

### OF NOTE



#### Chicago cans soda tax

For the past year, residents of Cook County, Illinois, which includes metropolitan Chicago, have been paying a penny an ounce on any beverage that contains sugar. But last week, the county board of commissioners voted to end the controversial levy on Dec. 1. The tax was originally implemented to fund health programs to the tune of \$200 million per year.

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*Utah is in the midst of a housing shortage, with the number of new housing units lagging behind the number of new households being created. James Wood of the Kem C. Gardner Policy Institute recently told a Salt Lake City crowd that the combination of high demand and low supply is resulting in rising housing prices, whether it be for new homes, existing homes or apartment rentals.*

## Housing shortage good for some but may hamper economic future

**Brice Wallace**  
*The Enterprise*

Utah's housing shortage is great for homeowners but tough for young people and eventually could hamper the state's economic development.

Those conclusions by James Wood at a recent presentation in Salt Lake City included his belief that it is "almost inescapable" that local housing price increases will outpace the national average.

"This is a great advantage for all of us who own our own homes," Wood, Ivory-Boyer senior fellow at the Kem C. Gardner

Policy Institute at the University of Utah, said at the Building Owners and Managers Association (BOMA) of Utah Education Summit. "Housing price increases, it's a great wealth creator. ... It's great for the homeowner. It is tough on the next generation."

Younger people, especially millennials, cannot afford to live where they want, with many local millennials unable to fulfill their desire to live in Salt Lake City. Wood cautioned that Utah could eventually experience a trend seen in California:

**see ECONOMY page 19**

## Deadline nears to take advantage of solar compromise

Utahns who have installed rooftop solar energy systems and those who plan to do so have a couple of important dates to remember under an agreement negotiated late last month between solar advocates and Rocky Mountain Power and endorsed by the Utah Public Service Commission. The agreement followed anxious negotiations among the stakeholders over the costs and advantages of rooftop solar energy generation.

The agreement grandfathers current solar consumers under existing "export credit levels" — the way the utility awards customers for excess energy they feed back onto the grid, known as net metering — until 2035. That's the first date to remember. The second is Nov. 15 — next month. Customers who submit a completed interconnection application to the utility company by that date — the net metering "cap date" — will be eligible for the current reimbursement structure.

After the current full retail-rate net metering ends, customers will have three years to adjust to the eventual implementation of a rate program based on a calculation of the value that solar provides to the grid. During the transition, customers will still receive credits at the lower rates. The transition period ends with an export case that must be brought before the commission within three years of the cap date.

At an event feting the agreement at the

**see SOLAR page 18**

## Report: Employers' health insurance costs up 8 percent

Utah's Employers Council has released the findings of its annual Utah Health and Welfare Plans Survey that shows that Utah employers experienced an 8 percent increase in health insurance plan costs at their last renewal after negotiations and plan changes. The study reported that the average monthly premium for employee-only coverage of all types of plans is \$513.

The Employers Council report said

that employers pay an average of 82 percent of the cost of health insurance for employee-only coverage. Employers average a \$574 contribution to health savings accounts when annually when employees are enrolled. Of those responding to the council's survey, 58 percent offer a wellness program. Of those organizations, 59 percent provide employees a reduction in their health coverage premium as an incen-

tive to participate in the wellness program.

"Overall, the survey reveals valuable data to help Utah employers determine how their benefit offerings compare to the marketplace. This data, along with data from our other surveys, enables employers to make strategic decisions with certainty and accuracy," said Ryan D. Nelson, Utah

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The Ken Garff Tower at 405 S. Main St., Salt Lake City, was recently rebranded as the Washington Federal Bank Building, with the rebrand featuring 620 square feet of LED signage produced in Salt Lake City by YESCO. The building will be home to the 100-year-old bank's regional headquarters and Plaza branch. Washington Federal Bank operates 236 offices in eight states, including 10 Utah locations (seven in the Salt Lake City metro area), and has \$15 billion in assets under management.

## Medtech expansion means \$100M spending, 540 jobs

**Brice Wallace**  
The Enterprise

Stryker, a worldwide medical technology company, will grow its Utah operations by 540 jobs in Salt Lake City over the next decade.

The company announced the expansion last week after being approved for a nearly \$3.4 million tax credit incentive by the Governor's Office of Economic Development (GOED) board.

Founded in 1941 and based in Kalamazoo, Michigan, the company offers products and services in orthopaedics, medical and surgical, and neurotechnology and spine. It offers products in more than 100 nations, has 43 manufacturing and research and development locations worldwide and has about 33,000 employees. Stryker had \$11.3 billion in sales in 2016. In the fiscal second quarter ended July 27, the company reported net income of \$391 million, or \$1.03 per share, on net sales of \$3 billion.

The company's current Utah operations, acquired when Stryker obtained Boston Scientific in 2011, manufacture neurovascular products, and the \$100 million expansion will increase the product portfolio to include orthopedic, spinal and endoscopy product manufacturing. It also will increase research and development operations, employing many engineers, and will host a medical device physician training and certification program.

"Our goal is to sink deep roots across a wide spectrum of the community," Mark Paul, president of Stryker's neurovascular division, told the board. "We want to be here for a long time."

Paul said Salt Lake City of-

fers a university medical school, a Delta Air Lines hub, low costs and "phenomenal" employees. "All of the ingredients are here for a fantastic industry in the medical device world," he said, adding that he wanted to declare Salt Lake City as "Med Tech Valley."

The company had considered several locations in the West for the project, including Texas and Arizona.

"We congratulate Stryker on having the wisdom to see the opportunities that exist here in Utah," Gov. Gary Herbert told the crowd at the board meeting. "We're going to grow together."

The project is expected to result in \$192.2 million in wages over 10 years and nearly \$17 million in new state tax revenue during that time. The tax incentive is post-performance, meaning the company will get a portion of the rebate annually as it creates the high-paying jobs. The \$3.4 million figure represents 20 percent of the new state taxes that the project will generate over 10 years.

"World-class companies like Stryker elevate Utah's life science industry in the global market," Val Hale, executive director of GOED, said in a prepared statement. "We are grateful for Stryker's continued investment in the community and look forward to the many economic opportunities it will provide."

"Stryker has cemented itself as a leader in global innovation and medical device manufacturing," said Theresa Foxley, president and chief executive officer of the Economic Development Corporation of Utah. "With their continued expansion in Utah, Stryker adds to an already recognized and established life sciences and medical device manufacturing hub."

## Lehi Marriott hotels sold

MCR, the seventh-largest hotel owner-operator in the United States, has purchased two Marriott hotels located in Lehi. Both properties, the Courtyard Lehi and SpringHill Suites, are situated near the entrance to Thanksgiving Point, Lehi's business and leisure hub. The properties were purchased for \$27.5 million, MCR said.

"We are very excited to make this investment in Salt Lake City's Silicon Slopes technology corridor," said Tyler Morse, CEO and managing partner of MCR. "Given

the array of demand generators supported by the city's strong business climate and its highly educated workforce, we believe both properties are well positioned to outperform and generate positive returns for our business. These hotels represent an attractive combination of in-place yield with upside potential in the years to come."

MCR has invested in or developed 94 hotel properties with over 11,000 rooms in 24 states. MCR operates under 10 brands from offices in New York City and Dallas.

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# FEARLESS IS A WIN-WIN SOLUTION

Today, many companies are moving to high-deductible health plans (HDHPs) paired with health savings accounts (HSAs). Lower premiums can help reduce employers' overall spend, and employees love the freedom and flexibility their account gives them. Talk to a Regence representative to find out if an HDHP paired with an HSA is right for your business.







# Business and energy leaders encourage RMP not to change 'wattsmart'

Rocky Mountain Power (RMP) recently proposed reducing its incentive-driven "wattsmart" program by 32 percent beginning in 2018. A coalition of business and community led by Utah Clean Energy have joined in asking Rocky Mountain not to cut what the group considers to be a highly successful program for reducing electricity consumption in the state.

RMP started the wattsmart program in 2007 by providing incentives for its customers who reduced consumption in their homes and businesses by using energy-efficient technologies such as LED lighting, building controls and efficient heating and cooling systems. According to an analysis by the Southwest Energy Efficiency Project, wattsmart has resulted in the reduction of electricity use

by 2.2 billion kilowatt hours and saved Utah families and businesses an estimated \$1 billion in electricity costs. Utah Clean Energy credits the program with helping Utah climb three places in a recent national scorecard for energy efficiency.

According to a release from Utah Clean Energy, RMP's proposal to reduce the wattsmart program would result in losing out on

110,850 megawatt hours of electricity savings in 2018. This is enough electricity to power over 12,000 homes for a year and is equal to the emissions from burning over 83 million pounds of coal. Utah Clean Energy officials met with its coalition on Oct. 5, which was designated national Energy Efficiency Day.

"Rocky Mountain Power has a strong track record for delivering successful energy efficiency programs, which deserve special recognition today on Energy Efficiency Day," said Kevin Emerson, Utah Clean Energy's energy efficiency program director. "Consumers and businesses participating in the wattsmart program have cut electricity waste and lowered their electricity bills, while also preserving natural resources, reducing pollution and supporting some of the estimated 30,000 workers in Utah's energy efficiency industry. At the same time, it's disappointing that the utility is planning dramatic cuts when efficiency brings so many benefits to our state."

