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Despite 'significant strides,' Great Salt Lake ends 2025 at third-lowest level on record

John Rogers

Salt Lake Business Journal

When the 2025 water year ended in July, the Great Salt Lake's water level was at its third-lowest point since 1903, when detailed lake level records were initiated.

That's the report lawmakers will receive when the Utah Legislature convenes this week in Salt Lake City. The report, released earlier this month and authored by the Great Salt Lake Strike Team, highlights tangible progress in 2025 toward remediating the falling levels, but underscores an urgent need for continued efforts to save the famed body of water.

"The collective efforts across our state agencies, public research universities and private partners have yielded tangible progress in stabilizing Great Salt Lake," said Brian Steed, Great Salt Lake commissioner and executive director of the Janet Quinney Lawson Institute for Land, Water and Air at Utah State University. "While conditions have stabilized, this report clearly shows that the journey to recovery requires sustained commitment, innovative solutions and data-driven decisions to secure a healthy future for this vital ecosystem."

The report said the lake's south arm concluded the 2025 water year at 4,191.1 feet, placing it within the "serious adverse effects" range. Thirty-year projections indicate that a sustained additional inflow of 800,000 acre-feet per year will be necessary to return the lake to what scientists consider a healthy level — around 4,198 feet — by 2055. Climate projections further suggest that increasing temperatures will lead to greater evaporation, potentially offsetting gains from expected higher precipitation, according to report authors.

The lake's current surface elevation of just over 4,191 feet is "scary low," Steed said when the level was announced last summer at the end of the water year. The current measurement is nearing levels not seen since the lake hit a historic low of 4,188.5 feet in fall 2022.

The shrinking lake adversely affects Utah's population, damaging everything from industry to community health. As the water recedes, the lakebed is exposed, which contributes to poor air quality as storms whip up toxic, heavy metal-laden dust that spreads to population centers across the Wasatch Front. That can cause respiratory problems and other health issues.

Declining levels can also expose microbialites, organic deposits that are a crucial part of the lake's ecosystem. Microbialites are essential for brine fly populations, the main food source for millions of migratory birds that stop on the lake. If the microbialites are exposed for long periods of time, it can prompt a chain reaction ultimately impacting the entire ecosystem.

Less water in the lake also leads to an increase in salinity levels, which can harm the brine shrimp population. That can also have devastating impacts on the ecosystem, while hurting the million-dollar brine shrimp fishing industry.

Low water levels in the Great Salt Lake also significantly affect the mineral mining industry by forcing costly infrastructure adjustments, increasing operational expenses and threat-



Boat slips sit high and dry at the Great Salt Lake Marina on Antelope Island in early January. A new report from the Great Salt Lake Strike Team addresses water levels on the lake — reported in 2025 to be the third-lowest ever recorded. (Photo by Diana Rogers for Salt Lake Business Journal)

ening to make extraction unviable. While lower levels can increase brine concentration — reducing necessary evaporation time — they require mining companies to dredge, extend intake canals and move pumps into deeper water.

The lake is a major source of magnesium, sulfate of potash, salt and lithium, contributing approximately \$1.9 billion annually to Utah's economy. Nearly 2 million tons of minerals are extracted each year, primarily used for industrial applications, fertilizers and deicing. The lithium mining sector is in a strong growth curve, providing a primary component for the manufacture of electric vehicle batteries.

While the Strike Team report highlighted concerns for low water levels, it also reported progress toward returning the lake to healthy levels. Authors said between 2021 and 2025, nearly 400,000 acre-feet of water were dedicated and delivered to Great Salt Lake, an achievement made possible by an expanded toolbox of strategies. This includes growth in water leasing

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and conservation programs; large-scale phragmites removal projects that free water for wetlands; and an assessment of the Newfoundland Evaporation Basin, which shows potential for a modest but reliable 20,000 to 50,000 acre-feet of water annually. Salinity levels in the lake's south arm also stabilized since 2022 because of adaptive management of the causeway berm.

There was also positive news about dust mitigation advancements. Efforts to combat dust emissions from exposed lakebed continued with the expansion of the Utah Dust Observation and Research Network (UDORN). The network enhances monitoring capacity to identify dust sources, measure their composition and assess potential public health risks. Preliminary analyses show that temporary water impoundment in Farmington Bay could significantly reduce dust by submerging 58 percent of mapped dust source hotspots if

water levels are raised to 4,199 feet.

One area of concern that the study raised was the continued depletion of lake water from municipal and industrial usage. Those areas now account for approximately 26 percent of human-caused depletions, a significant increase from previous estimates. "This updated data emphasizes that all sectors — urban, agricultural and industrial — must contribute to conservation efforts," the report concluded.

"Our report provides critical understanding of how changes in climate and land use

influence the hydrology of Great Salt Lake watershed," said Paul Brooks, professor of geology and geophysics at the University of Utah. "The collaboration between universities and state agencies, combined with both historical and new government investments in monitoring, has resulted in a dataset on hydrology and water supply unparalleled anywhere in the world. These data and analyses underscore the urgency of implementing comprehensive strategies that account for both natural variability and long-term trends in water supply."

Garff family makes major commitment to future of Great Salt Lake

Members of a prominent Utah family have made a landmark commitment to the future of the Great Salt Lake as part of a statewide effort to mitigate water loss from the massive body.

Matt and Nicole Garff, through their company MTNP, have donated an 80 percent controlling interest in Big Ditch Irrigation Co. to the Utah Division of Forestry, Fire and State Lands, a division of the Utah Department of Natural Resources. Big Ditch owns the contractual entitlements to over 10,600 acre-feet of annual water, along with a network of easements, rights-of-way and stormwater infrastructure spanning a 3,000-acre service area.

The donation is valued at more than \$47 million.

Matt Garff is a grandson of Ken Garff,

founder of what is now known as the Garff Automotive Group. Matt's father is the late Bob Garff, well-known businessman, church leader and philanthropist.

The Garffs said the decision to make the donation was driven by the urgent and interconnected risks posed by the shrinking Great Salt Lake — including significant habitat loss affecting more than 10 million migratory birds, rising public health threats from toxic dust exposure and increased vulnerability to drought and climate extremes.

"This was not a symbolic gesture — it was a decision rooted in responsibility," said Matt Garff. "Water security underpins Utah's environmental health, economic resilience and quality of life. Through MTNP, we focus on deploying

private resources where they can create durable, generational impact. Protecting the Great Salt Lake is essential to ensuring Utah remains livable, prosperous and resilient for decades to come."

"Securing Utah's future depends on strong partnerships between the public and private sectors," said Gov. Spencer Cox. "This donation demonstrates how private leadership, aligned with state priorities, can help protect essential resources like the Great Salt Lake for generations to come."

Matt Garff said a conversation between him and State Rep. Melissa G. Ballard helped catalyze the decision, "identifying a rare opportunity to pair private infrastructure assets with public conservation goals at meaningful scale."

"This extraordinary donation exemplifies the type of public-private collaboration our legislature has been working to foster," said Ballard. "By aligning private resources with state conservation priorities, the Garffs are accelerating work that will have a generational impact on the Great Salt Lake and on Utah's future."

MTNP is a private investment platform designed to create, grow and accelerate companies essential to the broader ecosystem, with a focus on strategic land development, resource stewardship and consumer products and experiences that enhance the state's long-term resilience, the firm's website says. Through MTNP, private capital is aligned with public need to deliver durable economic, environmental and community outcomes.

Utah receives \$1.4 billion in affordable housing funding in FY 2022

A new report found that nearly 30 Utah programs provided close to \$1.7 billion in funds for housing assistance to Utah homeowners and renters in fiscal year 2022, the latest year for which full data is available.

The study, "A Profile of Affordable Housing Programs and Funding in Utah, FY 2022" from the Kem C. Gardner Policy Institute at the University of Utah, said the funding came from federal, state and nonprofit sector sources.

"This analysis provides a vital snapshot of the affordable housing ecosystem in Utah, and underscores the diverse efforts across federal, state and nonprofit sectors to address the state's housing needs," said Jim Wood, Ivory-Boyer senior fellow at

the Gardner Institute and lead author of the report. "Understanding the landscape of these programs and their impact is essential for policymakers, while also helping individuals and families secure stable housing."

In addition to \$1.4 billion in affordable housing funding from federal and state programs, \$245.2 million came from a group of nonprofit organizations, the report said. Federal programs contributed \$482.6 million, including \$286.7 million via Low-Income Housing Tax Credits for 1,977 units and \$160.5 million from HUD and USDA for rental assistance to 22,766 renter households. An additional \$35.4 million supported various other programs, benefiting 609 rehabilitated

units and 351 emergency grant recipients.

State programs, primarily through the Utah Housing Corp., facilitated \$785.1 million in mortgage financing for 2,124 Utah homeowners and \$43.4 million in downpayment assistance for 2,090 homebuyers. Other state initiatives added \$102.9 million, contributing to gap financing and the preservation of 2,515 affordable units.

Twenty-one major housing-related nonprofit organizations generated \$245.2 million in revenue, engaging in diverse activities from housing development and shelters to behavioral management and substance use disorder services for vulnerable populations. The study also found that Utah municipalities directly funded

less than \$20 million in housing assistance, primarily by passing through federal dollars to finance programs.

