# The Enterprise
## UTAH'S BUSINESS JOURNAL

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## THIS WEEK

**Virginia firm could double size of Utah operations**
*Verisys Corp. is on the move.*
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The Enterprise
PERIODICAL Postage Paid Salt Lake City, Utah


# $15 million upscale apartment project coming to Layton

*Artist's rendering of Kays Crossing. Construction is expected to begin this fall. Retail space and a clubhouse are included in the project.*

**By Barbara Rattle**
*The Enterprise*

Ground is expected to be broken this fall for Kays Crossing, a 156-unit apartment community on 2.7 acres at 60 S. Main St. in Layton.

Jared Nielson, a managing partner in the MV Properties LLC, the Logan-based developer, said the approximately $15 million project will contain a mix of one and two-bedroom units with upscale amenities such as granite countertops and granite tub surrounds and nine-foot ceilings. Units will range in size from 705 to 1,100 square feet and will rent for $750 to about $1,000 per month. The project will have one level of underground parking, one level of ground-level parking plus a small amount of retail space and a clubhouse, and four levels of apartments.

"We're considering them a Class A product," Nielson said. "There's really nothing like this in Layton now."

The retail space on the street

*see KAYS page 2*

# Court upholds jobless benefits to poorly performing salesman based on 'poor economy'

**By Barbara Rattle**
*The Enterprise*

The Utah Court of Appeals has upheld the award of unemployment benefits to a man who was found by an administrative law judge to have been unjustly fired because his sales slumped. The administrative law judge ruled that the man's sales slide was caused, in part, by "a poor economy."

The court's holding dealt a blow to Prosper Team Inc., which terminated the employee following a nosedive in performance from June to October of 2009. Prosper Team claimed that the Department of Workforce Services Appeals Board, which affirmed the administrative law judge's decision, makes it impossible for employers to terminate any sales employees for just cause during a down market.

Writing for the unanimous court, Judge Stephen Roth disagreed.

"Certainly," Roth wrote, "under present law, employees laid off or terminated solely for economic reasons, whether as the result of a general downturn or circumstances affecting only their employer, remain eligible for benefits if they otherwise qualify."

For example, he wrote, Utah administrative rules allow those who were fired due to a reduction in force to receive jobless benefits because reduction in force is considered a discharge without just cause. To establish just cause, the employer must show that the

*see COURT page 2*

# Community Nursing Services acquires Love Healthcare

**By Barbara Rattle**
*The Enterprise*

Community Nursing Services, a nonprofit, full-service home care company based in Murray, has acquired Bountiful-based Love Healthcare, creating one of the largest home health care providers in the state.

Love Healthcare, which before the acquisition was privately owned and for-profit, is now a nonprofit like its new parent company. Community Nursing Services (CNS) employs roughly 420 people while Love had a staff of about 150, said CNS executive director Brent Jones.

"We both saw a need that the other one could fill," Jones said of the purchase. "We were looking for other lines of service and other products that we could offer to our patients within our own company. For example, oxygen machines, durable medical equipment. We were not able to do that to the degree that we wanted to, so we saw that as a good opportunity. They, on the flip side, offered those things, but their distribution and coverage were somewhat small. CNS is across the entire state. We brought the manpower to spread it throughout the rest of the state so that we could capitalize on those services to all of our patients."

Love Healthcare, which Jones said cares for about 800 patients a day — many of them oxygen patients that don't require a staff member to attend to them — offers home health care, home oxygen, infusion pharmacy ser-

*see CNS page 4*

# 120-unit Hilton Garden Inn planned for downtown Ogden

*A southern elevation of the new Hilton Garden Inn. Construction is slated to begin in June.*

**By Barbara Rattle**
*The Enterprise*

Western States Lodging, Taylorsville, expects to begin development in June of a 120-room Hilton Garden Inn at 2271 Washington Blvd., Ogden. The company will develop and manage the hotel for owner KSG Properties, Layton.

Andy Pettingill, director of hotel operations for Western States, said the hotel should take about 12 months to build. U.S. Development, Layton, will act as general contractor, while Vanzeben Architecture, Ogden, designed it.

Financing for the roughly $14 million, four-story project is complex, Pettingill said, involving bonding by Ogden City and the possible utilization of New Market Tax Credits, a program established in 2000 as part of the Community Renewal Tax Relief Act of 2000. The new hotel, whose primary competitors will be a Marriott and a Hampton in the area, will have a full restaurant, with public and meeting space on the first floor and rooms above. Pettingill said the hotel will have a more urban appearance than many of its counterparts in the chain.

Hilton Garden Inn is the fastest-growing brand in the Hilton family of hotels. An upscale, mid-priced "focused service" hotel concept, it targets the individual business traveler as well as the weekend leisure segment. Western States Lodging developed a Hilton Garden Inn in Layton.

Western States Lodging entered the hotel development arena in 1994 with the construction of a Fairfield Inn by Marriott in 1994. Currently, the company rep-

*see HILTON page 2*

# Motocross bike service firm opens Utah location

Phoenix-based Dirt Lab LLC, a company that provides service, repair, parts and accessories for motocross bikes, has opened a location at 890 W. Center St., North Salt Lake. The new facility will focus on engine and suspension modification, as well as general service, parts and accessories.

At the helm of the new location is Jesse Black. His career began as a Motorcycle Mechanic's Institute graduate in 2001. He then moved on to become a dealership technician, then MMI Instructor, and shortly thereafter became crew chief for the Team Solitaire AMA Racing Team. Along the way he became principal mechanic for veteran racer and business partner Ryan Clark, together finishing ninth overall in the 2006 AMA SX series, and winning the Montreal SX in 2007. Black has also overseen technical duties for Team Solitaire riders Justin Buckelew, Jiri Dostal, Ricky Renner, Bobby Kiniry, and Phil Nicoletti. More recently, he built the Honda CRF450R piloted by Belgian rider Clemente DeSalle to a third place moto finish at the Washougal AMA Pro National in 2009.

"Jesse Black has such a great grasp on what it takes to make a motorcycle perform at the highest level," Clark said. "Having been my mechanic for several seasons and managing the Team Solitaire racing program for several more, Jesse has the knowledge and experience to put together the most competitive motorcycles on the planet."

"There are a lot of bikers here," Black said. "I understand Utah has the most off-road riders per capita in the nation."

He noted the new Dirt Lab location is very near the state-operated Jordan River Skate Park, which features off-road tracks and a trail system, and is also near a privately owned track called MX Throttle 215. The new store measures about 2,800 square feet.

Dirt Lab was founded in 2009 and also operates an online store.

## Innovation Award winners named

Eight innovations have been declared winners in the ninth annual Utah Innovation Awards program, presented by Stoel Rives LLP and the Utah Technology Council.

The statewide program, the first of its kind, is designed to recognize innovations and the Utah companies that created them. A committee of approximately 70 experts from private industry, government and higher education selected the award winners.

Winning in the Clean Technology and Energy category was a CO2 catalytic converter created by Solid Carbon Products Inc. The winner in the Computer Hardware/Electrical Devices category was a product called Sentinel, by Xandem Technology.

Taking home the award in the Consumer Software and Web Services category was an innovation called Validated Citizen Feedback created by Icount.com Inc. Winning in the Enterprise Software and Web-Enabled B2B Solutions was Liqwid Ads.

In the Life Science category, an innovation called Domain Surgical System by Domain Surgical emerged victorious. The winner in the Mechanical Systems/Chemicals/Manufacturing category was a product called ZAGGmate by Zagg Inc.

Winning in the Natural Products category was ageLOC Vitality by Nu Skin Enterprises. In the Outdoor and Consumer Products category, the winner was the Kilo backpacking tent by Easton Mountain Products.

## Editor's note

The list of top SBA lenders in last week's Focus on Small Business in Utah is being reprinted in this edition of *The Enterprise* because some responses to our questionnaires were remitted to us after that issue had gone to press. The new, expanded and more accurate list appears on page 12.

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## KAYS

*from page 1*

level will measure about 2,000 square feet, he said. The 3,400 square foot clubhouse will house an exercise room, leasing office, business center, restrooms, and a large great room with a full kitchen and fireplace.

Construction should take 15 to 16 months. Nielson said MV Properties construction arm, Highmark Construction, will act as general contractor. Kays Crossing will be managed by another MV affiliate, MV Property Management. The project was designed by Hilton Associates, Midvale.

Nielson said private funding will be used to finance the project long-term, while construction lending will be institutional.

"We've got two different banks that we're working with right now that have given us basically a preliminary commitment, " he said. "We're trying to decide which bank to go with at this point."

Nielson said he expects a broad range of people will be attracted to the project due to its secure parking, indoor corridors and extremely close proximity to a FrontRunner commuter rail station. In addition, the project site is about a half block away from the new Layton Parkway interchange, providing easy access to I-15. A new Intermountain Healthcare facility is slated to be built nearby.

MV Properties is no stranger to apartment construction. Nielson said the firm has 300 units in two properties in Logan. The company also developed a student housing facility in Twin Falls. Its first phase consisted of 288 beds, the second phase was 72 units of traditional housing.

## COURT

*from page 1*

conduct causing the discharge was within the employee's "control."

"In other words, " Roth wrote, "an employee's conduct is the measuring stick for the control element, not simply external factors, such as the economy. ... Thus, an economic downturn alone would not preclude a 'just cause' termination if the employer proves that the employee was otherwise capable of performing satisfactorily. But if, as the Board concluded in this case, the employee was doing what he could to succeed in adverse economic conditions, yet still yielded unsatisfactory results, a conclusion that the economy played a significant part in his declining performance is supportable. Therefore, the Board's application of the control element in this case does not establish a strict liability standard for awarding unemployment benefits to employees terminated in a poor economy, as Prosper asserts. Rather, regardless of the market, the rule requires the employer to show that an employee is capable of performing but did not, due to circumstances within his or her control."

Prosper Team had claimed the employee had gone from being one of its top performers to one displaying a poor attitude, and an aversion to making sales calls despite other employees at the company succeeding despite economic conditions. The administrative law judge found that the employee's poor health resulting from a hernia operation contributed to his sales slump.

## HILTON

*from page 1*

resents three international brands — Marriott Brands (Courtyard, TownePlace Suites, Fairfield Inn), Hilton (Hampton Inn, Hampton Inn and Suites, Hilton Garden Inn and Homewood Suites by Hilton), and Choice.

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# Virginia-based health care tech firm could double Utah operations

Verisys Corp., an Alexandria, Va.-based health care technology company, is expanding its existing Utah facilities.

The firm, founded in 1992, moved its operations unit from Virginia to South Jordan in May of 2009. It has since grown from 20 to 50 employees, necessitating a need for more space, said John Benson, chief operations officer. As a result, Verisys was scheduled to have moved over the weekend from about 6,000 square feet at 1053 S. Riverfront Parkway to roughly 12,000 square feet 10813 S. Riverfront Parkway.

While Benson declined to elaborate on how many additional people will be hired at the new location, he did say that "with the new space we can double our size."

The decision to move operations to Utah was a good one, he said.

"We looked at a lot of different states; Utah was certainly not the only state we looked at," Benson said. "We were looking for an environment that was business friendly. Since our corporate office is 10 miles from downtown Washington, D.C., we were looking for a little bit more reasonable rental rate. We were looking for an employee base that was well-educated and was pretty loyal. In other words, they didn't move around a lot. Unfortunately around here [the D.C. area] with all the government contractors and really large mega multinational corporations, people move a lot from job to job. There's not a lot of loyalty. It's always about who is going to pay me more, give me better benefits. You can spend a lot of money and time training people here and the next month they're gone. We just got tired of training people and then losing them to the government or the government contractors. We were trying to find a place where we had a stable, loyal, well-educated, tech savvy workforce, and Utah won on all four counts."

Verisys is a provider of health care professional data and a certified and accredited credentials verification organization. The company helps its customers comply with regulatory requirements and works to minimize a health care organization's legal and reputational risk as it relates to the people, professionals and businesses with which it interacts. The company has experienced solid double-digit growth over the last five years.

The company was founded by a former Inspector General from the Department of Health and Human Services (DHHS) and a former Assistant Secretary and Acting Undersecretary of DHHS.

## Downtown Achievement Awards presented

Exceptional contributions to Salt Lake City's downtown will be recognized in the 16th Annual Downtown Achievement Awards, presented by the Downtown Alliance, on June 30.

The 2010 Achievement Award winners are:

• Scott Beck, CEO, Visit Salt Lake.

• Salt Lake Arts Council for the Twilight Concert Series.

• Richard Wirick of Oxford Shoe Shop for his dedication and commitment to serving tirelessly for the betterment of the downtown Salt Lake City business environment.

• Royal Eatery, one of downtown's longest operating restaurants and a fixture in Utah's dining history.

Achievement Awards are given to individuals and organizations who have made significant contributions to the Central Business District, helping to build a more dynamic and diverse community that is the regional center for culture, commerce and entertainment.

## New CEO for Bonneville International

Deseret Management Corp., a for-profit arm of the Church of Jesus Christ of Latter-day Saints, has promoted Jeff Simpson to president and CEO of Bonneville International. Simpson will continue to serve as COO of KSL Broadcasting. In this expanded role, he will oversee Bonneville's radio stations in Los Angeles, Seattle and Phoenix, as well as operations in Salt Lake City. Simpson has been with Deseret Media Companies since 2004.

