

OF NOTE



We're a giving bunch

The average adult in Utah donated \$2,808 to charity in 2020, the highest average in the nation, based on consumer spending data and a survey by TOP Data. That was more than twice that of the next-largest state, Colorado, where the average was \$1,100; Utah charitable contributions were up 80 percent in December compared to a year earlier. Americans donated an average of \$608 to charity last year.

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Miller to solons: 'No new regulations, please'

Brice Wallace
The Enterprise

Pres. George H.W. Bush once uttered the phrase "Read my lips: no new taxes."

The leader of the Salt Lake Chamber could have voiced his own version of the phrase last week as he called for no new business regulations.

During the annual Economic Outlook & Public Policy Summit, presented by the Salt Lake Chamber and the Kem C. Gardner

Policy Institute, Derek Miller, the chamber's president and CEO, made it clear that Utah businesses have enough to deal with already.

"Our top priority in the midst of this pandemic-caused economic strain is to ensure that businesses survive, that they're able to keep their doors open, keep their customers safe and keep their team members employed," he said.

Business owners' attention is focused all day on coping with the added strains caused by the pandemic, he said.

"They simply cannot afford to spend time or expense learning and adjusting to new regulatory schemes. That is why this year we are asking the Legislature for a moratorium on imposing any new regulatory burdens through this difficult time."

Several legislators and new Gov. Spencer Cox later took to the stage and while not specifically committing to a moratorium, they expressed an interest in relieving the regulatory burden that Utah businesses face.

"It's really important that we try to figure out what has made us so successful,

see MILLER page 14



The spillway on the Upper Stillwater Dam in Duchesne County overflows following record-breaking precipitation in May 2015. The dam, part of the Bonneville Unit of the Central Utah Project, is one of dozens of major water-control installations around the state made by the project since its inception in 1960.

Gardner report: Central Utah Project a major economic boon for 60 years

An analysis conducted by the Kem C. Gardner Policy Institute on the Central Utah Water Conservancy District's (CUWCD) Central Utah Project (CUP) demonstrates the value of long-term water projects to communities, taxpayers and the economy, the institute said in a recent release.

The Gardner Institute studied the economic impacts of the Central Utah Project from 1960 to 2020. CUP distributes Colorado River water to Salt Lake, Utah, Wasatch and Duchesne counties, accounting for 20 percent of Utah residents. The project is managed by the Central Utah Water Conservancy District, the largest water conservancy district in the state.

"The execution of the Central Utah Project has allowed the Wasatch Front to continue to thrive and become a desirable location for families and businesses," said Gene Shawcroft, general manager of the Central Utah Water Conservancy District. "This in-depth study has confirmed that we would not enjoy the same quality of life without this project."

The Central Utah Project has been a large federal investment in the state, and the Gardner Institute analyzed what the project would look like without it.

see CUP page 15

Inland Port gives \$171,000 in tax differential funds to SLC housing

The Utah Inland Port Authority (UIPA) closed out 2020 with a \$171,000 distribution for affordable housing expenditures in Salt Lake City. Supporting affordable housing to promote equity and workforce housing needs is a key strategy in UIPA's Strategic Business Plan, the authority board said.

UIPA's tax differential cost-sharing model was modified through legislation in 2020 (HB347) to resemble a traditional redevelopment agency model. Municipalities receive 25 percent of the UIPA property tax differential generated from land located within the jurisdictional area, with an additional 10 percent for affordable housing from the UIPA allocation.

Based on 2019 baseline tax increment numbers, Salt Lake City would have been allotted \$40,000 for affordable housing. With the existence of the Utah Inland Port Authority and the amended legislation, the city received four times that amount, the authority said in a press release.

"We worked very hard with Salt Lake

see INLAND PORT page 14



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COVID-19 AND UTAH - NEWS AFFECTING YOUR BUSINESS & YOUR EMPLOYEES

New governor leaves no doubt that COVID-19 vaccination is a top priority

Newly inaugurated Gov. Spencer Cox wasted little time in declaring that one of his top priorities will be the distribution of the COVID-19 vaccine.

“The first priority and really, it’s probably one, two and three in and of itself, is vaccine distribution,” Cox said the morning after being sworn-in. “Nothing else matters more right now. And our goal is and has to be that every dose of vaccine that we receive from the federal government is gone within a week after receiving it.”

At the time of Cox’s swearing-in in Ivins, only about half of the vaccine doses sent to Utah had been administered. Cox said the delays were unacceptable.

“It’s a huge concern. And that’s exactly what I’m referring to when I say we haven’t rolled it out as quickly as I want,” he said. “We have the infrastructure, the people, the willingness to work together. We’ve just got to be able to synchronize what’s happening.”

A few days after his inauguration, Cox also moved teachers and school staff members up the priority list for vaccination, mandating that their vaccinations would begin on Jan. 11. School districts were instructed to establish priority lists for older teachers and those with comorbidities. Cox also changed the designation of what constitutes senior citizen eligibility from 75 years of age to 70. Seniors will begin receiving the vaccine on Jan. 18, followed by those over 65 with certain health conditions that will be announced later, Cox said.

Cox has met with state health officials and stressed the importance of stepping up the state’s vaccine distribution.

“There is nothing more important in any of our careers collectively than what we are doing now,” Cox said he told the unified command. “This is what the world has been waiting for. It is unacceptable to have vaccines sitting on a shelf.”

Extended unemployment benefits through act now available to Utahns

Utah has successfully implemented two of the three extended federal unemployment programs included in the Continued Assistance Act of 2020 (CAA) following guidance received from the U.S. Department of Labor and the Utah Department of Workforce Services. Eligible Utahns began receiving these unemployment benefits starting on Jan. 3.

The two programs which have been implemented are:

- The Pandemic Unemployment Assistance program that provides an additional 11 weeks of federal unemployment benefits to individuals not otherwise eligible for state unemployment and who are unable to work due to COVID-19, including the self-employed and gig workers. This program has been extended to eligible individuals for up to 50 weeks or until the program expires on March 13.

- The Federal Pandemic Unemployment Compensation program that provides a weekly stimulus unemployment benefit of \$300 to eligible claimants for up to 11 weeks. It began the week ending Jan. 2 and runs until the program expires on March 13.

A third program, the Pandemic Emergency Unemployment Compensation program, will take additional time to implement, but the department said it was doing it as quickly as possible. Additional information will be provided as it becomes available. This program provides an additional 13 weeks of federal emergency unemployment benefits for individuals who remain unemployed after they have exhausted their state unemployment benefits. This program has been extended to eligible indi-

viduals for up to 24 weeks or until the program expires on March 13.

Health officials roll out new treatment to ease extreme COVID-19 symptoms

At a recent COVID-19 update new conference, Utah state epidemiologist Angela Dunn announced the deployment in the state of a new treatment designed to keep people who has contracted the coronavirus from becoming extremely sick. Called monoclonal antibody treatment, Dunn said it is commonly used to treat many other viral diseases, but it will not be available to everyone.

“What it does ... someone is infected with COVID and we give them the antibodies to fight it before their body has a chance to make the antibodies, thus making the disease less severe,” Dunn said. “They’re extremely effective at preventing severe illness and hospitalization.”

However, there’s a big caveat. Dunn said there is an extremely narrow window in distributing the treatment. It has to be given to someone immediately after they are diagnosed with the disease. If someone waits until they’re sick enough to be hospitalized, the antibodies won’t work.

The state received 5,000 doses of the treatment from the federal government and officials are reserving all of those doses for residents in long-term care facilities. Dunn said that’s where the largest portion of COVID-19 deaths occur.

“It’s so important to have that infrastructure in place to give [treatment] to those that are at the highest risk of disease,” Dunn said. The treatments have to be given through a blood infusion, and there aren’t many facilities that can provide those. So, the state health department will be using fixed-site infusion centers and creating mobile infusion teams that can rush to a long-term care facility in case of an outbreak.

“What a better way to use a limited resource for this very effective treatment than giving to our long-term care facilities right when [patients] are diagnosed,” Dunn said.

SBA reopens PPP loan process for community financial institutions

The U.S. Small Business Administration, in consultation with the U.S. Treasury Department, reopened the Paycheck Protection Program (PPP) loan portal last week. The PPP will initially accept first-time PPP loan applications from participating community financial institutions, which include community development financial institutions, minority depository institutions, certified development companies and microloan intermediaries. The agency said the program will be opened to all financial institutions at a date to be announced.

The opening of the SBA loan system is designed to efficiently and effectively implement the Economic Aid to Hard-Hit Small Businesses, Nonprofits and Venues Act passed by Congress last month and to ensure increased access to the PPP for minority, underserved, veteran-owned and women-owned small businesses. The SBA also said it is calling upon its lending partners to redouble their efforts to assist eligible borrowers in underserved and disadvantaged communities.

The SBA said it will continue to provide updates on operations and that it plans to dedicate specific times to process and assist the smallest PPP lenders with loan applications from eligible small businesses.

The Economic Aid to Hard-Hit Small Businesses, Nonprofits and Venues Act became law on Dec. 27. The act extends the authority to make PPP loans through March 31 and revises certain PPP requirements. Businesses with interest in the PPP program can find information at the Utah District office website at www.sba.gov/offices/district/ut/salt-lake-city.

FEMA provides \$7.6 million more to Utah in COVID-19 response funding

The Federal Emergency Management Agency (FEMA) has provided \$7.6 million in additional funding for COVID-19 response efforts in Utah. To date, FEMA has provided more than \$54.8 million in public assistance funding for the COVID-19 response efforts in Utah. The assistance was made available under a major disaster declaration issued April 4, 2020.