Study authors said higher rental rates significantly impacted the availability of affordable units for voucher holders during FY 2022. Housing Connect, the state's largest public housing authority, estimated a reduction of 298 renter households served in FY 2022 due to rising rents. Additionally, some public housing authorities reported that over half of approved voucher holders could not find an affordable unit within the 120-day time frame that vouchers were valid.

The full report can be accessed through the Gardner Institute website at gardner.utah.edu.

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'Good time to be in Utah,' Zions economist says

Brice Wallace

Salt Lake Business Journal

Economic outlook season is underway, and Robert Spendlove has thrown out the first pitch.

At a recent outlook briefing in Salt Lake City, Zions Bank's senior economist listed several challenges in the national economy: uncertainty and risk caused by tariffs and the recent government shutdown, low consumer sentiment, slowing labor market growth, and the threat that increased tariffs could reaccelerate inflation.

"But with all that, the Intermountain Region remains really strong," he assured the crowd. "Our economic fundamentals are strong. Our population and demographics are strong. So, it is a good time. Even though we've got that risk and that uncertainty, it's a good time to be in Utah."

Businesspeople are generally "grumpy" about tariffs because of the uncertainty they create. The average effective tariff rate was 3 percent a year ago but now it's at 17 percent. However, they have yet to cause expected inflation. Most businesspeople can adjust to tariff impacts, but only if they know at what rates they will be, he said.

"It's been going up and down and sideways. ... We just see them going up and down, almost willy-nilly, for the past year," Spendlove said. "And if you're a businessperson, your response might just be 'I'm just going to pull back,' and I've heard that from a lot of businesspeople."

But Utah's economic fundamentals remain strong:

- Utah's population growth is nearly 2 percent, compared to 1 percent nationally.
- Utah's employment growth is 1.7 percent, above the national figure of 1 percent.
- Utah's unemployment rate, like the nation's, has been trending up, but Utah's — at about 3.5 percent the past year — "actually has kind of stalled out," he said. "I mean, it's good, right? We want the unemployment rate to stall out. We don't want it to continue to move up."

Spendlove expects the rate to "kind of stick around there" at about 3.5 percent and keep Utah in "that sweet spot." "We're not the lowest in the country, like in the Upper Midwest, but we're also not the highest, like in California and Nevada and Washington, D.C.," he said.

- Utah's new unemployment insurance claims are about 2,000. "We would have to cross 4,000 for me to get nervous about those weekly unemployment insurance claims. ... We're about half of that now and it's something that we'll be watching, but I don't see any signs of distress right now."

For contrast, during the COVID pandemic, the figure grew from 2,000 to over 20,000 in one week.

- After seeing a huge surge in housing prices from 2020 to 2022, the growth now is between 1 percent and 2 percent — "actually what I would argue is a really good level," he said. "You don't want to see a big contraction. You also don't want to see a big escalation in those home prices again."
- Utah's wage growth is higher than the national average.
- Median household income in Utah is "great," at more than \$100,000, thanks to demographics and the state's strong economy.

Meanwhile, Moody's indicates that Utah is not among states facing a recession risk. "Utah is doing well," Spendlove said. "We're still expanding, Idaho is still expanding, Arizona is still expanding. But we are surrounded by weakness. We are surrounded by states that are already struggling, are already treading water or are already in recession."

Nathan Callister, the new president and CEO of Zions Bank, said annual economic outlooks usually feature an assessment that the new year will be "the most unique year."

"And I'm not saying this is the most unique year, but it is an incredibly unique market environment that we're in," he said. "I think there's a lot of stuff above the surface that we see. I think there's a lot below the surface as well that are creating challenges and will continue to create challenges. And we are navigating, I think, the convergence of so many moving parts."

Trouble areas include geopolitics, tariffs, the AI boom, asset prices in the stock market, the proliferation of the private markets (including private credit), consumer sentiment, the "K"-shaped economy, a convergence of wealth, affordability, deficits and the national debt, among others, he said.

"Despite all of this, our economy has



Robert Spendlove, senior economist at Zions Bank, briefs an audience about his 2026 economic outlook at a recent gathering in Salt Lake City. (Brice Wallace/Salt Lake Business Journal)

been incredibly resilient, and Utah has been incredibly resilient, but I think we're feeling, even here, some of those challenges," Callister said.

Calling for Utahns to become more agile and more connected than ever before, Callister said geopolitics heads his overall list of worries.

"I feel like we're seeing a tectonic

shift in the world order, from turf battles to trade wars, to the Monroe Doctrine that's going on now, to all these changes going on to our supply chain," he said. "I think we'll continue to see some major implications to what's going on in this changing world order that's way different from what we've experienced since World War II."





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Utah is first in the nation to let a ‘bot’ renew your prescriptions

John Rogers

Salt Lake Business Journal

You open the bottle to take your morning meds, only to discover just a single pill left of that critical prescription. A quick call to your doctor — if the office is even open — results in endless phone tag and the possibility of missing a day or two of your medication.

Utah is now implementing a better way to renew your meds.

The state, through its Department of Commerce’s Office of Artificial Intelligence Policy, has announced a first-of-its-kind partnership with New York-based tech startup AI-native health platform Doctronic to give patients with chronic health conditions a faster, automated way to renew their medications. The agreement marks the first state-approved program in the country that allows an AI system to legally participate in medical decision-making for prescription renewals — “an emerging model that could reshape access to care and ultimately improve care outcomes,” the state’s AI office said.

Medication noncompliance is one of the largest drivers of preventable negative health outcomes and avoidable medical spending. With prescription renewals accounting for roughly 80 percent of all medication activity, Utah and Doctronic said their aim is to test how autonomous AI can help “close gaps in access, reduce delays that lead to medication lapses and improve outcomes for millions of people managing chronic conditions.”

Under the agreement, Doctronic will become the first AI to legally prescribe routine refills by deploying its autonomous AI health platform within Utah’s regulatory “sandbox” framework.

AI sandboxes are secure, isolated and controlled environments designed for testing, developing and experimenting with AI models and applications without compromising live production data or systems. They facilitate safe AI adoption, allowing users to evaluate, train and refine AI tools while mitigating security risks, data privacy concerns and regulatory compliance issues.

“The office will rigorously evaluate the platform’s clinical safety protocols, patient experience and real-world effectiveness,” the AI policy office said. “The effort aims to demonstrate that safe, well-regulated AI can improve adherence, prevent avoidable hospital visits and reduce health care spending, while keeping clinicians at the center of care.”

“This is a major milestone to demonstrate how AI can improve access to care and health outcomes,” said Matt Pavelle, co-CEO of Doctronic. “This partnership with Utah enables patients, pharmacists and physicians to work together more efficiently, with measurable results that benefit the entire health care system. We hope other states follow Utah’s lead.”

“Utah’s approach to regulatory mitigation strikes a vital balance between fostering innovation and ensuring consumer safety,” said Margaret Woolley Busse, executive director of the Utah Department of Commerce. “By creating a supportive environment for companies like Doctronic AI, the Utah Office of Artificial Intelligence Policy provides the certainty necessary for them to develop impactful solutions while prioritizing the well-being of Utahns.”

There is another side to the use of AI in health care. In a statement to Politico, American Medical Association CEO John Whyte said, “While AI has limited



The state of Utah has adopted a policy by which decisions on medical prescription renewals can be made by artificial intelligence. In partnership with New York-based Doctronic, renewals can now be ordered by an AI platform. (Adobe Stock photo)

less opportunity to transform medicine for the better, without physician input it also poses serious risks to patients and physicians alike.”

Other states are exploring similar approaches to the Utah model. Arizona and Texas have created AI sandboxes and Wyoming is preparing its own, spotlighting a growing national push for safe, testable pathways for autonomous AI in regulated industries.

“Health care has become too complex and expensive for Utah families. Utah is leading efforts to simplify costs and lower prescription drug prices through our ‘regulatory sandbox,’ which fosters innovation and helps patients get the medications they need while reducing costs and building trust in the process,” said Sen. Kirk Cullimore, R-Sandy, sponsor of the legislation that created regulatory mitigation authority. “This partnership with Doctronic reinforces the principle of ‘doctor, not device,’ ensuring automa-

tion supports, rather than replaces, human judgment as we lead the nation in responsible health care policy.”

Doctronic’s AI allows patients to safely renew and manage prescriptions in minutes, anytime, reducing missed doses and care disruptions while easing administrative burdens on clinicians, according to the firm’s release. Pharmacists can process renewals more efficiently and physicians can focus on higher-impact care.

The pilot program is tracking medication refill timeliness and adherence, patient access and satisfaction, safety outcomes, workflow efficiency and cost impacts, the AI office said. Findings will be shared publicly to help formulate future state and federal AI policy. “Operating within Utah’s regulatory sandbox, the program tests innovative solutions safely, creating a national model for high-stakes AI regulation in health care,” the department said.

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AARP lists top job opportunities for 2026

There are two major events planned in the United States for 2026: the FIFA World Cup soccer tournament, and the celebration of the nation's 250th birthday. Those could provide a number of part-time and seasonal work opportunities for any number of Americans.

AARP Magazine focused on some of those top positions for people ages 50 and up. Based on statistics provided to the magazine by the U.S. Bureau of Labor Statistics (BLS), here are some of those job categories, listed alphabetically. Some of these positions involve additional training and education, and even licensing and certification in some cases. These listings are courtesy of aarp.org as of Dec. 23, 2025.