The group is encouraging RMP to "commit to a level of electricity savings that is at least as high as that from its previous 20-year plan issued in 2015, or even higher, in order to be on a par with other leading American utilities."

Clarence Verhoef, chief financial officer of Varex Imaging Corp., was among those joining the Utah Clean Energy group in its effort. "The wattsmart energy

efficiency program benefits Utah businesses, families and the utility," Verhoef said. "We have supported Rocky Mountain Power for many decades and have participated in the wattsmart energy efficiency program from the beginning. Since 2009, dozens of projects have saved Varex 6.5 million kilowatt hours (6,500 megawatt hours) of energy each year. We believe Rocky Mountain Power's energy efficiency programs help to lower our pollution footprint and make smart use of Utah's shared energy resources. We strongly encourage other businesses to take advantage of opportunities to expand their energy efficiency programs."

"Utah Clean Energy is a public interest organization working to expand renewable energy and energy efficiency in a way that is beneficial not only for Utah's environment and health, but our economy and long-term energy security," the organization said. "[We are] committed to creating a future that ensures healthy, thriving communities for all, empowered and sustained by clean energies such as solar, wind and energy efficiency."

## Online tool will help new SLC businesses

Salt Lake City has launched a new online tool designed to make the zoning and permitting process easier and more efficient for those starting a new business.

OpenCounter is a customized guide to help applicants achieve their project goals while outlining the required permits and fees. It will allow users to find out where different business types are permitted and explain to them the permits and zoning requirements for starting a business in Salt

Lake City.

"We listened and we are responding," said Orion Goff, Salt Lake City building official and director of building services and civil enforcement. "This tool has been widely popular in major jurisdictions across the country for a reasonable cost and very quick configuration and implementation."

The first phase of the project went live Oct. 6.

"Small businesses are the engines of our local economy," said

Lara Fritts, Salt Lake City's director of economic development. "Until now, there have been very few tools to give entrepreneurs and small-business owners a clear breakdown of the processes involved. OpenCounter eliminates confusion on both sides of the counter, giving staff a powerful suite of tools to analyze proposed projects, and giving citizens a level of service that reduces the discovery process from weeks down to a few minutes."

## GOED career program honored by developers group

The Utah career pathways program in the Governor's Office of Economic Development (GOED) recently was honored by the International Economic Development Council (IEDC).

The council presented GOED with a Silver Excellence in Economic Development Award in the category of Partnership with Educational Institutions at the IEDC annual conference in Toronto, Canada.

Career pathway programs encourage industry partners to collaborate with education leaders to address critical workforce needs. Utah businesses in aerospace manufacturing, diesel tech and life science have created work-based learning programs that connect high school students and adult learners with education pathways to quality, high-paying jobs.

"Companies across all industry sectors tell us their No. 1 challenge is workforce," said Val Hale, GOED executive director. "Our pathways programs train students for the jobs of today and tomorrow, while connecting Utah companies to top-notch talent in our state."

Talent Ready Utah, announced during Gov. Gary Herbert's State of the State address in January, is building upon the pathways program and provides the resources needed to connect industry and education.

"On behalf of the IEDC board of directors and Excellence in Economic Development Awards

Advisory Committee, congratulations to the Utah Governor's Office of Economic Development," said Michael Langley, chief executive officer of Greater MPS and the 2017 IEDC board chair. "Not only did they work to provide a necessary service to their community, but also their participation

in the awards program sheds light on their stellar projects which other communities can now use as a benchmark."

IEDC is a nonprofit membership organization serving economic developers. With more than 5,000 members, IEDC is the largest organization of its kind.



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# Cutting Edge Concrete without Saw-Cuts

Typical concrete floors have joints that often result in cracks, slab curling, and continuous cleaning and caulking maintenance. Hughes General Contractors, Inc., sought to alleviate these issues when building Hillcrest Jr. High School in Murray.

Hughes conducted extensive research about existing solutions to prevent or control cracking. Because concrete has high compressive strength but is weak in tension and shrinks as it cures, various attempts were made to regulate or control its inherent cracking. Conventional wisdom pairs rebar with concrete to overcome the concrete’s weakness in tension; however, our experiments created unanticipated flaws. Hughes discovered that rebar prevents natural concrete shrinkage from occurring. When penetrating stain and polish were applied, previously invisible hairline cracks were accentuated every few inches. One problem was solved but another was created. The very product designed to prevent concrete from cracking was causing tiny but unsightly cracks in the concrete.

Over the course of several months Hughes poured approximately 100,000 square feet of test slabs. Each time we found small things to change to improve the outcome. Ultimately a process was developed that eliminated more than 95% of the saw cut joints and most of the cold joints. Hillcrest Jr. High School’s 11,000-squarefoot commons and cafeteria area benefited from Hughes’ persistence. Hughes’ patent-pending process produced a flawless slab that is approximately 125 feet by 90 feet in one continuous pour and without a single saw cut, joint, or crack. Hillcrest’s exposed concrete is polished and colored to display blue, charcoal, and natural gray rectangular patterns,

giving it the appearance and durability similar to terrazzo at a cost comparable to carpet or vinyl tile. In lieu of using saw cuts to delineate the transition between the three colors of stain, Hughes developed a process of tensioned masking that resulted in perfectly straight quarter-inch lines where the saw cuts would have been.

This joint-free, crack-resistant, saw-cut-reduced, polished concrete floor is as suitable for upscale buildings as it is practical for industrial shop and warehouse spaces. For instance, the Mountain West Truck Center in West Valley is an 80,000-square-foot office and shop facility that makes use of this concrete floor. With one pour of 32,000 square feet and another totaling 18,000 square feet,

this cutting edge concrete floor approach eliminated approximately 6,500 linear feet of saw cuts and drastically increased the durability of the concrete floor.

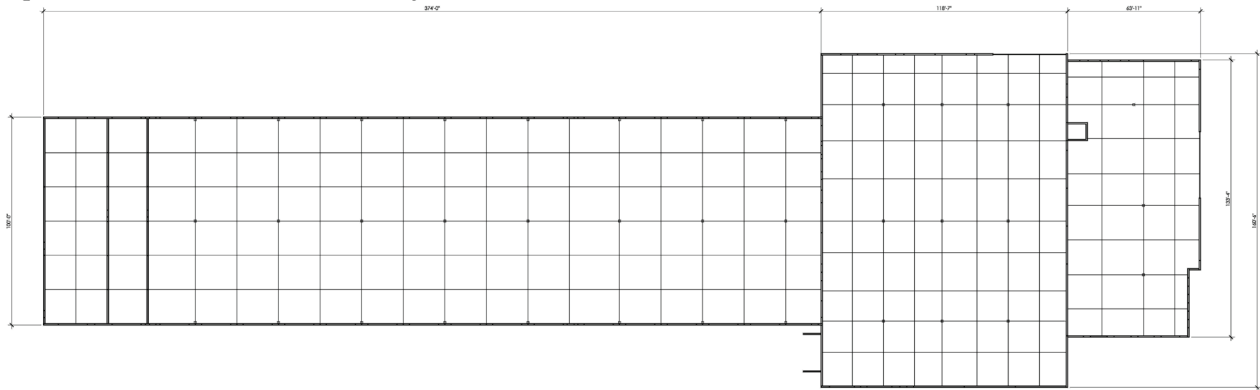
The maintenance cost of this floor is and will continue to be a very small fraction of the cost of maintaining traditional floor coverings. This concrete contributes to the creation of buildings that are functional, aesthetically pleasing, and within budget. As an added benefit, this floor is very sustainable and environmentally friendly, and because floors typically fail starting at the joints, the life expectancy of this floor should be indefinite. This joint-free technology creates a stunning visual impact through the continuous, smooth appearance of unbroken concrete.



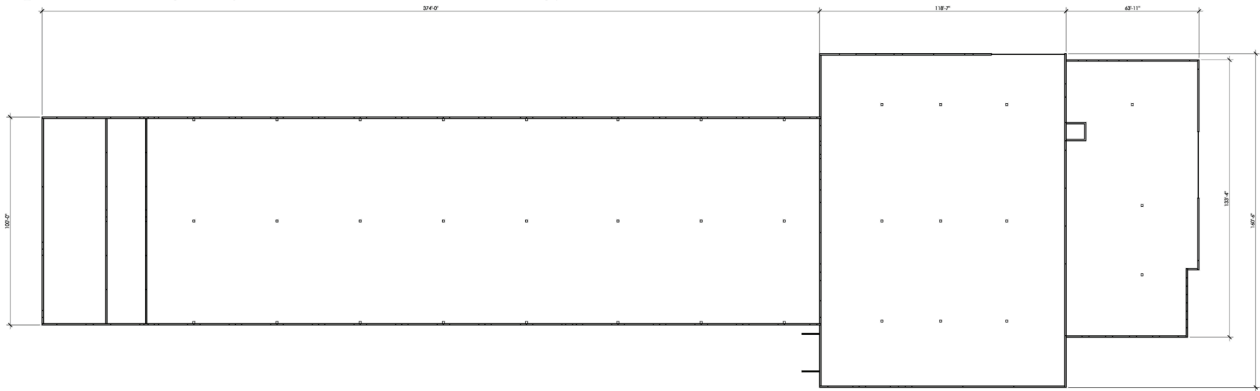
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### Mountain West Truck Center - Salt Lake City, UT

Floorplan with standard saw-cut control joints



Floorplan with Hughes’ joint-free concrete technology



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# UofU agrees to source 50 percent of its power from carbon-free generation

The University of Utah plans to reduce its total carbon emissions by 25 percent through an agreement to source 50 percent of its electricity from carbon-free solar and geothermal energy sources. The university's agreement is the largest long-term green power contract of any U.S. university, according to the U.S. Environmental Protection Agency's Green Power Partnership rankings.

