

## INSIDE

### Focus

#### HEALTHCARE/ INSURANCE & BENEFITS

##### Section F

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## Plenty of opportunity for local businesses as airport is remade

**Brice Wallace**  
*The Enterprise*

While still years away from being completed, the remaking of the Salt Lake City International Airport is expected to mean a smoother, better transportation experience for airline passengers. In the meantime, the project means financial opportunities for local businesses and professionals.

The unveiling of the parking garage, terminal and western ends of two concourses

will take place in 2020 and the work on a new north concourse won't be finished until 2023. That results in a great need for construction and a variety of professional services and commodities — everything from shuttle and parking systems to glass-cleaning and indoor landscaping.

"Those all will be needed to be filled when we get the new airport constructed by 2020, so we have to fill up a new, empty

see **AIRPORT** page 5

## Symantec division acquisition triples size of DigiCert

DigiCert Inc., a Lehi-based global provider of scalable identity and encryption solutions for business, has made major waves in the digital security sector with its acquisition of the website security and public key infrastructure (PKI) operations of cybersecurity giant Symantec Corp. The move has nearly tripled the size of DigiCert, according to industry analysts.

With the acquisition, DigiCert's number of employees ballooned from around 300 to over 1,000, said company spokesman Jeff Chandler. DigiCert also secured a portion of Symantec's massive, global customer base, including top enterprises like international banks and retailers, and can now boast locations in California and internationally. Symantec is best known for its Norton brand of cybersecurity products.

"With the transition of SSL (secure sockets layer) validation, issuance and other processes to DigiCert, Symantec customers have a clear path forward to maintain trust in their SSL certificates," DigiCert said in a release announcing the acquisition.

"Today starts an exciting era for the current customers and partners of both Symantec and DigiCert," said DigiCert CEO John Merrill. "For Symantec customers, they can feel assured that they will have continuity in their website security and that we will provide a smooth transition. Our customers and partners will benefit from our accelerated investment in products and solutions for SSL, PKI and IoT (Internet of things). DigiCert will also lead to shape PKI security standards through our participation in industry standards bodies to ensure our customers stay at the forefront of security practices. DigiCert is prepared for this opportunity."

"The addition of Symantec Web PKI solutions to DigiCert will provide a customer experience that is second to none. We are excited for Symantec customers to benefit from solutions that help advance and strengthen website security," said Greg Clark, Symantec CEO. "We expect Syman-

see **DIGICERT** page 4



Longwall mining operations in Carbon County's Skyline coal mine are shown in this stock photo. Skyline is one of three mines purchased by a new partnership called Canyon Consolidated Resources which will now operate mines representing more than 85 percent of the coal mining production in Utah.

## Partnership buys three coal mines, controls bulk of Utah production

**John Rogers**  
*The Enterprise*

Ohio-based Murray Energy Corp., owner of the Lila Canyon Coal Mine in Carbon County, is leading a new partnership to purchase three Utah mines that account for the bulk of coal production in the state.

The Sufco, Skyline and Dugout Canyon mines, which employ approximately 850 in Utah's Carbon/Emery coal belt, will

become part of the new partnership called Canyon Consolidated Resources (CCR), formed by Murray Energy and John Siegel, the outgoing chairman of Bowie Resource Partners, a Louisville-based company that had owned the three mines. The three properties accounted for 9.5 million tons, or almost 85 percent, of the 11.2 million tons of coal mined in Utah in 2016.

Murray and Siegel will each own 30.5

see **COAL MINES** pg. 4



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## Academy acquires California mortgage firm

Napa, California-based Del Sur Mortgage has become a division of Academy Mortgage, one of the nation's largest independent mortgage lenders, headquartered in Salt Lake City. Academy now has 330 branched nationwide. Terms were not disclosed.

"We couldn't be more excited to join the Academy Mortgage family because of its top-notch loan products and resources, excellent culture and dedication to

home ownership in America," said Chris Salese, Del Sur Mortgage area manager.

"Del Sur Mortgage has a strong understanding of the Napa region and brings vast knowledge to the table for its clients," the company said in a release. "[Our] commitment to providing clients with the highest quality mortgage services and uniquely tailored solutions is buoyed by

Academy Mortgage's set of values, resources and unparalleled customer service."

Academy Mortgage is recognized nationwide for its commitment to responsible lending and programs for purchase, FHA, resale and builder loans. Academy is one of the top independent purchase lenders in the country as ranked in the 2016 CoreLogic Marketrac Report, published in January.

## Zions maintains lead as top Utah District SBA lender

Zions Bank has again been named the top provider of U.S. Small Business Administration (SBA) 7(a) loans in the Utah District.

The 2017 fiscal year represents the 24th consecutive year for Zions to be the top lender in the district.

During the fiscal year, which ended Sept. 30, Zions approved 187 of the SBA 7(a) loans in the district, totaling more than \$30.7 million and representing 17 percent of the 1,074 SBA-backed loans approved during the year. Thirty-seven percent of Zions Bank SBA loans were to women- and minority-owned businesses.

Zions provided loans to Utah businesses that resulted in the hiring of 544 employees and maintaining of 1,016 positions, according to SBA data.

"Small businesses are the lifeblood of our economy. They create jobs and fuel growth that makes Utah a vibrant place to live and work," said Scott Anderson,

Zions Bank president and chief executive officer. "We are proud to be ranked as Utah's top SBA lender because we are committed to providing capital to entrepreneurs to help bring their innovations to fruition."

The 7(a) program offers up to 25-year, fully amortized loans that may be used for most business purposes, including the purchase of real estate for business operations, acquisition of equipment and working capital.

## Wright named president of Midwest Commercial Interiors

Sean Wright has been named president of Midwest Commercial Interiors (MWCI) and its two subsidiaries, Midwest D-Vision Solutions (MWDS) and Bountiful Glass. The appointment was made on Oct. 23.

Wright joined Midwest in July of 2010 as vice president of sales. Prior to joining Midwest, he was a principal and vice president of marketing at MHTN Architects in Salt Lake City. In this new role, he will oversee MWCI, MWDS and Bountiful Glass and he will maintain direct-line authority over

sales, design, operations and finance, the firm said in a release.

Marshall Tate, as president and CEO of Midwest Capital Holdings Inc., purchased Midwest Office Inc. in 2000 and rebranded it as Midwest Commercial Interiors to more accurately reflect the company's focus on commercial furnishings and design services and to signal its departure from the office products market. The company now employs about 300 in its operations.

Tate will remain as the CEO of the three affected entities.

## SLC Sears store to close

The Sears store at 754 S. State St. in Salt Lake City is one of 18 stores across the nation that have fallen victim to the latest round of store closings by Sears Holdings, the parent company of Sears and Kmart stores. The Sears Auto Center at the location will close in early December and the store itself will close in late January.

Forty-five Kmart stores will also close as part of this round of closures, Sears Holdings said.

"We will continue to close some unprofitable stores as we transform our business model so that our physical store footprint and our digital capabilities match the needs and preferences of our members," a company spokesperson said. "It's important to note that these stores will remain open to serve members during the holiday season."

Sears and Kmart have been losing billions of dollars and closing stores for years. Sears Holdings hasn't turned a profit since 2010 and warned earlier this year there was "substantial doubt" that it will be able to stay in business.

By the end of this July, Sears Holdings had only 1,250 stores left in the United States, down from 3,400 at the start of 2006.

Salt Lake City store employees were informed of the closing last week and liquidations sales have begun.

## Survey: Investors are bullish

Independent investors have a bullish outlook about the near-term market, according to a new quarterly client survey.

The survey by Ally Invest, based in Midvale and part of Ally Financial Inc., indicates that 55 percent of survey respondents are bullish or very bullish on the near-term market. The top three factors for that sentiment are a favorable U.S. business climate, including corporate earnings; continued low interest rates and accelerating growth, according to the survey.

Nearly 49 percent said they have a bullish outlook and nearly 6 percent are very bullish. Less than 12 percent reporting a bearish or very bearish view. But investors said they are keeping a close watch on potential market concerns, including international unrest (54 percent), slowing year-over-year growth (32 percent) and the potential for higher interest rates (28 percent).