Accountant and auditor, median wage of \$81,680 annually

The BLS projects that this occupation will add more than 72,000 jobs over the next seven years, growth that could be especially appealing to older workers. Many accountants and auditors work in contract or part-time roles, which means flexible hours. Opportunities for remote work are also common.

Amusement and recreation attendant, median wage of \$29,300 annually

If you're a fan of international soccer, from June 11-July 19, the FIFA World Cup plays out across 104 matches in the U.S., Canada and Mexico. In the U.S., matches will take place in Atlanta, Boston, Dallas, Houston, Kansas City (Missouri), Los Angeles, Miami, New York/New Jersey, Philadelphia, the San Francisco Bay Area and Seattle. In each of those locations, venues are hiring ushers and other types of attendants to help fans enjoy the spectacle.

Chief human resources officer, median wage of \$140,030 annually

If there's one executive-level role that sits at the intersection of the challenges business will need to navigate in 2026, it's the head of the HR department. Economic uncertainties complicate decisions on how many workers a business can afford. Relatively low unemployment makes it increasingly difficult to hire talent. And the rise of generative AI in the workplace requires chief human resource officers to redefine their employees' roles.

Customer service representative, median wage of \$42,830 annually

The long-term outlook for customer service agents isn't promising, as AI

continues to improve at understanding callers' needs. But in the short term, job opportunities are plentiful. The BLS says there are more than 380,000 vacancies in this field each year because of a constant churn of workers

Delivery truck or van driver, median wage of \$42,470 annually

Online businesses depend on delivery drivers to get products to your front door, and that dependence is growing. The BLS projects there will be an additional 118,700 jobs for delivery drivers by 2034. With recent reports that Amazon may stop using the U.S. Postal Service and expand its own nationwide delivery network instead, there might be even more delivery driver jobs than the BLS projects.

Driver, median wage of \$35,420 annually

If physical demands or commercial license requirements are an obstacle to becoming a delivery truck driver, there are plenty of other opportunities to work behind the wheel. That doesn't have to mean a gig for Uber, Lyft or other ride-share apps. Car service agencies, like limos or airport shuttles, can be a high-pay, lower-pressure alternative.

Financial examiners, median wage of \$90,400 annually

Demand for financial examiners is spiking because of increased regulations and compliance requirements in the banking industry. According to BLS projections, demand for these workers is expected to increase by 19 percent over the next seven years, adding thousands of new jobs.

Grounds maintenance worker, median wage of \$38,470 annually

The BLS estimates there could be as many as 176,000 jobs open each year in this profession, primarily because of a labor shortage. The work can be physically demanding, but if you enjoy being outdoors and just need mostly seasonal work to supplement your savings, this role might be a match.

Hearing aid specialists, median wage of \$61,560 annually

More than 44 million Americans ages 20 and older have some level of hearing loss, and that number is projected to grow to 63 million by 2040, according to the consumer news and reviews platform ConsumerAffairs. The number of jobs for hearing aid specialists — who help

administer hearing tests, assist people in choosing devices and make sure the aids fit properly — is projected to grow just as rapidly.

Home health aide, median wage of \$34,900 annually

Demand for home health aides is so high that there are already 4.3 million people working in this role, and the BLS projects there will be more than 730,000 additional jobs created over the next eight years.

Hotel, motel and resort clerks, median wage of \$30,790 annually

Fourth of July celebrations will be extra-festive this summer as the nation celebrates its 250th birthday. Cities associated with the country's founding are planning events that extend throughout the year in anticipation of greater tourism. Many hotel clerk jobs offer part-time work and flexible hours.

Information security analyst, median wage of \$124,910 annually

Research firm Cybersecurity Ventures estimates that cybercrime caused \$10.5 trillion in damage worldwide in 2025, underscoring the high demand for information security analysts. The profession is projected to see a 29 percent growth in jobs by 2034.

Insurance sales agent, median wage of \$60,370 annually

December flooding in Washington state and various wildfires throughout the year are reminders of why employment demand has been high in the insurance industry. Rising premiums, driven in large part by the impacts of climate change, are leading people to shop around for more affordable policies, fueling demand for insurance sales agents.

Medical and health services manager, median wage of \$117,960 annually

These administrators help hospitals, nursing homes, group medical practices and other health care providers handle their business operations. Thanks to the industry's overall growth, the BLS estimates there will be 62,100 openings annually for health service managers.

Medical assistant, median wage of \$44,200 annually

Medical assistants typically work in outpatient clinics, performing various roles that support doctors and nurses in providing patient care. Duties range from taking your blood pressure and

collecting samples to updating medical records and scheduling appointments.

Operations research analyst, median wage of \$91,290 annually

These analysts utilize data to help businesses make informed decisions that improve performance. Health care, logistics, defense and finance are some of the industries in which operations research analyst jobs are common. According to Glassdoor, major employers for these analyst roles are the U.S. Air Force, the U.S. Department of Defense, Lockheed Martin and Delta Air Lines.

Personal care aide, median wage of \$34,900 annually

If the occasional physical demands and light medical duties of a home health aide role are uncomfortable for you, serving as a personal care aide might be more suitable. Personal care focuses more on clients' nonmedical needs, such as help with preparing meals, running errands and light housecleaning.

Security guard, median wage of \$38,390 annually

The BLS estimates there will be 162,300 job openings annually for security guards, making this a role with consistent employment opportunities. The job typically requires more education than a high school diploma, and in some cases you may need a license.

Translator, median wage of \$59,440 annually

While AI translation technology is improving, it hasn't eliminated job opportunities for real people. Even where AI is used for initial translations, multilingual humans are essential for verifying the accuracy of what the machines produce, particularly in technical fields such as medicine, science and law. According to Indeed, the languages most in demand for translation work, as of December 2025, are German, Mandarin, Arabic, French and Japanese, in descending order.

Tutor, median wage of \$40,090 annually

The BLS estimates there will be 37,100 openings annually in this role, mostly because of turnover. Unlike full-time teaching (and some substitute teaching roles), tutoring isn't subject to a local certification process, but it does generally require a bachelor's degree related to the subject you'll be teaching. Most tutoring roles are remote-work positions.



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Company gets state incentive for Uintah County asphalt plant's transformation to oil refinery

Brice Wallace

Salt Lake Business Journal

A company that has specialized in producing asphalt will transition to refining Uinta Basin waxy crude oil, creating 40 high-paying jobs in Uintah County.

The announcement came after the Governor's Office of Economic Opportunity board, at its January meeting, approved a tax credit incentive for the project for Integrated Rail and Resources Inc., which expects to spend \$87.5 million over six years on the project.

IRR is the result of Integrated Rail and Resources Acquisition Corp., a special purpose acquisition company formed in 2021 to merge with or acquire another business in the North American railroad and bulk commodity sectors. That company announced in 2024 a business combination agreement with Tar Sands Holdings II LLC, which owns refining and real estate assets and mineral rights.

IRR has acquired the Crown Asphalt Ridge Oil Sands Processing Plant near Vernal and will transform it from an as-

phalt production operation to a refinery capable of processing Uinta Basin waxy crude oil into petroleum products like diesel and gasoline.

Mark Michel, the company's chairman, said a second project phase will take place starting next year, adding refining production of 35,000 to 50,000 barrels per day.

"We're looking to become one of the largest refining operations in Utah that is really centered there in the Uinta Basin, where crude oil is very prevalent and prominent" and be involved in other work that will boost overall basin economic development, he told the GOEO board.

"We're here to grow and really open up a lot of captive and stranded resources that are found in that northeast Utah region," he said.

The GOEO board approved a rural tax credit of up to \$1.4 million over six years. The project is expected to result in \$26.5 million in new wages and new state tax revenue over more than \$2.7 million during that time. The new jobs are expected to pay average wages of \$112,614.

"We're excited to see what you will continue to do down there in the basin and

hopefully we'll see you again" for another future project expansion incentive, Jesse Turley, chairman of the GOEO incentives committee, told Michel.

In a news release, Michel said the company chose Utah "not only to establish our operations and enhance our ability to refine and market high-demand products, but because it represents a meaningful step forward in our efforts to create long-term value by supporting the Uinta Basin."

"By leveraging critical infrastructure in northeastern Utah, we are unlocking stranded and captive resources and enabling access to new markets and opportunities that were previously unavailable due to logistical constraints," he said. "This effort is about more than infrastructure. It is about helping the Uinta Basin, and the state of Utah, reach its full potential by creating high-quality jobs and ensuring Utah's global leadership in energy and logistics for generations to come."

"Strengthening our rural infrastructure is foundational to Utah's long-term economic stability," said Jefferson Moss, GOEO executive director, said in the release. "This investment in Uintah County

reinforces the Uinta Basin's role in driving shared prosperity across our state. By modernizing our railway and resource sectors, we are creating high-quality jobs and ensuring Utah remains a global leader in energy and logistics for generations to come."

The Uintah County Commission expressed support for the project.

"This investment is a strong vote of confidence not only in Uintah County, but in Utah's broader economic future," it said. "It will create good-paying, local jobs that directly benefit the community while supporting our goals of economic diversification and sustainable growth. What is especially exciting are the impacts that will extend beyond Uintah County — strengthening our domestic energy capabilities, local supply chains, workforce opportunities, and economic resilience across the state."

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.

