costly disruptions is growing in Utah, planning to add 607 high-paying jobs in a \$50 million expansion over 11 years in Salt Lake County.

Usurance Holding Inc., backed by Pasaca Capital LLC, specializes in sectors that include aircraft insurance, in which evolving aircraft technology and increasing operational complexities make it a poor fit for traditional one-size-fits-all policies; product liability insurance, as companies safeguard themselves against claims related to defective products; logistics insurance, as shipping, warehousing and supply chain operations become more complex and logistics companies need to protect their assets in transit, manage supply chain

risks, and mitigate the financial impact of any unforeseen disruptions; and intellectual property protection insurance, as companies protect their patents, trademarks, copyrights and trade secrets against infringement and theft.

“Usurance chose Utah for its vibrant business ecosystem and strong industry focus, giving us the opportunity to support local businesses and deliver critical insurance solutions to Utah’s workforce,” said Charles Huang, CEO of Usurance and founder and chairman of Pasaca Capital. “Our vision is to be the leading provider of specialized insurance, setting the benchmark for innovation, security and business confidence.

“We’re excited to offer coverage across a wide range of sectors — including aircraft, product liability, logistics and intellectual property sectors — helping businesses of all sizes in Utah mitigate risks and seize opportunities.

We are committed to supporting Utah residents and businesses impacted by wildfires through comprehensive insurance coverage and multiple customized solutions.”

During a recent meeting of the Governor’s Office of Economic Opportunity board in which the company was approved for a tax credit incentive tied to the project, Jinhua Hou, senior vice president for Usurance and advisor to Pasaca Capital, told the board that the company is transitioning from a traditional insurance company to a property and casualty insurance carrier led by AI technology.

Hou said Huang had discovered “a strong spirit” in Utah, noting that the company sees many opportunities in Lehi and Silicon Slopes, with a young and fast-growing workforce with a spirit of innovation and partnership.

The tax credit is for up to about \$19.8 million over 11 years. New total wag-

es during that time are estimated at \$698.4 million, based on average pay of \$209,168. New state tax revenue is projected to be more than \$79 million over 11 years.

In congratulating the company, Carine Clark, the board’s chair, told Hou, “You have your incentive. We’ll be watching for great things.”

“Usurance’s launch reinforces the state’s strength in financial services and emerging technologies,” Jefferson Moss, GOEO’s executive director, said in a prepared statement. “This investment creates high-paying jobs, strengthens core industries, and positions Utah as a leader in modern insurance innovation.”

GOEO does not provide upfront cash incentives. Each year that an incentivized company meets the obligations in its contract with GOEO, it will qualify to receive a portion of the new, additional state taxes the company paid to the state.

Getting ahead of the curve: how the counterfeit notification act could affect Utah companies

Rebecca Olds

Salt Lake Business Journal

HR4930 passed the U.S. House Ways and Means Committee by a 40-0 vote on Dec. 10 and will continue on for further discussion.

Reps. Blake Moore, R-Utah, and Brad Schneider, D-Illinois, have referred to HR4930 as the “Counterfeit Notification Act,” a bill focused on limiting counterfeit goods in the United States and to help “improve enforcement of IP laws” with American businesses.

“Counterfeit products undermine American innovation, steal American jobs, and present an unacceptable safety risk,” the bill states.

Under the bill, Customs and Border Protection would gain expanded ability to “share packing and shipping information of suspected counterfeit products with key intellectual property rights holders, transportation carriers, and e-commerce platforms.” This would help CBP identify and remove counter-



Parrish Freeman
Maschoff Brennan

feit goods from the U.S. economy.

“The global economy is flush with threats from counterfeiters, IP thieves and black-market traders,” Moore said. “This bill will unlock real-time intelligence sharing between CBP and the private sector that will help shut down these networks and cut off the flow of counterfeit products before they reach American shores. This will safeguard American businesses and protect our citizens from dangerous counterfeit goods. I’m thrilled that this bill has generated strong bipartisan support and unanimously passed through the Ways and Means Committee today.”

Under this bill, the CBP could share:

- Shipping labels and tracking numbers.
- Sender and recipient addresses.

- Invoices and manifests.
- Outer packing images, weight notations and box markings.
- Container-level packing info and data.

R. Parrish Freeman, patent law firm attorney at Maschoff Brennan, said it’s still early to say how this could specifically affect Utah companies, as more details and rules will most likely be hashed out in more detail during the future rulemaking process. But, there are a few things to note.

Here’s how Freeman said the bill could affect Utah businesses:

- Offer uniform support from rights holders. The bill would include expanded protections for those companies who register trademarks with CBP.
- Create shipping challenges for small businesses that haven’t registered marks with CBP. If a business’ shipments are part of a flagged counterfeit shipment, its part of the shipment could face holds and miss critical selling seasons.

• Expose trade secrets. By sharing more detailed supply chain information with CBP, it could risk exposing trade secrets if the information is passed to competitors, particularly harming small businesses. This is dependent on what is meant by the info being shared by “key stakeholders.”