The majority of investors expected earnings from Facebook, Amazon, Apple, Netflix and Google — collectively referred to as FAANG — to meet or exceed Wall Street expectations, with Amazon topping the list for strong year-over-year earnings. Twenty-five percent of respondents said Amazon will meet expectations and 36 percent said the company would top expectations.

The remainder of the FAANG list: Facebook, 42 percent to meet

expectations, 23 percent to exceed them; Apple, 33 percent to meet and 27 percent to exceed; Netflix, 33 percent to meet and 26 percent to exceed; and Google, 36 percent to meet and 29 percent to exceed.

Investors had a variety of trade triggers they watch for FAANG stocks. Year-over-year revenue growth was the top investor response for Facebook (16 percent), Amazon (24 percent) and Google (18 percent). The top response for Apple was new product launches (25 percent). The top trade trigger for Netflix was the number of active users/subscribers (32 percent).

Other top triggers for the FAANG companies were ad revenue and the number of active users/subscribers for Facebook, year-over-year earnings-per-share (EPS) growth and gross margins for Amazon; product sales by category and year-over-year revenue growth for Apple; year-over-year revenue growth and EPS growth for Netflix; and ad growth, year-over-year EPS growth and new product launches for Google.

The in-hour survey was conducted Oct. 5-8 and results are based on responses from more than 390 independent investors.

Ally Invest Group Inc. offers investment brokerage and advisory services to investors through its wholly owned subsidiaries: Ally Invest Advisors Inc. and Ally Invest Securities LLC.



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## Women Tech Council honors seven at 10th annual awards ceremony

The Women Tech Council announced the winners of its 10th annual Women Tech Awards, presented during the 10th annual awards event in Salt Lake City.

The program recognizes women across all technology disciplines who are trailblazing new paths; leading and founding technology companies; and building innovative tools, technologies and experiences. This year, seven awards were presented from

among 17 finalists and three university student finalists. The event was held in conjunction with the Utah Tech Tour, held this year by U.S. Sen. Orrin Hatch, R-Utah, and WTC and featuring Safra Catz, chief executive officer of Oracle.

"Providing visibility for women in technology is an important catalyst for expanding networks, providing new opportunities and changing orga-

nizational cultures," said Cydni Tetro, Women Tech Council president. "By amplifying the impact these women have in technology through our awards and inclusion of industry leaders such as Safra Catz, we promote their contributions through a platform that showcases and amplifies their impact in the tech community at large."

Award recipients are:

- Technology Leadership:

Ashley Dreier, chief information and technology officer, HealtheEquity.

- Product Excellence: Mari-ah Hay, vice president of product, Pluralsight.

- Innovator: Michelle Jackson, associate fellow of metal-lurgy discipline science and engineering, Orbital ATK.

- Growth Leadership: Rachel Hofstetter, chief marketing officer, Chatbooks.

- Social Leadership: Lindsey Kneuen, head of social impact, Pluralsight.

- Professional Excellence: Dasha Kadulova, executive director of data security, USANA Health Sciences.

- Student Pathways (for an undergraduate student for their STEM-focused work): Tammy Platero, computer science, Weber State University.

Tetro was presented with a surprise Legacy Award for her leadership. The Impact Award recipients were the 190 finalists in the program's 10-year-history.

Other 2017 finalists are Alison Lutjemeier, Adobe; Amy Knapp, O.C. Tanner; Debi Moford, Workers Compensation Fund; Holly Rimmasch, Health Catalyst; Jamie Morningstar, Qualtrics; Kira Booth, Qualtrics; Laura Butler, Workfront; Sandra Hemmert, Granite School District; Sharon Kitzman, Dealertrack; Trina Limpert, eBay; Yolanda Chong, Recursion Pharmaceuticals; Michelle Maxwell, Utah Valley University (student finalist); and Vanessa Chambers, Utah State University (student finalist).

## Truxx enters Utah market with with unique haul-sharing app

If you need an economical ride somewhere, you have options like Uber and Lyft. And now, if you need to haul something, there's a new way to do that, too. Truxx, a truck-sharing service available through a free app, has come to the Salt Lake City area.

Truxx started when Carlos Suarez found himself in the parking lot of a large home improvement retailer after he bought a box too big to fit in his car. He looked around at the large pickups and vans and wondered if he

could use a ride-sharing service like Uber or Lyft to get himself home, why couldn't he do the same for his large purchase?

Suarez developed the original app himself and partnered with Joe and Jamie Hess, founders of Computer Emergency Room in Vestal, New York, to help make the app bigger, better and available on most smartphone platforms.

Since its launch, people have used Truxx for everything from moves across town to large pur-

chases at retail stores or online community sites like Craigslist. The innovative app offers features like those from on-demand ride services. For example, Truxx enables users to schedule and rate drivers, make cash-free payments and provides driver background checks.

A release from the company announcing the move into Utah said that rates start at \$25 per half hour and that signing up as a user or driver is easy and free. There are two service options: TruxxMe and TruxxHelp. With TruxxMe,

users save money by loading and unloading themselves. For \$35 per half hour, users get Truxx-Help, and help moving the loads.

"You know the old saying 'Everyone needs a friend with a pickup truck,'" said Suarez. "With Truxx, drivers get real money for their time. In addition, it gives everyone access to a large network of drivers. It is a perfect marriage and a solution to a common problem."

Truxx is available for free download from the AppStore or Google Play.

## Bonneville enters agreement to manage radio stations in California

Bonneville International Corp. has entered into an agreement to operate four radio stations in San Francisco and four radio stations in Sacramento, California, which have been divested as part of the merger between Entercom Communications Corp. and CBS Radio Inc., company officials announced recently. Bonneville is headquartered in Salt Lake City and is a subsidiary of Deseret Management Corp., a for-profit arm of The Church of Jesus

Christ of Latter-day Saints. Deseret Management Corp. oversees hospitality and media companies, including the *Deseret News* and Deseret Digital Media.

The stations Bonneville will operate in San Francisco are KOIT-FM, KMQV-FM, KBLX-FM and KUFX-FM. In Sacramento, Bonneville will operate KYMX-FM, KZZO-FM, KHTK-AM and KNCI-FM.

Bonneville will begin oper-

ating the stations under a local marketing agreement with the Entercom Divestiture Trust on completion of the Entercom/CBS merger. The deal is subject to FCC approval and other customary conditions.

Bonneville has named Carl Gardner, previously its market manager in Seattle, as its market manager in San Francisco. Steve Cottingham will remain as market manager in Sacramento. David Pridemore, current director of

sales at Bonneville Seattle, will replace Gardner as market manager.

Bonneville currently owns and operates stations in Salt Lake City, including KSL-TV (NBC), KSL Newsradio, KSFI-FM and KRSP-FM; Seattle, including KIRO-FM, KTTH and 710 ESPN; Phoenix, including KTAR-FM, KMVP-FM and ESPN 620; and Denver, including KOSI-FM, KYGO-FM, KKFN-FM and KEPN-AM.

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# Salt Lake City industrial construction reaches record level in 3rd quarter

A new report indicates that Salt Lake City industrial construction reached a record level in the third quarter, while the retail market saw a turnaround following three slow quarters and a flat downtown office market contrasted with a strong suburban market.

The Q3 2017 MarketView reports, released by the Salt Lake City office of CBRE, indicates that 5.3 million square feet of industrial space was under construction at the end of the quarter, in addition to the 1.4 million square feet completed year-to-date. During the quarter, “the already decade-high amount of industrial construction activity soared to an even higher level,” CBRE said.

The high development levels are being substantially driven by large owner-users and build-to-suit projects, it said.

In addition to the record-high construction levels, Salt Lake’s industrial market extended two notable streaks during the quarter. First, it reached four consecutive quarters with over 1 million square feet leased. Second, it hit 16 consecutive quarters of positive net absorption. The activity was driven by robust, broad-based demand — primarily by large users. Year-to-date, leases over 100,000 square feet have represented 51 percent of the 5.4 million square feet leased. The highest prior annual share of activity was 34 percent in 2016.