Seven ways AI will transform behavioral health in 2026

Loren Larsen

CEO and co-founder of Videra Health

The integration of AI into behavioral health has moved from experiment to expectation. The industry is rapidly finding its footing, moving past initial hype and learning from cautionary tales to focus on real-world impact. While the debate around patient-facing AI continues, the true transformation is happening in the trenches. Let's be clear: AI isn't what many think it is. Here are the seven key trends that will define mental health care's AI transformation in 2026.

1. AI isn't just chatbots (And thank goodness).

In Washington's policy circles, "AI in health care" often gets reduced to "chatbots pretending to be therapists." This fundamental misunderstanding misses the real revolution. While chatbots grab headlines — usually for the wrong reasons — the AI actually transforming practices works invisibly: routing referrals, predicting no-shows, flagging medication non-compliance, and analyzing patterns across thousands of sessions. No chatbot today is trained or certified to operate as a therapist, and that's not changing in 2026.

2. The back office goes first.

While everyone debates AI therapists, the real adoption is happening behind the

scenes. Scheduling, billing, intake forms, insurance verification — these administrative tasks are being quietly automated across practices nationwide. The result? Clinicians are reclaiming hours each week for actual patient care. Small practices report saving 10 to 15 hours weekly on paperwork alone, without any patient-facing AI involvement.

3. Note-taking alone isn't enough — compliance intelligence is everything.

Here's what CEOs are learning the hard way: Digital note-taking solutions that simply transcribe sessions are creating a new problem: data overload without insight. Practices are drowning in documentation that may not even meet payer requirements. The real value emerges when AI analyzes those notes for compliance, flags missing elements for reimbursement, and ensures documentation actually serves both clinical and financial needs. Without this intelligence layer, you're just generating expensive digital paper.

4. Revenue protection becomes an AI arms race.

Insurance companies now use AI to scrutinize and reject claims at unprecedented speeds. In response, providers are deploying AI tools that go beyond documentation to ensure every note, every code and every submission meets payer requirements. This technological tug-of-war is reducing claim denials by up to 30 percent for practices

using intelligent compliance tools. Simply having notes isn't enough; they need to be the right notes.

5. Digital therapeutics face reality check.

Despite the hype, FDA-cleared digital therapeutics continue to struggle with adoption. The promise of app-based interventions sounds revolutionary, but the reality is that most patients don't sustain engagement beyond a few weeks. While 2026 will see more sophisticated offerings, the breakthrough won't be in the apps themselves but in how they're integrated into traditional care models. Stand-alone digital therapeutics will remain niche; hybrid models might actually work.

6. New billing models for AI-assisted care.

The industry is grappling with a fundamental question: How do you bill for AI-assisted services? If an AI conducts preliminary assessments or helps with treatment planning, who gets reimbursed and how much? 2026 will see the first standardized billing codes for AI-augmented services, but the real challenge is proving these tools actually improve outcomes enough to justify reimbursement.

7. The data problem becomes the data opportunity.

Practices now have more data than ever — session notes, outcome measures, patient communications — but most can't

turn it into actionable insights. The winners in 2026 will be those who use AI not just to collect data but to analyze it: identifying at-risk patients, optimizing treatment plans, and proving value to payers. The question isn't "Do we have documentation?" but "What is our documentation telling us?"

The next 12 months won't see AI replace therapists, or digital therapeutics take over the behavioral health care industry. It will be the year practices realize that AI's real value isn't in patient-facing tools, but in making the business and clinical operations smarter.

For providers still on the fence, here's the reality: Adding note-taking AI without compliance intelligence is like buying a sports car to sit in traffic. The practices that thrive will be those that look beyond the surface-level AI hype and invest in tools that actually drive throughput, ensure compliance, and — most importantly — turn the flood of data into better patient outcomes and sustainable revenue.

The transformation isn't about chatbots or apps. It's about intelligence systems that make the entire practice smarter, more efficient and more profitable while keeping humans at the center of care.

Loren Larsen is the CEO and co-founder of Videra Health, an AI-driven mental health assessment platform, and is a pioneer in leveraging video and artificial intelligence to assess and measure mental health.

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Work Daze

Welcome to 2026. Keep your head down and your shoes off

It's a new year and a new dress code. Nobody cares what you wear to work. What matters now is what you don't wear. Especially when it comes to that critical area below your ankles.

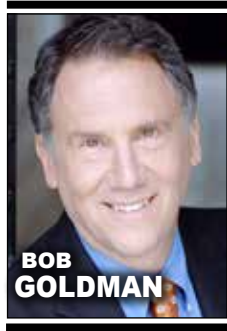
Yes, I'm talking shoes. At the doors of a number of high-flying, high-tech companies, workers and visitors are required to take off their shoes before entering. Think about it. You already leave your common sense and any notion of fairness at the door of your employer. Imagine facing the cold, cruel business world of 2026 in your socks.

I learned about the new, no-shoes initiative in "Welcome to the Office. Now Take Off Your Shoes," a recent Lora Kelley article in The New York Times.

"The 'no shoes' trend is spreading in tech offices," Kelley writes, "with buzzy start-ups telling employees to leave their Vans and Uggs at the door."

It isn't clear in the article whether bare feet are acceptable. (Excuse the workplace stereotype, but letting it all hang out, foot-wise, might be risky for the hygiene-challenged denizens of the IT department.)

While Louboutins are out, you can wear your stylin' Stoney the Weed slippers or a cozy pair of SnugglePup Fluffy floor socks. Either way, for Sneha Sivakumar, the chief executive of Spur, an office with a no-shoes policy "makes it feel like a second home"



BOB GOLDMAN

and "disarms you in a positive way."

"Alarms you" in a positive way is the way I would put it.

More worrying than the thought of the HR department putting on pink slips is the idea that the no-shoes phenomena is "consistent with Silicon Valley's 996 culture, which has employees working 9 a.m. to 9 p.m. six days a week." Or so says Stanford economist Nick Bloom. "If you're at work for 12 hours," he adds, "you might as well wear your slippers in the office as you're not getting to wear them at home."

If the "take off your shoes" concept takes hold, what's next? Take off your pants? Let's peek into the workplace of 2026 and see what weirdness awaits us.

No. 1: Uniforms for Unicorns.

Workplace fashion changes constantly. It wasn't that long ago that doing business demanded business suits, with ties required for men and, for women, the dreaded pussybow. Eventually, the formal workwear requirement relaxed, and we entered the era of smart casual. Now your work wardrobe could be purchased at The

Gap or, for more senior positions, Banana. But nothing changes faster than fashion, and smart casual eventually gave way to athleisure. All of a sudden it was not only acceptable but required to come to work in head-to-toe Lululemon.

What's next? Considering a tight economy in which the family budget might be better served moving dollars spent at Vuori to dollars spent at Safeway, what if companies, in addition to issuing stock options, also issued uniforms?

All it would take would be one or two fast-rising, high-tech unicorns to start the ball rolling. Imagine groups of high-tech nerds and nerdettes reimagined as drill teams, identically dressed in corporate colors, with badges and lanyards and company logos on everything from caps to capes.

Yes, I'm talking about the Nvidia Nomads and the Tesla Terminators. Super-successful companies demonstrating super-spirit.

If we're talking "dress for success," this is where it's at.

No. 2: Jam-Jams Only.

If this 996 mishigas takes hold and you're living at the office six days a week, management will certainly allow you to work in your pajamas. Enlightened managers would also encourage you to bring in your favorite stuffies. No one makes a

better workplace companion during those endless days at your desk than Captain Snuggles or Buttercup McPlush.

The best part? If senior management decides an employee is not working up to expectations, HR can take away Mister Wuggles until their performance improves. (The employees' performance, that is. Mister Wuggles is doing a great job.)

No. 3: Naked Monday.

With the economic headwinds companies will face in 2026, tight teamwork demands that employees hide nothing from their co-workers. The best way to ensure total openness is by instituting Naked Mondays.

What better way to start your 996 work-week? Naked Monday will not only keep everyone seated at — or under — their desks, it will also increase togetherness. Though heating bills will definitely increase, there is a benefit hidden in the naked initiative.

If anything brings back working remotely, seeing your managers and co-workers change their business suits for their birthday suits will do it.

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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CENTRAL BANK

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University Avenue, Provo in the early 1900s

For 135 years, Central Bank has proudly served Utah County with a commitment to strong relationships, financial stability, and community-first values. Since 1891, our success has been rooted in a simple philosophy: when you genuinely care for people and the communities they call home, trust endures and growth follows. That belief continues to guide every decision we make, from how we serve our customers to how we invest in the communities around us.

Central Bank's story began with two institutions built on local trust and shared purpose. In 1891, the Springville Banking Company was established to provide residents with a safe and reliable place to save and borrow at a time when financial security was essential to community growth.

In 1902, the State Bank of Provo was founded by sixteen individuals from diverse backgrounds, including farmers, tradesmen, and professionals, who shared a vision for dependable, relationship-driven banking. Both banks earned strong reputations for knowing customers personally, practicing sound financial management, and serving as trusted partners in their communities.

These two legacy institutions joined together in 1966 to form Central Bank and Trust, creating a stronger, more resilient bank with expanded lending capacity and greater financial stability.



Springville Banking Company, 1891

Throughout periods of economic change, including times of national uncertainty, Central Bank maintained a disciplined, responsible approach to banking, qualifying early for FDIC insurance and navigating downturns without relying on government bailout funds. This consistency reflects a long-standing commitment to independence and prudent financial stewardship.