The \$7.6 million was provided to the Utah Department of Health for emergency protective measures related to the purchase of personal protective equipment (PPE) and medical supplies from July 2 through Sept. 23, 2020. Funding for this project is authorized under Section 403 of the Robert T. Stafford Act.

FEMA’s Public Assistance Program provides funding for emergency actions undertaken by communities to protect public safety, providing at least a 75 percent funding share for eligible costs. Remaining costs are the responsibility of the state and local applicants for assistance.

For the COVID-19 response, FEMA said it has simplified the public assistance application and funding process to address the magnitude of this event and to allow local officials to receive eligible funding more quickly. These reimbursements can play a critical role as state, local and tribal officials work tirelessly to assist their communities during this response, the agency said.

New directives eliminate weekly testing for Utah's in-person college students

When former Gov. Gary Herbert declared a new state of emergency in November to fight the rising incidences of coronavirus, Utah’s public colleges and universities were asked to develop a plan to test all in-person students for the virus at least once a week. That directive seems to be gone. Under the new plan released earlier this month by the Utah System of Higher Education (USHE), the weekly testing is not included.

Instead, students will all be tested at the beginning of each semester and then randomly after that. Surveillance testing and testing of symptomatic students will continue. The new plan was developed after the state released its public health order in December that removed a requirement for college and university students to be tested at least once every 14 days. The testing plan applies to students who live in on-campus housing or are taking at least one class on campus.

“We worked closely with state public health leaders and those at Utah’s colleges and universities to develop a more refined approach to testing that requires fewer tests and greater flexibility for our institutions to focus on areas that will have the greatest impact,” said Dave R. Woolstenhulme, state commissioner of higher education, in a press release. “We are building on what we learned this past fall and are confident these steps will help keep our entire higher education community safe over the coming months. It’s important we stay vigilant in our efforts to fight the spread of COVID-19 as we return for a new semester.”

In addition to public schools, the new USHE plan also applies to private universities with more than 10,000 students, it said. That would include Brigham Young University in Provo but not Salt Lake City’s Westminster College because of its smaller enrollment.

Housing forecast: Utah prices will grow with U.S., sales will be higher

Salt Lake City's home prices will keep pace with the nation's in 2021 while home sales should be above that of the rest of the U.S.

That's according to a 2021 housing forecast by Realtor.com. It projects Salt Lake City home prices growing by 5.7 percent during the year — matching the national projection, which would be a record-high. Meanwhile, home sales should rise 7.5 percent, above the 7 percent expected nationwide, Realtor.com said, categorizing the national level as “a healthy pace.”

As with many elements of the economy, the year has “wildcards,” including the COVID pandemic and the possibility of a double-dip recession.

Inventory is expected to make a slow but steady comeback, which will give buyers some relief. However, increasing interest rates and prices will make affordability a challenge throughout the year, it said.

“The 2021 housing market will be much more ‘normal’ than the wild swings we saw in 2020,”

said Danielle Hale, Realtor.com's chief economist. “Buyers may finally have a better selection of homes to choose from later in the year, but will face a renewed challenge of affordability as prices stay high and mortgage rates rise.”

As has been the case in Utah, Hale said that millennial and Generation Z first-time buyers will be affected the most by rising home prices and interest rates because they have less cash and no home equity.

“While waiting until the fall or winter months of 2021 may mean more home options to choose from, buyers who can find a home to buy earlier in the year will likely see lower prices and mortgage rates,” she said.

Realtor.com is predicting mortgage rates to hover near 3 percent but rise to 3.4 percent by the end of 2021. Single-family home starts should be up 9 percent from 2020, and the homeownership rate should be 65.9 percent.

The strongest home price increase this year among the top 100

metro areas is projected to occur in the Sacramento, Roseville, Arden and Arcade area of California, at 17.2 percent. The largest year-over-year home sales increase should occur in the San Jose, Sunnyvale and Santa Clara area of California, at 10.8 percent.

Among the 2021 trends will be Gen-Zers becoming market players. Millennials, the largest generation in history, will continue to shape the housing market as they outnumber both Gen-X and baby boomers. Older millennials will likely be trade-up buyers while the larger, younger segment of the generation age into their key home-buying years.

Gen-Z will begin to make its presence known in 2021 as they compete with younger millennials for entry-level homes, Realtor.com said. The oldest members of Gen-Z will turn 24 in 2021 and their impact on the market will only continue to grow from here, it said.

For home buyers, 2021 will see more homes hit the market but

affordability will remain an issue with continuing home price increases. Also, the time it takes to sell a home will slow from late 2020's frenzy, but fast sales will remain in many parts of the country, which will be particularly difficult for first-time buyers learning the ins and outs of home-buying.

Sellers will continue to hold the upper hand throughout 2021 as the number of buyers in the market outweighs the number of homes for sale. Home prices won't grow as fast as they did in 2020, but steady increases will continue to push them to new highs. Sellers also can expect their home to sell relatively quickly in 2021, so having their next home lined up will be key. Many sellers are also buyers themselves, so they will struggle with the same issues when it comes to purchasing their next home.

Realtor.com also projects that inventory will begin a slow road toward recovery. A lack of homes for sale has plagued the U.S. housing market for the past five years, and the problem only intensified in 2020, in large part due to an estimated shortfall of nearly 4 million newly built homes heading into the year, as well as sellers pulling back due to COVID-19.

As for the pandemic, additional lockdowns and quarantines could put a dent in housing inventory and sales, slowing the market and putting increased pressure on buyers. But if a vaccine is rolled out quickly, it could lead to better-

than-expected sales and a strong increase for home prices and inventory.

If one impact of the pandemic — remote work — remains in place, suburbs will “shine,” Realtor.com said. Lockdowns in cities led buyers to nearby suburb in search of increased space, and more workers now are enjoying the freedom to work remotely. If companies require workers to return to the office after vaccinations, demand may wane. Conversely, if companies commit long-term to remote work, demand for these homes could see an additional boost in 2021.

A double-dip recession could widen the gap between those with and without jobs as well as industries recovering well versus those seeing continued lack of business. “In the short term, this could lead to less consumer spending, which could more broadly impact businesses and economic growth. In the long term, this could impact the U.S. housing market as would-be buyers disappear from the market, cooling demand and driving down home prices,” Realtor.com said.

California fintech acquires Draper's TazWorks

MeridianLink, a provider of cloud-based loan origination solutions for financial institutions, has acquired Draper's TazWorks, a technology platform for consumer reporting agencies and the creator of TazWorks Software and Taz-Cloud, a background screening platform for enterprise. MeridianLink is based in Costa Mesa, California, and markets its Mortgage Credit Link software platform.

“TazWorks is a leading provider of technology specifically designed to meet the needs of the background and tenant screening industry and has helped consumers throughout its history,” said Nicolaas Vlok, CEO of MeridianLink. “I believe that combining two technology innovators like TazWorks and MeridianLink will accelerate innovation and further technological advancements for clients.”

“For almost 20 years, our team has been committed to delighting our credit reporting agency clients with impactful technology and services, and we could not be more optimistic about the future of the company under MeridianLink's leadership,” said Scott Kimball, CTO and co-founder of TazWorks. “The infusion of additional resources will enable accelerated development of our product roadmap and a more agile API to further the success of new and existing clients.”

“The game-changing innovations that will emerge as a result of these two industry-leading companies joining forces makes

for one of the more exciting acquisitions we have seen in a long time,” said AJ Rohde, a partner at Thoma Bravo, the private equity firm that owns MeridianLink. “By leveraging our deep operational expertise in enterprise software to further transform CRA technology, we are eager to build upon the

impressive foundation laid down by both MeridianLink and TazWorks.”

All TazWorks technology, products and support will be available under the MeridianLink suite of products.

Transaction terms were not disclosed.



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Relief available for earthquake damage

Low-interest federal disaster loans are now available to certain private nonprofit organizations in Utah following Pres. Trump's federal disaster declaration for public assistance as a result of the earthquake and aftershocks that occurred March 18 through April 17 of last year. The announcement was made by Administrator Jovita Carranza of the U.S. Small Business Administration. Private nonprofits that provide essential services of a governmental nature are eligible for assistance.

These low-interest federal disaster loans are available in Salt Lake County.

"Private nonprofit organizations should contact Janna Wilkinson, state Mitigation and Recovery Section manager of the Utah Division of Emergency Management by calling (385) 214-5857 or by emailing janawilkinson@utah.gov to obtain information about applicant

briefings," said Director Tanya N. Garfield of SBA's Disaster Field Operations Center-West. "At the briefings, private nonprofit representatives will need to provide information about their organization."

The Federal Emergency Management Agency will use the information provided to determine if the private nonprofit provides an "essential governmental service" and is a "critical facility" as defined by law. If so, FEMA may provide the private nonprofit with a public assistance grant for their eligible costs. If not, FEMA may refer the private nonprofit to SBA for disaster loan assistance.

The SBA may lend private nonprofits up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to help with the cost of improvements

to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For certain private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help with meeting working capital needs caused by the disaster. Economic Injury Disaster Loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact. Economic injury assistance is available regardless of whether the nonprofit suffered any property damage.

The interest rate is 2.75 percent with terms up to 30 years. The deadline to apply for property damage is March 1. The deadline to apply for economic injury is Oct. 1. Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>.

SLC-based WebBank names Jason Lloyd as new president

Salt Lake City-based WebBank, an FDIC-insured, state chartered industrial bank, has named Jason Lloyd as its new president, replacing Kelly Barnett. The announcement was made by Steel Partners Holdings LP of New York City. WebBank is a provider of consumer and commercial, closed-end and revolving private-label and bank card financing programs and is a wholly owned subsidiary of Steel Partners Holdings.

