

## Focus



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Despite President Donald Trump signing an executive order — his first in office — easing federal agency enforcement of the provisions of the Patient Protection and Affordable Care Act (ACA or ObamaCare) and the prospect of legislation putting the ACA in jeopardy, the measure passed in 2010 remains in effect and should be followed, a Salt Lake City crowd was told last week at an employment law seminar.

## Attorney to employers: Plan to live with ObamaCare - for now

**Brice Wallace**  
*The Enterprise*

Despite the hullabaloo regarding repealing and replacing ObamaCare, a Chicago attorney last week cautioned a Salt Lake City audience that it remains the law of the land.

Speaking at an employment law seminar presented by Salt Lake SHRM in partnership with law firm Jackson Lewis, Natalie Nathanson stressed that employers should still following the requirements of 2010's Patient Protection and Affordable Care Act, known as ACA or ObamaCare,

even if the ACA faces an uncertain future under the Trump administration.

"Stay the course," said Nathanson, a principal in the Jackson Lewis office in Chicago. "At this point, nothing has been repealed — not the individual mandate, not the employer-shared responsibility mandate, not the reporting requirements. Everything is status quo."

Trump's goal is to repeal and replace the ACA and ensure everyone has access to insurance coverage, and congressional Republicans support that, she said. Trump

**see OBAMACARE pg. 19**

## While most other states' go up, Utah gas price is down

Utah is only one of two states that saw gas prices drop early in April. The unusual situation was attributed to the extraordinary high prices Utah motorists paid in March due to a pipeline disruption. Prices typically move higher in spring because of the higher cost of summer blended fuel and the increasing demand as we move into the summer driving season.

Last week, the average price for a gallon of regular fuel in Utah was \$2.39, the 15th highest average price in the country, according to AAA Utah. Of the Utah cities AAA surveys, all reported lower prices than a month ago, with the exception of St. George, which reported the same price. The highest price, \$2.51 was in St. George. Motorists in Provo paid the lowest average price, \$2.32.

"While Utah's prices are reacting uncharacteristically, it is understandable because they started at such an unusually high mark last month with the shutdown of the Wahsatch pipeline," said Rolayne Fairclough, AAA Utah spokesperson. "Now that supplies are flowing, refining costs have decreased along with pump prices. However, motorists can expect to see pump prices move higher as demand increases."

The national average price was at the highest point of the year last week at \$2.39. The highest average price was in Hawaii at \$3.06, with California reporting the highest price in the contiguous states at \$2.99. Motorists in South Carolina paid only \$2.12.

## Medical tech's \$10M expansion to add 587 jobs

**Brice Wallace**  
*The Enterprise*

A health data analytics software company will create nearly 590 jobs over the next eight years in a \$10 million expansion project in Salt Lake County.

Collective Medical Technologies Inc. (CMT), based in Sandy, announced the plans after being awarded a \$1.8 million tax

credit incentive from the Governor's Office of Economic Development (GOED) board last week.

The incentive is tied to the creation of up to 587 jobs over eight years, and the company plans to reach 776 employees in 10 years. The company has not selected a location for the expansion.

CMT is building the largest geographically contiguous real-time data network in the United States to enable payers and pro-

viders alike to deliver more timely and accurate patient care using real-time alerts and collaborative care management tools to reduce avoidable utilization. CMT's network of thousands of physicians, nurses, case managers and others spans hundreds of hospitals, health systems, clinics, plans and more, which collectively serve millions of patients nationwide.

**see INCENTIVE pg. 19**



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## SBA's SBDC and SLCC to host Utah Crowdfunding Summit 2017 on May 4

The Salt Lake Region Small Business Development Center (SBDC) and the Salt Lake Community College Miller Business Resource Center (MBRC) have announced the third annual Utah Crowdfunding Summit to be held May 4 at the school's Miller Campus. The summit will run from 8:30 a.m. to 5 p.m.

Scheduled panel discussions and speakers include Zach Smith and Thomas Alvord, founders of one of the country's top crowdfunding marketing firms. The pair has helped more than 200 clients raise in excess of \$112 million on Kickstarter and Indiegogo in the past three years. Bryson Hill will talk about his experience as CEO of the world's first company to

simultaneously and successfully run rewards-based and regulated crowdfunding campaigns, netting more than \$1.2 million between the two campaigns so far. Lunchtime keynote speaker Rodney Sampson of Tech Square Labs and Opportunity Hub will share his insights on leveraging crowdfunding for underserved and underrepresented communities.

"We get to bring some of the world's foremost minds in all aspects of crowdfunding together for one day," said Bryce Hansen, assistant director at the Salt Lake Region SBDC and chair for the event. "This is a great opportunity for people in Utah to learn the secrets of crowdfunding and

to make connections with like-minded entrepreneurs and experts."

The conference cost, with lunch included, is \$59 until May 3 and \$79 the day of the summit. More information is available at [www.utahcrowdfundingsummit.com](http://www.utahcrowdfundingsummit.com).

As part of the summit, SBDC clients will be able to submit a technology or product online to compete in the Crowdfund Hero Competition. The top six crowd-voted companies will go on to pitch live at the summit and winners will receive cash awards and other in-kind donations.

The Utah SBDC is a program of the U.S. Small Business Ad-

ministration and is funded by the SBA and state of Utah. It is hosted at 15 colleges and universities throughout Utah and provides business advising, mentoring and services to small-business owners at no charge.

The MBRC at SLCC offers a wide range of services and support to businesses and organizations within the community and has community and industry partnerships that provide assistance to the center.

### Youngevity buys New York Mediterranean diet company

Youngevity International Inc. of South Jordan has acquired New York-based BellaVita, a producer of products based on the Mediterranean diet. Youngevity is a global direct sales marketer of nutritional and lifestyle products and a producer of gourmet coffees. The company will include BellaVita's products on its website as of June 1.

Financial details were not disclosed.

Mike Brosnan, CEO and president of BellaVita, is joining Youngevity as vice president of sales and marketing for Asia. All of the BellaVita offices in Asia will remain open and are now incorporated into Youngevity operations. A number of BellaVita's U.S.-based employees will join the Youngevity Utah office and continue to service the Asian market.

"The BellaVita acquisition represents a true extension of our mission of betterment, our commitment to quality and our shared passion in optimal health," said Steve Wallach, CEO and cofounder of Youngevity. "Furthermore, the Mediterranean diet and lifestyle ingredient basis of the product lines continues to grow in popularity across Asia and are only beginning to be fully recognized in the U.S. market — which we expect will make this acquisition a key driver of our overall global expansion strategy."

"BellaVita understands the nuance, culture and technology of the Asian market," said Dave Briskie, president and CFO of Youngevity. "BellaVita, whose culture mirrors Youngevity's, offers us a strong synergistic partner in Asia with its tight-knit community of distributors, its established customers and its loyal employees who deliver on the brand promise. This acquisition should provide a strong foothold in Asia through established offices, including the countries of Taiwan, Indonesia, Malaysia, Hong Kong and Japan."

"BellaVita's focus on Mediterranean health and Mediterranean whole food inspired products fit perfectly into the Youngevity culture and contribute to Youngevity's core offerings," said Brosnan. "We have worked with Steve and Michelle Wallach, Dave Briskie and the Youngevity management team and have been so impressed with the shared commitment to providing the highest-quality products and experiences possible."

Youngevity was formed by the 2011 merger of Youngevity Essential Life Sciences with Javalution Coffee Co., which is now part of the company's food and beverage division.

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-Amy Spencer, Communication Manager, UACPA

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# GOED-sponsored trade mission returns from Korea, Taiwan

Representative from 20 Utah businesses recently returned from a trade mission to Seoul, Korea, and Taipei, Taiwan. Led by the Governor's Office of Economic Development (GOED) from March 15-23, the trip provided the participating companies with opportunities for networking and market research as well as exhibiting at international trade shows.

"Korea and Taiwan are both among Utah's top 10 export destinations," said Brett Heimburger, director of GOED's International

Trade and Diplomacy Office. "Trade missions deepen our relationships with these countries and provide important opportunities, especially to small companies that may not be able to make essential connections otherwise."

The mission began in Korea, where company leaders received briefings on the intricacies of conducting business in the country and participated in business-to-business meetings and networking receptions designed to open doors for trade opportunities and

international expansion. The delegation also visited the University of Utah Asia Campus in Songdo, a "smart city" leading out on sustainability and technology infrastructure.

Five companies presented as part of the Utah booth at the Korea International Medical and Hospital Equipment (KIMES) Show.

In Taiwan, GOED worked with the local government and media to highlight Utah as an important trade partner and des-

ination for foreign direct investment. Several Utah companies also joined the Utah booth at the Taipei International Cycle Show.

Six of the 20 companies traveled to both countries for site visits and business meetings. Salt Lake City-based software development company Pixio was one of them.

"What began as an exploratory adventure into Asian government and trade groups has rapidly turned into a hotbed of new projects and new associations,"

said Lorenzo Swank, founder and chairman of Pixio. "We did not expect to have such direct access to high-level government and industry officials. It was an extremely productive trip."

Among other outcomes, Pixio developed working relationships with several associations and is poised to launch joint projects with the Korea Integrated Logistics Association, Korea Fashion Association and the Taiwan Ministry of Economic Affairs.

The trade mission was organized by GOED with support from World Trade Center Utah and trade show participation was made possible by the U.S. Small Business Administration and State Trade and Expansion Program (STEP).

Businesses that participated in the Utah Trade Mission to Korea and Taiwan were BiologiQ, Converus, Fezzari, Fiber Fix, iLumens/Innosys, Klymit, Larada Sciences, Lineagen, Lizard Skins, MagLock, Maxtec, Mercury Wheels, PenBlade, Pixio, Promotus, Stander, Summit Medical, TCR, TeraFlex and Tycon.

## Aquatherm commits to Utah with new headquarters

Aquatherm North America, the U.S. and Canadian subsidiary of polypropylene-random (PP-R) pipe system manufacturer Aquatherm Worldwide, has opened its new 82,000-square-foot headquarters and fabrication facility in Lindon. The new facility replaces the company's previous location, also in Lindon.

The company's 50 local employees will work at the new building.

"As Aquatherm was looking around for a location in the United States, [the leadership] looked at several other states and chose Utah," said Utah Lt. Gov. Spencer Cox at an event marking the opening of the plant. "Although there were many reasons for choosing Utah, most importantly, it was about the people. Aquatherm has a culture of caring about people. It's a family-run company whose values and culture will fit perfectly here in Utah."