Today, Central Bank combines modern banking technology with the personal service that has defined us from the beginning.

Customers enjoy convenient tools such as mobile and online banking, advanced ATMs, and digital financial management resources while still receiving attentive, relationship-focused service. Our concierge-style Customer Relationship Bankers provide a seamless experience, helping customers navigate their financial needs with care, clarity, and familiarity.



Central Bank Provo Office

Beyond banking services, Central Bank remains deeply invested in strengthening the communities we serve. Our employees dedicate countless hours to volunteering in local programs, and the bank proudly supports educational, nonprofit, and civic organizations throughout Utah County. These efforts reflect our belief that being a community bank means showing up, giving back, and building meaningful connections.

As Central Bank marks 135 years of service, we remain proudly independent and deeply connected to the people we serve. Our mission continues to be guided by time-tested values, local decision-making, and meaningful relationships. With a strong foundation and a clear focus on our communities, Central Bank looks ahead with confidence, committed to providing secure, responsive, and personalized banking for generations to come.

Strong. Local. Secure.



Central Bank's newest location in Saratoga Springs, 2023

A LOOK AT THE PAST 135 YEARS

1891



Springville Banking Company is Founded
Milan Packard establishes the Springville Banking Company in, 1891, laying the groundwork for a legacy of community-focused banking that continues today.

1930



Strength through the Great Depression
Unlike many banks, Springville Banking Company withstands the Depression without government debenture capital and becomes the first bank in Utah to qualify for FDIC insurance.

1966



A Historic Merger Creates Central Bank & Trust
Springville Banking Company and State Bank of Provo merge, combining more than 140 years of collective strength, stability, and service.

1969-2023



Serving a Growing Utah County
Opened 12 locations to serve a growing community. Each new location reflects Central Bank's commitment to staying strong, local, and accessible to the communities we serve.

2026



Modern Banking with a Personal Touch
Central Bank continues to offer the latest in digital banking, while preserving the friendly service that has defined us since 1891.

NEWS ROUNDUP

Guest returns to USANA Health Sciences as CEO

USANA Health Sciences Inc. has announced that Kevin Guest is returning as CEO of the company, a position he held for eight years before becoming executive chairman three years ago.

The change was effective with the announcement earlier this month. Guest will retain his position as executive chairman. He succeeds Jim Brown, who has stepped down from his position of CEO and president.

“We thank Jim for his contributions and his leadership over the past 19 years and in his role as CEO over the past three years,” said Gilbert Fuller, lead independent director of the board. “As USANA enters its next phase, the board believes this transition will position the company to accelerate strategic priorities that meaningfully contribute to long-term growth opportunities. Kevin has the full support of the board

and the company’s senior leadership team.”

USANA Health Sciences is a direct-selling company that develops, manufactures and markets science-based nutritional supplements, skincare and healthy lifestyle products through a worldwide network of independent “brand partners.” The company was founded in 1992.

“I am truly energized to return to the company and lead this exceptional organization once again,” Guest said. “I know firsthand the strength of our sales force and management team, the resilience of our culture, the differentiation of our science-based products and the meaningful opportunities ahead. I’m grateful to the board for their confidence, and I look forward to working closely with our team to drive the next chapter of sustainable growth.”

BB&B operating chief out as Lemonis takes on CEO role

Marcus Lemonis, executive chairman and principal executive officer of Salt Lake City-based Bed Bath & Beyond Inc., has also become the e-tailer’s CEO, an announcement from the company said. The announcement comes as Lemonis released a lengthy treatise on the new business strategy the company will pursue, including offering services, insurance, financing tools and “mortgage related solutions.”

At the same time, Bed Bath & Beyond announced Alexander Thomas, the company’s chief operating officer, has been terminated. Thomas was appointed COO in March.

Lemonis became the company’s executive chairman about two years ago. The company had been undergoing many changes, including several rebrands and the appointment of new leaders across its merchandising and marketing teams. Lemonis expanded his role by adding the position of principal executive officer in March.

“I want to make owning, living in and caring for a home easier, less expensive and more rewarding for all,” Lemonis said in a letter to shareholders. “I have always felt that home ownership is a bedrock of the American Dream. Whether someone is renting their first apartment, living in student housing, buying their first home or settling into a forever home, we want Bed Bath & Beyond to be associated with making those journeys more achievable, more affordable, and less overwhelming.”

The company’s strategy will feature

three pillars, Lemonis said: omnichannel retail and commerce; digital, financial, insurance and blockchain services; and beyond home, which includes an AI-powered home operating system.

The new strategy comes as the company nears the closing of a deal to acquire The Brand House Collective (formerly Kirkland’s). At the time of that announcement, the company said that once the deal closes, The Brand House Collective CEO Amy Sullivan would become chief executive of the newly formed “Beyond Retail Group” division.

In his letter to shareholders, Lemonis said the company sees opportunities for additional acquisitions and investments “where we see category gaps, consumer services, business synergies or natural brand extensions through the next 12 months.”

“This is not a turnaround story,” he said. It is a rebuild into something structurally better,” he said. “We will not chase growth at the expense of trust. We will not deploy capital without discipline. We will not sacrifice affordability for short term margin. We will not confuse customers with unnecessary complexity.”

“I’m writing to you today because I’ve decided to take on a bigger role as CEO — not because the title matters, but because the responsibility does,” Lemonis’ letter said. “I want to make sure this company stays true to what made it special in the first place, while also making it even more helpful for the way people live today.”

Connecticut firm acquires Keystone National Group of Salt Lake City

Virtus Investment Partners Inc. of Hartford, Connecticut has entered into an agreement to acquire a majority interest in Keystone National Group, an investment manager specializing in asset-centric private credit based in Salt Lake City.

Virtus said the transaction expands its offerings into private markets with the addition of a differentiated asset-backed lending capability.

Founded in 2006, Keystone has over two decades of experience managing private credit assets, offering differentiated exposure to private markets primarily through its diversified asset-backed lending strategies, which include equipment finance, real estate finance, financial assets and corporate loans. Since its founding, Keystone, which managed \$2.5 billion as of Oct. 31, has deployed over \$6 billion of capital in more than 750 transactions. In addition, Keystone also manages two private real estate investment trusts specializing in real estate bridge lending and real estate equity.

“Partnering with Keystone allows us to offer strategies of an innovative asset-centric private credit manager that has delivered attractive, uncorrelated returns to meet the needs of clients who are increasingly looking for alternative sources of income as well as to diversify their private credit exposure beyond direct lending,” said George R. Aylward, president and CEO of Virtus. “John

Earl and Brandon Nielson, Keystone’s co-founders, and their team have built a high quality, client-focused business and we welcome them to our family of investment managers.”

Under the agreement, Virtus would purchase a majority interest in Keystone for consideration of \$200 million at closing and up to an additional \$170 million of deferred consideration, including earnout payments subject to the achievement of future revenue targets.

Keystone’s management team will retain meaningful equity in Keystone, and the managing partners will enter into long-term employment agreements, Virtus said. As a Virtus investment manager, Keystone will retain autonomy over its investment process and day-to-day activities, as well as preserve its culture and brand identity.

“We are excited to be partnering with Virtus, who we view as an ideal strategic partner to support our next stage of growth and evolution for the firm,” said Earl. “We are proud of our consistent track record over the last two decades as an early pioneer in asset-backed private credit and grateful for the support of our investors, team and partners who have all contributed to our shared success. We look forward to continuing to deliver outstanding service for our clients as part of the Virtus platform.”

The transaction is expected to close in the first quarter of 2026.

AI authenticity to overtake data security as top digital trust concern

For years, data security and confidentiality have been the main concerns in the digital world. But that is changing, according to a new report from DigiCert, a digital trust and certificate authority services company in Lehi.

AI authenticity will overtake data confidentiality as the top enterprise trust concern, DigiCert’s “2026 Security Predictions” report says. In the new AI world, organizations will require verifiable identity, provenance and tracking for every model, dataset and autonomous agent.

The study highlights how AI, quantum computing and automation will reshape global trust frameworks. The predictions highlight a pivotal shift toward AI integrity, resilience and quantum readiness as core tenets of intelligent trust.

DigiCert also predicts that resilience will become the new compliance. Resilience will shift from an IT goal to a board-level mandate as regulations like Digital Operational Resilience Act (DORA) and new global standards tighten expectations. Organizations will be required to prove that their domain name system (DNS), identity and certificate systems can withstand disruption,

with uptime and recoverability directly tied to financial and operational stability.

The report predicts that the first practical quantum computer capable of solving meaningful problems will emerge. Organizations beginning their initial pilots will discover interoperability hurdles as certificate and software ecosystems adapt to quantum-safe requirements.

DigiCert said that governments and major platforms will begin enforcing C2PA, a standard for authenticity, for AI-generated and edited content. Watermarking and cryptographic provenance will become required for distribution across news, social media and commerce.

“Security in 2026 won’t just be about protecting systems. It will be about proving integrity across every digital interaction,” said Jason Sabin, chief technology officer at DigiCert. “As AI accelerates, machine identities multiply and quantum computing advances, intelligent trust will become the foundation that keeps businesses resilient, verifiable and secure. The organizations that embrace automation, provenance and quantum-safe readiness now will define the trust landscape for the next decade.”

