

## OF NOTE



### So, where are the sellers?

When folks think it's a good time to sell their homes, there may not be buyers willing to pay the price. The nationwide Good Time to Buy vs. Good Time to Sell Index hit 20-year records on both sides of the buyer-seller equation in July. On the "good-time-to-buy" side, the index hit 63, while "good-time-to-sell" topped out at 161. An index reading of 100 for both is considered a balanced market.

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## Cox & experts agree: State's licensing laws need review

**Brice Wallace**  
*The Enterprise*

Gov. Spencer Cox's push for state agencies to review occupational licensing rules and procedures is the right approach, according to some experts who have studied licensing.

During a recent online symposium, they contended that while some licensing requirements are necessary to protect the public's health and safety, others lead to higher costs of services for consumers, do not necessarily lead to better quality of those services, and install barriers for peo-

ple — especially poor people — wanting to join certain job fields.

Estimates indicate that 16 percent of Utah workers are subject to occupational licensing from state government.

Utah "has already made itself largely a leader in the occupational licensing reform space," according to Josh Smith, research manager at the Center for Growth and Opportunity (CGO) at Utah State University.

"It's about making sure that these occupational licensing laws work as guardrails rather than closing down entire roads

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As Utah families find it tough to buy a home because of rising prices and low availability, sales of multi-family units, such as condominiums and townhomes have climbed sharply in recent months.

## Northern Utah single-family home sales slow while condo sales zoom

Higher home prices and a shortage of inventory slowed single-family home sales in the second quarter in Salt Lake County, while sales of multifamily homes (condominiums, townhouses and twin homes) climbed sharply, according to a report from the Salt Lake Board of Realtors.

In the second quarter, there were 3,396 single-family homes sold in Salt Lake County, nearly the same number of homes sold in the second quarter of 2020, when

COVID-19 stifled sales. However, when compared to the second quarter of 2019, a year unaffected by the pandemic, single-family home sales in this year's second quarter were down 10 percent.

There were 1,455 sales of multifamily homes in Salt Lake County, up 28 percent

see HOME SALES page 18

## Tech sector goes for political clout by forming PAC

Utah's technology companies have banded together to launch a political action committee to give the multibillion-dollar industry a voice in the statewide political process. Dubbed Slopes PAC, the new organization said its goal is to support candidates and organizations dedicated to economic growth and innovation through investments in the current and future workforce. Slopes PAC said its activities will have an emphasis on social and economic mobility.

Sunny Washington, a technology company veteran in Utah, has been named president and CEO of Slopes PAC.

"We love this state. We are committed to working with current and future leaders to ensure that there is a thriving ecosystem to support the continuation of our industry success," said Washington. "Our goal is to make Utah the best place to grow our businesses and community."

Slopes PAC's website, slopespac.com, explains the genesis of the organization. "Utah's technology industry, also referred to as Silicon Slopes, has a long history as being a leader when it comes to contributions of economic growth, jobs, education programs and community outreach. The growth of our technology companies in Utah has grown exponentially in the last 20 years and in order to continue the momen-

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### Publisher's Note

This issue of *The Enterprise* has been designed to cover both the regular publishing dates of Aug. 9 and Aug. 16. Following today's edition, the next scheduled paper will be published on Aug. 23, after which regular weekly Monday publication will resume. Features that would have normally run on Aug. 16 will run either in today's issue or on Aug. 23.

*The Enterprise* business office will maintain normal hours for this period.



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

### SBA portal allows borrowers to make direct application for forgiveness of PPP loans

The U.S. Small Business Administration has launched a streamlined application portal to allow borrowers with Paycheck Protection Program (PPP) loans \$150,000 or less through participating lenders to apply for forgiveness directly through the SBA.

“We are very excited about the new PPP portal for our businesses and lenders. In Utah, we have approved over 62,000 PPP loans under \$150,000. This new portal will make it easier for Utah business owners to get their forgiveness quickly and turn their focus back to what they do best: running their business,” said Marla Trollan, SBA Utah District director. “The portal will also free up the time for some of our lenders which will allow them to focus on and speed up the process for those with larger loans.”

“The SBA’s new streamlined

application portal will simplify forgiveness for millions of our smallest businesses — including many sole proprietors — who used funds from our Paycheck Protection Program loans to survive the pandemic,” said Administrator Isabel Casillas Guzman. “The vast majority of businesses waiting for forgiveness have loans under \$150,000. These entrepreneurs are busy running their businesses and are challenged by an overly complicated forgiveness process. We need to deliver forgiveness more efficiently so they can get back to enlivening our main streets, sustaining our neighborhoods and fueling our nation’s economy.”

The new forgiveness platform began accepting applications from borrowers on Aug. 4. Lenders are required to opt-in to the program, eliminating them from the forgiveness process.

### Shuttered Venue Operators Grants help 98 Utah organizations with over \$100 million

The Shuttered Venue Operators Grants (SVOG) program has sent over \$100 million to 98 COVID-19-affected organizations in Utah, according to a report from the U.S. Small Business Administration. Those receiving grants included live entertainment small businesses, nonprofits and venues.

Nationwide, the SVOG program has helped 10,000 organizations to the tune of over \$7.5 billion.

“The SVOG is vital to our Utah economy as many of our world-class venues bring in tens of millions of dollars in economic impact each year, some bringing in more than \$100 million,” said

Marla Trollan, SBA Utah District director. “This support, coupled with the PPP, is helping our entertainment industry survive. To date, the SVOG has been awarded to 98 Utah organizations amounting to \$101,046,704 in COVID relief. We are glad to see this much-needed support finally getting to our businesses.”

The SVOG portal remains open and funding is still available for all eligible applicants. SBA’s Office of Disaster Assistance Customer Service Center is available from 8 a.m. to 8 p.m. ET to provide technical assistance with the SVOG application portal and can be reached at 1-800-659-2955.

### Half of Utah new pet owners experiencing post-pandemic worry over returning to work

Half of Utah pet owners who adopted or bought a dog or cat when they found themselves with more time on their hands or had the desire for companionship during the COVID-19 pandemic, now find themselves worrying that they will not be able to care for their pet adequately as life returns to normal and they spend less time at home.

Pet products website Innovet Pet polled 3,000 pet owners as life returns to normal. Pollsters also found that 53 percent admitted they did no prior research before

getting their pet. Twenty percent said they were influenced after seeing others post their cute pets on social media.

Innovet Pet found new pet parents deciding that walking their dog might not be as much of a priority as it was during strict lockdown. However, insufficient exercise is detrimental to a pet’s health and can result in behavioral issues such as aggression, boredom and fatigue, authors said. In fact, more than a quarter of pet owners believe walking your dog every day should be a legal requirement.

# To meet 30-year emissions goal, Utah has some major changes to make

With its nationally 19th-highest carbon dioxide emissions, Utah's goal of cutting the state's annual carbon dioxide emissions by three-quarters over 30 years would require major shifts in how Utah addresses electric power generation, transportation, industry, commerce and home energy usage. That is among the findings of the Utah Foundation's report evaluating the state's preparedness for the green economy. "Going for the Green: How Utah Can Thrive in the New Clean Economy," released recently by the foundation, analyzes job-creating opportunities by economic sector, explores opportunities from

the public and private sectors and looks at ways Utah is seeking to bolster economic activity in rural parts of the state.

The report also sets forth paths through which Utah can emerge as a leader in the new clean economy. The purpose of the report is not to determine which public and private efforts most effectively address climate change, the foundation said. Rather, it recognizes that various efforts are currently underway and that they represent both economic opportunities and challenges for Utah.

The foundation also suggested that Utah could leverage federal funds toward large clean energy

projects, such as the pump-storage project in the Navajo Nation, the green hydrogen project in Millard County and carbon capture at Utah's coal-fueled power plants.

According to the report, coal mining and coal-fueled electricity generation jobs represent about 5 percent of the direct employment in Utah's seven most coal-dependent counties. Utah may need to support these counties in any transition from coal-fueled electricity generation. Utah should consider ramping up rural broadband, telework opportunities, tourism infrastructure, monetary support and targeted educational opportunities.

If carbon-use costs were imposed, utility-scale solar would likely be the cheapest electricity in every county in Utah, the report said. Wind projects would also be more competitive across a wider geography.

The foundation estimated that Utah's predominantly renewable energy development through 2040 could create an estimated 39,000 construction jobs and 900 operations jobs, along with investment and tax revenue for local communities. Utah is already an innovator in renewable natural gas, geothermal energy, battery storage and carbon capture and storage, which suggests that Utah is well-positioned to lead with those and other climate-focused strategies.

Looking forward, the report named multiple steps Utah can take toward becoming a leader in the new climate-focused economy, including:

- Creating a state commission and/or office dedicated to addressing climate challenges and climate-focused economic development, including the needs of rural areas and electricity transmission for Utah's renewable energy power sources.
- Developing a technological solutions laboratory.
- Creating a fund to support entrepreneurs seeking to create marketable clean energy innovations.
- Encouraging clean transportation options.

• Exploring more-stringent building efficiency codes.

• At the federal level, determining whether it makes sense for Utah to support approaches such as an agricultural producer carbon sequestration credits program and a carbon pricing mechanism.

Utah Foundation President Peter Reichard said there are challenges ahead, particularly for communities in economic transition. But "if it plays its cards right," Utah is overall in an advantageous position. "A new clean economy is rapidly emerging, regardless of political winds," Reichard said. "Utah has significant opportunities to grab on to this momentum and bring benefits to its citizens in terms of a robust economy and a healthier environment."

The full report is available at the foundation's website, [www.utahfoundation.org](http://www.utahfoundation.org).

## Qualtrics to acquire Virginia analytics firm

Qualtrics, an experience management provider based in Provo, has announced that it has entered into a definitive agreement to acquire Clarabridge, an omnichannel conversational analytics provider based in Reston, Virginia. The purchase is an all-stock transaction valued at \$1.125 billion.

Clarabridge's sophisticated AI-powered platform allows companies to capture and analyze customer feedback from indirect sources such as social media, emails, support calls, chats and product reviews, Qualtrics said in a release. "With the combination of the two companies, organizations will be able to tune into, analyze and act on everything customers and employees are saying, wherever they're saying it, all on the world's No. 1 experience

management platform," the statement said.

"With our acquisition of Clarabridge, we're accelerating our growth and leadership as the world's No. 1 experience management company and taking the category we created to an entirely new level," said Qualtrics CEO Zig Serafin. "Together, we'll give companies even greater power to build deep, trusted relationships with their customers and employees and deliver incredible experiences that everyone will love. We're excited to welcome the Clarabridge team to Qualtrics."

"Clarabridge's ability to help companies discover what their customers are saying about them across unstructured sources and provide meaningful, actionable

insights is a perfect complement to the Qualtrics platform," said Clarabridge CEO Mark Bishof. "What we deliver is far more powerful as part of Qualtrics, and we have an incredible opportunity to accelerate our growth and innovation as part of the world's No. 1 experience management company."

"With the combination of Clarabridge and Qualtrics, companies will be best-positioned to truly understand what customers and employees are saying across every channel and deliver personalized experiences at incredible scale," the Qualtrics release said.