Cyrq Energy, a Utah company based in Salt Lake City, and Berkshire Hathaway Energy Renewables (BHER) will provide 20 megawatts of geothermal energy and 10 megawatts of solar energy to the university for the next 25 years, the university said in a release. The university also will enter into an agreement with Rocky Mountain Power to provide transmission of the power over its network. All agreements will be reviewed by the Utah Public Service Commission.

"We are very pleased to have this opportunity to bring more renewable resources to the grid in Utah and are truly grateful for the shared efforts of our partners, Cyrq, BHER and Rocky Mountain Power," said Amy Wildermuth, chief sustainability officer at the school. "Not only are geothermal and solar energy key components in the diverse array of energy sources in our state, the university has substantial and continuing research efforts in both areas. To be part of a project like this demonstrates the practicality and affordability of these carbon-free energy sources, which we hope can serve as a model for others."

In 2008, the university signed

the American College and University Presidents' Climate Commitment, dedicating the UofU to carbon neutrality by 2050. In addition to this purchase, the university will continue to advance a multi-layered carbon-neutrality strategy, including energy efficiency measures and onsite energy

creation like rooftop solar and solar parking canopies, according to university officials.

The school also said that a study is underway to determine what percentage of the university's energy demand could be produced on campus and where those projects might be located. In addition

to working on university emissions, the UofU has also helped to spur the local renewable energy market through U Community Solar, an innovative group purchasing program.

"The University of Utah is committed to integrating sustainability across all areas of the in-

stitution, including academics, operations and administration and to serving as a model for what is possible in sustainability," the statement said. "The Sustainability Office supports sustainability efforts of all kinds and works to better streamline initiatives and collaboration across campus."



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## ***Sports medicine group to join Granger Clinic***

Alta View Sports Medicine has joined the Granger Medical Clinic group of independent, physician-owned medical facilities. The merger brings the total of orthopedic specialists at Granger to 13 across the Salt Lake Valley.

Granger also announced the addition of Dr. Steele McIntyre to its sports medicine team.

Alta View Sports Medicine Center has provided orthopedic care in the Salt Lake area for more than 30 years.

Granger Medical Clinic has grown to become one of the largest independent, physician-owned medical groups in Utah. As a multi-specialty provider, Granger has over 160 medical providers and 30 medical specialties in 20 locations, including four urgent-care locations.



# 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.

## GOVERNMENT

• The **Utah Judicial Performance Evaluation Commission (JPEC)** has added a new commissioner, **Curtis M. Jensen**, a founding partner at Snow Jensen & Reece PC, St. George. Jensen, former president of the Utah State Bar, was appointed by the Utah House of Representatives. The 13-member JPEC collects and disseminates research-based information to voters about the performance of the approximately 200 judges who serve throughout the state.



Curtis Jensen

## HEALTHCARE

• **Health Catalyst**, Salt Lake City, has named **Patrick Nelli** as chief financial officer. He has been with the company since 2013 and until recently was senior vice president in charge of developing a new product line for the company. He also led the development of the internal business operations group, including Health Catalyst's own analytics infrastructure and processes. Before Health Catalyst, Nelli was a private equity associate in the healthcare group of GTCR Golder Rauner and a financial analyst for McColl Partners. Nelli succeeds **Dan Strong**, who will remain with the company in an advisory role through 2019.



Patrick Nelli

• **Dental Select**, Salt Lake City, has promoted **Jeff Van Leeuwen** to vice president of sales and **Suzette Musgrove** to chief growth officer. Van Leeuwen has more than 19 years of experience in the group insurance industry working with employer-sponsored and voluntary benefit plans. He received a bachelor's degree in finance from the University of Utah. Musgrove has had three decades of professional experience in the dental industry, including nearly 20 years at Dental Select. Musgrove has led the company's customer care teams, claims, operations and account administration. Additionally, she has been responsible for the company's sales and marketing strategies.



Jeff Van Leeuwen



Suzette Musgrove

## INSURANCE

• **USI Insurance Services** has named **Chris Swensen** as property and casualty practice leader for its Salt Lake City office. Swensen has 18 years of insurance industry experience, including in property and casualty insurance.

## INVESTMENTS

• **Recursion Pharmaceuticals**, Salt Lake City, has secured \$60 million in Series B financing, led by **Data Collective**. **Zachary Bogue**, Data Collective's



Zachary Bogue

managing partner, will join the Recursion board of directors. The company combines biological science with artificial intelligence to discover new therapeutics at scale. Recursion has received more than \$80 million in total capital.

• **Numetric**, a Salt Lake City-based data product company, has closed on a nearly \$13 million funding round, led by **Insight Venture Partners**, **EPIC Ventures**, **Tim Draper** and **Aaron Skonnard** of **Pluralsight**. **Nicolas Wittenborn** of **Insight Venture Partners** will join the **Numetric** board. The round follows a \$1.5 million seed round led by **EPIC Ventures**.



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## NONPROFITS

• **Diana L. Telfer** has been appointed to serve on the Board of Trustees for the **Legal Aid Society of Salt Lake**, a nonprofit organization that promotes safety, stability and self-sufficiency for low-income families and individuals, as well as victims of domestic violence, through legal advocacy and assistance. Telfer is a shareholder at the law firm **Clyde Snow & Sessions**. She focuses her practice on representing individuals and commercial clients in all aspects of family law matters; estate planning; and business



Diana Telfer

and commercial law, including entity formation, business planning, and general business and commercial transactions.

## RECOGNITIONS

• Several business leaders in **Cottonwood Heights** were honored recently during the city's first **Excellence in Business Awards** event. The **Small Business Excellence** award was presented to **The Gear Room**. The **Rising Star Award** was presented to **Megan Moore**, owner of **Moore Hair Design**. **Trader Joe's** earned both the **Community Impact Award** and the **People's Choice Best Customer Service** award. **Lone Star Taqueria** received the **People's Choice Best Restaurant** honor. **Frank Maylett**, chief executive officer of **RizePoint**, received the **Kelvyn Cullimore Excellence in Leadership Award**.

## RETAIL

• Apparel and home product retailer **Burlington Coat Factory** will open a location at 7453 S. Bangerter Highway in the Jordan Landing Shopping Center. The store will occupy more than 46,000 square feet. The company also will have a location at The Commons at Southtowne, Sandy. **Mountain West Commercial Real Estate's** Chad Moore and Mike Medina represented Burlington in both transactions. Burlington has 567 stores in 45 states and Puerto Rico.

• **U-Haul Company of Utah Inc.** has announced that **Layton**

**Hills Storage**, 316 W. 1550 N., Layton, is a new U-Haul dealer. It will offer U-Haul trucks, trailers, towing equipment, moving supplies and in-store pick-up for boxes.

## SERVICES

• **Driver Provider**, with a main office in Salt Lake City, has hired **Barry Gross** as executive director and **Kaitly Quinley** as regional director of operations. Gross, formerly with **Reston Limousine**, will be based in the company's Phoenix headquarters



Barry Gross



Kaitly Quinley

see BRIEFS next page

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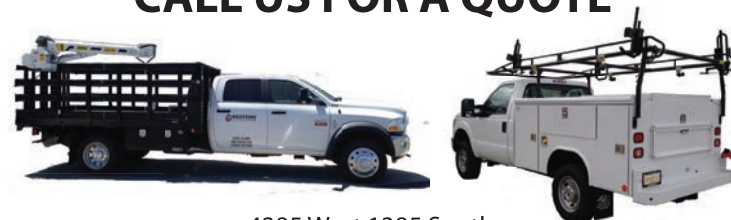
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# Industry Briefs

from previous page

and will oversee the company's operations in all five markets, including Salt Lake City. Quinley, a former vice president at All Resort Group, will be based in Salt Lake City. She has 11 years of experience in



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## TECHNOLOGY/LIFE SCIENCES

• **Sarcos Robotics**, Salt Lake City, has announced that **George William Casey Jr.** has joined its advisory board. Casey is a retired general of the U.S. Army, where he served for 41 years, including as chief of staff from 2007-2011. In his previous assignment, he was commander of the multinational force in Iraq from 2004-07. During his career, Casey served in operational assignments in the United States, Germany, Italy, Egypt,



*George William Casey Jr.*

the Balkans and Iraq. Sarcos produces robots that combine human intelligence and dexterity with the strength, endurance and precision of machines to improve efficiency and reduce occupational injuries.