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DIRECT SALES

• **LifeVantage Corp.**, a Salt Lake City-based health and wellness products company, has hired **Mike Edwards** as chief technology officer. He will focus on accelerating the company's digital strategy to better support its independent consultants and customers worldwide. Edwards has more than 25 years of experience as a senior executive specializing in technology leadership and enterprise transformation and has expertise in e-commerce, AI, CRM systems and mobile technology. He most recently served as CTO at a direct selling company.



Mike Edwards

GOVERNMENT

• The **Utah Department of Commerce's** Division of Securities has announced the appointment of **Roger Silvers** to the **Utah Securities Commission**. Silvers fills a role designed to complement the four other commissioners — who represent the securities industry — by providing an explicitly independent perspective, unaffiliated with industry interests. He succeeds **Mark Zimbelman** in the commissioner



Roger Silvers

position representing the public at large. Silvers has expertise in the enforcement of securities laws and international regulatory cooperation. A former senior economist at the U.S. Securities and Exchange Commission, he currently serves as a distinguished academic at the University of Utah.

HEALTH CARE

• **Intermountain Health** has named **Eric Liston** as regional president of Intermountain's Canyons Region, which includes all Intermountain hospitals, clinics and community programs from central Utah north into Idaho. Liston will guide clinical and business operations across hospitals, clinics and community programs; foster integrated delivery and proactive care; and strengthen relationships with caregivers, physicians, trustees and community partners. He also will serve on Intermountain's Enterprise Leadership Team and System Operations Council, lead the Canyons Region Executive Team, and act as board liaison to support governance across the region. He will work with Intermountain departments, including Enterprise Shared Services, Clinical Shared Services and Select Health insurance, to leverage system capabilities and advance outcomes for patients, members and communities. Liston has worked for Intermountain for 25 years, previously serving as vice president and chief clinical shared services officer. Liston succeeds



Eric Liston

Sue Robel, who has served as president of Intermountain's Canyons Region for the past four years. Robel, who retires on Feb. 15, served as Intermountain's chief nursing officer from 2019 until 2022, then as president of Intermountain's Canyons Region from 2022 until 2026.

• **CancerVax Inc.**, a Lehi-based pre-clinical biotechnology company developing a breakthrough universal cancer treatment platform, has named **Mark M. Davis** as senior scientific advisor. He is a professor of microbiology and immunology and the director of the Center for Human Systems Immunology and co-director of the Parker Center for the Immunotherapy of Cancer at Stanford University. Davis was the founding director of the Stanford Institute for Immunity, Transplantation and Infection.



Mark M. Davis

• **Light-Hope Diagnostics Inc.**, a Salt Lake City-based company aiming to deliver solutions for early cancer detection using serum small non-coding RNAs as biomarkers, has announced **Dinesh Patel** as a seed investor. Patel is an entrepreneur, investor and philanthropist. He co-founded TheraTech Inc., a drug delivery company that was acquired by Watson Pharmaceuticals (now Teva Pharmaceuticals) and also has played a transformative role in Utah's entrepreneurial ecosystem. He served as managing director at vSpring Capital and serves on several nonprofit boards.



Dinesh Patel

LAW

• **Holland & Hart LLP** has hired **Dane Johansen** as a partner in its Salt Lake City office. A securities and capital markets attorney, he has nearly two decades of capital markets experience, including extensive work on IPOs, debt and convertible note offerings, with listings on major exchanges worldwide. Johansen's securities and capital markets practice encompasses guiding emerging companies through their path to becoming public companies, including IPO prepara-



Dane Johansen

tion and listing processes. He counsels boards and general counsel on SEC reporting obligations and advises investment banks and other financial institutions on public offerings. Additionally, he serves as an expert witness on securities law matters. In his fund formation practice, he advises fund managers, investors and sponsors from strategic discussions on fund structuring through the ongoing operation and regulation of private funds. His experience includes a secondment with the asset management division of J.P. Morgan. He also structures complex debt financing arrangements integral to M&A and strategic transactions. He negotiates sophisticated credit facilities and handles corporate restructuring matters, providing clients with innovative financing solutions that support their broader business objectives. Before joining Holland & Hart, Johansen was a shareholder at Parr Brown Gee & Loveless and previously practiced at Paul Hastings, Allen & Overy, and Dorsey & Whitney in Hong Kong. His education includes earning his J.D. from Brigham Young University.

REAL ESTATE

• **Gantry**, a California-based independent commercial mortgage banking firm, has promoted **Abi Hunter** to director, working from the firm's Salt Lake City production office. Hunter will identify new client assignments and develop a self-directed book of debt and equity financing business. She will also continue to collaborate on client assignments with Gantry's national loan production teams serving clients across the nation from 12 regional offices. Hunter joined Gantry in June 2023. She has processed and closed financings in excess of \$393 million for a wide range of asset classes in 26 states with 49 of Gantry's lender partners. Prior to joining Gantry, Hunter built a career in fintech and digital payments, managing her employer's payments programs with global companies. Her work included negotiating commercial agreements, expanding existing relationships, launching new lines of business, and leading international market expansion. She has lived in and around the Salt Lake City region over the past 20 years and received her bachelor's degree from Weber State University.



Abi Hunter

Utah consumer up sentiment slightly in December

Although the slight increase in Utah's consumer sentiment in December is considered "not statistically significant" by analysts, it signals a stabilization following a fairly meaningful drop in October.

The Zions Bank Consumer Sentiment Survey showed a 5.4 percent increase from 75.8 in November to 79.9 in December.

Despite increases in Utah consumer sentiment over the last two months of 2025, sentiment among Utahns remains 12.5 percent lower than in December 2024. However, Utah consumer sentiment fared much better than U.S. consumer sentiment, which declined 28.5 percent in 2025.

A similar survey conducted by the University of Michigan reports that sentiment increased by 3.7 percent among Americans as a whole during December. Although the

national change is within the survey's margin of error, it also signals a modest stabilization.

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/>.



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ARTS/ENTERTAINMENT

Seventeen students from **Brigham Young University** have been nominated for the **Television Academy Foundation's 45th College Television Awards**. BYU received a total of five nominations across three awards categories, the most nominations for a university for the 2026 awards. The nominations were in the Animation Series category (one); the Commercial, PSA or Promo category (three); and the Comedy Series category (one) that also qualifies for the inaugural \$10,000 Chance Perdomo Legacy Scholarship. The annual College Television Awards are open to undergraduate and graduate students and recognize and reward excellence in student-produced programs from colleges across the country. Winners in the competition will be announced March 28. Nominees were selected from over 185 entries from colleges nationwide by academy members for the 2026 awards show. BYU students swept the Commercial, PSA or Promo category securing all three nominations for their spec ads, titled "Gap: Wear with Care," by Porter Christensen, director; Maren Edwards, writer; Jill Jackson, producer; and Taylor Slade, producer; "Ink Up. Wash Out," by Mia Shumway, writer; Eli Rothas, producer; and Kyle Gilmour, director; and "Never Leave Home," by Mia Shumway, writer; Joseph Larsen, director; Carly Garrett, producer; Abe Tullis, producer; and Jeff Yi, producer. Nominated in the Comedy Series category is "Thanksgiving," by Ryan Jones, producer; Austin Lawrence, director; and Abigail Tolley, writer. Nominated in the Animation Series category is "Love & Gold" by producer Jaysen Duckworth and director/writer Connor Van Dyke.

CONTESTS

The **Utah Worksite Wellness Council** is accepting applications through Jan. 31 for its annual **Healthy Worksite Awards**, to be presented at the UWWC awards luncheon April 22 at the Zions Bancorporation Technology Center in Midvale. The awards program recognizes Utah employers for their exemplary work in adopting best practices to improve and advocate for the physical, mental, emotional, social and financial health of their employees. Companies may qualify for bronze-, silver-, gold- or platinum-level recognition based on the scores they receive. Public, private or government organizations that are located in Utah and have employee wellness programs in place during the past 12 months are eligible to receive the award. Applications and supporting materials may be submitted at https://uwwc.qualtrics.com/jfe/form/SV_enYDxE6V7atAXJk. Questions about the program may be emailed to awards@utahworksitewellness.org.

ECONOMIC INDICATORS

Job-stayers in Utah saw their pay increase an average of 4.6 percent between December 2024 and December 2025, according to data from **ADP Pay Insights**. That put Utah No. 15 among states for wage growth. The median annual salary for Utah job-stayers was \$55,500. Nationally, median annual wage growth for job-stayers remained unchanged from the previous month at 4.4 percent. The figure grew 6.6 year over year for job-changers nationally. Details are at <https://payinsights.adp.com/>. ADP's national employment report is at <https://adpemploymentreport.com/>.

Two Utah companies are on a list of "local companies people trust most amid AI replacement," compiled by **Resume.io** and based on a survey of workers about employers who would protect them most in the era of AI. They are **Brigham Young University**, ranked No. 74 nationally, and No. 127 **Intermountain Health**. The top-ranked company nationally is Ben & Jerry's in Vermont. Details are at <https://resume.io/blog/employers-americans-trust-most>.

Property tax is the "most hated tax in Utah," according to a survey by **5StarLoans.com**. It characterized property tax as "utterly despised." It was followed by vehicle registration tax ("pretty much universally hated") and utility and service surcharges ("loathed on principle alone"). Details are at <https://5starloans.com/most-hated-taxes-by-state/>.