"This building, its inventory and the services Aquatherm North America can now provide in a more comprehensive way, is proof of this commitment to our partners and customers," said Aquatherm Worldwide co-managing director Dirk Rosenberg. "This building also stands as evidence of Aquatherm Worldwide's commitment to remain the market leader in PP-R pipe systems in North America."

During the open house marking the move to the new location, the company's design and fabrication services teams performed multiple demonstrations showcasing large-diameter pipe fusion, custom spool and manifold design and creation techniques, along with other technologies.

"We are excited about our new North America headquarters and the opportunities it will afford us and our partners. The build-

ing was constructed and designed to ensure the continued expansion and improvement of our fabrication and design abilities, which are a material benefit for those who support and use Aquatherm PP-R piping systems," said Jordan Hardy, CEO of Aquatherm North America.

According to Hardy, "Aquatherm commissioned a study on the best place to locate its North American facility in the United States and narrowed it down to six states. Utah originally was at the bottom of the list because it lacked a seaport. However, it was at the top of the list for almost everything else, such as the workforce, business-friendly state (legal), taxes, universities, energy costs, weather, etc. In the end, Utah was selected because of its business-friendly environment, and it was a great location from which to service key markets in the United States."



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## Multifamily report released

The Salt Lake City office of real estate services and investment firm CBRE has released its second semi-annual Greater Salt Lake Area Multifamily Market Report highlighting market trends on rental, vacancy and cap rates. The report also contains the activity status on the current construction pipeline and sales volume details. Produced by multifamily investment specialists Patrick Bodnar and Eli Mills, the report details market performance from Salt Lake, Utah, Davis and Weber counties.

Multifamily fundamentals continue to reflect a tight rental market, the report says. Overall vacancy across the Wasatch Front ended the year at 3.3 percent — a 130 basis point drop since mid-year 2016. By comparison, historical vacancy rates average in the 4-to-6-percent range. Though there is much development planned or currently under construction, demand for units remains robust and multifamily product deliveries continue to fill up quickly, according to statistics in the report. At the end of March, 75 percent of all units delivered to the market from projects in the lease-up phase had already been leased.

“The state continues to have the highest population growth rate in the nation, doubling the national average,” said Bodnar. “Coupled with strong net in-migration of 24,000 people in 2016, apartments remain in high demand, justifying the elevated levels of development currently underway.”

For the seventh year in a row, average rental rates in all classes and locations have increased, climbing by 7 percent overall. Downtown average rental rates for Class A space have risen to an average of \$1.70 per square foot. This has contributed to a tightening in the class B and C markets, as renters seek more affordable housing options. Vacancy in Class B assets is currently just 2.9 percent.

The report also finds that multifamily finance volume has also risen for seven consecutive years, increasing by 433 percent between 2009 and 2016. Multifamily remains a highly desirable investment product, it says.

## Steelworkers ratify contract with Rio Tinto

Members of United Steelworkers (USW) Local 392 in Salt Lake City have ratified a new five-year contract with Rio Tinto, which owns and operates the Kennecott copper mining operation in Bingham Canyon.

The agreement, which takes effect immediately, includes annual wage increases, increased funding for employee benefit and retirement plans, healthcare improvements and an updated health and safety program.

The two sides began bargaining in February. About 1,200 employees at the mine are members of the USW and three other unions: the International Union of Operating Engineers, the International Association of Machinists and the International Brotherhood of Electrical Workers.

“We’re pleased with the productive relationship that we have built with Rio Tinto and with the other unions at Kennecott,” said USW International president Leo

W. Gerard.

Rio Tinto-Kennecott is a mining, smelting and refining facility that includes one of the largest open-pit copper mines in the world, located in the south end of the Salt Lake Valley.

“This agreement ensures that the facility will continue to provide good-paying, family-supporting jobs and that the company can continue to operate safely and efficiently,” said USW District 12 director Robert LaVenture.

## Ivanti acquires U.K.-based software company

South Jordan-based IT services provider Ivanti has acquired Concorde Solutions, a provider of SaaS software asset management solutions based in the U.K., with U.S. headquarters in Austin, Texas. In addition to its headquarters in Utah, Ivanti has operations worldwide. The buyout was backed by Clearlake Capital of Santa Monica, California.

The acquisition, Ivanti’s ninth in five years, extends the its IT asset management (SAM) offerings and provides its customers with additional insights and control to help organizations model and improve their effective software license position, according

to a release from the company.

“With this acquisition, Ivanti is advancing its lead in SAM by filling a critical unmet need within the greater Internet asset management ecosystem,” said Ivanti CEO Steve Daly. “By bringing together Concorde’s software licensing expertise and Ivanti’s asset intelligence and endpoint management capabilities, we’re providing customers total asset management from a single point of control. Due to our close collaboration over the past year, we will be able to offer customers immediate access to the enhanced portfolio of solutions.”

“Software asset management

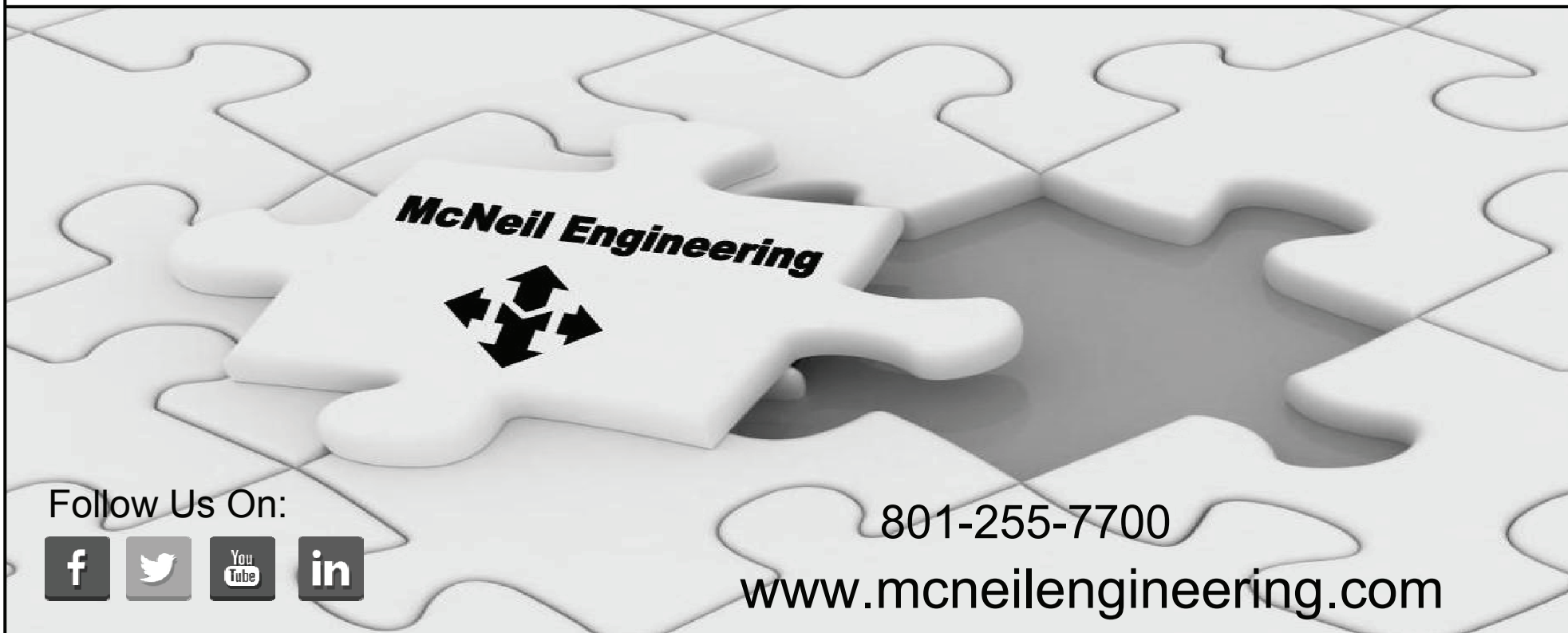
is a critical discipline for any enterprise today and the team at Concorde has done an extraordinary job of addressing increasingly complex areas of IT governance, control and operational efficiency,” said Andy Burton, chairman of Concorde. “We look forward to seeing the combined business having an even greater impact in providing much-needed solutions for complicated asset decision-making processes in the enterprise IT estate.”

Ivanti, established in South Jordan in 1985, employs more than 1,600 in 23 countries. The terms of the acquisition were not disclosed.



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## Talent still top concern for execs, but economic uncertainty right behind

While talent continues to reign supreme on the list of top concerns for companies today, a new survey of corporate executives underscores the challenges they are facing in today's economic environment. Of the 176 Americas executives surveyed by CBRE Group Inc., 52 percent named economic uncertainty as a top-three concern, up from 36 percent in 2016.

As a result, 87 percent of corporate occupiers report that they are managing this uncertainty by

disposing of surplus space and/or implementing more efficient workplace designs to prepare their portfolios for the future. In addition, only 26 percent of respondents expect to expand their portfolios over the next two years, down from 38 percent in the 2016 survey. Approximately one-half of the 2017 survey's respondents indicated that the size of their portfolios would remain stable with 2016 levels.

Other key priorities for occupiers in 2017 include:

### Workplace Experience

While uncertainty is driving many real estate decisions, creating a workplace experience focused on talent remains top of mind for the majority of occupiers surveyed. Sixty-seven percent of respondents cited employee satisfaction as the key measure of the success of their workplace strategy programs. This is a higher percentage cited than occupancy cost per square foot (56 percent), occupancy cost per employee (53 percent) and tar-

get cost reduction (42 percent). Further, 55 percent of respondents said talent attraction or retention was among the top three drivers of their organizations' workplace strategy and 53 percent said promoting collaboration was the most important driver. Only 40 percent cited operating expense savings as among the top three drivers.

"Mobile and cloud technology has made it efficient to work from anywhere, so the office is becoming an optional place," said Julie Whelan, Americas head of occupier research for CBRE. "Employees must be drawn to the workplace through a positive emotional connection. In turn, employers benefit from a collaborative and cohesive culture because both formal and informal communication are more powerful when face-to-face."

To motivate employees to come to the office, occupiers are turning to a range of amenities and services that support the integration of the workplace into both their personal and professional lives. Sixty-four percent of respondents said amenities are most important to their labor forces, with food offerings being the most prevalent (81 percent)

and hospitality services on the cutting edge (32 percent).

Employers are also increasingly placing importance on developing a workplace culture that enhances employees' health, with 76 percent of survey respondents reporting running an employee wellness program.

