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NOTE



The two-minute delivery?

Online retail giant Amazon is rolling out "instant pickup" points

- initially on college campuses
- where shoppers can immediately retrieve items ordered from electronic devices. Shoppers can choose from several hundred fast-selling items and go directly to the pickup location where Amazon employees have already placed the items in lockers that are accessible by barcodes sent to the buyers' phones.

Industry News Briefs pages 8-9

Business Calendar page 11

Business Tech page 6

Board member: Reservations at national park 'a huge mistake'

Brice Wallace

The Enterprise

The notion of requiring reservations for all Zion National Park visitors is "a horrible idea" and "a huge mistake" that would hamper park visitation and nearby busi-

That's the conclusion of Steve Neeleman, a member of the Governor's Office of Economic Development (GOED) board and whose family owns the Zion Ponderosa Ranch Resort adjacent to the park.

At the board's August meeting, Neeleman took aim at some of the National Park Service's preliminary concepts designed

to address overcrowding and traffic congestion in and near Zion. Two of the three concepts being considered would require that visitors make reservations in advance online. One concept calls for reservations covering all frontcountry areas, while another calls for reservations for heavily used trails and other crowded areas in frontcountry areas of the park, with all day-use hikers needing permits.

The reservation system is part of two alternatives being considered by the National Park Service. The other concept is a "no-action" alternative, meaning the park

see PARKS pg. 18



CHG Healthcare, a privately held Utah healthcare staffing company, has opened its new world headquarters at a 282,000-square-foot complex in Midvale where 1,400 of its 2,500 nationwide employees will be housed.

CHG opens world headquarters

Utah-based CHG Healthcare, the nation's largest privately held healthcare staffing company, has opened its new headquarters in Midvale. The 282,000-square-foot campus — located off I-15 and 7200 South - consists of two five-story buildings connected by a glass "People Hub" that includes lounge areas, gathering and meeting spaces and dining areas.

Founded in Utah in 1979, CHG employs more than 2,500 people nationwide ,with 1,400 of its employees in the Salt Lake City area.

Together with partners Gardner Co., Okland Construction, MHTN Architects and CCG & Haworth, CHG created a headquarters that the company feels visually represents its core values and culture and is tailored to its employees' needs.

"We teamed up with some of the most talented people in the valley to create a space that enhances our culture and our

• Food-at-home prices fell 0.5 percent people's experience at work," said Scott as fruit prices decreased in July.

see CHG pg. 19

Consumer prices continue to inch upward in Utah

Summer rates for water and sewer were the major contributors to a small uptick in consumer prices along the Wasatch Front from June to July. The Zions Bank Wasatch Front Consumer Price Index (CPI) rose 0.2 percent from the previous month. The utilities costs had the largest impact on the month's increase, while other sectors experienced either modest increases or slight

The national Consumer Price Index decreased 0.1 percent from June to July and has increased 1.6 percent from this time last year. Medical care prices also increased 1.6 percent as prices for prescription drugs and dental care increased.

National gasoline prices were up to \$2.36 last week from \$2.26 a month ago, while Utah gasoline prices decreased to \$2.47 from \$2.50 in the same time period.

"Since the beginning of the year, we've witnessed steady and sustained price increases statewide," said Scott Anderson, Zions Bank president and CEO. "Moderate inflation incentivizes companies to produce more goods, which will likely lead to more jobs and higher rates of employment within the overall economy."

The rise in Utah's overall CPI was also driven by higher prices in the following cat-

- Food-away prices rose 0.6 percent as prices for full-service meals increased
- Education and communication prices increased 0.5 percent as college tuition rates increased in anticipation of the new school
- Housing prices increased 0.2 percent as housing rental rates and hotel rates increased over June.

Utah's price increases were slightly offset by lower prices in the following sec-

- Transportation prices fell 0.7 percent due to decreases in statewide gasoline pric-

see CPI pg. 19







Huftalin named Chamber's Athena winner

named Salt Lake Community College president Deneece Huftalin as its 2017 Athena Leadership Award recipient. According to a release from the organization, the Athena Leadership Award is a national award presented annually to



Deneece Huftalin

an active member of the Salt Lake Chamber demonwho strates excellence, creativity and initiative in business. Each recipient must also devote

time and energy to improving the quality of life for others in the community and assist women in reaching their full leadership potential.