• **RizePoint**, Salt Lake City, has promoted **Jesse Dowdle** to chief technology officer. He previously was vice president of technology. He has a decade of software engineering and product development experience. He joined RizePoint from ProofHQ, where he was vice president of technology. He also worked as a designer and writer for indie video games. He holds bachelor's degrees in history and broadcast journalism from Brigham Young University.



*Jesse Dowdle*

## Decline in Utah mortgage delinquencies continues

If the number of people who are behind on their mortgages is any indication, the Salt Lake City market continues to be in good economic shape. The percentage of delinquent home loans dropped to 4.8 percent in July, down from 5.7 percent the year before, according to the Loan Performance Insights report released last week by CoreLogic, a property data and analytics firm based in Irvine, California.

Nationally, the numbers continue to improve, too, CoreLogic said. Delinquencies dropped from 5.5 percent to 4.6 percent across America, the report said. Mortgages are deemed past due if they are at least 30 days past due.

Seriously delinquent mortgages in Utah — those 90 or more days late — dropped from 2.3 percent to 1.8 percent in the past year. Those loans in foreclosure dropped from 0.6 percent to 0.4 percent, according to the findings. The national foreclosure rate dropped from 0.9 percent to 0.7 percent.

"While the U.S. foreclosure rate remains at a 10-year low as of July, the rate across the 100 largest metro areas varies from 0.1 percent in Denver to 2.2 percent in New York," said Dr. Frank Nothaft, chief economist for CoreLogic. "Likewise, the national serious delinquency rate remains at 1.9 percent, unchanged from June, and when analyzed across the 100 largest metros, rates vary from 0.6 percent in Denver to 4.1 percent in New York."

"Even though delinquency rates are lower in most markets compared with a year ago, there are some worrying trends," said Frank Martell, president and CEO of CoreLogic. "For example, markets affected by the decline in oil production or anemic job creation have seen an increase in defaults. We see this in markets such as Anchorage, Baton Rouge and Lafayette, Louisiana, where the serious delinquency rate rose over the past year."

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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.*

## Oct. 16-17

**“The History of Google,”** a Weber State University event. Speaker is tech entrepreneur Brian McCullough, host of the “Internet History Podcast.” Oct. 16 time is 7 p.m. at WSU’s Hurst Center Dumke Legacy Hall. Oct. 17 time is 10:30 a.m. in Elizabeth Hall, Room 229. Both presentations are free and open to the public. Details are at [weber.edu/wsutoday](http://weber.edu/wsutoday).

## Oct. 17, 7:30 a.m.-2 p.m.

**Utah Global Forum**, presented by Gov. Gary Herbert, with the theme “Prosperity Through Diversity” and focusing on moving Utah businesses to the global business stage and meeting the challenges of today’s business environment. Keynote speakers include Javier Palomarez, chief executive officer of the U.S. Hispanic Chamber of Commerce; and Ana Navarro, political contributor to CNN, ABC News and Telemundo. “Power” presentations include “What is Happening Around the World,” “What is Happening in Utah,” “Made in the USA” and “How Technology is Changing the International Business Landscape.” Breakout sessions include “Diversity of Markets,” “Diversity of People,” “Diversity of Resources” and “Diversity of Money.” Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$90. Details are at [utahglobalforum.com](http://utahglobalforum.com).

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

**Business Alliance Networking Luncheon**, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## Oct. 18-19

**Boots to Business**, a two-step entrepreneurial training program offered by the U.S. Small Business Administration as a training track within the Department of Defense’s Transition Assistance Program (TAP). Location is Airmen and Family Readiness Center, 5837 D. Ave., Hill Air Force Base. Free. Details are at <https://www.sba.gov/tools/events>.

## Oct. 18-20

**“Strengthening Economies in Utah: A Forum for Coal-Reliant Communities,”** presented by the National Association of Counties and the National Association of Development Organizations (NADO) Research Foundation. Event is designed for coal-reliant counties and regions across Utah bringing together stakeholders from the public and private sectors to discuss best practices, lessons learned and new opportunities to support economic diversification. Location is Sevier County Fairgrounds, Richfield. Free. Details are at <http://www.naco.org/events/strengthening-economies-utah-forum-coal-reliant-communities>.

## Oct. 18, 10 a.m.

**Quickbooks Workshop**, Small Business Development Center (SBDC) event. Speaker is Amanda Moon. Location is the SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/event/quickbooks-workshop-1>.

## Oct. 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).

## Oct. 18, 3-5 p.m.

**“Jump Start: Intro to Entrepreneurship,”** a Salt Lake Chamber seminar taught by Deb Bilbao, business consultant at the Women’s Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early startup stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

## Oct. 18, 5:30-6:30 p.m.

**Tax Planning Workshop**, Small Business Development Center (SBDC) event. Speaker is Brandon Allfrey. Location is the SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/event/tax-planning-workshop-1>.

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

**WBN Luncheon**, a Utah Valley Chamber event. Location is Vineyard Megaplex, 600 Mill Road, Vineyard. Cost is \$25 for chamber members, \$30 for nonmembers. All proceeds will benefit the WBN Scholarship Fund. Details are at [thechamber.org](http://thechamber.org).

## Oct. 19, 4:30-6:30 p.m.

**Contactos**, a Utah Hispanic Chamber of Commerce networking event. Location is Ballet West, 52 W. 200 S., Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Oct. 19, 6 p.m.

**Titan Awards Ceremony**, a Sandy Area Chamber of Commerce event. Activities include a reception at 6 p.m. and dinner and program 7-9 p.m. Honorees are Kem C. Gardner, chairman of the Gardner Co.; Jeanette Herbert, Utah’s first lady; and Ronald W. Jibson, former chairman, president and chief executive officer of Questar Corp. (now Dominion Energy). Location is Little America Hotel, 500 S. Main St., Salt Lake City. Details are at [sandychamber.com](http://sandychamber.com).

## Oct. 19, 7:30-9 a.m.

**Monthly Coffee Social and Networking**, a Holladay Chamber of Commerce event. Location is 3 Cups Coffee, 4670 S. Holladay Village Plaza, No. 104, Holladay. Free. Details are at [holladaychamberofcommerce.org](http://holladaychamberofcommerce.org).

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

**“Multiplying Lasting, Profitable Relationships,”** a West Jordan Chamber of Commerce event. Speaker is Clay Neves of Personal Sales Dynamics. Location is West Jordan City Hall Community Room, 8000 S. Redwood Road, West Jordan. Free for members, \$15 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Oct. 19, 4:30-6:30 p.m.

**“Primetime Expo: Fall 2017,”** a Utah Valley Chamber bi-annual trade show. Theme is “Your Time, Your Turf.” Location is Provo Towne Centre Mall, 1200 Towne Centre Blvd., Provo. Free. Details are at [thechamber.org](http://thechamber.org).

## Oct. 20, 8 a.m.-1 p.m.

**Box Elder Business Summit**, a Small Business Development Center (SBDC) event with the theme “Harvesting Opportunities.” Keynote speakers are Judy Robinett, author of *How to Be a Power Connector*, and Clint Betts, executive director of Silicon Slopes. Location is Utah State University Extension, 989 S. Main St., Brigham City. Cost is \$25. Details are at <https://www.sba.gov/tools/events>.

## Oct. 20, noon-1:30 p.m.

**Diplomatic Luncheon** with Pedro Morenes Eulate, Spanish ambassador to the U.S., a World

Trade Center Utah event in partnership with the Governor’s Office of Economic Development and the Salt Lake Chamber. Location is World Trade Center, 60 E. South Temple, Suite 300, Salt Lake City. Cost is \$25. RSVP deadline is Oct. 19. Details are at [wtcutah.com](http://wtcutah.com).

## Oct. 24, 11:30 a.m.-1 p.m.

**Women in Business Luncheon**, an Ogden-Weber Chamber of Commerce event. Location is Hub 801 Events, 3525 Riverdale Road, Ogden. Cost is \$20. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Oct. 24, noon-1:30 p.m.

**“Lunch and Learn Series: Search Engine Optimization.”** The Lunch and Learn Series is a collaboration between the Women’s Business Center and the Professional Education Department at the University of Utah. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Details are at [slchamber.com](http://slchamber.com).

## Oct. 25, 8-9:30 a.m.

**Chamber Launch**, a Salt Lake Chamber networking event. Location is Salt Lake Chamber, Wells Fargo Board Room, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

## Oct. 25-26, 8:30 a.m.-6 p.m.

**Second Annual “Pathways to Professions” Career & Technical Education Showcase**, presented by the Utah State Board of Education, the Utah Department of Workforce Services, the Wasatch Front South Consortium, the Governor’s Office of Economic Development, and Talent Ready Utah. Theme is “Expanding the Workforce Pipeline.” Event brings together industry leaders, higher education partners, school districts, educators, students and communities geared to align CTE programs and education pathways to build the state’s workforce. Location is South Towne Expo Center, 9575 S. State St., Sandy. Details are at [ctepathwaysutah.com](http://ctepathwaysutah.com).