Deseret Management Corp. was organized in 1966 to manage some of the commercial companies affiliated with The Church of Jesus Christ of Latter-day Saints. Today, it owns and oversees hospitality and media companies, including the *Deseret News*, Deseret Digital Media, KSL Television & Radio and Bonneville International.

## SkyWest Inc. appoints new president

SkyWest Inc., St. George, has appointed Bradford R. Rich president, effective immediately.

He will oversee the strategic development and operational and financial performance for all of the entities and investments associated with SkyWest Inc.

With nearly 24 years of experience at the financial controls of the company, Rich has served as chief financial officer of SkyWest since 1991. In that capacity, he led the negotiations for some of the company's most significant strategic moves, including the acquisition of Atlantic Southeast Airlines in 2005 and the recent acquisition of ExpressJet.

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# Canadian combustion firm expands U.S. operations in Lindon

Profire Energy Inc., a Canadian firm that supplies products and services to the oil and gas industry, is expanding its U.S. headquarters in Lindon.

The firm has purchased an additional 6,500 square feet of office and warehouse space at 321 S. 1250 W., where the company now occupies roughly 10,000 square feet. The new space will be used for additional offices, inventory storage and light assembly of components utilized in the Profire 2100 system, a burner management system that is designed to provide reliable management and ignition of combustion burners and associated vessels relied on by oil and gas producers.

Profire expects the new space to be completed by July, following build-out to meet its specific needs. Once the new facility is complete, components will be procured for inventory and assembly of controllers, along with other Profire products.

"We are committed to becoming a part of the growing Utah and U.S economy," said Andrew Limpert, CFO. "Utah has always had an excellent workforce and will provide many options as the need for additional employees becomes more definite in the coming months from the current staff of six in Lindon."

Profire's annual growth has been a consistent 20 to 25 percent since inception in 2002, he said. The firm's niche is in the oil and gas sector. Profire provides the software and technological components that allow burners and combustion systems to run more efficiently, allowing operators to mine data and remotely access information while controlling their combustion and burner system. The combustion burner process is a critical element to the end-user and consumers, as it heats the oil and gas, making it easier and more efficient to transport. Furthermore, the heating complements processes such as the separation of water, wax and other impurities from the raw material.

"Although we have not actively marketed in the United States, we receive frequent orders for systems and our products have been well received," said Brenton W. Hatch, CEO. "We are now looking to proactively cater directly to the needs of U.S.-based producers. Producing products that promotes human safety is another important aspect of Profire's R&D culture. Mindful of spewing natural gas into the atmosphere unnecessarily has been addressed with the PF2100."

Hatch said anyone who has worked on a line-heater will understand the satisfaction of not having to use a "rag and fire stick" to get flame on the burner.

The R&D team at Profire is anticipating other products scheduled for release later this year.

## Sandy Chamber taps new leader

The executive board of the Sandy Chamber of Commerce has hired Stan Parrish as the Chamber's new president and CEO, effective immediately.

"The Sandy Chamber has been experiencing significant growth and change in the last couple of years and helping to make a difference in the business community in the Salt Lake Valley," said Dan Simons, chairman. "It was important for us to get someone that had business experience and business relationships in Sandy and the Salt Lake area."

Parrish

Parrish replaces Jim Wall, who will be leaving to serve as a mission president for The Church of Jesus Christ of Latter-day Saints.

Parrish was formerly president of the Salt Lake Chamber, formerly executive director of the Utah Office of Community and Economic Development and former chief of staff to Utah Sen. Orrin Hatch, among other positions.

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## CNS

*from page 1*

vices, equipment and personal aid services. It has facilities in Bountiful, Salt Lake City, Brigham City, Ogden, St. George, Logan, Orem, Malad, Rexburg, Pocatello and Idaho Falls.

Jones said CNS cares for roughly 1,300 patients daily. It is comprised of several operating divisions — Medicare certified home care, private duty and insurance payor, pharmacy and community hospice. The latter also includes pediatric hospice and related services as well as AIDS/HIV care.

"We're on a lot of different insurance panels so we can open up now to other physicians and doctors that didn't work with us in the past. Now they've got an opportunity to use some of the insurances that we carry," Jones said.

CNS attends to the home care needs of people from every income level in Utah by accepting almost every type of private insurance as well as Medicare and Medicaid. CNS provides services to many uninsured and under-insured individuals through charitable contributions and fund-raising efforts.

CNS was established in 1928, to provide nursing care for sick people in their homes as an alternative to hospitalization. CNS began as an voluntary, non-profit agency, when the existing Visiting Nursing Association of Salt Lake and the Private Duty Registry were combined. In 1930, Salt Lake Community Nursing Services became a participating agency of the Community Chest, later to be known as United Way.

# • Industry Briefs •

## ARTS/ENTERTAINMENT

• Utah's Governor Gary Herbert signed house Bill 99, **Motion Picture Incentives Amendments**, into law. The new law will boost the motion picture tax incentive from 20 to 25 percent of the dollars left in the state in the form of a fully refundable post performance tax credit or cash rebate. The legislature approved an ongoing tax credit fund of $6.8 million for the Motion Picture Incentive Fund. Since the MPIF was created in 2004, 65 film projects have received funding, creating 4,725 production jobs and 1,956 production days. The projects are responsible for leaving $178 million in the state.

## BANKING

• Employees of **Brighton Bank** and **Zions Bank** recently won awards at the **Risk Management Association of Utah's writing contest.** First place and $700 went to **Michael Jensen** of Brighton Bank for his article "Regulation Risk, the New Greatest Risk in Community Banking." Second place and $500 went to **Daniel Heughly** of Brighton Bank for his article "How Federal Government Intervention Created the Recent Recession." Third place and $200 went to **Jim King** of Zions Bank for his article "How to Monitor Your Small Business Portfolio."

• Ogden-based **TAB Bank** has funded an **$8 million asset-based credit line** tied to accounts receivable and inventory for **SanSegal Sportswear Inc.**, a Sandy-based firm, founded in 1978. SanSegal sells directly to corporate retail clients. It offers merchandise in all 50 states, Canada and four foreign countries. Its products and services include screen printing, embroidery, laser sculpting of fabric, garment design and manufacturing and importing for the resort, retail, and catalog markets.

• The **Zions Bank Women's Financial Group** has launched its application for a series of **microgrants** for women. The Smart Women Grants are available up to $3,000 to candidates who excel in a variety of fields. One grant will be offered in each of the following six categories: small business start-up and expansion, community development, continuing education and teacher support, child and elder care, health and human services and arts and culture. Applications are available online at www.smartwomen.zionsbank.com and are due by July 8. Community peer review panels will select the grant recipients that will be announced at the Zions Bank Smart Women Smart money Conference on Sept. 28 in Salt Lake City.

## COMPUTERS/ SOFTWARE

• Draper-based **NextPage** has been named a **"Cool Vendor in Content Management"** by leading IT analyst firm **Gartner.** According to Gartner's report, "Cool vendors in content management appeal to IT and business buyers by addressing their needs to help people relate to information better." NextPage specializes in "in-place information governance," a growing information technology segment that provides control and management of unstructured information within a company for legal risk mitigation, cost efficiency and regulatory compliance, no matter where the information to be managed may be stored.

## CONSTRUCTION

• **Bragg Crane Service** has **relocated** to a recently purchased, permanent facility on about two acres at 2198 W. 2425 S. in Woods Cross, and has hired Eddie Hansen, the former vice president of Alpine Crane as its new operations/technical specialist. Luke Winters sold Valley Crane to Bragg in the fall of 2009.

## ECONOMIC INDICATORS

• According to Genworth's 2011 **Cost of Care Survey, assisted living cost inflation in Utah is outpacing national levels.** Nationally, the median annual cost of long-term care in an assisted living facility is $39,135, an increase of 6 percent annually over the past six years. In Utah, the annual cost of assisted living care is $31,770 and costs have risen 7.7 percent per year over the same time period. The median hourly rate to receive care in the home, Americans' preferred long term care setting, is $20.45 an hour in Utah for home health aide services, and $19 per hour nationally. The cost for this type of care has increased 1.7 percent a year over the past six years in Utah, and 1.4 percent per year over the same period nationally. The cost for a private nursing home room in Utah has risen 3.1 percent annually over the past six years, and 4.4 percent nationally. The median annual rate in Utah for a private nursing home room is $65,700 per year, compared to the national rate of $77,745 per year.

## EDUCATION/TRAINING

• **Thanksgiving Point** will launch its newest interactive exhibit, **"iWorlds Space Center,"** on Monday, May 16. iWorlds Space Center features one-hour and full two-hour flight simulation experiences — or "missions" — Monday through Saturday, 10 a.m. to 9 p.m. and late-night missions on Friday

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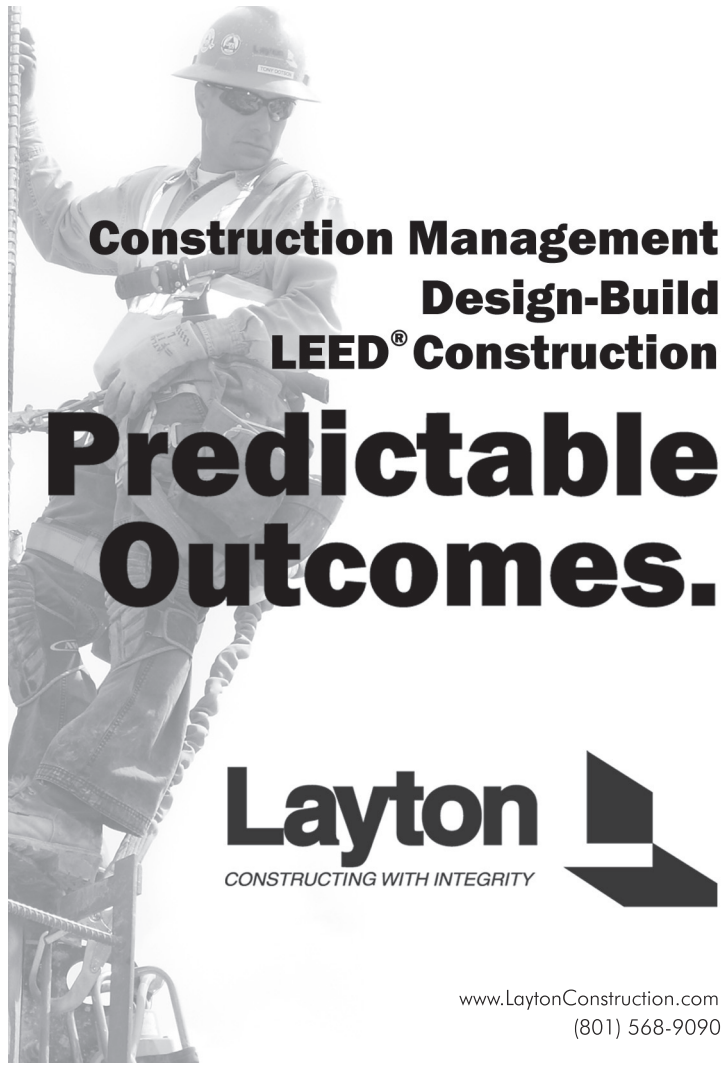


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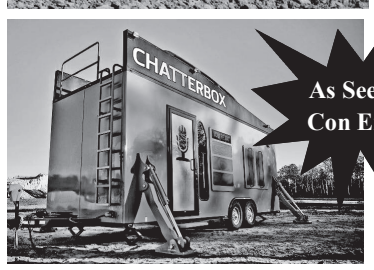

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and Saturday until 11:30 p.m. The iWorlds Space Center provides a realistic outer space adventure in which each participant is assigned to be a crew member onboard a spaceship. Missions can accommodate up to 16 crew members ages 8 and older. iWorlds Space Center is also available to reserve for field trips, birthday parties, family gatherings, date nights and corporate team-building activities. Admission is $12-$15 per individual, with group discounts available.

• The **University of Utah** has recognized the impact of its entrepreneurial faculty with the **Distinguished Innovation and Impact Award.** The first-ever awardees are **Theodore Stanley** and **Carl Wittwer,** who have made substantial contributions by taking their innovations and research to market. Stanley is a professor in the Department of Anesthesiology and is known for developing a lollipop for delivering painkillers. Wittwer is a professor in the Department of Pathology. He is inventing the LightCycler, an industry standard for molecular testing. The award was created through the collaboration of the Entrepreneurial Faculty Scholars, the president's office, academic affairs and Technology Venture Development office, created in 2005 to support all commercialization efforts on campus.

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## ENVIRONMENT

• **Simply Mac**, a Utah-based Apple specialist and retailer, challenged Utah to recycle its electronic waste at its **first annual e-Waste Recycle Event.** Utah's business and consumers recycled more than 500,000 pounds in electronic waste. Simply Mac partnered with Apple to host the event. Electronic items that could be recycled included televisions, CRT monitors, LCD displays, CPUs, laptops, servers, keyboards, mice, speakers, hard drives, cables, two-way radios, fax machines, photocopiers, printers, scanners, surge protectors, telephones, typewriters and adding machines.

## FINANCE

• **Grow Utah Ventures** has **selected seven finalists in the Southern Utah General Technology "Concept to Company" Contest**. Finalists competing for a total of $45,000 in cash and consulting services are Cumulus LLC, a cloud-based document management software company; Threadbare Inc., creator of a wireless audio headphones that maintain high sound quality without relying on Bluetooth devices or radio frequency; In Your Face LLC, creator of a flexible iPad holder with an ergonomic grip; Howe Software Inc., developer of a community-based wiki-type site that will gather relevant events in human history into one place; Newman Technology, creator of a drill bit technology that allows drill rig operators to rotate individual cutter surfaces while the bit is thousands of feet below the surface; Quantum Ingenuities LLC, developer of a device that accurately and simultaneously tests each circuit in connected trailer and truck wiring; and Striker Arms LLC, creator of a modular firearm system that allows firearms components to be interchanged to create different firearms.

