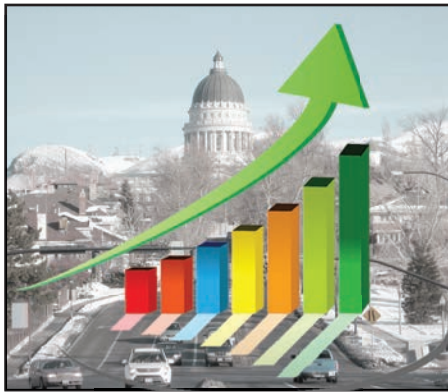


## OF NOTE



### Three million and growing

Utah has surpassed North Dakota to become the fastest-growing state over the past year, according to the U.S. Census Bureau. Figures released in December show that the state's population increased 2.03 percent, surpassing the 3 million mark. It is estimated that 3,051,217 now call Utah home.

### Industry News Briefs pages 6-7

### Business Calendar page 9

### Real Estate Section pages 18-19

## Warning: Regulatory reform could cost state

**Brice Wallace**  
*The Enterprise*

A member of a state board is urging a cautious approach to the Salt Lake Chamber's push for regulatory reform that could affect Utah businesses.

Jerry Oldroyd, a member of the Governor's Office of Economic Development (GOED) board, said at the board's most recent meeting that he is concerned that conducting a cost-benefit analysis on every rule established by state agencies could be

too costly and time-consuming.

The chamber in November released a 16-page report titled "The Cost of Doing Business: Improving Utah's Regulatory System," available at [www.slchamber.com/costofdoingbusiness](http://www.slchamber.com/costofdoingbusiness). Among other things, it recommends a "robust" cost-benefit analysis of major rules implemented by state administrative agencies. Bills passed by the Legislature often contain authorization for agencies to create rules related to the bill.

Michael Parker, director of public policy at the chamber, told the board that

improving the rulemaking process by adding analysis of what rules cost Utah's businesses is a vital step in keeping the state's economy strong and competitive with other states. He acknowledged that there are many options available for improving the process and that the report was the springboard for discussing the best approach.

One option is putting a note on all bills that would indicate an initial belief that they are expected to have low, medium or high impacts on businesses. If an imple-

**see OLDROYD pg. 5**



*This rendering depicts a planned 901,000-square-foot, \$50 million facility in Salt Lake City that will house manufacturing and distribution operations for Post Consumer Brands. The cereal maker announced plans for the project last week. It will be at California Avenue and 5600 West and employ nearly 100 people.*

## 901,000-square-foot Post cereal distribution center comes to SLC

**Brice Wallace**  
*The Enterprise*

A cereal company will expand its distribution operations to include Salt Lake City in an endeavor hailed as the largest build-to-suit project in the state's history.

Post Consumer Brands announced last week it would build a 901,000-square-foot, \$50 million facility at California Avenue and 5600 West — near the Northwest Quadrant development site — that will

employ nearly 100 people in manufacturing and distribution jobs.

Post is the nation's third-largest cereal company and already has a Utah facility in Box Elder County.

"We are excited to be partnering with Freeport West and Salt Lake City as one of the first major developments near the Northwest Quadrant of the city," said Linda Fisher, director of corporate communications for Post Consumer Brands. "This

## Healthcare prices helping drive up Utah cost of living

Although Utah healthcare costs are rising more slowly than the national average, they were the main driver in a 0.2 percent hike in consumer prices from October to November, according to the Zions Bank Wasatch Front Consumer Price Index (CPI). The index has now crawled ahead of the Fed's national inflation target of 2 percent, sitting at a 2.1 percent increase in the past year. The national Consumer Price Index decreased 0.2 percent from October to November and has grown 1.7 percent over the past year.

The increase in Utah's overall CPI was driven by higher prices for food away from home and medical care, which rose 2.9 percent and 2.8 percent, respectively. Food-away prices rose as prices for full-service meals, fast food and snacks increased. Medical care prices increased as rates for services rose. Medical care prices have increased 2.3 percent over the past year in Utah, compared to the national annual increase of 4.0 percent.

"Medical care prices are rising across the nation and Utah is no exception to this trend," said Scott Anderson, Zions Bank president and CEO. "That being said, Utah healthcare prices are rising at a relatively slower clip, remaining affordable for consumers largely because we have one of the most efficient healthcare systems in the nation."

The increase in Utah's overall CPI was also driven by higher prices in the following categories:

- Transportation prices increased 0.3 percent, bolstered by higher gasoline, airfare, car insurance and public transit prices.

**see POST pg. 5**

**see CPI pg. 16**





# Advanced materials industry to get help from federal grant to UofU

The University of Utah has received a \$4 million federal grant to assess and improve the supply chain for Utah's carbon composites and advanced materials industry.

The grant from the Department of Defense's Office of Economic Adjustment is aimed at making Utah's advanced materials industry more globally competitive and capable of diversifying into new markets in which industry contracts can be secured and the number of state jobs increased.

Utah has been at the forefront of the advanced materials industry since the advent of space exploration in the 1950s. That's when two Utah-based explosives companies — Hercules (now Hexcel) and Thiokol (now Orbital ATK) — developed the expertise that significantly improved space rockets by using carbon fiber. Now the state boasts more than 100 businesses in the industry.

"Utah has moved well beyond the early applications of carbon composites to now using these advanced materials in aerospace/defense, outdoor products, transportation equipment and medical products," said Greg Jones, associate director of the Scientific Computing and Imaging (SCI) Institute

at the University of Utah and the grant director. "Advanced composites are key to sustaining the military's air fleet, improving medical products, creating innovative recreational products and contributing to widespread innovation across a range of industries and markets."

Advanced materials range from composites such as carbon and glass fibers, to ceramics and polymers that are made using advanced manufacturing techniques, including filament winding, automated fiber placement and automated tape laying, he said.

Despite Utah's history in advanced materials, improvements in the supply chain and ecosystem are needed for the local industry to expand and remain competitive, officials say.

"The supply chain consists of all those companies, large and small, that contribute in some way to the final advanced materials produced," said Kevin Jessing, SCI Institute project manager. "The key components of an integrated supply chain include the manufacturers, raw material suppliers, service-based companies and, of course, the trained workforce. And when they all come together, they produce the real magic that is found in today's advanced

materials industry."

The \$4 million grant will fund an analysis to map Utah's entire carbon composites supply chain. The mapping will extend to the personal-relationship level among professionals who work at various positions within the industry. The mapping tool will enable manufacturers to find local Utah companies with the expertise and equipment to supply their most demanding materials and manufacturing requirements.

"This is a unique effort to map the entire supply chain, which will yield worthwhile results not only for Utah but the entire industry," Jones said. "Along with identifying all the companies engaged in the supply chain, we will also be able to track how they partner with each other. We want carbon fiber lay-up specialists in a company to be able to connect with their peers doing similar work somewhere else and share best practices."

Expected outcomes from the project include mapping the entire Utah advanced materials and composites industry supply chain to know which companies provide what services and their relationships to one another; identifying gaps in the supply chain that need to be addressed; determining how

to access future workforce and workforce development efforts; increasing contract opportunities for Utah manufacturers in both the defense and commercial sectors; and training supply chain members to promote more robust participation within the regional supply chain.

Project organizers will involve as many advanced composite companies and professionals as possible. Among ways for the industry to participate are registering for the industry newsletter at [www.UAMMI.org](http://www.UAMMI.org), participating in supply chain mapping discussions, and attending project events.

A team of specialists has been organized to manage the grant under the direction of the University of Utah. The team includes Layton-based Logistic Specialties Inc., a leader in consulting, logistics and engineering support that provides both government and commercial entities with creative solutions; Redirect, a Salt Lake City-based digital marketing agency; Grow Utah, a Kaysville-based nonprofit organization dedicated to fostering entrepreneurship and the expansion of emerging economic clusters across the state; and Quatere, a nonprofit engaged in online platform development across a range of areas, including a peer-to-peer entrepreneurship education model and an ecosystem map for entrepreneurs in Utah.

Several recent developments also have aimed at strengthening the state's advanced materials industry:

- The U.S. Department of Commerce's recent designation of Utah, among only a few communities across the country, as a manufacturing leader in its Investing in Manufacturing Communities Partnership (IMCP) program. This program facilitates collaboration among advanced material and manufacturing communities across the country that are working together to solve common challenges in workforce, recycling, materials science and new markets.

- The October \$1.6 million grant from the U.S. Economic Development Administration to determine the feasibility of using Utah coal to produce low-cost carbon fiber. If successful, this program will help create new jobs in rural communities in Utah that have been hard hit by the decline of the coal industry and provide a low-cost material to help open new markets for Utah composite manufacturers.

- The formation of the Utah Advanced Materials and Manufacturing Initiative (UAMMI). Supported by the state legislature, UAMMI is the joint effort of industry, government, military and academic leaders who are committed to strengthening the supply chain and ecosystem that supports the industry.

## ACG Utah selects Stephens to keynote annual growth confab

Robert Stephens, Geek Squad founder and former Best Buy CTO, will keynote the 2017 ACG Utah Intermountain Growth Conference scheduled for the Salt Lake Marriott City Center on March 7.

Now in its 14th year, the ACG Utah Intermountain Growth Conference is billed as the only conference that connects private equity groups with middle-market businesses and the intermediaries who work with them across the Intermountain West. More than 30 percent of the attendees represent fast-growing companies from the region and participants at the event are assured the opportunity to network, exchange ideas and build relationships, ACG said in a release.

In addition to the conference, the DealSource Lounge and ACG Capital Connection will be featured. DealSource offers private equity groups and intermediaries active in the Intermountain region

the opportunity to interact with deal-sourcing professionals in the Mountain West region. Capital Connection will be held during the cocktail reception and buffet dinner starting at 5 p.m.

Stephens will speak about his experiences as an entrepreneur, lessons learned along the way and offer his insights on how to approach the new economy and blaze the trail forward in 2017 and beyond.

With a start as a student fixing computers, Stephens turned Geek Squad into what is now one of the world's top tech support services. After selling Geek Squad to Best Buy in 2002, Stephens began a new business venture, Assist, which provides enhanced messaging capabilities for sales and customer service for clients that include Hyatt, Fandango, Sephora and 1-800-Flowers.

Registration information for the conference is available at [www.acg.org/utah](http://www.acg.org/utah).



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# Zions Bank report: Utah consumers go into new year with plenty of optimism

U.S. consumers are more confident about the future than they have been in 13 years. And Utahns are right there with them. The Zions Bank Utah Consumer Attitude Index (CAI) increased 5.1 points to 119.8 in December, accounting for almost half of the 10.9 points the index has climbed in the past year. The Utah increase resulted from a more positive outlook on the economy over the next six months.

The national Consumer Con-

fidence Index increased 4.3 points from November to December and currently sits at 113.7.

“Record-breaking holiday spending and travel are fueling an already robust economy,” said Scott Anderson, president and CEO of Zions Bank. “Compounded with a positive consumer outlook on business conditions and employment, 2017 is poised to begin with significant economic momentum.”

The Present Situation Index,

a sub-index of the CAI that measures how consumers feel about current economic conditions, decreased 1.2 points from November to December but remains 2.4 points higher than it was at this time a year earlier. Fifty-three percent of Utahns rate business conditions as good, a 2 percent decline from November, and 49 percent of Utahns believe jobs are plentiful, a 3 percent decline from November.