Even if the bill doesn’t end up making it any further, one thing businesses can learn from is to register a brand with CBP.

“You have to have a registered trademark over copyright, and you have to have been taking the additional step to record it with Customs and Border Protection,” Freeman said. “That’s usually just the big guys that have done that. It’s not terribly expensive to do; it’s just the smaller businesses don’t know about it as an easy means to protect their marks.”

Parrish Freeman, at Maschoff Brennan, is an experienced litigator whose practice is focused primarily on patent, trademark and other intellectual property and complex commercial matters.

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Work Daze

Looking for New Year's resolutions? Didn't think so.

There are just too many experts with too many suggestions for how a few resolute changes in your attitude at home or your performance at work could boost your career in the year ahead.

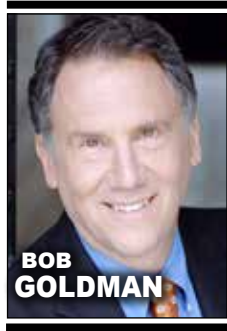
Are the experts right?

Yes and no. They're occasionally right when they identify areas of your work life that could make a difference, but they're often wrong in the execution. For example, an expert could suggest a resolution to increase your profile in the company, but very few will recommend you do so by coming to work jaybird-naked.

That's where I can help. The following five resolutions aren't guaranteed to supercharge your career, but they're a whole lot better than coming to work naked.

No. 1: Go Totally Tomato.

What do you think of when I say "Pomodoro?" If your answer is "pizza," you obviously have no idea of the work of Francesco Cirillo, the technology CEO who developed the Pomodoro Strategy. True believers divide their day into 25-minute hunks of intense work, interspersed with five-minute breaks, a technique designed to increase productivity and prevent burn-out. To measure their minutes, traditionalists use a tomato-shaped kitchen timer — pomodoro means "tomato" in Italian.



BOB GOLDMAN

But you could also pay someone to smash a tomato on your head every 25 minutes. It will stop you cold and reduce the need for conditioner.

No. 2: Be SMART

About Being STUPID.

Many lists of resolutions feature the recommendation to start working SMART. This is an acronym to remind you not to volunteer for any project that isn't Specific, Measurable, Attainable, Relevant and Timely. Get it?

Considering the knuckleheads you work for, I recommend you only take on assignments that are STUPID. The S is for Stultifying. Accept only the most mind-numbing assignments that no one else would touch. T is for Troodle, which means "small steps." You certainly don't want to rush a project, since the longer you take to finish, the longer you'll put off getting blamed. U is for Umbrageous or shady. Any project that offers the possibility of personal gain, like lavish work lunches or deposits in Swiss bank accounts, is a winner. P is for Piddly. Never take on a project that any-

body in management cares about. I is for "I won't get the blame" when the project blows up and D is for Deranged, because no rational person would ever do your job in the first place.

No. 3: Ditch Your Mentor.

The traditional strategy of finding a mentor is not going to work in 2026. Anyone who is any good at their job is probably getting paid very well, which means they're high up on the list to be fired. The mentor you want is the person who is floundering. Align yourself with this loser and when they're fired, you step into their position, easy-peasy.

No. 4: Messy Is the New Tidy

In past years, a major tidy-up was a sure-fire New Year's resolution. Management's monstrous return to office obsession is likely to continue in 2026, filling offices that are too small with too many workers. Anyone lucky enough to have a desk should keep it stacked with file folders, yellow tablets, notepads, organizers, water bottles, pens, pencils, Sharpies, highlighters, staplers, mugs, multiple screens connected to multiple computers, a tangle of chargers for every electric device since the PC-Junior, at least two whiteboards and a mountain of take-out containers to show

you have no time to go out to lunch.

Don't forget to have framed photos of your family, your schnauzer and your manager. I don't have to tell you which photo should be the largest.

No. 5: Learn a New Skill

Yes, you could make 2026 the year you resolve to master AI, but you probably don't have time to do so before AI masters you. A better technology to learn is the craft of making personalized, beaded friendship bracelets. Taylor Swift wears them and so should you. Give bracelets to the head of IT and maybe they'll only wait a week before coming to fix your computer. Also, give bracelets to your manager and your manager's manager, so they'll remember you exist when it's promotion time. (Never give a friendship bracelet to the head of HR. You don't want your name on their wrist when it's downsizing time.)

Follow these five resolutions and you just might make it through 2026. Things are going to get better, I promise you, or my name isn't Pomodoro.

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

— Mark Young, CEO



Seven Teachers

“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.*”

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.



Inaugural AI Women Power List announced

The Women Tech Council has announced an initiative from AI Utah, in partnership with Women Tech Council, called the AI Women Power List. It recognizes women who are shaping the future of artificial intelligence in Utah and influencing what AI will become for the world.