“Industrial is the hottest property type in the West right now, and Salt Lake is a prime example

of this,” said Jeff Richards, senior vice president. “Salt Lake recorded 1.5 million square feet of new leases during the third quarter, experienced positive net absorption of over 400,000 square feet, and still construction levels continue to surge.

“Many may question whether or not the market is being overbuilt, but these heightened construction levels are justified, considering the low vacancy rate of just 3.4 percent and the current level of demand. Of the 5.3 million square feet currently under construction, nearly 60 percent is already pre-leased, signaling a well-balanced market.”

The retail market reversed a trend in the third quarter following three consecutive quarters of negative net absorption and rising vacancy rates. The third quarter ended with net absorption of 123,887 square feet and a marketwide drop in vacancy to 6.7 percent. The two major factors cited by CBRE are the successful repurposing of old retail centers and a surge in development activity.

“Efforts to reinvent retail centers with a more diversified and relevant tenant mix have never been higher,” said JR Moore, first vice president. “The market continues to see an influx of capital going towards reinventing traditional retail sites to experience- and entertainment-focused destinations. In addition, older, less strategically located centers with large vacancies are currently undergoing complete

conversions or being torn down to make way for mixed-use office or multifamily developments.

“The traditional retail model continues to evolve, and retail real estate is undergoing its own transformation as a result.”

Major new developments reignited in the third quarter following a two-quarter construction lull. Ground was broken on the initial phases at Mountain View Village in Riverton and Anthem Commercial in Herriman, totaling over 360,000 square feet. That activity more than doubled the number of retail anchors under construction; in total, 518,230 square feet was under construction at the end of the third quarter.

The focus on the office market was outside of downtown Salt Lake City. A rapid expansionary period downtown — brought on from the opening of 111 Main — ended in the third quarter, leaving the downtown office performance essentially flat.

In contrast, after three consecutive quarters of low net absorption levels in the suburban market, new development activity brought on a surge of absorption there. Over 421,000 square feet was absorbed on net, which was primarily driven by the completion of two Class A office towers in the Sandy South Towne submarket.

The highest construction levels in the Salt Lake Valley are in the southern end of the county, with nearly 650,000 square feet. A notable new project broke ground

in Sugar House. The two-building, 320,000-square-foot office development is currently underway at the site of the former Shopko retail store. About 150,000 square feet of the project is fully speculative while the remainder is a build-to-suit medical office facility for the University of Utah.

“Overall, indicators are demonstrative of a healthy market and the economic drivers of office demand are secure,” said Eric Smith, senior vice president.

“While performance has been less uniform across the market, construction remains active and demand looks to be responding to the delivery of new product.

“In total, nearly 1.2 million square feet of office space has been completed thus far in 2017, and there is still nearly 840,000 square feet currently under construction. Indicators suggest that the overall market will continue to sustain healthy levels of growth for the near future.”

## DIGICERT from page 1

tec and DigiCert customers to benefit from focused investment in the next generation of security solutions for our respective customers, and today’s action helps advance this important objective.”

“The completion of this transaction provides DigiCert the opportunity to extend its world-class customer service and industry-leading management tools to a much larger population helping to deliver the best customer experience and enhanced security,” said Robert Sayle, a partner at Thoma Bravo, a major stockholder at DigiCert.

The agreement for DigiCert to acquire the Symantec website

security division was first announced in August. Since that time, DigiCert has worked to address browser requirements for Symantec-issued certificates and, with a solution in hand, is ready to proceed with plans to replace affected certificates, at no cost and without interruption to Symantec customers.

As previously announced, DigiCert will continue to be led by Merrill and an executive team with significant industry experience. Under the terms of the agreement, Symantec received \$950 million in upfront cash proceeds and will retain approximately a 30 percent stake in the common stock equity of DigiCert. Symantec expects to primarily use the transaction proceeds to repay debt.

## COAL MINES from page 1

percent of the new partnership while United Kingdom-based Javelin Global Commodities Ltd., Grupo Clisa of Mexico and various lenders will have minority positions. Terms of the purchase were not disclosed.

CCR will be the largest bituminous coal producer in the Western United States, producing and marketing approximately 13 million tons of coal per year in both domestic and export markets, according to a release from Murray. CCR will own approximately 214.8 million tons of coal reserves. Murray Energy will sell 100 percent of the coal produced at the Lila Canyon Mine to CCR, and will work with CCR employees to oversee the day-to-day mining operations in Utah.

“We are extremely pleased to form this strategic partnership that is CCR with Mr. John Siegel and our other partners,” said Robert E. Murray, chairman, president and CEO of Murray Energy. “We are very familiar with Bowie’s coal mines and with coal markets both domestically and internationally. We believe that this partnership will generate tremen-

dous cost synergies, which will allow these mines to be extremely competitive in the domestic and international coal marketplace.”

Murray is familiar to Utahns because of his involvement with the media following a collapse at his company’s Crandall Canyon Mine in August 2007, which claimed the lives of six miners and three rescue workers.

Robert D. Moore, executive vice president and chief operating officer of Murray Energy said, “Clearly, the United States coal industry has experienced tremendous transformation over the past several years. We have long maintained that our industry must undergo significant consolidation in order to survive in what have been extraordinarily depressed coal markets. This CCR partnership will provide this necessary consolidation, which will substantially benefit all interested parties.”

Murray operates mines in Ohio, West Virginia, Illinois and Kentucky in addition to its Utah holdings. According to the Energy Information Administration, Murray was the fifth-largest coal producer in the nation in 2015, trailing Peabody Energy, Arch Coal, Cloud Peak Energy and Alpha Natural Resources.

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## AIRPORT

from page 1

box with all of those things that make the airport work right now, that you might just pass on the way to your flight without noticing,” Cole Hobbs, contracts and purchasing manager for the Salt Lake City Department of Airports, said at the recent PTAC Procurement Symposium, an event highlighting opportunities for local companies to get involved in government contracting. The Procurement Technical Assistance Centers is part of the Governor’s Office of Economic Development.

For example, during the next year, bidding for contracts will take place for legal services; an antenna system; food and beverage, retail and advertising concessions; maintenance services; public vending; janitorial services; mechanical engineering and many other products and services.

A few contracts will be phased out with current contractors in place until their facilities are replaced. “So the next three years, we’ll be kind of patching

along with those current contractors, but in that timeframe, we’ll be selecting all-new firms to help us maintain and keep the airport going,” Hobbs said.

“As we build new facilities, it’s going to create new concession opportunities,” said Brad Wolfe, concessions manager at the airports department.

Not only will architectural, design and construction jobs related to concessions spring from the remade airport, but every concession space will be available in a competitive process, with none of the current concessionaires grandfathered in, he said. Requests for proposals (RFPs) are expected to be issued soon, and Wolfe expects many companies to be interested.

“It is very good business. If you’re a good operator, if you can dial it in, you can generate a lot of revenue,” Wolfe said.

In fact, concession sales in 2016 topped \$100 million. This year is expected to see that figure rise to \$110 million.

“That’s a lot of hamburger buns, a lot of napkins, a lot of bottled water,” he said. “A lot of the product is sourced locally, so it

gives the locals an opportunity to provide the supplies and materials to the program on a regular basis. So you don’t have to necessarily have a store or a restaurant or a gift shop. You can become a supplier and do very well.”

Food and beverage concessions accounted for \$66.6 million of the 2016 figure, an average of \$3.7 million for full-service restaurants, \$1.8 million for quick-service restaurants and \$1 million for coffee shops. News and gift stores had \$16.5 million in sales, for an average of \$1.4 million. Specialty retailers did a total of \$14.8 million in business. Vending of snacks and beverages totaled \$540,000.

Concession companies not only rack up sales by being at the airport but also gain exposure to more than 23 million flyers each year.

“Twenty-three to 24 million passengers walking by your store, it’s really good exposure. Not only do they get to walk by your store, but they get to go in and sample it and try them out. It’s surprising how many out-of-town visitors have developed loyalties to some of the local brands that

are in the airport right now,” he said.

The public solicitation process for concessions will take place early in 2018, even if the facilities won’t open for three more years. The airports department is offering orientation sessions about doing business at the new airport. The next one is set for 2-4 p.m. Nov. 30 at the Airport Training and Activity Center (ATAC) at 1911 N. 2200 W.