Expectations for the next six months increased 10.9 points in December due to a more positive outlook on future business conditions. Forty-two percent of Utahns think their household income will be higher in six months, compared to 38 percent in November, and 38 percent of Utahns think business conditions will be better in six months, up from 26 percent in November.

Other metrics regarding eco-

nomics confidence, interest rates, consumer spending and gasoline prices include:

- Thirty-nine percent of consumers believe the U.S. economy will improve during the next 12 months, compared to 26 percent in November.

- Sixty-seven percent of Utahns think interest rates will go up in the next 12 months.

- Twenty-five percent of Utahns are likely to purchase a major household item in the next 60 days, compared to 33 percent in November.

- Sixty-seven percent of Utahns believe the price of gasoline will go up over the next 12 months.

“In spite of a rocky, divisive year of elections, Utahns’ confidence in the economy closed 2016 at its highest level since before the recession,” said Randy Shumway, CEO of Cicero Group, a market research firm based in Salt Lake City that does analysis and data collection for the CAI. “This optimism sets a favorable tone for businesses and consumers as we look ahead to the new year.”

## Utah joins neighbors to build electric vehicle charging network

The governors of Colorado, Utah and Nevada have announced that they will work together over the next year to develop complementary plans for building an electric vehicle charging network across key highway corridors in their states.

The corridors will include interstates 70, 76 and 25 across Colorado; interstates 70, 80 and 15 across Utah; and interstates 80 and 15 across Nevada. In total, the charging network will connect more than 2,000 miles of highway.

“Regional collaboration is a key driver to fueling our future transportation options,” said Utah Gov. Gary R. Herbert. “By working together, we can minimize costs, ensure technological consistency and serve as laboratories of innovation.”

“This initiative recognizes that our states will continue to lead the country in the electric vehicle market,” said Colorado Gov. John Hickenlooper. “Our residents and the millions of visitors to our states will be able to drive electric vehicles from Denver to Salt Lake City to Las Vegas — from the Rockies to the Pacific.”

“The state of Nevada has electrified many of its interstates and highways, which has increased access to our open roads and promoted tourism and recreation in our rural communities. This collaboration will allow more families, tourists and travelers the ability to experience the freedom and beauty of the great American West,” said Nevada Gov. Brian Sandoval.

The regional electric charging station network will address “range anxiety,” the concern that recharging may not be available for long-distance travel or trips outside of major cities, the states said in a joint release. The electrification of major regional corridors is expected to facilitate the vehicle market transformation and allow smaller communities to “plug in” to the regional system.

Colorado, Utah and Nevada have significant electric vehicle market potential the statement said. It cited in particular:

- Utah currently ranks seventh in the U.S. for electric vehicle adoption. The state also recently unveiled its Mighty Five Corridor initiative, which will make electric vehicle transportation to its national parks possible, through the installation of fast-charging stations along key interstates.

- Colorado offers a \$5,000 tax credit on electric vehicle purchases, one of the best incentives in the

country. Colorado has also already begun building charging stations through the Charge Ahead Colorado program. There are nearly 8,000 electric vehicles on the road in Colorado today, compared to less than 100 in 2011.

- Nevada is ranked 13th in the nation for electric vehicles with 2,104 electric vehicles and 31,937 hybrid vehicles registered in the state. Nevada has a goal

to complete an electric highway system serving the entire state by 2020. To support this effort and promote greater connectivity between neighboring states, Nevada has received acceptance from the Federal Highway Administration on the designation of four strategic corridors within its borders as Alternative Fuel Corridors, including interstates 80 and 15 and U.S. highways 95 and 50.

## Evelar Solar opens Layton retail location

Salt Lake City-based Evelar Solar is taking a new approach to the marketing of rooftop solar generating systems with the opening of the state’s first retail solar location. Located in the Layton Hills Mall in Davis County, the site eliminates the need for sales representatives coming to potential customers’ homes, said Spencer Angerbauer, CEO and co-founder of Evelar Solar.

“One of the biggest barriers for consumers looking at solar is that other companies typically require an in-home appointment to purchase solar,” said Angerbauer. “Evelar’s retail concept disrupts the traditional way consumers have purchased. Consumers are able to interact directly with the solar technologies first-hand at our retail location and, more impor-

tantly, are able to purchase a solar plan in five minutes or less, similar to buying a cell phone or wireless plan.”

Evelar will offer four packaged solar options starting as low as \$49 per month, Angerbauer said. In addition, consumers will be able to work with Evelar personnel and proprietary technologies to analyze and recommend customized configurations.

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## Outdoor products company expands to SLC

Big Agnes, an outdoor products company based in Steamboat Springs, Colorado, is expanding into Salt Lake City with opening of a 30,000-square-foot distribution center. According to a joint announcement from Salt Lake City's new Department of Economic Development and the Economic Development Corporation of Utah (EDC Utah), the company, which produces sleeping bags, pads and tents, will locate its facility at 1810 S. 4370 W. with an initial staff of approximately 10.

The company's distribution expansion plans are designed to help meet growing demand for products domestically and internationally and to decrease shipping time and increase efficiency, the release said. Big Agnes executives said that Salt Lake City was the clear choice for its growing needs.

"With its central location, Salt Lake City positions us relatively close to any of our U.S. retailers but also not far from the West Coast for ocean freight shipments," said Bill Gamber, co-founder and president of Big Agnes. "Given its close proximity to our Colorado headquarters, costs of operation, access to rail, major interstate highways and the airport, Salt Lake City just makes a lot of sense for our business."

"After being made aware of the opportunity at last year's Outdoor Retailer show, we worked with Big Agnes and their real estate team to help make this announcement possible," said EDC Utah chief marketing officer Mike Flynn.

## Bywater to lead Vivint Solar

Vivint Solar has named David Bywater as CEO. He has been acting as interim CEO since May, according to a statement from the residential solar provider based in Lehi. The appointment is effective immediately.

"We strongly believe David is the best candidate for the CEO position," said Peter Wallace, chairman of the board at Vivint. "He positions Vivint Solar to execute on its tremendous opportunity to provide clean, affordable energy to consumers."



David Bywater

As interim CEO of Vivint Solar, Bywater made significant gains in driving efficiencies in the company's installation process, rationalizing its cost basis and re-establishing closer collaboration with Vivint Smart Home, said Wallace. He previously served as the chief operating officer at Vivint Smart Home and was responsible for customer operations, human resources, field service and supply chain management for the smart home services provider with more than 1 million customers.

"I look forward to continuing to build upon Vivint Solar's robust business in the emerging residential solar market with the board, the management team, our partners and our talented team," Bywater said. "We will continue to focus on generating strong growth predicated upon sound unit economics, while striving to consistently delight our customers with the best-in-class experience. As we seek to become the most sustainable residential solar company in the industry, Vivint Solar is well-positioned to create added value for our shareholders and deliver upon its market potential."

Prior to his role at Vivint Smart Home, Bywater served as an executive vice president and corporate officer for Xerox and was the chief operating officer of its \$1.8 billion state government services business. He spent 10 years working at Affiliated Computer Services, where he was responsible for the management of several business units, which encapsulated more than 60 different companies.

Bywater holds a bachelor of science degree in economics from Brigham Young University and an MBA from Harvard Business School.

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Amy Spencer, Communication Manager, UACPA

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## Jobless rate down another 0.1%

Utah's jobless rate continues to decline, shedding another one-tenth of a percentage point from October to November. The Department of Workforce Services reported that approximately 46,600 Utahns were unemployed and actively seeking work in November. Meanwhile, the national unemployment rate dropped three-tenths of a percentage point from October to November to 4.6 percent.

Utah's nonfarm payroll employment for November grew by an estimated 3.0 percent, having

added 42,100 jobs to the economy since November 2015. Utah's current employment level registers 1,447,700.

"Utah experienced yet another month of strong employment growth with the creation of more than 40,000 jobs over the last year," said Carrie Mayne, chief economist at the Department of Workforce Services. "The unemployment rate dropped for the fifth consecutive month, signifying a solid trend in absorbing job seekers into the state workforce."

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## Questar Fueling Co. sold

American Natural Gas, a major distributor of alternative motor fuels based in Saratoga Springs, New York, has acquired Questar Fueling Co., a subsidiary of Questar Corp. of Salt Lake City. The acquisition includes Questar's compressed natural gas (CNG) fueling station in West Valley City as well as fueling stations in Arizona, Kansas, Texas, California and Colorado.

Financial terms of the deal were not disclosed.

Through the transaction, ANG also acquired a new state-of-the-art mobile fueling station developed by Questar. The self-contained system can be mounted on a trailer and transported wherever a client needs temporary fueling capability or backup redundancy, ANG said in a release.

## POST

from page 1

area truly represents the 'Crossroads of the West,' opening up great distribution opportunities for our company, coupled with a first-class quality of life to our employees."

"In partnership with Post, we will be building an additional 1 million square feet of industrial development in this great city," said Bradley J. Ross, Freeport West president. "This development is the first of what we hope is many future opportunities in and around the Northwest Quadrant area of Salt Lake City. We look forward to working with Mayor [Jackie] Biskupski and the council on this and many other projects."

Lara Fritts, director of Salt Lake City's Department of Economic Development, said Post had a tight timeline for the project.

"Our team worked closely with the city's permitting department to provide Post with the customer service they needed to make this deal happen," Fritts said. "Post will undoubtedly set the precedent for the types of high-quality companies that meet the city's goals and vision."

Minnesota-based Post Consumer Brands was formed in 2015 with the consolidation of Post Holdings Inc.'s Post Foods and MOM Brands cereal businesses. It has about 2,800 employees in the U.S. and Canada, with production facilities in Utah; Michigan; Minnesota; North Carolina; Arkansas; Iowa; and Ontario, Canada.

Post's brands include Alpha-Bits, Better Oats, Bran Flakes, Coco Wheats, DreamWorks, Farina Mills, Golden Crisp, Good Morenings, Grape-Nuts, Great Grains, Honey Bunches of Oats, Honeycomb, Malt-O-Meal, Mom's Best, Oh's, Pebbles, Shredded Wheat, Raisin Bran,

DreamWorks, Weight Watchers and Waffle Crisp.

Post's cereal manufacturing facility in Tremonton, Box Elder County, produces several varieties of Malt-O-Meal cereal. It has about 200 employees. The plant opened in 2003. Post says its plants in Utah and North Carolina are the only new cereal production facilities built since 2000, making them the most modern in the industry.

Freeport West's Utah properties include nearly 9.5 million square feet in 31 buildings in and around Salt Lake City and 10 buildings in Clearfield. The company owns more than 450 acres of vacant land in northern California, West Valley City and Salt Lake City that is available for future development or to build to individual business specifications. Freeport West has been developing, leasing and managing commercial real estate since 1963.

Salt Lake City's Northwest Quadrant includes about 28,000 acres that generally include areas west of Interstate 215 and north of State Route 201 to the northern and western boundaries of the city, excluding Salt Lake City International Airport, which is east and adjacent to the quadrant boundary. More than 9,000 acres of land north of Interstate 80 is undeveloped. The Northwest Quadrant will be the site of the state's new prison.