## Nielsen to head Navigator

Navigator Business Solutions, a technology solution provider based in Pleasant Grove, has announced the appointment of Chris Nielsen as the company's new president and CEO. He succeeds founder Grant Fraser, who is retiring after 16 years at the helm. Fraser will continue as an executive advisor, shareholder and board member.

"We are pleased to have a leader with Chris' diverse skill set, experience and unique understanding of our business operations become CEO," said Fraser. "With Chris at the helm, Navigator will have the right team to lead the company into its next phase of growth and create value for all stakeholders."

Nielsen was hired by Navigator as chief operating and financial officer in 2016 with the

plan for an orderly and structured transition. Nielsen is also a co-founder and board member of C4 GHB, a private investment company. Before working at Navigator, Nielsen was executive vice president and chief financial officer at Frontline Education and vice president of finance, treasurer and assistant corporate secretary at Berry Global Inc.

Navigator also announced that Russell DeLapp will be promoted to executive vice president of services and support and Ralph Hess will be promoted to executive vice president of sales and marketing.

"With our tremendously skilled and dedicated employees," Nielsen said, "Navigator is positioned to build on our strong history and will continue to strive to deliver the best customer experience and value possible."

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## CBRE midyear report

The Salt Lake office of commercial real estate company CBRE has released its second quarter 2021 MarketView reports.

Among the findings in the reports is an indication that record industrial construction and vacancy have set up a strong finish to 2021. In the second quarter, vacancy dropped to the lowest point ever on record, falling to 2.1 percent, while availability also fell to its lowest point in four years, landing at 2.6 percent. However, the market has a strong construction pipeline in place, which will help balance the supply/demand dynamic as new product is delivered. If the availability of product still under construction is included (currently totaling 10.3 million square feet), availability within the market would increase to 6.7 percent.

“When considering current construction levels by themselves, one might think the industrial market is being overbuilt, but steady development is the one thing that is making it possible to keep up with the demand that we’re currently seeing,” said Tom Dischmann, executive vice president at CBRE. “Healthy market indicators like transportation dynamics and increased e-commerce are expected to continue for the foreseeable future, so we don’t anticipate the industrial market cooling off anytime soon.”

The report also said office vacancy has shown signs of leveling off. It has been one year since the COVID-19 pandemic upended the office market’s trajectory, and thus far in 2021, lease activity has rebounded and sublease availability has declined — two signs that the market is starting to rebound. First-dose vaccination rates within the state are reaching 50 percent, prompting many office users to announce a return to the workplace or reduce the number of work-from-home days allotted to employees.

The construction pipeline also remains robust, according to the report, though deliveries have been slow compared to previous years as developers carefully monitor demand levels for office space. Yet even with this evolving market, low unemployment, positive job growth and strong industry performance are all expected to contribute to the positive momentum being experienced in the office market — positive momentum that is expected to continue for the remainder of the year.

“Our local market continues to outpace national averages when it comes to unemployment levels and job growth, and this strong economic performance is certainly a factor in the rebound occurring within the office segment,” said Nadia Letey, a senior vice president at CBRE. “There has been a clear pivot from 2020’s downturn, which is reflected in the increase in absorption — nearly 600,000 square feet for the quarter — and the reduction in vacancy — a reduction of 30 basis points quarter-over-quarter. More employees are returning to the office, and this is fueling a more optimistic environment for landlords and developers throughout the industry.”

The full MarketView reports are available at CBRE’s website.

## FirstDigital acquires Veracity Networks

FirstDigital Telecom of Salt Lake City has acquired Lindon-based Veracity Networks LLC, a fiber-based and cloud communications service provider. The acquisition expands the company’s fiber reach, giving FirstDigital the largest private fiber footprint in Utah, the company said. Terms of the deal were not disclosed.

“Utah has undergone extraordinary growth, making the acquisition of Veracity Networks and its strong presence in Utah the perfect complement to our existing Utah network,” said Wesley McDougal, FirstDigital president and CEO. “We’ve had a long-standing relationship with the Veracity team. This is a tremendous opportunity to combine forces and create something special in the state of Utah. We look forward to continue delivering Utah-area businesses with the high-capacity

services they’ve come to expect from their fiber network provider.”

The acquisition of Veracity Networks adds significant fiber networks to the growing FirstDigital footprint across the western United States, McDougal said. In addition, the acquisition brings a global cloud communication platform which currently services customers across several countries. The combined companies will continue to offer and grow their suite of telecommunication services with a focus on an enhanced customer experience.

“This acquisition marks a step forward for Veracity customers and team members,” said Marshall Erb, CEO of Veracity Networks. “We have matured into a rapidly growing and profitable business offering Internet and data services on our fiber network

as well as a full suite of cloud collaboration and managed services to small, medium and enterprise customers around the world. By joining FirstDigital, our customers have access to the same incredible ‘world-class service with a local touch’ coupled with the added benefit of FirstDigital’s much larger fiber footprint.”

The acquisition of Veracity Networks follows FirstDigital’s recent purchase of Level 3/CenturyLink’s metro network assets across southern Arizona.

“FirstDigital looks forward to maintaining Veracity’s strong customer base,” McDougal said. “We’re excited to continue our growth by providing our customers a telecommunications platform that enables their success and continues to expand the FirstDigital fiber network throughout the western United States.”

## Ogden’s Hawx Services acquired by PCM Growth

Hawx Services, an Ogden based pest control company, has been acquired by PCM Growth LLC of Bellevue, Washington. Hawx Services has branches throughout the U.S. Under the new ownership, Hawx will enhance its technology and suite of product and service offerings, PCM Growth said in announcing the transaction.

“The technology, capabilities and resources that PCM brings, combined with our ambition to become a national player, provide the ultimate platform for continued success,” said Matt Mehr, president of Hawx. “The Hawx team is excited that its

new partnership will help the company evolve from a technology standpoint. PCM brings a lot of strength to the team with digital marketing and really growing that platform.”

PCM founder Mike Paulus said he also thinks PCM’s digital expertise can help Hawx grow organically. “What I think really got us excited is the way they’ve executed the high-velocity door-to-door sales component. When you combine that with digital acquisition, that really rounds out the portfolio of customer acquisition assets.”

“[Hawx] is a company that has been around long enough to

have really learned the model and executed it across a number of locations, but it also has a very entrepreneurial management team that’s incredibly ambitious,” Paulus added.

Hawx Services was founded in 2013 by Mehr and Scott Wilson to provide reliable, innovative and effective pest control services to customers across a broad geography, Mehr said. Since inception, Hawx has performed millions of pest control services. The company’s rapid growth developed organically and all clients are serviced under the Hawx brand.

The Hawx management team of Mehr as president, Wilson as CEO and J.K. Gleave as chief revenue officer will remain intact and continue to hold significant equity positions in the business, the company’s release said.

“As Milton Berle said, ‘If opportunity doesn’t knock, build a door.’ We’ve been building that door since 2013 and we are extremely excited about the new opportunities that are in front of us. We plan to use all growth channels, organic and acquisitive, to scale the company to the next level,” said Wilson.

PCM Growth was founded and is led by Paulus, a financial investor whose startup successes include Assurance IQ, a Seattle-based tech company he founded in 2016 and sold to Prudential Financial for \$3.5 billion in 2019.



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## Avelo Airlines begins service to St. George & Provo airports

Houston-based Avelo Airlines will begin serving the St. George and Provo airports from Los Angeles later this year. The low-fare carrier will begin twice-weekly flights to Provo in September with flights on Mondays and Fridays, while St. George will see flights on Thursdays and Sundays beginning in October. The flights will be dispatched by Avelo's flight operations center at Burbank Airport in California.

Avelo began serving Ogden-Hinckley Airport in May.

"Since our launch, we've been on a mission to bring low fares, more choice and greater convenience in air travel to Angelenos," said Avelo chairman and CEO Andrew Levy. "These new routes will provide our L.A. customers with unmatched affordability and direct access to four beautiful unserved destinations across the western U.S. With the money you save and the caring service you experience,

you'll want to explore all of our destinations."

"Avelo's goal of 'refreshingly smooth travel' matches the reason so many travelers choose the Provo airport: convenience, affordability and fewer crowds," said Provo Mayor Michelle Kaufusi. "We are becoming the worst-kept secret for better travel options."

"The return of convenient, nonstop access to Southern California is a big step forward for us," said St. George Airport Manager Rich Stehmeier. "We set a record for usage in May and we expect that this will only help fuel the popularity of SGU as a low-stress, high-value choice for travelers."

Avelo will service the new routes with Boeing 737-800 aircraft with 189 seats, the company said. Sixty of the seats feature up to 9 inches of extra legroom at an additional charge starting at \$11.

## UofU group joins elite IT team

The world's most important scientific facilities, from the CERN Large Hadron Collider to the National Radio Astronomy Observatory, deal with massive amounts of data every day that are mined, stored, analyzed and visualized. It's a colossal task that requires help from the top minds in data management to handle.

So the National Science Foundation (NSF) is turning to expert computer scientists from the University of Utah's School of Computing and five other top universities to help these facilities and other research projects manage their data in faster and more affordable ways.

Members of the UofU's School of Computing are part of the new CI Compass, an NSF Center of Excellence dedicated to helping these research facilities cope with their "data lifecycle" more effectively.

"The NSF has invested hundreds of millions of dollars in large facilities, such as massive telescopes and oceanographic observatories. The problem is

that each has become a technological island, and it's difficult for them to complete their scientific mission and get up to speed in their data needs," said UofU School of Computing professor Valerio Pascucci, who is director of the U's Center for Extreme Data Management Analysis and Visualization. "They don't have sufficient internal expertise. So we work with each of them to advise them on the latest solutions and modernize their software infrastructure, to do things faster or cheaper, and to make sure they don't become stale and outdated."

Joining the UofU in the new center are researchers from Indiana University, Texas Tech University, the University of North Carolina at Chapel Hill, the University of Notre Dame and the University of Southern California. In addition to Pascucci, the UofU team also includes School of Computing research associate professor Robert Ricci and researchers Giorgio Scorzelli and Steve Petruzza.

## CORPORATE FINANCIAL REPORTS

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

### Overstock.com

Overstock.com Inc., based in Salt Lake City, reported net income attributable to stockholders of \$309.9 million, or \$1.72 per share, for the quarter ended June 30. That compares with \$36.4 million, or \$1.11 per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$794.5 million, up from \$767 million in the year-earlier quarter.

Overstock.com is an online retailer and technology company.

"In a significant quarter for the company, I am proud to report Overstock delivered both growth and profitability in the second quarter of 2021 as we lapped the start of the pandemic," Jonathan Johnson, CEO, said in announcing the results.

"Our strong and consistent results stem from foundational operational improvements in the business, a disciplined strategy and intense focus. The furniture and home furnishings market is large and growing. We expect this market to benefit from strong and sustained demand, and to continue to migrate online over time. Overstock remains well-positioned to capture market share and sustain its profitable trajectory through the remainder of 2021 and beyond."