Lloyd, an employee of WebBank since 2008, most recently served as executive vice president of business development and has been instrumental in the execution of the bank's business plan since he joined the company, Steel Partners Holdings said.

"Jason has a demonstrated track record of leadership and building value for all stakeholders. Jason forges strong client relationships and leads with innovation. He is an empathetic and passionate leader and he is the right person to lead WebBank into the future," said Jack Howard, executive chairman of WebBank. "Jason's steady and continued success over the last 12 years is a great example of our SteelGrow program. SteelGrow provides tools and resources to retain and reward our team members and demonstrates our commitment to recruit and promote from within the Steel family of companies."

Barnett has led the bank for the past nine years. "On behalf of the WebBank board of directors, I wish to thank Kelly for his long tenure at WebBank and for laying the foundation for the company's continued success," Howard said.

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InMoment acquires Wootric

InMoment, a South Jordan-based provider of experience improvement solutions, has acquired Wootric, a digital feedback industry company headquartered in San Francisco. InMoment said that when added to its software, Wootric's offerings will help businesses with their transformation to digital.

"The pandemic has fueled the need for organizations to shed traditional customer selling and servicing models for new, more innovative and digital-first engagements. This includes the need to empower businesses with self-service digital sensing that is fast to launch and can be deployed anywhere quickly, including native in-app, product applications, and other digital interactions," InMoment said in a release. Wootric technology offers an easy way to start collecting high-quality customer and employee feedback at all key touchpoints all the time. This "always-on" digital sensing helps leaders make faster and smarter decisions about how to improve experiences, the company said.

"Wootric has built a really smart approach to the digital experience problem and as a result, they have become a market leader," said Andrew Joiner, InMoment CEO. "InMoment is highly engaged with top global businesses to help them achieve experience improvement from their efforts in a way that improves both the experience provided as well as the business results. The addition of Wootric technology into the XI Platform provides an exciting ar-

ray of highly modern and scalable digital solutions that will help our clients lead in a new digital-first world."

"We created Wootric to disrupt aging feedback approaches by offering more flexibility, scale and insights," said Deepa Subramanian, Wootric CEO. "Our rapid growth validates that businesses want our digital sensing offerings. Joining with InMoment creates a strong commercial platform that will expose more companies to this approach, and InMoment's disruptor mindset offers a perfect cultural fit for our company."

Wootric employees will continue in their current roles and the company's two female co-founders, Subramanian and Jessica Pfeifer, will also continue in administration roles with InMoment.

Founded in 2002, InMoment has about 1,700 employees.

Terms of the acquisition were not disclosed. The sale closed on Dec. 21.

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COVID-19 Updates

The following are events that have been included in The Enterprise Calendar listings and subsequently have been postponed or canceled, or have been removed from the organizers' website calendars. This is not a complete list of postponements or cancellations. Check with organizers to determine if their events will take place.

CANCELED

Jan. 21

"Coffee with Clancy," a Women's Business Center of Utah event pre-recorded and available online.

Feb. 11

"Coffee with Clancy," a Women's Business Center of Utah event pre-recorded and available online.

Feb. 24

"Power of the P.I.V.O.T.: How to Creatively Pivot Your Business For Success," a Women's Business Center of Utah event pre-recorded and available online.

Feb. 25

"Coffee with Clancy," a Women's Business Center of Utah event pre-recorded and available online anytime.

Feb. 4, 7:30-9 a.m.

Morning Speaker Series, an Ogden-Weber Chamber of Commerce event at the Weber Center in Ogden.

POSTPONEMENTS

2021 Annual Gala, an Ogden-Weber Chamber of Commerce event that was originally the 2021 Annual Gala & After Party scheduled for Feb. 17, 5:45-10 p.m., at Perry's Egyptian Theater, 2415 Washington Blvd., Ogden, has been rescheduled for April 15, 7:30-10 p.m., at the same loca-

tion. Annual chamber awards will be presented. Official change in Ogden-Weber Chamber board officers also will take place. Details are at ogdenweberchamber.com.

Business After Hours, a Salt Lake Chamber event, originally scheduled for March 19 and later rescheduled for Sept. 17 at the Utah Museum of Contemporary Art in Salt Lake City, has been rescheduled for spring 2021.

"We Are Utah" Manufacturers Expo, a Utah Manufacturers Association event scheduled for Sept. 23, 1-8 p.m., at Mountain America Expo Center in Sandy, has been postponed until March 2021.

Business to Business Expo, a Davis Chamber of Commerce event originally scheduled for Aug. 27 at the Davis Conference Center in Layton, has been postponed until April 2021.

South Jordan Business and Entrepreneurial Summit and Expo, a South Jordan Chamber of Commerce event originally scheduled for April 29 and later rescheduled for Sept. 10 at the Karen Gail Miller Conference Center in Sandy, has been postponed until a date to be determined.

Utah Veteran Business Conference 2020, a Utah Veteran Owned Business Partnership event originally scheduled for May 8 at Salt Lake Community College's Miller Campus in Sandy, has been postponed until a date to be determined.

OTHER INFORMATION

Feb. 16

"Understanding Financial Statements to Manage Your Business," part of the Women's Business Center of Utah's Financial Foundations Series, originally scheduled for Feb. 18, now will be Feb. 16. Event is pre-recorded and available online anytime. Free. Details are at wbcutah.org.

Utah's Alliance Benefit Group purchased

PCS Retirement LLC, a major fiduciary retirement platform based in Philadelphia, has announced the acquisition of Alliance Benefit Group-Rocky Mountain (ABGRM), based in Salt Lake City and with offices in Denver. Together with ABGRM, PCS Retirement will provide financial advisors, third-party administrators (TPAs) and recordkeeping services for more than 19,000 plans with 850,000 eligible participants representing over \$26 billion in assets under administration.

ABGRM provides a comprehensive, independent and conflict-free retirement plan platform for financial advisors, TPAs, plan

sponsors and participants. Since being founded over 40 years ago, ABGRM has grown to become one of the largest independent recordkeepers in the western United States, offering solutions for comprehensive retirement benefits through its highly consultative approach, the company said.

"ABGRM and PCS Retirement share a common vision to provide professionals, companies and individuals with an independent and transparent qualified savings platform," said Chris Mautz, CEO of ABGRM. "We look forward to joining forces and with access to PCS's resources, we will continue to provide our financial

advisors and plans with the industry-leading, full-service record-keeping solution."

As part of this transaction, ABGRM management will join the PCS management team.

"ABGRM shares our vision of offering best-in-class retirement plan service and has assembled a very talented team of professionals," said Mark Klein, CEO of PCS Retirement. "With the addition of ABGRM, we take another step toward our goal to be the go-to firm for advisors who want to offer sophisticated and transparent workplace retirement plans designed to enhance financial security for their clients."



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Succeeding in Your Business

Here's a little help for coping with the new PPP rules

Earlier this month, Congress and the president gave small businesses across the country a belated holiday gift in the form of a new round of Paycheck Protection Program (PPP) loans.

First, some acronyms you need to wrap your brain around. The first two rounds of individual and small-business loans and grants were handed out last year under the Coronavirus Aid, Relief and Economic Security Act (CARES Act), which was signed into law in March 2020, creating the federal Paycheck Protection Program (PPP) loan program. The new law is known



CLIFF ENNICO

as the Economic Aid to Hard-Hit Small Businesses, Nonprofits and Venues Act, part of the Consolidated Appropriations Bill 2021, which I'm going to call PPP-2 in this column. For a general overview of the PPP program as originally enacted, see <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program>.

New Money. The new legislation revives the original PPP program, which closed on Aug. 8, 2020, and includes appropriations for new loans and advances to be administered by the U.S. Small Business Administration

(SBA), including approximately \$284 billion for PPP loans and \$20 billion for Economic Injury Disaster Loans (EIDLs). Such funding is to be made available between the enactment of this legislation and March 31, 2021.

The specific details on how these new PPP loans will be made available remain undetermined, but the legislation does mandate that a portion of the authorized funds be set aside for loans by community lenders and small depository lenders; loans to borrowers with 10 or fewer employees; and loans of no more than \$250,000 to borrowers located in designated low-income or moderate-income neighborhoods. Additional SBA rule-making is due to be provided soon.

Changes to Existing PPP Loans. PPP-2 made significant changes to the existing PPP program. The new legislation:

- Adds local chambers of commerce, housing cooperatives, certain news stations, churches and religious organizations to the list of eligible PPP loan borrowers.
- Allows some businesses to deduct "ordinary and necessary business expenses" paid for with proceeds of PPP loans even while excluding the loan proceeds from taxable income (this double-dipping had been prohibited by IRS rulings).
- Provides that businesses are now eligible to receive both PPP loans and the Employee Retention Tax Credit (ERTC), whereas they were not eligible under the original CARES Act.
- Allows some businesses to receive up to \$10,000 in EIDL grants.

• Allocates \$15 billion in grants for small venues like independent movie theaters and concert halls that have been particularly harmed by the pandemic, with grants maxing out at \$10 million (grant beneficiaries cannot, however, apply for PPP loans).

• Extends the amount of time people can collect federal unemployment benefits (pandemic unemployment assistance) and restarts a supplemental federal benefit on top of state benefits totaling \$300 per week through March 14, 2021.

• Provides for a more simplified forgiveness application process for loans of \$150,000 or less. The SBA is in the process of drafting updated application forms, so most accountants, tax advisors and participating PPP lenders are advising their clients to wait before requesting forgiveness until the rules are clearer.