• **BoomStartup,** a three-month summer program that mentors tech startups from idea through execution, based in Salt Lake City, has **selected 10 companies to participate in its second year program.** The companies are: ChampionVillage, CircleFive, Explorer.io, FaceTags, Golf Complete, Jumbas, OER Glue, PromoKube, Proz and VuTherapy. Each company will receive up to $15,000 in seed capital, free office resources, professional services and mentoring from a group of seasoned entrepreneurs. Companies will be paired with one of the investor-mentors, who will guide each start-up and connect them with people in their networks to help them get their businesses off on the right foot.

## GOVERNMENT

• **Patrick Leary**, associate director of administrative services for Salt Lake County, has been appointed to take over **Salt Lake County's Department of Public Works.** Leary succeeds Linda Hamilton as the county's chief administrative officer. Leary has 20 years of experience working in local government, including the office of the district attorney and the Salt Lake County clerk's office and currently serves as the associate director for the Department of Administrative Services in Salt Lake County.

• **Salt Lake City** has been awarded a **$150,000 grant from the Department of Interior, National Park Service** through the Save America's Treasures grant program, for the preservation of the **Fisher Mansion Carriage House.** The Save America's Treasures grant program helps to preserve significant and endangered cultural and historic treasures that contribute to America's history and culture. The grant funds will be used to stabilize the Fisher Mansion Carriage House from further deterioration. The bulk of the work will be to seismically upgrade the existing structure and refurbish the exterior envelope of the building for weather tightness and pest control. The stabilization effort will preserve the building in its present form until a more comprehensive restoration effort can be accomplished, once a definitive use of the building is identified.

## LAW

• **Christina Jepson Schmutz** has been named chair of the Employment Law department at the Salt Lake City law firm of **Parsons Behle & Latimer.** The department has more than 10 employment attorneys. Schmutz has practiced law for more than 15 years and concentrates her practice in the areas of defending employers in employment-related lawsuits and providing advice and training to employers on a variety of topics including harassment and discrimination, employment contracts, investigations and handbooks, discipline and terminations, FMLA and disability, and privacy and social media issues.

• **Robinson M. Alston** has been selected as chair of the business department for local law firm **Jones Waldo**. Alson has been with Jones Waldo for 19 years and is the current leader of the Joint Ventures and Strategic Alliances practice group. He previously served on Jones Waldo's board of directors and has experience in mergers, acquisitions and reorganizations, and represents companies in transactional work and raising capital. In addition, Jones Waldo has elected four new shareholders and two new members of the board of directors. **Eric P. Lee, Nathan D. Thomas, Mark D. Tolman** and **John C. Rooker** were elected shareholders. **Lon A. Jenkins** and **Jacob Redd** were elected as new members of Jones Waldo's board of directors.

## MANUFACTURING

• **Bonavitas,** a Provo-based wellness company that develops and distributes nutritional products that use science and natural ingredients for enhanced recovery, energy and fitness, has launched its natural energy plus recovery drink, **Virgin Tequila,** with 200mg of pharmaceutical grade caffeine that is comparable to three cups of coffee. The ingredients in the natural, non-alcoholic drink is said to start metabolism and increase mental and physical intensity.

## MEDIA/MARKETING

• **The American Advertising Federation of Utah**, a professional organization of people working in the Utah advertising industry, will give its **2011 Silver Medal** to **Skip Branch**, a senior partner at **RIESTER** in Salt Lake City, for his career in the advertising industry and his contributions to the community. Branch joined Harris and Love, which became RIESTER, in 1989, and remains actively engaged in the company's operations.

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## NONPROFIT

• The **Humane Society of Utah** has broken ground on an **addition and remodel** in Murray. Kier Construction is general contractor, architect is VB Associates. The 12,851 square foot addition to the facility will provide additional office and lab space, as well as larger holding facilities for animals. Construction will be completed this fall.

## PHILANTHROPY

• **Mountain America Credit Union** partnered with the **Utah Jazz** and **Huntsman Cancer Foundation** during the 2010-11 season basketball season to help fight cancer. For every three-point shot made, Mountain America donated $50 to the Huntsman Cancer Foundation. The total contribution came to $21,350.

• **Vivint,** a Provo-based home automation company, has began its second annual **Vivint Gives Back Project,** an online charitable campaign that could generate up to $1.25 million in contributions to nonprofit organizations. The project allows fans of Vivint's Facebook page to nominate and vote for their favorite local charities in five different regions, including one region in Canada. The organization that receives the most votes will be awarded $250,000, and the charity in each region that receives the most votes will also get a $100,000 contribution.

• **Utah Central Credit Union** will dedicate the month of May to raising funds for Utah children through the Utah chapter of the **Make-A-Wish Foundation.** Every time someone donates $1, $5 or $10, a star will be displayed in their honor in one of Utah Central's seven branch offices.

• **Bank of Utah**'s South Ogden branch will host a **charity yard sale** on May 21, from 7 a.m. to 1 p.m. in the bank parking lot, 3990 Washington Blvd. The event will benefit the Have a Heart Foundation that makes homes available to low income, military and special needs families in Northern Utah. Bank of Utah employees, Realtors, builders, business partners and friends are donating quality items to be sold at the event including toys, clothing, appliances and furniture.

## REAL ESTATE

• **Apartment rental rates** in Salt Lake County continue a **slow but steady upward trend,** according to a new report by **Hendricks & Partners**. Rents for first quarter 2011 were up by 2.9 percent compared to one year ago, indicating strong demand despite continued delivery of new units to the market. Well located, large size properties are reporting brisk leasing activity; Wilshire Place, a new 278-unit property in West Jordan, is leasing up as fast as new units are finished. However, smaller B and C class properties are not yet seeing the same demand. Reported vacancy is down from the peak in early 2010. Average vacancy across Salt Lake County is approximately 6 percent based on our survey of more than 22,000 units near the end of the first quarter. Almost no concessions exist in the market. Brand new properties are offering some concessions. Average concessions for the county were measured at 0.2 months free rent.

• **Coldwell Banker Residential Brokerage,** the leading provider of real estate services in Utah, **ranked first in sales volume and transactions** among the state's real estate companies in 2011, according to the recently released **REAL Trends 500** ranking. The REAL Trends 500 is an annual research report that identifies the country's largest and most successful residential real estate brokerage firms as ranked by closed transaction sides and separately by closed sales volume. With 11 offices and more than 700 sales professionals in Utah, Coldwell Banker Residential Brokerage accounted for more than $1.35 billion in closed sales volume and 4,880 transaction sides in 2010, ranking the company as No. 1 in both categories.

• **Average home prices** in Salt Lake City in the past year fell by 2 percent and are **expected to fall another 4.1 percent** in the coming year, according to the latest quarterly data from the Fiserv Case-Shiller Indexes. Home prices in Salt Lake City will reach their lows in the fourth quarter of 2011; after prices have stabilized, growth will commence in 2012 at 1.8 percent, according to the report.

• The **Master of Real Estate Development** program at the **University of Utah**'s David Eccles School of Business has received the **CCIM Institute accreditation.** Gaining the CCIM's recognition places the school's MRED offering among the nation's elite professional real estate masters programs, including masters' degrees offered by Columbia, Cornell, Auburn, DePaul and Clemson universities. The CCIM Institute, the commercial affiliate of the National Association of Realtors, grants accreditation only to those institutions which meet rigorous academic and curriculum standards.

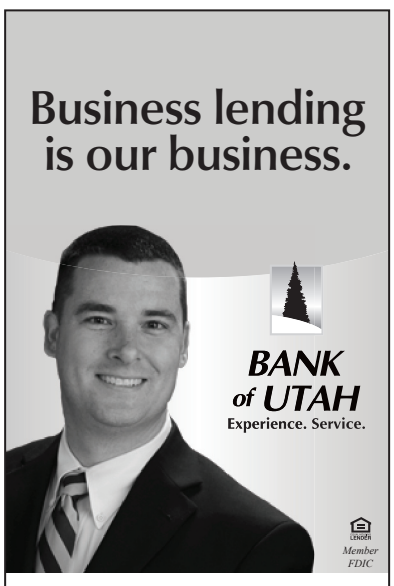
• **Gary Riddle** has joined the Salt Lake City office of **CB Richard Ellis** as director of global corporate services. Riddle is a 25-year veteran of Wells Fargo Bank's Corporate Real Estate Division, most recently as vice president of its corporate properties group. Riddle will be leading the newly formed Banking Recovery and Restructuring Services Group, which will specialize in restructuring, recovery services and workouts of commercial assets.

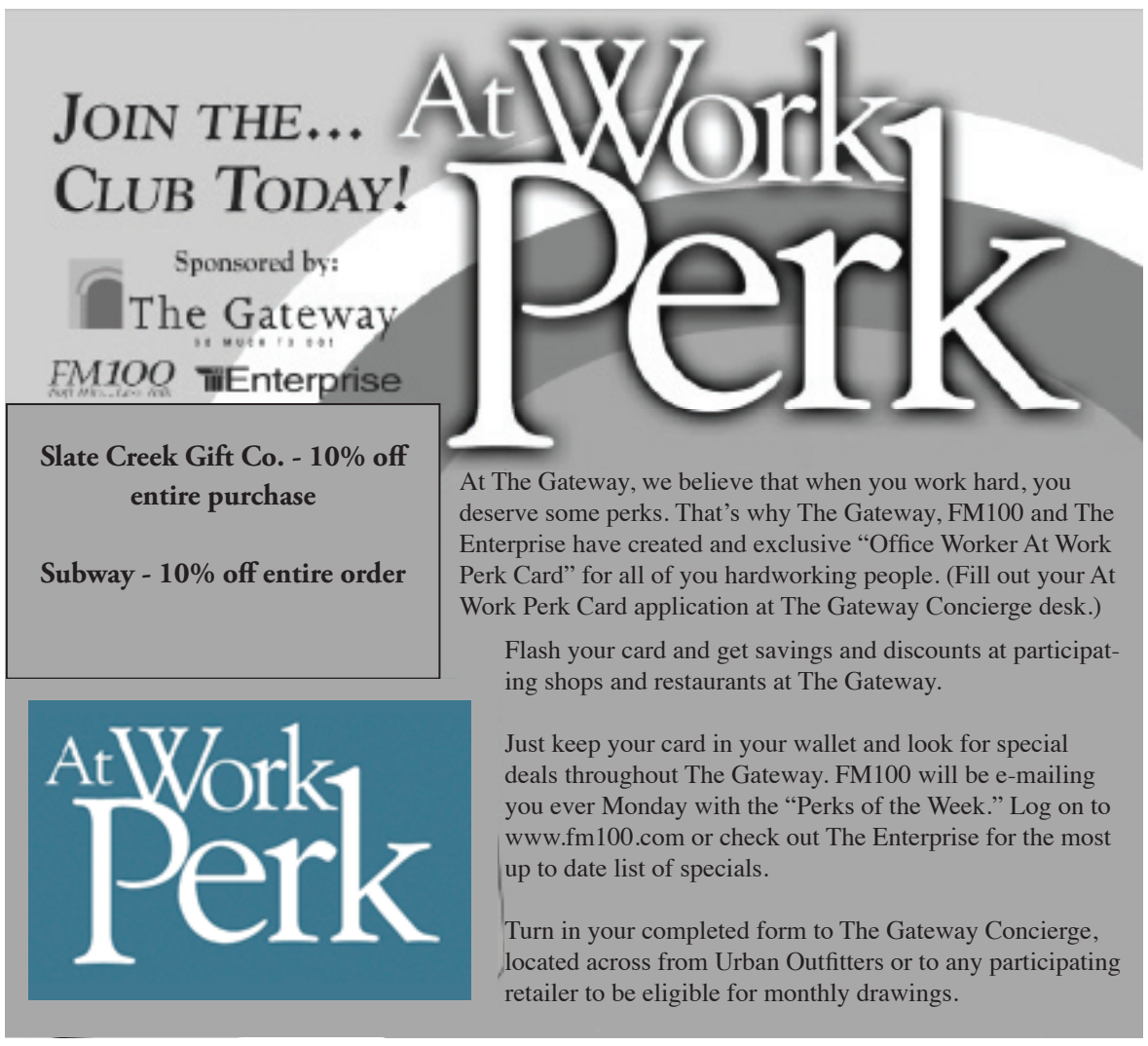
## RESTAURANTS

• ***Salt Lake*** magazine will present its inaugural **Tastemakers Salt Lake,** a food and wine event, May 19 and 20 from 5 until 10 p.m. Tastemakers Salt Lake is a strolling food event featuring restaurants from across the state. Participants will be able to sample tastes from participating restaurants in a pavilion, as well as walk to other nearby participating restaurants for samples. Attendees will receive a passport for the event, which will be stamped at each restaurant. The passports are valid for both nights of the event and will be redeemable for exclusive discounts and coupons at participating restaurants throughout the summer. Instructions and a stroll area map will be included in the passport. The stroll begins at the Tastemakers Pavilion, located in the parking lot next to Squatters at 147 W. 300 S., Salt Lake City. The tasting area will include food and beverage samples, entertainment, an auto display by Strong Audi and giveaways. Tickets for the event can be purchased online at www.saltlakemagazine.com, $20 for a food tasting from each restaurant and an additional $10 for beer and wine samples in the tasting area.