The first-ever statewide list includes:

- Abs King, lead product designer, Palladyne AI.
- Alexandra Pasi, CEO, Lucidity Sciences.
- Alice Schwarze, head of research, Utah Office of AI Policy.
- Alicia Cawley, principal product manager, SchoolAI.
- Amy Corvidae, senior software engineer, MasterControl.
- Aparna C. Sankarankutty, data scientist, Roadz.
- Bharathi Rajan, vice president of enterprise data, Swire Coca-Cola USA.
- Bree Jones, CXO, ElizaChat.
- Britt Vierra, founder, Ciridian Consulting.
- Brooke Baker, data science and data engineering lead, Prove.
- Carol Anderson, data scientist and responsible AI researcher.
- Catherine Wong, CPO/COO, Entrata.
- Cydni Tetro, president, MTNP.
- Darcy Douglas, vice president of global program management, Taulia LLC.
- Dolly Chitta, founder & CEO, Curie Quantum.
- Emma Moss, AI systems lead and AI for K-12 program director, Canyons School District and USBE.
- Gail Coates, founder, MentoringFusion.
- Hanna Bjornn, head of product, Canopy.
- Janaan Lake, machine learning engineer, KSL.
- Jessica De Molder, CTO, De Molder Hill Design.
- Kristie Rowley, senior manager of AI/ML engineering, BambooHR.
- Leslie Koch, chapter lead (SLC), The AI Collective.
- Lina Nilsson, chief platform officer, Recursion.
- Linda Klug, founder and CEO, Airin.
- Lindsey Zuloaga, vice president of data science, Pattern.
- Manu Sood, senior vice president of enterprise technology and transformation, AvidXchange.
- Margaret Busse, executive director, Utah Department of Commerce.
- Marissa Saunders, director, AI/ML, Spring Health.
- Martyna Shallenberg, senior director of software engineering, Myriad Genetics.
- Miriah Peterson, staff data engineer, SchoolAI.
- Mou Nandi, co-founder and CEO, Monere.
- Murium IqBal, staff applied scientist, Fetch.
- Nancy Fulda, assistant professor of computer science (AI/ML), Brigham Young University.
- Reshma Pillai, senior director of finance transformation, Workday.
- S. Thurston Evans, director of infrastructure engineering, American Express.
- Shawna DelHiero, chief information officer, SoundHound AI.
- Sunny Washington, co-founder, OrcaPanda.

“We are at the center of one of the most transformative technological shifts of our lifetime. AI is not simply a tool — it is the foundation for the next era of economic growth, workforce evolution, industry transformation and global competitiveness,” WTC said. “As AI accelerates change across every sector, elevating the women who are building, shaping and humanizing this technology is essential. Their leadership will determine how AI strengthens Utah’s economy; transforms industries from health care to finance to creative work; creates pathways for the next generation of technologists; and ensures ethical, equitable, human-centered adoption.”

WTC said the list “is far more than recognition. It is a platform designed to amplify voices, expand opportunity, and help define Utah’s leadership in AI for years to come.”

Canadian company buys Sandy’s GlobalSim

CM Labs Simulations, a provider of simulation-based training for heavy equipment operations and headquartered in Montreal, Quebec, Canada, has acquired GlobalSim, a Sandy-based developer of advanced training simulators for crane and heavy equipment operators.

“This joining of forces reflects a shared vision for the future of simulation-based training,” a release from CM Labs said. “By integrating GlobalSim’s

deep market knowledge with CM Labs technology and expertise, customers gain access to a comprehensive suite of next-generation simulation-based training products that increase workforce readiness, safety and productivity and lower training costs.”

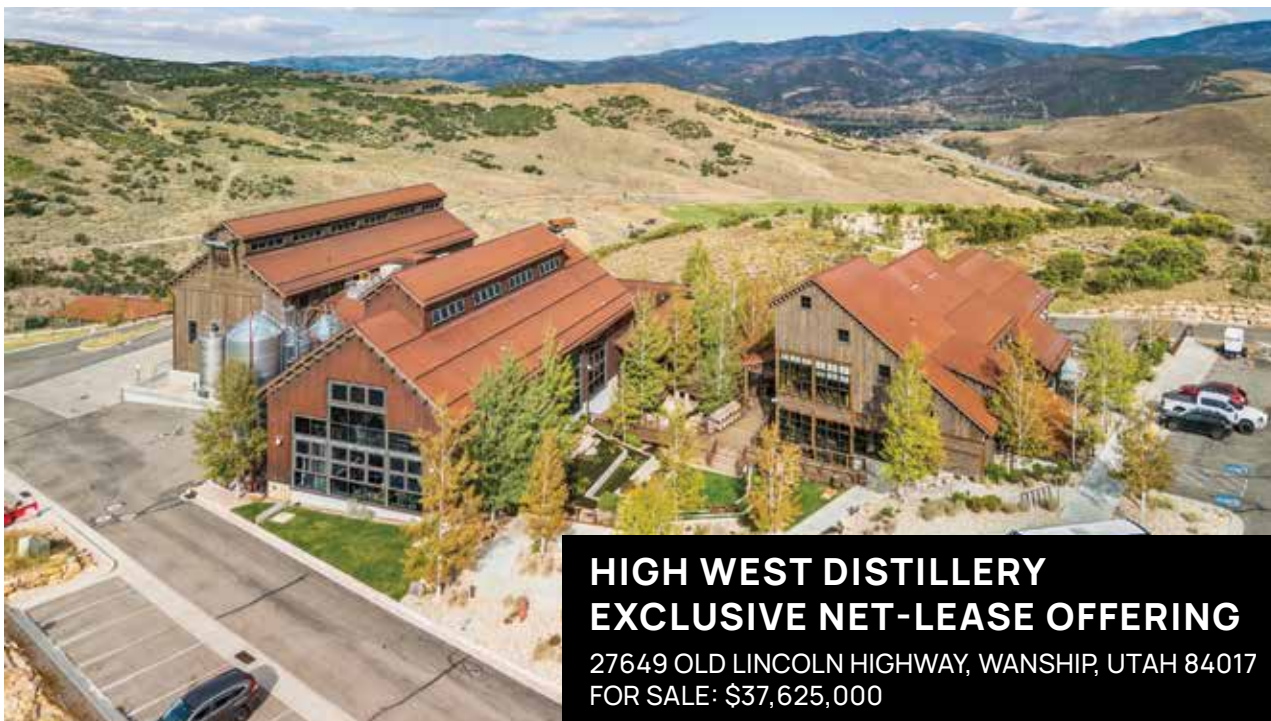
“This is a natural evolution for two organizations that have decades of proven safety, precision and performance outcomes in port operations,” said Robert