### Elevating the Corporate Real Estate Function

The management and operation of corporate real estate departments are continuing to centralize and rise in importance within corporations. While there is clear recognition of real estate's impact on employees, the prevalent organizational structure remains cost-centered, with 66 percent of respondents reporting to finance, operations or procurement departments.

"Today's top companies are shifting the traditional view of the physical space from a mandatory cost toward a customizable, revenue-enhancing tool," said Matthew Toner, managing director of global workplace solutions at CBRE. "Business leaders clearly accept that a well-designed and managed office can enhance their employees' collaboration, engagement, health and productivity."

## Zift buys Florida payment tech consulting firm

Zift, a provider of merchant credit card processing services and payment facilitation company located in Spanish Fork, has announced the acquisition of PayVisors, a Jupiter, Florida-based payments technology consulting company.

"Technology is disrupting the payments industry and payment facilitation is one of the fastest-growing segments of the market," said Marc Roberts, co-founder and COO of Zift. "The acquisition of PayVisors will allow us to lever-

age the expertise and relationships PayVisors has established to become a leading payments technology company that provides a wide range of integrated payment management solutions for software platforms, payment facilitators, e-commerce marketplaces and enterprise corporate merchants."

"This opportunity provides the optimum delivery model moving forward," said Chad Roll, president of PayVisors. "With the added ability to offer hosted solutions for payment facilitators, mar-

ketplaces and software platforms, as well as continue to provide on-premises licenses for enterprise merchants, we are now positioned to manage a client's payment management needs for the life of their company."

Roll will assume the role of CEO at Zift and Zift co-founders Nate Hughes and Roberts will operate as chief revenue officer and chief operating officer of the company, respectively.

Founded in 2015 in Spanish Fork, Zift employs about 150 people.

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## ASSOCIATIONS

• **Jason Beardall**, president of England Logistics, Salt Lake City, has begun his term as the elected chairman of the **Transportation Intermediaries Association (TIA)**. TIA has more than 1,600 member companies and aims to encourage and promote third-party logistics professionals by providing services such as education, professional connections and other various resources. Beardall's platform will focus on increasing awareness of the benefits available to shippers when they use TIA members. Beardall has been an active member of TIA for more than 13 years, serving as a board member and executive committee member, as well as a participant on various committees.



Jason Beardall

## CONSTRUCTION

• **Spectrum Engineers**, Salt Lake City, has promoted **Tiffany Woods** to marketing manager. She joined the company in 2012. Woods earned a bachelor of science degree in business marketing in 2008 from the University of Utah.

• **Method Studio**, Salt Lake City, has promoted **Rob Beishline** and **Todd Kelsey** to associate principals. **Shawn Benjamin** and **Matt Wallace** have been named vice presidents at the firm.



Tiffany Woods



Rob Beishline



Todd Kelsey



Shawn Benjamin



Matt Wallace

• **Western Rock Products**, St. George, has hired **Ken Dobey** as operations manager.



Ken Dobey

He will oversee and manage its construction and transportation departments. Dobey began his career with United Companies in Colorado in 1994 as a laborer on a pipe/base crew. He later moved to asphalt and paving, where he remained for five seasons. Dobey was promoted to paving foreman and then construction manager in 2007.

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## CONTESTS

• Nominations are being accepted until April 21 for the **Champion for International Business Award** and for the **Vanguard in International Business Award**, to be presented at the Utah County International Business Forum. **World Trade Center Utah** is seeking nominations for the awards, which will recognize "companies and individuals who are strengthening Utah's economy and creating jobs through international expansion." Vanguard nominees should be Utah-based businesses headquartered in Utah County,

have successfully exported for at least one year and have potential for increased export activity. Champion nominees should be an individual from Utah County who supports and advocates for businesses expanding into international markets. The awards will be presented at the forum May 15. Nominations may be made at <http://wtcutah.com/call-for-nominations-utah-county/>.

## EDUCATION/TRAINING

• **Western Governors University (WGU)**, Salt Lake City, is now offering a **Bachelor of Science in Cybersecurity and Information Assurance (BSCSIA)** degree program. This program, which includes important industry certifications, will prepare students to use knowledge and experience in risk management and digital forensics to safeguard infrastructure and secure data through continuity planning and disaster recovery operations, WGU said. Offered through WGU's College of Information Technology, the BSCSIA was created in collaboration with industry and academic experts. Students can apply now and begin their BSCSIA program as early as June 1. Details about the program are at [www.wgu.edu/bscsia](http://www.wgu.edu/bscsia).

## HEALTHCARE

• **Intermountain Healthcare**, Salt Lake City, has added three members to its executive leadership team: **Kim Henrichsen**, senior vice president of clinical operations and chief nursing executive; **Mikelle Moore**, senior vice president of Community Health; and **Patricia Richards**, president and chief executive officer of SelectHealth. The additions bring the total number of team members to nine.

## OUTDOOR PRODUCTS/ RECREATION/SPORTS

• **Alta Ski Area** will replace

two of its chairlifts this summer with a single high-speed quad. It will replace the Supreme fixed-grip triple and the Cecret double in Albion Basin. The new Supreme lift will terminate near the current location of its predecessor, while its loading terminal will be moved downhill to near Alf's Restaurant. The new lift will be operational in time for the 2017-18 ski season.

## RECOGNITIONS

• The **David Eccles School of Business** at the University of Utah will induct two members into its **Hall of Fame** this week. The Hall of Fame honors individuals who have distinguished themselves in their careers and serve as models to current and future students. One inductee is **Crystal Maggelet**, chief executive officer of FJ Management, a company that manages a diverse portfolio of oil and travel-related companies, including Maverik convenience stores and Big West Oil. The Eccles School also will posthumously induct **Parry Thomas**, a banker who is credited with helping to build Las Vegas into a major tourist destination. A ceremony April 18 also will feature three new awards for 2017. **David Stirling**, co-founder and president of essential oils company DoTerra, will receive the **Distinguished Entrepreneur** award. **James Worthington**, chief executive officer of bakery restaurant Kneaders, will be honored as a **Rising Star** in his field. Alumni **Doug Ohlson**, vice president of Adcentives West, will receive the award for **Alumni Service**. The ceremony and luncheon take place April 18, with a social at 11:30 a.m., followed by a lunch and awards presentation at noon at Rice-Eccles Stadium.

• **Don L. Ipson** has been selected by **LDS Business College** to receive its **Distinguished Alumnus Award**. The highest honor given by the college, the award honors former students who have distinguished themselves in service to their families, professions, communities and the LDS Church. Ipson attended LDS Business College from 1966-1968, studying accounting and business

administration. His education prepared him for his first job at Zions Bank in Salt Lake City. A year later he was transferred to St. George to be an assistant branch manager there. Following a decade of work in the banking industry, Ipson bought a small food distribution business in Panguitch. In 1988, he co-founded DATS Trucking and today he is president and CEO of the company, which operates 250 tractors and 850 trailers in 15 cities in five western states. Ipson became a senator in the Utah State Senate in January. Before that, he served for eight years in the Utah House of Representatives. Ipson is the director of the Washington County Economic Development Committee, the director and former chair of Dixie Applied Technology College, a regional board member of Zions Bank, and the former president of two trucking associations. He has served as a humanitarian short-term specialist for the LDS Church's clean water program.

• **Team BYU MPH's Calorie Quest** from Brigham Young University earned the \$10,000 grand prize in the recent **Games4Health Challenge** at the University of Utah. The Sorenson Center for Discovery & Innovation at the UofU's David Eccles School of Business conducts the annual challenge involving students who develop digital games and apps that address health issues. This year, 70 games were designed and developed by students in five categories: corporate wellness, happy fitness, clinical health, chronic diseases and mental wellbeing. A total of 160 teams and more than 300 students from around the world participated. Among the \$5,000 first-place winners (one for each category) were **Gamify for JES** by the **University of Utah** in the **Happy Fitness Challenge** category; **Lullabreath for Treasure Hunter** by the **University of Utah** and Arizona State University in the **Clinical Health Challenge** category; and **GiVR for GiVR** by **Rowland Hall High School** in the **Mental Wellbeing** category. The list of 14 second-place, third-place and "best of" winners included **Brigham Young University** and the **University of Utah**. The "best of" awards were presented



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augmented reality.

- **Keyrenter Property Management**, Midvale, is ranked No. 25 in *Entrepreneur* magazine's "Top New Franchises" list. The list recognizes the top 100 companies that have been franchising for five years or less, based on data submitted for *Entrepreneur's* Franchise 500 ranking. The ranking was determined using the company's Franchise 500 formula, which is an evaluation of more than 150 data points in the areas of costs and fees, size and growth, franchisee support, brand strength, and financial strength and stability. Keyrenter began franchising in 2014 and has 17 franchises in eight states, with 30 anticipated by year-end.

- **Impartner**, South Jordan, has been named a finalist in the

2017 "Marketers That Matter" (MTM) Awards in two categories: **Building B2B Brands** and the **Transformation Journey** categories. The awards program, presented by **The Sage Group** and sponsored by **The Wall Street Journal**, recognize marketing initiatives for their innovative approach, company impact and measurable results. The awards are judged by a panel of chief executive officers and chief marketing officers. Finalists will be honored and winners will be announced May 18.

- **Ivanti**, Salt Lake City, has been given a **5-Star** rating in the **2017 Partner Program Guide** produced by **CRN**, a brand of **The Channel Co.** The guide is a listing of partner programs

from technology vendors that provide products and services through the IT channel. To determine the ratings, The Channel Co.'s research team assessed each vendor's partner program based on investments in program offerings, partner profitability, partner training, education and support, marketing programs and resources, sales support and communication.

### TRANSPORTATION

- **Groen Aeronautics Corp.**, Salt Lake City, has named former PricewaterhouseCoopers (PwC) partner **Fred H.M. Gertsen** to its Strategic Board of Advisors. Gertsen was a partner with PwC for nearly 25 years, retiring in 2012. As a partner, Gertsen was responsible for audits and

advice to many global financial services clients. He was partner-in-charge of the Dutch Asset Management and Real Estate Practice for many years, in addition to being a member of the PwC Central Cluster Asset Management Leadership team, with prime responsibility for human capital development. Prior to joining PwC, he worked at Peat Marwick & Mitchell (now KPMG) and Cargill. In addition to serving on the GAC Strategic Advisory Board, Gertsen is a board member and chairman of the Audit and Risk Management Committee of a large Dutch pension fund; holds a supervisory board position at a Dutch insurer; and is a supervisor at Rijnlands Lyceum, a group of Dutch and international schools.