• **Sage's Cafe,** Salt Lake City, has earned a **Two Diamond Vegetarian Restaurant rating from AAA.** The cafe features international, organic vegetarian cuisine using locally grown foods. Specialties include carrot butter pate, raw pad Thai salad, vegan Philly "cheese steak," French toast dipped in tofu batter and a house-made root beer.

*continued on page 9*

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*from page 7*

• The **Park City Area Restaurant Association** will be hosting its fourth annual **Savor the Summit** on June 25. The event combines the city's diverse dining options and community atmosphere with culinary and visual experience. The Grande Table, a nearly mile-long continuous table staged in the middle of the street, will provide dining to more than 2,000 diners. Each restaurant will offer its own choice of menu, pricing and bar service. For more information, visit www.savorthesummit.com.

• **TCBY**, a frozen yogurt chain with locations in Utah, has launched a new frozen yogurt product, **"Super Fro-Yo."** TCBY's Super Fro-Yo contains 120 calories or fewer, 10 percent DV of vitamin A, one gram or less of saturated fat and a minimum of 20 billion live and active cultures per serving at manufacturing.

## RETAIL

• **Freeline Sports Inc.,** a California-based manufacturer of skating devices, has added **G4G Adventure Sports and Gear**, a sporting goods retailer in Ogden, to its list of speciality retailers. G4G will carry the "OG" and the entry level "Grom" models of Freeline Skates. The retailer also offers a selection of Swiss bikeboards, European skis, custom decks, kiteboarding gear, skateboards and accessories. G4G Adventure Sports and Gear is located at 2348 Kiesel Ave., Ogden.

## SCIENCE

• The **University of Utah's Medical Accelerator**, a joint venture between the university and the Utah Science Technology and Research Initiative, is **graduating its first research-based company,** Catheter Connections, which produces an infection-control device that protects patients from infection during intravenous infusion therapy. The device has the potential to prevent infections and deaths caused by contaminated IV catheters and IV administration sets in hospitals. University start-ups and other companies can rent space at the accelerator to develop and fabricate a wide range of medical devices. Resources provided by the accelerator include office space, lab space, a business center, conference rooms, clean room, hand tools, lathe, mill, laser welder and testing equipment.

## SERVICES

• **John and Tamera Catto** have opened the first **Home Helpers** franchise serving the state of Utah. Operating from their Ogden area home, they provide home care serves that allow seniors to "age in place," in addition to services to anorexia patients. They are also affiliated with Direct Link, a company that provides emergency response systems and automatic medical dispensers for seniors wishing to live independently and safely in their homes. Founded in 1997, Cincinnati-based Home Helpers is the nation's leading senior care franchise specializing in non-medical and personal care and companionship for seniors, new mothers, those recovering from illness or injury and individuals facing lifelong challenges.

• **Anagraphica,** Salt Lake City, is **celebrating 30 years of being in business.** The firm's products and services include screen printing, digital printing, membrane switches, label printing, custom decals, stickers and pad printing. The company will hold an open house May 20 from 10 a.m. to 4 p.m. at 1906 S. 3850 W. Those who bring in a nonperishable food item for donation to the Utah Food Bank will be able to select a sample of Anagraphica's products. Light refreshments will be served.

• **AlphaGraphics**, a producer and manager of visual communications for businesses, headquartered in Salt Lake City, is promoting **Dave Buzza** to the position of national director of franchise development. Buzza has served on the franchise development team over the South Eastern Region since 2008 and has signed a record number of new franchisees to the network throughout the past two years.

## SPORTS

• **Red Ledges,** a tennis, golf and four-season recreational community outside of Park City, has launched its **Cliff Drysdale Tennis School**. The Cliff Drysdale Tennis School at Red Ledges will provide members with tennis offerings, including private lessons, group clinics, community tournaments and international exhibitions, and will be taught under the instruction of Heather Nicholas, director of tennis.


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# Executive Lifestyle

## The advantages of groups

Let's say you are going to a destination where you have never before been. Do you know all of the "must see" places? Probably some of them. Do you know the best way to get to each one? Probably not. Can you get a discount on entrance fees to museums and other sites you go to? Maybe some of them. Do you know the best time of day to see each one of them? Surely not. When you get to the various sites, do you know their history and highlights — in short, do you really know what you are looking at? Doubtful. Most importantly, if you are on a tight budget, can you get a group discount for your hotel, meals, transportation, site entrance fees, etc.? Not unless you are, in fact, part of a group. And

**Don Shafer**

I'll bet you will be shocked at how huge those group discounts can be.

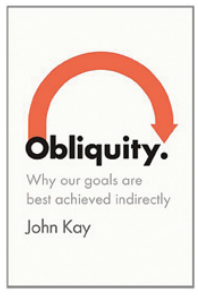
The first time I went on a group tour, I started adding up the airfare costs with the daily rack-rate of the hotels where we stayed, the meals we ate, to say nothing of the motor coach, guide and many entrance fees, and I concluded that everyone in the group was paying less than half the cost of going it alone. And when I coupled that with the fact that if I had been by myself, I wouldn't have known where to go, what to see or what precisely was being seen, it gave me a tremendous appreciation for the tour I was taking.

I have hosted many groups since that first excursion to Japan, Taiwan, Singapore and Bangkok, and, in fact, I am hosting another group headed to Rome, Israel and Egypt shortly after Christmas this year. The whole thing will take 17 days, and the cheapest airfares available would total $2,000. We will stay in luxury hotels for 12 nights, and allowing a minimum of $300 per night, this cost would come to $3,600 total. Adding a

*see SHAFER page 13*

## Indulge in these three fine business books this spring

(Editor's note: Each month Jack Covert, founder of 800-CEO-READ, reviews the best recently released business books. Jack is coauthor of *The 100 Best Business Books of All Time*, released in March of 2009. 800-CEO-READ is a leading direct supplier of book-related resources to corporations and organizations worldwide, and specializes in identifying trends in the changing business market).




*Obliquity: Why Our Goals are Best Achieved Indirectly*
By John Kay, Penguin Press
240 pages, $25.95, Hardcover

*Obliquity*. It's a peculiar name for a book, and the title may in fact drive a number of potential readers (like me) to their dictionaries. To get my head around the concept as I read, I imagined one of those boxes used to view an eclipse indirectly so as not to burn the viewer's retina. John Kay's *Obliquity* contains a plenitude of stories addressing the irony that, like viewing the natural phenomenon of an eclipse, the path to happiness is indirect. On one hand, setting lofty goals (staring into the sun) usually results in grandiose failure (getting burned). However, Kay contends that while points of struggle are often seen as anti-goal, success actually comes about because of those failure situations.

Mountaineering is one of the examples Kay uses to illustrate his thesis:

"Mountaineers … do not say that being cold, starved of oxygen and at frequent risk of injury or death makes them happy. They confirm the commonplace assumption that such experiences are unpleasant. But the experience of having accomplished a difficult climb makes them immensely happy. They are not contradicting themselves, because happiness is not simply the aggregate of happy moments."

Parenthood is another example that perhaps more of us can sympathize with:

"Anyone who has ever changed a diaper, or failed to quiet a childish tantrum, will recognize that looking after children is an oblique route to happiness."

This same deduction can be made through various business scenarios. Leaders want more market share, managers want more profits, employees want ideal work environments and top-notch pay. Yet to ask for those things is similar to the desire for "pain-free living on a tropical island" — unlikely to happen. Instead, according to Kay, we may achieve many of our loftier goals only by focusing on smaller specifics that indirectly lead us to the big prize.

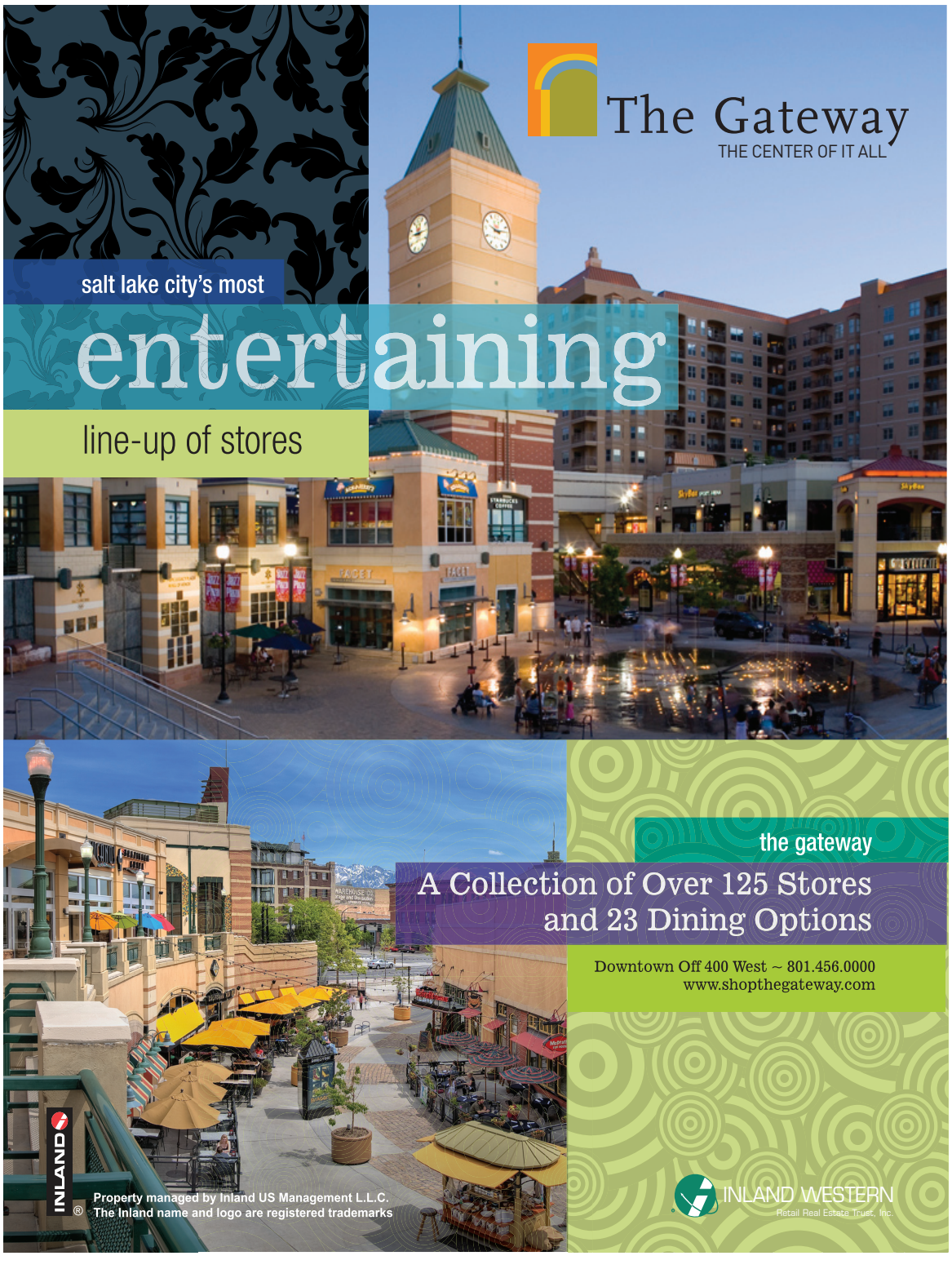
In essence, *Obliquity* is a book of hope, a way of understanding our dips when they occur, and a reminder that keeping our eyes on what's important should involve being open to the myriad ways we might arrive there.

*Decade of Change: Managing in Times of Uncertainty*
Edited by Geoffrey Brewer and Barb Sanford, Gallup Press
240 pages, $24.95, Hardcover

We've come to expect good things from Gallup Press, and its latest release, *Decade of Change*, doesn't disappoint. Unlike its past releases, books like *StrengsthFinder 2.0* and *12: The Elements of Great Managing* that have very specific focus and takeaways, this book is an anthology of material from "Gallup's most visionary people, as well as the great minds with whom Gallup regularly associates." So, there is no *one* great takeaway from the book that I can give you here. Instead, you'll find many different ideas, lessons, scenarios to consider and actions to take in many different arenas. The one common focus throughout the book is on management.

The material ranges from interviews of "the father of the Internet" Vinton Cerf

*see BOOKS next page*



# BOOKS

*from previous page*

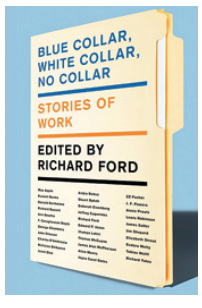
and Hurricane Katrina hero Lt. Gen. Russel Honoré to an essay about "Global Migration and Job Creation" by Jim Clifton, chairman and CEO of Gallup. And each piece has a focus on a particular way the changes of the last decade have brought change into our own lives and businesses — from the housing bubble to the shifting demographics of labor unions and how managers can engage them in today's economy.

But why pay attention to all of these disparate issues? What does it mean for your business or career?

"[W]hile 9/11, the wars in Iraq and Afghanistan, turmoil in the Middle East and Asia, the warmest decade on record, and the collapse of global financial markets tend to be discussed as political and economic issues, they're also management and leadership issues. For as any forward-thinking senior executive and organizational leader knows, the world's problems very quickly become business problems."