The Northwest Quadrant will be the subject of planning, designing and building of an infrastructure backbone over the next two years, as well as the creation of an economic implementation plan for the area. Throughout 2017, the city will review and complete zoning considerations, develop a plan for future roadways, and complete the economic implementation plan. The goal is to complete the infrastructure backbone by the end of 2018 — two years before construction is completed on the new prison.

## OLDROYD

from page 1

mented rule were to exceed the expected impact, that could trigger a more-robust analysis, Parker said.

Oldroyd noted that most rules created from legislative measures are clarifications of existing rules.

"They're relatively inconsequential, and to do a full-blown analysis of each one of those would be really expensive and a big use of staff time," Oldroyd said.

"It seems to me that if there's a fundamental shift in policy — for example, if there's new regulation creating a new incentive or something like that — that that burden ought to be at the Legislature to do a cost-benefit analysis before they pass the statute. That would be the logical spot to do it, and then the rules could describe from that new statute basically how it conforms with the cost-benefit analysis of the Legislature. That would be a much better use of time, and it would at least make the Legislature look at what the hell they're doing."

Parker said that doing cost-benefit analyses during the Legislature's general session "would be tough." But Utah could establish a threshold. In California, he said, cost-benefit studies are conducted on legislation that has expected impacts over \$100 million, based on initial analyses.

"Really," Oldroyd said,

"it's going to require some kind of threshold because if you have every rulemaking [action] do an analysis like that, it's going to ruin budgets."

Parker said that Utah needs to determine what depth and scope is needed for cost-benefit studies. "The current code only requires agencies currently to do a stated impact, a qualitative statement of 'there's potentially an impact' or 'we can foresee an impact' but there's no requirement for them to do a substantive analysis of the potential impact," Parker said. "That was a big concern for us."

The chamber's report says Utah's regulatory structure "is becoming outdated as 21 states have adopted more robust analyses of their regulations."

"Twenty-one states do it better than us," Parker said. "We don't know if what those 21 states are doing are worth the staff time, the fiscal cost to the state, the growth of government that it would take to do cost-benefit analysis on every single administrative rule, but we know there's a better model than what we're doing now."

And such analyses are needed because "without the numbers in place, we don't have a good way of putting our arms around the administrative state in our state and saying how much regulations are actually costing Utah businesses in aggregate," Parker said.

Virginia is among the 21 states and "saw a monumental shift in the regulatory climate

when they did it," Parker said. Colorado likewise put in place a more-stringent small-business cost-benefit analysis requirement "and they feel like that's unlocked a lot of entrepreneurial activity," he said. "So we do have tangible examples in the other states that have done it, that it's paying dividends for them."

Parker added that having better cost-benefit analysis in place could help when Utah is recruiting businesses to the state. "I think a big thing for the [recruitment] team as they go out is, saying that we're vigilant about regulations while we're the best state for business is a big arrow in the quiver, to say we're not taking it for granted, and so part of this [reform] is just making sure that we're marketing to our strengths."

The chamber report calls for better evaluation on the costs of Utah's rules to individuals, businesses and the state's economy; reforms that will stop unnecessary regulations; improvement in transparency and oversight of Utah's rules; and achieving a national model through considering a more robust analysis on the costs and benefits of rules.

Among previous state regulatory reform efforts, the most recent came in 2011, when Herbert's business regulation review found that 48 percent of Utah's rules substantially affect businesses. More than 300 rules were modified or eliminated. In 2015, less than 3 percent of rules had a robust analysis about their potential cost to business, the chamber report states.

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January 28 - Colorado | February 3 - Washington | February 5 - Washington State | February 17 - Oregon | February 19 - Oregon State



# 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.

## ACCOUNTING

• **Pinnock, Robbins, Posey & Richins PC** (PRPR), Salt Lake City, has purchased the accounting practice of **Alfred J. Kofoed**. He will remain with PRPR in an of-counsel role as he phases into retirement over the next five years. Kofoed was previously a partner in the Salt Lake City firm of Nievaard, Kofoed & Teran PC for 24 years and has 40 years of experience in public accounting. He began his public accounting career with Arthur Andersen in its Los Angeles office, where he worked in the commercial audit department for over three years. Kofoed has specialized in the construction, architectural and wholesale industries and serves a number of physician-based businesses and their owners. He also serves many not-for-profit associations and provides a number of ERISA audits. The firm also announced that **Kevin Crump**, a long-time audit and tax manager with NKT, is also now a member of the PRPR client service team. Crump has 26 years' public accounting experience. He was the chief financial officer of a large Utah-based grocery store chain for eight years, and began his public accounting career with Fox and Co., a firm that was eventually acquired by Grant Thornton.



Alfred Kofoed



Kevin Crump

its Los Angeles office, where he worked in the commercial audit department for over three years. Kofoed has specialized in the construction, architectural and wholesale industries and serves a number of physician-based businesses and their owners. He also serves many not-for-profit associations and provides a number of ERISA audits. The firm also announced that **Kevin Crump**, a long-time audit and tax manager with NKT, is also now a member of the PRPR client service team. Crump has 26 years' public accounting experience. He was the chief financial officer of a large Utah-based grocery store chain for eight years, and began his public accounting career with Fox and Co., a firm that was eventually acquired by Grant Thornton.

## ARTS/ENTERTAINMENT

• **The Gateway** in downtown Salt Lake City has used its storefronts to display art from local artists during the holiday season. With help from the **Salt Lake City Arts Council**, the **Urban Arts Alliance**, the **University of Utah**, the **Downtown Alliance** and others, The Gateway's Art Shop Project brought local artists the opportunity to fill storefronts with art and video installations. Participating artists include **David Baddley**, a professor of art/photography at Westminster College; **Camille Overmore**, a University of Utah communications graduate and current sculpture student; **Soon-Ju Kwon**; **Brady Peterson**; **Sarina Villareal**; **Sarah Peterson**,

a senior at the University of Utah; **Briana McLaren**, a full-time art student at the University of Utah; **Carol Sogard**, **Michelle Guymon** and **Helen McNally**; and **The Sign Witches**.

## BANKING

• **Bank of Utah**, Ogden, has elected **Kimberlee Kennedy** as a bank officer and appointed her as internal audit manager. She will oversee the outsourcing of all internal audit functions at the bank. Her experience includes several years as a senior auditor for Deloitte & Touche.



Kimberlee Kennedy

• **Mountain America Credit Union**, West Jordan, has selected **Kelly Albiston** as senior vice president of digital banking. He is responsible for the overall product development and supervision of the company's online and mobile digital banking channels. Albiston has nearly four years of experience as vice president of information technology at Mountain America. Prior to that, he spent over a decade helping establish and grow Orbit Medical. Albiston earned a bachelor's degree at the University of Utah and a master's of business administration at Brigham Young University.



Kelly Albiston

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## CONSTRUCTION

• **Sundt Construction Inc.** has opened an office in Salt Lake City. The expansion will enable the full-service general contractor support its ongoing transportation construction work throughout the region while helping the state meet its growing infrastructure needs. **Larry Luke** will lead the

office as area manager. The company has about 1,600 employees in offices in Utah, Arizona, Texas and California.

## CONTESTS

• Nominations are being accepted through Feb. 10 for the **Utah Innovation Awards 2017**, presented by **Stoel Rives LLP** and the **Utah Technology Council** (UTC). The awards program recognizes Utah's best innovations and the companies that created them. Innovations from all industries, and in all areas of technology and business, are eligible for consideration if they meet the eligibility requirements. Past years' categories have included Clean Technology and Energy; Computer Hardware/Electrical Device; Consumer Software (including social media and mobile apps); Enterprise Software, Cloud and Big Data; Life Science/Bio Tech; Life Science/Medical Device; Mechanical/Chemical/Manufacturing; and Outdoor/Consumer Products. Nominations will be evaluated by a committee of approximately 80 representatives from private industry, government and higher education. Up to two finalists and one winner may be selected from each category. Award winners will be announced at an awards presentation April 20. The online nomination form is at <https://www.utahinnovationawards.com/utah-innovations-nomination-multipage/>.

## CORPORATE

• **ISA Scientific**, Salt Lake City, has completed a rebrand and is now operating under a new name, **Ananda Scientific**. The company is focused on making non-psychoactive, safe and effective therapeutic products based on cannabis plant chemistry. The company said the rebranding was done to capitalize on the global cannabidiol (CBD) market, which is anticipated to reach \$2.1 billion in consumer sales by 2020.

## DIRECT SALES

• **ForeverGreen Worldwide Corp.**, Lindon, has appointed **Shane Manwaring** as general counsel and **Dan Eastman** as chief information officer. Manwaring most recently served as vice president of legal at the company. He has more than nine years of legal experience on both a domestic and international level, with seven years' experience in the direct selling industry. Eastman has several years of experience in information technology, project management and direct selling for several large companies, most recently as vice president of information technology at ForeverGreen.

## EXPANSIONS

• Online retailer **Overstock.com Inc.**, Salt Lake City, has completed plans to open a customer care call center in Grays Harbor County, Washington, bringing at least 150 jobs by May. The lease will encompass 20,000 square feet of space in a building housed inside the Satsop Business Park in Elma, Washington. Overstock will use an entire floor of a state-of-the-art office building built on the site of a former, never-activated nuclear power plant. The location initially will house only a customer care call center, but the company anticipates creating satellite teams with other functions.

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## GOVERNMENT

• **Salt Lake City** Mayor Jackie Biskupski has appointed **Karl Lieb** as the city's fire chief. Lieb was appointed interim chief in October, upon the retirement of Brian Dale. Lieb has been with the Salt Lake City Fire Department for 21 years. With a commission in the United States



Karl Lieb

Air Force and POST certification from the Montana Highway Patrol Academy, Lieb has extensive experience in public safety from federal to municipal levels. His education includes an MPA from the University of Utah.

## HEALTHCARE

• **Intermountain Healthcare**, Salt Lake City, has named **Joseph E. Fournier** as vice president of human resources and chief human resources officer. Most recently, Fournier was chief human resources officer for the University of Michigan Health System. Prior to that, he was vice president and chief human resources officer for UMass Memorial Medical Center and UMass Memorial Medical Group, and senior human resources officer for UMass Memorial Health Care in Worcester, Massachusetts. Before entering human resources, Fournier was an attorney and Air Force officer, holding positions as a military prosecutor and in-house counsel and general counsel for the Air Force Medical Service.

## INVESTMENT

• **ObservePoint**, Provo, has closed on a \$19 million Series B funding round led by **Mercato Partners** and **Pelion Venture Partners**. ObservePoint provides automated web tag and mobile app analytics validation solutions for enterprise organizations. The capital will be used to expand operations and to support continued investment in innovations focused on improving data-driven business decisions and digital marketing returns, ObservePoint said. As part of the investment, Mercato's **Ryan Sanders** will join the ObservePoint board of directors.

see BRIEFS next page



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# Industry Briefs

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## LAW

• **Snell & Wilmer** has elected Salt Lake City attorneys **Cortland P. Andrews**, **Paul W. Shakespear** and **Jeremy J. Stewart** to join the firm's partnership and elected **Elisabeth M. McOmber** to counsel. Andrews represents clients in a variety of



Cortland Andrews



Paul Shakespear



Jeremy Stewart



Elisabeth McOmber

business matters. His education includes a J.D. from Brigham Young University's J. Reuben Clark Law School. Shakespear focuses his practice in commercial litigation, energy and utility law and defending clients in product liability and medical malpractice matters. He earned his J.D. from Brigham Young University's J. Reuben Clark Law School. Stewart concentrates his practice in commercial litigation. McOmber concentrates her practice in product liability defense litigation and complex commercial litigation.