Utah is ranked No. 15 on a list of "2026 Best States to Retire," compiled by **CareScout** (formerly Seniorly). Utah saw the largest jump in the ranking, climbing from No. 39 last year. On breakout lists, Utah is No. 5 for average Social Security income, at \$29,257; No. 5 for lowest percentage of older population (65 and older), at 12.4 percent; and No. 5 for doctors per 10,000 seniors, at 204. The overall best state for retirement is Wyoming. The worst is New Jersey. Details are at <https://www.carescout.com/resources/best-and-worst-states-to-retain-in-2026>.

Sixty-seven percent of **Utahns** believe the **self-improvement culture is harming their mental health**, according to a survey by **A Mission for Michael**. That equates to 1,713,323 Utahns. The survey explored the mental health impact of New Year self-improvement culture, or the relentless push toward better bodies, sharper productivity, cleaner finances, and fully optimized lives. The survey suggests that rather than motivating people, January's reset mentality often replaces hope with pressure. The national figure is 21 percent, the equivalent of more than 56 million Americans starting the year feeling worse, not better. The figure was highest in Wyoming, at more than 67 percent, and lowest in Georgia, at 10 percent. Details are at <https://amfreatment.com/blog/reset-reality/>.

Salt Lake County is No. 14 on a list of "America's Snowiest Counties," com-

plied by **Lawn Love**. For the 213 U.S. counties with data available, it explored average monthly historical snowfall rates from November through April from 1991 to 2020 (the most recent data available); single- and three-day historical snowfall records; and access to snow removal services, among eight metrics. The "snowiest" county in the U.S. is Coos County, New Hampshire. The bottom-ranked location on the list is Indian River County in Florida. Details are at <https://lawnlove.com/blog/snowiest-counties/>.

EDUCATION/TRAINING

Club Ability, a nonprofit dedicated to "Tech for All," is launching the **AI Innovation Challenge**, a bilingual program for young adults (ages 18-25) focused on AI mastery and career readiness. The program takes place Feb. 12-March 28 and features AI mastery, career development and a final pitch competition. Offered in English and Spanish, the program costs \$149 with scholarship. Applications can be completed at www.clubability.org/tec. The application deadline is Jan. 27. The program is supported by **Union Pacific**, **Zions Bancorporation** and the **Suazo Business Center**.

INTERNATIONAL

World Trade Center Utah will lead a business trip March 23-27 (excluding travel) to Australia, designed for consumer goods companies. Participants will meet directly with distributors, 3PLs and retail buyers in Sydney; tour key retail locations to understand local trends; and gain practical guidance on pricing, compliance and positioning a brand for success. Two targeted industry tracks are aerospace and defense and consumer products (CPG, wellness, outdoor, lifestyle). The participation fee is \$3,000. Details are at <https://www.wcutah.com/tradeevents/australia-business-trip-2026>.

PHILANTHROPY

Chartway Credit Union, based in Virginia but with members in Utah, Texas and Virginia, has announced that its charitable arm, the **Chartway Promise Foundation**, in 2025 awarded more than \$1 million in grants to a record 33 nonprofit charitable partners helping medically fragile children and their families through unforgettable experiences, to help them with their 2026 programs. The group includes nine charitable partners in Utah who received a total of \$387,000: **Ability Found**, **Eye Care 4 Kids**, **Intermountain Healthcare Foundation Inc.**, **Make-A-Wish Utah**, **Ronald McDonald House Charities of the Intermountain Area Inc.**, **Best Seat in the House**, **Utah Kids Foundation**, **Walk With Autism Ltd.** and **Wasatch Adaptive Sports Inc.** Utah Kids Foundation and Wasatch Adaptive Sports are new partners. Since its inception in 2005, the foundation has granted \$17 million to its charity partners.

Bank of America Utah is awarding \$400,000 to **Junior Achievement of Utah** and **Salt Lake Community College** for their work in the fields of education and preparing students for success. As the bank's 2025 **Neighborhood Builders**, the two nonprofits will each receive a \$200,000 grant over two years that will continue to grow their impact of readying young people for the future. Junior Achievement and SLCC will also receive leadership training and access to a national network of nonprofit peers. Junior Achievement of Utah offers a range of school-to-career programs focused on entrepreneurship, financial literacy and work readiness to help young people plan for their future and make smart academic and financial choices. The new grant funding will help grow the impact of the organization's work, which reaches more than 119,500 Utah students each year. Neighborhood Builders is one of the nation's largest philanthropic investments into nonprofit leadership development and also provides unique, multiyear flexible funding annually to high-impact nonprofits in communities nationwide. Since 2004, the program has invested more than \$346 million in communities across the U.S. and trained more than 4,000 leaders at nearly 2,000 U.S. nonprofits.

Employees from locally owned and operated **Larkin Mortuaries & Cemeteries** donated more than 100 volunteer hours to the **Salvation Army Angel Tree Warehouse** on Dec. 15. Volunteers helped sort clothing and toys that were distributed to individuals and families in need throughout the community. The Angel Tree Program provides Christmas assistance to families living below federal poverty guidelines. The program serves children ages 12 and under, with the goal of ensuring each child receives a new warm coat, clothing, shoes and a toy during the holiday season. This past Christmas, the Angel Tree Program provided assistance to 2,389 children; 1,398 seniors; and 14 families through the Adopt-a-Family Program. In addition to volunteering, Larkin hosted a food drive for The Salvation Army in partnership with students from **Canyons Technical Education Center** during its annual Live Nativity Open House on Dec. 11. Community members donated nonperishable, nutritious food items, resulting in 4,157 pounds of food collected to support those facing hunger in the community.

RESTAURANTS

Pinkbox Doughnuts, based in Las Vegas, has opened a location at 610 W. Main St., American Fork. Established in 2012, Pinkbox Doughnuts operates 13 locations throughout the Las Vegas Valley and one location in St. George. The brand is working toward opening a Sandy location this summer.

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CALENDAR

Information about upcoming events may be sent to brice.w@thecityjournals.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 Rickets 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. 20, 11:30 a.m.-1 p.m.

“Arrive Prepared: The Compensation Strategies Driving Salary,” part of a free, four-part “Lunch & Learn” series titled “Closing the Gap” presented by A Bolder Way Forward’s Gender Pay Gap Spoke. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Details are at <https://www.siliconslopes.com/c/events/>.

Jan. 20, 6-7:30 p.m.

TalkAI Meet Up, a Silicon Slopes event providing practical AI insights that can be used immediately and a discussion of how companies are actually using AI. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 104, Lehi. Details are at <https://www.siliconslopes.com/c/events/talkai-07b511>.

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. 21, 11:30 a.m.

“Strategic Voices: Women Leading Public Policy Change,” a Women & Leadership Project event featuring U.S. Rep. Celeste Maloy and economist Natalie Gochnour discussing the strategic approaches women bring to policymaking. Event takes place online. Free (advance registration is required). Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

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. 22, 11:30 a.m.-1:30 p.m.

“Women in Ecomm,” a Commerce Catalyst event. Speaker is Jordan Isbell, founder of Party Pump Co. Location is Anata Studios, 1657 N. State St., Lehi. Details are at <https://luma.com/6r93o4dc>.

Jan. 22, 6-7:30 p.m.

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

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

“Negotiate Like a Pro: Tools & Tactics to Earn Higher Salaries,” part of a free, four-part “Lunch & Learn” series titled “Closing the Gap” presented by A Bolder Way Forward’s Gender Pay Gap Spoke. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Details are at <https://www.siliconslopes.com/c/events/>.

Jan. 27, 8-9:30 a.m.

Annual Membership Breakfast Meeting, a ChamberWest event. Chamber leadership will share information, provide highlights for 2026 and lead in celebrating and recognizing community leaders. Location is Viridian Event Center, 8030 S. 1825 W., West Jordan. Cost is \$30 for members, \$40 for nonmembers. Details are at chamberwest.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. 27, 1-2:30 p.m.

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

Jan. 27, 4-5:30 p.m.

“AICX Live,” a gathering built for CX leaders. CX leaders from brands like Signals, OrderProtection, Rhone and &Collar will share what’s actually helping their teams, what they’ve stopped doing, and how they’re navigating AI in customer experience today. Open to the public but tailored for CX, support and post-purchase professionals. Location is FilmLaab, 12441 S. 900 E., Suite 190, Draper. Details are at <https://www.siliconslopes.com/c/events/>.

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

“Chamber Connections,” a Davis Chamber of Commerce networking event. Location is Davis Chamber, 450 S. Simons 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/>.

Jan. 28, 5-6 p.m.

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

Jan. 28, 5-6:30 p.m.

“Connect After Hours,” a South Valley Chamber of Commerce event. Location is Utah Mammoth Practice Facility, 10450 S. State St., Sandy. Cost is \$15 for members, \$25 for nonmembers. Details are at southvalleychamber.com.

Jan. 28, 5:30-9 p.m.

2026 Chamber Open House, a Utah Valley Chamber of Commerce event. Location is The Grid, 593 S. Evermore Lane, Pleasant Grove. Free. Details are at thechamber.org.

Jan. 28, Feb. 25, 5:30 p.m.