While *Decade of Change* delves into very large issues, such as if money *does* indeed make us happier and how that affects developing countries, the book also discusses very specific management issues you may be facing right now — how you engage and compensate employees, manage a retail store, lead change in your organization and even how to improve your well-being at work.

This is a fascinating, entertaining and informative read, grounded in the research and statistics you'd expect from an organization like Gallup. Most importantly, *Decade of Change* is more than a rehashing of past events; it is a discussion about how we can move forward.




*Blue Collar, White Collar, No Collar: Stories of Work*
Edited by John Kay, Harper Perennial
607 pages, $16.99, Paperback

John Cheever, Andre Dubus, Donald Barthelme, Jhumpa Lahiri, Joyce Carol Oates, Eudora Welty, Tobias Wolff. These are names you expect to see on college literature course syllabi and *New York Times* Best Seller Lists. These are not names you expect to see writing about work. But when the best fiction writers craft tales that are rooted in reality, *made* real by including close and clever details of everyday life, those stories act as a record of humanity. And *Blue Collar, White Collar, No Collar*, edited by the estimable Richard Ford, is exactly that: a record of humanity through stories of work.

Junot Diaz, Pulitzer Prize winner for his first novel, *The Brief Wondrous Life of Oscar Wao*, contributes a story, "Edison, New Jersey," about two dishonest pool table delivery men who know and notice too much about their customers, all the while they have their minds on the ladies they've loved and lost. (Note to self: don't let delivery men use the bathroom unless you've already tipped them well.) Andre Dubus's story is also about "Delivering," beautifully yet tragically describing two young brothers on their paper delivery route the morning after their mother leaves:

"[T]he sack bumping his right thigh and sliding forward … he kept shoving it back, keeping the rhythm of his pedaling and his throws: the easy ones to the left, a smooth motion across his chest like second to first, snapping the paper hard and watching it drop on the lawn; except for the people who didn't always pay on time … and he hit their porches or front doors, a good hard sound in the morning quiet."

Elizabeth Strout's entry comes from her fabulous novel *Olive Kitteridge*, and details the reawakening of a pharmacist when he hires a young and simple woman, the opposite of his wife, to help him around the store. Annie Proulx, with her trademark gruff practicality, follows Leeland's "Job History" quite literally as he moves from one job to another:

"One intensely cold winter when everything freezes from God to gizzard, Leeland and his father lose 112 hogs. They sell out. Eighteen months later the ranch supply business goes under. The new color television set goes back to the store."

So why recommend this short fiction collection to business readers? Ford himself explains it best.

"[W]e soon realized that it was a book for anyone who feels the urge to apply the consolations of literature to the complex, often perplexing matters of earning a paycheck, showing up on time, getting the job done, taking the job home, getting hired, laid off, promoted, demoted, reclassified, sent home, or of just plain being fed up and ready to take a hike. […] The idea here is that within the wide array of everything work may be said to encompass, one finds a vital connective tissue to be the thriving human spirit."

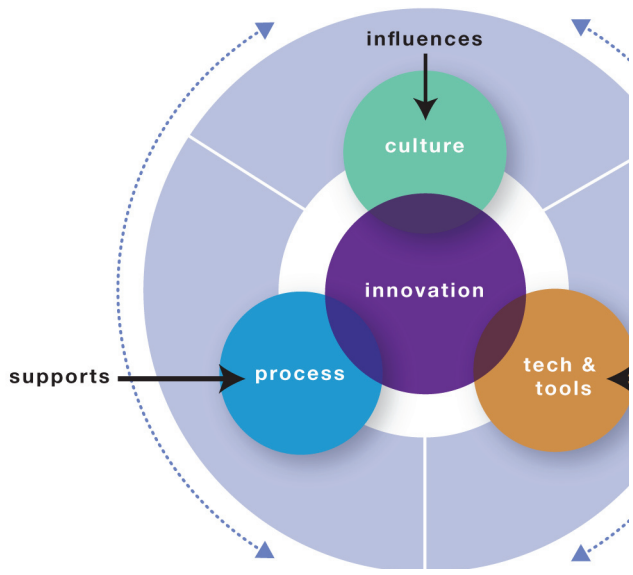
Plus, it's just really fun to read.


## How the workplace fosters innovation

Today nearly everyone agrees that innovation is the only way to supercharge an organization and shift it to growth. The ability to see new opportunities and harness resources to pursue them is a fundamental advantage for any organization, from super corporations to start-ups.

But many are uncertain about just how to make innovation happen, especially when the pressure to stay skinny and do more with less remains strong. Management wants to get the most out of every effort and avoid dead-ends, and by definition innovation is never a sure thing. At the same time, thanks to advances in the social sciences and the growing influence of design thinking as a problem-solving methodology, more knowledge is available than ever before about how to incubate innovation and assure it flourishes.

Although innovation remains an often messy and usually nonlinear process, deep investigation is pointing to emerging strategies for success.
Of course, human creativity has always been and still remains the bedrock of innovation. But the myth of the lone genius achieving one eureka after another in a closed room is a cartoonish, outdated cliché. There's growing understanding that real breakthrough comes from people doing the hard work of innovation together, mixing their ideas in a bouillabaisse of insights and laddered thinking. People really do need people — to deepen the pool of possibilities, to wade through the snarl of complexities, to achieve the multifaceted clarity of brilliant solutions. Happily, together is exactly the way Genera- tion Y prefers to work, and their pervasive influence on knowledge work is being embraced by workers of all generations, creating a whole new set of requirements for companies that want to compete and lead.




No wonder successful organizations look for every way possible to help their creative, collaborative thinkers be as productive and high-performing as possible. Business leaders are ready to invest in resources and implement methods that can up an organization's capacity to innovate.

Harder-working, next-generation workspaces are a sometimes-overlooked but key element for reaching that Holy Grail of today. The right kinds of spaces can help people collaborate, share knowledge, learn together, and build the social networks of trustful interaction that are so critical for solving big challenges. As noted author and expert John Seely Brown has concluded, the cultures that constantly produce innovation have visionary leadership, an organizational commitment
to breakthrough thinking, and a place that supports the work of innovation.

Space is the stage for the overall experience and, as such, it needs to work hard on all fronts: supporting the business processes, positively influencing the culture, and fully accommodating the appropriate technology and tools. When seamlessly integrated, these components comprise a multi-dimensional "surround sound" that supports successful innovations, one after another.

Because of the symbiotic relationship of all these components, done right the workspace can both inspire and facilitate innovation. And that's more important today than ever.

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# Top SBA Lenders in Utah

## Ranked by dollar amount of loans approved in 2010

| Company name | Phone<br>Fax<br>Web | $ amount of loans approved in 2010 | # of loans approved by SBA in 2010 | $ amount of SBA loans warehoused in 2010<br><br># of SBA loans warehoused | loan range<br><br>type of lender | SBA Officer |
|---|---|---|---|---|---|---|
| Mountain West Small Business Finance<br>2595 E. 3300 S.<br>Salt Lake City, UT 84109 | 801-474-3232<br>801-493-0111<br>mwsbf.com | $82.5 million | 170 | $599.1 million<br><br>1,635 | $150,000 - $5 million<br><br>CDC- SBA 504 | Scott Davis |
| Zions Bank<br>1 S. Main St.<br>Salt Lake City, UT | 801-844-7901<br>801-594-8232<br>zionsbank.com | $50.04 million | 601 | $261 million<br><br>3,751 | up to $5 million<br><br>PLP, Export | Cece Mitchell |
| Celtic Bank Corporation<br>340 E. 400 S.<br>Salt Lake City, UT 84111 | 801-363-6500<br>801-363-6562<br>celticbank.com | $19.9 million | 34 | 0<br><br>0 | $100,000- $5 million<br><br>Industrial Bank | Reese S. Howell |
| Mountain America Federal Credit Union<br>7181 S. Campus View Dr.<br>West Jordan, UT 84084 | 801-325-6440<br>801-320-5905<br>macu.com | $19.9 million | 178 | $19.9 million<br><br>178 | $10,000-$10 million<br><br>PLP | David Doria |
| Utah CDC<br>5333 S. Adams Ave.<br>Ogden, UT 84405 | 801-627-1333<br>801-627-6687<br>utahcdc.com | $19.5 million | 55 | $210.3 million<br><br>549 | $50,000 +<br><br>CDC | Caryl Eriksson |
| JP Morgan Chase and Co.<br>201 S. Main St.<br>Salt Lake City, UT 84111 | 801-715-7361<br>801-207-8385<br>chase.com | $16.7 million | 66 | 100%<br><br>100% | $10,000-$100,000<br><br>Preferred | Nathan Hawes |
| Wells Fargo<br>299 S. Main St.<br>Salt Lake City, UT 84111 | 801-246-1616<br>866-670-4584<br>wellsfargo.com | $13 million | 43 | N/A<br><br>N/A | N/A<br><br>N/A | James M. Hilton<br>Ryan Furstenau |
| Bank of American Fork<br>195 E. 6100 S.<br>Murray, UT 84107 | 801-838-9871<br>801-838-9898<br>bankaf.com | $12.8 million | 13 | $17.2 million<br><br>84 | $75,000-$5 million<br><br>Preferred | Richard L. Gray |
| Central Bank<br>75 N. University Ave.<br>Provo, UT 84601 | 801-655-2152<br>801-375-1007<br>centralbankutah.com | $5.2 million | 48 | DND<br><br>DND | $5.5 million<br><br>Commercial | Deborah Lamb |
| First National Bank<br>207 S. Main St.<br>Bountiful, UT 84010 | 801-292-3900<br>801-299-1055<br>fnbutah.com | $5 million | 10 | $5 million<br><br>10 | 0-$5 million<br><br>Preferred | Clark Irwin |
| U.S. Bank SBA Division<br>448 E. 6400 S.<br>Murray, UT 84107 | 801-284-5900<br>801-284-5901<br>usbank.com/sba | $4.3 million | 33 | N/A<br><br>N/A | $250,000-$11.25 million<br><br>SBA Preferred Lender | Michele Sauk<br>Kevin Coreless |
| Bank of Utah<br>711 S. State St.<br>Salt Lake City, 84111 | 801-924-3637<br>801-781-2747<br>bankofutah.com | $3.7 million | 12 | 0<br><br>0 | $100,000-$5 million<br><br>PLP | Rachel Phillips |
| University First Federal Credit Union<br>13347 S. Market Center Dr.<br>Riverton, UT 84065 | 801-463-3599<br>801-446-3942<br>ucreditu.com | $3.6 million | 24 | $8 million<br><br>46 | up to $2 million<br><br>CLP | Jason Hutsenpiller |
| Goldenwest Credit Union<br>5025 S. Adams Ave.<br>Ogden, UT 84403 | 801-621-4550<br>801-337-8379<br>gwcu.org | $3.4 million | 14 | $640,000<br><br>12 | $10,000-$2.6 million<br><br>DND | Brian Hoxer<br>Eric Wolthuis<br>Paul Callan |
| First Utah Bank<br>3826 S. 2300 E.<br>Salt Lake City, UT 84109 | 801-272-9454<br>801-272-9458<br>firstutahbank.com | $2.5 million | 15 | DND<br><br>DND | up to $40 million<br><br>Preferred | Scott Snow |
| Cyprus Federal Credit Union<br>3876 West Center View Way<br>West Jordan, UT 84084 | 801-260-7600<br>801-260-7626<br>cypruscu.com | $2.4 million | 14 | N/A<br><br>N/A | $25,000-$566,6111<br><br>Standard | Paul Turner |
| America First Federal Credit Union<br>4646 S. 1500 W.<br>Riverdale, UT 84405 | 801-827-8216<br>801-827-8625<br>americafirst.com | $1.9 million | 58 | $17.2 million<br><br>516 | DND<br><br>PLP, Express, Patriot Express | Shaunna Nokes |
| Jordan Credit Union<br>9260 S. 300 E.<br>Sandy, UT 84070 | 801-566-4195<br>801-567-3333<br>jordan-cu.org | $670,100 | 13 | $353,420<br><br>135 | $5 million-$1 million<br><br>PLP | Heather Johnson |

DND= Did Not Disclose N/A= Not Available

Please note that some firms chose not to respond, or failed to respond in time to our inquiries.

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THE Enterprise
UTAH'S BUSINESS JOURNAL

## SHAFER

*from page 10*

very conservative $100 per day for meals would tack on another $1,200. We will take a Nile River cruise of four days/three nights, and this would cost an individual approximately $1,100 based on double occupancy. Site entrance fees to the places we will visit would cost (very conservatively speaking) at least $800 per person. This brings us well beyond the $8,500 mark, and we haven't even mentioned transfers, motor coach rides, local guides and escorts, etc.

So, you ask, what is the cost of this fabulous trip you are taking?

It's $3,598: $2,599 for the basic Rome and Israel tour and another $999 for the Egypt extension. I am sure that when you add in the other costs related to the ground tours, doing it all alone would cost well beyond two-and-a-half times as much.

The company organizing our excursion is Dick Jensen and Alan McKay Tours. They are the ones who I've mentioned have the trips to Beijing, China for $999, which is amazing when you consider the cheapest airfare alone would cost $1,200.

But if you went on any kind of a group tour put together by most agencies, you would save a bundle, including nationally famous ones like Cosmos, Costsaver, Globus, Monograms, Trafalgar, affordabletours.com, EuropeTravel.com, etc. Also, a group affords you the luxury of going to the head of the line whenever you get to a site you want to see. Last year, I escorted a group past a half-mile long line waiting to get into the Vatican Museum, which we were allowed to immediately enter.