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## MANUFACTURING

• **New World Distillery** has opened at 4795 E. 2600 N., Eden. The owner is Ashley Cross. It uses organic ingredients and produces GMO-free spirits. It emphasizes sustainability through state-of-the-art stills, cutting-edge fermenters that are

temperature-controlled, a waste-water evaporator and a recirculating water chiller that recycles 100 percent of its cooling water. Most of the ingredients for the spirits are purchased from local suppliers within a three-state radius, all waste is recycled, their packaging is re-usable and they are the first commercial business to sign up for the Rocky Mountain Power Subscriber Solar program.

## PHILANTHROPY

• Members of the **Utah Trucking Association** have donated over \$10,000 to the families of **Trooper Eric Ellsworth** of the Utah Highway Patrol and **Officer Cody Brotherson** of the West Valley City Police Department. Both lost their lives while protecting the residents of Utah.

• **Bank of American Fork** recently donated 7,918 teddy bears to at-risk children in Utah. The annual **Project Teddy Bear** features a drive to collect and donate stuffed animals to Utah crisis centers. This year's project included the teddy bears and other stuffed animals for the **Salt Lake County Family Support Center**, the **Utah Valley Family Support & Treatment Center** and the **Family Connection Center** in Clearfield. Among the standouts contributors this year were **Bingham High School**, which collected 125 stuffed animals; the **American Fork High School Marching Band**, with students, parents and faculty donating time to put together boxes, pack up all the stuffed animals and sort the boxes; the **Spanish Fork Letterman's Club**, which collected nearly 2,000 stuffed animals; and **Bailey's Moving & Storage**, which provided all of the boxes, labor and a large moving truck to deliver teddy bears to three support centers. In the 17 years of Project Teddy Bear, more than 118,547 stuffed animals have been donated. The stuffed animals were donated by customers and community members.

## REAL ESTATE

• **Windermere Utah Real Estate** has hired **Mark Shepherd** as branch manager. He will lead a team of 10 agents in the company's new Layton office, which will serve home buyers and sellers in northern Utah, especially Davis, Morgan and Weber counties. The Layton office, at 2244 N. University Park Blvd., is the company's fifth in Utah. Shepherd is mayor of Clearfield.



Mark Shepherd

He has been a real estate agent for 12 years. He previously was the broker and owner of RE/MAX Unlimited. Prior to his career in real estate, Shepherd worked for AIG as a regional manager over consumer lending.

## RECOGNITIONS

• Two Utah entities have been named winners of the **World Ski Awards**, part of the World Travel Awards. **Deer Valley Resort** was named the **United States' Best Ski Resort**, and **Stein Eriksen Lodge Deer Valley** was named **United States' Best Ski Hotel**. Deer Valley Resort earned the honor for the fourth consecutive year. Votes were cast by leading ski tourism professionals worldwide, including senior executives, travel buyers, tour operators, agents and media, as well as thousands of luxury travel consumers. Winners were celebrated at the 2016 Ski Oscars gala ceremony in November in Kitzbühel, Austria.

• **High West Distillery**, Park City, has received the **Distiller of the Year** award in **Whisky Advocate's** 23rd annual awards program. The awards are recognition of a combination of excellence, innovation, tradition and great-tasting whisky.



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## RESTAURANTS

• **Sizzling Platter**, a Utah-based restaurant management company with nearly 400 restaurant units globally, has launched a new catering and delivery service, **Sizzling Catering**. The initial rollout is taking place at three of the company's Dunkin' Donuts locations: 7219 S. Grandeur View Way, Midvale; 5693 S. Harrison Blvd., South Ogden; and 217 E. 400 S., Salt Lake City. In addition to selecting one of several fixed Sizzling Catering specials, customers have the option to add individual food items to their order or build their own customized food pack based on preferred amount and food type.

## RETAIL

• **Natural Grocers by Vitamin Cottage Inc.** will open a store at 10622 S. Redwood Road, South Jordan, in the spring, bringing 18 jobs. The company has more than 3,000 employees at 130 stores in 19 states. The new South Jordan store will be about 15,000 square feet.

## SCHOLARSHIPS

• **KeyBank** recently awarded two scholarships to students attending local schools. A \$4,000 scholarship was awarded to **Isabella Bean**, a fourth-year student studying finance at the David Eccles School of Business at the University of Utah. The company also granted \$10,000 to the **Salt Lake Community College Partnerships for Accessing College Education (PACE)** program. PACE is a scholarship program created to increase college participation and graduation rates for local high school students.

## SERVICES

• **City Wide**, a building maintenance management company, has opened an office in Salt Lake City to serve commercial properties in Salt Lake, Utah and Wasatch counties. **Gerry Ogris** owns and operates City Wide of Salt Lake City. He has more than 20 years of experience in business-to-business sales, operations and business management.

## SPORTS

• The **Utah Olympic Legacy Foundation** has hired **Zachary Hall** as biathlon manager at Soldier Hollow Nordic Center. His experience includes skiing four years as a varsity team



Zachary Hall

member at Dartmouth College and as a member of the U.S. Biathlon Development Team. Upon retiring from competition in 2011, Hall returned to Alaska to work and got involved with biathlon across the state. Together with Olympian Lars Flora Hall helped grow the NANANordic and Skiku programs and developed an Anchorage-based competitive youth biathlon team. Hall also served as the biathlon coordinator and head coach for Team Alaska's ski and snowshoe biathlon teams for the 2014 and 2016 Arctic Winter Games in Fairbanks, Alaska, and Nuuk, Greenland.

• **Vivint Smart Home**, Provo, has appointed **Scott Hardy** as chief operating officer. He will be responsible for the customer-facing operations of the company, including customer care, monitoring,



Scott Hardy

field service and business analytics. Hardy had been serving as senior vice president of inside sales at Vivint for the past two years. He joined Vivint in 2013 as the vice president of business analytics. Before that, Hardy was a principal at the Cicero Group LP; spent several years at McKinsey & Co. and Monitor Group; and led operating divisions of other companies, including Cisco, where he was a director of product management and an early member of the company's TelePresence cloud business unit. He also spent several years in general management and marketing roles for Tandberg and NCH Partsmaster Europe. His education includes a bachelor's degree in economics from Brigham Young University.



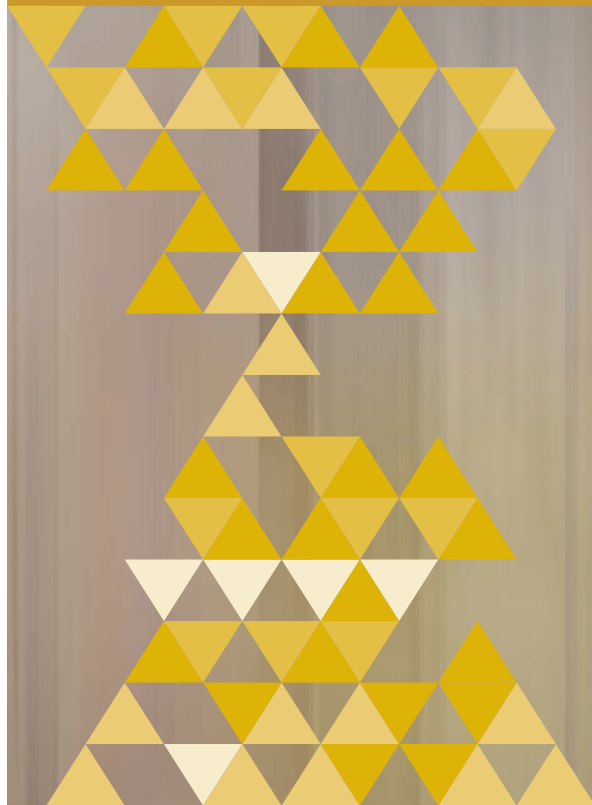
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# Calendar

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

## **Jan. 3, 11:30 a.m.-1 p.m.**

**Business Alliance Networking Lunch**, a Davis Chamber of Commerce event. Location is Boondocks, 525 Deseret Drive, Kaysville. No RSVP required. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Jan. 4, 8:30-10 a.m.**

**“Jump Start: Intro to Entrepreneurship,”** a Salt Lake Chamber event. Seminar is taught by Deb Bilbao, business consultant at the Women’s Business Center. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

## **Jan. 4, 11:30 a.m.-1 p.m.**

**Professionals Networking Group**, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at [chamberwest.org](http://chamberwest.org).

## **Jan. 5, 9-9:45 a.m.**

**“How to Use Free Software to Find Federal Agencies to Market Your Products,”** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 5, 10-10:45 a.m.**

**“Finding Federal Contracting Opportunities Before Announced on the FedBizOps Website,”** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 5, 11 a.m.-noon**

**“Creating Effective Capability Statements,”** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 5, 11:30 a.m.-1 p.m.**

**January Lunch Meeting**, a Murray Area Chamber of Commerce event. Speaker and location to be determined. Details are at [murraychamber.org](http://murraychamber.org).

## **Jan. 6, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Gil Gonzales, Murray fire

chief, will discuss “Fire Awareness and Control.” Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Details are at [murraychamber.org](http://murraychamber.org).

## **Jan. 6, 8-10 a.m.**

**Friday Forum**, a Utah Valley Chamber of Commerce event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at [thechamber.org](http://thechamber.org).

## **Jan. 6, 8-10 a.m.**

**“First Friday Face to Face,”** a Salt Lake County Business to Business Networking Group event. Location is the Miller Campus of Salt Lake Community College, 9750 S. 300 W., Sandy. Free. Details are at [westjordan-chamber.com](http://westjordan-chamber.com).

## **Jan. 10-12**

**Outdoor Retailer Winter Market**, an industry tradeshow. Location is the Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Details are at [www.outdoorretailer.com](http://www.outdoorretailer.com).

## **Jan. 10, 11:30 a.m.-1 p.m.**

**Women in Business Luncheon**, a ChamberWest event. Speaker is Joava Good of VOAD (Volunteers Active in a Disaster). Location is Highland Cove Retirement Center, 3750 Highland Drive, Salt Lake City. Cost is \$20 with RSVP, \$30 at the door. RSVPs can be completed at [chamberwest.org](http://chamberwest.org) or by calling (801) 977-8755.

## **Jan. 10, 5:30-7 p.m.**

**Business After Hours**, a Holladay Chamber of Commerce event. Location is the Cottonwood Country Club, 1780 E. Lakewood Drive, Holladay. Cost is \$15 for members, \$20 for nonmembers. Details are at [holladaychamberofcommerce.org](http://holladaychamberofcommerce.org).

## **Jan. 11, 8:30 a.m.-noon**

**Employer-Based Trip Reduction Symposium**, hosted by the Utah Division of Air Quality and highlighting what companies can do voluntarily through vehicle trip reduction strategies to reduce their contribution to poor air quality, provide benefits to their employees, and reduce company costs associated with transportation. Location is the Multi-Agency State Office Building, 195 N. 1950 W., Salt Lake City. Event will also be offered through a live online webinar. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 11, 11:30 a.m.-1 p.m.**

**Connect 4 Lunch**, a Sandy Area Chamber of Commerce event. Location is Anytime Fitness, 9211

S. Village Shop Drive, Sandy. Cost is \$15 for members, \$20 for nonmembers. Details are at [sandychamber.com](http://sandychamber.com).