"Deneece is a collaborator, a leader, and she inspires everyone around her. She is one of those rare individuals who go beyond the call of duty," said Lane Beattie, president and CEO of the Salt Lake Chamber. "She is bright, articulate, caring and helps not only her students, but her community at every opportunity. What she has done with Salt Lake Community College has been phenomenal. She's not only helping create the workforce of today, but she's helping shape the workforce of tomorrow."

Huftalin was named the eighth president of Salt Lake Community College in Septem-

The Salt Lake Chamber has ber 2014. Prior to her current role, she served as the college's interim president, vice president of student services, dean of students and director of academic and career advising. In her tenure as president, Huftalin has launched a college-wide strategic planning cycle that has produced a new vision, mission, values and strategic goals for the college. She is also leading efforts to strengthen completion rates, transfer pathways, workforce responsiveness and equity in student access and completion.

Huftalin also taught in the Education, Leadership and Policy program at the University of Utah and serves on a number of community boards and committees, including the Salt Lake Chamber, Governor's Education Excellence Commission, EDCUtah, Envision Utah and Utah Campus Compact. Nationally, Huftalin serves as a commissioner and executive committee member for the Northwest Commission on Colleges and Universities (NW-CCU); a trustee for LeaderShape; and a member CEO for RC-2020 Inc., an association of urban community colleges.

"What an honor it is to be recognized by the Salt Lake Chamber as an Athena Leadership Award recipient," said Huftalin. "I'm proud to be associated with such a remarkable group of women who have been honored before

In addition to recognition as the Athena recipient, Huftalin was awarded the 2017 Leadership in Education Award from the Utah Women's Leadership Celebration, the 2016 Distinguished Alumna Award from the University of Utah and the Distinguished Woman of the Year Award from the American Association of University Women Salt Lake City branch in 2015.

The award will be presented to Huftalin at the 41st annual Salt Lake Chamber Women & Business Conference and Athena Awards Luncheon on Nov. 15 at the Little America Hotel in Salt Lake City.

In addition to the Athena presentation, six women will receive Pathfinder Awards at the conference. The Pathfinder Awards are presented annually to community leaders who create new paths promoting the development and recognition of women in business.

The six Pathfinder recipients are: Amanda Covington, senior vice president for communications and government relations for Vista Outdoor; Mary Crafts-Homer, CEO and owner of Culinary Crafts; Lavanya Mahate, owner of Saffron Valley East India Café; Heidi Prokop, senior vice president and communications director at Zions Bank; Maureen Riley, executive director of the Salt Lake City Department of Airports; and Vicki Varela, managing director of the Utah Office of Tourism.

Utah is best place in U.S. for growing old

Utah is the best state in which to grow old, according to a new Caring.com report. The study ranked all 50 states in 13 financial, healthcare and quality-of-life categories focused on senior care. Iowa, South Carolina, Washington, Nebraska, Arizona and California follow the Beehive State at the top of the list.

Utah earned the No. 1 designation with solid scores across the board. It's the only state to crack the top 15 in quality of life/ healthcare (No. 7) and cost (No. 14). Many states exhibit an inverse relationship between quality and price. For example, Washington is tops for quality but No. 38 for cost. And while Alabama has the cheapest elder care, it lags in quality (No. 44).

The analysis found the worst states in whichto grow old are Wyoming, North Dakota, New York, Indiana and West Virginia. New York is a notable example of a state that fares poorly in both quality (No. 34) and cost (tied for No. 46).

"We want to use this research as a starting point for really important conversations between family members," said Caring. com vice president Tim Sullivan. "Too many people avoid thinking about senior care until it hits a crisis point. There are good options in every state, but it can take some time to sort out the best approach, so ideally you'll get the dialogue going early to help maximize your options."

The study incorporated statistics on senior living community reviews, nursing home costs, in-home care prices, elderly well-being assessments and more. Contrary to many "best states to retire in" rankings, which cater to active seniors and pursuits such as hiking, golfing and traveling, this analysis centered on America's rapidly growing elderly population and the medical and financial supports it requires in order to thrive.

MSEC shortens name

Nearly two years after the merger of Utah's Employers Council with the Mountain State Employers Council, the combined entity has announced that it has shortened its name to Employers Council to reflect the organization's overall geographic expansion beyond the Rocky Mountain region and emphasize the growing scope of its services. Employers Council is the nation's largest association of employers.