Some other advantages of group travel with a bonded agency include the assurance that if anything goes wrong, such as an airline strike, natural disasters like last year's volcanic eruptions, lost passports or simply hassles with airlines, hotels, et al, you have someone who will go to bat for you.

Good agents will also help you get where you need to be on time without forgetting anything. I can remember running up to the room of a grandmother and her grandson at a Jerusalem hotel when we were supposed to be headed for the airport to come home. She couldn't get him to pack his bag, and she was just frankly worn out from dealing with him. I got him to help me pack his bag, and then ushered them down the elevator to the bus waiting to drive us to the airport. I can also remember making arrangements with a local escorter in Rome for a lost wife, whose husband had been frantically searching for her while our group was about to head for the airport and a flight to Tel Aviv. Just as we started to pull away, she showed up; but if she hadn't, we had arrangements made to take care of her and her crazed spouse, and to reunite them with the group once she was found. In another instance just this past year, we had a couple miss the flight out of Salt Lake City to New York and then Milan, Italy. The local agency, which happened to be Jensen and McKay Tours, got them on the next flight, arranged for a taxi to take them, as soon as they arrived, from Milan to Genoa, where they joined our group in taking a Mediterranean cruise. This is the same group in which some wanted to leave the ship in Naples as it was returning to Genoa. They wanted to spend several days in Rome. A small 16-passenger bus was arranged which took us from the Naples pier to our hotel in Rome. This hotel, with a splendid view and within a short walking distance of Saint Peter's Basilica, was our launching place for all that Rome has to offer.

There are just so many advantages in being with a group, particularly when you are going some place for the first time, and even more particularly if the people in that place don't speak your native language.

Don Shafer has been hosting radio travel shows in Salt Lake City for more than a dozen years, and was taught everything he knows by travel experts he has interviewed. Although some have called him "The Travel Doctor," he holds a Ph.D. in a totally unrelated field, religion.

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# Of all your responsibilities, 'social' is in the top five

What is your social responsibility?

With the advent (or should I say onslaught) of social media and business social media, people are finally coming to their senses of what constitutes social responsibility.

But few are willing to do the work — the hard work — that it takes to make an impact.

Social responsibility includes and transcends what you might know as "social media."

Jeffrey Gitomer

But business social media is just the beginning of your social responsibility.

Business social media has brought you awareness:

• That you are being viewed and judged by your associations and affiliations.

• That you are being viewed and judged by your customers and prospective customers.

• That you are being viewed and judged by your superiors and/or your peers.

• That you are being judged by more than a billion people.

Yes, it's important to have an active and pristine business social media presence:

• A business Facebook page with more than 1,000 people who "like" you.

• A Twitter account with more than 500 followers based of your consistent, value-based tweets on a daily basis that impact the thinking and success of your customers and prospects.

• A LinkedIn account with more than 500 connections based on the fact that your connections know you'll be providing them with some sort of valuable information.

• And, of course, a YouTube channel where you post short informational videos, training videos and testimonial videos validating your authenticity as a value provider.

But what else are you doing to meet your social responsibility?

Are you offering any of your services to the community? Are you helping Habitat for Humanity build a house? Are you a Big Brothers Big Sisters volunteer? Or are you a big TV watcher and overeater?

Many people are members of some civic organization — Kiwanis, Rotary, Optimist, pessimist — but very few take on the responsibility of going to other clubs to deliver a free speech to spread their value message, thereby exhibiting their social responsibility.

But there is way more than that. Ten years ago I saw an opportunity to take social responsibility with my own e-mail magazine, *Sales Caffeine*. Next week it reaches a milestone: during the past decade, 500 weekly, value-based e-mail magazines have gone out to hundreds of millions of recipients.

I don't think of it as a milestone of personal achievement. I consider it an execution and expression of social and personal responsibility.

I recognized that my customers and prospects were interested in sales information and I thought, "Why not send them my weekly writings?" So I did. And in a 10-year period of time my list has grown from 21,000 to 500,000, from one person forwarding to another who then became a subscriber and potential client.

By employing the process of social responsibility to its maximum, you also open the floodgates of sales, and the possibility of total strangers sending you money for more of your information.

Here are some specific examples of how you can employ social responsibility:

• If you sold me clothing, are you sending me weekly fashion updates?

• If you sold me real estate, are you sending me weekly home equity building updates?

• If you sold me insurance, are you sending me weekly safety updates?

• If you are my travel agent, are you telling me where I can drive to have a great weekend?

Or are you still trying to sell me something I really don't want to buy?

So let me re-ask the question: What is *your* social responsibility?

I'm asking you at the same time I'm challenging you.

Jeffrey Gitomer is the author of *Social BOOM!, The Little Red Book of Selling* and *The Little Gold Book of YES! Attitude.* President of Charlotte, N.C.-based Buy Gitomer, he gives seminars, runs annual sales meetings and conducts Internet training programs on selling and customer service at www.trainone.com. He can be reached at (704_ 333-1112 or salesman@gitomer.com.

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# Dining etiquette, as host and guest

**When You are the Host**

Doing business over meals is a ritual that has existed for centuries. Taking clients to breakfast, lunch or dinner has long been an effective way to build relationships, make the sale or seal the deal. These business meals are essentially business meetings. Knowledge of your product or your service is crucial to the success of the meeting, but so are your manners. Too many people jeopardize an opportunity because they fail to use good dining etiquette.

Here are a few basic rules to make the experience pleasurable and profitable:

**Know your duties as the host**. You are in charge. It is up to you to see that things go well and that your guests are comfortable. You need to attend to every detail, from extending the invitation to paying the bill.

Ellen Reddick

**Plan ahead when you issue the invitation**. Allow a week for a business dinner and three days for lunch. Be certain that the date works for you. That might sound obvious, but if you have to cancel or postpone, you can look disorganized and disrespectful of your client's time.

**Personal call**. Always invite the guest yourself and if you are late be the one to call.

**Select a restaurant that you know**, preferably one where you are known. This is no time to try out the latest hot spot. Being confident of the quality of the food and service leaves you free to focus on business.

**Consider the atmosphere**. Does it lend itself to conversation and discussion? If you and your clients cannot hear each other over the roar of the diners and dishes, you will have wasted your time and money.

**Let the staff know that you will be dining with clients**. If your guests suggest a restaurant new to you, call ahead and speak with the maître d'. Make it clear that you will be having a business meal and picking up the check.

**Arrive early**. This is the perfect time to give your credit card to the maître d' and avoid the awkwardness that can accompany the arrival of the bill.

**Take charge of seating**. Your guests should have the prime seats — the ones with the view. As the host, take the least desirable spot — the one facing the wall, the kitchen or the restrooms.

**Allow your guests to order first**. However, you might suggest certain dishes to be helpful. By recommending specific items, you are indicating a price range. Order as many courses as your guests, no more and no less, to facilitate the flow of the meal. It is awkward if one of you orders an appetizer or dessert and the others do not.

**As the host, you are the one who decides when to start discussing business**. That will depend on a number of factors such as the time of day and how well you know your clients. At breakfast, time is short, so get down to business quickly. At lunch, wait until you have ordered so you will not be interrupted. Dinner, which tends to be the most social meal, is a time for building rapport. Limit the business talk, and discuss business after the main course is completed.

**When you know your clients well, you have more of a basis for small talk**. However, because you have established a business friendship, you can eliminate some of the chitchat when time is an issue. When you don't know your clients well, spend more time getting acquainted before launching into business.

**Handle ANY disasters with grace**. With all your attention to detail, things can still go wrong. The food may not be up to your standards, the waiter might be rude or the people at the next table boisterous and out of control. Whatever happens, be part of the solution, not the problem. Excuse yourself to discuss any problems with the staff.

**Limit the alcohol you drink**. Your professional reputation depends on the impression you make. Professional guidelines suggest you do not drink at all.

Your conduct throughout the meal will determine professional success. If you pay attention to the details and make every effort to see that your clients have a pleasant experience, they will assume that you will handle their business the same way. You are laying a foundation for a solid, powerful business relationship by paying attention to details.

**When You are the Guest**

The business meal has become standard operating procedure in business. Over half of all business is finalized at some type of a meal and job interviews often include a meal as part of the interview process. Many times we are put on the spot and our behavior and manners are on display. Knowing what it takes to be someone's guest at a business meal is as important as being the host. The following guidelines will help you make a positive impression when you are the guest:

• Confirm the day and time if the invitation was made more than a week in advance.

• Arrive on time. Call ahead if you will be more than five minutes late. If you cannot reach your host directly, call the restaurant and leave a message with the maitre d'.

• Follow your host's lead in ordering beverages.

• Order an entrée from the menu in the average price range. Ask for suggestions from the host. Don't order the most expensive item on the menu.

• Do everything in moderation. It is not your last meal, so don't stuff yourself. If you are on an interview, don't drink alcohol.

• Do not complain about the service or the meal. Remember that your host is paying for the meal and you should behave graciously,

• Set a comfortable atmosphere and ask questions to encourage conversation.

• If you must cancel, call personally, apologize and suggest a rescheduling.

• Thank your host for the meal and their time. Send a hand-written thank you note to your host. It takes a short time but makes a big impression.

Next week: common dining mistakes.

Ellen Reddick is principal and managing partner of Impact Factory Utah, which assists clients in achieving their performance and revenue objectives through leadership development, process improvement, teamwork and customer focus. As the national director of process planning and improvement for Lucent Technologies, she managed development of quality and process improvement , led major customer focused teams and functioned as an internal and external consultant and resource professional. In addition to consulting and writing, Reddick's qualifications include expertise with facilitation, process and quality improvements, the International Institute for Facilitation and Best Practices for Emotional Intelligence. She can be reached at 801-581-0369 or ellen@impactfactoryutah.com.

# U.S. jobs — better still

American employment continued to rebound in April, with the strongest private-sector rise in more than five years. While overall job gains are still tepid versus average gains in prior U.S. economic recoveries, the stronger data of recent months is most welcome.

The U.S. economy added an estimated 244,000 net new jobs in April, more than the 185,000 consensus view of forecasting economists. Casting a pall over the stronger-than-expected employment rise was the jump in the nation's unemployment rate from 8.8 percent in March to 9 percent in April. More on that will follow.

**The Private Sector**

The 244,000 net rise was a combination of an estimated 268,000 net new jobs in the private sector and the loss of another 24,000 net jobs in the government sector. The solid private sector rise of 268,000 jobs was the largest monthly increase since early 2006.

Jeff Thredgold

The private sector has added 760,000 net new jobs during the past three months, with 2.1 million net new jobs since February 2010. Unfortunately, this number still pales against the painful loss of roughly 8.7 million jobs during 2008 and 2009, collectively.

New job additions have been widespread during the past six months, with an estimated 73 percent of industries adding new workers. Such is the most broad-based employment gain in 13 years (cnn.money.com).

*New job additions have been widespread during the past six months, with an estimated 73 percent of industries adding new workers. Such is the most broad-based employment gain in 13 years.*

Of continuing concern was additional weakness in the government employment sector, particularly in state and local governments. Overall government employment fell by 24,000 jobs during April, with 15,000 jobs lost in local governments. One of three jobs lost at the local level was in the education sector.

Severe budget pressures have led employment levels modestly lower, with additional job cuts likely. The government sector will be a drag on overall U.S. employment for the next year or more.

**Explain Down, Explain Up**

As noted, the nation's unemployment rate rose to 9 percent in April from 8.8 percent in March. The one percent decline from November 2010 to March 2011 was the largest four-month decline in 27 years.

Just as economists tried to explain the sharp decline of the November 2010 to March 2011 period in light of essentially modest job gains, crystal ball gazers (economists) have tried in recent days to explain a rising unemployment rate in April despite more impressive job gains.

The answer is again found in widely different stories from the two primary employment surveys. The larger "establishment" survey noted the aforementioned rise of 244,000 net new jobs. The smaller and more volatile "household" survey (the source of the unemployment rate), which had indicated much stronger job gains in prior months than the larger survey, reported this time around that employment actually declined by 190,000 positions.

I don't make this stuff up.

Over time, the two surveys "agree" with each other. At times of transition from meager job gains (or losses) to stronger job gains, or from strong gains to meager gains (or losses), the two surveys act like men and women — one is from Mars, the other is from Venus.

Yes, a very bad analogy.

What is perhaps the most desirable approach is to rub a few months of household data together and to take a longer-term look. Even with the rise in April, we have seen the nation's unemployment rate fall from 9.8 percent last November to 9 percent in April, a solid decline that is, again, most welcome.

**Jobs By Sector**

Goods-producing employment rose by 44,000 jobs in April. Manufacturing employment rose by 29,000 positions, with manufacturing now adding 250,000 net new jobs since December 2009. Construction added 5,000 jobs, while mining and logging employment rose by 10,000 jobs.

Private-sector service-providing employment rose in April by 224,000 positions. Professional and business services added 51,000 jobs, while retail trade added 57,000 jobs. The retail trade job rise was the largest in 11 years, although a later Easter holiday may have skewed the seasonal adjustment a bit (bloomberg.com).

Financial activities employment rose by 4,000 positions. The education and health services sector added 49,000 jobs, while leisure and hospitality added 46,000 jobs. As noted before, overall government employment fell by 24,000 positions during the month.

**Key Numbers**

• The number of people counted as unemployed rose by 205,000 in April to 13.7 million.

• The number of people who have been out of work for six months or more fell by 283,000 to 5.8 million in April. How many of these people found jobs, versus how many simply stopped looking for work — and are no longer counted as unemployed — is unknown.