“If you’re not in the restaurant business or in the retail business, if you have a favorite restaurant, if you have a favorite store you go to, let them know about the opportunity,” Wolfe said. “What’s going to happen is there’s going to be a big announcement when we’ve made all of our selections, and then we’ll have people calling us and saying, ‘Wait a minute. I would’ve been interested.’ Get the word out. Let them know that this process is coming up really quickly.”

One huge airport project element is construction. Part of the symposium session focused on the \$740 million, 31-gate north concourse, which will feature a Phase 1 western end opening by perhaps 2020 — in conjunction

with the opening of the new terminal, parking garage and south concourse west end — and a Phase 2 eastern end opening in 2023. That concourse will be parallel to the new south concourse, with two underground tunnels connecting the concourses.

Construction bidding is expected to begin early next year. The deadline has passed for pre-qualification with Austin Okland, a joint venture acting as construction managers for the airports department, for the Phase 1 portion. But Gary Ralls, program director for the north concourse, said local contractors can still get involved.

“Even if you don’t choose to pre-qualify and you want to work under a major contractor — if you’re a drywaller and want to work under one of the local drywalling firms, or you’re a painter — you don’t have to pre-qualify for that. You just have to bid to them,” Ralls said.

“What we’re really trying to do is split up a lot of those scopes and then bid the painting direct and bid the drywall direct. ... We’re looking to maybe contract directly with a lot of smaller scopes and bring those smaller contractors to the airport.”



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# Industry Briefs

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

## ASSOCIATIONS

• **Kevin Murray** has been elected a fellow of the **American College of Environmental Lawyers (ACOEL)**. ACOEL



Kevin Murray

is a professional association of lawyers who practice in the field of environmental law, with admittance by invitation only.

One of three Utah members, Murray was the Region 8 nominee inducted at this year's annual meeting of the college Oct. 27. Murray is a Salt Lake City partner at Holland & Hart.

• **Dr. Charles L. Saltzman** has been elected secretary of the **American Board of Orthopaedic Surgery (ABOS)**



Dr. Charles Saltzman

for a one-year term. Saltzman is chair of orthopaedics and the LS Perry Presidential Endowed Professor at the University of

Utah. Saltzman was elected to the board in 2012. He was most recently chair of the Credentials and Research committees. In Utah, he specializes in treating patients with foot and ankle conditions.

## DIVIDENDS

• The board of directors of **Overstock.com Inc.**, Salt Lake City, has declared a cash dividend for 2017 of 16 cents per share on its Blockchain Voting Series A Preferred Stock and a cash dividend for 2017 of 16

cents per share on its Voting Series B Preferred Stock. Each is payable Dec. 15 to stockholders of record Dec. 1. The ex-dividend date for the Series B Preferred dividend is expected to be Nov. 29.

• The board of directors of **Nu Skin Enterprises Inc.**, Provo, has declared a quarterly cash dividend of 36 cents per share. The dividend will be paid Dec. 6 to shareholders of record Nov. 17.

## EDUCATION/TRAINING

• The **Utah Medical Innovations Pathways (MIP)** program has expanded to four additional school districts. Designed to help meet the state's workforce challenges, the program was launched in September 2016 in **Granite School District**. The four new districts are **Canyons, Davis, Jordan and Tooele**. The program is supported by 10 industry partners, including **Edwards Lifesciences, Merit Medical, Nelson Labs and BD Medical**. MIP connects high school students with the science, engineering and technology skills necessary for a career in life science fields. MIP students have the opportunity to participate in job shadowing with one of the 10 companies in the program. After students complete the training, they graduate high school with a certificate in medical innovations, and earn a guaranteed interview with participating companies.

## EXPANSIONS

• **Co-Diagnostics Inc.**, a Salt Lake City-based molecular diagnostics company, and **Synbiotics Limited**, a group company of **Asence Inc.**, a U.S. incorporated company specializing in supplying pharmaceutical products to international markets, have announced that **CoSara Diagnostics Pvt. Ltd.**,

a joint venture for manufacturing, has broken ground for its manufacturing facility in India. Co-Diagnostics and Synbiotics incorporated the CoSara entity in India in July. Since that time, CoSara has secured permits and approved building plans necessary to begin construction of a facility that will manufacture Co-Diagnostics products according to internationally recognized Good Manufacturing Practice (GMP) standards. The facility is expected to be completed in April, at which time CoSara will have the exclusive Indian manufacturing rights for Co-Diagnostics products.

• **Vivint Solar Inc.**, Lehi, has expanded availability of its solar energy systems into Delaware. The company now operates in 21 states.

## GOVERNMENT

• **Peggy Hunt** has been appointed to the **Utah Securities Commission** by Gov. Gary Herbert. She will serve a four-year term on the commission, which sets policy, adopts rules and adjudicates enforcement actions brought by the division. Hunt is a partner in the Salt Lake City office of Dorsey & Whitney LLP. She has been working in the area of bankruptcy and receivership law for more than 25 years and is a fellow in the American College of Bankruptcy. She serves as a Panel Chapter 7 trustee for the District of Utah.



Peggy Hunt

• **Salt Lake City Mayor Jackie Biskupski** has appointed **Angela Doan** as senior advisor for education. Doan has extensive experience in education and law, most notably her time teaching in the Salt Lake City School District. For four years, she taught at Edison Elementary under a Title I school improvement grant, where she led the fourth-grade class as team leader. She also worked for the U.S. Department of Civil Rights, Massachusetts Advocates for Children and the New England Innocence Project. Her education includes a bachelor's degree in elementary education from the University of Utah.



Angela Doan

• **Salt Lake County Economic Development** has undertaken a 10-question survey in efforts to better understand the current state of the county's market. The survey can be completed at [https://slcoregionaldev.col.qualtrics.com/jfe/form/SV\\_4Iq6kV1733ZTHF3](https://slcoregionaldev.col.qualtrics.com/jfe/form/SV_4Iq6kV1733ZTHF3).

## HEALTHCARE

• **Empiric Health**, Salt Lake City, has hired **Justin Schaper** as chief technology officer. He will lead the design and creation of innovative software applications designed to help health systems identify variations in procedures and improve outcomes using proprietary analytics to facilitate data-driven insights. He has more than two decades of experience in healthcare, most recently as the senior vice president of analytics for Intermedix. He also was chief information officer for PSR, which was acquired by Intermedix.

• **Azova Health**, Alpine, has hired **David Nau** as executive vice president of digital innovation. Nau has more than 25 years' experience as a pharmacist, innovator, educator and executive leader. He previously served as the founding president of Pharmacy Quality Solutions, was a longtime staff member of the Pharmacy Quality Alliance (PQA), and held faculty roles at universities and conducted research on innovative models for improving the quality of healthcare services.



Justin Schaper



David Nau

## PHILANTHROPY

• **Boeing** recently announced six grants in Utah totaling \$300,000 for partnerships with organizations such as **The National Ability Center**. The investment will impact the health, wellness, physical rehabilitation and support for 1,500 veteran service-related participants, 1,050 transitioning through programs and 450 families. The grants in Utah are part of more than \$50 million in grants to more than 500 non-profit organizations across 50 nations.

• During the weekend of Oct. 13, **Bridging the Gap**, a

national digital inclusion program, distributed more than 300 computers and Internet service to low-income residents of Salt Lake City. The computers were distributed in partnership with local housing authorities and nonprofits. Bridging the Gap is a nonprofit-led initiative of **PCs for People** and **Mobile Beacon** that helps community anchor institutions like housing authorities, schools, libraries and nonprofits provide affordable computers and Internet service to individuals and families below the 200 percent poverty level. PCs for People distributed 300 refurbished computers and 4G LTE mobile hotspots with three months of unlimited Internet service to eligible low-income individuals and families from the **Housing Authority of Salt Lake City**, the **Housing Authority of the County of Salt Lake, Utah Nonprofit Housing Corp.**, **International Rescue Committee** and **Utah Health & Human Rights**. The **Salt Lake City Public Library** provided basic computer training and one-on-one technical assistance during the distribution events and will continue providing ongoing computer classes at the library. Mobile Beacon donated 200 computers, 150 mobile hotspot devices, and provided monetary and onsite support for the events. **Comcast Internet Essentials** also attended and donated 100 computers to the event.