• Expands the laundry list of expenses that can be paid from PPP loans to include business software and cloud computing (SaaS) expenses, "costs relating to damage and vandalism or looting due to public disturbances in 2020 that were not covered by insurance or other compensation," certain payments to suppliers and expenses incurred by businesses to com-

ply with federal emergency guidelines (for example, drive-through improvements, ventilation or filtration systems, physical barriers, expansion of business space and establishment of health screening capabilities).

Second-Draw PPP Loans. Certain businesses that received PPP loans during 2020 may apply for a second-draw PPP loan under the new law equal to the lower of \$2 million or 2.5 times average monthly payroll costs for the one-year period before the loan is made (for accommodation and food service businesses, the multiplier is 3.5 times). Borrowers who previously applied for and returned a portion of PPP loan proceeds to the SBA can apply again for the difference between the loan amount they retained and the amount they could now qualify to obtain.

Borrowers who are eligible for second-draw PPP loans are capped at no more than 300 employees (rather than 500); however, borrowers that have more than 300 employees but whose primary industry is in accommodations and food service and that have no more than 300 employees per physical location will also be eligible. Excluded from eligibility are "businesses created in or organized under the laws of China or Hong Kong, or having significant operations in China or Hong Kong, or those that are more than 20 percent owned by businesses in China or Hong Kong, or businesses with a board member who is a resident of China."

Applications for new and second-draw PPP loans are open until March 31, or until funds are exhausted. To apply, contact a participating PPP lender (preferably one with which you already do business). A list of participating lenders can be downloaded in PDF format at <https://www.sba.gov/document/support-paycheck-protection-program-participating-lenders>.

Cliff Ennico (crennico@gmail.com) is a syndicated columnist, author and former host of the PBS television series "Money Hunt."

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Industry Briefs

Industry Briefs are provided as a free service to our readers. Company news information may be sent to brice@slenterprise.com. The submission deadline is one week before publication.

ASSOCIATIONS

• **Whitaker B. Irvin Jr.**, president and CEO of Q Hydrogen Commercialization, Park City, has been accepted as a member of the **Forbes Business Council**.



Whitaker Irvin Jr.

Forbes has recognized Irvin as an entrepreneur with a wide range of experience in industries, including finance, aerospace/defense, energy and green high-technology companies. Q Hydrogen Commercialization has developed a technology for turning water into clean, efficient and renewable hydrogen for use in energy and electricity production, transportation and industry.

BANKING

• **Zions Bank** has named **Sui Lang L. Panoke** as senior vice president of diversity, equity and inclusion. She is responsible for directing a strategic vision and comprehensive DEI strategy, and delivering a plan of action to promote diversity, equity and inclusion across the bank and the communities it serves. Panoke has two decades of experience as a speaker, consultant and advocate for social, racial and economic equality. Her social impact work has focused on diversifying political leadership



Sui Lang Panoke

and democratizing the media landscape by amplifying the voices of women, people of color, and emerging young leaders. She founded the global training organization Rethink International. Panoke serves on the board of trustees of the Multicultural Media Correspondents Association, the advisory board of YWCA's Real Women Run Utah, and is an ambassador for the Utah Women and Leadership Project. Panoke's education includes a bachelor's in political science from the University of Utah.

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CONTESTS

• **SelectHealth** is accepting applications for its **2021 SelectHealth Awards** until Feb. 28. The company will recognize 20 organizations from Utah for making a healthy difference. This includes \$3,000 and a marketing package worth over \$20,000 to help further their cause. Applications will be accepted for working to promote health and well-being, serving a special population, creating safe environments and building strong neighborhoods. Details are at selecthealthawards.org.

• **Riverton City** and the **South Valley Chamber** are accepting nominations until Jan. 19 for the **Riverton Peak Awards**, which recognize outstanding businesses and individuals for their success in business and contributions to the community. The awards include Business of the Year, Business Woman of the Year and Business Man of the Year. Awards will be presented at the Riverton State of the City & Peak Award Ceremony in February. The nomination form is at <https://www.rivertonutah.gov/awards/business.php>.

• Applications are being accepted until Feb. 8 for the **Utah Entrepreneur Challenge**. The

competition involves \$60,000 in cash and prizes. All college students in Utah are welcome to participate. The Utah Entrepreneur Challenge is a business-model competition provided by the **Lassonde Entrepreneur Institute** at the University of Utah and sponsored by **Zions Bank**. In addition to the grand prize, there are also prizes awarded for best business model, presentation and technology. Details are at <https://lassonde.utah.edu/uec>.

ECONOMIC INDICATORS

• **Salt Lake City** is No. 56 on a list of **best cities for "locavores,"** compiled by outdoor services provider **LawnStarter**. It ranked the 150 biggest U.S. cities across 14 key metrics, from the availability of butcher shops and farm-to-table restaurants to the prevalence of community-supported agriculture. The top-ranked city is Santa Rosa, California. The bottom-ranked city is Anchorage, Alaska. Details are at <https://www.lawnstarter.com/blog/studies/best-cities-for-locavores/>.

• **Utah** is the No. 7 **best state for lawyers seeking employment** in 2021, based on analysis by **Testing.org**, using the most recent data from the U.S. Department of Labor and the Bureau of Labor Statistics. The number of lawyer jobs in the state are projected to increase by 3.8 percent this year, to 25,460. The study also looks at starting salaries and the LSAT scores needed to get into the top law school in each state. The average starting salary for lawyers is \$107,650. An LSAT score of 164 is needed to get into Brigham Young University. Among states, Alabama is top-ranked, while Idaho is bottom-ranked. Details are at <https://testing.org/best-and-worst-states-for-lawyers/>.

GOVERNMENT

• Salt Lake County Mayor Jenny Wilson has appointed **Efren Corado Garcia** as the county's diversity affairs officer. Among his duties, Garcia will oversee the Mayor's Council on Diversity Affairs (CODA) and the implementation of the council's recently completed action plan. In 2018, Garcia joined the Salt Lake County Division of Arts & Culture as the "Arts for All" program coordinator. When COVID-19 closed performing arts venues, Garcia



Efren Corado Garcia

voluntarily redeployed to the Salt Lake County Health Department to support the county's Quarantine and Isolation Unit serving vulnerable populations. He acted as a shelter site lead managing safety policy, client care and staff training. Garcia has taught at the University of Utah and Utah Valley University, and worked for Utah Humanities before joining Repertory Dance Theater. Garcia has served as an appointee to the Salt Lake City Arts Council Board for the past five years. His education includes a Master of Fine Arts degree from the University of Utah.

HEALTHCARE

• **TheraLight LLC**, a privately held medical device company specializing in photomedicine, has announced the relocation and expansion of its corporate headquarters to a new office and warehouse in Lindon to advance the operations and growth of the company. The Utah expansion is 5,800 square feet. The company has also relocated its Florida offices and warehouses to a new and larger location in Fort Pierce, Florida. TheraLight was started and is currently led by the founders of Aspen Laser Systems.

• **Prime IV Hydration & Wellness**, a provider of IV hydration therapy, has opened a new location at 1881 W. Traverse Parkway, Suite D, Lehi. It will provide an array of IV hydration solutions, using a proprietary blend of vitamins, minerals, amino acids and IV fluids.

INVESTMENTS

• **WeLink**, a Lehi-based fixed-wireless broadband provider, has received a \$185 million investment from **Digital Alpha Advisors**, an alternative asset manager focused on digital infrastructure. The funding will enable WeLink to accelerate its plans to grow its current footprint in the Las Vegas metro area and also to expand into two additional metro areas: Phoenix and Tucson, Arizona, in the second quarter, with seven additional markets slated for launch in the future. Digital Alpha's investment also enables new partnership opportunities with Cisco, one of Digital Alpha's key partners. WeLink was founded in 2018 by Kevin Ross and Ahsan Naim. With the investment, Digital Alpha will become the leading outside investor in WeLink and has appointed **Rick Shrotri**, founder and managing partner at Digital Alpha Advisors, and **Neil Sheridan**, principal at Digital Alpha Advisors, to the WeLink board.

• **Divvy**, a Draper-based spend management company, has announced a \$165 million fund-

ing rate at a valuation of \$1.6 billion. The Series D investment includes new investors **Hanaco**, **PayPal Ventures**, **Whale Rock** and **Schonfeld**, with participation from previous backers **NEA**, **Insight Venture Partners**, **Acrew** and **Pelion**. Divvy said it would use the funds to invest heavily in product development and engineering. **Financial Technology Partners** served as exclusive advisor to Divvy on the transaction.

• **Social Climb**, a Lehi-based patient acquisition platform for doctors, practices and hospitals, has announced that **Resolve Growth Partners** has provided \$12 million in funding "to fuel innovation and growth."

• **TaxBit**, a Salt Lake City-based company offering cryptocurrency tax automation software, has announced new investments from **PayPal Ventures**, **Coinbase Venture** and existing investor **Winklevoss Capital**. It did not disclose the amounts.

LAW

• **Holland & Hart** has elected 15 attorneys into partnership, including Salt Lake City attorney **Engels Tejada**. He counsels clients on a broad range of commercial disputes, from cybersecurity and data breach defense to matters under the Bankruptcy Code, the Uniform Commercial Code and consumer protection statutes. He works with clients in the renewable energy, rooftop solar and banking and finance industries. By appointment of the Supreme Court of Utah, he serves as a judge pro tempore in the small claims division of the Salt Lake City Justice Court. He also served as a non-commissioned officer in



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Industry Briefs

from previous page

the United States Army Reserve for eight years, which included two active duty deployments to Iraq and Kosovo.