'Employers name Council' is well known and respected here in Utah. It's exciting that our merger with MSEC has led to this change," said Ryan D. Nelson, Utah president of Employers Council. "While serving our members in Utah, Arizona and Colorado continues to be a key focus, our members operate and seek assistance in all 50 states. Adopting the name Employers Council better reflects our goal of meeting the needs of the business community beyond the mountain state region."

In addition to a new name and logo, Employers Council launched a new website that will provide more external visibility for potential members and enhanced resources for existing members.

"I can assure our Utah members that we will continue to provide the high level of service and expertise they have grown to trust and rely on in Utah for nearly 80 years," Nelson said. "We are positioned to continue delivering the highest-quality service to our member organizations as we continue to expand our footprint."

Founded in 1939 with 100 member companies, Employers Council now offers professional services to more than 4,500 employers in over 75 industries, representing nearly 2 million employees, the organization said in a release. Employers Council helps organizations in the private, public and nonprofit sectors enhance workforce effectiveness by addressing their needs in employment law, human resources management, training, performance improvement, HR data and more.

Employers Council employs over 70 human resource, organizational development and survey professionals and 60 staff attorneys in offices in Salt Lake City; Scottsdale, Arizona; and Denver, Colorado Springs, Loveland and Grand Junction, Colorado.



STEM Action Center unveils new tool to drive kids' interest in sciences

A new vehicle will soon hit the road, trying to steer Utah youngsters into certain career fields.

The Utah STEM Action Center last week unveiled the Utah STEM Bus, which will serve as a mobile classroom highlighting science, technology, engineering and mathematics and expose students to STEM education and build their passion for a possible STEM-related career. Its mission is to build STEM talent to support Utah's workforce needs.

The center transformed a donated Utah Transit Authority bus through a \$1.5 million grant last year from Andeavor (formerly Tesoro). It was unveiled at the Utah Capitol.

"We are excited to partner with Andeavor to take STEM 'on the road," said Tamara Goetz, the center's executive director. "The demand for the Utah STEM Bus is overwhelming, and we are working hard to reach all of the students that are eager for STEM experiences. Andeavor has been the spark that encouraged other companies to join our team, and we are grateful to everyone for their commitment to Utah students."

The vehicle is designed to introduce real-world, hands-on learning experiences to students, parents and educators and reach geographical areas that may have limited STEM opportunities. Its classroom curriculum includes robotics, 3D printing, renewable energy, videogame design and computer programming. The center piloted the program curriculum to more than 3,000 students at 21 schools this year, and there is a waiting list for bus visits.

The STEM Action Center works to develop Utah's workforce of the future by prioritizing STEM education. The program drives research and implementation of STEM education best practices across Utah by coordinating STEMrelated activities, creating and coordinating proven STEM education best practices, facilitating educator access to those tools, and aligning public STEM education and higher STEM education activities.

"We are proud to support the Utah STEM Action Center and its mission to further develop a STEMcompetitive workforce," said Brian Sullivan, vice president of corporate affairs for Andeavor and president of the Andeavor Foundation. "By investing in the STEM Bus, we hope to increase students' awareness, interest and understanding of STEM-related concepts and careers, as well as provide valuable training opportunities for teachers across the state."

"We are happy to support the STEM Action Center with the donation of a retired transit bus," said Jerry Benson, president and chief executive officer of UTA. "We know very well the importance of a workforce skilled in science, technology, engineering and math. We're glad to see this bus start its

second life as a mobile classroom and hope to see some of these students working in high-tech bus and train systems at UTA in years to come."

In addition to Andeavor, contributing organizations to the bus program include UTA, the Larry H. & Gail Miller Family Foundation, IM Flash, Adobe, Comcast, Hill Air Force Base, MHTN Architects and Shell Oil.

"We appreciate the generous

support of local companies and organizations that have stepped up to join this statewide initiative," said Allison Spencer, director of the Utah STEM Action Center Foundation. "Partnerships like these help students gain awareness for career opportunities they might never know existed. Businesses that get involved enjoy a great ROI; they increase the chances of these students coming back and filling jobs in the future."

Disney show, other series extend Utah production

A popular Disney Channel show is extending its production work in Utah.

The second season of "Andi Mack" originally was going to spend \$15 million in Utah, but the series has been approved for five more episodes, meaning its Utah spending will reach \$18.8 million.

The production, by Horizon Productions Inc., was approved in June for a state tax credit incentive of up to nearly \$3.8 million, but the amount was revised to \$4.69 million by the Governor's Office of Economic Development (GOED) board at its August meet-

The comedy show originally was to have principal photography in Utah through Dec. 20 but that has been revised to Feb. 8. The production includes 25 cast members and 190 crew members.