## **Jan. 11, 11:30 a.m.-1 p.m.**

**Professionals Networking Group**, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at [chamberwest.org](http://chamberwest.org).

## **Jan. 11, 3-5 p.m.**

**“Simple Marketing Strategy for Small Business and Nonprofits,”** a Salt Lake Chamber “Business Essentials” event. Presenter is Paula Sageser, website designer and content writer. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$10. Details are at [slchamber.com](http://slchamber.com).

## **Jan. 12, 8-9:30 a.m.**

**“Legal Alert: Revised Form 1-9 in 2017,”** a Mountain States Employer Council (MSEC) event. Beginning Jan. 22, all employers must begin using the revised Form I-9. This briefing will cover all the new features and changes to the form. Location is MSEC office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$59. Details are at [msec.org](http://msec.org).

## **Jan. 12, 8 a.m.-2 p.m.**

**St. George Area Economic Summit**. Keynote speaker is Mary Walshok, author, speaker, educator and thought leader at the University of California-San Diego. Event also features breakout sessions and a “What’s Up Down South” session. Location is Dixie Convention Center, 1835 S. Convention Center Drive, St. George. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**Annual Meeting** (combined WIB and chamber luncheon), a Davis Chamber of Commerce event. Location is Megaplex Theaters, Legacy Crossing, 1075 Legacy Crossing Blvd., Centerville. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

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

**“Regional Transportation Plan 2040: Plans, Priorities and Perceptions,”** a ULI (Urban Land Institute) January Box Lunch event. Presenters are Ted Knowlton, deputy director of the Wasatch Front Regional Council; Matt Sibul, chief planning officer at the Utah Transit Authority; and Jeff Harris, planning director at the Utah Department of Transportation. Location to be determined. Details to be

announced soon at [utah.uli.org](http://utah.uli.org).

## **Jan. 12, 4-6 p.m.**

**UTC Annual Open House**, a Utah Technology Council (UTC) event. Location is UTC offices at the Cottonwood Corporate Center, 2755 E. Cottonwood Parkway, Suite 130, Salt Lake City. Free. Details are at [utahtech.org](http://utahtech.org).

## **Jan. 13, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Speaker is a representative of Partners for Prevention. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Details are at [murraychamber.org](http://murraychamber.org).

## **Jan. 17, 8:30-9:30 a.m.**

**Breakfast of Champions**, a Sandy Area Chamber of Commerce event. Speaker is Utah Senate President Wayne Niederhauser, who will discuss policy and economic priorities for the 2017 general legislative session. Location is Scheels, 11282 S. State St., Sandy. Details are at [sandychamber.com](http://sandychamber.com).

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

**Business Alliance Networking Lunch**, a Davis Chamber of Commerce event. Location is Boondocks, 525 Deseret Drive, Kaysville. No RSVP required. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## **Jan. 17, 6-9 p.m.**

**“Share the Magic” Gala**, a West Jordan Chamber of Commerce event featuring the Craig Dearing Legacy Award, volunteer check presentation and Ambassador of the Year Award. Location is The Gathering Place at Gardner Village, 1100 W. 7800 S., No. 24, West Jordan. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## **Jan. 18-19**

**“Boots to Business: Reboot with the U.S. Small Business Administration,”** a U.S. Small Business Administration (SBA) event that provides participants an overview of business ownership as a career vocation, an outline and knowledge of the components of a business plan, a practical exercise in opportunity recognition, and an introduction to available public and private resources. Location is Salt Lake Community College’s Miller Corporate Partnership Center, 9690 S. 300 W., third floor, No. 333, Sandy. Free. Details are at [www.sba.gov](http://www.sba.gov).

## **Jan. 18, 7:30 a.m.-1 p.m.**

**Utah Economic Review and Policy Summit 2017**, featuring a discussion of the Utah economy and what business and policy lead-

ers are doing to secure a prosperous future. Activities include the Utah Economic Review from 7:30-9:30 a.m. and the inaugural Utah Business & Policy Summit 10 a.m.-1 p.m. Review will feature economists and business leaders from around the state discussing the Utah economy. The annual event is hosted by the Salt Lake Chamber, in collaboration with the Governor’s Office of Management and Budget, David Eccles School of Business, the Kem C. Gardner Policy Institute and Economic Club of Utah. The summit, presented by the Salt Lake Chamber, will feature Utah business leaders and elected officials discussing the critical issues that affect the state’s businesses, including the release of the chamber’s 2017 Public Policy Guide. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$95 for both events; \$65 for the Utah Economic Review breakfast only; \$40 for Utah Business & Policy Summit lunch only. Details are at [slchamber.com](http://slchamber.com).

## **Jan. 18, 8:30 a.m.-5 p.m.**

**Chamber Ski Day 2017**, a Utah Valley Chamber event. Location is Sundance Ski Resort, 8841 N. Alpine Loop Road, Sundance. Cost is \$40 (includes ski ticket and 8:30 a.m. breakfast). Details are at [thechamber.org](http://thechamber.org).

## **Jan. 18, 11:30 a.m.-1 p.m.**

**Professionals Networking Group**, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at [chamberwest.org](http://chamberwest.org).

## **Jan. 18, 11:30 a.m.-1 p.m.**

**UTC TechLunch**, a Utah Technology Council (UTC) member-only networking event. Location is Thumbtack, 12936 Frontrunner Blvd., Draper. Details are at [utahtech.org](http://utahtech.org).

## **Jan. 18, noon-1 p.m.**

**Professional Development Series**, presented by the Utah Valley Chamber. Location is Provo LDS Employment Resource Center, 702 W. Columbia Lane, Provo. Free. Details are available by calling (801) 818-6161 or at <http://bit.ly/1tDS04k>.

## **Jan. 19-20**

**Silicon Slopes Summit 2017**, enabling members of the Utah technology industry the chance to learn from and network with leading minds, innovators and experts in technology. Event features keynote presentations, workshops, a startup competition and awards.



# CALENDAR

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Multiple tracks will be available in the areas of entrepreneurship, technology, marketing and sales. Location is the Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$95. Details are at <http://silicon-slopesummit.com/>.

## **Jan. 19, 11:30 a.m.-1 p.m.**

**Networking Lunch**, a Murray Area Chamber of Commerce event. Speaker Marnie Jeppson, director of Planet Fitness, will discuss "Exercise Myths and Facts." Location is Red Lobster, 298 E. Winchester St., Murray. Cost is \$15 for members, \$20 for nonmembers. Details are at [murraychamber.org](http://murraychamber.org).

## **Jan. 19, 11:30 a.m.-1 p.m.**

**WBN Luncheon**, a Utah Valley Chamber event. Speaker is Elle Gipson. Location is Utah Valley Home Builders, 1443 W. 800 N., No. 202, Orem. Cost is \$25 for members, \$30 for nonmembers. Details are at [thechamber.org](http://thechamber.org).

## **Jan. 19, noon-1 p.m.**

**Business Educational Workshop**, a Holladay Chamber of Commerce event. Speaker Pam Juliano of Juliano Consulting will discuss upcoming trends for small-business owners, updated laws and best practices, funding resources available including grants, and effective strategies for goal setting as a business owner/entrepreneur. Location is myBusinessBar, 4535 S. 2300 E., Holladay. Cost is \$10. Details are at [holladaychamberofcommerce.org](http://holladaychamberofcommerce.org).

## **Jan. 19, 3-5 p.m.**

**UTC Public Policy Forum**, a Utah Technology Council event. UTC's Public Policy Forum meets regularly to discuss issues that affect the state and its tech industry. Location is UTC, 2755 E. Cottonwood Parkway, Suite 500, Salt Lake City. Details are at [utahtech.org](http://utahtech.org).

## **Jan. 20, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Speaker Shawn Wickard will discuss "Stem Cell Myths and Facts." Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Details are at [murraychamber.org](http://murraychamber.org).

## **Jan. 20, 6-9 p.m.**

**Business Awards Banquet**, a Davis Chamber of Commerce event. Location is Davis Conference Center, 1651 N. 700 W., Layton. Details are at [davis-chamberofcommerce.com](http://davis-chamberofcommerce.com).

## **Jan. 24, 7:30-9 a.m.**

**UTC Clinic**, a Utah Technology Council event. Speaker Spencer Hoole, president and chief executive officer of Diversified Insurance Group, and others will discuss "Cyber Risk Management: Rapidly Changing Exposures and Pragmatic Approaches." Location is Diversified Insurance Group, 136 E. South Temple, Suite 2300, Salt Lake City. Free for UTC members, \$40 for nonmembers. Details are at [utahtech.org](http://utahtech.org).

## **Jan. 25, 11:30 a.m.-1 p.m.**

**Eighth Annual Northfront "Entrepreneur Excellence Awards" Banquet**, a Northfront Entrepreneur Alliance event recognizing outstanding entrepreneurs from the northern Wasatch Front. Recipient entrepreneurs will share key advice learned along the way. Location is Northfront Business Resource Center, 450 S. Simmons Way, Kaysville. Cost is \$10. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 25, 11:30 a.m.-1 p.m.**

**Professionals Networking Group**, a ChamberWest event. Location is Golden Corral, 3399 W. 3500 S., West Valley City. No RSVP required. Details are at [chamberwest.org](http://chamberwest.org).

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

**Business Matters Luncheon**, a West Jordan Chamber of Commerce event. Speaker is Kordell Norton, consultant, author and speaker. Location is Conservation Garden Park, 8275 S. 1300 W., West Jordan. Cost is \$20 for members, \$25 for nonmembers. Details are at [westjordan-chamber.com](http://westjordan-chamber.com).

## **Jan. 26, 5-7 p.m.**

**Business After Hours**, a Salt Lake Chamber event. Location is Valley Fair Mall, Larry H. Miller Megaplex, 3620 S. 2400 W., West Valley City. Cost is \$10 for members, \$15 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## **Jan. 27, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Speaker to be announced. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Details are at [murraychamber.org](http://murraychamber.org).

## **Jan. 31, 9-10 a.m.**

**"SBA 8(a) Program: Helping Small Business Secure Government Contracts,"** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 31, 10-10:45 a.m.**

**"The Historically Und-**

**erutilized Business Zones (HUBZone) Program,"** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Jan. 31, 11-11:45 a.m.**

**"Advantages of Service-Disabled and Women-Owned Small Business Set-Asides,"** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Feb. 2, 8-9:30 a.m.**

**UTC Clinic**, a Utah Technology Council event. Topic to be announced. Location is Joseph Smith Memorial Building, 15 E. South Temple, Salt Lake City. Free for UTC members, \$40 for nonmembers. Details are at [utahtech.org](http://utahtech.org).

## **Feb. 3, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Murray City Police Chief Craig Burnett will discuss "Crime Prevention in Murray City." Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Details are at [murraychamber.org](http://murraychamber.org).

## **Feb. 3, 8-10 a.m.**

**"First Friday Face to Face,"** a Salt Lake County Business to Business Networking Group event. Location is the Miller Campus of Salt Lake Community College, 9750 S. 300 W., Sandy. Free. Details are at [westjordan-chamber.com](http://westjordan-chamber.com).