## RECOGNITIONS

• **Salt Lake County Mayor Ben McAdams'** work to reduce and prevent homelessness has made him a finalist in the **2017 "New Ideas Challenge,"** a competition among state and local policymakers to propose the best

see BRIEFS next page

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# Industry Briefs

from previous page

ideas for expanding opportunity and improving government in the new economy. McAdams is one of three finalists in "The Future of Communities" category for the "Collective Impact on Homelessness," which brings together a coalition of state, county and city government representatives with more than 30 providers to reform how services are delivered. The Challenge program is open to the 155 members of the NewDEAL (Developing Exceptional American Leaders), an organization that aims to support state and local pro-growth progressive elected officials through the exchange of ideas and engagement with other top public, private and nonprofit sector officials. The six winners will be announced Nov. 16 at the seventh annual NewDEAL Leaders Conference in Washington, D.C.

• **Elephant Hill**, Moab, is one of four winning trails in the **2017 Outstanding Trails** program, undertaken by **BFGoodrich Tires**, in collaboration with **4 Wheel Parts**, **United Four Wheel Drive Associations**, **Jeep Jamboree USA**, **Blue Ribbon Coalition** and **Off Road Business Association**. Each of the four trails will receive \$5,000 grants for education and preservation. More than a dozen trails were nominated from eight states. Elephant Hill was nominated

by **Red Rock Four Wheelers**. The competition invites off-road clubs from around North America to nominate local trails that merit grants for maintenance or refurbishing. A panel of four-wheel industry experts helped select the four winning trails based on their uniqueness, terrain type and enthusiast following. The grants may be used for maintenance, repair, preservation efforts, signage and education.

sions (including nursing). Applications are now being accepted through Jan. 31 for the WGU Salute to Veterans Scholarship. Up to 200 scholarships will be awarded —\$650 per six-month term for up to four terms. Of the 86,000 students currently enrolled at WGU nationwide, about 10 percent are active-duty military personnel, veterans or dependent family members of military personnel.

## SERVICES

• **HireVue**, a Salt Lake City-based provider of video intelligence solutions, has hired **Kimberly Simms** as senior vice president of customer success. Simms most recently was vice president at Anaplan and previously worked at IBM and Accenture.

• **RevRoad**, a business accelerator, has relocated its headquarters to 1555 N. Freedom Blvd., Provo. The company will have an open house/grand opening from 3-7 p.m. Nov. 16. The ribbon-cutting ceremony is at 4 p.m. Each quarter, RevRoad accepts a crew of "Roadies" (portfolio companies) and keeps them on board for 24 months. Roadies get to focus on their big ideas while RevRoad helps take care of their needs. RevRoad offers serv-

es hubs in what is called the "RevRoad Exchange," which includes strategy, marketing, video production, tech development, sales, systems, legal help and more. RevRoad accepts a small equity share from Roadies rather than accepting cash for services or providing capital directly.

• **Mercer** has hired **Kelly Esselman** as health office business leader in its Salt Lake City office. In her time at Mercer, Esselman has worked in a variety of leadership capacities, including senior health consul-

tant, enterprise segment leader, Denver team leader and most recently the Mountain States sales leader. Mercer delivers advice and technology-driven solutions that help organizations meet the health, wealth and career needs of a changing workforce. It has more than 22,000 employees in 43 countries and operates in more than 130 countries.



Kelly Esselman

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## SCHOLARSHIPS

• **Western Governors University**, Salt Lake City, is offering \$500,000 in scholarships for veterans, active-duty military, reservists and military family members who want to earn a bachelor's or master's degree in high-demand fields, including IT, business, K-12 education and health profes-

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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.*

## Nov. 14, 7:15-9 a.m.

**Breakfast Meeting,** an ACG (Association for Corporate Growth) Utah event. Speaker is Robert Spendlove, senior vice president and the economic and public policy officer for Zions Bank. Location is Marriott City Center, 220 S. State St., Salt Lake City. Details are at <https://www.acg.org/utah/>.

## 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. 14, 8-10:30 a.m.

**“How to Leverage Social Media to Boost Your Sales,”** a Digital Marketing Hacks Series event presented by the Salt Lake Small Business Development Center (SBDC) and Accelerator Marketing. Location is Corporate Partnership Center, Room 333, 9690 S. 300 W., Sandy. Cost is \$20 in advance, \$25 at the door. Details are at <https://utahsbdc.org/trainings>.

## Nov. 14, noon-4 p.m.

**NIH SBIR-STTR Workshop,** focusing on the National Institutes of Health’s Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs and presented by the USTAR SBIR-STTR Assistance Center. Location is Utah State University’s Innovation Campus, 650 E. 1600 N., Suites 158-158A, Logan. Cost is \$10. Registration can be completed at Eventbrite.com.

## Nov. 14, 6-8 p.m.

**Crowdfunding Panel Discussion,** a Silicon Slopes event featuring leaders from companies in Utah who have used crowdfunding as a way to build their businesses. Location is Cotopaxi, 74 S. Main St., Salt Lake City. Other details to be announced.

## Nov. 14, 7 p.m.

**“Roll Over Hemingway: Global Travelers Can Save Foreign Correspondency,”** presented by the Utah Council for Citizen Diplomacy and part of the Ambassador John Price & Marcia

Price World Affairs Lecture Series. Speaker Matthew LaPlante, a longtime journalist, will discuss the notion that after a decade of severe cuts in international news reporting by major news organizations, the time is right for global travelers to take the helm of foreign correspondency. Open house meet-and-greet reception begins at 6 p.m. Location is the Jewett Center for the Performing Arts, Westminster College, 1840 S. 1300 E., Salt Lake City. Free and open to the public, but reservations are required. Reservations may be completed at Eventbrite.com.

## Nov. 15-17

**101st Utah Farm Bureau Federation Convention,** with the theme “The Miracle of Agriculture.” Speakers include Michele Payn, farm and food advocate and author of *No More Food Fights* and *Food Truths from Farm to Table*; and Brent Bean, who teaches communication at BYU-Idaho. Location is Davis Conference Center, 1651 N. 700 W., Layton. Cost is \$80 for the full conference, \$40 for one day, \$30 for Friday banquet. Details are at <https://www.utahfarmbureau.org/Article/Utah-Farm-Bureau-Celebrates>.

## Nov. 15-18

**Association for Molecular Pathology (AMP) 2017 Annual Meeting,** a gathering of more than 2,000 molecular pathology professionals and featuring more than 200 exhibiting companies, 60 educational sessions and nearly 400 poster presentations. Theme is “Where Molecular Leads Medicine to Best Patient Care.” Keynote presentation is Nov. 16 by Dr. Andrew P. Feinberg, who will share his perspective on epigenetics and the future of clinical diagnostics. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Details are at <http://amp17.amp.org/>.

## Nov. 15, 8 a.m.-1:30 p.m.

**North County Business Summit.** Speakers include Brandon Fugal, chairman of Coldwell Banker Commercial Advisors; Richard Scully, CEO and founder of Chamber Nation; Andrew and Shauna Smith, CEO and founders of Four Food Groups; Ken Bretschneider, CEO and founder of Evermore and founder of The Void; and Daniel Thomas, regional partner at St. John Properties. Location is the DoTerra Conference Center, 389 S. 1300 W., Pleasant Grove. Cost is \$50 for members of the American Fork, Pleasant Grove-Lindon or

Lehi Area chambers of commerce; \$75 for nonmembers. Details are at <http://pglindonchamber.org/north-county-business-summit.htm>.

## 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. 15, 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. 15, 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).

## Nov. 15, 5:30-6:30 p.m.

**QuickBooks Workshop,** a Small Business Development Center (SBDC) event. Location is Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://www.sba.gov/tools/events>.