The show's first season, shot in Magna, attracted nearly 40 million views on seven digital platforms. Paul Hoen directs the

show. Producers are Greg Hampson and Jeff Miller.

The GOED board also was told at its August meeting that an untitled web series approved for an incentive in July will shoot two more episodes in Utah. Y&C Productions Inc. was approved for a cash rebate incentive of up to \$363,904, based on spending \$1.46 million in the state.

The production, with 14 cast and 139 crew, originally had principal photography set for Aug. 14-25 in Salt Lake County. Shooting for the new episodes will take place Aug. 28-Sept. 7. Post-production will take place Sept. 20-Jan. 3. The series is set in high school, where mean girls scheme for social justice in a place where popularity is measured in likes and retweets. The director is Wendy Stanzier. The producer is Nicole Colombie.

The board also approved a cash rebate incentive of up to \$245,523 for Eagle Does Soar Inc.

for its production of the comedy feature film "I'm So Happy for You." The company is expected to spend \$1.2 million in Utah, including during principal photography set for Nov. 5-Dec. 8 and post-production set for Dec. 12-April 13. It has 24 cast and 35

The film's story is about a group of college friends who reunite in a snowy Utah town when one of them unexpectedly gets a movie into a prestigious film festival. The director is Andrew Vallentine. The producers are Amy Baer and Chris Ceccotti.

C&W acquires brokerages

Commercial real estate firm Cushman & Wakefield has announced that it has entered into an agreement with NorthMarq Cos., a private holding company of the Pohlad family of Minneapolis, to acquire Cushman & Wakefield NorthMarq (CWN) in Minnesota and Cushman & Wakefield Commerce (CWC) operations in Nevada, Utah and Washington.

Collectively, Cushman & Wakefield NorthMarq and Cushman & Wakefield Commerce employ 750 employees and manage almost 50 million square feet of real estate across 10 offices in the four states.

NorthMarq Cos. and North-Marq Capital are not included in the acquisition.

"This is far more than an acquisition. This is the formal merging of a trusted partner into our company," said Tod Lickerman, Cushman & Wakefield's chief executive/Americas. "This also affirms our commitment to our clients to offer them the best strategic advice and our full platform of services wherever they do business."

Eduardo Padilla, CEO of NorthMarq Cos., said, "We believe there is a logical and compelling reason to sell our operations to Cushman & Wakefield at this time. Specifically, the industry is consolidating, with sophisticated clients needing a seamless platform irrespective of geogra-

Trigger Reital, managing director of the CWC office in Salt Lake City, has been named Utah managing principal of the combined operation.



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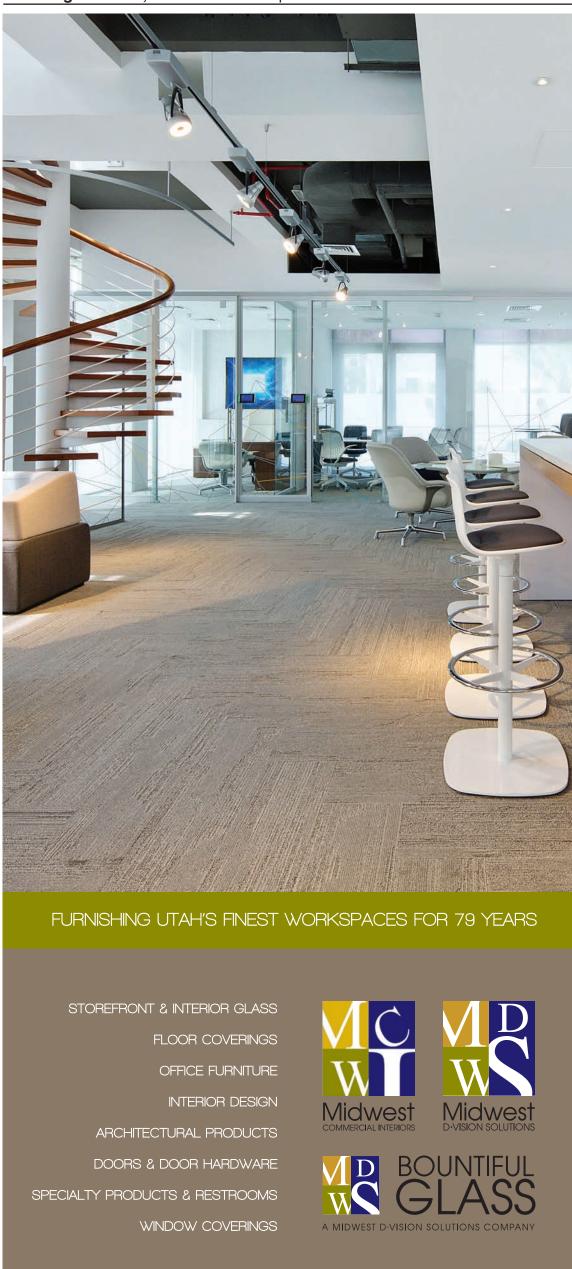
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Holly buys two Utah pipelines