• **Parsons Behle & Latimer** has added **Jacob T. Muklewicz** as shareholder in the Salt Lake City office. Part of the firm's Employment and Labor practice team, he counsels and advises large multi-national corporations, local businesses, individual investors and professionals in areas involving employment-based immigration law. Muklewicz also counsels companies and foreign nationals regarding visa petitions, immigration petitions, permanent residence, labor certification, PERM process and more.



Jacob Muklewicz

MANUFACTURING

• **Code Corp.**, a Salt Lake City-based designer and manufacturer of a line of hardware and software data capture solutions, has named **Dave Frick** as vice president of operations. Frick has more than 37 years of global business, international supply chain and medical device manufacturing experience. He has led national and international operations for numerous life science companies, including Varian Medical Systems, Philips Healthcare and Richardson Electronics Ltd.



Dave Frick

OUTDOOR RECREATION/SPORTS

• **Ski Utah** has selected **Paul Marshall** as director of communications, succeeding **Anelise Bergin**. Marshall served in that same role from January 2015 to April 2018. After that, he earned his master's degree from Brown University and started a consulting business.



Paul Marshall

PHILANTHROPY

• **Cambia Health Solutions**, based in Portland, Oregon, and its regional health plans serving members in Utah and three other states, has committed \$11.5

million to address mental and behavioral health needs intensified by COVID-19 in rural communities. The Utah community partners that will receive funds are the **University of Utah Huntsman Mental Health Institute**, **Association for Utah Community Health**, **Utah Office of Multicultural Affairs**, the **National Children's Alliance** (Utah's Children Justice Centers), and the **National Alliance on Mental Illness (NAMI) Utah**.

• **Makana Masks**, a Park City-based manufacturer of reusable safety masks, has donated 500 masks to the **Ute Indian Tribe of Utah**. In recent weeks the Ute Indian Tribe and other communities in Utah and throughout the United States have experienced a surge in cases of COVID-19. The CDC has identified masks to be the most practical and effective way to mitigate the spread of COVID-19, in conjunction with social distancing and hand-washing. The company's connection to the tribe came by way of Martha Macomber, the educational liaison between the University of Utah and the Ute Indian Tribe. She personally delivered 10 cases of Makana Masks to Eagleview Elementary School, Indian Health Services (IHS) and the police department on the Uintah and Ouray Reservation.

office of **CBRE** announced the sale. Patrick Bodnar and Eli Mills of CBRE represented Magna.

• **Milagro Apartments**, a 183-unit luxury apartment community in downtown Salt Lake City, has been sold by a joint-venture partnership of **Colmena Group** and **PEG Cos.** to **Graycliff Capital Partners** for an undisclosed amount. Completed in 2018, Milagro is at 241 W. 200 S. The seven-story building is the first Salt Lake market purchase for Graycliff Capital Partners, based in South Carolina. The sale was announced by the Salt Lake City office of CBRE. Patrick Bodnar and Eli Mills of CBRE represented the sellers.

• **DB Capital Management**, a California-based multifamily investment firm, has closed its acquisition of **Union Square Apartments**, a 139-unit community in Provo, for \$16 million. It is the first investment in Provo. It owns about 300 units across multiple properties in Salt Lake City. Built in 1991, Union Square Apartments consist of four two- and three-story buildings and one single-family home. DB Capital Management acquired the property in an off-market deal, leveraging relationships from previous deals to secure the asset.

RECOGNITIONS

• **Jessica Reimer-Arias**, executive director of marketing and social media at **USANA**, a Salt Lake City-based nutritional products company, has been named on a list of "**Top Women in PR**" by **PRNews**. The awards recognize women in public relations and communications



Jessica Reimer-Arias

"that continually set the bar higher." Reimer-Arias has more than 15 years of experience working in public relations, marketing and social media.

RETAIL

• **Jabz**, known for its full-body, circuit-style workout that utilizes boxing-inspired exercises, has announced that its newest studio will open at 1094 S. 300 W., Salt Lake City, with local owner **Megan Hitt**. It will be the first Jabz location in the Salt Lake City market and in Utah.

SERVICES

• **Allied Universal**, a security and facilities services company, has announced it will hire more than 500 security professionals in

Utah. It will have an open house hiring event Jan. 26, 10 a.m.-3 p.m., at the Fairfield Inn & Suites at 7141 FLSmidth Drive, Midvale. It will include in-person and virtual interviews. Comprehensive national job listings are at <https://jobs.aus.com/>.

TRANSPORTATION

• **SkyWest Inc.**, a St. George-based holding company for SkyWest Airlines and SkyWest Leasing, has appointed **Smita Conjeevaram** to its board of directors. Conjeevaram is a global executive with over 25 years in finance and nearly a decade of experience at two of the



Smita Conjeevaram

Big 4 worldwide accounting firms, including PricewaterhouseCoopers LLP. Her most recent operational role was as deputy CFO of Fortress Investment Group's Credit Funds and chief financial officer of the Fortress Investment Group's Credit Hedge Funds. She currently serves as a director and audit committee member of SS&C Technologies Inc. Conjeevaram also is a Certified Public Accountant.



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REAL ESTATE

• **Icon 9700**, a 264-unit luxury apartment community in Sandy, has been sold by **Magna Investment and Development** to **Starwood Capital Group**. Financial terms were not disclosed. Built in 2018, the property was 97 percent occupied at the time of sale. The Salt Lake

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Calendar

Calendar listings are provided as a free service to our readers. Information about upcoming events may be sent to brice@slenterprise.com. The submission deadline is one week before publication. NOTE: Because of concerns with the coronavirus, events listed here may be postponed or canceled. Check with organizers to determine if individual events are taking place.

Jan. 18, 10-11 a.m.

"Monday Mashup with Amber," a Women's Business Center of Utah open discussion event taking place each Monday. Moderator is Amber Murray, WBCUtah business advisor and owner of See Your Strength. Event takes place online via Zoom. Details are at wbcutah.org.

Jan. 19

"Bagels & Business: Linked-In for Small Businesses," presented by The Mill. Presenter is AJ Wilcox, founder of B2Linked.com. Event takes place online. Details are at <https://www.youtube.com/watch?v=mkd8nCWc5eI&feature=youtu.be>.

Jan. 19, 8 a.m.-4 p.m.

"Time Management," part of the Salt Lake Community College Frontline Leader Workshop Series. Participants will analyze and explore strategies to use their resources of time and energy more efficiently and effectively. Location is SLCC's Westpointe Campus in Salt Lake City. Virtual participation is also available. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

Jan. 19, 11:25 a.m.-1 p.m.

Leadership Luncheon, a Cache Valley Chamber of Commerce event. Speaker Jonathan Johnson, business strategist and scaling specialist, will discuss "Leadership Secrets." Location is The Riverwoods Conference Center, 615 Riverwoods Parkway, Logan. Cost is \$20 for members and \$22 for nonmembers; \$16 for members and \$17 for nonmembers preregistered. Details are at cachechamber.com.

Jan. 19, 3-4 p.m.

"A Makeover for Your Home-Based Business," presented by the Women's Business Center of Utah and The Shop Workspace. Event takes place online via Zoom. Free. Details are at wbcutah.org.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks, 525 Deseret Drive,

Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

Jan. 20, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event that takes place online via Zoom. Free. Details are at murraychamber.org.

Jan. 20, 3:30-4:30 p.m.

"Business Connections," a ChamberWest event that takes place online. Free, but registration is required. Details are at chamberwest.com.

Jan. 20, 5:30-6:30 p.m.

QuickBooks Workshop, a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Jan. 20, 5:30-6:30 p.m.

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

Jan. 21, 8 a.m.-5 p.m.

"Intermediate Excel," a Salt Lake Community College Employee Development Workshop focusing on organizing, formatting and calculating data using Microsoft Excel software. This course builds upon "Intro to Excel" concepts. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$249. Virtual participation is available. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

Jan. 21, 10 a.m.-noon

"Where Do We Go From Here? How 2020 Will Forever Change Healthcare and How You Manage Your Employee Benefits Plan," a Hays Cos. Whiteboard Event that is the first of a four-part series. Dave Ross, executive vice president and director of underwriting services at Hayes Cos., will discuss what to expect in 2021 by recapping the impact 2020 had on government, business, the healthcare industry, employer-sponsored health plans, and you and your family. Nicholas Karls, attorney and vice president of regulatory and legislative strategy at Hays Cos., will deliver a compliance update where he'll discuss what to look out for going into 2021 and how to prepare as an employer. Event takes place online. Details are at <https://info.hayscompanies.com/hays-virtual-whiteboard-event-january-part-1-2021>.

Jan. 21, 11 a.m.-noon

"Key Business Skills: Pro-

duct Pricing/Proof of Concept," a Women's Business Center of Utah event. Speaker is Amber Murray, WBCUtah business advisor and owner of See Your Strength. Event takes place online via Zoom. Free. Details are at wbcutah.org.

Jan. 21, 11:30 a.m.-12:30 p.m.

Annual Chamber Meeting, a Davis Chamber of Commerce event that takes place online. Free (registration is not required). Details to be announced at davischamberofcommerce.com.

Jan. 21, noon-1 p.m.

"Limit Fraud and Losses and Increase Cash Flow," a Business Success Academy Workshop presented by the Zions Bank Business Resource Center. Speakers are Lisa Atkinson and Kyle Guest, Zions Bank treasury management officers and area managers. Event takes place online via Teams. Free, but registration is required. Registration can be completed at Eventbrite.com or by calling (801) 844-7900.