Weldon, CEO of CM Labs. “CM Labs and GlobalSim are uniting to deliver unmatched quality, value and support to our port customers worldwide.”

“GlobalSim and CM Labs have pushed each other to innovate for nearly two decades. Joining forces allows us to combine the very best technology, engineering talent and industry expertise from both organizations,” said Brad Ball, vice president of sales and marketing for Glo-

balSim. “Our teams share a commitment to excellence and together we will deliver training systems that lead the simulation industry for many years to come.”

Since its founding 25 years ago, CM Labs has made more than 2,000 simulator installations in 54 countries, with training tools for the construction, utilities and ports industries. GlobalSim develops training simulators for the port, construction, industrial and military markets.



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High West occupies the campus under a 20-year Absolute Triple Net (NNN) lease through November 30, 2043, with over 18 years remaining. The lease generates a net operating income of \$1,881,421, with scheduled rental increases throughout the base term and renewal options.

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DIGITAL BROCHURE

PEOPLE ON THE MOVE

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

BANKING

• **Bank of Utah**, based in Ogden, has appointed **Colby Dustin** as executive vice president/



Colby Dustin



Michael Leib

chief financial officer and added **Michael Leib** as vice president/controller. Dustin has 26 years of experience in finance, including audit, risk and strategic financial expertise. He has been with Bank of Utah for nearly 17 years, most recently serving as senior vice president/chief risk officer. In his previous position, he led the bank's enterprise risk management efforts, overseeing regulatory compliance, information security and strategic partnerships.

Before joining Bank of Utah, Dustin spent a decade at Ernst & Young as a senior manager on the financial services audit team. His education includes earning master's and bachelor's degrees in accounting from Brigham Young University. Leib has more than 12 years of experience across multiple roles in banking and finance and has expertise in accounting, financial reporting, regulatory work and operational excellence. He began his career in customer service for American Express before moving into accounting

at Comenity Bank. Most recently, he served as controller at FinWise Bank. Leib holds master's degrees in accounting and taxation from Weber State University. Leib also teaches as an adjunct professor at Brigham Young University-Idaho.

• **Chartway Credit Union**, based in Virginia and with branches in Utah, Texas and Virginia, has appointed **Danny Mangum** as an associate member of its board of directors.



Danny Mangum

Mangum is president and chief operating officer of Mountain West Small Business Finance in Salt Lake City. Mangum serves as at-large director for the National Association of Development Companies and is on the board of directors for the Utah Small Business Loan Fund. He is also a member of the Business Engagement Committee of the Utah Black Chamber, a role he has held since 2019. Mangum earned a master's degree in organizational behavior from Utah State University and a bachelor's degree in economics from the University of Utah.

MANUFACTURING

• **Ortho Development Corp.**, a Draper-based designer and manufacturer of orthopedic implants and surgical instruments, has appointed **Brice Bedke** as vice president of marketing. Bedke will guide Ortho Development's marketing strategy, with a focus on strengthening



Brice Bedke

brand positioning, supporting commercial expansion and building organizational capabilities for long-term growth. Bedke has more than 19 years of global marketing experience in the orthopedic sector. Prior to joining Ortho Development, he served in multiple senior leadership roles at Stryker, including vice president of knees and director of global upstream marketing for upper extremities. Earlier in his career, he led strategic global marketing initiatives for the knee business at Zimmer Biomet.

NONPROFITS

• **Silicon Slopes**, a nonprofit organization aimed at empowering entrepreneurs to build and innovate, has hired **Lindsey Ivie** as vice president of partnerships.