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## Building a Better Community

Clyde Companies – the parent company of W.W. Clyde & Co., Geneva Rock Products, Sunroc Building Materials, Sunroc, and Beehive Insurance – is busy providing top-tier horizontal construction and building materials across the intermountain west. Their 90-year reputation of quality products and services continues to materialize within Utah's nation-leading commercial, residential and industrial development.

### Mountain Moving at its Best

With more than 1.5 million cubic yards of earth moved, the Seasons of Traverse Mountain development has literally changed the views in Lehi.



Seasons of Traverse Mountain

Wasatch Commercial Builders contracted with Sunroc to provide earthwork, grading and utility construction for each phase of this 77-acre project. Crews have been successful in working through obstacles, including steep slopes, rock formations and widely varied soil conditions throughout the site.

Sunroc's work on phase IV of the project will continue through spring and summer.

In total, the Seasons of Traverse Mountain community offers 440 state-of-the-art apartments with complementary parks and leisure facilities, 80 luxury townhomes, and 175 single-family estate lots with panoramic mountain and valley views.

### Digital Models: The Future of Highway Construction

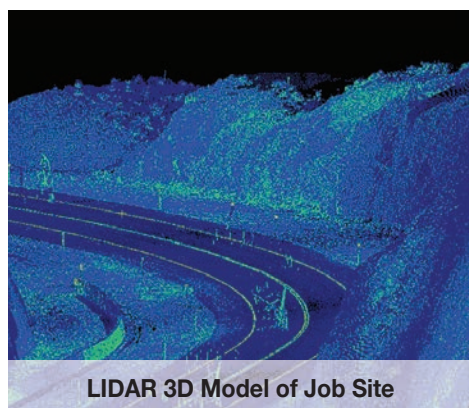
Utah is raising the standard for construction design after completing the nation's first state-funded road project built around a computer-generated 3D model.

SR-20; Passing Lane MP 10 to MP 12 was a highway project awarded to W.W. Clyde & Co. in April of 2016. The entire job was constructed using 3D models crafted from LIDAR (Light Detection And Ranging) technology.

W.W. Clyde & Co.'s work on SR-20 was completed early and under budget. It was recognized with the Project of the Year Award and the Innovation Award from UDOT.

With the success of SR-20, UDOT has classified multiple 2017 projects as

Intelligent Design Construction (IDC) jobs. Each of these project contracts are based on a pre-construction 3D-model and a post-construction 3D-model – eliminating the time and costs associated with paper production plans.



LIDAR 3D Model of Job Site

### Re-Framing the Standard

A first in the beehive state, Sunroc Building Materials is manufacturing and installing framing components for vertical construction.



Framing Components Fabrication

Unlike standard stick framing, wall, floor and truss panels are constructed per architectural plans on an assembly line. They arrive at the job site ready to be hoisted into place and fit together like a 50-piece puzzle. Some projects are taking less than 24 hours to frame.

The process is being studied for cost, schedule and material waste comparisons by the University of Utah's Integrated Technology in Architecture Center (ITAC).

"We want to know how these advancements in technology will change the building process for framers, designers and owners," said Ryan Smith, ITAC Director.

### The Artistic Side of Concrete

In downtown Salt Lake City, the Eccles Theater is the newest venue to transform Main Street. The 2500-seat theater is host to world-class performances – including a recent tour of a Broadway production of Disney's The Lion King.

From summer 2014 to late 2016, Geneva Rock Products supplied nearly 20,000 cubic yards of concrete for the project with Layton Construction.

Concrete work began nearly 20 feet below grade, where the theater's footing (requiring thousands of cubic yards of concrete) was placed in 14 separate pours to accommodate site slope and utilities.

For the structure, a high-performance mix was produced for the shear walls, allowing the walls alone to carry the entire

building load. Geneva Rock also supplied custom concrete solutions for the stage floor and six-story grand lobby.

The project received several awards, including an Excellence in Concrete Award for Commercial Structures from the American Concrete Institute.



Eccles Theater, Salt Lake City

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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.

## **April 18, 8 a.m.-12:30 p.m.**

**“Elevate” Executive Training Summit**, a Mercato Partners event. Luncheon keynote speaker is Bill Walton, NBA player, broadcaster and humanitarian. Breakout sessions are titled “Optimizing Sales Performance,” “Innovative Customer Acquisition” and “Steadfast Leadership.” Location is The Falls Events Center at Trolley Square, 580 S. 600 E., Salt Lake City. Registration can be completed at [SurveyMonkey.com](http://SurveyMonkey.com).

## **April 18, 11:30 a.m.**

**Hall of Fame Ceremony**, a University of Utah David Eccles School of Business event. Two Hall of Fame members will be inducted: Crystal Maggelet, chief executive officer of FJ Management, and the late Parry Thomas, a banker credited with helping to build Las Vegas into a major tourist destination. Three new awards will be presented: David Stirling, the Distinguished Entrepreneur; James Worthington, Rising Star; and Doug Ohlson, Alumni Service. Social begins at 11:30 a.m., with the ceremony and luncheon following at noon. Location is the University of Utah’s Rice-Eccles Stadium. Details are available at (801) 581-7676.

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

**RSVP Lunch**, a Utah Hispanic Chamber of Commerce event. Location is La Hacienda Restaurant, 1248 S. Redwood Road, Salt Lake City. Cost is \$15 for members, \$17 for nonmembers. Registration can be completed at <http://www.utahhcc.com/>.

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

**Multi-Chamber Women in Business Luncheon**. Location is Club 90 SLC, 9065 S. Monroe St., Sandy. Cost is \$20 for chamber members, \$25 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## **April 18, 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).

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

**Silicon Slopes Spring 2017 Entrepreneurship**

**Lecture Series**, presented by the Utah Valley University Entrepreneurship Institute and Silicon Slopes. Speaker Dave Bateman, chief executive officer of Entrata, will discuss “Building a Company to Scale.” Location is New UVU Classroom Building, Room CB101A, Orem. Free. Details are at <https://nvite.com/eb/30564232442>.

## **April 18, 2-4 p.m.**

**“How to Form an LLC” Workshop**, a SCORE event featuring information about how to complete the paperwork to register a limited liability company and how to insure the liability protection offered by an LLC is not lost accidentally. Location is SCORE Downtown Branch, 310 S. Main St., South Mezzanine, Salt Lake City. Cost is \$85. Details are at (801) 957-5453.

## **April 19, 8 a.m.-4 p.m.**

**Women’s Entrepreneurial Conference**, sponsored by the Women’s Business Center, Utah Microenterprise Loan Fund and the Utah Women’s Networking Group. Theme is “Creating a Team for Success.” Event features keynote presentations and breakout sessions. Location is Holladay City Hall, 4580 S. 2300 E., Holladay. Cost is \$89-\$119. Details are at <https://www.utwng.com/wng-event/2017-womens-entrepreneurial-conference/>.

## **April 19, 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).

## **April 19, noon-1:30 p.m.**

**“New Pioneers” American Dream Award Luncheon**. The Salt Lake Chamber and United Way of Salt Lake will recognize the contributions made by immigrants every day in Utah. Speaker Ali Noorani, executive director of the National Immigration Forum, will discuss Utah’s unique role in shaping a constructive and compassionate path forward for immigration reform. Location is Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Cost is \$65 (includes a copy of Noorani’s book *There Goes the Neighborhood*). Sponsorships are available. Details are at [slchamber.com](http://slchamber.com).

## **April 20-21, 9 a.m.-5 p.m.**

**Sixth Annual Community Shred Day**, a Brighton Bank event allowing people to shred up to two boxes each of personal documents. Locations are the

bank’s Cottonwood branch, 7101 S. Highland Drive, and the South Salt Lake branch at 93 W. 3300 S.

## **April 20, 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).

## **April 20, 8 a.m.- 4 p.m.**

**Cache Business Summit 2017**. Keynote speaker is Lt. Gov. Spencer Cox. Location is The Riverwoods Conference Center, 615 Riverwood Parkway, Logan. Cost is \$50 for online registration, \$60 at the door. Details are available by contacting the Logan Small Business Development Center at (435) 797-2277 or [sbdc@usu.edu](mailto:sbdc@usu.edu).

## **April 20, 9-10 a.m.**

**“From Obama to Trump: What’s Next in U.S. & Cuba Relations?”** a World Trade Center Utah and Salt Lake Chamber event. Retired U.S. Ambassador Vicki Huddleston will discuss potential changes to the U.S. embargo with Cuba with the new Trump presidency, along with her experiences in Cuba as the former coordinator of Cuban affairs at the State Department. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

## **April 20, 10-11:30 a.m.**

**Education Appreciation Lunch**, a Murray Area Chamber of Commerce event celebrating 36 teachers and 36 students from the Murray School District, Granite School District and AISU. Location is Brio Tuscan Grille, 6173 S. State St., Murray. Cost is \$20 with pre-paid RSVP by April 18, \$30 at the door. Details are at [murraychamber.org](http://murraychamber.org).

## **April 20, 11:30 a.m.-1 p.m.**

**“Turn Networking Into Sales,”** 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).

## **April 20, 11:30 a.m.-1 p.m.**

**WBN Luncheon**, a Utah Valley Chamber event. Speakers Mary DeLaMare-Schaefer and Sherrie Hall Everett will discuss the Mass Transit and Bus Rapid Transit project. Location is DoTerra, 549 S. 1300 W., Pleasant Grove. Cost is \$25 for chamber members, \$30 for nonmembers. Details are at [thechamber.org](http://thechamber.org).

## **April 20, 5:30-8 p.m.**

**Utah Innovation Awards**, presented by the Utah Technology Council and Stoel Rives LLP. Innovation Showcase and reception begin at 5:30 a.m. Dinner and awards presentation begin at 6:30 p.m. Location is Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Details are available at [utahtech.org](http://utahtech.org).

## **April 20, 5:30-7 p.m.**

**“Photography For Business,”** a Cottonwood Heights Economic Development boot camp workshop. Local photographer Kari Sikorski will teach business owners how to take great photos for use on social media, websites and promotional materials. Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. Details are at [chbusiness.org](http://chbusiness.org). RSVPs can be completed at [pkinder@ch.utah.gov](mailto:pkinder@ch.utah.gov).

## **April 20, 6-8 p.m.**

**Business After Hours**, a Sandy Area Chamber of Commerce event. Food and networking is 6-7 p.m., with sports competition and prizes 7-7:30 p.m., followed by more networking. Location is Sports City, 757 W. 11400 S., Draper. Cost is \$10. Details are at [sandychamber.com](http://sandychamber.com).