Jan. 21, noon-1:30 p.m.

"Lunch & Learn," presented by BBSI and the South Valley Chamber. Theme is "Diversity, Equity, Inclusion and the Will to Change." Location is Sandy BBSI, 75 W. Towne Ridge Parkway, Suite 175, Sandy. Free. Registration can be completed at Eventbrite.com.

Jan. 21, 1:30-2:30 p.m.

"Salt Lake Chamber-Business Live!" a virtual networking event. Free for members, \$10 for nonmembers. Details are at slchamber.com.

Jan. 22, noon-1 p.m.

Spring Women's Leadership Forum, a Utah Women & Leadership Project event. Speaker Sheri Dew, author, speaker and CEO of Deseret Book Co., will discuss "Women and Leadership." Event takes place online. Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

Jan. 26, 9-10 a.m.

"Jump Start: Intro to Entrepreneurship (English and Spanish)," a Women's Business Center of Utah event. Location to be determined. Free. Details are at wbcutah.org.

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

Women in Business Luncheon, a South Valley Chamber event. Speakers are Vivien and Fernanda Bohme. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Cost is \$20. Registration can be completed at Eventbrite.com.

Jan. 26, noon-1 p.m.

"Start Smart," part of the Small Business Management Series presented by the Cedar City Chamber of Commerce and the Women's Business Center of Utah. Six topics will be presented each quarter. Remaining presentations are "Accounting Essentials" on Feb. 9, "Product Analysis" on Feb. 23, "Pricing Your Product or Service" on March 9, and "Marketing/Branding" on March 23. Cost is \$50 per quarter. Events take place online via Zoom. Details are at wbcutah.org.

Jan. 26, noon-1:30 p.m.

"An Era of Exponential Change: Has Your Brand Kept Up?" a Business Success Academy Workshop presented by the Zions Bank Business Resource Center. Speaker is Kristy Weyhrich, founder of W Design. Event takes place online via Teams. Free, but registration is required. Registration can be completed at Eventbrite.com or by calling (801) 844-7900.

Jan. 27-June 10

2021 Leadership Institute Program, a ChamberWest event featuring 10 leadership topic-specific days. Details are at <https://chamberwest.com/2021-leadership-institute>.

Jan. 27

"Northern Dreambuilder" Program, a Women's Business Center of Utah 13-week course that takes place online. Free. Details are at wbcutah.org.

Jan. 27, 7:30-11 a.m.

"Attracting, Engaging and Retaining Talent," part of the Fall 2020 Leadership Series presented by Davis Technical College's employer and continuing education team and Ames Leadership Institute and continuing through Jan. 27. Location is the Davis Technical College, Simmons Building, 450 Simmons Way, Kaysville. Cost is \$175 per class (Custom Fit cost is \$88), \$600 for a bundle of four classes (Custom Fit cost is \$300). Details are at davischamberofcommerce.com.

Jan. 27, 11 a.m.-noon

"Solve the Business Puzzle: Facebook Groups for Small Business," a Women's Business Center of Utah event. Speaker is Lisa Jensen, WBCUtah program coordinator. Event takes place online via Zoom. Free. Details are at wbcutah.org.

Jan. 27, noon-1 p.m.

"Developing Leaders for Sustained Performance," the second installment of a leader

development series presented by Silicon Slopes. Speakers are David Smailes, director of leadership development at CHG Healthcare; and Sheena Blauvelt, head of organizational development at USANA Health Sciences. Event takes place online. Details are at siliconslopes.com.

Jan. 28, 8 a.m.-7 p.m.

"Elevate: The Summit for Growing and Selling Your Business," presented by BlueSky Business Resources and designed for business owners or C-suite executives of a company with revenues of at least \$5 million. Location is Little America Hotel, 500 S. Main St., Salt Lake City (in-person event is limited to 30 participants). Details are at <https://elevate-business-owners.simple-rosites.com/#Purchase>.

Jan. 28, 11 a.m.-noon

"Marketing/Home Business Balance," a Women's Business Center of Utah event. Speaker is Amber Murray, WBCUtah business advisor and owner of See Your Strength. Event takes place online via Zoom. Free. Details are at wbcutah.org.

Jan. 28, noon-1 p.m.

Women in Business Meeting, a Box Elder Chamber of Commerce event. Location to be announced. Cost is \$10. Details are at boxelderchamber.com.

Jan. 28, noon-1 p.m.

Workforce Resilience Webinar: "Believe Salt Lake," a Salt Lake Chamber event that takes place online. Free. Details to be announced at slchamber.com.

Jan. 28, 5:30-7 p.m.

Chamber Mixer, a West Jordan Chamber of Commerce event. Location to be determined. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at westjordanchamber.com.

Jan. 28, 6-7 p.m.

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

Jan. 28, 6-7 p.m.

Legal Clinic, a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Jan. 29, 9 a.m.

Law and Leadership Con-

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CALENDAR

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ference, a BYU Law event focusing on "Paths to Bar Licensure." Morning keynote address, "A Short History of Attorney Licensing: Tales of Protection, Prestige, Exclusion and Good Faith," will be presented by Joan Howarth, interim associate dean for experiential legal education and distinguished visiting professor, University of Nevada at Las Vegas' William S. Boyd School of Law. Afternoon keynote address, "Designing an Evidence Based Licensing System," will be presented by Deborah Jones Merritt, distinguished university professor and John Deaver Drinko-Baker & Hostetler Chair in Law, Ohio State University's Michael E. Moritz College of Law. Event takes place online. Details are at <https://law.byu.edu/law-and-leadership-conference-2020-2021/>.

Feb. 2, 11:30 a.m.-1 p.m.
Business Alliance Networking Luncheon, a Davis Chamber

of Commerce event. Location is Oakridge Country Club, 1492 Shepard Lane, Farmington. Free. No RSVP required. Details are at davischamberofcommerce.com.

Feb. 2, 6:30-8:30 p.m.
WordPress Workshop, a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 3, 8 a.m.-noon
DISC Training, a Salt Lake Community College Employee Development Workshop. DISC is a simple, practical and easy-to-remember model for effective communication. Location is SLCC's Westpointe Campus in Salt Lake City. Virtual participation is available. Cost is \$225. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

Feb. 3, 3:30-4:30 p.m.
"Business Connections," a ChamberWest event that takes place online. Free, but registration is required. Details are at chamberwest.com.

Feb. 4, 1:30-2:30 p.m.
"Salt Lake Chamber-Business Live!" a virtual networking event. Free for members, \$10 for nonmembers. Details are at slchamber.com.

Feb. 4, 6-8 p.m.
"Start Smart," a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 5, 8-10 a.m.
"Friday Forum," a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at thechamber.org.

Feb. 5, noon-1 p.m.
Opening of the Center for Business, Health and Prosperity at the University of Utah's David Eccles School of Business. Speakers include world leaders discussing the relationship among business, health and prosperity around the globe. Registration can be completed at https://eccles.qualtrics.com/jfe/form/SV_ePQvrjrYz32MuTH.

Feb. 5, 6-11 p.m.
"Evening in Harlem," a Utah Black Chamber of Commerce Harlem Renaissance celebration. Location is Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$40, available at the door. Details are at utahblackchamber.com.

Feb. 9, 9-10 a.m.
"How Did She Do It? Start a Business on a Shoestring Budget," a Women's Business Center of Utah event. Speaker is Kasey L. Ring, president and founder of Upward Personal Finance LLC. Event takes place online (available statewide). Free. Details are at wbcutah.org.

Feb. 9, 11:30 a.m.-1 p.m.
"Let's Do Lunch," a South Valley Chamber event. Location is Garage Grill, 1122 E. Draper Parkway, Draper. Details are at southvalleychamber.com.

Feb. 9, 11:55 a.m.-12:55 p.m.
Monthly Women in Business Luncheon, a Cache Valley Chamber of Commerce event. Cost is \$14 for members, \$16 for nonmembers. Location to be announced at <https://cachewomeninbusiness.square.site/>.

Feb. 9, noon-1 p.m.
"Accounting Essentials," part of the Small Business Management Series presented by the Cedar City Chamber of Commerce and the Women's Business Center of Utah. Six topics will be presented each quarter. Remaining presentations are "Product Analysis" on Feb. 23, "Pricing Your Product or Service" on March 9, and "Marketing/Branding" on March 23. Cost is \$50 per quarter. Events take place online via Zoom. Details are at wbcutah.org.

Feb. 11, 8 a.m.-5 p.m.
"Intro to Excel," a Salt Lake Community College Employee Development Workshop focusing on organizing, formatting and calculating data using Microsoft Excel software. This introduction discusses the ribbon, mini toolbar, ranges, formulas, charts and basic spreadsheets. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$249. Virtual participation is available. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

Feb. 11, 10 a.m.
Investor Day Event, a Nu Skin Enterprises Inc. event. Registrants can expect to hear from senior management as they share the company outlook for 2021 along with longer-term milestones and initiatives.

Registered attendees will be able to participate in the event live via webcast. The company is focused on consumer products, product manufacturing and controlled-environment agriculture technology. Event takes place online. Registration and other details are at investorrelations@nuskin.com.

Feb. 11, noon-1 p.m.
"What is Your Money Personality Type?" a Utah Women & Leadership Project event. Speaker is Amanda Christensen, USU Extension associate professor. Event takes place online. Details are at <https://www.usu.edu/uwlp/events/upcoming-events>.

Feb. 11, noon-1 p.m.
"Business During Hours," an Ogden-Weber Chamber of Commerce event that takes place online via Blitzr. Free for members and first-time guests. Details are at ogdenweberchamber.com.