## **Feb. 3, 8:45-11 a.m.**

**"Networking Without Limits,"** a Salt Lake Chamber event. Jim Woodard of CCI Mechanical Services will discuss "Building Better Business Relationships." Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15 for members, \$20 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## **Feb. 3, 3:30-5 p.m.**

**UTC Public Policy Forum**, a Utah Technology Council event. UTC's Public Policy Forum meets regularly to discuss issues that affect the state and its tech industry. Location is the Utah State Capitol, 350 State St., Salt Lake City. Details are at [utahtech.org](http://utahtech.org).

## **Feb. 3, 6-9 p.m.**

**Annual Dinner**, an Ogden/Weber Chamber of Commerce event. Social starts at 6 p.m., followed by dinner at 7 p.m. Event includes awards presentations, a social hour, formal dinner, music and guest speakers. Location is

Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Feb. 3, 6-9 p.m.**

**Annual Awards Gala**, a ChamberWest event. Location is the Maverik Center, 3200 S. Decker Lake Drive, West Valley City. Cost is \$40 per person (table purchases are available). RSVPs can be completed at [chamberwest.org](http://chamberwest.org) or by calling (801) 977-8755.

## **Feb. 7, 7:30-9 a.m.**

**"Introduction to Corporate Boards: The Why and How of Board Membership."** The Women's Leadership Institute, facilitator Natalie Gochnour and panelists Peggy Thompson, Gretchen McClain, Ron Jibson and Tania Binder will discuss what you need to know to serve on a corporate board. Location is the Kem C. Gardner Policy Institute, 411 E. South Temple, Salt Lake City. Cost is \$75. Details are at [slchamber.com](http://slchamber.com).

## **Feb. 8-11**

**RootsTech**, a family history convention. Activities also include a Family Discovery Day, Innovator Summit and Innovator Showdown. Among the speakers are LeVar Burton, Buddy "Cake Boss" Valastro and the Scott brothers. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$189. Details are at <https://www.rootstech.org/>.

## **Feb. 9, noon-1 p.m.**

**Business Educational Workshop**, a Holladay Chamber of Commerce event with information about how to leverage your competitors' marketing efforts, how to measure yourself against industry standards, how to use effective keyword/SEO in your content marketing, and local and online resources you can use as a guide for marketing and industry trends and standards. Location is myBusinessBar, 4535 S. 2300 E., Holladay. Cost is \$10. Details are at [holladaychamberofcommerce.org](http://holladaychamberofcommerce.org).

## **Feb. 9, 5-7 p.m.**

**Legislative Reception**, a Salt Lake Chamber event. Location is Utah State Capitol, Hall of Governors, 350 N. State St., Salt Lake City. Details are at [slchamber.com](http://slchamber.com).

## **Feb. 10, 3:30-5 p.m.**

**UTC Public Policy Forum**, a Utah Technology Council event. UTC's Public Policy Forum meets regularly to discuss issues that affect the state and its tech industry. Location is the Utah State Capitol, 350 State St., Salt Lake City. Details are at [utahtech.org](http://utahtech.org).

## **Feb. 11, 9-10:30 a.m.**

**Breakfast with Legislators**, presented by the Murray Area Chamber of Commerce and Intermountain Medical Center. Open to the public. Location is Intermountain Medical Center, 5121 Cottonwood St., Murray. Details are at [murraychamber.org](http://murraychamber.org).

## **Feb. 15, 9-10 a.m.**

**"Value Positioning Your Company and Products,"** a U.S. Small Business Administration (SBA) event. Location is the SBA, 125 S. State St., Room 2222, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Feb. 15, 11:30 a.m.-1 p.m.**

**UTC TechLunch**, a Utah Technology Council (UTC) member-only networking event. Dan Christensen, senior software engineer at Micro Focus, will discuss "Inside the Sausage Factory: Managing Software Component Vulnerabilities." Location is Micro Focus, 1800 Novell Place, Provo. Details are at [utahtech.org](http://utahtech.org).

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

**Peak Awards Luncheon**, a Sandy Area Chamber of Commerce event. Awards will be presented for Small Business Woman of the Year, Small Business Man of the Year, Small Business of the Year, Community Service Award, Clark and Barbara Stringham Volunteer of the Year, Ambassador of the Year, President's Excellence of the Year and Chairman's Distinguished Corporate Partner. Location is the Salt Lake Community College Miller Campus, Karen Gail Miller Conference Center, 9750 S. 300 W., Sandy. Cost is \$35 for chamber members, \$40 for nonmembers. Details are at [sandychamber.com](http://sandychamber.com).

## **Feb. 16, 11:15 a.m.-1 p.m.**

**Athena Award Ceremony and Women in Business/Chamber Luncheon**, a Davis Chamber of Commerce event. Recipient of the 2017 Athena Award is Chantel Chase of Zions Bank. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Details are at [davis-chamberofcommerce.com](http://davis-chamberofcommerce.com).

## **Feb. 17, 3:30-5 p.m.**

**UTC Public Policy Forum**, a Utah Technology Council event. UTC's Public Policy Forum meets regularly to discuss issues that affect the state and its tech industry. Location is the Utah State Capitol, 350 State St., Salt Lake City. Details are at [utahtech.org](http://utahtech.org).

## **March 1, 11 a.m.-1 p.m.**

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# Opinion

## Thanks *Times*, for exposing some really stupid and dangerous ideas

Sometimes someone inadvertently performs a public service by bringing an unbelievably stupid and dangerous idea to the surface where it can be exposed for what it is.

*The New York Times* can be credited — if that is the word — with performing this public service in a recent editorial against proposals to allow law-abiding citizens to carry concealed guns. They refer to what they call the National Rifle Association's "fantasy that citizens can stand up to gunmen by shooting it out."

Nobody has suggested any such thing. Data collected over many years — but almost never seeing the light of day in *The New York Times* or the rest of the mainstream media — show many thousands of examples of people defending themselves with a gun each year, without having to pull the trigger.

If someone comes at you with a knife and you pull out a gun, chances are they will stop. The only time I ever pointed a gun at a human being, it was when someone was sneaking up toward me from behind a shed in the middle of the night. I never fired a

shot. I just pointed the gun at him and told him to stop. He stopped.

Actually having to shoot someone is the exception, not the rule. Yet *The New York Times* conjures up a vision of something like the gunfight at the OK Corral.



THOMAS SOWELL

Concealed guns protect not only those who carry them but also those who do not. If concealed guns become widespread, then a mugger or a carjacker has no way of knowing who has one and who does not. It makes being a mugger or a carjacker a less safe occupation. Gun control laws are in effect occupational safety laws

— OSHA for burglars, muggers, carjackers and others.

The fatal fallacy of gun control laws in general is the assumption that such laws actually control guns. Criminals who disobey other laws are not likely to be stopped by gun control laws. What such laws actually do is increase the number of disarmed and defenseless victims.

Mass shootings are often used as examples of a need for gun control. But what puts a stop to mass shootings? Usually the arrival on the scene of somebody else with a gun.

Mass shooters are often portrayed as "irrational" people engaged in "senseless" acts. But mass shooters are usually rational enough to attack schools, churches and other places where there is far less likelihood of someone being on the scene who is armed.

Seldom do we hear about these "irrational" shooters engaging in "senseless" attacks on meetings of the National Rifle Association or a local gun show or a National Guard armory.

The fallacy of believing that the way to reduce shootings is to disarm peaceful people extends from domestic gun control laws to international disarmament agreements. If disarmament agreements reduced the dangers of war, there would never have been a World War II.

The decades leading up to that war were filled with international disarmament agreements. As with domestic gun control laws, the agreements were followed by peaceful countries and ignored by belligerent countries that built up huge war machines, such as in Nazi Germany and imperial Japan.

The net result was that the belligerent countries had every incentive to start wars, and that they inflicted devastating losses on the peaceful countries that had drastically

curtailed their own military forces.

Eventually the Western democracies got their act together and turned things around, after they belatedly beefed up their military forces. But thousands of lives were lost needlessly before that happened. World War II was in its third year before Western forces won a single battle.

Undaunted by history, the same kind of thinking that had cheered international disarmament treaties in the 1920s and 1930s once again cheered Soviet-American disarmament agreements during the Cold War.

Conversely, there was hysteria when Pres. Ronald Reagan began building up American military forces in the 1980s. Cries were heard that he was leading us toward nuclear war. In reality, he led us toward an end of the Cold War, without a shot being fired at the Soviet Union.

But who reads history these days or checks facts before leading the charge to keep law-abiding people disarmed?

Thomas Sowell is a senior fellow at the Hoover Institution, Stanford University. His website is [www.tsowell.com](http://www.tsowell.com)

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## Trump has policy attitudes toward Russia and China just backwards

Put his campaign rhetoric, tweets and appointments all together and we're getting a sense of American foreign policy under Donald Trump. The president-elect has consistently signaled that he wants to be accommodating toward Russia and get tough on China. But that sees the world almost backward. China is, for the most part, comfortable with the American-led international system. Russia is trying to upend it.

It's ironic that Mitt Romney has been passed over for secretary of state just as his key foreign policy judgment is being vindicated. Romney famously said in 2012 that Russia was America's "No. 1 geopolitical foe." President Obama mocked the claim, and others — myself included — thought it was an exaggeration. We were wrong; Romney was right.

Obama's rationale for contradicting Romney was that Russia was a "regional power," one in economic decline. That made it a nuisance but not a grave global threat. This is an accurate reading of Russia's position, which has only gotten worse since 2012. The country's economy has actually shrunk for two years now. *The Economist* points out that, over the past decade, state spending has risen from 35 percent of GDP to a staggering 70 percent. The ruble has collapsed. The country's sovereign debt is now rated as junk by Moody's.

But under Putin, Russia has found a way to assert itself geopolitically, despite its economic weakness. It has done so by using effectively what strength it has, such as its still-formidable military and intelligence services as well as its veto in the U.N. Security Council. Most ambitiously and dev-

astatingly, it has found a way to leverage its strength dramatically using cyber warfare.

We are now gaining a fuller picture of Russia's use of its power, which began years ago, with operations in Russia itself, then in Georgia, Ukraine, Poland, Germany and other European countries and, finally, in the United States during the last presidential campaign. In each case, Moscow directed a full-spectrum strategy, including hacking, trolling, fake news and counterintelligence aimed at discarding targeted politicians, interfering with campaigns and tilting elections. These efforts

are sometimes used in conjunction with more traditional military force, as in Ukraine and Georgia. Observing Russia's operations over the last three years, NATO's former supreme commander, Gen. Philip Breedlove, noted this summer that Moscow's growing offensive efforts "are of a breadth and complexity that the [European] continent has not seen since the end of World War II."

China, by contrast, is an economic superpower. While growth has slowed substantially, it is already, by some measures, the world's largest economy. In 1990, China was less than 2 percent of global GDP; today it is about 15 percent (almost 10 times Russia's share). It spends \$215 billion on its military, according to SIPRI, about three times Russia's defense budget. And its foreign reserves total over \$3 trillion, about eight times Russia's. In a tweet in December, Donald Trump explained that he accepted a call from Taiwan's president because it buys billions of dollars of goods from the United States. If that's the metric, note that last year China bought \$162 billion of goods and services from America, about four times as much as Taiwan.