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

**“Cybersecurity Business Roundtable,”** featuring cybersecurity professionals from the Salt Lake Chamber’s Cybersecurity Leadership Council. Location is the Utah County Health & Justice Building, 151 S. University Ave., Room 1601, Provo. Event is also offered Nov. 1 at the Bridgerland Applied Technology College, Room 840, 1301 N. 600 W.,

Logan. Cost is \$49. Details are at [slchamber.com](http://slchamber.com).

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

**“ChamberWest Presents” Luncheon**, a ChamberWest event. Speaker is Ryan Nelson with Employers Council. Location is Utah Trucking Association, 4181 W. 2100 S., West Valley City. Cost is \$20 with RSVP. Details are available at [chamberwest.org](http://chamberwest.org) or [chamber@chamberwest.org](mailto:chamber@chamberwest.org).

## Oct. 26, 8 a.m.-4 p.m.

**WeROC Conference: “Women Entrepreneurs Realizing Opportunities for Capital,”** a VentureCapital.org event focusing on why women-led companies have a more difficult time raising capital, and how people can change mindsets and shatter perceptions. Keynote speaker is Lisa Conte. Event also features two panel discussions; women entrepreneurs presenting their companies in a 10-minute pitch to a panel of venture capitalists, investors and influencers; and a reception. Location is Salt Lake Community College’s Miller Campus, 9750 S. 300 W., Sandy. Cost is \$150, \$200 for presenting companies, \$175 at the door. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Speaker is from Peppershock Media. Location is Soy’s Sushi Bar & Grill, 4923 S. State St., Murray. Details are at [murraychamber.org](http://murraychamber.org).

## Oct. 26, noon-1:30 p.m.

**Startup Conversation**, a Silicon Slopes event. Speakers are Andrew K. Smith, co-founder and chief executive officer, and Shauna Smith, co-founder and chief merchandising officer, both with Four Foods Group. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Oct. 26, 5-7 p.m.

**Business After Hours**, a Salt Lake Chamber event. Location is Hotel RL, 161 W. 600 S., Salt Lake City. Cost is \$7 for early-bird members, \$10 for members, \$15 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## Oct. 27, 7:30-9 a.m.

**CTO Forum**, a Utah Technology Council event for



## CALENDAR

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UTC-member technology and product executives. Location is IM Flash, 4000 N. Flash Drive, Lehi. Details are at utahtech.org.

### Oct. 27, noon-2 p.m.

**10th Annual Women Tech Awards**, a Women Tech Council event. Keynote speaker is Safra Catz, chief executive officer of Oracle. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$125 for members, \$150 for nonmembers. Details are at womentechcouncil.org.

### Oct. 27, 2-4 p.m.

**"How to Form an LLC" Workshop**, a SCORE event. Location is SCORE downtown branch, 310 S. Main St., South Mezzanine, Salt Lake City. Cost is \$85. Details are at <https://www.sba.gov/tools/events>.

### Oct. 29-Nov. 1

**11th Annual Algae Biomass Summit**, an Algae Biomass Organization event featuring discussions about the impact that the latest advances in algae commercialization and

research are having on agriculture, food and nutrition markets, carbon and water management, advanced materials, energy and more. Event includes plenary sessions with keynotes and panel discussions, plus breakout sessions and a poster display. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Details are at [algaebiomasssummit.org](http://algaebiomasssummit.org).

### Nov. 1, 8:30-10 a.m.

**"Jump Start: Intro to Entrepreneurship,"** a Salt Lake Chamber seminar taught by Deb Bilbao, business consultant at the Women's Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early startup stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

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

**"Cybersecurity Business Roundtable,"** featuring cybersecurity professionals from the Salt Lake Chamber's Cybersecurity Leadership Council. Location is the Bridgerland Applied Technology College, Room 840, 1301 N. 600 W., Logan. Event is also offered Oct. 25 at the

Utah County Health & Justice Building, 151 S. University Ave., Room 1601, Provo. Cost is \$49. Details are at [slchamber.com](http://slchamber.com).

### Nov. 1, 3-5 p.m.

**"Farm to Foreign Table: Marketing Food Products to a Global Audience,"** presented by the Utah Department of Agriculture and Food, Women's Business Center and World Trade Center Utah. Speaker Eric Shulz, Utah State University marketing professor, will discuss the ins and outs of international marketing. A panel discussion moderated by World Trade Center Utah CEO Derek Miller will include international trade experts and Utah food companies who are currently exporting their products. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

### Nov. 2, 11:30 a.m.-1 p.m.

**Strictly Networking Luncheon**, a West Jordan Chamber of Commerce event. Location to be determined. Free (pay if ordering from the menu). Details are at [westjordanchamber.com](http://westjordanchamber.com).

### Nov. 2

**Monthly Lunch**, a Murray Area Chamber of Commerce

event. Speaker is Natalie Gochnour. Location is Brio Tuscan Grille, 80 S. Regent St., Salt Lake City. Details are at [murraychamber.org](http://murraychamber.org).

### Nov. 2, 6:30 p.m.

**"Embracing Clean Energy,"** a Utah Clean Energy party and fundraiser. Speaker is Jeff Orlowski, director of "Chasing Ice" and "Chasing Coral." Location is the Natural History Museum of Utah, 301 Wakara Way, Salt Lake City. Cost is \$75. Details are at [utahcleanenergy.org](http://utahcleanenergy.org).

### Nov. 3, 7:30-8:30 a.m.

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Murray Police Chief Craig Burnett will discuss "Crime Prevention in Murray City." Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the menu). Open to the public. Details are at [murraychamber.org](http://murraychamber.org).

### Nov. 3, 8-10 a.m.

**First Friday Face to Face**, a business-to-business networking event. Location is the Salt Lake Community College Miller Campus, 9750 S. 300 W., Sandy. Free. Details and registration are at <http://bit.ly/2pr57ya>.

### Nov. 3, 8-10 a.m.

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

### Nov. 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." Cost is \$15 for members, \$20 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

### Nov. 3, 10 a.m.-2 p.m.

**Diversity Career Fair and Interview Skills Summit**, a first-ever event presented by the ethnic chambers of commerce of Utah. Employers will attend to discuss current openings and offer advice on how to apply. Interview skills workshop will include discussions about resume writing, interviewing and job search tips. Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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## CALENDAR

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

**“The Maintainers: Revaluing Essential Work in an Age of Innovation-Speak,”** a Weber State University event that is part of the Peterson Speaker Series. Lee Vinsel, assistant professor of science and technology studies at Virginia Tech, will discuss those whose life's work is to maintain the systems and processes that keep our lives and economy running. Location is WSU's Stewart Library, Hetzel-Hoellein Room 321. Details are at [weber.edu/wsutoday](http://weber.edu/wsutoday).

### Nov. 7, 11:30 a.m.-1 p.m.

**Business Alliance Networking Luncheon**, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

### Nov. 7, noon-1:30 p.m.

**“Lunch and Learn Series: Employment Law.”** The Lunch and Learn Series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Details are at [slchamber.com](http://slchamber.com).

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

**Business After Hours**, an Ogden-Weber Chamber of Commerce event. Location is Paul Mitchell The School, 2285 Grant Ave., Ogden. Cost is \$10 for chamber members and guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Nov. 9-10

**“Female Entrepreneurs Awaken: Volume 6,”** a Female Entrepreneur Empire event. Location is Radisson Hotel SLC Downtown, 215 W. South Temple, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**2017 Medical Office Building Symposium**, a Building Owners and Managers Association (BOMA) Utah event showcasing the medical industry and issues affecting that sector of commercial real estate. Speaker David Browdy, associate vice president of finance and chief financial officer for health sciences at the University of Utah, will discuss the University of Utah Transformation Project. Location is Marriott University Park, 480 Wakara Way, Salt

Lake City. Registration deadline is Nov. 6. Details are at [www.bomautah.org](http://www.bomautah.org).

### Nov. 10, 7:45-9 a.m.

**Women in Business Networking**, an Ogden-Weber Chamber of Commerce event. Location is the chamber, 2380 Washington Blvd., Suite 190, Ogden. Free for WIB members. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Nov. 10, Nov. 17, 8 a.m.-1 p.m.

**Government Affairs Bootcamp**, a two-day Salt Lake Chamber event designed for new and experienced government affairs professionals, company executives and public policy advocates to improve their efficacy and understanding of advocating in the state of Utah. Location is State Capitol, Board Room, 350 State St., Salt Lake City. Cost is \$500 for chamber members, \$750 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

### Nov. 10, 6-10 p.m.

**19th Annual Hall of Fame Gala**, a Utah Technology Council event. Black-tie, invited event features a 6 p.m. reception and a 7 p.m. dinner program. Keynote speaker is Satya Nadella, chief executive officer of Microsoft. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$325. Details are at [utahtech.org](http://utahtech.org).

### Nov. 14, 7:30-9 a.m.

**Early B.I.R.D. Business Primer**, an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington Blvd., bottom floor atrium, Ogden. Free for chamber members and first-time guests. Details are at <http://bit.ly/earlybird2017>.