Feb. 11, 5-7 p.m.
Legal Clinic (in Spanish), a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Feb. 11, 6-8 p.m.
"Business Essentials," a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.


Feb 12, noon-1 p.m.
"Sweet Success: Celebrating the Sisterhood of Entrepreneurship," a Women's Business Center of Utah event featuring a panel of local women business owners who operate home-based, online and brick-and-mortar businesses. Location to be determined. Free. Details are at wbcutah.org.

Feb. 16
"Understanding Financial Statements to Manage Your Business," part of the Women's Business Center of Utah's Financial Foundations Series. Event is pre-recorded and available online anytime. Free. Details are at wbcutah.org.

Feb. 16, 8 a.m.-4 p.m.
"Managing Conflict," part of the Salt Lake Community College Frontline Leader Workshop Series and focusing on recognizing and using proactive communication techniques to manage the impact of conflict in the workplace. Location is SLCC's Westpointe Campus in Salt Lake City. Virtual participation is available.

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How to keep going when you want it all to go away

How long will the Damocles Sword of the pandemic hang over our heads? As the days drag on, will it threaten to upend us indefinitely? Even though we try to avoid thinking about the troubling possibilities, they keep creeping into our minds, creating more stress, clouding our ability to stay focused and leaving us irritable, angry, less effective — and tired.

It's not a pretty picture, not one we could possibly imagine ever

facing. So, when we're confused and uncertain about the future, what are we to do? Here are some thoughts about that bothersome question:

1. Don't listen to yourself.

Why does it always happen when we're trying to get to sleep at night? But that's the way it is. What's so upsetting is that the person who causes the anxiety and does the damage is the one who lives inside our head. We are never our own best friend in the middle of the night.

So, stop listening to yourself. It's time for a personal fact-checker, but neither Alexa nor Siri qualify. This is a job for someone you trust. "This is what's concerning me. Am I on track or off the rails?"

2. Look for new possibilities. The good news is that life is not a matter of choosing the

right fake Zoom background to convince ourselves (and others) that we're more than just OK. It amounts to more than that.

Recently, an editor sent me one of my sales articles. He had kept it until he found the right place for it. Recognizing that it had been around for about a year, he asked if I would look it over to see if it needed updating. Well, my first reaction was less than positive. But, swallowing my pride, I read it and was shocked

at what I found. In a relatively short time, the world changed dramatically, and the article needed updating to reflect what had transpired.

People are no different, so it may be time to ask yourself a tough question: "Am I dated?" Think about it. What can you do to "update" yourself? Sure, you may know your job "backward and forward," but that doesn't count anymore. Focus on figuring out how to revise your performance. How can you make what you do more relevant? What can you do to enhance your value? Think about the possibilities.

3. Get better acquainted with yourself. If you really want to get to know yourself as you really are, you might want to spend time in Wyoming. But be prepared, Wyomingites aren't subtle. They don't tip-toe around.

They're not afraid to tell it like it is, no matter who you are. Having lived there, I speak from experience. For example, I recall the memorable words of a motorcycle-riding English professor from the UW: "If you can't write it, you don't know it." Got it!

Here's the point: If you want to get better acquainted with yourself, jot down life experiences from your early memories to what's happening now. Don't just remember them, get them on paper. Write them down as they come to mind. Ideas never come all at once. If you really want to know yourself, start writing. You may like what you discover.

4. Be ready for the unexpected. How many times in the past eight months have you heard someone say, perhaps wistfully, "I'll sure be glad when life gets back to the way it was." Even though we may not have said it out loud, most everyone has harbored the thought more than a

few times. It's just too much to let ourselves think that going back is not an option.

If we've learned anything from the pandemic, it's that we should learn to keep an eye out for surprises and the unexpected, or, as the slang would have it, they come from "out of left field."

Even though we may not like to think that everything is up for grabs because of the pandemic, it is: the way we live, work, play, learn, shop, think, do business and behave. It's all changing and will surely continue to evolve. Keeping an eye out for the unpredictable will make living easier and more rewarding.

5. Change the picture of yourself. Add continuing uncertainty to the pervasive impact of COVID-19 and it's more than enough to distort our picture of ourselves and crush our self-confidence. It's too much to let ourselves think about what could possibly be coming next.

Perhaps not. How we happen to view ourselves is not a given or chiseled in stone unless we allow ourselves to look at it that way. In a wonderful essay, "Homo Sapiens: The Unfinished Animal," physicist George Stanciu writes, "Nature gives human beings no specific way of life — no fixed occupation, no fitting dress, no appropriate emotional profile. It's as if nature grew tired when she fashioned Homo sapiens and left this one species unfinished."

And that's good news! In spite of everything, what we do with what we're given has not been written or handed to us. Our story is unfinished — and it's in our hands.

John Graham of GrahamComm is a marketing and sales strategy consultant and business writer. He is the creator of "Magnet Marketing," and publishes a free monthly e-bulletin, "No Nonsense Marketing & Sales Ideas." Contact him at johngraham.com.



JOHN GRAHAM

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tion is available. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

Feb. 16, 11:25 a.m.-1 p.m.

Leadership Luncheon, a Cache Valley Chamber of Commerce event. Location is The Riverwoods Conference Center, 615 Riverwoods Parkway, Logan. Cost is \$20 for members and \$22 for nonmembers; \$16 for members and \$17 for nonmembers preregistered. Details are at cachechamber.com.

Feb. 16, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is the Business Resource Center, 450 Simmons Way, Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

Feb. 17, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event that takes place online via Zoom. Free. Details are at murraychamber.org.

Feb. 17, 3:30-4:30 p.m.

"Business Connections," a ChamberWest event that takes place online. Free, but registration is required. Details are at chamberwest.com.


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

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

Feb. 18, 8 a.m.-5 p.m.

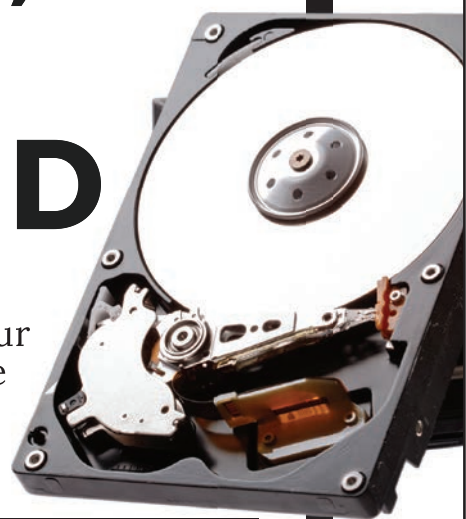
"Intermediate Excel," a Salt Lake Community College Employee Development Workshop focusing on organizing, formatting and calculating data using Microsoft Excel software. This course builds upon "Intro to Excel" concepts. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$249. Virtual participation is available. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

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Feb. 18, 1:30-2:30 p.m.

"Salt Lake Chamber-Business Live!" a virtual networking event. Free for members, \$10 for nonmembers. Details are at slchamber.com.

Feb. 21, 11:30 a.m.-1 p.m.

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location to be determined. Cost is \$20 for members and first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

Feb. 23, noon-1 p.m.

"Product Analysis," part of the Small Business Management Series presented by the Cedar City Chamber of Commerce and the Women's Business Center of Utah. Six topics will be presented each quarter. Remaining presentations are "Pricing Your Product or Service" on March 9, and "Marketing/Branding" on March 23. Cost is \$50 per quarter. Events take place online via Zoom. Details are at wbcutah.org.

Feb. 25-26

Entrepreneur & Investor Life Science Summit 2021, presented by BioUtah and the University of Utah PIVOT Center and designed to bring investors and innovators together to showcase Utah entrepreneurship. Event will feature industry experts speaking on topics such as funding, operating and developing life sciences companies. Financing options for angel-, early- and later-stage companies will also be presented. Event takes place online. Early-bird cost is \$75 for BioUtah members, \$150 for nonmembers. Details are at https://whova.com/portal/registration/eilss1_202103/.

Feb. 25-27

RootsTech Connect, a virtual conference that will replace the planned in-person event scheduled for Feb. 3-6 at the Salt Palace Convention Center in Salt Lake City. Presented by FamilySearch International and focused on family histories, event will feature keynote presentations and more than 300 breakout sessions. Keynote speakers include Sharon Morgan, founder of OurBlackAncestry.com; Francesco Lotoro, an Italian musician who is saving music written in concentration camps; Lorena Ochoa, former Mexican professional golfer and entrepreneur; and Nick Vujicic, award-winning author. Free. All content will be available follow-

ing the live event for at least 12 months. Details are at rootstech.org.

Feb. 25, noon-1 p.m.

Women in Business Meeting, a Box Elder Chamber of Commerce event. Location to be announced. Cost is \$10. Details are at boxelderchamber.com.

Feb. 25, 5:30-7 p.m.

Chamber Mixer, a West Jordan Chamber of Commerce event. Location to be determined. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at westjordanchamber.com.

Feb. 25, 6-8 p.m.

Legal Clinic, a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

March 2, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is the Business Resource Center, 450 Simmons Way, Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

March 3, 3:30-4:30 p.m.

"Business Connections," a ChamberWest event that takes place online. Free, but registration is required. Details are at chamberwest.com.

March 4-5

2021 Intermountain Deal-Source Summit and Ski Event, an ACG (Association for Corporate Growth) Utah event designed to celebrate Utah deal-makers and create new growth opportunities. Summit is March 4. Ski event is March 5, with details to be announced. Event takes place online. Free for ACG members, \$49 for nonmembers. Details are at <https://www.acg.org/utah/events/2021-intermountain-dealsource-and-ski-event>.