Lindsey Ivie

She will expand high-impact partnerships across founders, operators, investors and community organizations to accelerate growth and opportunity in Utah. Ivie is the founder of FailedFest and the co-founder of CyberCraft Summit, connecting the cybersecurity and anti-fraud communities through approachable training and collaboration. She was co-founder and managing partner at Ivie League; founder/COO of ShareHouse,

an e-commerce community for brands and service providers; and a co-host of LinkedIn Local SLC.

RESTAURANTS

• **Savory Fund**, a Lehi-based private equity fund behind restaurant brands,



Maryam Chaney

has promoted **Maryam Chaney** to chief of supply chain and **Aaron Smith** to vice president of development. Chaney oversees supply chain strategy, culinary execution, menu engineering, and food safety and compliance across Savory's 13 brands. She has more than 25 years of experience spanning culinary development and education, supply chain strategy and negotiations, compliance and editorial leadership. Smith has been with the company for eight years,



Aaron Smith

most recently as director of construction. He has been in the industry for more than 20 years, leading the development of hundreds of restaurant locations and will continue guiding new unit growth as Savory approaches 350 restaurants across 23 states. Prior to Savory, he held senior roles at Four Foods Group, supporting large-scale growth across more than 170 restaurants in 10 states. Savory Funds' brands include Swig, Via 313, Mo' Betahs, South Block and Houston TX Hot Chicken.



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R&O CONSTRUCTION



FROM THE COACH

Will you stay out of jail?

Every January, leaders sit down with fresh goals, bold initiatives and new strategic plans. But there is one question that many overlook — one that should stand at the top of every leader’s planning agenda: “Will you stay out of jail this year?”

It’s a provocative question, but also an essential one. Not because most CEOs are at any real risk of incarceration, but because every leader is at risk of something far more subtle and more common: “ethical drift.” And in today’s pressured, high-velocity business environment, drift happens faster than we think.

When Purpose Isn’t Enough

Over the past several decades, our business landscape has produced more than its share of high-profile failures — Enron, Tyco, WorldCom, Bernie Madoff, Theranos, FTX. These organizations all had strong missions. Some even had world-changing visions. Others had extraordinary talent and large war chests.

What they lacked was not intelligence, ambition or innovative capacity.

They lacked governing values.

And the collapse of values in each case wasn’t an isolated executive failure — it became *contagious*. Teams that once prided themselves on their integrity slowly succumbed to performance pressure, rationalization and misplaced loyalty. Before long, entire organizations found themselves in what I call the “Business Hall of Shame.”

Most leaders assume these stories remain distant because *they* would never commit fraud. Yet ethical failures rarely begin with dramatic crimes. They begin with small compromises:

- “Just this quarter.”
- “Just this customer.”



RICH TYSON

• “Just this exception.”

Over time, exceptions become habits, habits become culture and culture becomes destiny.

The antidote is simple — but not easy: governing values *that actually govern*.

Embedding Values into Leadership: The PACER Approach

Values cannot simply be articulated; they must be operationalized. In my Align & Execute framework, I use the “PACER Learning Model” to help leaders transform values from decorative statements into daily behaviors:

P-Principles: Articulate your non-negotiables. Not eight or 10 vague platitudes but instead three to five clear principles that will shape every decision your team makes.

A-Application: Translate principles into expected behaviors. How does “integrity” show up? What does “courage” look like in decision-making? What behaviors are out of bounds?

C-Commitment: Leaders must model the values first. People don’t commit to what leaders *say* — they commit to what leaders *do*. Values scale only when leaders consistently embody them.

E-Experience: Build systems, rituals, incentives and meeting rhythms that reinforce values. If your key performance indicators (KPIs) don’t reflect your values, the organization will follow the metrics, not the mission.

R-Review: Values require vigilance. Quarterly reflection preserves alignment:

- What decisions reflected our values?
- Where did we drift?
- What must we revise before drift becomes culture?

The PACER Learning Model helps prevent values from becoming corporate artwork. It embeds them in performance, culture and leadership behavior.

The “Infectious Conscience” Challenge

Unethical behavior spreads quickly, but so does ethical behavior.

Research from positive organizational scholarship shows that organizations tend to follow what University of Michigan Professor Kim Cameron calls “heliotropic leadership”: They bend toward the positive, just as plants bend toward light. When leaders embody courage, transparency and accountability, the effect cascades through a team.

Author Liz Wiseman’s “Multipliers” research reinforces this truth: Leaders who model high-integrity behaviors multiply the intelligence, creativity and ownership of their people. Those who cut ethical corners diminish their teams in far-reaching ways.

Your values don’t just keep you out of trouble; they shape the direction, energy and conscience of everyone you lead.

A Leadership Architect’s Blueprint for 2026

Here is a practical approach for leaders who want to build values-based organizations this year — not just in theory, but in real execution:

- 1. Simplify Your Values:** Identify the three to five principles that matter most. Remove the fluff. Ambiguity is the enemy of integrity.
- 2. Translate Them into Behaviors:** Define what each value looks like in prac-

tice. People cannot live what they do not understand.