## **April 20, 7 p.m.**

**Spring Meeting of the Utah Society for Physician Entrepreneurs (SoPE)**. Speaker Shawn Fojtik, founder and chief executive officer of Control Medical and Distal Access, will discuss “Tales from the Trenches: Lessons Learned from a Medical Device Expert.” SoPE meetings are for anyone who is interested in healthcare innovation and entrepreneurship. Location is Church & State, 370 S. 300 E., Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **April 21, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Speaker is from AAA Utah. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Open to the public. No cost unless ordering from the menu. Details are at [murraychamber.org](http://murraychamber.org).

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

**UTC CEO Forum**, a Utah Technology Council (UTC) event open only to UTC member CEOs with more than 10 employees. Speaker Steve Daley, chief executive officer of Ivanti, and Galen Murdock, CEO of Veracity Solutions, will lead a discussion of “CEO Disasters and How to

Survive Them.” Location is Dell EMC, 13197 S. Frontrunner Blvd., Draper. Details are at [utahtech.org](http://utahtech.org).

## **April 25, 9 a.m.-2 p.m.**

**Job Fair**. Location is Salt Lake Community College’s Miller Campus, Karen Gail Miller Conference Center, 9750 S. 300 W., Sandy. Free. Pre-registration can be completed at [jobfair.hirecloud.com](http://jobfair.hirecloud.com).

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

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

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

**Women in Business Luncheon**, a Sandy Area Chamber of Commerce event. Speaker is Bill Crim, president and chief executive officer of the United Way of Salt Lake. Location is Savage Services Corp., 901 Legacy Center Way, Midvale. Details are at [sandychamber.com](http://sandychamber.com).

## **April 25, noon-1:30 p.m.**

**Lunch and Learn Series**. The series is a collaboration between the Women’s Business Center and the Professional Education Department at the University of Utah. Speaker Bryn Ramjoue’, communications director at Red Butte Garden, will discuss “Communicating Effectively Using Technology.” Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Registration can be completed at [wbcutah.com/events](http://wbcutah.com/events).

## **April 25, noon-1 p.m.**

**Silicon Slopes Spring 2017 Entrepreneurship Lecture Series**, presented by the Utah Valley University Entrepreneurship Institute and Silicon Slopes. Speaker Josh James, chief executive officer of Domo, will discuss “What It Takes to be an Entrepreneur.” Location is New UVU Classroom Building, Room CB101A, Orem. Free. Details are at <https://nvite.com/eb/30564232442>.

## **April 26, 7:30-9 a.m.**

**UTC CFO Forum**, a Utah Technology Council (UTC) event open only to UTC member CFOs, controllers and vice presidents of finance. Topic is “The Inside Scoop: What a Former Tax Commissioner Wants You to Know About R&D Tax Credits.”





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## CALENDAR

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Location is Ancestry, 1300 W. Traverse Parkway, Lehi. Details are at [utahtech.org](http://utahtech.org).

### April 26, 1-5:30 p.m.

**B2B Expo**, a Davis Chamber of Commerce event. Activities begin with 1 p.m. keynote presentation by Steve Cloward, former director of the Northfront Business Resource Center, former president and CEO of Big-O Tires, and owner of Grease Monkey Quick Lubes and Car Wash. Expo doors open at 2 p.m. Location is Davis Conference Center, 1651 N. 700 W., Layton. Free. Details are at [DavisChamber.WPEngine.com/B2B/](http://DavisChamber.WPEngine.com/B2B/).

### April 27, 11:30 a.m.-1 p.m.

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Speaker Brandon Burningham will present "Part Deux of Zombies in the Workplace." Location is Buca di Beppo, 935 Fort Union Blvd., Midvale. Cost is \$15 for members, \$20 for nonmembers. Details are at [murraychamber.org](http://murraychamber.org).

### April 27

**Deal Forum**, a Venture-Capital.org event featuring initial investor presentations from startups looking to raise money. Main event is 3-5 p.m., followed by a reception 5-6 p.m. Location is Zions Bank, Founders Room, 1 St. Main St., Salt Lake City. Cost is \$20. RSVPs can be completed at [bit.ly/DealForum1](http://bit.ly/DealForum1).

### April 27, 5:30-8 p.m.

**Third Annual Food-preneur Festival**, a Salt Lake Chamber Women's Business Center (WBC) event. Event will feature a panel of local food entrepreneurs who will share their behind-the-scenes stories of how they achieved their dreams, live music, a cash bar and a showcase of 30 local companies providing a complimentary taste of their products. Location is The Falls Event Center at Trolley Square, 580 S. 600 E., Salt Lake City. Cost is \$10 in advance, \$15 day of event. Details are at [slchamber.com](http://slchamber.com).

### April 28, 7:30-8:30 a.m.

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Topic and speaker to be determined. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Open to the public. No cost unless ordering from the menu. Details are at [murraychamber.org](http://murraychamber.org).

### April 28, 6:30-9 p.m.

**130th Gala Celebration**, a Salt Lake Chamber event. Location is George S. and Delores Dore' Eccles Theater, 131 S. Main St., Salt Lake City. Cost is \$250. Sponsorships are available. Details are at [slchamber.com](http://slchamber.com).

### May 2, 7:15-9 a.m.

**Women's Business Breakfast**, a Salt Lake Chamber Women's Business Center and WNG event with the theme "Developing Your Human Assets." Location is East India Café, 26 E St., Salt Lake City. Cost is \$20 for WNG/BWF members, \$25 for nonmembers, \$30 after 5 p.m. April 29. Details are at [slchamber.com](http://slchamber.com).

### May 2, 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).

### May 3-4

**Sixth Annual Governor's Utah Energy Development Summit**, featuring keynote presentations by Ron Gerrard, senior vice president of environmental, health and safety and manufacturing excellence at Huntsman Corp., and Gov. Gary Herbert; panel discussions; breakout sessions; and the Energy Pioneer Awards. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Early-bird cost is \$125. Details are at [governorsenergysummit.com](http://governorsenergysummit.com).

### May 3, 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 start-up 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).

### May 4, 8:30 a.m.-noon

**Ambassador's Topgolf Tournament**, a West Jordan Chamber of Commerce event. Location is Topgolf, 920 Jordan River Blvd., Midvale. Cost is \$75. Sponsorships are available. Details are at [westjordanchamber.com](http://westjordanchamber.com).

### May 4, 9-10 a.m.

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

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## CALENDAR

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

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

**Monthly Lunch Meeting,** a Murray Area Chamber of Commerce event. Speaker is Mark Harrison, chief executive officer of Intermountain Medical Center. Location is Brio Tuscan Grille, 6173 S. State St, Murray. Details are at murraychamber.org.

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

**Strictly Networking Luncheon,** a West Jordan Chamber of Commerce event. Location is SpudToddos, 7251 S. Plaza Center Drive, Suite 120, West Jordan. Free (pay if ordering from the menu). Details are at westjordanchamber.com.

### May 5, 7:30-8:30 a.m.

**Eggs & Issues,** a Murray Area Chamber of Commerce event. Topic and speaker to be determined. Location is The Egg & I Restaurants, 1919 E. Murray Holladay Road, Holladay. Open to the public. No cost unless ordering from the menu. Details are at murraychamber.org.

### May 5, 8-10 a.m.

**First Friday Face-To-Face,** a Salt Lake County Business to Business Networking Group event. Location is Miller Free Enterprise Center, 9750 S. 300 W., Sandy. Registration can be completed at Eventbrite.com.

### May 5, 8:45-11 a.m.

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

### May 8, 5:30-7:30 p.m.

**Kickoff for the ElevateHER Challenge,** a Women’s Leadership Institute event. Speaker Denece Huftalin will share her insights and discuss how to empower women in the community. Location is The Falls Event Center at Trolley Square, 580 S. 600 E., Salt Lake City. Cost is \$75. Details are at slchamber.com.

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

**Third Annual ElevateHER Challenge Luncheon,** a Women’s Leadership Institute event. Speaker Barbara Annis will discuss her research about gender intelligence and the difference between women’s and men’s

brains. Location is Zions Bank Founder’s Room, 1 S. Main St., 18th floor, Salt Lake City. Cost is \$75. Details are at www.wliut.com.

### May 9, noon-1:45 p.m.

**UTC Annual Members Meeting,** a Utah Technology Council event featuring a celebration of the triumphs of the past 12 months, forecasts of the past 12 months, forecasts of UTC’s future, and presentation of peer awards for 2016 UTC

participation. Location to be announced. Cost is \$65 for UTC members, \$95 for nonmemb

### May 10, 11:15 a.m.-1 p.m.

**Connect 4 Luncheon,** a Sandy Area Chamber of Commerce event. Activities include lunch and networking 11:15 a.m.-12:15 p.m., followed by golf lessons 12:15-1 p.m. (space is limited). Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Cost is \$15 for members, \$20 for non-

members for lunch only; \$20 for members, \$25 for nonmembers for lunch and golf lessons. Details are at sandychamber.com.

### May 11, 9 a.m.-1 p.m.

**“Utah: Water Is Your Business” Water Week Forum,** a Salt Lake Chamber event. Third annual forum is an opportunity for business leaders to learn from local and national water experts about best management practices, new innovation and technol-

ogy, and how businesses can get involved in creatively addressing our state’s water challenges. Location is the Salt Lake Chamber, 175 E. University Blvd. (400 S.), Salt Lake City. Cost is \$25 before April 30, \$35 thereafter. Details are at http://slchamber.com/waterisyourbusiness.

see CALENDAR page 14

# True Community Builders

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## Opinion

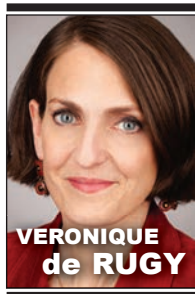
# Another deadline on April 28 - Is the sky the limit for the debt ceiling?

When the national debt ceiling's suspension was automatically lifted March 15, yet another countdown commenced. Congress will be compelled to raise the government's borrowing limit again before April 28 and fund the government. Meanwhile, the Congressional Budget Office released yet another report showing that our debt crisis may be here sooner than later and be bigger than ever.

Addressing these budget deadlines should be done with the CBO's warning in mind. It goes something like this: The government's overspending has produced a lot of debt, and it's adding debt at a pace faster than the economy is growing — so it will only get worse.

Public debt, or the money that the government owes to domestic and foreign investors, stands at 77 percent of gross domestic product — or roughly \$15 trillion. Our gross debt — the money the government owes to foreign and domestic investors, as well as other accounts in the government — is well past 100 percent of GDP and will soon reach \$20 trillion. Unlike previous times when our debt spiked, we're not in the middle of a worldwide recession

or war. Short of life-changing innovations, there's little hope that these levels will go down or stabilize.