### Nov. 15, 8:30 a.m.-4:30 p.m.

**41st Annual Salt Lake Chamber Women & Business Conference and Athena Awards Luncheon**, a Salt Lake Chamber event. Theme is “Brave & Bold.” Event will feature the 2017 Athena Leadership Award being presented to Denece Huftalin, president of Salt Lake Community College, plus the presentation of six Pathfinder Awards. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$85 for conference and lunch, \$65 for lunch only, \$25 for conference only. Details are at [slchamber.com](http://slchamber.com).

### Nov. 16

**Trends 2018**, a ULI (Urban Land Institute) Utah event with the theme “Evolution or Revolution?”

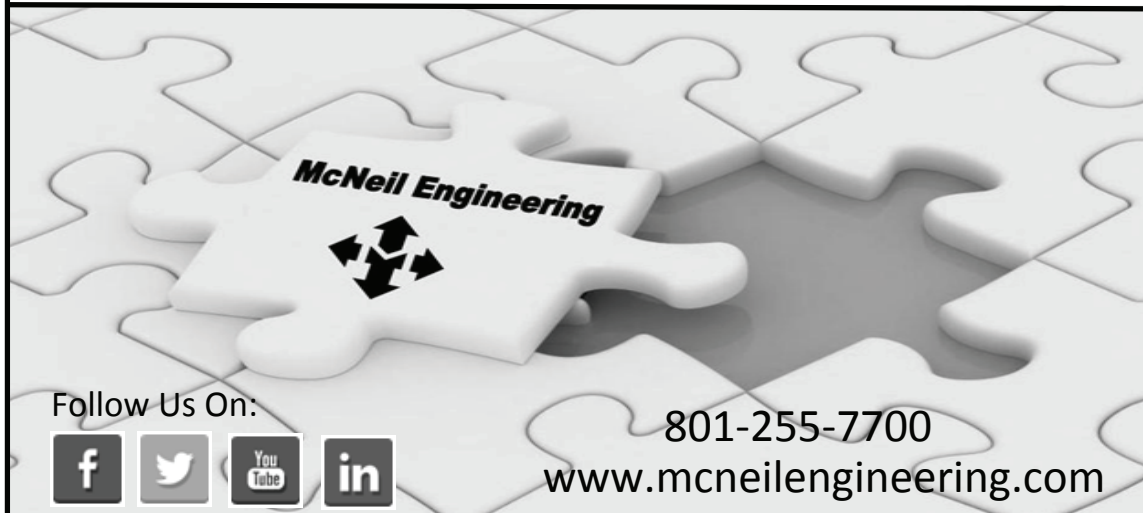
see CALENDAR page 14





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## CALENDAR

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**Changes Big & Small in Utah Real Estate.** Conference is 7:30 a.m.-4 p.m. Network social is 4-6 p.m. Keynote speaker Allison Wylie, transportation and mobility policy associate at Uber, will discuss "Disruptive Trends in Personal Transportation." Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$150 for members, \$200 for nonmembers, with other rates for public/nonprofit, students and those under age 35. Registration can be completed at <http://utah.uli.org/event/nov-16th-trends-conference/>.

### Nov. 16, 7:30-9 a.m.

**Monthly Coffee Social and Networking**, a Holladay Chamber of Commerce event. Location is 3 Cups Coffee, 4670 S. Holladay Village Plaza, No. 104, Holladay. Free. Details are at [holladaychamberofcommerce.org](http://holladaychamberofcommerce.org).

### Nov. 16, 8-9:30 a.m.

**HR Forum**, a Utah Technology Council (UTC) event for UTC company HR and people executives only. Location is Packsize International LLC, 3760 W. Smart Pack Way, Salt Lake City. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**"Multiplying Lasting, Profitable Relationships,"** a West Jordan Chamber of Commerce event. Speaker is Clay Neves of Personal Sales Dynamics. Location is West Jordan City Hall Community Room, 8000 S. Redwood Road, West Jordan. Free for members, \$15 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

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

**Multi-Chamber Lunch Series.** Speaker is Heidi Castaneda, director of small employer and individual sales for SelectHealth. Location is Jordan Valley Water Conservancy District, 8215 S. 1300 W., West Jordan. Cost is \$20 prepaid, \$30 at the door. Registration can be completed at [murraychamber.org](http://murraychamber.org).

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

**"E.O. Talks: Leaders Worth Listening To,"** presented by Entrepreneurs' Organization (EO) Utah, in partnership with the West Jordan Chamber of Commerce. Location is Wiseguys Comedy Club, 194 S. 400 W., Salt Lake City. Details are at [westjordanchamber.com](http://westjordanchamber.com).

### Nov. 16, 7:30 p.m.

2017 Sam Rich Lecture

**Series**, a University of Utah Hinckley Institute of Politics event. Speaker Bob Woodward, a journalist central to the Watergate scandal, will discuss the role of journalism and the American presidency. Open to the public. Location is Kingsbury Hall, 1395 Presidents Circle, Salt Lake City. Cost is \$10, \$5 for students. Tickets can be purchased at <https://tickets.utah.edu/events/the-2017-sam-rich-lecture-series-featuring-bob-woodward/>.

### Nov. 21, 11:30 a.m.-1 p.m.

**Business Alliance Networking Luncheon**, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

### Nov. 21, 4-6 p.m.

**Business B 4/5**, a West Jordan Chamber of Commerce event. Location is the Utah Olympic Oval, 5662 Cougar Lane, Kearns. Details are at [westjordanchamber.com](http://westjordanchamber.com).

### Nov. 28, 11:30 a.m.-1 p.m.

**Women in Business Luncheon**, an Ogden-Weber Chamber of Commerce event. Location is Hub 801 Events, 3525 Riverdale Road, Ogden. Cost is \$20. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Nov. 30-Dec. 1

**Summit 2017**, a director and officer training conference designed for board chairs, corporate directors and senior executive officers of publicly traded corporations and corporations growing toward publicly traded status. Location is Montage Deer Valley Resort, 9100 Marsac Ave., Park City. Cost is \$600. Details are at [summitconf.org](http://summitconf.org).

### Nov. 30, 9:30 a.m.-2 p.m.

**First-Ever Women in Business Summit**, a Davis Chamber of Commerce event. Theme is "Women Who Unite." Location is Davis Conference Center, 1651 N. 700 W., Layton. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

### Dec. 1, 7:30-8:30 a.m.

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Murray Police Chief Craig Burnett will discuss "Crime Prevention in Murray City." Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the menu).

see CALENDAR next page



**CALENDAR***from previous page*

Open to the public. Details are at [murraychamber.org](http://murraychamber.org).

**Dec. 1, 8-10 a.m.**

**First Friday Face to Face**, a business-to-business networking event. Location is the Salt Lake Community College Miller Campus, 9750 S. 300 W., Sandy. Free. Details and registration are at <http://bit.ly/2pr57ya>.

**Dec. 1, 8-10 a.m.**

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

**Dec. 1, 11:30 a.m.-1 p.m.**

**WBN Christmas Luncheon 2017**, a Utah Valley Chamber event. Location is Thanksgiving Point Garden Room, 2002 Thanksgiving Way, Lehi. Cost is \$30 for members, \$35 for nonmembers. Details are at [thechamber.org](http://thechamber.org).

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

**Business Alliance Networking Luncheon**, a Davis

Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

**Dec. 6, 8:30-10 a.m.**

**"Jump Start: Intro to Entrepreneurship,"** a Salt Lake Chamber seminar taught by Deb Bilbao, business consultant at the Women's Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early startup stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

**Dec. 8, 7:45-9 a.m.**

**Women in Business Networking**, an Ogden-Weber Chamber of Commerce event. Location is the chamber, 2380 Washington Blvd., Suite 290, Ogden. Free for WIB members. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

**Dec. 12**

**Women in Business Holiday Soiree**, a Sandy Area Chamber of Commerce event.

Location is La Caille, 9565 Wasatch Blvd., Sandy. Other details to be announced.

**Dec. 13, 5-7 p.m.**

**Business After Hours**, an Ogden-Weber Chamber of Commerce event. Location is Myers Mortuary, 845 Washington Blvd., Ogden. Cost is \$10 for chamber members and guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

**Dec. 15, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Speaker is Deb Jordan of the Arthritis Foundation. Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the menu). Open to the public. Details are at [murraychamber.org](http://murraychamber.org).

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

**Business Alliance Networking Luncheon**, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

**Dec. 20, 3-5 p.m.**

**"Jump Start: Intro to Entrepreneurship,"** a Salt Lake

Chamber seminar taught by Deb Bilbao, business consultant at the Women's Business Center (WBC). Event is designed for all entrepreneurs: those looking to go into business, early startup

stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

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## Opinion

# I maintain that the DOC should be renamed the Department of Cronyism

I have long said that the Department of Commerce should be renamed the Department of Cronyism. First, apart from the Census Bureau and the Patent and Trademark Office, the department mostly functions as a one-stop shop for special interests. Second, in a conflict between consumers and producers, the department always seems to side with the shareholders of large corporations.

The latest example of such behavior is edifying. Recently, as part of a preliminary determination in a countervailing duty investigation, the Commerce Department decided to slap a 220 percent duty on Canadian plane-maker Bombardier to protect its American boy Boeing against “unfair competition.” As if that weren’t enough, the Commerce Department is expected to announce other duties in a companion anti-dumping case soon. The decision by the U.S. International Trade Commission about whether the duty orders will be imposed is expected in early 2018.