March 4, 7:30-9 a.m.

Morning Speaker Series, an Ogden-Weber Chamber of Commerce event. Location is the Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at ogdenweberchamber.com.

March 4, 1:30-2:30 p.m.

"Salt Lake Chamber-Business Live!" a virtual networking event. Free for members, \$10 for nonmembers. Details are at slchamber.com.

March 5, 8-10 a.m.

"Friday Forum," a Utah Valley Chamber event. Location is Utah Valley Convention

Center, 220 W. Center St., No. 200, Provo. Details are at the-chamber.org.

March 8, 9-10 a.m.

2021 International Women's Day Celebration, co-hosted by the Women's Business Center of Utah and World Trade Center Utah. Location to be determined. Free, but registration is required. Details are at wbcutah.org.

March 9, 11:55 a.m.-12:55 p.m.

Monthly Women in Business Luncheon, a Cache Valley Chamber of Commerce event. Cost is \$14 for members, \$16 for nonmembers. Location to be announced at <https://cachewomeninbusiness.square.site/>.

March 9, noon-1 p.m.

"Pricing Your Product or Service," part of the Small Business Management Series presented by the Cedar City Chamber of Commerce and the Women's

Business Center of Utah. Six topics will be presented each quarter. Remaining presentation is "Marketing/Branding" on March 23. Cost is \$50 per quarter. Events take place online via Zoom. Details are at wbcutah.org.

March 11, 8 a.m.-5 p.m.

"Intro to Excel," a Salt Lake Community College Employee Development Workshop focusing on organizing, formatting and calculating data using Microsoft Excel software. This introduction discusses the ribbon, mini toolbar, ranges, formulas, charts and basic spreadsheets. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$249. Virtual participation is available. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

March 11, noon-1 p.m.

"Business During Hours," an Ogden-Weber Chamber of Commerce event that takes place

online via Blitzr. Free for members and first-time guests. Details are at ogdenweberchamber.com.

March 16-17

Utah Safety Conference & Expo, a Utah Safety Council event. The fifth annual conference will feature breakout sessions, keynote speakers, and an expo highlighting the latest in safety products and services. Keynote speakers are Lorraine M. Martin, president and CEO, National Safety Council; Jack Jackson, senior safety consultant, SafeStart; Col. Janise M. Carroll, commander, 75th Air Base Wing, Hill Air Force Base; and Danny Smith, senior safety consultant, SafeStart. Event takes place online. Cost is \$150 for members, \$250 for nonmembers by Jan. 31; \$200 for members, \$300 for nonmembers thereafter.

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MILLER

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and we need to make sure that we keep that 'secret sauce' going," Senate President Stuart Adams, R-Layton, said of Utah's economy. "And part of that is that Utah has made a concerted effort to not put additional regulations on business, but to try to be responsible and deregulate as much as we can to allow that private sector, the free markets, to be able to generate the revenue that allows us to have those tax dollars to be able to fund education and other government services that we have."

Senate Majority Whip Ann Millner, R-Ogden, said Utah has a preference to deregulate traditional industries, but the state also has emerging industries and technologies and the Legislature should "make sure that we aren't putting unintended regulatory barriers in front of them."

Cox noted that his first executive order calls for state agencies to review regulations related to businesses and occupational licensure. Utahns are living in a time when industries and businesses are changing, "and yet we have regulatory schemes that are often 40 or 50 years old, and they're barriers to entry for these new businesses and barriers to competition," he said.

Many regulations actually prevent single mothers and new entrepreneurs from entering the marketplace, he said, adding that regulatory reviews need to take place often.

"We have to be intentional about that piece," he said, "reviewing constantly what was done 10 years ago, 20 years ago,

30 years ago, and does still make sense today?"

The new governor called upon the summit audience, in-person and online, to provide feedback.

"If you have ideas, please let us know where we're constricting your ability to do business, to increase market share, and to deliver your goods or services to the people of the state of Utah, and we will do everything we can to remove those burdens while still, of course, protecting the health and safety of the people here," he said.

The legislative general session begins Jan. 19 and continues through March 5. Miller noted that the challenges that businesses faced a year ago were related to unprecedented growth and economic success. Those remain, with the 2020 issues added to them. He said that the chamber's legislative and policy priorities focus not just on short-term recovery but also long-term prosperity.

One priority will be to provide training and connect out-of-work Utahns to available jobs. "We simply can't continue to grow if we cannot provide skilled workers that companies need to succeed," Miller said.

Other priorities address transportation, energy resources, affordable housing, economic opportunities in rural Utah, and the environment and clean air need to support the state's high quality of life.

In the short term, Miller called upon the Legislature and executive branch to work with the business community on vaccine distribution, "to quickly protect our workforce, thereby protecting our fledgling economic

recovery."

"Nothing," Miller said, "is more important right now in the current fight against the virus than having a well-thought-out and well-executive plan for vaccination. With the vaccine, the end of the pandemic is in sight. We can see the light at the end of the tunnel, but we must march towards it."

INLAND PORT

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City on this compromise to ensure local communities are in a better place tomorrow than they are today," said Jack Hedge, executive director of the Utah Inland Port Authority. "This is the first tangible benefit of that effort and we are committed to helping cities address the housing issues facing our state."

"In my roles with both the Port Authority and Salt Lake City, I was a key member of the city's team when negotiating with UIPA," said Salt Lake City Councilman James Rogers. "As the City Council representative for the neighborhood where the port jurisdiction is located, it is critical that we see direct benefits to our citizens."

Demand for housing statewide is driving up home prices and rental rates at a faster pace than wage increases, resulting in a shortage of affordable housing. According to Salt Lake City's Housing and Neighborhood Development, nearly half of renter households in the city are cost-burdened, with housing costs absorbing more than 30 percent of their income.

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CUP

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"The Central Utah Project has been a \$2.5 billion federal infrastructure investment in the state," said John Downen, deputy director of economic and public policy research at the Gardner Institute and lead author of the study. "We examined the economic impacts of the 50-plus-year construction of the CUP and conducted a counterfactual analysis of how things would look had there been no federal funding. The construction of the network of diversions, dams, tunnels and pipelines generated approximately \$5.9 billion in state GDP from 1960 to 2017, and the water it provides supports close to 660,000 Utahns. Without this water, consumption rates would have to be one-third lower in Salt Lake, Utah, Wasatch and Duchesne counties."

The study found that more than 9,130 jobs were created through direct and indirect construction roles over past 60 years.

Federal appropriations paid back by users positioned the Central Utah Project to be where it is today. The study showed that had the state taken a different approach to funding, infrastructure construction would be 26 years behind schedule and state funding would have covered only 44 percent of the actual federal funding.

The full study can be accessed at <https://gardner.utah.edu>.

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Details are at <https://web.event.com/event/46b1ef12-a856-401a-8424-98295545b784/summary>.

March 16, 8 a.m.-4 p.m.

"Business Writing," part of the Salt Lake Community College Frontline Leader Workshop Series and focusing on critical writing skills to achieve clarity, organization, readability and accuracy in business messaging. Location is SLCC's Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Virtual participation is available. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

March 16, 11:25 a.m.-1 p.m.

Leadership Luncheon, a Cache Valley Chamber of Commerce event. Location is The Riverwoods Conference Center, 615 Riverwoods Parkway, Logan. Cost is \$20 for members and \$22 for nonmembers; \$16 for members and \$17 for nonmembers preregistered. Details are at cachechamber.com.

March 16, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is the Business Resource Center, 450 Simmons Way, Kaysville. Free. No RSVP required. Details are at

davischamberofcommerce.com.

March 17, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event that takes place online via Zoom. Free. Details are at mufraychamber.org.

March 17, 8 a.m.-4 p.m.

"Lean Office with Simulation," a Salt Lake Community College Employee Development Workshop focusing on a strategic business approach for improving overlooked processes that have an impact on every system, activity, employee and customer within an organization. Location is SLCC's Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$300. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

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

"Let's Do Lunch," a South Valley Chamber event. Speaker is Jim Kimball of Real Salt Lake. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Details are at southvalleychamber.com.

March 17, 3:30-4:30 p.m.

"Business Connections," a ChamberWest event that takes place online. Free, but registration is required. Details are at chamberwest.com.

March 18, 8 a.m.-5 p.m.

"Intermediate Excel," a Salt Lake Community College



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SOFTWARE QA ENGINEERS

Oath Holdings Inc. has multiple openings in Salt Lake City, UT (various levels/types):

- **Software QA Engineer.** Collaborate w/ developers & testers to define & automate test cases to further company's continuous Integration/Deployment goals. Ref. Job#LACHETB.

To apply, mail resume to Oath, Attn: Jillian Johnson, 701 1st Ave., Sunnyvale, CA 94089.

Employee Development Workshop focusing on organizing, formatting and calculating data using Microsoft Excel software. This course builds upon "Intro to Excel" concepts. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$249. Virtual participation is available. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

March 18, 1:30-2:30 p.m.

"Salt Lake Chamber-Business Live!" a virtual networking event. Free for members, \$10 for nonmembers. Details are at slchamber.com.

March 23, 11:30 a.m.-1 p.m.

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location to be determined. Cost is \$20 for members and first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

March 23, noon-1 p.m.

"Marketing/Branding," part of the Small Business Management Series presented by the Cedar City Chamber of Commerce and the Women's Business Center of Utah. Six topics will be presented each quarter. Cost is \$50 per quarter. Events take place online via Zoom. Details are at wbcutah.org.

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