VERONIQUE de RUGY

These debt levels may not be a problem now, but that won't last. As spending as a share of GDP grows from 20.7 percent today to 30 percent in 2047, our public debt will reach 150 percent under the current law. That's 5 percent higher than the CBO projected in January.

In the next decade, net interest will go from \$270 billion to \$768 billion. The CBO also reports that the share of the budget devoted to those payments is growing — from 7 percent today to 21 percent in 2047. Assuming the CBO isn't underestimating how much the government will spend or the interest rate levels (which it probably is), a fifth of the budget is going to be spent on interest payments. That money will be paid by future generations for the past generations' overspending.

So now back to Congress' deadlines. First, all we can hope for is that Congress will meet the April 28 deadline without too much drama. In a perfect world, Republicans will have a great plan for repealing and replacing ObamaCare. I'm not hopeful, because like the Democrats,

they are focused on finding a way for most Americans to get someone else to foot their healthcare bill. This wrong goal and misguided approach will only continue to produce high healthcare costs.

However, before there was ObamaCare, there were Medicare, Medicaid and Social Security. According to economist Paul Winfree, the federal government's unsustainability is driven by 2 percent of nearly 1,800 spending accounts funding government activities — mainly public healthcare programs and Social Security. The spending on those accounts is about 60 percent of gross spending over 10 years. It cannot indefinitely continue to increase faster than gross domestic product as currently projected. There must be reform.

There is a chance that Republicans will actually put in place some needed reforms for Medicaid. Overall spending on the program is exploding while providing a subpar service to its beneficiaries. Shamefully, nobody is serious about reforming Medicare and Social Security. That needs to change, and the next debt ceiling debate provides an opportunity to take the first steps in that direction.

To be sure, Congress will have no choice but to raise the debt ceiling and must not default. However, it would be irrespon-

sible for lawmakers to increase the ability of the government to accumulate more debt without implementing some institutional or budget constraint reform as part of this effort. Budget constraints that have come out of past debt limit fights include the 2011 Budget Control Act and the 1987 changes to the Gramm-Rudman-Hollings reforms.

The best place to start would be a cap on all spending or a strict cut-as-you-go system. It might force reluctant lawmakers to reform Medicare and Social Security rather than subject the programs to arbitrary across-the-board cuts.

However, that would be only a short-term remedy. What needs to happen is a fundamental reform of the programs that are growing out of control and redistributing massive amounts of wealth from the relatively younger and poorer in society to the relatively older and richer. Short of that, we won't address our debt issue and will have to deal with the main consequences — namely, higher taxes and even slower growth.

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

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# Trump's Syria action is laudable, but one strike doesn't make a strategy

There is much to applaud in Pres. Trump's decision to attack the Bashar Assad regime recently. It punished a regime that has engaged in war crimes against its own people. It upheld an international norm against chemical weapons. It ended Trump's strange flirtation with Vladimir Putin on the Middle East. And, most significantly, it seems to reflect a belated recognition from Trump that he cannot simply put America first — that the president of the United States must act on behalf of broader interests and ideals.



FAREED ZAKARIA

Trump, as candidate and as president, had avoided the language of global norms and international order. Yet in explaining his actions in ordering the attack, he invoked both and ended his remarks with a prayer that Barack Obama would never have dared to make: "God bless America — and the entire world."

But as former Defense Secretary William Cohen pointed out, "One strike doesn't make a strategy." U.S. policy on Syria remains unclear. The Trump administration had repeatedly announced that it had shifted away from the Obama administration's calls for regime change in Syria. In fact, Trump had indicated that he was happy to leave the country to Assad as long as this would help defeat the Islamic State. Secretary of State Rex Tillerson basically affirmed that approach. On the day of the chemical attack on Idlib, White House

press secretary Sean Spicer reiterated it. The missile strike appears to have reversed that policy.

If so, it is a major shift and raises important questions: Is the United States now engaged in the Syrian civil war? Will it use military force to help oust Assad? Do these actions help the Islamic State and al-Qaeda — which are fighting against the regime? And what happens next in the overall war against the Islamic State?

Many of our allies have expressed support for the strike. But in an increasingly complicated global system, these countries look to the United States for a consistent strategy that can be relied upon over time. Trump's foreign policy seems to change with every meeting, event or crisis. Having bashed Japan during his campaign, he invited its prime minister, Shinzo Abe, to his first Mar-a-Lago summit and extolled him as a true friend and ally. Having threatened to upend the "one-China" policy, Trump wound up meekly affirming it in a phone call with Pres. Xi Jinping.

Trump does not deny his changes of mind. In fact, he embraces them as a virtue, describing himself as ... flexible. "I'm proud of that flexibility," Trump said, adding that he also likes to be unpredictable. But there is a difference between unpredictability and incoherence. The missile strike does leave one with the impression that foreign policy in the Trump administration

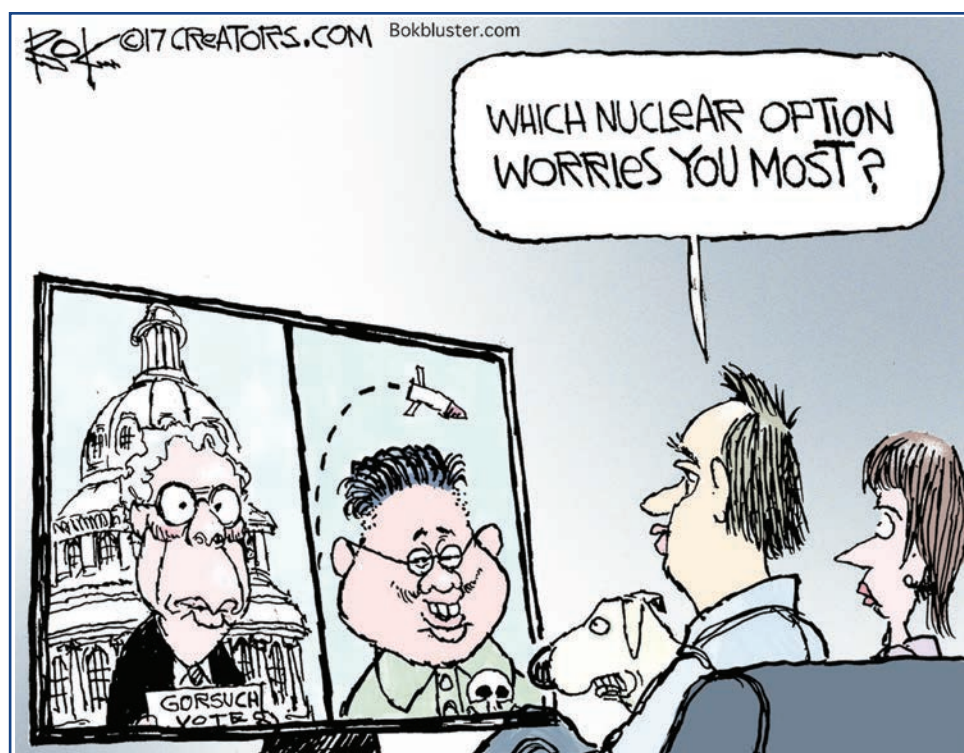
is not being made by carefully evaluating a situation, assessing various options, weighing costs and benefits and choosing a path. Instead, it is a collection of reflexes responding instinctively to the crisis at hand.

Trump's military advisers provided him with a tactically brilliant option — a small air base, whose destruction would produce fairly little physical or diplomatic fallout. But the strike will have minimal

impact on the balance of power. Assad will remain in place, as will his opposition. If anything, the strike might embolden some opposition forces to fight on rather than surrender, and the bloodshed will intensify. The long-term prospects for peace in Syria remain gloomy.

No matter the complications, in the short term the president struck a blow

see ZAKARIA next page





## Opinion

# Too many people make these common, harmful estate-planning errors

Many affluent professionals and business owners put estate planning on hold. Only the courts and lawyers stand to benefit from their procrastination. While inaction is the biggest estate-planning error, several other major mistakes can occur. The following blunders can lead to major problems:

### Failing to revise an estate plan after a spouse or child dies.

This is truly a devastating event and the grief that follows may be so deep and prolonged that attention may not be paid to this. A death in the family commonly requires a change in the terms of how family assets will be distributed. Without an update, questions (and squabbles) may emerge later.

### Going years without updating benefi-

ciaries. Beneficiary designations on qualified retirement plans and life insurance policies usually override bequests made in wills or trusts. Many people never review beneficiary designations over time and the estate planning consequences of this inattention can be serious.

For example, a woman can leave an IRA to her granddaughter in a will, but if her ex-husband is listed as the primary beneficiary of that IRA, those IRA assets will go to him per the beneficiary form. Beneficiary designations have an advantage – they allow assets to transfer to heirs without going through probate. If beneficiary designations are outdated, that advantage matters little.



MARK LUND

### Thinking of a will as a shield against probate.

Having a will in place does not automatically prevent assets from being probated. A living trust is designed to provide that kind of protection for assets; a will is not. An individual can clearly express “who gets what” in a will, yet end up having the courts determine the distribution of his or her assets.

### Supposing minor heirs will handle money well when they become young adults.

There are multi-millionaires who go no further than a will when it comes to estate planning. When a will is the only estate planning tool directing the transfer of assets at death, assets can transfer to heirs aged 18 or older in many states without prohibitions. Imagine an 18-year-old inheriting several million dollars in liquid or illiquid

assets. How many 18-year-olds (or 25-year-olds, for that matter) have the skill set to manage that kind of inheritance? If a trust exists and a trustee can control the distribution of assets to heirs, then situations such as these may be averted. A well-written trust may also help to prevent arguments among young heirs about who was meant to receive this or that asset.

Too many people do too little estate planning. Avoid joining their ranks and plan thoroughly to avoid these all-too-frequent mistakes. A good estate-planning attorney can be of great benefit.

Mark Lund is the author of *The Effective Investor* and founder and CEO of Stonecreek Wealth Advisors in Draper, where he helps people with their investments and retirement plans.

## Compound interest: Applying exponential growth to cash - and to 'KASH'

When I teach audiences across the country about the “Three Marvels of Wealth Accumulation,” I explain the principles the affluent have used for generations: 1. Compound interest, 2. Tax-favored accumulation, and 3. Safe, positive leverage. The first of these marvels, compound interest, can make an enormous difference in how your money grows. But it has power beyond your finances — by applying “compound interest” on your “KASH,” you can make a lasting difference on the legacy you leave behind. More about that later.

First, let’s look at how compound interest works with your money. Many people think they understand interest. They know it’s the amount that a bank or credit union pays you for the privilege of “holding” your money (which the bank then invests or puts to work). Conversely, it’s the amount of money you pay the bank for using its funds, with tools like business loans or mortgages.