## Nov. 15, 5:30-6:30 p.m.

**Tax Planning Clinic,** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://www.sba.gov/tools/events>.

## Nov. 16-17

**“Profit Mastery: Managing a Business,”** presented by the Utah Small Business Development Center (SBDC) program. Location is Salt Lake Community College’s Miller Free Enterprise Center, 9750 S. 300 W., Room 223, Sandy. Cost is \$395. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

## Nov. 16

**Trends 2018,** a ULI (Urban Land Institute) Utah event with the

theme “Evolution or Revolution? 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/non-profit, 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.

## Nov. 16, 9:30 a.m.-3:30 p.m.

**2017 Utah NARPM (National Association of Residential Property Managers) Annual Conference.** Highlights include “How to Grow Your Property Management Business Now,” presented by Brian Birdy, NARPM national president-elect; and a panel discussion of “Must Haves for Property Managers in 2018.” Location is UAA Training Room, 448 E. Winchester St., No. 460, Murray. Registration can be completed at Eventbrite.com.

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

**WBN Luncheon,** a Utah Valley Chamber event. Location is Provo Towne Centre Mall, The Reserve, 1200 Towne Centre Blvd., Provo. Cost is \$25 for chamber members, \$30 for nonmembers. Details are at [thechamber.org](http://thechamber.org).

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

**Multi-Chamber Lunch Series.** Speaker Heidi Castaneda, director of small employer and individual sales for SelectHealth, will discuss “Need-To-Know Tips and Timelines When Purchasing Health Insurance for Your Company.” Location is Conservation Garden Park, 8275 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, 3-7 p.m.

**Open House and Grand Opening for RevRoad’s New Headquarters.** RevRoad is a business accelerator. Ribbon-cutting is at 4 p.m. Location is 1555 N. Freedom Blvd., Provo.

## Nov. 16, 6-8 p.m.

**“Access Affordable Capital,”** a Small Business Development Center (SBDC) event. Speaker Jim Moore will discuss what’s involved in building a business credit profile, what lenders look for when evaluating applications, and the quickest ways to improve a profile. Location is the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

## Nov. 16, 6-7 p.m.

**“Preparing for a Business Loan,”** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://www.sba.gov/tools/events>.

## 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. 17, 7:30-8:30 a.m.

**Eggs & Issues,** a Murray Area Chamber of Commerce event. Speaker is Lynda Brown of KidsEat. 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. 17, noon

**Founder Chapter Meetup,** a Silicon Slopes event. Speakers Mike Peregrina, Homie co-founder; Sara Jones, Women Tech Council co-founder; Jordan Monroe, Owlet co-founder; and Kat Kennedy, Degreed CPO, will discuss “The Power of Validation.” Location is Silicon Slopes, 2600 Executive Parkway, Lehi. Registration can be completed at [meetup.com](http://meetup.com).

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

**Business Alliance Net-**

**see CALENDAR page 11**



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## Succeed by setting goals for your business

Studies have shown that nearly 80 percent of small-business owners don't keep track of their businesses' goals. This is an alarming statistic, as setting goals and achieving them can be important aspects of a business' development and success. Establishing meaningful goals involves introspection into what makes your business tick and what you want the future of your business to be. While most people want to achieve their goals, many don't want to put in the necessary work it takes to create achievable ones. The more time and effort you devote to creating your goals, the more achievable and effective they become.

Here are a few points I would suggest for small-business owners to consider as they look to establish meaningful goals to help improve their businesses. Consider whether these suggestions make sense in your business' particular circumstances. And, as always, you should get legal and tax advice from a qualified professional.

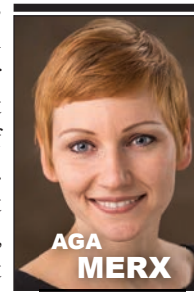
1. Separate your long-term goals from your short-term ones. Long-term goals should embody your business' mission statement and help your business stay true to the reasons it was founded. Long-term goals usually fall within four general categories: growth, profit, service and social. They can sometimes have a timeline of several years. Keep in mind that in an ever-changing economy and business climate, long-term goals may need to be modified along the way.

2. Once you've identified what you want to accomplish in the long term, it's time to find out how to get there by establishing your short-term goals. As you look to set short-term goals, consider the acronym SMART (specific, measurable, action-oriented, realistic, time-specific). Short-term goals may have a timeline of a couple of weeks to several months. Keeping your short-term goals SMART can help ensure they serve as a roadmap for accomplishing your long-term goals by achieving incremental improvements.

3. Focus on your employees during the goal-setting process. You may have a clear vision of where you want your business to go, but if your employees don't share this vision with you, you may have a difficult time achiev-

ing your goals. By involving your employees in the goal-creation process, they will feel a sense of ownership of the goals and a responsibility to see them achieved. Additionally, your employees can offer valuable insight during the goal-setting process by sharing their perspectives on realistic timelines, processes and results.

4. As your list of goals begins to grow, be sure that your goals can co-exist with each other. Here's an example to help illustrate this point:



A business may set a goal of achieving 100 percent customer service and another goal of achieving the highest margins. The problem here is that top-level customer service is expensive, so the highest margins may not be possible. Your goals should complement each other rather than conflict.

5. Be prepared to modify your goals along the way. It's important for small-business owners to understand that as the economy and business climate change over time, it's OK for your goals to evolve. What makes sense for your business today may not make sense in 18 months. This means that some of your goals might need to adapt to these changes over time — and that's not a bad thing.

6. Keep your goals in the forefront of everything you do. After you have given the proper time and attention to establishing achievable and effective goals to help improve your business, don't set them aside. Weave them into the day-to-day workings of your business and regularly schedule times to review goal progress. Keeping your goals at the forefront of your day-to-day procedures and decision-making processes can help ensure they aren't neglected.

It's never a bad time for small-business owners to reevaluate old processes and implement meaningful goals and ideas for their businesses. Consider beginning the goal-setting process today. These goal-setting ideas may help you see improved success as a small-business owner.

Aga Merx is a vice president and SBA department manager for Bank of American Fork. She has worked for the Small Business Development Center, an SBA-approved agency to help small businesses apply for loans, prepare to meet their lenders and prepare business plans.



## CALENDAR

from page 9

**working 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, 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 [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Nov. 21, 6-7 p.m.

**Legal Clinic**, a Small Business Development Center (SBDC) event. Location is the SBDC Orem, 815 W. 1250 S., Orem. Free. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Nov. 21, 6-7 p.m.

**Health Insurance Clinic**, a Small Business Development Center (SBDC) event. Location is the SBDC Orem, 815 W. 1250 S., Orem. Free. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Nov. 21, 6-7 p.m.

**Accounting Clinic**, a Small Business Development Center (SBDC) event. Location is the

SBDC Orem, 815 W. 1250 S., Orem. Free. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Nov. 28, 9-10 a.m.

**SBA 8(a) Program**, a U.S. Small Business Administration (SBA) event. Location is the Wallace F. Bennett Federal Building, 125 S. State St., Salt Lake City. Free. Details are at <https://www.sba.gov/tools/events>.

### Nov. 28, 10 a.m.-2:30 p.m.

**Women's Business Leadership Conference**, a Utah Hispanic Chamber of Commerce event. Theme is "Women on the Move: A Strategic Path for Personal and Business Success." Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Registration can be completed at Eventbrite.com.

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

**Women in Business Holiday Boutique**, presented by the South Jordan, West Jordan and Southwest Valley chambers of commerce. Location is Springhill Suites, 11280 S. River Heights Drive, South Jordan. Cost is \$10 for chamber members, \$15 for nonmembers. Registration can be completed at [southjordanchamber.org](http://southjordanchamber.org).

### 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. 28

**DealForum**, a VentureCapital.org event. Company presentations are 3-5 p.m. Investors Choice Conference Cooperative Venturing kickoff reception is 5-6 p.m. Event is a live-pitch event featuring entrepreneurs seeking capital for their ventures. Location is Access Salt Lake, 175 W. 200 S., No. 100, Salt Lake City. Registration can be completed at Eventbrite.com.

### Nov. 28, 5-7 p.m.

**Holiday Open House 2017**, a Salt Lake Chamber event in partnership with the Women's Business Center, Women's Leadership Institute and Downtown Alliance. Location is the Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Free, but registration is requested. Details are at [slchamber.com](http://slchamber.com).