3. Align Goals and KPIs with Values: If your metrics contradict your values, your metrics will win every time.

4. Reward Value-Driven Behavior: Celebrate it publicly. Tie it to performance reviews. Make it part of hiring, promotion and dismissal decisions.

5. Review Frequently and Transparently: Integrity grows in light, not in shadow. Create rhythms that keep values visible and accountable.

6. Lead the Way: Values are contagious, but only if leaders demonstrate them. You cannot delegate the moral fabric of your organization.

The New Year’s Challenge for Leaders

As we enter 2026, I offer this challenge:

- Lead as if your decisions will be printed on the front page of tomorrow’s newspaper.
- Lead as if your children will read your emails one day.
- Lead as if your values — not your ambitions — define your legacy. Because they will.

In a world where opportunity moves fast and pressures run high, values are not constraints. They are guardrails.

They keep leaders — and organizations — moving forward safely, sustainably and honorably.

Let 2026 be the year your values don’t just hang on the wall but show up in the way you “Align & Execute.”

Richard Tyson is the founder of CEObuilder and author of *Align & Execute: It’s All About the Money, But It’s Not!* He helps leaders align purpose, people and performance through his PACER leadership models and “The Leadership Architect” framework.

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INDUSTRY BRIEFS

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ECONOMIC INDICATORS

- With housing costs rising, job security wavering, more people working remotely, and many feeling settled where they are, fewer residents are packing up and starting fresh somewhere new. Just 12.6 percent of Utah residents moved in 2024, compared to just 11 percent of Americans, according to a study by **Point2Homes**. The national figure was the lowest rate ever recorded. Utah's rate was 10th-highest among states. Among its movers, 21.8 percent came from out of state (roughly 95,200 people), ranking No. 28 among states. Salt Lake City has a share of out-of-state movers of 24.9 percent, totaling more than 11,200 new residents who crossed state borders to change address. Renters make up the majority of those relocating in the city, whether from within Utah or from other states (around 80 percent). The lowest overall move rate was 7.8 percent in New Jersey. The highest was 14 percent in Alaska. Mobility nationally is steadily falling: In the 1900s, nearly 1 in 3 Americans moved each year. Then, by the 1960s, it was 1 in 5. In 2024, only about 1 in 9 people changed residences. In 2024, few made big moves, with only 19.3 percent changing states, down from 20.1 percent in 2023. Details are at <https://www.point2homes.com/news/research/us-mobility-rates-reach-historical-low.html>.

- Utah is ranked No. 9 on a list of "Best States for Seniors," compiled by **Opera Beds**, specializing in home hospital beds. It considered factors including chronic condition rates, healthy life expectancy, and physical ability among over-65s nationwide. The top-ranked state overall is Vermont. The bottom-ranked state is West Virginia. The study indicates that nearly 93 percent of American seniors now live with at least one chronic condition, and rates are on the rise, with the study revealing a 9.5 percent increase in cancer diagnoses and a 9.4 percent rise in obesity among adults aged 65 and older since 2015. Seniors face the greatest health challenges in the Southeastern states. In West Virginia, over one-third of older adults live with obesity (34.7 percent), while Louisiana has the highest obesity rate at 36.1 percent. Life expectancy at 65 there is just

over 16 years, tied with Mississippi for the shortest in the nation. Details are at <https://operabeds.com/blogs/us-blogs/aging-well-in-the-us-best-and-worst-states-for-seniors>.

EDUCATION/TRAINING

- **Columbus Community Center**, in partnership with the **Utah Manufacturers Association** and **Salt Lake Community College**, have announced the graduation of the first cohort of the **Utah Uniquely Aabled Machinist Program (UUAMP)**. This inaugural group of six people has completed a 12-week CNC machine operation training program and is ready to step into entry-level roles in Utah's high-demand manufacturing sector. Funded through a Return to Work Grant from Talent Ready Utah, UUAMP prepares uniquely abled adults — specifically those with Autism Spectrum Disorder (ASD) — for skilled, well-paying careers in advanced manufacturing. The program model includes 300 hours of technical machining instruction delivered by SLCC and job readiness, coaching and workplace preparation provided by Columbus Community Center. Nationally, the Uniquely Aabled Academy averages an 85 percent job placement success rate. Program managers worked with Utah manufacturers to determine what specific positions are needed in the workforce — including CNC operators, machinist apprentices, and mill/lathe technicians — and then trained the cohort to meet that need with the goal of a 100 percent job placement rate. Columbus Community Center opened in 1968 with the mission to support the growth, development and independence of persons with disabilities.

- The spring **Executive Certificate of Global Business Management** course offered by **Salt Lake Community College** starts March 18. The course is offered to business executives, professionals, working staff, entrepreneurs and qualified students who want to increase their knowledge and improve their strategies in global business practices. The course cost is \$1,145, with scholarships and discounts available. Classes can be taken in-classroom (at SLCC's Miller Campus in Sandy), online or a hybrid. The course application deadline is March 13. Registration can be completed at <https://themillatslcc.com/education/executive-certificate-global-business-man->

agement/. Information sessions about the course are scheduled for Jan. 28 and Feb. 25. Both are online and are free. Details are available by contacting Venita Ross at 801-957-5336 or Venita.Ross@slcc.edu.