But what many don’t understand is there are two methods of computing interest — simple and compound. When you borrow money for your house or your business, it is usually calculated as simple interest as you make payments on the debt. When you invest money in your business or other safe investments, you should earn compound interest.

The difference between simple and compound interest can be the difference between paying hundreds of dollars per month on a simple-interest, declining balance that may be tax-deductible, versus accruing thousands of dollars that climb exponentially in a business or financial vehicle that provides compounding interest.

Here’s why: A simple interest-only monthly payment on a line of credit is calculated on the balance owing. But when you earn compound interest, you make money not only on your original investment, but also on your accumulated gains.

As an illustration, on a \$100,000 loan

at 6.5 percent tax-deductible interest, the interest-only annualized payment would be \$4,333 net in a 33 percent tax bracket. If you were earning a net of 8.5 percent after tax (or, better yet, tax-free), your first year would yield \$8,500 on the \$100,000 invested. After 30 years, the total of annual interest cost would be only \$130,000. But earning 8.5 percent compound interest on \$100,000 would net you (after deducting the cost) well over \$1 million profit. A million dollars of profit can be earned with what appears to be just a two-point spread in interest.

That takes too long, you say? Let’s add a few zeros. The last eight years, many business owners that I coach have been using business lines of credit at 4.5 percent tax-deductible interest. On a \$1 million loan, the annual net cost of the interest (let’s use a 33 percent tax bracket again) would be 3 percent or \$30,000. In the meantime, they have been averaging more than 9 percent annual return (tax-free) on the \$1 million. At 9 percent that would be \$90,000 in annual interest the first year. But then it continues thereafter to compound. The second year, 9 percent interest would be credited on \$1,090,000. Put another way, as a business owner, would you hire an employee for \$30,000 if that employee helped you earn an additional \$90,000? Would you invest in a widget machine at a cost of \$30,000 if that widget machine made you an extra \$90,000? That would be a 300 percent return on employment or equipment cost.

Here’s an analogy, one you might want to use the next time you’re on the golf course. Ask your pals when you’re starting a round, “Hey, what if we bet 25 cents on the first hole, then doubled it every hole?” They’re likely to say yes — until you let them know that would mean they’d owe \$32,768 if they lost the 18th hole alone.

People who understand the dynamics of money — those who realize how money

invested and left to earn compound interest can burgeon into wealth — are more likely to be making headway toward an abundant retirement. This is why I favor financial vehicles that employ compound tax-free interest.

Now let’s apply this principle to your “KASH.” In my book, *Entitlement Abolition*, I share that KASH is an acronym I use for Knowledge, Attitudes, Skills, and Habits. I teach how important it is to accrue more KASH in our lives, by making wise choices, learning from our mistakes, adding to our abilities, developing our talents and letting go of self-defeating behaviors.

It’s not enough to earn the KASH for ourselves. Just as with financial wealth — our cash — that we want to share with our children and grandchildren, we also need to pass along our KASH. To do so, we need to make “deposits” in our family’s “legacy bank.” We need to write down our experiences and wisdom, keeping a record of what we’ve gained.

But to really make a lasting difference in our family members lives, we need to apply compound interest on that KASH. We need to teach our children and grandchildren to double the deposits we’ve made, to take what we’ve learned to the next level by incorporating these principles

in their own lives. Then as they return to the family’s legacy bank and make their own deposits, the family’s wealth grows exponentially.

Imagine what all your family’s knowledge, attitudes, skills and habits will look like, compounding over two generations, three generations and beyond. Start now to not only make your own deposits in your family’s legacy bank, but also to leverage the power of compound interest by leading your family to do the same.

Doug Andrew is a best-selling author, radio talk show host and abundant living coach.

## ZAKARIA

from previous page

against evil, for which I congratulate him. And if he was moved to this action because he saw heartrending pictures of children, that’s fine. I would only ask that he look again at those images. Perhaps they would move him not simply to drop bombs, but also to provide more aid to those war-torn people. Perhaps they would even move him to let some of those people escape their misery and find a home in the U.S.

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## CALENDAR

from page 11

### May 11, 10 a.m.-2 p.m.

**Annual Tradeshaw & Luncheon**, a Building Owners & Managers Association (BOMA) event featuring a gathering of building owners, managers and vendors and open only to property/facility managers, assistant managers and chief engineers. Booth sales are underway. Location is South Towne Exposition Center, 9575 S. State St., Sandy. Registration deadline is April 28. Registration can be completed at [www.bomautah.org](http://www.bomautah.org).

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

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Speaker Tonya Hoopes of Hoopes Events will discuss "Event Planning 101." Location is Buca di Beppo, 935 Fort Union Blvd., Midvale. Cost is \$15 for members, \$20 for nonmembers. Details are at [murraychamber.org](http://murraychamber.org).

### May 12, 7:30-9 a.m.

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

### May 12, 8:30 a.m.-4 p.m.

**Utah Veteran Business Conference**, a Utah Veteran Owned Business Coalition event with the theme "Connecting Veteran Entrepreneurs and Business Owners with the Resources They Need To Be Successful In the Marketplace." Event features keynote presentations, panel discussions, business presentations and networking sessions. Location is Salt Lake Community College's Larry H. Miller Campus, Karen Gail Miller Conference Room, 9750 S. 300 W., Sandy. Cost is \$30. Details are at [slchamber.com](http://slchamber.com).

### May 15, noon-2 p.m.

**Utah County International Business Forum**, a World Trade

Center Utah event. Forum will feature keynote remarks by WTC Utah president and CEO Derek Miller, plus a panel of business owners and community leaders speaking on lessons learned from international expansion and discussion of high-impact opportunities in international markets. Location is Nu Skin Corporate Office, 75 W. Center St., Provo. Free, but registration is required. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

### May 16, 8 a.m.-2:30 p.m.

**"Key Utah Employment Rules,"** a Mountain States Employers Council (MSEC) event. Location is MSEC Utah Office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$185. Details are at [msec.org](http://msec.org).

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

**TechLunch**, a Utah Technology Council (UTC) event. Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Sandy. Details are at [utahtech.org](http://utahtech.org).

### May 16, 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).

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

**Multi-Chamber Women in Business Luncheon**. Location is Club 90 SLC, 9065 S. Monroe St., Sandy. Cost is \$20 for chamber members, \$25 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

### May 16, 5-7 p.m.

**Women's Business Forum Spring Mixer**. Location is Kimi's Chop And Oyster House, 2155 S. Highland Drive, Salt Lake City. Cost is \$15 for members, \$20 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

### May 17, 3-4:30 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 start-up 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).

### May 18, 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).

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

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Speaker Bob Dunn will discuss the Boys & Girls Club. Location is Buca di Beppo, 935 Fort Union Blvd., Midvale. Cost is \$15 for members, \$20 for nonmembers. Details are at [murraychamber.org](http://murraychamber.org).

see CALENDAR page 17

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	Pork Back Ribs <i>Smoked with Applewood</i>	Boneless Ribeye Steak <i>10 oz. USDA Choice Boneless</i> <i>Boneless Ribeye Steak</i> <i>Baked Idaho Potato</i> <i>Grilled on site</i>
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## Business Tech

# Bucking the trend: Is BYOD a workable and safe option for your business?

"Bring your own device" (BYOD) is a big trend in business technology, and while it has several advantages, there are also some pretty serious challenges associated with it that should be considered before jumping on the bandwagon.

Let's define BYOD a little bit. "Bring your own device" refers to a current technology trend where users are bringing their favorite devices to work. They want to be able to work from a phone, a tablet, their favorite laptop and many other connected devices. They also want to have access to all their work applications on these devices so that they can be productive anytime and anywhere.

There are several advantages for businesses that embrace BYOD:

- Employee satisfaction. Rather than being stuck with IT-issued devices, employees are a lot happier using the mobile

devices they already prefer and love.

- Cost saving. There is some serious debate about it, but businesses that administer BYOD correctly can potentially save money. The most obvious savings come with the elimination of capital expenditure for buying new devices for the business.

- Enhanced productivity. Many businesses have found that their employees are more productive working on their favorite devices that they are familiar with.

- Work/life balance. Employees are more likely to work outside of the office and their responsiveness is increased when they have means to communicate at their fingertips. They can also be more likely to work from home or after hours to get things done.

There are also numerous drawbacks to consider when

looking to see if BYOD is the right fit for your business:

- Cost savings. While there are potential savings in the initial purchase of the devices, there are also additional significant costs associated with BYOD. The ability to make line-of-business applications available on any device is rarely built-in. This frequently necessitates a significant increase in the cost for network infrastructure and support. Management and security of these devices also need to be considered and organizations frequently end up investing in mobile management tools. IT should also expect increased support costs associated with helping users gain access to company applications and data on their devices. These hidden costs mean that BYOD is rarely effective at delivering cost savings for an organization.

- Security. Perhaps an even larger drawback than cost is that security problems are inherent with BYOD. There are numer-

ous security risks associated with having potentially sensitive company data on employees' personal devices. What happens if the device is lost, stolen or infected? A company has much less control over devices it doesn't own. Company-issued devices typically come with an acceptable-use policy, but it's difficult to tell an employee how to acceptably use their own tablet or smartphone. Also, if an employee leaves the company, so does their device with all your data on it. It can sometimes be difficult to reclaim that data once it's out of your control. There are also potential privacy issues that arise as well. Employees may not want the business to have access to their personal contacts, messages, etc. IT must work to protect the right to privacy while protecting company data — and that can be a delicate balance.

- Compliance. Any organization considering BYOD should also consider any compliance mandates they have that govern

how they secure company data. Even if workers use their own devices, organizations must still be able to guarantee that they are meeting security compliance standards. If ignored, heavy fines can be levied in many industries if there is a breach.

Allowing employees to bring and work on their own devices has many advantages, but IT professionals and business owners need to be aware of the potentials costs and risks associated with it. While ease of use and improved productivity can be enticing, for many businesses the end does not justify the means.

Business owners should take steps to carefully examine the issue and work with qualified IT professionals to help them decide if this trend is right for their business.

Mike Herrington is vice president of sales for i.t.NOW, where he consults with business owners on IT solutions and strategy.



MIKE HERRINGTON

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**CALENDAR**

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**May 18, 5:30-7 p.m.**

**Business Boot Camp** about "Content Marketing," a Cottonwood Heights event. Speaker Owen Fuller, president of Qzr, will explain how businesses can use interactive online content (like quizzes) to gather data and connect to customers. Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. RSVPs can be completed by contacting pkinder@ch.utah.gov.