According to a complaint filed by Boeing, Bombardier is distorting trade with the sale of a new series of passenger planes to Delta at a price — \$19.6 million — that

Boeing alleges is well below the \$33 million that the planes should have cost. Boeing also complains that it’s unfair because Bombardier is getting help from Canadian taxpayers and, hence, getting an edge over the competition in that market.

Now, it is true that Bombardier is being subsidized like everyone else in this business. It’s also true that I would prefer that all subsidies for any corporations be terminated everywhere. However, the Bombardier subsidies mean that American taxpayers are benefiting from cheaper planes. It’s a shame

for Canadian taxpayers because, though Bombardier may hypothetically benefit from the handouts, economists have shown that on net, their economy will suffer. It means that Canadians should be the ones doing the complaining and the Commerce Department should care about U.S. consumers, as opposed to caring only about Boeing.

That said, I’d like to pause for a moment and marvel at the arrogance it takes for Boeing to point its finger in disapproval of corporate welfare. The giant exporter is itself the mother of all trade subsidy receivers and the No. 1 benefi-

ciary of the Export-Import Bank, not to mention the other government handouts it receives from state and local governments, such as property tax abatements.

Boeing’s complaint about Bombardier’s sale to Delta is akin to an abusive queen passing a decree that if she isn’t going to get married, then no one else will, either. Indeed, the Delta sale is happening in a market where Boeing doesn’t even compete. (It doesn’t produce any aircraft in the 100- to 125-seat range, which is what Delta wanted to buy.) Then Boeing complains over hypothetical harms that it admits won’t materialize for years, if at all.

To please Boeing, Delta explained in its brief, it would have to buy much bigger planes, with the main consequence being that it would have to jack up prices for consumers. Indeed, Delta said repeatedly that it chose Bombardier planes to “reduce cost per seat as consumers continue to seek low fares” and because the aircraft offered “next-generation” efficiency, maintenance and “compelling ... passenger amenities.” Other airlines have filed complaints against Boeing’s action making that exact same argument.

For all these reasons, the Cato Institute’s Dan Ikenson wrote in *Forbes* that “Boeing’s

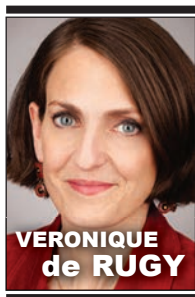
dumping complaint against Bombardier is ... audacious. It takes misappropriation of the antidumping law to a whole new level.” He also made a strong case that the math behind the price-dumping claims don’t hold water.

Not known to let the facts get in the way of a good free trade infringement and anti-consumer policy, the Commerce Department still thinks that duties of 220 percent should be required to make up for the unfairness of the trade. As mentioned, it will now rule on the anti-dumping part of the complaint and will most likely slap on more duties to make Bombardier planes even less appealing to buyers.

This ruling isn’t pleasing anyone except Boeing and those in America who believe that it’s totally legitimate for a government to put in place measures that will artificially boost the profits of their friends or protect their playground from competition. It certainly serves as one more example that the Department of Commerce deserves a change in name.

Veronique de Rugy is a senior research fellow at the Mercatus Center at George Mason University in Virginia.

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VERONIQUE de RUGY

# Blaming shooting incidents on mental illness is a cop-out; call it what it is

“He’s a sick man, a demented man,” said Donald Trump, trying to explain the latest mass shooting in the United States. We hear this view expressed routinely, after every new incident. But it is a dodge, a distortion of the facts and a cop-out as to the necessary response.

There is no evidence that the Las Vegas shooter was insane. (I prefer not to use his name and give him publicity, even posthumously.) He did not have a history of mental illness that we know of, nor had he been reported for behavior that would suggest any such condition. He was clearly an evil man, or at least a man who did something truly evil. But evil is not crazy. If we define the attempt to take an innocent human being’s life as madness, then every murderer is mad. If not, we should recognize that it is a meaningless term that adds little to our understanding of the problem.

Actually, the quick assumption of mental illness distorts the discussion. First, it smears people who do have mental disorders. Such people are not inherently highly prone to violence. They are more often victims of violence than perpetrators. And to the extent that some are violent, they are more likely to inflict harm on themselves. Mental health issues are correlated to suicides far more closely than they are to homicides.

Second, turning immediately to the “sickness” of the shooter and piously calling for better mental health care is, more often than not, an attempt to divert atten-

tion from the main issue: guns. (It’s also breathtakingly cynical since the politicians who use this rhetoric are typically the ones who also aim to cut funding for mental health treatment.) Every conversation about gun deaths should begin by recognizing

one blindingly clear fact about this problem — the United States is on its own planet. The gun death rate in the U.S. is 10 times that of other advanced industrial countries. Places like Japan and South Korea have close to zero gun-related deaths in a year. The United States has around 30,000.

This disparity is the central fact that needs to be studied, explained and addressed. When seen in this light, it becomes obvious why focusing on mental health is a dodge. The rate of mental illness in the United States is not anywhere close to 40 times the rate in Britain. But the rate of gun deaths is 40 times higher. America does have about 15 times as many guns as Britain per capita, and far fewer restrictions on their ownership and use. That’s the obvious correlation staring us in the face, as we insist on talking about every other possible issue.

And this is not simply a case of America being different than the rest of the developed world. Data that look carefully at gun violence across America find a similarly tight correlation. States that have some of the highest percentages of gun ownership have some of the highest gun-related death rates (Alaska, Wyoming, Montana, Arkansas) and those with some of the lowest rates of gun ownership gen-

erally have the lowest gun-related death rates (New York, New Jersey, Connecticut, Rhode Island).

Then there are what almost look like social science experiments. On the one hand, Connecticut passed a law in 1995 that made it harder to buy guns. In the following decade, the gun-related homicide rate was 40 percent lower than projected had the law not been passed, according to Johns Hopkins researchers. On the other hand, Missouri in 2007 made it much easier to buy a gun. Over the next five years, the

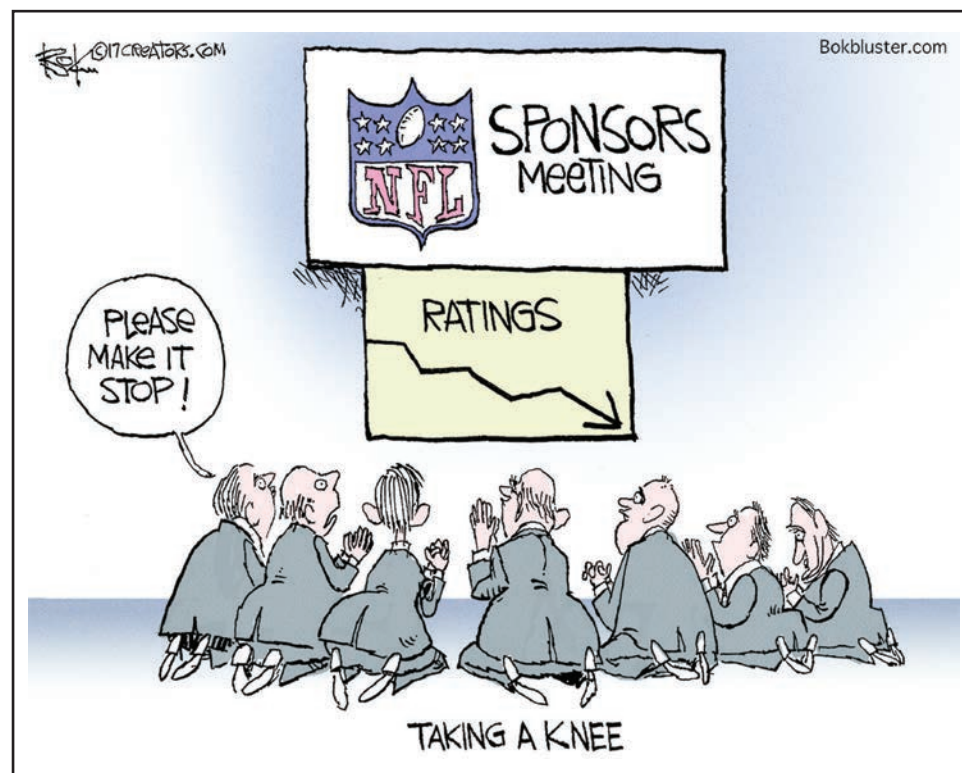
gun-related homicide rate was 25 percent higher than projected.

How to tackle this issue is a more complex problem, made particularly difficult by the fact that we refuse to study it — literally. One of the main government agencies that sponsors research on public health, the Centers for Disease Control and Prevention, has been virtually forbidden by law from doing any research on

see ZAKARIA page 18



FAREED ZAKARIA





## Opinion

# Story of Nordea Bank and how our wise politicians can learn from it

A Sept. 7 *Wall Street Journal* story by Josef Joffe titled "Germany's Boring Election is Nothing to Snore At" said, "[Friedrich] Engels famously predicted that, after the revolution, the 'rule over men' would be replaced by the 'administration of things' — by the end of politics, no less. No more 'contradictions,' as the Marxists have it, no class struggles or cultural wars. Just a wise bureaucracy dictating society's traffic."