### Extra Space Storage

Extra Space Storage Inc., based in Salt Lake City, reported funds from operations (FFO) of \$232.3 million, or \$1.64 per share, for the second quarter ended June 30. That compares with \$166.8 million, or \$1.21 per share, for the same quarter a year earlier.

The company reported net income attributable to common stockholders of \$167.9 million, or \$1.25 per share. That compares with \$102.9 million, or 80 cents per share, for the same quarter a year earlier.

Same-store rental revenue in the most recent quarter totaled \$294.8 million, up from \$259.6 million in the year-earlier quarter.

Extra Space Storage is a self-administered and self-managed real estate investment trust that owns and/or operates 1,973 self-storage stores in 40 states and Washington, D.C. It is the second-largest owner and/or operator of self-storage stores in the United

States and is the largest self-storage management company in the nation.

"We had an exceptionally strong second quarter, with record-setting occupancy and very strong rental rates, resulting in same-store NOI (net operating income) growth of over 20 percent," Joe Margolis, CEO, said in announcing the results.

"Our excellent property performance, coupled with accretive investments, led to FFO growth of 33.3 percent. Our stronger-than-expected year-to-date performance, together with an improved outlook for the remainder of 2021, has allowed us to increase the midpoint of our FFO guidance by 8.3 percent to \$6.53 per share."

### Altabancorp

Altabancorp, based in American Fork, reported net income of \$12.7 million, or 67 cents per share, for the second quarter. That compares with \$10.3 million, or 55 cents per share, for the same quarter a year earlier.

Altabancorp is the bank holding company for Altabank, a full-service bank with 25 branch locations from Preston, Idaho, to St. George.

The company reported that loans held for investment grew \$76.7 million, or 17.1 percent on an annualized basis, in the second quarter. Total deposits declined \$2.3 million in the second quarter but grew \$240 million for the first six months of 2021 to \$3.16 billion.

"We are pleased to have achieved strong loan growth and solid financial performance for the first half of 2021," Len Williams, president and CEO, said in announcing the results.

"For the past couple of years, we have completed several initiatives to improve the overall credit quality of our loan portfolio, including lowering our overall loan concentrations both in terms of product type and asset class; tightening of our overall underwriting standards; improving our sales and credit processes; and enhancing technology in the commercial lending space. With these initiatives substantially complete, our existing and recently hired commercial lenders have the tools and processes in place to aggressively and safely grow our loan book. Our loan growth for the first half of 2021 reflects the success of these initiatives."

Williams added that Utah has one of the strongest economies in the nation "and we have significant liquidity that provides us with the flexibility to grow our loan portfolio."

### Merit Medical

Merit Medical Systems Inc., based in South Jordan, reported net income of \$4.9 million, or 9 cents per share, for the second quarter ended June 30. That compares with a net loss of \$19.1 million, or 34 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$280.3 million, up from \$218.4 million in the year-earlier quarter.

Merit manufactures and markets medical devices used in interventional, diagnostic and therapeutic procedures, particularly in cardiology, radiology, oncology, critical care and endoscopy.

"We delivered better-than-expected revenue results for the second quarter, driven by strong execution and improving customer demand trends as the global recovery continues to progress," Fred P. Lampropoulos, chairman and CEO, said in announcing the results.

"We are pleased with the strong financial results we have delivered over the first half of 2021 and remain optimistic in our outlook for measured improvement in the operating environment as we move through the remainder of 2021."

### Medallion Bank

Medallion Bank, based in Salt Lake City, reported record net income of \$17.5 million for the second quarter ended June 30. That compares with \$1.8 million for the same quarter a year earlier.

Medallion, a wholly owned subsidiary of Medallion Financial Corp., provides consumer loans for the purchase of recreational vehicles, boats and home improvements, along with loan origination services to fintech partners.

The company reported net interest income in the most recent quarter of \$33.1 million, up from \$28.1 million in the year-earlier quarter. Total assets were \$1.4 billion.

"The performance of our

see EARNINGS page 18



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# Succeeding in Your Business

## It's time to reconsider 'free' services

Recently I did something very retro.

While responding to a (paper) flyer in my mailbox, I visited a local library's annual book sale. You know the one where you can pick up yesterday's best-sellers for \$1 or \$2 each (half-price on the second day).

I have amassed quite a lot of books over the years. I probably have 3,000 or 4,000 of them in my basement.

As I lugged my three full shopping bags of new arrivals down to the basement to

join their brethren, an interesting thought occurred to me: Virtually all of the books in my basement were acquired at library book sales such as the one I attended recently.

Hardly a single one was bought at a bookstore, on Amazon or anywhere else where I would have to pay anything close to the cover price.

Don't get me wrong. I buy plenty of books from Barnes & Noble, Amazon and other booksellers. It's just that I read those shortly after I buy them, so they don't have a chance

to accumulate in my basement. I'm not reading the ones I bought at library book sales, for which I spent a lot less money.

Maybe I feel buyer's remorse for paying 80 percent of the cover price for a book I know I will find at a library book sale the next year for two bucks. Maybe I feel guilty about buying a book at a "real" bookseller and then never reading the thing.

Or maybe — just maybe — it's a perception of value on my part: A book I paid \$30 for is actually worth more than a book I paid \$2 for, so it deserves to be read immediately,

illogical as that sounds.

This brings me to the subject of online software applications and apps.

I'm currently working with several clients who are developing software as a service and mobile applications. The applications are all over the place (one client offered to develop a Cliff Ennico "app" in lieu of paying a fee, but I turned them down), but all of these clients have one thing in common: Their business plans do not require the customer to pay a fee for downloading the app.

The idea is a simple one: By giving the product away for free, they will attract lots of customers. By attracting lots of customers, they will attract advertisers who will pay to reach those customers. They will also attract market research firms who will pay tons of money to access data about those customers.

I call this the mass media model because it originated in the 1920s with radio (access to the airwaves is free) and became fully developed in the 1950s with the advent of television and other forms of mass communications.

The problem with this model, however, is that it assumes you will be able to generate enough advertising and data purchases to cover the cost of developing the app, operating expenses, payroll and so forth. There are a number of reasons why today's software developers should consider charging a modest sum, or perhaps a subscription fee, for their products, and they are increasingly doing so (how many online articles have you tried to download without a "paywall" kicking in?). Here are three arguments for doing so:

No. 1: With millions of apps available for iPhone and Android phones, the number of advertisers with sufficient resources to advertise on all, or even most of them, is dwindling by the day. Only a handful are getting financial support.

No. 2: The federal government is cracking down — hard

— on Internet companies that sell their customers' data in violation of their privacy policies, and users are becoming more concerned about where their personal information is going, making it tougher for developers to generate revenue from data sales.

No. 3: Once people are accustomed to getting your stuff for "free," you will have a tough time charging money for it later on (millions of people carry their entire lives onboard airplanes and risk their fellow passengers' physical safety rather than pay baggage fees). How do you feel when your local advertising-supported weekly newspaper wants you to pay to download more than two or three articles from their online edition?

When you pay a price for something, you tend to treat it with more respect and take it more seriously. Maybe it's just me, but I find the consumer reviews on AngiesList ([www.angi.com](http://www.angi.com)), which charges users for posting reviews, better written, more detailed and more helpful than those on either Yelp or Amazon, which don't charge reviewers. If you're binge-drinking on a Saturday night and are tempted to post a negative review of the bar that threw you out the door, you will think twice about doing so if you are required to pay a fee for the privilege.

Instead of a "mass media" model, software developers should be looking at a "newspaper" or "magazine" model: Charge the customer a small, recurring fee that will cover your basic operating expenses, and then make your profit on advertising, data sales and so forth. By doing so, they will not only generate a more reliable revenue stream, but they will be creating a perception of value that will give them a competitive advantage in the long run.

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

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## BUSINESS ACCELERATOR SCHEDULE

Aug 3	Identification
Aug 17	Risk
Aug 31	Strategy
Sept 14	Sales
Sept 28	Financial Statements
Oct 12	Banking
Oct 26	Management
Nov 9	Customers and Competitors
Nov 30	Systems
Dec 7	Expansion + Exit Strategies

### Praise for Business Accelerator

“Each time I left class I felt invigorated to tackle the roadblocks in our company that had previously felt daunting and overwhelming.”

**Stephanie Carter**  
Co-owner, Oozle Media

“The Business Accelerator is exactly what I needed as a small business owner. An intense look at the key factors that measure success in a business, and if I was implementing them in my own. I encourage anyone that is looking to take their business to the next level to join this program.”

**Stevenson Sylvester**  
Owner, KLYP

“Dr. Ralph Little was brilliant. He knew exactly what each of us needed to make our businesses successful. I went into the course not sure if I wanted to grow my business. I left with the skills, knowledge, and tools to not only grow my business but feel confident hiring help to improve my life balance and others lives. I would recommend this course to every small business owner in a heart beat!”

**Gwen Evanstad**  
Owner, Gforce Food Company

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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](mailto:brice@slenterprise.com). The submission deadline is one week before publication.

## BANKING

• **D.L. Evans Bank** has planned a branch at 360 E. Gentile St., Layton. The building is under construction and the bank plans to open the branch in late December. The branch will be a full-service location, offering a full range of banking products and services, with decisions made locally. The bank also has branches in Tremonton, South Ogden, Logan and Brigham City. The Layton branch will be its 37th branch in Idaho and Utah.

## COMMUNICATIONS

• **UTOPIA Fiber**, Murray, has hired **Jeff Erwin** as chief operating officer. Erwin was previously a managing partner at Smart Fund, a Dallas, TX-based construction and property management company; led organizational planning and execution at Lucid Software Inc. in Salt Lake City; and led business unit strategy and portfolio management practices at Vivint Smart Home in Provo. Created by a group of Utah cities, UTOPIA is a community-owned fiber optic network.



Jeff Erwin

## CONSTRUCTION

• **Sinc Constructors Co.**, Centerville, has hired **Rodney Gouff** as a project manager. Gouff has over 16 years of experience in landscape operations. He will work closely with clients to provide cost estimates and manage landscape construction projects.



Rod Gouff

## CONTESTS

• **BoomStartup Accelerator** is accepting applications until Aug. 20 for its second pitch competition. The **PitchUp Two** competition is open to all startups looking to improve the future and that have made less than \$250,000 in the past year. Over \$15,000 in cash and services will be awarded to the competition winners (over \$7,000 in cash prizes, and more than \$8,000 in consulting services). Applications are being accepted at <https://boomstartup.com/pitchup/>. The final pitch competition will be broadcast live Sept. 3.

## DIVIDENDS

• The board of directors of **Altabancorp**, American Fork, has declared a quarterly dividend payment of 17 cents per common share. The dividend will be payable Aug. 16 to shareholders of record Aug. 9. Altabancorp is the bank holding company for Altabank, which has 25 branch locations from Preston, Idaho, to St. George.

• The board of directors of **Clarus Corp.**, a Salt Lake City-based company focused on the outdoor and consumer enthusiast markets, has confirmed a regular quarterly cash dividend of 2.5 cents per share. The dividend will be paid Aug. 20 to stockholders of record Aug. 9.