**May 19**

**Third Annual "Crazy Pants" Golf Tournament**, a Utah Safety Council event. Proceeds benefit the Utah Safety Council's Home & Community Programs. Location is Thanksgiving Point, 3003 Thanksgiving Way, Lehi. Cost is \$150 for members (\$500 per foursome). Sponsorships are available. Registration can be completed at utahsafetycouncil.org.

**May 23, 11:30 a.m.-1 p.m.**

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

**May 23, noon-1:30 p.m.**

**Lunch and Learn Series.** The series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Speaker Kordell Norton will discuss "Business Charisma." Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Registration can be completed at wbcutah.com/events.

**May 24, 8-9:30 a.m.**

**Chamber Launch**, a Salt Lake Chamber networking event. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Details are at slchamber.com.

**May 25, 8 a.m.-1 p.m.**

**29th Annual Employment Law Seminar**, presented by Parson Behle & Latimer. Topics will include "ADA and FMLA," "Managing Intermittent Leave," "Mental Health and Substance Abuse," "Violence in the Workplace," "On-Duty vs. Off-Duty Conduct," "Minimizing Risk in Hiring," "Non-Competes and Trade Secrets" and an immigration update. Location is Grand America Hotel. Registration can be completed at Eventbrite.com.

Details are at <http://www.parson-behle.com/emp-seminar>.

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

**Multi-Chamber Lunch**, hosted by ChamberWest. Speaker is Greg Hughes, speaker of the Utah House of Representatives. Location is Jordan Valley Water Conservancy District, 8215 S. 1300 W., West Jordan. Cost is \$20 if pre-paid by May 23, \$25 by May 24, \$30 at the door. Details are at murraychamber.org.

**May 25, 3-5 p.m.**

**UTC Public Policy Forum**, a Utah Technology Council event. The forum meets regularly to discuss issues that affect the state and its tech industry. Location is UTC, 2755 E. Cottonwood Parkway, No. 500, Salt Lake City. Details are at utahtech.org.

**May 25, 5-8 p.m.**

**Business After Hours**, a Salt Lake Chamber event. Location is Publik Space, 975 S. West Temple, Salt Lake City. Cost is \$7 for early-bird members, \$10 for members after May 18, \$15 for nonmembers. Details are at slchamber.com.

**May 26, 8:30 a.m.-1:30 p.m.**

**Utah Hispanic Chamber of Commerce Convention & Expo**, with the theme "Strengthening Our Business Voice to Expand the Economic Landscape." Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$55 for members, \$60 for nonmembers. Details are at www.uhccconvention.com.

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

**Lunch Meeting**, a Murray Area Chamber of Commerce event. Speaker Dr. Noel Gardner of the Polizzi Clinic will discuss opioid misuse and how the clinic is helping patients overcome addiction. Location is Brio Tuscan Grille, 6173 S. State St., Murray. Cost is \$20 prepaid, \$30 at the door. Details are at murraychamber.org.

**June 2, 8-10 a.m.**

**First Friday Face-To-Face**, a Salt Lake County Business to Business Networking Group event. Location is Miller Free Enterprise Center, 9750 S. 300 W., Sandy. Registration can be completed at Eventbrite.com.

**June 2, 9-10 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.

**June 5**

**Chamber Champions Golf 2017**, a Utah Valley Chamber

event. Shotgun start at 8 a.m., lunch at 12:30 p.m. Location is Riverside Country Club, 2701 N. University Ave., Provo. Cost is \$450 for members, \$600 for nonmembers. Sponsorships are available. Details are at thechamber.org.

**June 6, 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.

**June 7, 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 start-up 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.

**June 8, 9 a.m.-4 p.m.**

**Employment Law Update Conference**, a Mountain States Employers Council event. Location is Radisson Hotel, 215 W. South Temple, Salt Lake City. Cost is \$169 for members, \$189 for nonmembers. Details are at msec.org.

**June 9, 7:30-9 a.m.**

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

**June 14**

**Connect 4 Lunch, Barbecue and Blood Drive**, a Sandy Area Chamber of Commerce event. Blood drive is 9:30 a.m.-2:30 p.m. Lunch is 11:30 a.m.-1 p.m. Location is the chamber parking lot, 35 E. 9270 S., Sandy. Cost is \$15 for members and \$20 for nonmembers; \$10 for members and \$15 for nonmembers donating blood. Details are at sandychamber.com.

**June 15, 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.

**June 19, 7 a.m.-2 p.m.**

**Classic Golf Tournament**, a Salt Lake Chamber event.

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**Daz 3D** seeks a **Tools Tech Director** in Salt Lake City, UT: Develop tools and technology and work w/ production artists to develop content for Morph products. MS+2yr exp. C/C++, C#, Python, OpenGL, GLSL, 3DStudioMax, and Maya. Mail resumes: B. Frei, Job ID: SLC2965, 224 S 200 W, #250, Salt Lake City, UT 84101.

Location is Salt Lake Country Club, 2400 Country Club Drive, Salt Lake City. Cost is \$400. Sponsorships are available. Details are at slchamber.com.

**June 19, 6:30 a.m.-2 p.m.**

**Annual Golf Tournament**, a Davis Chamber of Commerce event with a 7:30 a.m. shotgun start. Location is Valley View Golf Course, 2501 E. Gentile St., Layton. Sponsorships are available. Details are at <http://davischamber.wpengine.com/wp-content/uploads/2016/04/2016GolfRegistration.pdf>.

**June 20, 11:30 a.m.-1 p.m.**

**Business Women's Forum**, a Salt Lake Chamber event. Location to be announced. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

**June 20, 11:30 a.m.-1 p.m.**

**Multi-Chamber Women in Business Luncheon**. Location is Club 90 SLC, 9065 S. Monroe St., Sandy. Cost is \$20 for chamber members, \$25 for nonmembers. Details are at westjordanchamber.com.

**June 20, 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.

**June 21, 3-4:30 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 start-up 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.

**June 27, noon-1:30 p.m.**

**Lunch and Learn Series.** The series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Topic is "Employment Law." Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$40. Registration can be completed at wbcutah.com/events.

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## OBAMACARE

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has four tools available: executive orders, courts, regulatory changes and legislation. So far, no repeal-and-replace bills have made it to a committee vote and an executive order — Trump's first, signed his first day in office — has been viewed by critics as vague and toothless.

That executive order calls for federal agencies to delay ACA provisions or requirements “that would impose a fiscal burden on any state or a cost, fee, tax, penalty, or regulatory burden on individuals, families, healthcare providers, health insurers, patients, recipients of healthcare services, purchasers of health insurance, or makers of medical devices, products, or medications.”

Nathanson emphasized that the order affects only agency direction and did not repeal ACA.

“It's important to know that the order did not actually effect any change,” she said. “I view it as a messaging tool. It was there to show the American public that President Trump is serious about repealing the Affordable Care Act. That was one of

his campaign promises, so that was one of the things he did on his first day in office.”

As a result of that order, the IRS said it would not reject 2016 personal income tax returns that are missing health coverage information. However, that does not mean it is a repeal of the ACA's individual mandate, and penalties remain in place and are being enforced, she said.

Another Trump option, to alter ACA through regulatory changes, is likely too slow for his taste, she said.

“All of these are slow and I think undesirable — at least in the first 100 days, they were undesirable — because President Trump campaigned so heavily on this promise to repeal the Affordable Care Act. He doesn't want to use a mechanism that's slow. He wants results,” she said.

But the legislative option hit a snag when the American Health Care Act (AHCA) failed to make it to a House committee vote. Even if it were resurrected and passed, it would be a budget reconciliation measure. Such measures can only affect taxes and spending, which means the AHCA

cannot repeal all elements of the ACA, she said. ACA components such as youngsters being able to remain on parents' coverage until age 26, coverage for essential health benefits and prohibitions on coverage exclusions would remain in effect.

Still, Nathanson said AHCA might not be dead despite it taking “sort of a nose-dive.” “We'll see what happens after the congressional recess,” she said. “Maybe two weeks ago, I might have even said that it was completely done-for. I think new life has been breathed into it,” she said.

The AHCA likely will have some of its provisions change, and there are other bills that have been drafted that could repeal, replace or otherwise alter the ACA.

The other legislative options share elements “that I think will ultimately get passed, one way or another,” but probably not within the president's first 100 days in office, she said. Among them are individual and employer-shared responsibility penalties being reduced to nothing, individuals without coverage paying an increased premium to insurers rather than facing a federal

government penalty, the retention of prohibitions to denying coverage for people with pre-existing conditions, the ability to retain children on parents' plans until age 26, and the enhancement and expansion of health savings accounts (HSAs).

If ACA is repealed or modified and the employer-shared responsibility mandate is repealed or its penalty cut to nothing, that would represent an opportunity for employers, she said. Companies offering ACA-compliant benefits now could continue to offer them as a way of attracting talent, especially if industry competitors stop offering those benefits. And companies that find ACA compliance too costly could stop offering those benefits and save money, she said.

But until something happens to change the ACA, she said, employers need to fill out all the paperwork and otherwise handle its requirements.

“We'll continue to watch it and see how it changes,” Nathanson said. “I think changes are coming. I think they will just be slower than the first 100 days, which everybody was sort of expecting.”

## INCENTIVE

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The company's website indicates it serves more than 25 million people and is used by more than 200 hospitals; more than 1,400 clinics and other providers; and more than 30 health plans, health homes and accountable care organizations (ACOs).

“We're really genuinely excited about what we're doing,” Chris Klomp, chief executive officer, told the board, mentioning that the company is currently involved in fundraising and its employee count is doubling each year and currently stands at 50. “The feedback that we keep getting from these blue-chip customers is overwhelmingly positive and they're asking us to solve more problems, which is always good when your customers come in and give you more business.”

“My sense is CMT is in an absolutely great spot that every young company would love to be in,” GOED board chairman Mel Lavitt said. “They have the right product at the right time, and the investors are knocking on the door to come and see if they can invest in this.”

Utah faced competition from Tennessee and Washington state for the project.

The expansion is expected to result in new wages of about \$235.3 million over eight years. New state tax revenues are expected to be \$9.1 million during that period.

“CMT is an excellent example of a company that is an innovator in its industry,” said Val Hale, GOED's executive director. “In addition to creating a significant number of jobs for Utah residents, the company will contribute to the state's growing technology sector.”

“CMT's expansion represents yet another great win for the state's burgeoning healthcare analytics industry,” said Theresa Foxley, president and chief executive officer of the Economic Development Corporation of Utah. “We congratulate CMT on their success and are excited they have chosen to continue growing in Utah.”

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