### Nov. 28, 6-8 p.m.

**"Maximum Exposure with Social Media,"** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://www.sba.gov/tools/events>.

[sba.gov/tools/events](http://sba.gov/tools/events).

### Nov. 29, 7:30-9 a.m.

**CFO Forum**, a Utah Technology Council event for UTC-member CFOs. Location to be announced. Details are at [utahtech.org](http://utahtech.org).

### Nov. 29, 10:30 a.m.-noon

**Point of the Mountain Update**, a Sandy Area Chamber of Commerce and Southwest Valley Chamber of Commerce event. Speaker Robert Grow, president of Envision Utah, will discuss the progress and plans for the area over the next decade. Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Sandy. Free. Details are at [sandychamber.com](http://sandychamber.com).

### Nov. 29, 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).

### 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).

### Nov. 30, 11:30 a.m.-12:30 p.m.

**Chamber Networking Luncheon**, a Murray Area Chamber of Commerce event. Speaker is Kevin Biagi of Unishippers. Location is Soy's Sushi Bar & Grill, 4923 S. State St., Murray. Details are at [murraychamber.org](http://murraychamber.org).

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

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

**First Friday Face to Face**,

see CALENDAR page 14



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## Opinion

# Republican tax reform should encourage more savings, not less

Republicans want tax reform, but their refusal to cut spending forces them to look into all sorts of revenue raisers. Some are good, such as eliminating the deductions for state and local taxes. Others are counterproductive, such as the threat to significantly decrease the tax deduction on 401(k) accounts, potentially reducing the overall levels of savings for the millions of Americans using them.

Instead, they should keep the deduction intact, hence encouraging savings — and in addition, create universal savings accounts. There are rumors that they are considering such a move.

First, let me complain about the no-good proposal to reduce the 401(k) tax deduction from \$18,500 to \$2,400 and expand Roth individual retirement accounts in their place.

I like Roth IRAs; don't get me wrong. Like 401(k) accounts, they are a good way to avoid double taxation of income that is saved. A Roth IRA allows you to save after-tax income and withdraw the income from that savings tax-free in retirement. A 401(k) allows you to save tax-free today but will tax you tomorrow when you consume the income from your savings.

Because there are no upfront tax sav-

ings with a Roth IRA, people tend to save and consume in a fairly neutral manner.

By contrast, 401(k) plans tilt people toward saving for retirement by allowing them to reduce their tax bills now. To experts who worry that Americans don't save enough, these accounts are important because they increase savings for 62 million users. Reducing the deduction, they fear, could lead to a reduction in savings.

And, yes, 401(k) plans mostly benefit middle- and upper-middle-class savers. But these taxpayers will also bear much of the burden from inevitable policy changes to

address the insolvency of Social Security when the trust funds eventually dry out.

This potential move is annoying for another reason: It has nothing to do with improving retirement savings and everything to do with Republicans' search for revenue. That's what happens when you give up entirely on spending cuts as a way to pay for tax reform.

In this case, the tax writers are resorting to a budget gimmick that would not raise overall revenue but instead shift the tax collection from tomorrow to today. In other words, revenue collection might

increase today but would shrink tomorrow — as would our retirement security.

Instead, they should leave 401(k) deductions untouched and go a step further to supercharge savings with the creation of universal savings accounts. The good news is that House Ways and Means Committee Chairman Kevin Brady recently suggested to *Politico* that his committee could do just that.

Chris Edwards of the Cato Institute has been calling for the creation of USAs since 2002, and for good reason. Their hugely successful implementation in Britain and Canada has increased financial security and flexibility for millions of average families.

USAs are similar to Roth IRAs in that people contribute after-tax income. After that, all earnings and withdrawals are completely tax-free.

But the beauty of USAs is that they are for all types of savings, not just retirement savings. Savers are taxed once, and then they can put money away without arbitrary restrictions based on what it's for and when they may use it.

No more having to wait until retirement to use your money, so if you had an emergency, you could take out money without a penalty. No more having multiple accounts for multiple purposes and

multiple filing requirements. No more having to justify every single dollar you spend from your kid's 529 account to show the IRS that those college books are indeed a legitimate use of the money you saved. The privacy benefit alone is huge.

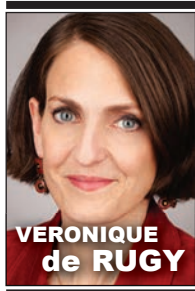
USAs, in addition to 401(k) accounts, would add to personal financial security. And more savings would help the economy, because when people save, they expand the amount of credit available for companies and innovators to start or expand businesses. Thus, savings are a powerful source of economic growth.

There is one potential risk with Roth IRAs and USAs: Future governments may change the rules on us down the road when they are even more desperate for revenue than they are now. They could, for example, renege on their promises of tax-free withdrawals and start double-taxing Roth IRAs and USAs. This is another reason to preserve 401(k) accounts.

Apart from that, here is to hoping that Kevin Brady will listen to Chris Edwards.

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

# Even when ISIS is defeated militarily, an ideological threat will remain

The recent tragic terror attack in New York was the kind of isolated incident by one troubled man that should not lead to generalizations. In the 16 years since 9/11, the city has proved astonishingly safe from jihadi groups and individuals. And yet, speaking about it to officials on a trip to Singapore, a major global hub 10,000 miles away, the conclusions they reach are worrying. "The New York attack might be a way to remind us all that while ISIS is being defeated militarily, the ideological threat from radical Islam is spreading," said Singapore's home minister, K. Shanmugam. "The trend line is moving in the wrong direction."

The military battle against jihadi groups in places like Syria and Afghanistan is a tough struggle, but it has always been one that favored the United States and its allies. After all, it's a contest between the combined military forces of some of the world's most powerful governments against a tiny band of guerrillas. On the other hand, the ideological challenge from ISIS has proved to be far more intractable. The terrorist group and ones like it have been able to spread their ideas, recruit disaffected young men and women and infiltrate countries across the globe. Western countries remain susceptible to the occasional lone wolf, but the new breeding grounds of radicalism are once-moderate Muslim societies in Central, South and Southeast Asia.

Consider Indonesia, the world's most populous Muslim country, long seen as a moderate bulwark. This year, the governor

of Jakarta, the country's capital and largest city, lost his bid for re-election after he was painted by Muslim hardliners as unfit for office because he is Christian. Worse, he was then jailed after being convicted on a dubious and unfair blasphemy charge. Amid a rising tide of Islamist politics, Indonesia's "moderate" president and its mainstream "moderate" Islamic organizations have failed to stand up for the country's traditions of tolerance and multiculturalism.

Or look at Bangladesh, another country with a staunchly secular past, where nearly 150 million Muslims live. Founded as a breakaway from Pakistan on explicitly non-religious grounds, Bangladesh's culture and politics have over the last decade become increasingly extreme. Atheists, secularists and intellectuals have been targeted and even killed, blasphemy laws have been enforced, and a spate of terror attacks have left dozens dead.

Why is this happening? There are many explanations. Poverty, economic hardship and change produce anxieties. "People are disgusted by the corruption and incompetence of politicians. They are easily seduced by the idea that Islam is the answer, even though they don't know what that means," a Singaporean politician explained to me. And then, the local leaders make alliances with the clerics and give platforms to the extremists, all in search of easy votes. That political pandering has helped nurture a cancer of Islamic extremism.

In Southeast Asia, almost all observers

that I have spoken with believe that there is another crucial cause — exported money and ideology from the Middle East, chiefly Saudi Arabia. A Singaporean official told me, "Travel around Asia and you will see so many new mosques and madrasas built in the last 30 years that have had funding from the Gulf. They are modern, clean, air-conditioned, well-equipped — and Wahhabi [Saudi Arabia's puritanical version of Islam]." Recently, it was reported that Saudi Arabia plans to contribute almost \$1 billion to build 560 mosques in Bangladesh. The Saudi government has denied this, but sources in Bangladesh tell

me there's some truth to the report.