• The board of directors of **Medallion Bank**, Salt Lake City, has declared a quarterly cash dividend of 50 cents per share on the bank's fixed-to-floating rate non-cumulative perpetual preferred stock, Series F. The dividend is payable Oct. 1 to holders of record Sept. 15. Medallion Bank is a wholly owned subsidiary of Medallion Financial Corp. and provides consumer loans for the purchase of recreational vehicles, boats and home improvements, along with loan origination services to fintech partners.

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## ECONOMIC DEVELOPMENT

• The **Economic Development Corporation of Utah** (EDCUtah) has promoted **Vlada Yaremenko** to business development manager, hired **Olivia Newbold** as



Vlada Yaremenko



Olivia Newbold



Jolly Karungi

research analyst and hired **Jolly Karungi** as program analyst. Yaremenko joined EDC-Utah in 2019 as a business development analyst. Originally from Ukraine, she has lived in four countries. She earned a degree in international studies from the University of Utah. Newbold succeeds Elvon Farrell as research analyst. She earned a degree in economics from Westminster College. Karungi will assist business development, research/marketing and the executive team with various support efforts. A native of the Congo and raised in Uganda, She earned a B.S. in business information systems from the University of Utah.

## ECONOMIC INDICATORS

• **Salt Lake City** leads the nation's cities for the **strongest economic recovery from the COVID-19 recession**, according to a study by **SmartAsset**. It analyzed data for 49 of the largest U.S. cities and considered the change in four metrics (consumer spending, small businesses open, small-business revenue and job postings) between January 2020 and April 2021, as well as the March 2021 unemployment rate. The study showed that when consumer spending is compared to pre-pandemic numbers, consumer spending in Salt Lake City is up almost 20 percent, eighth-highest among the cities. It is second for the number of small businesses currently open, with a 22.5 percent decrease since before the pandemic. It has also seen a significant uptick in new job postings. In the last week of April 2021, there were 19.8 percent more job postings when compared to the mean seven-day moving average in January 2020. In the overall rankings, Salt Lake City was followed by Fresno, California; Colorado Springs, Colorado; Memphis, Tennessee; and Minneapolis. Details are at <https://smartasset.com/data-studies/cities-with-the-strongest-economic-recoveries-from-covid-19-2021>.

• **Utahns** ranked No. 2 for having the **most polite tourists** in the U.S., behind only Alaskans, according to a study by **NextVacay.com**. It devised a "tourist politeness index" to ascertain which Americans have the best and worst reputations when they vacation domestically. The least polite tourists are from Washington and Connecticut. Details are at <https://nextvacay.com/travel-manners-of-american-tourist/>.

• **Weber County** leads all Utah counties where **home values have risen the most**, according to a study by financial technology company **SmartAsset**. It measured the change in home values in each county throughout a five-year period. Weber County is followed, in order, by Tooele, Box Elder, Davis, Salt Lake, Cache, Utah, Juab, Washington and Sanpete counties. Details are at <https://smartasset.com/taxes/utah-property-tax-calculator#utah/homeValueGrowth-1>.

## EDUCATION/TRAINING

• **Nightingale College**, a Salt Lake City-based college featuring blended learning programs for nursing education, will host an accreditation visit by the **Commission of Collegiate Nursing Education** (CCNE) on Oct. 4-6. CCNE will be conducting a virtual evaluation visit of the college's baccalaureate degree programs in nursing. As required by the CCNE procedures, the commission provides the opportunity for program constituents and other interested parties to submit in writing third-party comments concerning the programs' qualifications for continued accreditation. Those comments can be submitted to the CCNE at [thirdpartycomments@ccneaccreditation.org](mailto:thirdpartycomments@ccneaccreditation.org) until Sept. 13. Questions related to the third-party comment process or any aspect of the accreditation process can be directed to Dr. Daniel Michalski at [dmichalski@ccneaccreditation.org](mailto:dmichalski@ccneaccreditation.org) or (202) 887-6791 Ext. 253; or Audrey Auer at [AAuer@nightingale.edu](mailto:AAuer@nightingale.edu) or (801) 689-2160.

## HEALTHCARE

• **Huntsman Cancer Institute** (HCI) at the University of Utah has appointed **Dr. Howard Colman** as the new co-leader of the Experimental Therapeutics Program. Colman is a physician-scientist at HCI, where he holds Jon M. Huntsman Presidential Professorship, and serves as a professor of neurosurgery at the University of Utah. Colman serves



Howard Colman

as director of CORI and leader of the Center for Neurologic Cancers at HCI. His clinical research is focused on the development and evaluation of new treatments for primary and metastatic brain tumors.

• **R1 RCM Inc.**, a Murray-based provider of solutions designed to improve patient experience and financial performance of healthcare providers, has appointed **Jay Sreedharan** as its first chief technology and digital officer. Sreedharan has more than 20 years of leadership experience, including creating mobile and consumer



Jay Sreedharan

solutions, developing digital payment products and establishing the best utilization of AI/machine learning and cloud computing. Most recently, Sreedharan was the senior vice president and chief technology officer for MGM Resorts International. Prior to MGM, he was the vice president of engineering at Starbucks Corp. and held several roles at Microsoft Corp.

## INVESTMENTS

• **Clientbook**, a Lehi-based platform and mobile app that facilitates easy clienteling by high-ticket retail sales associates, has raised a \$4.5 million Series A funding round, led by Salt Lake City-based **Aries Capital Partners** and including current investors **Kickstart**, also in Salt Lake City, and **Florida Funders** of Tampa. The company plans to use the funding to expand its team, enter new verticals, and add some product features to the Clientbook

see BRIEFS next page

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# Industry Briefs

from previous page

mobile app and platform. **Jason Reading**, who has invested in and sold numerous businesses and served as a board advisor to a variety of portfolio companies, will advise Clientbook and represent Aries Capital Partners on the Clientbook board of directors.



Jason Reading

• **DW Healthcare Partners**, a Park City-based healthcare-focused private equity firm, has completed its investment in



Andrew Carragher

**Bio Agri Mix LP**, based in Toronto, Canada. Bio Agri Mix is a manufacturer and distributor of medicated feed additives and water-soluble medications for livestock. Bio Agri Mix represents the fifth investment in DWHP's fifth fund. Concurrent with the close,



Eric Moore

**Andrew Carragher**, DWHP founder and managing partner; **Eric Moore**, principal; and **Paul Hays** will join the Bio Agri Mix board of directors. Bio Agri Mix represents the fifth investment in DWHP's fifth fund.

• **Prime Trust**, a Las Vegas-based one-stop shop for financial infrastructure for fintech innovators, has closed on a \$64 million Series A funding round, led by **Traverse**, Cottonwood Heights-based Mercato Partners' growth equity fund. Other participants are **Samsung Next**, **Nationwide**, **Commerce Ventures**, **Ayon Capital**, **Kraken Ventures**, **STCAP**, **s20 Capital**, **Seven Peaks Ventures**, **Diverse Angels**, **University Growth Fund** and **Nevcaut Ventures**. Along with the raise, **Zane Busteed**, a principal investor at Mercato Partners' Traverse Fund, and Tom Gonser, of DocuSign and Seven Peaks Ventures, will join Prime Trust's board of directors.



Zane Busteed

**Union**, Sandy, has reached 1 million members. The credit union was founded in the mid-1930s and now has 100 branches across Utah, Arizona, Idaho, Montana, Nevada and New Mexico.

• **EyeCare4Kids**, a Salt Lake City-based nonprofit, has helped 400,000 children with vision care and free eyeglasses. Santi Morales, age 9, became the 400,000th child when visiting an EyeCare4Kids mobile clinic at a Salt Lake-area Boys & Girls Club. EyeCare4Kids was established 20 years ago and has eight clinics in four states. EyeCare4Kids will have a grand opening for its main clinic in Midvale Oct. 29. The expansion gives the clinic enough space to care for an additional 20,000 children annually in Utah alone.

## PHILANTHROPY

• **Vivint Smart Home Inc.**, Provo, has teamed up with **Vivint Gives Back** to promote two major initiatives that focus on giving children in underprivileged communities access to programs and supplies to improve education. Through these initiatives, Vivint Gives Back will donate 30,000 backpacks filled with supplies to students in over 50 communities across the country. The effort was made possible through \$1.2 million in Vivint employee-led donations. It includes more than 20,000 backpacks in Utah, 6,000 in Texas and 2,000 in Florida. Vivint Gives Back also sent 432 students to STEM education summer camp in partnership with the NBA's Utah Jazz. Vivint Gives Back pledged to send one child from underrepresented communities to STEM camp for every Utah Jazz assist during the 2021 postseason. The Jazz had a total of 216 assists in the playoffs, but Vivint Gives Back decided to double that number to make it possible for 432 kids to attend camp this summer, including more than 100 attending in-person at the Vivint Arena

• **DoTerra**, a Pleasant Grove-

based essential oils company, has announced the grand opening of **Sanaag Specialty Hospital** in Erigavo, Somaliland. Backed by **doTerra Healing Hands**, the hospital provides quality, accessible healthcare in a region with over 600,000 people. Working with the Ministry of Health, Ministry of Planning, Response-Med and various NGOs over the past four years, doTerra Healing Hands Foundation and local partners, Jibriil Foundation and Asli-Maydi, funded the construction of the hospital to bring primary and secondary healthcare services to the remote region. DoTerra sources different species of frankincense resins from Somaliland, Oman and Ethiopia.

## REAL ESTATE

• Property at 477 N. 300 W., Salt Lake City, that is the site of a **Dollar Tree** has been sold for \$2.3 million by San Diego-based investor **Fischbeck Family Trust** to a regional franchisee of **Ace Hardware**, owned by **Jason Hurst**. The franchisee will occupy the property after the expiration of the current lease. **Intersection** announced the sale. Its senior director, Kyle Clark, represented both the buyer and seller.

• **Dynamic City Capital (DCC)**, a Provo-based real estate investment firm focused on hotels, has acquired the **AC Hotel by Marriott Seattle Bellevue/Downtown** in Bellevue, Washington. Financial terms were not disclosed. The seven-story, 234-room hotel is DCC's fourth acquisition this year.

## RECOGNITIONS

• The **South Valley Chamber** has announced the recipients of its **Titan Awards**: **Fred Lampropoulos**, CEO and chairman, Merit Medical Systems; **Peggy Larson**, former senior vice pres-



Fred Lampropoulos



Peggy Larson



Mike Leavitt

ident, WCF; and **Mike Leavitt**, former Utah governor and founder, Leavitt Partners. They will receive the awards Nov. 3 at the Little America Hotel in Salt Lake City.

• **Marriott International** has recognized **Woodbury Corp.**, a Salt Lake City-based real estate

management and development company, as a **2020 Partnership Circle Marriott Select Brands Owner and Franchise** award winner. Marriott's top accolade, the Partnership Circle award recognizes companies with Marriott portfolios of 10 or more hotels. The winning companies represent at least three Select Brands and meet a number of extremely stringent performance thresholds and criteria.