Holly Energy Partners LP, a Dallas-based energy company that owns petroleum processing and transportation facilities throughout the West, including the Holly Refinery in Woods Cross, has entered into agreements to acquire full ownership of two crude-oil pipelines that terminate in Utah. The company already owns part of both systems.

Holly will acquire the remaining 50 percent of Frontier Aspen LLC, the owner of the Frontier Aspen Pipeline, and the remaining 75 percent of Salt Lake City Pipeline from affiliates of Plains All American Pipeline LP. Holly will pay an aggregate \$250 million for the pipelines. The closing of each transaction is conditioned on the closing of the other transaction. Holly Energy said it expects to finance the transaction with a combination of debt and equity

The Frontier Aspen Pipeline is a 289-mile crude pipeline from Casper, Wyoming, to Frontier Station, Utah, that supplies Canadian and Rocky Mountain crudes to Salt Lake City area refiners through a connection to the Salt Lake City Pipeline. The Salt Lake City Pipeline is a 95-mile crude pipeline that transports crude oil into the Salt Lake City area from the Utah terminal of the Frontier Pipeline and from the Wahsatch station.

Holly said that the acquired interest in both pipelines is expected to generate approximately \$23 million in annual forecasted pre-tax revenue.

Mortgage delinquencies down

The number of Utah homeowners who are delinquent on their mortgages continues to drop, according to a new report from property information and analytics firm CoreLogic. In the Salt Lake City market, 2.9 percent of mortgages were delinquent by at least 30 days in May, the Loan Performance Insights Report from CoreLogic said. In May 2016, the same report showed that 3.6 percent of Utah mortgages were delinquent.

By comparison, the nation-wide delinquency rate in May stood at 4.5 percent, down 0.8 percent from May 2016 when the rate was 5.3 percent. The CoreLogic numbers include those mortgages in foreclosure.

Salt Lake City mortgages in serious delinquency (90 days or more past due) totaled 1.0 percent in May compared with 1.4 percent in May 2016. The foreclosure inventory rate for this May was 0.2 percent compared with 0.3 percent a year earlier.

Nationwide, the serious delinquency rate was 2 percent, unchanged from April 2017 and down from 2.6 percent in May 2016. The 2 percent serious delinquency rate in April and May this year was the lowest since November 2007, when it was also 2 percent

Measuring early-stage delinquency rates is important for analyzing the health of the mortgage market, CoreLogic said. To comprehensively monitor mortgage performance, CoreLogic examines all stages of delinquency as well as transition rates, which indicate the percentage of mortgages moving from one stage of delinquency to the next.

"Strong employment growth and home price increases have contributed to improved mortgage performance," said Frank Nothaft, chief economist for CoreLogic. "Early-stage delinquencies are hovering around 17-year lows and the current-to-30-day-past-due transition rate remained low at 0.8 percent."

"However, the same positive economic conditions helping performance have also contributed to a lack of affordable supply, creating challenges for homebuyers," Nothaft said.

Since early-stage delinquencies can be volatile, CoreLogic also analyzes transition rates. The share of mortgages that transitioned from current to 30 days past due was 0.8 percent in May compared with 0.9 percent in May 2016, a 0.1 percentage point decrease year over year. By comparison, in January 2007, just before the start of the financial crisis, the current-to-30-day transition rate was 1.2 percent and it peaked in November 2008 at 2 percent.

"A prolonged period of relatively tight underwriting criteria has driven delinquencies down to pre-crisis levels across many parts of the country," said Frank Martell, president and CEO of CoreLogic. "As pressure to relax underwriting standards increases, the industry needs to proceed carefully and take progressive, sensible actions that protect hardfought improvements in mortgage performance."