Many people had assumed that, given this enormous arsenal of strength, China would begin to assert itself geopolitically. And it has done so, especially in Southeast Asia. But China has also become a status quo power, comfortable with the world in which it has grown rich and wary of overturning the global system into which it is now integrating. So while Trump keeps accusing China of devaluing its currency, for the last year Beijing has been trying to do the opposite. It has been spending tens of billions of dollars to prop up the yuan so that it is seen as a stable and viable international reserve. Whether on climate change or peacekeeping, China has been willing to play a more constructive role in recent years than ever before. It also has far greater capacity to engage in asymmetrical attacks using cyber operations than does Russia. And it makes extensive use of these tactics in

military and economic espionage. But it has not, so far, engaged in anything as destabilizing as Russia's efforts to undermine the Western democratic order.

Keep in mind that China's view of the world over the last two decades is fundamentally benign, having grown to wealth and power in that period. Putin, by contrast, believes that the end of Soviet communism in 1989 was the "greatest geopolitical catastrophe of the 20th century" and that Russia has been humiliated ever since. His goal appears to be to overturn the American-created international order, even if this means chaos.

The question is, why would an American president-elect help Moscow achieve that goal?

Fareed Zakaria's email address is [comments@fareedzakaria.com](mailto:comments@fareedzakaria.com).

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FAREED ZAKARIA





## Opinion

# Keeping financial matters in good order when a spouse dies

When a spouse passes away, the emotion and magnitude of the loss can send our lives reeling. This profound change can also affect our finances. All at once, we have a to-do list before us and the responsibility of it can make us feel pressured. With that in mind, this article is intended as a kind of checklist — a list of some of the key financial matters to address following the death of a spouse.

**The first steps.** These actions should come first. Some of these steps do require locating some documentation. Hopefully, your spouse kept these documents where you can easily find them — either at home, in a safe deposit box or in an online vault.

- Contact family members, friends and your spouse's employer to tell them of your spouse's passing. (As a courtesy, your spouse's employer should put you in touch with the person overseeing its employee benefits plan or human resources department.)

- If your spouse owned a business, check to see what plans are in place for its short-term continuation. Will a partner or key employee take the reins for the time being (or for the long term) as a result of a defined succession plan?

- Arrange payment for funeral expenses.

- Gather/request as many records as you can find to document your spouse's life and passing: birth and death certificates, a marriage certificate or divorce decree (if applicable), military service records, investment, insurance and tax records and employee benefit information (if applicable).

The next steps. Subsequently, it is time to talk with the legal, tax, insurance and financial professionals you trust.

- Consult your attorney. Assuming your spouse left a will and did not die intestate (i.e., without one), that will should be looked

at as a prelude to the distribution of any assets and the settlement of the estate. His or her written wishes should be reviewed.

- Locate your spouse's insurance policy and talk to the affiliated insurance agent. Notify that agent of your spouse's passing; he or she will work with you to: 1. Get the claims process going, 2. Help you reevaluate your own insurance needs, and 3. Review and, perhaps, alter beneficiary designations.

- Notify your spouse's financial advisor and, by extension, the financial custodians (i.e., the banks or investment firms) through which your spouse opened his or her IRAs, money market funds, mutual funds, brokerage accounts or qualified retirement plan.

They must be notified, so that these funds may be properly distributed according to the beneficiary forms for these accounts. Please note that the beneficiary forms commonly take precedence over bequests made in a will. (This is why it is important to periodically review beneficiary designations for these accounts.) If there is no beneficiary form on file with the account custodian, the assets will be distributed according to the custodian's default policy, which often directs assets either to a surviving spouse or the deceased spouse's estate.

Survivor/spousal benefits may help you to maintain your standard of living after a loss:

- Contact your local Social Security office regarding Social Security spousal and survivor benefits. Also, go online and visit [www.ssa.gov/pgm/survivors.htm](http://www.ssa.gov/pgm/survivors.htm).

- If your spouse worked in a civil service job or was in the armed forces, contact the state or federal government branch or armed services branch about how to file for survivor benefits.

To settle your spouse's estate, several orderly steps should be taken:

- You and/or your attorney need to contact the executor, trustee(s), guardians and heirs relevant to the estate and access the appropriate estate planning documents.

- Your attorney can also let you know about the possibility of probate. A revocable

living trust (or other estate planning mechanisms) may allow you to avoid this process. Joint tenancy and community property laws in many states also help.

- The executor for the estate should obtain an Employer Identification Number (EIN) from the IRS. Visit: [www.irs.gov/businesses/small/article/0,,id=102767,00.html](http://www.irs.gov/businesses/small/article/0,,id=102767,00.html)

- Any banks, credit unions and financial firms that your spouse had a financial relationship with should be notified of his or her death.

- Your spouse's creditors will also need to be informed. Any debts will need to be addressed and separate credit may need to be established for you.

How do our own taxes and investments affect all of this?

- Review the beneficiary designations on the IRAs, workplace retirement plans and insurance policies that are in your name. With the death of a spouse, beneficiary designations will likely have to be revised.

- Consider your state and federal tax filing status. A change in status may significantly alter your tax picture.

- Speaking of taxes, there may be tax implications surrounding any charitable gifts you and your spouse recently arranged or planned to make. (If a deceased spouse

see LUND page 17



MARK LUND



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# HR Matters

## Rescuing refugees - or - refugees to the rescue

One of my colleagues called the 1-3 finish of the Ute football season a “travesty.” I’ll admit it, it was tough for me to take. I’m obviously a Ute fan — unless I’m working in Utah County, and then I bleed blue. I’ve gotta say, there’s something intriguing about the Cougars as well. However, when I read the news about the turmoil and torture in parts of the world, displacing millions, then I see real travesty. Imagine turmoil so extreme that it drives one to abandon way of life, climate, career and culture.

Refugees usually move to camps near their country borders. Many are given simple assignments and responsibilities but there is very little commerce and/or careers in these camps. Some of the fortunate and determined find themselves in developed countries throughout the world. The UNHCR (the UN’s refugee agency) estimates that there are around 21.3 million refugees in the world and the United States takes in only

70,000 refugees a year. It takes refugees resettling to the United States 18-24 months of screening before they are cleared.

As of 2016, the Utah Refugee Services Office (RSO) estimates that there are over 69,000 refugees living in Utah (one-fourth of 1 percent of the population). This past fiscal year we received around 1,200 refugees. We receive refugees from 12 different countries. However, the top three with the greatest resettlement are: 1. Iraq, 2. Somalia and 3. Congo. The RSO estimates that the majority of our refugees remain in Salt Lake County except for a few hundred in Cache Valley, Ogden and the Heber Valley. These people bring colorful culture and depth to our somewhat homogenous society, which is celebrated in cultural festivals throughout the year culminating at Liberty Park in Salt Lake City on World Refugee Day every year in June.

The newly arrived refugees

assigned to Utah are resettled by two resettlement agencies: Catholic Community Services and the International Rescue Committee (IRC). Although there are supportive services available for refugees upon resettlement, the short timeframe often leaves them in situations where they have to take low-wage employment and are susceptible to entering into a cycle of poverty. In order to avoid this, our goals as a society should be to have our refugee neighbors share their talents and become contributors to society as soon as possible.

**What can local companies do?**  
Interest in refugees has skyrocketed recently. With the job market we have today, it is to our advantage to reach out to our refugee neighbors to help them help us (a concept I learned from the movie “Jerry Maguire”). Maybe you can begin by assigning someone in your HR department to visit the website <http://serverefugees.org/> and download the “Serve Refugees” app. Then consider the following:

- **Be a friend to refugees.** There are so many ways to help.

Get involved in education or boys and girls programs for starters, but the greatest need of a refugee is to have authentic friends. Everything is new to them and helping them navigate within our community will make the most difference. A task as simple as how we clean our clothes here is probably quite foreign to them. The Salt Lake City Mayor’s Office enables volunteers to work directly with refugees through their “Know Your Neighbor” program.

- **Support a short-term training program.** Refugees arriving in Utah can seem completely lost and need direction finding work. Those who receive short-term job training will progress 10 times faster than those that receive no training. A recent study showed that “[There is] a persistent difference in the economic outcomes and a general satisfaction of livelihood in refugees who participated in some sort of living-wage skill training after arrival in the US. Our research indicates that those who took part in skill programs were able to earn a living-wage in an average of 13 months of pro-

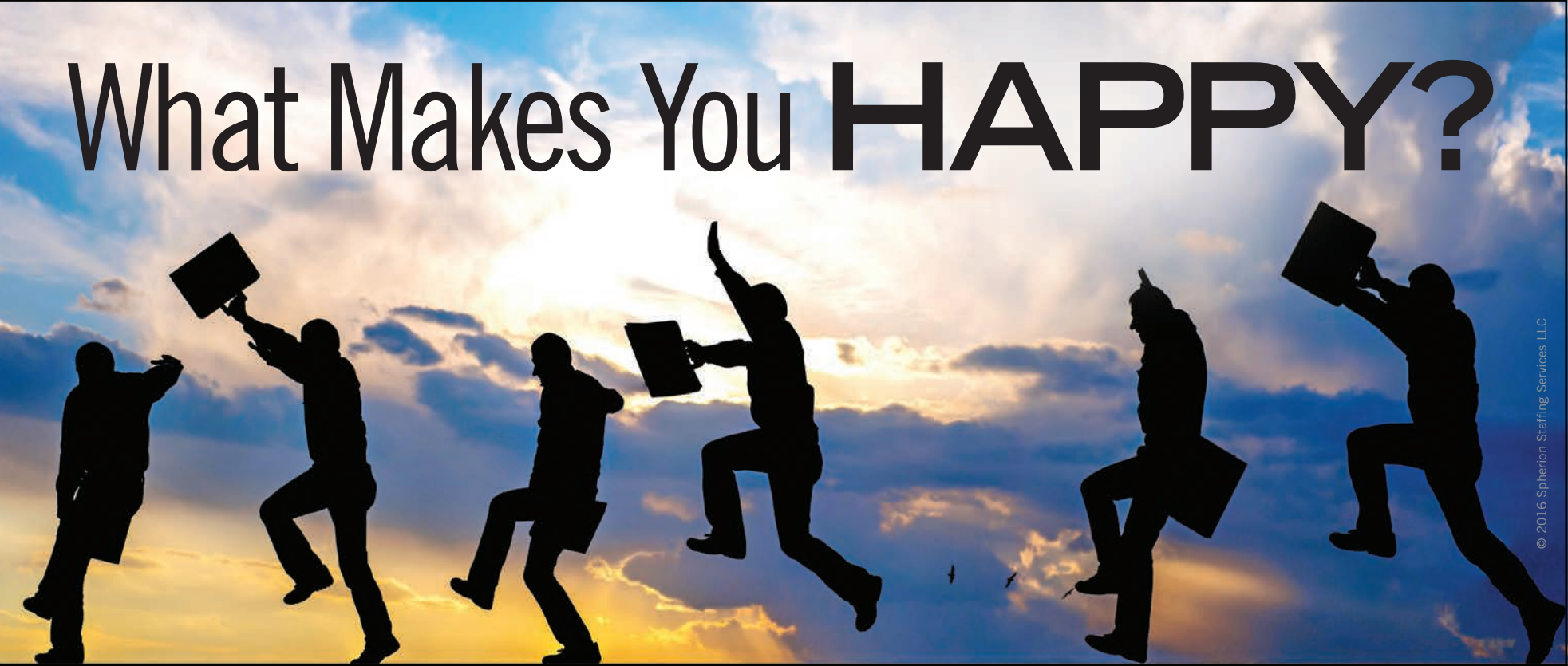
gram completion. There is a big difference in employment outcomes for refugees who are unable to participate in skill training. It took these participants on average 14 years post-arrival to reach a living-wage” (“Moving into the Fast Lane” by Faith Nibbs in the Forced Migration Upward Mobility Project, April 2006).