## SERVICES

• **OH Predictive Insights**, an Arizona-based nonpartisan market research, predictive analytics and public opinion polling firm, has expanded into Utah with its **Public Opinion Pulse**, a statewide survey of 800-1,000 general population adults with a statistically significant sample size of registered and likely voters included. The Pulse surveys are currently conducted on a bi-monthly basis in Arizona and on a quarterly basis in Nevada. The Utah Public Opinion Pulse started Aug. 2 and will take place on a quarterly basis.

## TECHNOLOGY

• **Lucid**, a South Jordan-based provider of visual collaboration software, has named **Kimberly Jabal** to its board of directors. She will serve as chair of the company's newly formed audit committee. Jabal brings more than 30 years of experience in the technology industry, most recently as chief financial officer at Unity Technologies, where



Kimberly Jabal

she led the company through its IPO. Prior to that, she was CFO of Weebly and Path. She also has held senior leadership positions in finance at several technology companies, serving as vice president of finance at Lytro and in various capacities during her eight years at Google, including director of engineering finance, director of investor relations and director of online sales finance. She currently serves on the board of FedEx and is a member of its audit and information technology oversight committees, and was previously a board and audit committee member at SVB Financial Group.

• **GuideCX**, a Draper-based company offering a platform for customer onboarding, has appointed **Kristen Habacht** to its board of directors. Habacht brings more than two decades of experience in enterprise software sales and will assist in driving the go-to-market strategy for GuideCX. Habacht currently serves as chief sales



Kristen Habacht

officer at Shogun, an e-commerce experience platform. She previously served as vice president of sales at Trello and spent four years at Australian-based Atlassian, most recently as the global head of enterprise development representative sales.

• **Entrata**, a Lehi-based company offering a technology platform for the multifamily industry, has hired **Mark Hansen**

see BRIEFS page 14



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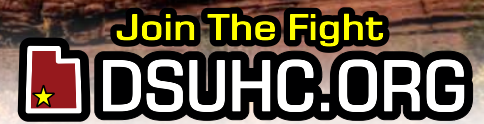
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## REMOVING DIXIE = UTAH'S SURRENDER TO CANCEL CULTURE

### To Our Friends In Northern Utah:

**UPDATE FROM DIXIE:** We now have a competing name for Dixie State University and the battle is on: It's "DIXIE" vs. "TECH"

You were probably expecting something more creative or dynamic from our State's cancel culture enthusiasts, but this is it. We are not kidding. After many months of supposed research, surveys, focus groups, committee on top of committee meetings at the university, and lots of our State tax dollars, this is the best they could do, merely "Utah Tech University." We know what you are thinking; a real down grade, a tech school that sounds like a vocational school. This is also similar to the former name of Utah Valley University (UVU) back in the 60s and 70s when it was the "Tech." Our view is that Utah Tech simply does not cut it.

Tech is an old concept. As you already know, technology is now implicit and presumed in all education from K-12 through all levels of university study and across most academic disciplines. To us in Utah's Dixie, the antics of the university's leadership is both sad and embarrassing. The Tech train has long since left the station, and Tech is similar to the already failed name "Polytechnic" that leadership just recently admitted was an "epic failure." Tech it is a dated and outmoded name and concept. It is as if they just discovered the Smart phone without knowing that it's been around for over 20 years. It suggests desperation more than ordered, well-thought-out planning.

We believe the main impetus behind this drive to "cancel the Dixie name at all costs," may ultimately rest with deep convictions of wokeness among a few of the more liberal persuasion within Higher-Ed in this State, who have in effect mandated to the President and his staff at the university to get this done. The university leadership's pursuit of a strategy allowing the implication of extreme racism in our present day Dixie community and the claim that graduates suddenly can't get jobs due to the Dixie name are just insincere tools to achieve their preplanned result – all to satisfy the criticism of the out-of-state liberal education establishment instead of serving the students at Dixie.

**We ask you to help us stop this great misfortune in Utah's Dixie.** This is not just a Southern Utah issue. Your State Representative and Senator in Northern Utah will soon be called up to vote for or against the Tech name. In this era where cancel culture and wokeness are infecting our culture, our schools, and society; **we need your help to fight back against it.** Please take the time to call, text, or email your own legislators to do the following:

- First, stand strong against the cancel culture movement (the cancellation of the Dixie name is Utah's surrender to the cancel culture);
- Second, vote against the name Utah Tech University because Tech is an unimaginative, bland, dull, regressive, and outmoded term;
- Third, keep the Dixie State name. The newly proposed Tech name fails miserably against a time-tested 100+ year old brand that represents one of the fastest growing and most successful institutions of Higher-Ed in the state (you don't switch a name when you're on a very successful roll).

**Very Simply, Yes to DIXIE, No to TECH!** There are those moments when we must stand up for our history (good and bad), our heritage, our culture, and traditions. This is that time!

**WE ASK YOU AND YOUR LEGISLATORS TO STAND WITH UTAH'S DIXIE!**

**Defending Southwestern Utah Heritage Coalition (DSUHC)**

*Join the fight at [DSUHC.org](https://DSUHC.org) or [ProtectDixie.com](https://ProtectDixie.com)*

# Calendar

Calendar listings are provided as a free service to our readers. Information about upcoming events may be sent to [brice@slenterprise.com](mailto:brice@slenterprise.com). The submission deadline is one week before publication.

## Aug. 9

**Annual UMA Golf Tournament**, a Utah Manufacturers Association event. Registration begins at 7 a.m., followed by 8 a.m. shotgun start. Location is Stonebridge Golf Course, 4414 Links Drive, West Valley City. Cost is \$750 per foursome. Sponsorships are available. Details are at <https://umaweb.org/event/uma-golf-tournament/>.

## Aug. 10-13

**2021 Utah Tourism Conference**, a Utah Tourism Industry Association event featuring keynote presentations, hands-on breakout sessions and networking. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$339 for members, \$359 for nonmembers, \$210 for students. Details are at [www.utahtourismconference.com](http://www.utahtourismconference.com).

## Aug. 10, 10 a.m.-noon

**"Navigating the Global Shipping Crisis,"** presented by World Trade Center Utah, in partnership with the Salt Lake Chamber. Event will feature a discussion with logistical experts from Union Pacific, Utah's Inland Port Authority and Air & Sea International about the issues and identifying what options companies have to ride out this shortage and protect the companies from other potential logistical disruptions. Event takes place online. Registration can be completed at <https://wtcutah.formstack.com/forms/shippingcrisis>.

## Aug. 10, 10 a.m.

**"Learning and Development,"** part of the 2021 Employers Council and Paylocity Online Training Series. Free. Details are at <http://info.employerscouncil.org/2021-paylocity-webinar-series>.

## Aug. 10, 10-11:30 a.m.

**"What is the Capital Ladder? Is the Kiva Microloan for You?"** a Women's Business Center of Utah event that is part of a three-part training session providing information about three funding opportunities. Presenter is Efi Neofitos, business advisor and Kiva Capital Access manager. Event takes place online (available statewide). Free. Details are at [wbcutah.org](http://wbcutah.org).

## Aug. 10, 11:45 a.m.-1 p.m.

**Combined Chamber Luncheon**, a North Utah Chamber Alliance event. Speaker is Nick Greer. Location is Thanksgiving Point, Garden Room, 3900 Garden Drive, Lehi. Details are at [the-pointchamber.com](http://the-pointchamber.com).

## Aug. 10, 11:55 a.m.-12:55 p.m.

**Women in Business Luncheon**, a Cache Valley Chamber of Commerce event. Location to be announced. Cost is \$14 for WIB members, \$16 for nonmembers. Details are at [cachechamber.com](http://cachechamber.com).

## Aug. 10, 3-4:30 p.m.

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

## Aug. 11, 11:30 a.m.-1 p.m.

**"Let's Do Lunch,"** a South Valley Chamber event focusing on the Cottonwood Canyon gondolas. Location is Marriott Courtyard Sandy, 10701 S. Holiday Park Drive, Sandy. Cost is \$15 for members, \$25 for nonmembers. Details are at [southvalleychamber.com](http://southvalleychamber.com).

## Aug. 11, 5-6 p.m.

**"Not Your Dad's Leadership Seminar: Strengths Workshop,"** a Kiln event. Location is 1090 Center Drive, Park City. Participants are asked to bring their CliftonStrengths report. Details are at [kiln.co/events/](http://kiln.co/events/)

## Aug. 11, 5-7 p.m.

**"Business After Hours,"** an Ogden-Weber Chamber of Commerce event. Location is SymbolArts, 6083 S. 1550 E., South Ogden. Free for employees of chamber members and first-time guests, \$10 for nonmembers. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Aug. 11, 5-6 p.m.

**"Manage Risk, Protect Your Business" Workshop**, a Small Business Development Center (SBDC) event. Location is SBDC, Utah Valley University, 815 S. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Aug. 11, 6-7 p.m.

**"All You Need to Know about Employee Benefits,"** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Aug. 12, 8:30 a.m.-noon

**Workforce Summit 2021**, a

Salt Lake Chamber event with the theme "Removing Barriers and Building Skills Together." Event will look at removing barriers and allowing employees to enter the workforce seamlessly. The summit will also discuss creative skill development and the future infrastructure of the workforce. Opening keynote presenter is Commissioner David S. Woolstenhulme, Utah System of Higher Education. Panel discussion topics are "Adding Workers by Removing Barriers," "Navigating the Current Training and Development Landscape" and "The Future Infrastructure of Workforce." Offered in-person and virtually. In-person location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost for in-person ticket is \$65, virtual ticket cost is \$50. Details are at [slchamber.com](http://slchamber.com).

## Aug. 12, 10-11:30 a.m.

**"Taxes 101: The Basics of Taxes,"** a Women's Business Center of Utah event. Presenter is Brianna Miller, a tax manager at CBIZ's Salt Lake City office. Location is 19 E. 200 S., No. 1000, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Aug. 12, 11:30 a.m.-1:30 p.m.

**"Monthly Lunch & Learn,"** a Murray Area Chamber of Commerce event. Location is The Point After, 5445 S. 900 E., Murray. Cost is \$25. Details are at [murraychamber.org](http://murraychamber.org).

## Aug. 12, 11:30 a.m.-1 p.m.

**"Creating a Thriving Workforce in a Growing Economy,"** a Davis Chamber of Commerce event. Panelists are David Gray, human resources director for Lagoon; Tami Olsen, head of corporate recruiting for Young Automotive Group; and Mark Knold, chief economist for the Utah Department of Workforce Services. Location is Davis Technical College Business Resource Center, 450 Simmons Way, Kaysville. Cost is \$20 for members, \$30 for guests (registration is required). Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## Aug. 12, 5-7 p.m.

**Summer BBQ & Mixer Member Party**, a Park City Chamber/Bureau event. Location is Rotary Park on Payday Drive, Park City. Details are at <https://www.visitparkcity.com/members/chamber-bureau-events/rsvp/>.

## Aug. 13, 7:30-8:30 a.m.

**"Eggs & Issues,"** a Murray Area Chamber of Commerce event. Location is Mimi's Café,

5223 S. State St., Murray. Details are at [murraychamber.org](http://murraychamber.org).

## Aug. 13, 8-9 a.m.

**Women in Business Networking**, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Free for WIB members. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Aug. 13, 3-6 p.m.