• The number of Americans unemployed for less than five weeks jumped by 242,000 to 2.7 million, supporting weekly jobless claim numbers of recent weeks that had risen sharply.

• The "underemployment" rate, that which includes the unemployed, those working part-time who would prefer to work full-time, and those discouraged workers who have left the labor force but would accept a job if one were offered, rose to 15.9 percent in April from 15.7 percent in March

**From Here?**

We have boosted our estimate of American job gains this year from 2.4 million to 2.6 million. Thousands of employers, who cut employment aggressively during the Great Recession while also adding new equipment to boost productivity, have pushed about as far as they can in regard to worker output.

Additional workers will need to be added by employers in coming months to meet the demands of solid global opportunities and what is likely to be stronger U.S. economic growth than occurred during 2011's first quarter. Stay tuned.

Jeff Thredgold is the only economist in the world to have ever earned the CSP (Certified Speaking Professional) international designation, the highest earned designation in professional speaking. He is the author of *econAmerica,* released by major publisher Wiley & Sons, and serves as economic consultant to Zions Bank.

# Coming soon: housing shortage

Would you believe me if I said Utah may run out of housing in the next few years?

This is actually a very real possibility. While there seems to be excess residential housing inventory, the current rate of homebuilding is not sufficient to meet housing needs for the state's expected population growth.

According to the Bureau of Economic and Business Research at the University of Utah, just over 5,000 single-family building permits were issued in 2010 — a far cry short of the 15,000 new households that are projected to crop up in the state for each of the next eight years. It doesn't take a Ph.D. in math to calculate that there will be a housing boom coming soon.

Dale Gunther

Demand is already building as frugal buyers continue waiting for the market to bottom out. Once they feel it has — perhaps when interest rates begin to rise and employment steadies — there should be an increase in home-buying activity, ultimately resulting in increased home prices.

Back in the third quarter of 2007, homes along the Wasatch Front were selling for a median price of $246,600, according to the bureau. At the end of 2010, the median price of an existing home had fallen to $199,200 — a decrease of 19 percent in three years, due in part to diminishing home values and fewer million-dollar homes being built. I suspect home prices can go up at the same rate just as quickly, or more quickly, as they went down.

Steadying employment will also have an impact on the real estate market. This year, the Utah Department of Workforce Services estimates 20,000 jobs will be created in Utah, or about half of the state's historical average. Next year's job growth is estimated at 30,000 — a bit closer to the norm. New jobs mean more in-migration, more disposable income and a need for more housing.

So what does this all mean for you?

It means that if you are waiting to buy a home, whether an existing or newly constructed structure, time is running out. Most economists agree that we are at the bottom of this recession and that home prices, building costs and interest rates have nowhere to go but up.

Now is a great time to talk to a community banker about your financial qualifications to build or buy a new home. Your home will be an investment in real estate, but even more importantly, it will be an investment in the development of family.

Years ago, I heard an educator say something like this: "If I were to build a university, first I would build the dormitory where students learn life's lessons. Next I would build the library where students may read great literature. Last I would build the classrooms."

Your home may be a model of such a university — the living and learning place for your children. Don't let today's opportunity be tomorrow's regrets. Build or buy a home now and create your own economic recovery.

Dale Gunther is vice chairman of the board of People's Utah Bancorp, the holding company for Bank of American Fork , which is an Equal Housing Lender and Member FDIC. At the start of his 16-year tenure as CEO at Bank of American Fork, the bank had two branches and $80 million in assets; it now has 12 branches and more than $840 million in assets. Gunther has served as chairman of the Utah Bankers Association and currently serves as an American Fork City Councilman.

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# • Calendar •

• May 17-18, 8 a.m.-4 p.m.: **"Master Your Business Through Strategic Financial Decisions,"** sponsored by Bank of Utah. Key presenter will be Kyle D. Enger, a founding partner and principal of the Business and Banking Institute, BBI Financial LLC. His interactive presentation will define financial management in simple, clear language, and illustrate how businesses can master their company finances in order to succeed. Location is the offices of the Utah Association of Certified Public Accountants Education Center, 220 E. Morris Ave., Salt Lake City. Cost is $349 for the first registrant from a company, and $299 for additional names. Registration includes breakfast, lunch and materials for both days. Seating is limited. Register at https://www.bankofutah.com/business-seminars-financial_management.html or call (801) 409-5172.

• May 17, 3-5 p.m.: **"Equity Finance 101,"** sponsored by the Utah Technology Council. Presenter will be Kent Thomas, founder of Advanced CFO Solutions. Location is the UTC offices, 2855 E. Cottonwood Parkway, Suite 110, Salt Lake City. Free to UTC members, non-members pay $30. Register at www.utahtech.org.

• May 18, 8-9:30 a.m.: **"Building Your Business through Networking: One Relationship at a Time,"** presented by the Salt Lake Chamber. Larry Olson, president of Les Olson Companies, will be the featured speaker. Location is the Salt Lake Chamber, Eccles Board Room, 175 E. 400 S. Cost is $15 and includes a continental breakfast. RSVP with Maria Nelson at mnelson@slchamber.com or (801) 328-5047.

• May 18, 8:30 a.m.-4 p.m.: **Seminar on Resources and Capabilities,** sponsored by Bank of American Fork and CEOBuilder. Michael Hendron, assistant professor of strategy at Brigham Young University's Marriott School of Business, will discuss how analyzing and assessing an organization's current resources and capabilities is a critical first step toward identifying opportunities for improved performance and threats that might derail performance in the future. In addition, he will help attendees identify resources that may need to be enhanced or reconfigured. Location is the Riverton branch of Bank of American Fork, 2691 W. 12600 S. Free. RSVP at https://www.bankaf.com/events or by calling (801) 642-3139.

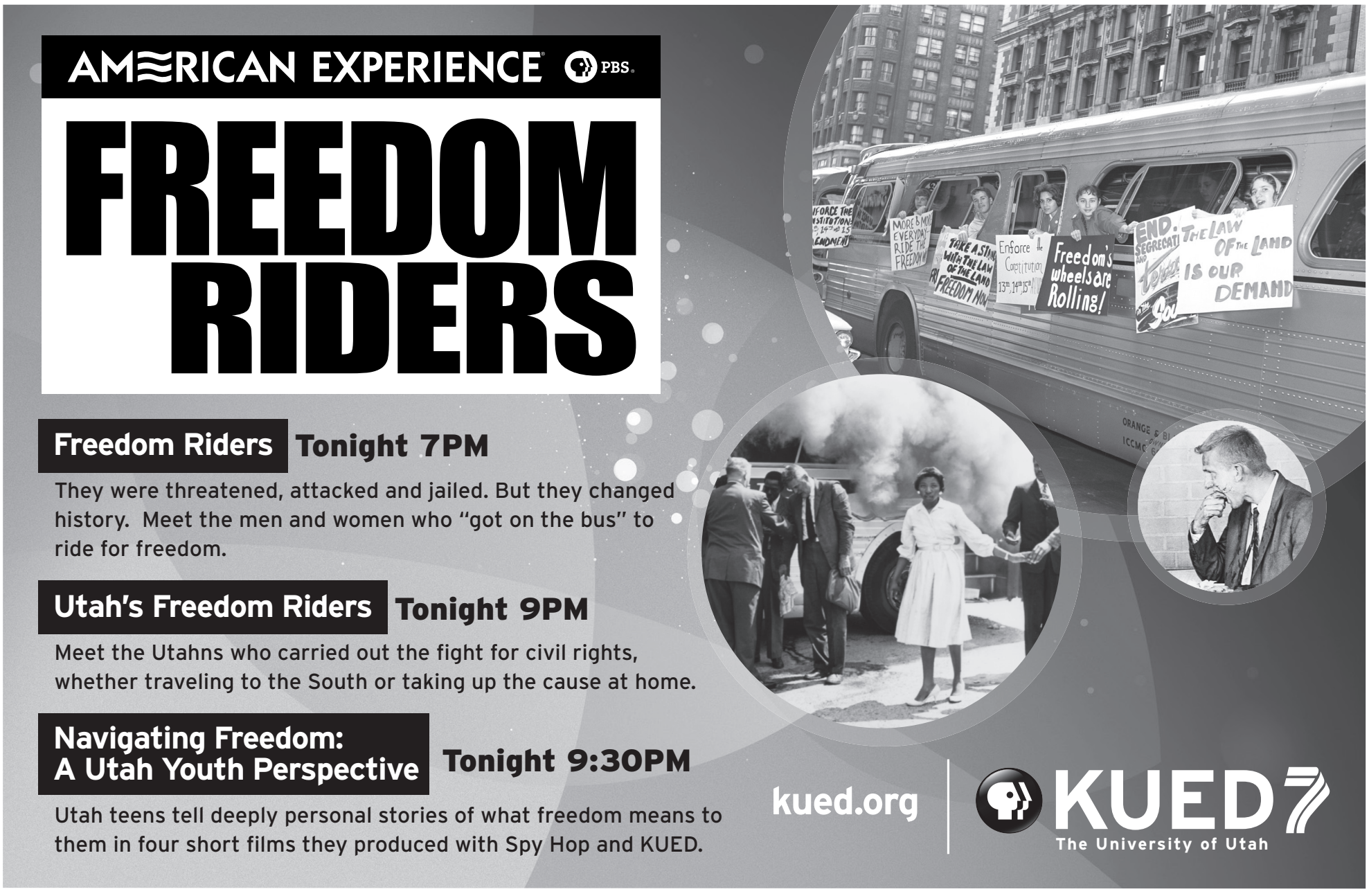
• May 19, 9:30-11 a.m.: **"How to Choose the Right Advertising,"** hosted by The Walton Group Inc. Part of the Utah Valley Chamber University, the event will feature a panel of advertising professionals discussing different advertising options. Linda P. Walton, president of The Walton Group, will serve as the panel moderator. Panelists will include Egon Bolt, advertising representative for Media One; Andy Pew, online advertising representative for Media One; Sarah Ehrmantraut, advertising representative for the Daily Herald; Dana Robinson, Mr. Media; and Jeff Sheets, professor of advertising at BYU. Location is Zions Bank, 462 W. 800 N., Orem. Free. For more information, visit www.thewaltongroupinc.com.

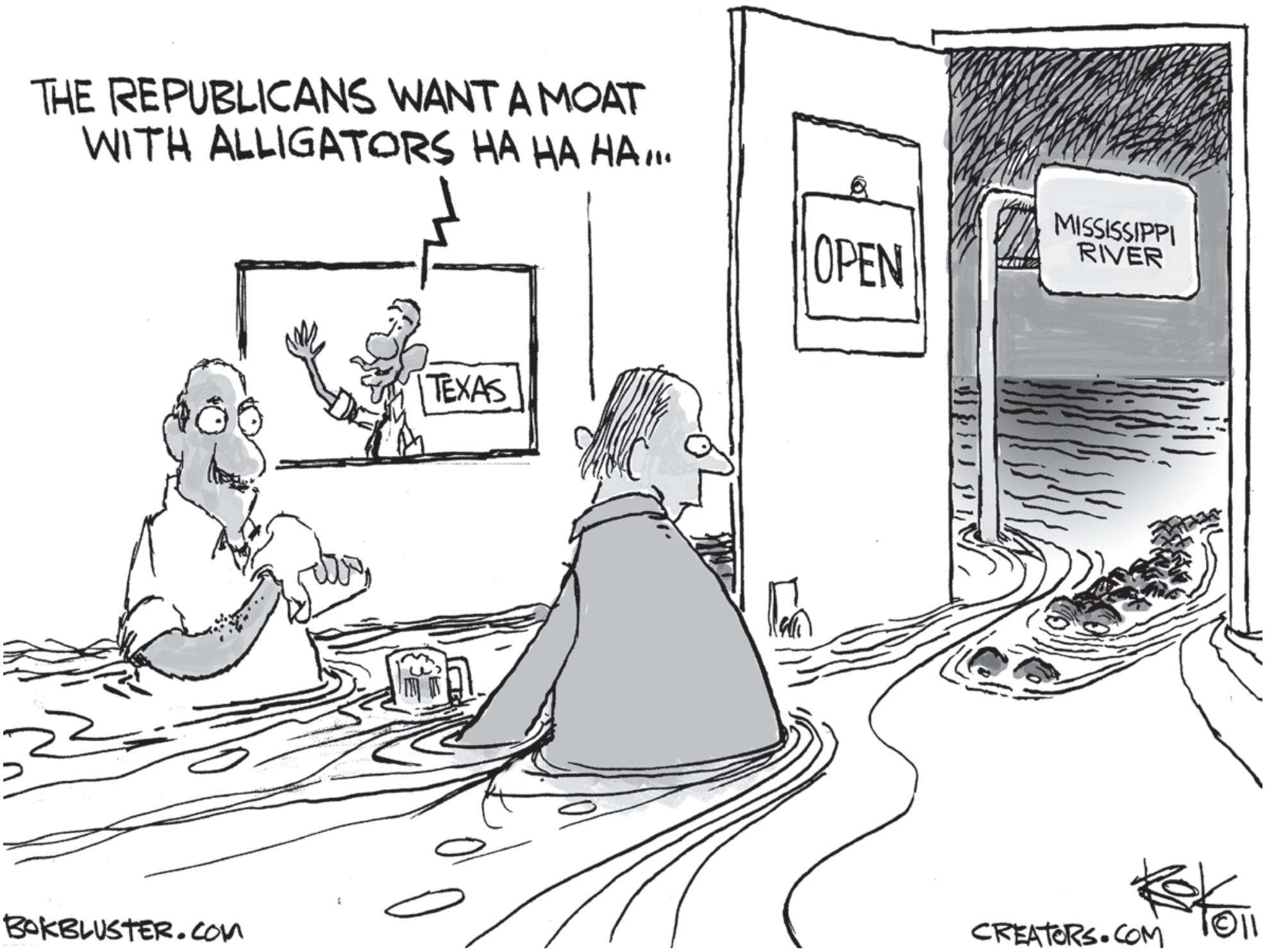
• May 23, 8 a.m.-2 p.m.: **Thirty-Third Annual Utah Taxes Now Conference,** presented by the Utah Taxpayers Association. This year's conference title is "Using Return on Investment to Make Sound Public Policy." Leaders from the Utah State Senate, House of Representatives, Governor's office, policy experts and community leaders will cover a broad range of tax issues, including "Does a Better Economy Mean Bigger Government?" "Medicaid Reform — Reality is NOT Negotiable," "Legislative Session 2011: The Year of Education Reform," "Ding Dong! The Police Fee is Dead!" and "Restaurant Tax: Maverik vs. McDonalds." Location is the Little America Hotel, 500 S. Main St., Salt Lake City. Cost is $100 for Utah Taxpayers Association members, $125 for nonmembers. Space is limited to 300 attendees. Register at www.utahtaxpayers.org.