Information Sessions for the Executive Certificate of Global Business Management course offered by Salt Lake Community College. Information sessions take place online and are free. 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. Course begins March 18. Application deadline is March 13. 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. Registration can be completed at <https://themillatlscc.com/education/executive-certificate-global-business-management/>. Details are available by contacting Venita Ross 801-957-5336 or Venita.Ross@slcc.edu.

Jan. 29, 11:30 a.m.-1 p.m.

Membership Engagement Event, a Point of the Mountain Chamber of Commerce event featuring a member kickoff and the swearing-in of the board. Location is Fox Hollow Golf Club, 1400 N. 200 E., American Fork. Details are at thepointchamber.com.

Feb. 2, 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.

Feb. 2, 11:30 a.m.

“Leading with Compassion,” part of the 2026 Women & Leadership Project Executive Speaker Series and featuring Utah First Lady Abby Cox. Event takes place online. Free (advance registration is required). Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

Feb. 3, noon-1 p.m.

“Bites & Insights” Lunch, a ULI (Urban Land Institute) Utah event. Location is Hunt Electric Technology Building, 1811 S. Alexandra St., Salt Lake City. Free. Details are at <https://utah.uli.org/events-2>.

Feb. 4-7

Summit 2026, presented by Silicon Slopes and Visit Salt Lake. Theme is “Innovation Doesn’t Slow Down.” Event includes keynote presentations,

cross-industry conversations, hands-on labs and more. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Early-bird pricing starts at \$299. Details are at <https://www.visitsaltlake.com/summit/>.

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.

“Trailblazing Justice: A Conversation with Christine Durham on Women, Leadership and the Law,” part of the 2026 Women & Leadership Project Executive Speaker Series. Durham is a former chief justice of the Utah Supreme Court. Event takes place online. Free (advance registration is required). Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

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. 4, 11:30 a.m.-1 p.m.

“Wasatch Back Business University,” a Park City Chamber/Bureau event. Topic to be determined. Location is Utah Valley University Wasatch Campus, Heber. Cost is \$10. Details are at <https://www.parkcitychamber.com/events/>.

Feb. 4, noon-1 p.m.

“Walkable Wednesday,” a ULI (Urban Land Institute) Utah event that originally had been scheduled for Jan. 14. Seraph was recently completed as Hines’ first office-to-residential conversion. The project transformed a 1960s-vintage office tower into a modern 217-unit apartment building, complete with Class A amenities. Location is Seraph, 136 E. South Temple, Salt Lake City. Free for members, \$20 for nonmembers. Details are at <https://utah.uli.org/events-2>.

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.

Feb. 5, 9-11 a.m.

“HTH Collider,” a BioHive event that is part of Utah Tech Week. Location is Kiln, 26 S. Rio Grande St., Salt Lake City. Details are at <https://luma.com/wii4lcy7>.

Feb. 6, 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.

PUBLIC NOTICES

CellCo Partnership and its Controlled Affiliates Doing Business as Verizon Wireless (Verizon Wireless) proposes to build a 35-foot Public Lighting Communications Structure. Anticipated lighting application is medium intensity dual red/ white strobes. The Site location is 4008 South Bountiful Boulevard, Bountiful, Davis County, UT 84010. Lat: 40-50-44.07, Long: -111-52-33.56. The Federal Communications Commission (FCC) Antenna Structure Registration (ASR, Form 854) filing number is A1351326.

ENVIRONMENTAL EFFECTS - Interested persons may review the application (www.fcc.gov/asr/applications) by entering the filing number. Environmental concerns may be raised by filing a Request for Environmental Review (www.fcc.gov/asr/environmentalrequest) and online filings are strongly encouraged. The mailing address to file a paper copy is: FCC Requests for Environmental Review, Attn: Ramon Williams, 445 12th Street SW, Washington, DC 20554. **HISTORIC PROPERTIES EFFECTS** - Public comments regarding potential effects on historic properties may be submitted within 30 days from the date of this publication to: Trileaf Corp, Brittney Orlando, b.orlando@trileaf.com, 66 South Logan Street, Denver, CO 80209, 720-914-4679. Publishing: 1/19/2026

IN THE MATTER OF THE ESTATE OF MARY KATHERINE MCBRIDE JOHNSON, a.k.a. MARY MCBRIDE JOHNSON, a.k.a. MARY JOHNSON, NOTICE OF INFORMAL PROBATE. Case No. 253700032 Judge Anthony Howell THE STATE OF UTAH TO: Brady Earl Johnson:

A petition for informal probate has been filed for the above-stated decedents. Within ten (10) days after service of this summons, you must file a response or counter petition, in writing, with the clerk of the Fourth Judicial District Court, in and for Millard County, at the following address: 765 South Highway 99, #6, Fillmore, UT 84631. You must also mail or deliver a copy of your answer to plaintiffs' attorney at the address listed above. If you fail to do so, an order appointing the petition with corresponding letters of testamentary will be signed by the court. DATED this 17th day of December, 2025. **STYLER-DANIELS, P.C.** By: *Isrl Jason May.*

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STATE OF ILLINOIS
IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT
COUNTY OF OGLE
IN RE THE MARRIAGE OF:
BELEN BELMONTE VILLAPANDO,
Petitioner,
)
)
) Case No: 2025 DC 56
)
)
)
VS.
IRVING RODRIGUEZ HERNANDEZ,
Respondent.

PUBLICATION NOTICE
The requisite affidavit(s) having been duly filed herein, NOTICE IS HEREBY GIVEN TO ALL RESPONDENTS IN THE ABOVE ENTITLED ACTION, that said action has been commenced in said Court by the Petitioner, naming you as the Respondent therein and praying a Judgement of Dissolution of Marriage to be entered dissolving the bonds of matrimony between the Petitioner and Respondent and for other relief; that summons has been issued out of this Court against you as provided by law, and, that this action is still pending and undetermined in said Court.

NOW, THEREFORE, unless you filed your answer or otherwise make your appearance in said action in this Court, by filing the same in the office of the Clerk of the Circuit Court on or before February 26, 2026. AN ORDER OF DEFAULT MAY BE ENTERED AGAINST YOU. IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Seal of said Court on This day of January, 2026.

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Savory Fund names Dover new CEO

Lehi-based private equity company Savory Fund has named Clay Dover, former CEO of Velvet Taco, as its new CEO. Co-founder and current CEO Shauna Smith will become managing director, the firm said in an announcement release.

Savory Fund focuses on emerging restaurant brands, including Swig, Mo' Bettahs, R&R Barbeque and Houston TX Hot Chicken. The firm controls 13 portfolio companies generating \$515 million in annual revenue and supporting more than 9,200 jobs.

"This is a meaningful milestone for Savory and a natural step in our evolution," said Andrew K. Smith, co-founder and current managing director of Savory Fund. "Shauna's promotion to managing director allows her to spend more time driving value creation, supporting our founders and shaping long-term investment strategy. Together with Clay's operational expertise as CEO, this strengthens our platform and supports Savory's continued momentum and leadership in the emerging restaurant investment space."

"I'm proud of the platform we've built and honored to step into this expanded role," Shauna Smith said. "Clay has done exactly what we do at Savory: scale emerging brands into household names. I'm energized to link arms with him and Andrew as we take on this next chapter together."

Dover has more than three decades of restaurant industry experience, including executive leadership roles at Raising Cane's, Pei Wei and Velvet Taco. At Raising Cane's, he served as president and chief marketing officer. At Velvet Taco, he oversaw 1,000 percent sales growth and unit expansion from four restaurants to 54 in his nearly nine years at the helm.

"Joining Savory is a once-in-a-career opportunity," Dover said. "Savory's mission — helping founder-led brands scale without losing what makes them special — truly resonates with me. I'm thrilled to work alongside Andrew and Shauna to build on this incredibly strong foundation."

PayPal wants to establish an industrial bank in Utah

PayPal Holdings Inc. has submitted applications to the Utah Department of Financial Institutions and the Federal Deposit Insurance Corp. to establish PayPal Bank, a proposed Utah-chartered industrial loan company.

PayPal Holdings is headquartered in San Jose, California.

PayPal said that since 2013, it has provided access to over \$30 billion in loans and working capital to more than 420,000 business accounts worldwide, filling a gap for small businesses seeking capital to expand, buy inventory or invest in the people and tools needed to grow. As proposed, PayPal Bank would enable PayPal to provide business lending solutions more efficiently to small businesses in the U.S., while reducing reliance on third parties and strengthening PayPal's business, the company said in its announcement.

"Securing capital remains a significant hurdle for small businesses striving to grow and scale," said Alex Chriss, president and CEO of PayPal. "Establishing PayPal Bank will strengthen our business

and improve our efficiency, enabling us to better support small-business growth and economic opportunities across the U.S."

In addition to providing small-business loans, PayPal Bank expects to offer interest-bearing savings accounts to customers. If the bank is approved, customer deposits at PayPal Bank would be eligible for FDIC insurance coverage.

Mara McNeill has been selected to serve as PayPal Bank's president, with over 25 years of financial services experience in banking, commercial lending and private equity. Before joining PayPal, she served as president and CEO of Toyota Financial Savings Bank.

PayPal is best known as a global online payment system and digital wallet that lets individuals and businesses send, receive and manage money over the Internet, acting as a middleman to protect financial details from sellers. Users link their bank accounts, debit and credit cards or PayPal balance to make payments for online shopping, bills and transfers to friends, with options to pay later or earn rewards.

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CAREERS

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