**August Deal Forum**, a VentureCapital.org event that is a live pitch event featuring entrepreneurs pitching their startups to a panel of active investors. In-person location is The Shop in Downtown SLC, 340 E., 400 S., Salt Lake City. Cost is \$30. Virtual attendance is available and costs \$15. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Aug. 17, 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, \$22 for nonmembers; online cost is \$16 for members, \$17 for nonmembers. Details are at [cachechamber.com](http://cachechamber.com).

## Aug. 17, 11:30 a.m.-1 p.m.

**"Are You Running Your Business or Is Your Business Running You?"** a ChamberWest Professional Development Series event. Panelists are Nick Markosian, owner, Markosian Auto; Bahar Ferguson, president, Wasatch I.T.; and Justin Dowey, owner, Expedition Express. Location is Staybridge Suites, 3038 S. Decker Lake Drive, West Valley City. Cost is \$20 for ChamberWest members with registration by Aug. 12; \$30 for nonmembers or for members after Aug. 12. Details are at [chamberwest.com](http://chamberwest.com).

## Aug. 17, 6:30-8 p.m.

**"How to Make Your Website Sell, So You Don't Have To,"** a Small Business Development Center (SBDC) event. Location is Orem/Provo SBDC, Utah Valley University, Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Aug. 18, 7 a.m.-3 p.m.

**Annual ChamberWest Golf Classic**. Four-person scramble format. Location is Stonebridge Golf Club, 4415 Links Drive, West Valley City. Cost is \$295 per twosome, \$575 per foursome. Sponsorships are available. Details are at [chamberwest.com](http://chamberwest.com).

## Aug. 18, 7:30 a.m.-3 p.m.

**2021 Chamber Golf Classic**, an Ogden-Weber Chamber of Commerce event. Check-in and breakfast begin at 7:30 a.m. Golf has shotgun start at 8:30 a.m. Lunch on the course takes place 11 a.m.-1 p.m. Location is Mount Ogden Golf Course, 1787 Constitution Way, Ogden. Cost is \$250, \$1,000 for a foursome. Sponsorships are available. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Aug. 18, 8 a.m.-4 p.m.

**"Practical Leadership,"** part of the Salt Lake Community College Frontline Leader Workshop Series focusing on transitioning from an individual contributor to a leader with the practical skills needed to motivate, coach, communicate with, and effectively teach employees. 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>.

## Aug. 18, 1-5 p.m.

**Business to Business Expo**, a Davis Chamber of Commerce event. Location is Davis Conference Center, 1651 N. 700 W., Layton. Free for attendees. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## Aug. 18, 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>.

## Aug. 19, 10-11 a.m.

**"What is the Capital Ladder? Is the Utah Microloan Fund Right for You?"** a Women's Business Center of Utah event that is part of a three-part training session providing information about three funding opportunities. Speaker is Sara Day, co-founder of Even Stevens Sandwiches and program manager of training and outreach at Utah Microloan Fund. Event takes place online (available statewide). Free. Details are at [wbcutah.org](http://wbcutah.org).

## Aug. 19, 11:45 a.m.-1 p.m.

**Connect 4 Lunch**, a Point of the Mountain Chamber event. Location in Lehi to be determined. Details are at [the-pointchamber.com](http://the-pointchamber.com).

## Aug. 19, noon-2 p.m.

**Strictly Networking Luncheon**, a West Jordan Chamber of

## BRIEFS

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as chief financial officer. His experience includes leading and helping manage the initial public offering process for several companies, including Pluralsight, Skullcandy, EnergySolutions and Fusion-io. Most recently, Hansen



Mark Hansen

served as the head of finance and accounting as well as the interim co-chief financial officer at Pluralsight. Prior to that, he was the corporate controller and interim CFO at Skullcandy.

• **Convirza**, a Draper-based company focused on call tracking and conversation analytics, has appointed **Mo Asady** as chief technology officer. He will oversee the company's overall product strategy and development. Asady has 20 years of technical SaaS experience, most recently serving as CTO of FreightOn.



Mo Asady

## CALENDAR

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Commerce event. Location is Jim's Family Restaurants, 7609 S. Redwood Road, West Jordan. Free (pay for menu order). Details are at [westjordanchamber.com](http://westjordanchamber.com).

**Aug. 19, 5:30-6:15 p.m.**  
**"Mindful Leadership: Emotional Intelligence is the Key to Business Success,"** a Small Business Development Center (SBDC) event. Location is Orem/Provo SBDC, Utah Valley University, Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

**Aug. 19, 6:30-7:30 p.m.**  
**Accounting Clinic** (in English and Spanish), a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

**Aug. 20, 8-10 a.m.**  
**"Friday Connections Speed Networking,"** a ChamberWest event. Location is Megaplex Theaters Valley Fair, 3620 S. 2400 W., West Valley City. Cost is \$5 for chamber members, \$10 for nonmembers. Details are at [chamberwest.com](http://chamberwest.com).

**Aug. 23, 8 a.m.-2:30 p.m.**  
**2021 Rural Business Summit**, a Utah State University Eastern event. Keynote speaker is U.S. Rep. John Curtis. Location is Utah State University Eastern, 451 E. 400 N., Price. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

**Aug. 24, 9 a.m.-noon**  
**Small Business Resource Roadshow**, presented by the Small Business Administration, in partnership with the Governor's Office of Economic Opportunity, the Utah Small Business Development Center network and the Women's Business Center. Event will include more than a dozen organizations that assist businesses and bolster economic development, with a focus on connecting the right resource partners to the business owners who need that specific type of help. Local business keynote presenters Aug. 24 are Mauricio Melendez, owner of Traverse Tours and Travel; and Cindy Carter, owner of ICORR Technologies. Location on Aug. 24 is Morgan County Courthouse, Commission Meeting Room, 48 W. Young St., Morgan. Other dates/locations are Aug. 26, Logan; Sept. 28, Cedar City; Sept. 29, St. George; Oct. 26, Moab; Oct. 28, Price; and a virtual session, Nov. 9. Registration can be completed at <https://bit.ly/SBA-Roadshow>.

**Aug. 24, 9-11 a.m.**  
**"How to Write Your Provisional Patent Application,"** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

**Aug. 24, 10 a.m.-3 p.m.**  
**WBN Golf Play & Instruction**, a Utah Valley Women's Business Network event. Location is Thanksgiving Point Golf Club, 2200 Club House Drive, Lehi. Details are at [thechamber.org](http://thechamber.org).

**Aug. 24, 11:30 a.m.-1 p.m.**  
**Women in Business Luncheon**, a South Valley Chamber event. Speaker is Peggy Larsen, the first female executive at WCF Insurance and the recipient of the 2014 Salt Lake Chamber's Athena Award. Open to the public. Location is Salt Lake Community College's Miller Campus, MFEC 203, Sandy. Cost is \$15 for members, \$25 for nonmembers. Details are at [southvalleychamber.com](http://southvalleychamber.com).

**Aug. 24, 11:45 a.m.-1 p.m.**  
**Women in Business Luncheon**, an Ogden-Weber Chamber of Commerce event. Location to be determined. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

**Aug. 25, 9-10:30 a.m.**  
**"Seven Ways to Prevent Sticky HR Situations in Your**

**Small Business,"** a Women's Business Center of Utah event. Speaker is Jill Shroyer, CEO and founder of Expedition HR. Location to be announced. Free. Details are at [wbcutah.org](http://wbcutah.org).

**Aug. 25, 9-11 a.m.**  
**"Access to Various Business Financing,"** a South Valley Chamber Business Academy event. Location is Salt Lake Community College's Miller Free Enterprise Center, Building 3, Room 203, Sandy. Free. Details are at [southvalleychamber.com](http://southvalleychamber.com).

**Aug. 25, noon-1 p.m.**  
**"Solve the Business Puzzle: How to Build Confidence as a Woman Business Owner,"** a Women's Business Center of Utah event. Presenter is Kara Laws, co-owner and CEO of Small Town Hub. Event takes place online via Zoom. Free. Details are at [wbcutah.org](http://wbcutah.org).

**Aug. 25, noon**  
**"Resources for Entrepreneurs in Logan,"** a Silicon Slopes event focused on valley resources for entrepreneurs, including the Bridgerland Entrepreneurship Center and the Center for Entrepreneurship at

see CALENDAR page 18



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## Business Tech

# Government needs to beef up its involvement in cybersecurity

Back in April, the U.S. intelligence community released its annual report containing an overall assessment of threats to the United States' national security. It's a report composed by 18 government agencies and while it includes regular foreign policy assessments on countries like Russian, China, North Korea and Iran, this year's report contained something else, as well.

The 2021 report went into detail on the rapidly rising issue of cyberthreats and cybersecurity — which is no wonder, considering the recent actions of criminal enterprises and cyberterrorist organizations. Even adversarial nation-states have worked to weaponize cybersecurity.

All of this means one thing: The government will have to act soon. And Pres. Joe Biden's administration has recognized this.

### Executive Order on Improving Cybersecurity

The key takeaway from the April U.S. intelligence report was the new world of potential hurt and challenges faced by everyone — from government cybersecurity experts to the average citizen trying to protect their identity and data online.

With that in mind, Biden issued an executive order on improving the country's cybersecurity on May 12. The administration's intent was clearly to galvanize private and public efforts in dealing, identifying, protecting against, deterring and responding to an increasingly complex array of malicious cyberattacks.

The executive order makes it clear that the administration has learned a few lessons from the recent cyberattacks. In essence, it signals two critical changes:

#### • Federal Cybersecurity:

The executive order calls for better cybersecurity across all federal government systems. It promotes specific actions designed to modernize and update cybersecurity across all government agencies — like zero-trust architecture. In addition, the executive order wants to use the \$70 billion at the disposal of the federal government for IT tech-

nologies and impel government bodies to implement DevSecOps solutions and include security from the ground up in all future software development.

• **Threat Response:** The executive order sets clear goals for more agile and effective responses by the federal government to any future cyberattacks. First, the order standardizes the threat response playbook for different government agencies, allowing them to work together in incident

response. Also, it removes any contractual barriers for IT providers to share incident information with relevant government entities and compels them to report cyberattacks on time.

According to the president's executive order, this work is a matter of national trust and security. The order states that the trust placed in the country's digital infrastructure must be proportional to the transparency and trustworthiness of that infrastructure and the potential consequences if the faith turns out to be misplaced.

#### What Are the Effects?

It's important to understand that this executive order is not a catch-all solution for cybersecurity threats. Dealing with increasingly diverse attack vectors in the future will require across-the-board change and constant vigilance.

It's clear that the executive order is a step in the right direction. However, in the future, both the cybersecurity industry and the government will need to update their regulations, laws and corporate responsibilities and adjust to a borderless digital world.

With that in mind, what are the immediate and short-term effects of Biden's executive order on cybersecurity? We can divide all the affected actors into three groups:

**1. Federal government agencies,** who will need to modernize their digital environment and cybersecurity practices.

**2. Federal contractors,** such as commercial, off-the-shelf software providers, who will likely receive amended cybersecurity standards as a part of their contract terms. In the

future, they will be required to exhibit more transparency on cyber incidents. Paired with the Cyber Cybersecurity Maturity Model Certification (CMMC), many changes as it relates to regulations and requirements of government contractors are expected in this space.