The difference training makes is staggering. In that light, the RSO has partnered with SLCC with initial funding from TIFIE.org Humanitarian and has created short-term training programs in 2017 in the fields of warehouse, manufacturing, welding and construction to build self-sufficiency and independence with refugees. Not only does this training include skills training and certification, it also addresses English and soft skills training such as dependability, follow-through, self-starting, etc. The RSO then holds job fairs and provides post-training support for refugees and em-

see ZARBOCK page 16



RON ZARBOCK



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## CALENDAR

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**“Go Global: International Business Seminar,”** presented by the Sandy Area Chamber of Commerce in partnership with the World Trade Center Utah (WTCUtah). Keynote speaker is Derek Miller, president and chief executive officer of WTCUtah. Location is Salt Lake Community College's Miller Campus, Miller Free Enterprise Center, Room 203, 9750 S. 300 W., Sandy. Free. Details are at sandychamber.com.

### March 3, 6-11 p.m.

**Annual Murray Chamber Gala Fundraiser,** a Murray Area Chamber of Commerce event featuring a Monte Carlo/masquerade party. Event will include appetizers, open bar, entertainment, gaming tables, dancing, silent auction and chamber awards. Proceeds will be used for the 2017 agenda items, which are aimed at continuing to develop business and economic and community projects. Location is American International School of Utah, 4998 S. 360 W., Murray. More details to be announced.

### March 7

**Intermountain Growth Conference and Capital Connection,** presented by ACG

(Association for Corporate Growth) Utah. Keynote speaker is Robert Stephens, founder of Geek Squad and former chief technology officer at Best Buy. Location is the Salt Lake Marriott City Center, 220 S. State St., Salt Lake City. Cost is \$225 for ACG members, \$325 for nonmembers. Details are at [www.acg.org/Utah](http://www.acg.org/Utah).

### March 9, noon-1 p.m.

**Business Educational Workshop,** a Holladay Chamber of Commerce event focusing on exit strategy planning, insurance and wills for business owners, and protecting your assets. Location is myBusiness-Bar, 4535 S. 2300 E., Holladay. Cost is \$10. Details are at [holladaychamberofcommerce.org](http://holladaychamberofcommerce.org).

### March 23, 7:30 a.m.-1:30 p.m.

**Cybersecurity Conference,** presented by the Salt Lake Chamber, in partnership with the U.S. Chamber of Commerce. Event will feature experts from government, law enforcement and the private sector to help small and mid-sized business owners develop, evaluate and strengthen cybersecurity programs. Location is Salt Lake City Marriott University Park, 480 Wakara Way, Salt Lake City. Cost is \$75. Sponsorships opportunities are available. Details are at [slchamber.com](http://slchamber.com).

## ZARBOCK

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ployers.

If your organization can use resources in these areas, I encourage you to get involved and maybe even help fund some of these programs. The payback is worth it! Contact the RSO at [jobs.utah.gov/refugee](mailto:jobs.utah.gov/refugee) for more information.

• **See their value.** Refugees bring talent, loyalty, hard work and, most of all, gratitude to the table. Many had careers in their respective countries in fields such as accounting, medicine, trades, etc., which they were forced to abandon. They typically have to settle for lower-level jobs to begin with. There are many gems in the refugee community, but it takes some nurturing on your part. They also have a different viewpoint that could be tapped to expand your company's vision.

• **Hire and support refugees.** You most likely have refugees working for you or maybe you have had and your experience wasn't good. I encourage you to be open to continuing to hire and engaging refugees, keeping in mind that the different cultures and mindsets they may

have will take effort on your part to integrate into the company's core values. There are resources available to guide and assist. For example, the RSO is there to help. Email Mario Kljajo at [mkljajo@utah.gov](mailto:mkljajo@utah.gov) if you have any questions about hiring refugees or participating in employment-related events at the Utah Refugee Education and Training Center.

Organizations like Tifie.org Humanitarian are committed to partnering with the Utah RSO and other organizations to create independent refugee communities through local enterprise. Imagine what could happen as our business community contributes collaborative ingenuity, commitment and other resources to create a refugee community of contributors instead of distractors. It is in our best interest to be involved in their development as they become a significant talent resource for our local business community. I invite your organization to take an active role in our refugee community development. (#refugeestothescue or #serverefugees)

Ron Zarbock is the owner of the Utah and Idaho offices of Spherion Staffing and Recruiting and chairman of Tifie.org Humanitarian.

## CPI

from page 1

• Clothing prices increased 0.3 percent as prices for men's and women's apparel rose.

• Recreation prices increased 0.3 percent as prices for pets and pet products rose.

• Food-at-home prices increased 0.2 percent, driven by higher prices for tomatoes, pears and meats.

Utah's price increases were slightly offset by lower prices in the following sectors:

• Education and communication prices declined 3.0 percent as rates for telephone services dipped slightly.

• Prices for other goods and services fell 1.2 percent as prices for personal care and hygiene products decreased.

• Utilities prices declined 0.1 percent as lower winter water rates more than offset higher gas rates.

“Annual inflation both nationally and in Utah is again hovering around the Federal Reserve's target of 2 percent,” said Randy Shumway, CEO of Cicero Group, the market research firm that conducts the CPI index research for Zions Bank. “This signals strong economic conditions as growing demand for goods and services continues to sustainably fuel business expansion.”

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# Here are nine characteristics of the best companies to work for

English poet John Donne penned the line “No man is an island ...” Indeed, no human being lives in total isolation from the influence of others. Those who successfully lead organizations have learned that they must rely on the best efforts of others to achieve success.

While there is general agreement with the critical role of people in any enterprise, the question of how to best facilitate consistent high performance has long been the subject of intense focus in both academia and business.

In the 1960s, Douglas McGregor of the MIT Sloan School of Management coined the terms “Theory X” and “Theory Y” regarding two typical managerial

models of workforce motivation. These models are reflective of the fundamental attitudes of leaders regarding people.

Theory X is displayed by managers who see the average employee as lazy, lacking in ambition and drive and unconcerned with organizational purpose. These managers fundamentally see employees as motivated only by a paycheck. Based on these assumptions, such managers tend to rely heavily on micro-

management and punitive policies. Although most managers indicate that they do not ascribe to Theory X premises, much of what is observed today sends the message that Theory X is still alive and well.



**RICH TYSON**

Theory Y leaders begin with the premise that people have a desire to perform well and that while compensation is important, job satisfaction is a function of much more than a paycheck. They believe that the organization must provide a safe environment that sustains high performance, engenders a sense of belonging, builds self-confidence and helps employees stretch to meet their personal potential.

The objective observer recognizes that not every employee will fit into either the Theory X or Theory Y definition. No matter how much we might want to believe that no one is lazy, there will be some who are. However, if we fundamentally believe in the positive attributes and desires of people, this belief quite often manifests itself in strong performance and workplace satisfaction.

It is interesting to look at the Theory Y attributes of those companies that are honored each year as being the “best companies to work for.” *Fortune* magazine has identified the characteristics of those companies:

**1. A strong leader.** Leadership strength can be defined in a variety of ways, but one attribute consistently mentioned is *emotional intelligence*. This is defined as a leader’s ability to recognize their own — and others’ — emotions and to adjust their behaviors in light of these recognitions. The

result of emotionally intelligent leadership is less drama, stress and people problems, and more successful interpersonal relations.

**2. A conviction of “rightness.”** The organization has a cause, a quest, a crusade. This is the organization’s purpose — their “why.” Their people know this high purpose and they are encouraged to dedicate themselves to it every day.

**3. Clear goals aligned with the organization’s “why.”** Everyone knows the organization’s vision, mission and value propositions, and they feel personally committed to achieving those goals.

**4. A well-defined reporting structure with empowerment to do the work required.** Employees know to whom they report and their job descriptions, including accountability standards and metrics. The path to success is unambiguous.

**5. Victory is always defined and within reach.** Success targets are not set beyond a reasonable stretch. Achievement of success is celebrated with recognition and rewards.

**6. Camaraderie.** Leadership encourages belonging to “the team.” Loyalty is not only to the organization and its high purpose, but to one another. This is often reinforced by an open-office environment that encourages communication and facilitates work-flow.

**7. Access to good food.** Napoleon Bonaparte is quoted as having said, “An army marches on its stomach.” So it is today; access to delicious, nutritious fare not only contributes to health but also often enhances productivity by lessening the time away for lunch breaks.

**8. Access to exercise.** The ability — and encouragement — to break up the day with fitness activities enhances morale and wellness.

**9. Competitive compensation.** Clearly, great companies to work for are not *all* about the money. However, compensation must be competitive and monetary incentives are often employed.

Google (Alphabet) is the top honoree on *Fortune*’s “100 Best Companies to Work For in 2016.” Obviously, it has the resources to pursue the practices listed here in significant ways that many smaller companies do not. However, the financial success of Google and most of the other 99 firms listed clearly bears witness to the value of these practices. They leave no doubt that their leaders recognize that people are the most important component in achieving success and that a Theory Y leadership mindset brings about the best and most enduring results.

Richard Tyson is the founder, principal owner and president of CEO-builder, which provides forums for consulting and coaching to executives in small businesses.

## LUND

from page 13

leaves property to a surviving spouse or a tax-exempt charity, that property is exempt from federal estate tax. Any property gifted by your late spouse prior to his or her death is not subject to probate.)

- Presuming you jointly owned some assets, it is time to retitle them. In addition to real estate, you may have jointly owned bank accounts, investments and vehicles.

Things to think about when you are ready to move forward:

- With the passage of time, you may give thought to the short-term and long-term financial and lifestyle consequences of your spouse’s passing:

- Some widowed spouses ponder selling a home or moving to be closer to adult children in such circumstances, but this is not always the clearest moment to make such decisions.

- Your own retirement planning needs. Certainly, you had an idea of what your retirement would be like together. To what degree does this life event change that idea? Will potential sources of retirement income need to be replaced?

- If you have minor children to take care of, will you be able to sustain the family lifestyle on a single income? How do your income sources compare to your fixed and variable expenses?

- Do you need to address college funding in a new way?

- If your spouse owned a business or professional practice, to what extent do you want (or need) to be involved in it in the future?

This article is intended as a checklist — a list of the important financial considerations to address in the event of a tragedy. It is always a good idea to seek the help of a capable financial planner when seeking answers to these questions.

Mark Lund is the author of *The Effective Investor* and provides investment and retirement planning for individuals and 401(k) consulting for small businesses through Stonecreek Wealth Advisors Inc. in Utah.

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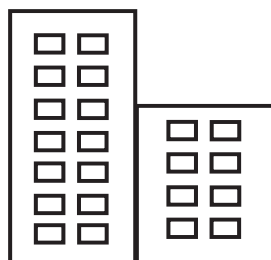
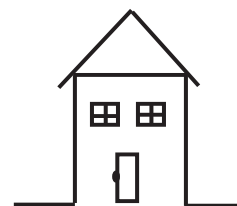
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