CORPORATE FINANCIAL REPORTS

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

Vista Outdoor

Vista Outdoor Inc., based in Farmington, reported net income of \$16.7 million, or 29 cents per share, for the fiscal first quarter ended July 2. That compares with \$29.1 million, or 48 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$568.8 million, down from \$620.3 million in the year-earlier quarter.

Vista Outdoor designs, manufactures and markets consumer products in the outdoor sports and recreation markets. The company operates in two segments, Outdoor Products and Shooting Sports. It has manufacturing operations and facilities in 13 U.S. States, Canada, Mexico and Puerto Rico along with international customer service, sales and sourcing operations in Asia, Australia, Canada and Europe.

"We delivered a solid start to fiscal year 2018 in the face of a challenging retail environment," Michael Callahan, interim chairman and chief executive officer, said in announcing the results. "The company continues its focus on new product development, improved operational performance and cost savings."

Myriad Genetics

Myriad Genetics Inc., based in Salt Lake City, reported net income of \$12.9 million, or 19 cents per share, for the fiscal fourth quarter. That compares with \$23.4 million, or 32 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$200.5 million, up from \$186.5 million in the year-earlier quarter.

Myriad Genetics discovers and commercializes molecular diagnostic tests that determine the risk of developing disease, accurately diagnose disease, assess the risk of disease progression, and guide treatment decisions across six major medical specialties.

"This quarter we saw record demand for hereditary cancer tests and now have 86 percent of our hereditary cancer revenue under long-term contract, providing future stability upon which to build our growing portfolio of new products," Mark C. Capone, president and chief executive officer, said in announcing the results. "Our diversification efforts showed continued success, with new products representing greater than two-thirds of test volume and 28 percent of rev-

enue in the fourth quarter. Our strong progress on transforming the company leaves us well-positioned to achieve our long-term strategic goals."

For the full fiscal year, the company reported net income of \$21.8 million, or 32 cents per share. That compares with \$125.3 million, or \$1.71 per share, for the prior year. Revenues in the most recent fiscal year totaled \$771.4 million, up from \$753.8 million in the prior year.

Vivint Solar

Vivint Solar, based in Lehi, reported net income available to common stockholders of \$5 million, or 4 cents per share, for the second quarter ended June 30. That compares with \$12.4 million, or 11 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$43.4 million, up from \$30 million in the year-earlier quarter.

Vivint Solar is a full-service residential solar provider.

Profire Energy

Profire Energy Inc., based in Lindon, reported net income of \$1.3 million, or 3 cents per share, for the quarter ended June 30. That compares with a loss of \$605,295, or 1 cent per share, for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$9.5 million, up from \$4 million in the year-earlier quarter.

Profire is involved in the production and transportation of oil and natural gas. It has offices in Lindon; Houston; Shelocta, Pennsylvania; Greeley, Colorado; and Spruce Grove, Alberta, Canada.

"With the substantial increase in revenues over the prior year and over the prior quarter, our operating cost structure has remained relatively flat, only increasing 13 percent year over year," Ryan Oviatt, chief financial officer, said in announcing the results. "This structure allowed us to achieve a 317 percent increase in net income when compared to the same quarter a year ago. We are committed to maintaining an appropriate cost structure as we continue to grow and will remain vigilant in the pursuit of other opportunities that could add value to our company and its sharehold-

Brenton Hatch, president and chief executive officer, said the company has "proven that we can turn a profit and adapt quickly even as the industry continues to struggle. We believe we can take advantage of opportunities as they arise that will help Profire to suc-

ceed in the future."

Superior Drilling Products

Superior Drilling Products Inc., based in Vernal, reported net income of \$307,000, or 1 cent per share, for the second quarter ended June 30. That compares with a net loss of \$3 million, or 18 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$4 million, up from \$1.1 million in the year-earlier quarter.

The company designs and manufactures drill tool technologies.

"We delivered exceptional results in the quarter from sales of our Drill-N-Ream (DnR) well bore conditioning tool, increased aftermarket support and royalties, and solid performance in contract services," Troy Meier, Chairman and chief executive officer, said in announcing the results. "Our channel partner has successfully achieved their June 2017 market share goal with the DnR and is focused on meeting their yearend goal. Higher volume and revenue delivered positive bottomline results for us."