GOVERNMENT

- The **U.S. Environmental Protection Agency** has selected two local governments from Region 8 to receive over \$8.3 million in **Solid Waste Infrastructure for Recycling (SWIFR)** grants to help improve post-consumer materials management and infrastructure. One is **Wasatch Integrated Waste Management District** in Utah, which will receive over \$3.4 million. It will use the funds to enhance compost education and collection, specifically expanding a compost facility, funding curbside organics collection receptacles for local cities, and implementing new education and outreach activities to increase public participation. It is among 17 local governments selected to receive funding through the SWIFR grants for the political subdivisions program. More than 300 local governments applied for \$58 million in grant funds under this program.

MILESTONES

- **WellStreet Urgent Care**, an Atlanta-based expert in developing and scaling urgent care networks with health system partners, and **bioMérieux**, a French vitro diagnostics company with its North American headquarters in Salt Lake City, have announced a milestone: the 200,000th patient diagnosed via the Biofire Spotfire Respiratory/Sore Throat Panel Mini in its urgent clinics since the first instrument placement in February 2025. Until that time, patients who presented with respiratory and/or sore throat symptoms at a WellStreet Urgent Care-affiliated clinic might have a sample taken during a visit and receive their diagnosis several days later. The clinician could then prescribe the appropriate therapy, if needed. Molecular testing with Biofire Spotfire Respiratory/Sore Throat Panel Mini allows patients to receive an accurate diagnosis in about 15 minutes across five key pathogens and leave their appointment with appropriate therapy, if needed. WellStreet Urgent Care Clinics serve more than 2 million patients each year at more than 150 urgent care centers. BioMérieux is present in 45 countries and serves more than

160 countries with the support of a network of distributors.

RECOGNITIONS

- Twenty-six **Intermountain Health** hospitals, most of them in Utah, have been named on a list of "2026 Best Hospitals for Maternity Care," compiled by *U.S. News & World Report*. That is more hospitals than any other health system in the country. Eight of the Intermountain Health hospitals are located outside Utah. The *U.S. News* list also includes **University of Utah Hospital** and **Ashley Regional Medical Center** in Vernal.

- **USANA**, a Salt Lake City-based producer of nutrition and lifestyle products, has announced that its Probiotic supplement has earned the **ConsumerLab.com** Seal of Approval. The third-party certification recognizes products that meet the highest standards for purity, potency and scientific accuracy. USANA's Probiotic aims to deliver a balanced blend of beneficial bacteria formulated to support healthy digestion, nutrient absorption, and everyday wellness. To earn the Seal of Approval, USANA's Probiotic supplement underwent comprehensive, independent testing for potency, purity, viability and label accuracy. It was required to deliver its stated levels of live, active bacterial strains through expiration, and pass all contaminant testing.

TECHNOLOGY

- **Gabb**, a Lehi-based company focused on safe technology for children, recently hosted four youngsters who have been appointed to the **Gabb Kids Advisory Council**. They provided feedback from a kids' perspective on new products, Gabb Music, customer service and marketing. The 2026 Kids Advisory Council Members are sixth- and seventh-graders from Kentucky, California, New York and Arizona. At Gabb, they brainstormed future product offerings, designed custom wallpapers, recorded new customer service messages with jokes and riddles instead of hold music, curated a holiday playlist for a Gabb music app, filmed and edited videos for parents' social platforms, and shared their experiences at a mock news conference. Beyond the December Gabb Kids Advisory Council kickoff, the council members will participate in quarterly meetings, surveys and early product testing opportunities.

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CALENDAR

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

Jan. 6, 9-10 a.m.

Silicon Slopes Summit Town Hall, a Silicon Slopes event unveiling plans for the 10th annual Silicon Slopes Summit. Location is Silicon Slopes, 2600 W. Executive Parkway, Lehi. Details are at <https://www.siliconslopes.com/c/events/>.

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 davis-chamberofcommerce.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. 8, 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>.

Jan. 9, 8-10 a.m.

"First Fridays Speed Networking," presented by the West Jordan and South Jordan chambers of commerce. Location is Legacy Retirement Center, 1617 W. Temple Lane, South Jordan. Details are at sj-chamber.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 davis-chamberofcommerce.com.

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

"Point of Leadership: State of the Cities," presented by the Point of the Mountain Chamber of Commerce, Lehi and Saratoga Springs and featuring Mayor Paul Binns of Lehi and Mayor Chris Carn of Saratoga Springs. Location is The Rooftop, 139 Hunters Grove Lane, No. 400, Lehi. Details are at thepointchamber.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. 14, 6-7:30 p.m.

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

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

"What's Up Down South" Southern Utah Economic Summit, aimed at providing business and community lead-

ers 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, 9 a.m.-2:30 p.m.