How to turn this trend around? Singapore's Shanmugam says that the city-state's population (15 percent of which is Muslim) has stayed relatively moderate because state and society work very hard at integration. "We have zero tolerance for any kind of militancy, but we also try to make sure Muslims don't feel marginalized," he explained. Singapore routinely gets high marks in global rankings for its transparency, low levels of corruption,

see ZAKARIA next page



FAREED ZAKARIA





## Opinion

# Guess who has egg on his face now - but only when it comes to the UofU?

My wife recently attended a seminar put on by University of Utah Health Sciences, where she heard Ruth Watkins, senior vice president of the university, talk about the school. Watkins told the group that the University of Utah has one of the lowest student loan loads of any university in the nation.

The same day I went up to the David Eccles School of Business and chatted with Amanda Miller, an academic advisor for Undergraduate Advising Services, about whether or not they were teaching their students how to sell. The night before, my grandson, who is attending the College of Business, told me that he hadn't seen any classes that taught sales. Miller showed me that there was a whole track in marketing that taught students how to sell.

If you have followed my columns, I have occasionally opined about how colleges are failing to provide adequate education to our children and loading them up with student debt. Yes, now I have egg on my face — but only when it comes to the University of Utah.

Both grandsons, at a family dinner, showed interest in getting an MBA. This instantly raised my blood pressure to an unhealthy plateau. I have never thought an MBA was worth the money. There are 6 mil-

lion small-business owners out there that employ a majority of the workers in our nation. I did not need an MBA to successfully run our small business.

I have now noticed that a number of colleges are dropping their MBA programs because of lack of interest. Let's take a look at what happened at Wake Forest. After five years of declining enrollment, the school dropped its MBA program in 2015. Yes, Wake Forest finally realized that it had better start to deliver a product that made economic sense to students.

This also allowed employers to keep full-time, talented employees who wanted to expand their educational needs. The university expanded its evening and weekend classes and increased the ways that students can access them by offering e-learning. One key point was that the university said it must maintain face-to-face interaction.

The University of Iowa is also phasing out its MBA program over the next few years and instead, is offering several professional certificates. Iowa does offer an MBA degree in accounting and is looking at adding a degree in finance. This makes a lot of sense to me and if the school teams with industry to find out what its needs are, then I am sure it's a winner.



ROBERT PEMBROKE

Iowa claims that it is not making these changes due to financial reasons but instead, because of its market is changing. This is good news and I wish all of the states' public academic institutions would do the same.

In past columns, I have written about how small businesses are dying. The trend over the past decade or so is that more small businesses are dying than are being born. This is systemic to our nation. Is this good or is it bad? I don't know. I do believe that this is bad and we, as small-business owners, better do something about it for the sake of our children and grandchildren.

Small-business owners, academia, think tanks, trade associations and politi-

cians better get their heads together and figure out how to reverse this trend. I propose that we start a project in Utah to see whether or not America needs a growing and prosperous small-business sector and, if so, put together a blueprint on how to solve the problem and what action steps need to be taken.

Yes, I was born to be free and so were you. I was also born with God-given talents to become prosperous by owning a small business.

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

## ZAKARIA

from previous page

and the rule of law. Its economy provides opportunities for most.

Asia continues to rise but so does Islamic radicalism there. This trend can only be reversed by better governance and better politics — by leaders who are less corrupt, more competent and crucially more willing to stand up to the clerics and extremists. Saudi Arabia's new crown prince spoke recently of turning his kingdom to "moderate Islam." Many have

mocked this as a public relations strategy, pointing to the continued dominance of the kingdom's ultra-orthodox religious establishment. A better approach would be to encourage the crown prince, hold him to his words, and urge him to follow up with concrete actions. This is the prize. Were Saudi Arabia to begin religious reform at home, it would be a far larger victory against radical Islam than all the advances on the battlefield so far.

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

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## CALENDAR

from page 11

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, 8:30-11:30 a.m.

**"Grow Your Business: Phase 1,"** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://www.sba.gov/tools/events>.

### Dec. 1, 9 a.m.-noon

**"Pitch Perfect: Master Your Two-Minute Funding Pitch,"** a Salt Lake Chamber event. Location is the Women's Business Center, 175 E., 400 S., Suite 600, Salt Lake City. Cost is \$14. Details are at [slchamber.com](http://slchamber.com).

### 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, 9-11 a.m.

**"Cash Flow is King: Creating Cash Flow Projections,"** a Small Business Development Center (SBDC) event. Location is Salt Lake Community College's Miller Campus, Corporate Partnership Center, Room 110, 9690 S. 300 W., Sandy. Cost is \$20, \$15 for SBDC clients. Details are at <https://utahsbdc.org/trainings>.

### 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. 5, 6-7 p.m.

**Legal Clinic**, a Small Business Development Center (SBDC) event. Location is the SBDC Orem, 815 W. 1250 S., Orem. Free. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Dec. 6-7

**"Boots to Business,"** a two-step entrepreneurial training program offered by the U.S.

Small Business Administration (SBA) as a training track within the Department of Defense's Transition Assistance Program (TAP). Location is Hill Air Force Base, Airmen and Family Readiness Center, 5837 D Ave., Hill Air Force Base. Free. Details are at <https://www.sba.gov/tools/events>.

### Dec. 6, 8 a.m.-noon

**Intensive Human-Centered Design Workshop**, a Small Business Development Center (SBDC) event. Location is Salt

Lake Community College's Miller Campus, Corporate Partnership Center, Room 333, 9690 S. 300 W., Sandy. Cost is \$20, \$15 for SBDC clients. Details are at <https://utahsbdc.org/trainings>.

### Dec. 6, 8 a.m.-noon

**"Finance for Success,"** a Salt Lake Community College event focused on creating common understanding and knowledge of the language of finance, money and key measurements. Event provides an overview of financial statements, key ratios and expense

classification to build participants' confidence in understanding the financial health and environment of a business. Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$300 (\$150 for qualified Salt Lake County companies). Details and registration are available by contacting Debbie Patten at [debra.patten@slcc.edu](mailto:debra.patten@slcc.edu) or (801) 957-5244.

### 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. 6, 2-6 p.m.

**"VentureCon" Student Busi-**

**see CALENDAR next page**

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## CALENDAR

from previous page

**ness Trade Show**, a UVU (Utah Valley University) Entrepreneurship Institute event showcasing businesses and products developed by UVU students. Location is UVU Main Campus, Hall of Flags. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

### Dec. 7, 8-9:30 a.m.

**UTC Industry Breakfast**, a Utah Technology Council event. Location is Thanksgiving

Point, 3003 N. Thanksgiving Way, Lehi. Free. Other details to be announced. Details are at [utahtech.org](http://utahtech.org).

### Dec. 7, 8 a.m.-5 p.m.

**Small Business Employer Tax Withholding Workshop**, a Small Business Development Center (SBDC) event. Location is Salt Lake Community College's Miller Campus, Corporate Partnership Center, Room 333, 9690 S. 300 W., Sandy. Cost is \$15, \$10 for SBDC clients. Details are at <https://utahsbdc.org/trainings>.

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

**Christmas White Elephant Luncheon**, a Murray Area Chamber of Commerce event. Location is Brio Tuscan Grille, 6173 S. State St., Murray. Details are at [murraychamber.org](http://murraychamber.org).

### Dec. 7, 6-7:30 p.m.

**"Start Smart,"** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://www.sba.gov/tools/events>.

### Dec. 7, 6-7 p.m.

**Accounting Clinic**, a Small

Business Development Center (SBDC) event. Location is the SBDC Orem, 815 W. 1250 S., Orem. Free. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Dec. 7, 6-7 p.m.

**Health Insurance Clinic**, a Small Business Development Center (SBDC) event. Location is the SBDC Orem, 815 W. 1250 S., Orem. Free. Details are at [www.sba.gov/tools/events](http://www.sba.gov/tools/events).

### Dec. 11

**"Leadership, Team-Building and Coaching Skills for Managers and Supervisors,"**

presented by Fred Pryor Seminars & CareerTrack. Location is Holiday Inn Hotel & Suites, 5001 W. Wiley Post Way, Salt Lake City. Cost is \$249. Details are at [www.pryor.com](http://www.pryor.com).

### 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.org](http://ogdenweberchamber.org).





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