Nature's Sunshine

Nature's Sunshine Products Inc., based in Lehi, reported a net loss attributable to common shareholders of \$200,000, or 1 cent per share, for the second

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eLearning Bros. buys art site

American Fork-based e-Learning Brothers, a developer of interactive assets for the e-learning industry, has acquired Solid-StockArt.com, a stock photography company based in Sandy. eLearning Brothers will assume worldwide operation of the two companies, expanding what it says expands the world's largest e-learning library for learning officers, HR and training professionals, instructional designers, elearning developers and corporate universities. The company also develops custom e-learning programs.

"When we launched e-Learning Brothers in 2009, we committed to our members that we would provide them with the deepest and broadest e-learning library on the planet. Last week, we purchased Solid Stock Art to continue the growth of our library." said Andrew Scivally, cofounder and CEO of eLearning Brothers.

The website SolidStock-Art.com will continue to act as a stand-alone website for artists and designers to download stock art but will also be even more tightly integrated into the eLearning Brothers systems.

"These stock photos are stunning. We looked far and wide for the highest-quality images and we think we found them. This offering will be available for our current customers and will expand our reach into additional markets," said Curtis Morley, president of eLearning Brothers.

Lund takes helm of Utah Bar

John R. Lund, a shareholder in Parsons Behle & Latimer's Salt Lake City office, was sworn in as president of the Utah State Bar on July 28 at the organization's annual convention in Sun Valley, Idaho. He will serve a one-year term, replacing Robert O. Rice.

Lund's practice is focused on challenging litigation and trial work throughout the Intermountain West. He recently concluded several years of service as a member of the Utah Judicial Council and continues to chair the Advisory Committee on Evidence for the Utah Supreme Court.

H. Dickson Burton, an attor-

ney with Trask Britt, was swornin as resident-elect. Mark Morris of Snell & Wilmer was named Third District bar commissioner.

Also at the convention, Utah Court of Appeals judges J. Frederic Voros Jr. and Stephen L. Roth were given Judge of the Year Awards. The Lawyer of the Year Award was presented to Paul M. Simmons of Dewsnup King Olsen Worel Havas Mortensen.

The Utah State bar is a non-profit Utah corporation that licenses lawyers and provides legal education and public service programs under the authority of the Utah Supreme Court. Membership now totals 12,500.

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Business Tech

Three network security questions you should ask your IT guy right now

business owner or executive. If network security isn't on your mind, it should be. The first half of 2017 saw a 223 per-

according to a recent report from F Secure Labs.

Business leaders need to be asking their IT team pointed questions about network security that will keep them safe and protected from harm:



1. Are we protect-

ed from hacks that originate outside **the U.S.?** This is a simple question with a potentially simple answer. Most firewalls have the functionality to be able to block traffic completely based on the country of origin. If your business is domestic and or Russia, then you can completely block traffic from those countries.

In the last half of 2016, Russian

cent increase in cyber-attacks over 2016, hackers accounted for 44 percent of all hacks worldwide. Netherlands, Belgium and Germany originated about 6 percent each of all attacks, while China was about 5 percent. By taking the time to set up geo-fencing on your firewall for those five countries, you can block 67 percent of all potential attacks that might affect your business.

Ask your IT personnel if they've taken this simple step and encourage them to do so if they haven't.

2. Is our wireless secure and is it possible to gain access to our network via our wireless? Positive Technologies, a network penetration testing company, recently reported that 75 percent of businesses tested in 2016 failed their wireless

There's a lot to think about as a has no need to communicate with China security test. The penetration testers used vulnerabilities in their wireless to connect to the local area network and gain access to servers and other resources. That's essentially the keys to the kingdom.

With that access they can access company data, financials and more. It can be a huge problem. Businesses should ensure that all networking equipment has strong passwords. They should change their SSID's name, enable network encryption, set up Mac address filtering and reduce the range of the wireless signal. Wireless firmware should also be kept up to date. Central management of wireless access points can assist in ensuring the network is properly administered.

Ask your IT guy about wireless today.

3. Are our Windows updates current? This may seem like a rudimentary question, but it doesn't get asked nearly enough. The problem with Windows updates is that they come out weekly and need to be applied in a timely manner. At the same time, they should be tested before being pushed out to the network so that they don't cause conflicts with existing software or potential downtime.

In addition to these considerations, updates should be deployed in the middle of the night so as to not interrupt the workday. They also take a significant amount of time on the part of your IT staff if they are being manually applied. Add all these factors up and you get a lot of excuses why IT staff doesn't keep things current.