"Supply Chain Uncertainty," a "Global Gateway" event presented by World Trade Center Utah and the United Natural Products Alliance and is the first session of a new quarterly series designed to help Utah companies navigate global tools, risks and strategies — starting with the ingredient supply chains behind the dietary supplement industry. The discussion will introduce an initiative to modernize and strengthen the integrity of imported ingredients that support both local manufacturers and the broader U.S. market. Location is World Trade Center Utah, 60 E. South Temple, Suite 300, Salt Lake City. Details are at <https://luma.com/582lmyeq>.

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. 15, 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>.

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 speakers Utah Gov. Spencer Cox and former U.S. Sen. Kyrsten Sinema, will discuss policies and partnerships that will shape the economic future of Utah and the U.S. 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 International, 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. 16, 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.

Jan. 20, 9 a.m.-2 p.m.

"AI in Ecom," a Commerce Catalyst event with the theme "How AI is Changing Search, CX, Content Creation and Acquisition." Event includes keynotes, breakout sessions with industry experts, and networking. Speakers include Stephanie Hileman from 1-800-Contacts, Jon Ricketts from Ekom.ai, and Nate Larkin from Gladly.ai. Location is Anata Inc., 1657 N. State St., Lehi. Cost is \$35. Details are at <https://ticketspotapp.com/e/kj3mw>.

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

"B.Y.O.L. (Bring Your Own Lunch) & Learn," a Point of the Mountain Chamber of Commerce "Business Essentials" event. Topic is "The Big Beautiful Bill: Preparing Your Business for 2026." Presenters are from Martin Tax & Advisory. Location is Kiln, 2701 N. Thanksgiving Way, No. 100, Lehi. Details are at thepointchamber.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 davis-chamberofcommerce.com.

Jan. 21, 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>.

Jan. 21, 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>.

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.

Jan. 28, 11:30 a.m.-12:30 p.m.


"Leadership Levers: Driving Women's Career Progress," a Utah Women & Leadership Project event that takes place online. Details are at <https://www.usu.edu/uwlp/calendar/>.




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PUBLIC NOTICES

ANNOUNCEMENT OF APPOINTMENT AND NOTICE TO CREDITORS

Probate No. 253700729

IN THE Second Judicial District Court DAVIS COUNTY STATE OF UTAH 800 w State St. Farmington, UT 84025

In the matter of the Estate of THE ESTATE OF BESSIE CHAPMAN

Robert Anthony Chapman Whose address is 157 South 1700 West, West Point, Utah 84015 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 Representatives attorney of record, Brian Edwards and Taylor Stone at 991 Shepard Ln Suite 210, Farmington, UT 84025 (3) file their written claims with the Clerk of the District Court at Farmington District Court, 800 W State St. Farmington, UT 84025 in Davis County, or otherwise present their claims as required by Utah law within three months (90 days) after the date of the first publication of this notice or be forever barred.

Dated this December 16, 2025
/s/ Robert Anthony Chapman
/s/ Brian Edwards
/s/ Taylor Stone
991 Shepard Ln Suite 210, Farmington, UT 84025

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

NOTICE

An Emergency Hazardous Waste Permit No. UT-023-2025 (Permit) was issued to Hill Air Force Base in Davis County, Utah. The Permit authorizes Hill Air Force Base to treat a MK385 hand grenade found at a residence in Bountiful, UT. The Permit was effective December 2, 2025, and expired December 3, 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.

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 particular-

ly 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, 1/5/2026






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Non-Members: \$800

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

For additional information, including program dates and registration details, contact jayme@southvalleychamber.com



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NOTICE TO WATER USERS

The CLAIM(S) FOR DILIGENCE below were filed with the Division of Water Rights in Davis County. These are informal proceedings per Rule R655-6-2. Persons challenging this CLAIM may file an action through the district court. Persons with information protesting the filing of the following claim(s) may file such statements with the State Engineer, Box 146300, Salt Lake City, UT 84114-6300, on or before Feb. 1, 2026. A \$15.00 FEE WILL BE CHARGED FOR EACH SUCH PROTEST FILED. Please visit waterrights.utah.gov or call (801)538-7240 for additional information.

31-3841 (D7260): Clark Water Company propose(s) using 581.08 ac-ft. from the North Cottonwood Creek (Farmington) for IRRIGATION; STOCKWATERING.

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 Feb. 1, 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.

NONUSE APPLICATION(S)

31-5238 (U16672): Weber Basin Water Conservancy District is/are seeking a nonuse period for 0.4396 cfs OR 267.66 ac-ft. from groundwater (Farmington Bay Area) for IRRIGATION; STOCKWATERING.

31-5306 (U16672): Weber Basin Water Conservancy District is/are seeking a nonuse period for 0.0043 cfs OR 2.62 ac-ft. from groundwater (Farmington Bay Area) for IRRIGATION; STOCKWATERING.

Teresa Wilhelmsen, P.E.

State Engineer

Published in Utah Business Journal on Jan. 5 & Jan. 12, 2026



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