**3. The private sector.** IoT device manufacturers and software developers will also be presented with new assessment standards and security requirements. Private contractors will also experience a new focus on security in supply chain software and updated consumer security labels on IoT devices and consumer software.

It's important to note that this isn't the first executive order on the nation's cybersecurity. Six years ago, Pres. Obama's administration issued an executive order with a similar intent; however, that previous executive order had a far narrower scope, mainly focusing on the possibility of sanctions towards malicious actors who represented a threat to the country's cybersecurity.

The Biden administration has decided to make an effort to improve cybersecurity. The order's impact will be felt soon enough, with the federal contractors being affected by the new standards first and then the new practices rippling through the rest of the related industries.

#### Implications for Federal Contractors

As we've mentioned above, the federal contractors from the IT industry will be most directly affected by the executive order. They will have three crucial mandates soon:

- Increase information sharing.
- Improve detection capabilities.
- Improve remedies and investigative capabilities.

The executive order dispenses with any contractual barriers for IT service providers to provide breach data that could affect government networks. Consequently, federal departments will be able to mount a more effective defense against cyberthreats.

Until now, defense contractors were the only ones with specific requirements for cybersecurity breach reporting. Now, the executive order ex-

tends the same requirements to any federal acquisition regulation (FAR) contract. Also, contractors will need to share and collect information related to incidents, vulnerabilities and threats and provide it to the FBI, CISA and other agencies for investigation.

Also, federal contractors will need to assist the government in improving its detection capabilities on federal networks. Information-sharing will likely be enhanced within the government, and a government-wide detection and response system will be enabled.

Finally, the executive order has added additional event log requirements for cybersecurity in federal agencies and departments. Cybersecurity Maturity Model Certification compliance will continue evolving and shaping the landscape for government contractors.

#### Implications for the Federal Government

Pres. Biden's executive order also provides guidelines to the federal government in adopting cybersecurity best practices at a higher rate. Such methods include deploying essential security tools like encryption and multifactor authentication, a government-wide move to secure cloud services and a zero-trust security model.

The last part is vital because the administration has exhibited a solid commitment to establishing a zero-trust architecture. This is something that the business community has already been considering and the adoption of such architectures has increased since the increased attacks on software supply chains in 2020.

Now that the federal gov-

ernment has endorsed this kind of layered defense strategy, it is likely to become a leading practice for business leaders, becoming a significant part of their cybersecurity investments.

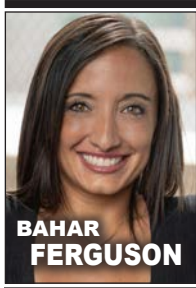
#### Cybersecurity Safety Review Board

The executive order has also created a cybersecurity safety review board that is co-chaired by private-sector leads and the government. After a debilitating cyber incident, it may convene to quickly create a professional analysis of the event and immediately make concrete recommendations on the subsequent actions for improving cybersecurity as a response.

Industry leaders expect this board to operate similarly to the existing National Transportation Safety Board, with its investigations working similarly to the NTSB's work after an impactful transportation incident.

The cybersecurity requirements are continually evolving and growing into a broad number of industries. Whether your business is directly mandated or simply taking best practices, it is important to work with your IT partner to understand how you are complying with the necessary requirements or best practices. This process is not one that can be done and forgotten, but must be incorporated into your regular, ongoing business practice.

Bahar Ferguson is president of Wasatch I.T., a Utah provider of outsourced IT services providing tech support, cybersecurity, strategy and compliance consulting for small and medium-sized businesses.



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## LICENSING

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for people to go down to find economic prosperity. Too often, our laws just become cluttered messes. They work not like guardrails but they close down those opportunities.”

The CGO and the Marriner S. Eccles Institute for Economics and Quantitative Analysis at the University of Utah co-hosted the symposium, which coincided with the release of several essays on licensing reform from experts in Utah and throughout the country.

Edward Timmons, director of the Knee Center for the Study of Occupational Regulation at Saint Francis University, said Cox’s executive order calling for licensing review is “refreshing.”

Economists realize that occupational licensing raises consumer prices for services and creates inefficiencies in the labor market, he said. “And as the economy rebounds from COVID-19, I think the labor market is going to need flexibility to make sure that all of these displaced workers are able

to reconnect with the workforce, and unfortunately occupational licensing presents significant barriers to workers that ... perhaps are thinking about moving into a new field.”

Only about 5 percent of the nation’s workers faced occupational licensing requirements in the 1950s, he said. Once applicable primarily to doctors, dentists and lawyers, it has spread to more occupations, “where the traditional benefits that are received by occupational licensing, I think, are hard to justify relative to the costs that we know are borne on the labor market for having occupational licensing in effect,” he said.

Licensing is required in Utah for barbers, massage therapists and genetic counselors, “and it’s not necessarily clear that the benefits that consumers receive from licensing justify the costs,” Timmons said.

Evidence that licensing leads to better quality of service “is quite mixed,” he said. “But for the most part, there’s just not a lot of good evidence that licensing is delivering on its intended purpose, and we have lots and lots of evidence that licensing results in significant costs.”

Complicating matters further is that licensing boards often face conflicts of interests, with members and the people they represent standing to lose financially if licensing is curtailed or eliminated, the speakers said. Timmons said cosmetology schools could lose business if such scenarios became reality.

Michael Bednarczuk, senior research analyst at the Institute for Justice, said cosmetology licensing in Utah “doesn’t appear to help students or the public. If anything, it’s only helping cosmetology schools.”

Students seeking licenses at cosmetology schools face at least 1,600 hours of education, the costs of enrollment and the burden of taking exams. Students have said those schools typically are poor at graduating them or doing it on time, and students rarely see the benefits in terms of improved future earnings, he said.

“Mandating that aspiring beauty workers complete costly and lengthy schooling might make sense if it were essential for public safety, but there are good reasons to think it isn’t,” Bednarczuk said. State law does not specify a certain amount of time be focused

on health and safety, some schools spend as little as 2 percent of their program on it and some think it can be addressed “in just a few hours,” he said.

“Our findings suggest that the current system of state cosmetology licensing is a failed model of professional development,” Bednarczuk said.

Several speakers said the costs of obtaining an occupational license simply is out of reach for many people, including those who are poor or those whose first language is not English.

But what to do about licensing reform? Timmons suggested legislators always should consider the least-costly way to protect consumers. Utah should see what other states are doing, establish an independent entity to review licensing in Utah and develop recommendations for legislators, and legislators should ensure that any new licensing requirements be closely studied before implementation.

“Once licensing is on the books, it’s extraordinarily difficult to remove,” Timmons said. About 35 professions in Utah have been delicensed in the past five years, but before that, the figure was only

eight in the previous 40 years. “So, licensing has remarkable staying power once it gets initiated.”

Speakers broached other ideas, including having more members of the public on licensing boards, conducting brief training on health and safety basics rather than making it a small part of long educational programs, and perhaps mandating certification rather than licensing.

Timmons noted that auto mechanics are subject to private certification and the public now cares more about a service provider’s online reviews than about whether that provider is licensed.

“The market itself, particularly supplemented with online reviews, is a significant regulator,” he said.

“The one hang-up or pet peeve, if you will, of mine is [the belief] that licensing is the same thing as regulation,” he said. “Just because a profession is not licensed does not mean that there will be no regulation. There are a number of other regulatory alternatives that don’t impose the same costs of occupational licensing and I think can still make sure that consumers get adequate protection in the marketplace.”



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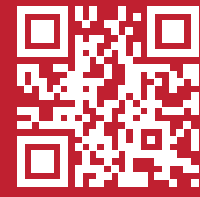
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## CALENDAR

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Utah State University. Speakers are Mark Alexander, director, Bridgerland Entrepreneurship Center; and Andy Thunell, program coordinator, USU Center for Entrepreneurship. Moderator is Blake Kohler, CEO and founder, Pulse for Good. Event takes place online. Details are at [sili-conslopes.com](https://sili-conslopes.com)

### Aug. 25, noon-1:15 p.m.

**“A Conversation on the Impact of COVID-19 on Utah Women and Work,”** a Utah Women & Leadership Project (UWLP) Fall Women’s Leadership Forum. Speakers are from Utah State University: Susan Madsen, director of UWLP and professor of leadership; Marin Christensen, associate director of UWLP; Chris Hartwell, associate professor of management; and Jared Hansen, associate professor of marketing at the Utah State University Jon M. Huntsman School of Business. Event takes place online. Details are at [sili-conslopes.com](https://sili-conslopes.com).

### Aug. 25, 5:30-6:30 p.m.

**“Teamwork Trifecta: Building a Powerhouse Team,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

### Aug. 26, 8 a.m.-1:30 p.m.

**Best Practices Conference,** an Association of Corporate Counsel Mountain West Chapter event for in-house attorneys in Utah. Topics will include ethics, anti-corruption, cloud service agreements and purchase agreements. Location is Parsons Behle & Latimer, 201 S. Main St., Suite 1800, Salt Lake City. Free for members. Details are at <https://www.acc.com/education-events/2021/best-practices-club>.

### Aug. 26, noon-1 p.m.

**Women in Business,** a Box Elder Chamber of Commerce event. Contact the chamber for location details. Cost is \$10. Details are at [boxelderchamber.com](https://boxelderchamber.com).

### Aug. 26, 7 a.m.-2 p.m.

**Scholarship Golf Tournament,** a South Jordan Chamber of Commerce event. Location is Glenmoor Golf Club, 8900 S. 4800 W., South Jordan. Sponsorships are available. Details are at <https://www.southjordanchamber.org/events>.

### Aug. 26, 9 a.m.-noon

**Small Business Resource Roadshow,** presented by the

Small Business Administration, in partnership with the Governor’s Office of Economic Opportunity, the Utah Small Business Development Center network and the Women’s Business Center. Event will include more than a dozen organizations that assist businesses and bolster economic development, with a focus on connecting the right resource partners to the business owners who need that specific type of help. Aug. 26 local business keynote speakers are Jordan and Teri Miles, owners of Top Job. Location on Aug. 26 is Bridgerland Technology College (West), Room 1970, 1420 N. 1000 W., Logan. Other dates/locations are Sept. 28, Cedar City; Sept. 29, St. George; Oct. 26, Moab; Oct. 28, Price; and a virtual session, Nov. 9. Registration can be completed at [https://bit.ly/SBA\\_Roadshow](https://bit.ly/SBA_Roadshow).

### Aug. 26, 5-6 p.m.

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

### Aug. 27

**South Valley Chamber Golf Classic.** Location is River Oaks, 9300 Riverside Drive, Sandy. Details to be announced at [southvalleychamber.com](https://southvalleychamber.com).

### Aug. 31, 10 a.m.

**“Multi-State Compliance,”** part of the 2021 Employers Council and Paylocity Online Training Series. Free. Details are at <http://info.employerscouncil.org/2021-paylocity-webinar-series>.