I first became disenchanted with socialism when in high school, I wrote an essay about the *Manifesto of The Communist Party* by Karl Marx and Engels. I thought of myself as "born to be free" and decided that at that time I didn't want to have anything to do with socialism, communism or progressivism.

And now, because of Sweden's "wise bureaucracy," the Nordea Bank will move its headquarters from Stockholm to Finland, saving as much as 1 billion euros.

The Nordea Bank is the Nordic countries' biggest lender and does business across Norway, Sweden, Denmark and

Finland. Earlier this year, Nordea said it was leaving Sweden after the government proposed increasing the fees that the bank has to pay to help the wise bureaucrats bail them out. On Sept. 6, Nordea Bank moved its headquarters to Helsinki.



ROBERT PEMBROKE

The United States is not immune to these types of actions. Just look at the trillions of dollars that American industry is holding offshore because of our ridiculous tax and regulatory policies. Since 1983, over 70 major companies have moved their headquarters overseas, including the likes of Tyco, Accenture Consulting, Cooper Industries, PriceWaterhouseCoopers, Foster Wheeler, Tim Horton Inc., Herbalife Industries and Medtronics. And here's a shocker: There are over 10,000 tax haven subsidies for the Fortune 500 corporations overseas.

You would think our wise politicians would realize that their tax policies are not only making a fortune for corporations, they are also costing America a lot of well-paid jobs. It's time for a change. Congress is considering tax reform to reduce corporate income tax from its current 35-percent

level. But will it meet the 12.5 percent rate that is being offered by other countries? Small businesses pay a much higher effective tax rate than do large corporations because a lot of them are being taxed as individuals rather than as corporations.

Now, here's an idea for a way to make a lot of silver and gold: Let's start a company that facilitates small businesses moving their headquarters overseas. With the e-commerce, low cost transportation and 3D printers, it would be very appealing to me to move my company to Kinsdale, Ireland, for example.

Kinsdale is one of Ireland's tax havens, with a corporate tax rate of 12.5 percent. Kinsdale is a small hamlet of about 5,500 people. It's located in the County of Cork. It is scenic, on the water and has a star-shaped fort. When you have visitors — either family or business — they can get a five-star hotel room for \$132 night.

If I were a small manufacturer with fewer than 50 employees, I would jump at the chance to establish my business in Ireland. According to the National Association of Manufacturers, the cost of complying with regulations in the U.S. for a manufacturing company with 50 or fewer

employees, is \$30,000 for each and every employee on the payroll. What a ridiculous waste of resources.

I'm reminded of a friend who had to spend over a \$250,000 on curbs and gutters because of a regulation. All he wanted to do was move a power pole so that he could locate it close to a new machine he had bought. His business is a junkyard located on the outskirts of North Salt Lake. This money would have been much better spent giving raises to his employees.

But moving small businesses' headquarters overseas would not be a wise move. It would destroy America. A much wiser move would be for our politicians to come together and pass meaningful tax cuts. The small-business constituency has the political clout to make our politicians take sensible steps to improve the lives of the American citizen.

*"The true sign of intelligence is not knowledge but imagination."* - Albert Einstein

Robert Pembroke is the chairman of Pembroke's Inc. and considers himself on a permanent sabbatical. He can be reached at [pembroke894@gmail.com](mailto:pembroke894@gmail.com).

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## INSURANCE

*from page 1*

president of Employers Council. “Employers Council strives to provide the most current, relevant and helpful information to employers in Utah. We pride ourselves on the quality and breadth of our full collection of survey reports, and offer the most comprehensive data specific to Utah.”

The survey’s data is segregated by private, public and non-profit sectors for health, dental, life, short-term disability and long-term disability insurance. The survey also includes monthly premium amounts for health and dental insurance, cost sharing for those insured benefits, as well as retirement benefits, short- and long-term disability and part-time employee insured benefits. The survey includes responses

from 76 Utah organizations. Data breakouts include company size, geographic area and industry type. The full report is available at the council’s website, [www.employerscouncil.com](http://www.employerscouncil.com).

Employers Council provides human resource and employment law services for the business community. It regularly conducts community and industry roundtables to determine survey needs, and holds annual briefing sessions to assist employers in understanding and applying survey data in the workplace. It serves more than 4,500 employers with 70 human resource, organizational development and survey professionals and 60 staff attorneys out of offices in Salt Lake City; Scottsdale, Arizona; and Denver, Colorado Springs, Loveland and Grand Junction, Colorado.

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## ECONOMY

from page 1

high housing costs keeping people from moving into the state. With a nation-leading average annual population growth of 2 percent between 2000 and 2016, Utah is among several states that have seen housing prices grow along with population and employment, he said.

"California has had a lot of job growth, but nobody can move to California because the housing prices are too high," Wood said. "And that's the worry about the long term for Utah of that happening: You get a reduction in real demographic growth because of high housing costs."

Utah's current housing situation is already tight. For the first time in 40 years, the number of new households is growing faster than the number of new housing units, resulting in rising housing prices and lower homeownership, he said. Typically, the market would have 10 percent more housing units than households.

"Right now, it's very much the reverse," Wood said. "We're getting instead fewer housing units than we're getting households, and it's putting a real strain on the market. ... It is a housing shortage."

The shortage is seen in new homes, existing homes and apartment rentals. "Those are the entry points into the housing market. Every one of those entry points shows signs of severe stress," he said.

For example, for the sixth

consecutive year, the rental vacancy rate in Salt Lake County is less than 4 percent. It's been below 3 percent for the past three years. "The rental market," Wood said, "is really tight."

As for existing homes, many owners are keeping theirs — they like the current low interest rates — rather than moving up to something larger. "They know they can sell their home. They're just not sure they can find a home to replace the one they're selling. That has been a sticking point for the market," Wood said.

New-home construction has been limited by a lack of labor, which has slowed projects and increased their costs. Home builders also have been unable to find developable land or found it to be too costly, and they have seen development costs rise due to a myriad of municipal fees and ordinances.

Demand for homes has grown as Utah's net in-migration has rebounded. Wood said the flow of people into the state should reach about 30,000 in the next couple of years. "That's juicy demand in the housing market, and I think we're going to see continued stress in the market because of that projection," he said.

Changes in the demographics of that in-migration also will affect the Utah construction industry, he predicted. Much of Utah's in-migration the past few decades has been from Latin American countries, but now that group represents less than 40 percent of in-migration and has been bypassed by Asians. That shift to Asian immigration has hurt the construc-

tion labor supply, he said, noting that 22 percent of Utah's foreign-born population from Mexico and Central America work in construction, while less than 2 percent of foreign-born immigrants from Asia work in that industry.

Wood predicted little change in the Utah housing markets in the short term. "What's the relief? There's not too much relief, given what we see in the next couple of years," he said.

That period likely will continue to see housing price increases and slipping homeownership rates, he said. Compounding the problem are large construction projects that will boost the demand for labor in a state with an already tight labor situation. Those projects include buildings for Amazon and UPS, the continued redevelopment of the Salt Lake City International Airport, the new state prison and highway work.

"So you have these huge projects in the context of a rapidly growing market where we have labor shortages, so I don't see any relief on the labor shortage side," he said. "You hate to say it, but the only way we really get relief is if you have a recession, and we don't want to go there."

From an overall economy standpoint, Wood expects next year to be a virtual repeat of the past couple of years. "Right now, we are on course in 2018 to be just about what we did in '16-'17," he said. "It's going to be a good year unless something happens internationally, but there's nothing local that will upset where we are."

## SOLAR

from page 1

Utah Capitol, Gov. Gary Herbert agreed that the settlement may not be perfect. "We have not let perfect become the enemy of good. This is not an easy issue," he said.

"This compromise is a significant win for industry, the economy and the state of Utah," said Ryan Evans, president of the Utah Solar Energy Association.

Part of the agreement also gives Rocky Mountain Power an avenue to recover the rev-

enue it loses by continuing the net metering program. The provision allows the utility to charge fees to non-solar customers to make up for the losses. The solar industry has said RMP's recovery program, called the Energy Balancing Account, is temporary and will fade away as net metering costs go down.

The full compromise agreement, including arguments from both sides along with the final ruling, can be found at the Public Service Commission's website, <https://psc.utah.gov>.

## ZAKARIA

from page 12

gun violence and public policy for two decades. Buried in a 1996 law is a provision, championed by the National Rifle Association, that prohibits the CDC from funding research that might "advocate or promote gun control." In America, in 2017, we essentially have a ban on scientific research that might lead to inconvenient conclusions.

Given the Second Amendment, America's gun culture and the influence of the gun lobby, there isn't any simple answer. But there are many small fixes that would make a big difference: universal back-

ground checks, restrictions on military-style weaponry (of which banning bump stocks would be a tiny first step); a ban on selling to people with a history of domestic violence or substance abuse. But first we have to stop the dodges and the diversions. When you consider America's stubborn inaction in the face of this continuing and preventable epidemic of gun violence, I sometimes wonder if it is all of us Americans who are crazy.

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

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