• May 24, 8 a.m.-noon: **"Employment Law in the Trenches: Arming Your Front Line,"** sponsored by The Employers Council. Council attorneys will provide a basic overview of major employment laws and tips for avoiding trouble. Topics to be covered include key Utah employment laws, ADA and Workers' Comp, hiring and references, overtime pay and exemptions, discrimination, harassment and retaliation, employee privacy and drug testing, leave laws, and employment at will and terminations. Location is the Radisson Hotel, 215 W. South Temple, Salt Lake City.Cost is $125 for council members, $199 for nonmembers, full breakfast buffet and materials included. Register at http://ecutah.org/employmentlaw.pdf.

• May 24, noon-1:30 p.m.: **Second Annual Ethics Conference: A Master Class in Business Ethics,** hosted by the Marriott School of Business at Brigham Young University. The luncheon and panel discussion will include presentations from national and international experts. Location is the BYU Hinckley Alumni and Visitors Center on the BYU campus in Provo. Cost is $15. Register at http://ce.byu.edu/cw/ethics/lunchDiscussion.cfm or by calling 877-221-6716.

• May 26, 8:15 a.m.-1:30 p.m.: **Zions Bank's 10th Annual Trade and Business Conference.** Keynote speaker will be former President of Colombia Álvaro Uribe. The conference will also focus on global and domestic economic trends, international risk and overseas opportunities for Utah companies. During the event, Zions Bank will also honor the recipient of the "Global Pacesetter" award, a distinction given annually to a Utah company demonstrating international success. Location is the Downtown Marriott, 75 S. West Temple, Salt Lake City. Cost is $35 and includes lunch. Seating is limited. Register online at www.zionsbank.com/conference or by calling (801) 844-8573.




# The return of the real McCain

For the longest time, a certain admirable, independent senator from Arizona disappeared from public life, replaced by an irresponsible, opportunistic and occasionally demagogic figure, who seemed to have been warped by his presidential ambitions and his disappointment in losing. But John McCain has now returned, just in time to refute the sinister attempt by his fellow Republicans to justify torture as the instrument of Osama bin Laden's demise.

**Joe Conason**

During the last administration, even as a supporter of the Iraq invasion and the "war on terror," McCain broke ranks with his party to protest the worst excesses of the George W. Bush presidency. In one of the most memorable moments of the otherwise desultory Republican primary debates in 2008, he cited the Constitution, the Geneva Conventions and American military tradition to upbraid Mitt Romney for waffling on the issue of waterboarding. "This is what America is all about," he said indignantly. "This is a defining issue."

With every right-wing enabler from John Yoo to Marc Thiessen to Liz Cheney suddenly stepping forward to suggest that the death of bin Laden absolves Bush-era criminality, it is refreshing to hear McCain's clear, strong voice of opposition. The torture advocates have claimed that the waterboarding of Khalid Sheikh Mohammed, a high-ranking leader in al-Qaida and an alleged mastermind of the 9/11 attack, caused him to reveal the identity of a courier whose trail led, almost seven years later, to the hideout in Abbotabad, Pakistan.

McCain is having none of this nonsense, as he explains in a blistering essay published in The Washington Post:

"The trail to bin Laden did not begin with a disclosure from Khalid Sheikh Mohammed, who was waterboarded 183 times. The first mention of Abu Ahmed al-Kuwaiti — the nickname of the al-Qaida courier who ultimately led us to bin Laden — as well as a description of him as an important member of al-Qaida, came from a detainee held in another country, who we believe was not tortured. None of the three detainees who were waterboarded provided Abu Ahmed's real name, his whereabouts or an accurate description of his role in al-Qaida. In fact, the use of 'enhanced interrogation techniques' on Khalid Sheikh Mohammed produced false and misleading information."

Owing to his own experience of brutality at the hands of his North Vietnamese captors as a prisoner of war, McCain possesses a moral authority on the subject that no other American politician can claim. He also understands — from the perspective of someone who was once subjected to "enhanced interrogation" — why extreme pain and fear tend to produce unreliable information:

"I know from personal experience that the abuse of prisoners ... often produces bad intelligence because under torture a person will say anything he thinks his captors want to hear — true or false — if he believes it will relieve his suffering. Often, information provided to stop the torture is deliberately misleading."

Why is this still important? McCain doesn't believe that those who ordered and implemented the crimes of the past should be punished, although not everyone in this country or elsewhere agrees. But he is certainly correct when he says that any endorsement of torture endangers American soldiers who may someday be captured in conflict abroad. And he is yet more astute in noting that amid the Arab democratic awakening — which we hope will repudiate everything represented by al-Qaida and its unlamented leader — our country must "stand as an example of a nation that holds an individual's human rights as superior to the will of the majority or the wishes of government."

Boasting that torture vanquished our worst enemy is wrong, stupid and unbecoming to a democracy that lost so much moral authority by violating the principles of our founders during the past decade. As McCain might say, that was a mistake we cannot afford to repeat.

Joe Conason's articles have been published in *Harper's*, *The Nation*, *The New Republic, The Guardian* (London) and *The New Yorker*, among many other periodicals in the United States and abroad. He also appears frequently as a commentator on television and radio programs. A winner of the New York Press Club's Byline Award, he has covered every American presidential election since 1980.

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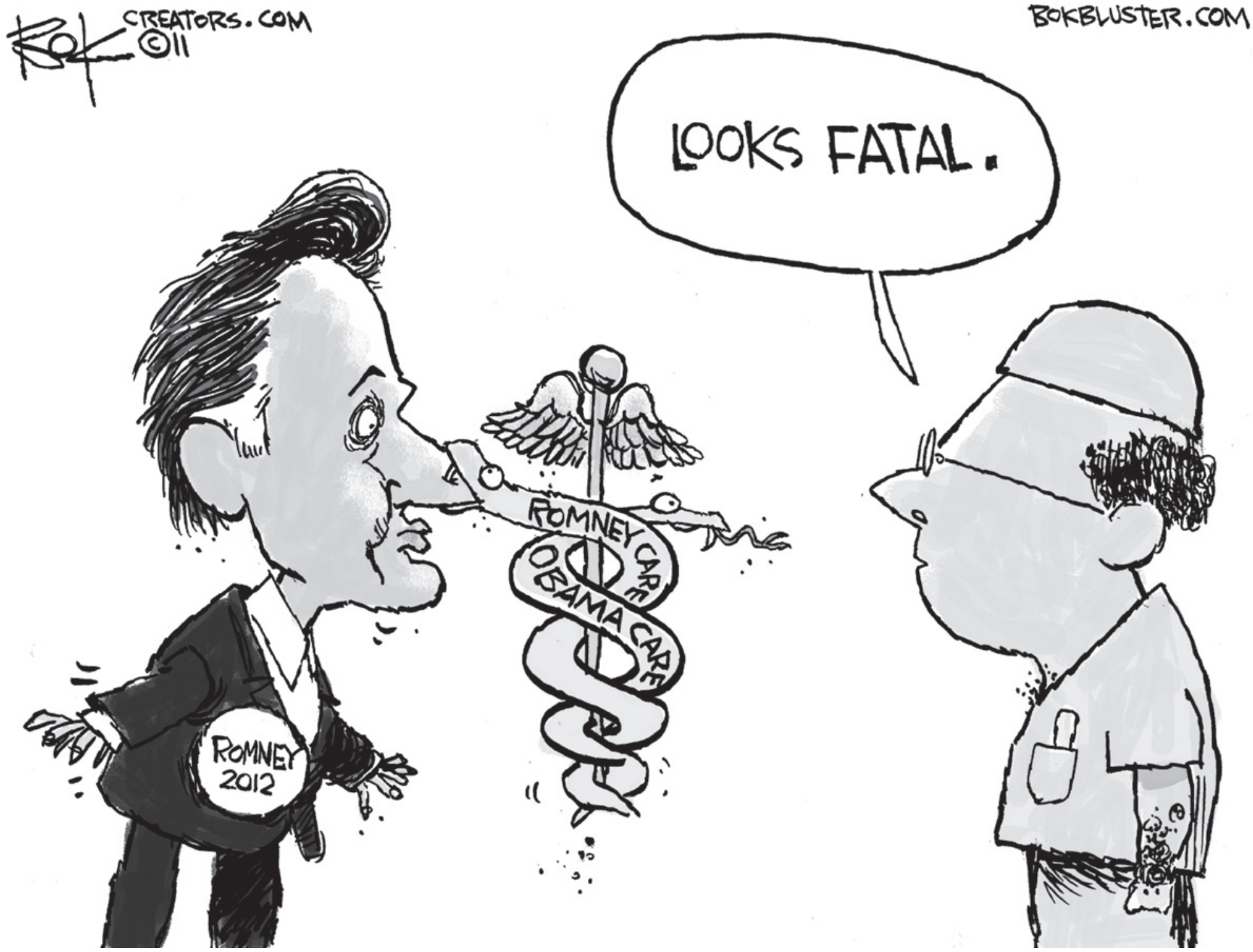


# The 'education' mantra

One of the sad and dangerous signs of our times is how many people are enthralled by words, without bothering to look at the realities behind those words.

One of those words that many people seldom look behind is "education." But education can cover anything from courses on nuclear physics to courses on baton twirling.

**Thomas Sowell**

Unfortunately, an increasing proportion of American education, whether in the schools or in the colleges and universities, is closer to the baton twirling end of the spectrum than toward the nuclear physics end. Even reputable colleges are increasingly teaching things that students should have learned in high school.

We don't have a backlog of serious students trying to take serious courses. If you look at the fields in which American students specialize in colleges and universities, those fields are heavily weighted toward the soft end of the spectrum.

When it comes to postgraduate study in tough fields like math and science, you often find foreign students at American universities receiving more of such degrees than do Americans.

A recent headline in the *Chronicle of Higher Education* said: "Master's in English: Will Mow Lawns." It featured a man with that degree who has gone into the landscaping business because there is no great demand for people with Master's degrees in English.

Too many of the people coming out of even our most prestigious academic institutions graduate with neither the skills to be economically productive nor the intellectual development to make them discerning citizens and voters.

Students can graduate from some of the most prestigious institutions in the country, without ever learning anything about science, mathematics, economics or anything else that would make them either a productive contributor to the economy or an informed voter who can see through political rhetoric.

On the contrary, people with such "education" are often more susceptible to demagoguery than the population at large. Nor is this a situation peculiar to America. In countries around the world, people with degrees in soft subjects have been sources of political unrest, instability and even mass violence.

Nor is this a new phenomenon. A scholarly history of 19th century Prague referred to "the well-educated but underemployed" Czech young men who promoted ethnic polarization there — a polarization that not only continued, but escalated, in the 20th century to produce bitter tragedies for both Czechs and Germans.

In other central European countries, between the two World Wars a rising class of newly educated young people bitterly resented having to compete with better qualified Jews in the universities and with Jews already established in business and the professions. Anti-Semitic policies and violence were the result.

It was much the same story in Asia, where successful minorities like the Chinese in Malaysia were resented by newly educated Malays without either the educational or business skills to compete with them. These Malaysians demanded — and got — heavily discriminatory laws and policies against the Chinese.

Similar situations developed at various times in Nigeria, Romania, Sri Lanka, Hungary and India, among other places.

Many Third World countries have turned out so many people with diplomas, but without meaningful skills, that "the educated unemployed" became a cliche among people who study such countries. This has not only become a personal problem for those individuals who have been educated, or half-educated, without acquiring any ability to fulfill their rising expectations, it has become a major economic and political problem for these countries.

Such people have proven to be ideal targets for demagogues promoting polarization and strife. We in the United States are still in the early stages of that process. But you need only visit campuses where whole departments feature soft courses preaching a sense of victimhood and resentment, and see the consequences in racial and ethnic polarization on campus.

There are too many other soft courses that allow students to spend years in college without becoming educated in any real sense.

We don't need more government "investment" to produce more of such "education." Lofty words like "investment" should not blind us to the ugly reality of political porkbarrel spending.

Thomas Sowell is a senior fellow at the Hoover Institution, Stanford University, Stanford, CA 94305. His Web site is www.tsowell.com.

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