### Aug. 31, noon-1:30 p.m.

**Annual Meeting 2021,** a Salt Lake Chamber event. Theme is “Future in Focus.” Honorees and program to be announced. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$65 for members, \$75 for nonmembers. Details are at [slchamber.com](https://slchamber.com).

### Sept. 1

**2021 Annual Meeting,** a Park City Chamber/Bureau event. Location is The Chateaux Deer Valley, 7815 Royal St., Park City. Details are at <https://www.visitparkcity.com/members/chamber-bureau-events/rsvp/>.

### Sept. 1, 3:30-5 p.m.

**Business Connections and Bowling,** a ChamberWest event. Location is All-Star Bowling & Entertainment, 1776 W. 7800 S., West Jordan. Cost is \$15 for members, \$20 for nonmembers. Details are at [chamberwest.com](https://chamberwest.com).

### Sept. 2, 9-10 a.m.

**Morning Speaker Series,** an Ogden-Weber Chamber of Commerce event that takes place online via Zoom. Free for employees of chamber members and first-time guests. Details are at [ogdenweberchamber.com](https://ogdenweberchamber.com).

### Sept. 2, 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>.

### Sept. 3, 8-9 a.m.

**“First Fridays Networking,”** a West Jordan Chamber of Commerce event. Location is All-Star Entertainment, 1776 W. 7800 S., West Jordan. Cost is \$5. Details are at [westjordanchamber.com](https://westjordanchamber.com).

### Sept. 7, 10-11 a.m.

**“How to Value Your Business in 30 Minutes,”** a Women’s Business Center of Utah event. Speaker is Ashley Micchiche, co-owner and CEO of True North Retirement Advisors. Event takes place online (available statewide). Free. Details are at [wbcutah.org](https://wbcutah.org).

### Sept. 8, 5-7 p.m.

**Business After Hours,** an Ogden-Weber Chamber of Commerce event. Location is Golden Beverage Co., 2640 Industrial Drive, Ogden. Free for employees of chamber members and first-time guests. Details are at [ogdenweberchamber.com](https://ogdenweberchamber.com).

### Sept. 9, 11:30 a.m.-1 p.m.

**“enHERgy: The Influential Women Behind Renewable Energy,”** presented by WLI and showcasing the work that high-level women are doing in the renewable energy and sustainability space. Panelists are Ibi Guevara, vice president of business development and marketing, Hunt Electric; Laura Nelson, special advisor, Green Hydrogen Coalition, and former energy advisor to the governor; Teri Klug, vice president of strategic alliances, Virtual Power Systems; Miritt Comforti, procurement manager at PacifiCorp; and Emily Cloak, British Consul rep. Moderator is Thom Carter, executive director, Governor’s Office of Energy Development. Location is Jacobsen Construction, 5181 W. Amelia Earhart Drive, Salt Lake City. Cost is \$25 for ULI public/YLG/student members; \$30 for private-sector members; \$40 for ULI public/YLG/student nonmembers, \$45 for private-sector nonmembers. Details are at <https://utah.uli.org/events-2/>.

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## HOME SALES

from page 1

compared to 1,140 sales a year earlier.

The median price of a single-family home in the second quarter in Salt Lake County increased to \$530,000, up 29 percent year-over-year. The median price of a multifamily unit climbed to \$368,000, up 27 percent compared to the second quarter of 2020.

“Higher home prices are driving more buyers to condominiums and townhouses,” said Matt Ulrich, president of the Salt Lake Board of Realtors. “The typical multifamily home was

roughly \$160,000 less in price than a single-family home in the second quarter.”

The board also reported that more buyers are looking outside of Salt Lake County, which posted the highest median home price of the five-county Wasatch Front area. The top Northern Utah cities in single-family home sales in the second quarter included Eagle Mountain, Tooele, Lehi, Clearfield, Saratoga Springs, Farr West, Herriman, Roy, American Fork and Marriott-Slaterville.

New home listings in Salt Lake County in the second quarter fell to 5,610 units, down 7 percent compared to the same period in 2020.

## SLOPES PAC

from page 1

tum, it is critical that the industry works with our Utah State Legislature to ensure that laws and policies are favorable to the interests of tech,” according to the post.

“The tech industry as whole has been reserved from political activity for a long time,” Washington said, emphasizing that Slopes PAC will operate on a non-partisan basis. “People in

tech tend to be fiscally conservative but socially progressive, leaving them without a political home. We hope to get our community more engaged in the process. We are builders, and it’s time we lent our talents to producing social and economic growth while ensuring a high quality of life that we all want to see.”

Washington said the PAC’s first goal is to find 60 donors within its first 60 days to finance its operation. She said the organization is seeking both corporate and individual donors.

## EARNINGS

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consumer lending businesses continues to be reflected in our bottom-line results,” Donald Poulton, president and CEO, said in announcing the results. “For three consecutive quarters, we have delivered a return on assets above 3 percent, and a return on equity over 20 percent, levels that demonstrate our impressive margins and strength of our earnings stream.

“Earnings for the quarter were a record \$17.5 million and follow two quarters of more than \$13 million in net income. We expect our strong capital position will continue to allow us to grow the loan portfolios in our two key segments while we adhere to our high credit quality standards, both of which are key components of the bank’s strategy.”

### Clarus

Clarus Corp., based in Salt Lake City, reported net income of \$1.8 million, or 6 cents per share, for the second quarter ended June 30. That compares with a net loss of \$2.7 million, or 9 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled a company-record \$73.3 million, up from \$30 million in the year-earlier quarter.

Clarus develops, manufactures and distributes outdoor equipment and lifestyle products focused on the climb, ski, mountain and sport markets.

“We had another outstanding quarter, driven by continued growth across our portfolio of ‘Super Fan’ brands and favorable trends in the overall outdoor industry,” John Walbrecht, president, said in announcing the results.

“Our ability to report record sales and adjusted EBITDA (earnings before interest, taxes, depreciation and amortization) performance while continuing to increase gross margin is a testament to our brand value, operational excellence, and strong supplier partnerships.”

Walbrecht said the company’s Sierra segment continues to see unprecedented demand for both the Sierra and Barnes brands.

“In addition to underlying market tailwinds, we are experiencing success by treating each business as a discrete brand. This allows for rapid alignment with our retail partners and promotes an ‘ease of doing business with’ mentality that is driving our market share gains. We have also used our strong balance sheet to take more control over our supply chain, which has allowed us to have less constraints on product availability, particularly in our core categories.”



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## CALENDAR

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### Sept. 10, 7:30 a.m.

**Patriot Day Golf Invitational**, a Cache Valley Chamber of Commerce event. Registration begins at 7:30 a.m., followed by flag-raising ceremony at 8:15 a.m. and golf shotgun start at 9 a.m. Location is Logan River Golf Course, 550 W. 1000 S., Logan. Details are at [www.cache-chamber.com](http://www.cache-chamber.com).

### Sept. 10, 7:30 a.m.

**Annual Golf Classic**, a Murray Area Chamber of Commerce event featuring a shotgun start/scramble format. Location is Murray Parkway Golf Course, 6345 S. Murray Parkway Ave., Murray. Cost is \$100, \$350 per foursome. Sponsorships are available. Details are at [murrayareachamber.com](http://murrayareachamber.com).

### Sept. 10, 8-9 a.m.

**Women in Business Networking**, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Free for WIB members. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Sept. 10, 6-9 p.m.

**2021 Business Awards Banquet**, a Davis Chamber of Commerce event. Location is Davis Conference Center, 1651 N. 700 W., Layton. Cost is \$75. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

### Sept. 14, 11:30 a.m.-1 p.m.

**"Developing a Growth Mindset,"** a ChamberWest Professional Growth Series event. Speaker is Crystal Peterson, president of Software Technology Group. Location is Embassy Suites, 3524 S. Market St., West Valley City. Zoom option is available. Cost is \$20 for ChamberWest members with registration by Sept. 9; \$30 for non-members or for members after Sept. 9. Details are at [chamberwest.com](http://chamberwest.com).

### Sept. 14, 11:55 a.m.-12:55 p.m.

**Women in Business Luncheon**, a Cache Valley Chamber of Commerce event. Location to be announced. Cost is \$14 for WIB members, \$16 for nonmembers. Details are at [cachechamber.com](http://cachechamber.com).

### Sept. 14, 4-8 p.m.

**"Exploring Possibilities Women's Business Conference,"** a third annual Women's Business Center of Utah event. Theme is "Innovate, Initiate, Create." All proceeds from the conference will go toward WBCUtah training, free business advising consultations, online training, events and rural outreach. Location is Courtyard by Marriott, 1294 S. Interstate Drive, Cedar City. Cost is \$45. Details are at [wbcutah.org](http://wbcutah.org).

### Sept. 15, 8 a.m.-4 p.m.

**"Interpersonal Communication,"** part of the Salt Lake Community College Frontline Leader Workshop Series focusing on verbal and non-verbal communication in the workplace and learning to interact productively

with peers, supervisors, customers and vendors, even during conflict or change. 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>.

### Sept. 15, 11 a.m.-4 p.m.

**Small Business Expo**, presented by the Small Business Administration and South Valley Chamber. Theme is "Educate & Elevate." Location is Mountain America Expo Center, 9575 S. State St., Sandy. Details are at [southvalleychamber.com](http://southvalleychamber.com).

### Sept. 15, 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>.

### Sept. 15, 6:30-7:30 p.m.

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

### Sept. 16

**2021 Golf Tournament**, an ACG (Association for Corporate Growth) Utah event. Breakfast and registration begin at 7 a.m. Shotgun start is at 8 a.m. Lunch and awards follow play. Location is Eaglewood Golf Course, 1110 E. Eaglewood Drive, North Salt Lake. Cost is \$250 for members, \$300 for nonmembers, \$1,000 for a foursome. Sponsorships are



## CLASSIFIED

### CAREERS

#### TECHNICAL

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available. Details are at <https://www.acg.org/utah/events/acg-utah-2021-golf-tournament>.

### Sept. 16, 7:45 a.m.-5 p.m.

**Employer Tax Workshop**, a Small Business Development Center (SBDC) event. Location is Salt Lake Community College, MCPC, Building 5, Room 333, 9750 S. 300 W., Sandy. Cost is \$15. Details are at <https://clients.utahsbdc.org/events.aspx>.

### Sept. 16, 11:45 a.m.-1 p.m.

**Connect 4 Lunch**, a multi-chamber monthly networking event. Location in Lehi to be determined. Details are at [the-pointchamber.com](http://the-pointchamber.com).

### Sept. 16, noon-2 p.m.

**Strictly Networking Luncheon**, a West Jordan Chamber of Commerce event. Tentative location is Famous Dave's, 7273 Plaza Center Drive, West Jordan. Free (pay for menu order). Details are at [westjordanchamber.com](http://westjordanchamber.com).

### Sept. 16, 5:30-6:15 p.m.

**"Mindful Leadership: Emotional Intelligence is the Key to Business Success,"** a Small Business Development Center (SBDC) event. Location is Orem/Provo SBDC, Utah Valley University, Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.



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