These patches and updates from Microsoft are critical in keeping you secure, yet 20 percent of businesses fail to keep them up to date. Among outof-date systems, according to a recent study, the oldest uninstalled updates were 9 years old. Any systems still running Windows XP, Server 2003 or older systems are a vulnerability and should be decommissioned immediately.

Business owners should have a discussion with their IT providers about what their current strategy is for patch management. To be successful, patch deployment automation software is frequently necessary.

"The vast majority of attacks on corporate infrastructures involve exploitation of common vulnerabilities and flaws," said Evgeny Gnedin, head of information security analytics at Positive Technologies. "Companies can dramatically improve their security stance and avoid falling victim to attacks by applying basic information security rules: Develop and enforce a strict password policy, minimize privileges of users and services, do not store sensitive information in cleartext, minimize the number of open network service interfaces on the network perimeter, regularly update software and install operating system security updates."

Common-sense management can help keep your systems safe. It's important to keep in mind that hackers are using scanning tools to blanket the web and detect common vulnerabilities. Identifying common vulnerabilities and putting systems in place to protect against them mitigates risk.

Looking forward at evolving threats can also be an important part of IT security strategy. The current trend towards more network connected devices and the Internet of Things is creating evolving security vulnerabilities. Working strategically with your IT team, you can stay ahead of these evolving threats and make policies and plans that ensure the security of your network. Dialogue around this subject is important. Talk to your IT guys today about how you can stay protected.

Mike Herrington is the manager of business development at i.t.NOW.



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Industry Briefs

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

<u>ACCOUNTING</u>

• Grant Thornton LLP has admitted 39 new partners and principals and promoted 28 professionals to managing director. The list includes Ryan Alexander, corporate tax managing director in Salt Lake City.

ASSOCIATIONS

• The Mountain States **Employers Council** (MSEC) has shortened its name to Employers Council "to reflect the organization's overall geographic expansion beyond the Rocky Mountain region and emphasize the growing scope of its services," it said. Nearly two years ago, Utah's Employers Council merged with the MSEC to expand its services. Founded in 1939 with 100 member companies, Employers Council now offers professional services to more than 4,500 employers in over 75 industries, representing nearly 2 million employees. Employers Council helps organizations in the private, public and nonprofit sectors enhance workforce effectiveness by addressing their needs in employment law, human resources management, training, performance improvement, human resources data and more. The council's newly launched website is www.employerscouncil.org.

BANKING

• TAB Bank, Ogden, has hired Chris Mitchell as vice president and business development officer. He will be based in Atlanta and will be responsible for sourcing new business opportunities by providing asset-based and factoring working capital facilities to commercial entities in the southeastern United States with annual revenues of \$2 million to \$150 million. Mitchell has more than 25 years of experience in the asset-based lending and factoring industries. His experience includes positions at Hitachi Business Finance, Greenfield Financial and other boutique finance companies. Earlier in his career, he started First Capital Corp.'s Atlanta office as vice president/ region manager.



ECONOMIC INDICATORS

ERVICE INC.

· Wasatch County leads all Utah counties in incoming investment, according to a study by financial technology company SmartAsset. The third annual study measured each county on business establishment growth, GDP growth, new building permits and federal contracts. Smart-Asset used rankings of all counties to create an index where the county with the most incoming investments was assigned a value

of 100 and the county with the least investment activity received a zero. Wasatch County had an index of 96.33. It was followed by **Washington**, 72.78; **Utah**, 69.34; Tooele, 59.53; Morgan, 56.68; Salt Lake, 54.26; Juab, 51.12; Cache, 50.92; Grand, 49.82; and **Davis**, 48.56. Details are at https:// smartasset.com/investing/investment-calculator#Utah.

EXPANSIONS

• GPS Capital Markets, a Salt Lake City-based corporate foreign exchange brokerage firm, has expanded with a new regional office in Charlotte, North Carolina,



and hired Wes Seeger as a director of foreign exchange there. Seeger has 29 years of experience in the foreign exchange markets, including

12 years as a director in the Rates and Currencies group at Bank of America Merrill Lynch. He started his career in Atlanta and moved to Chicago, where he worked at Swiss Bank, First National Bank of Chicago and ABN AMRO.

DIRECT SALES

• InVision, a direct-sales company based in Walnut Creek, California, has opened an office in



Whitney Rose

Utah and hired Whitney Rose as account manager for Utah. Rose has more than 10 years of the experience in the industry. She began her career at Nu

Skin Enterprises. Her relationship with InVision began in 2014 as a consultant.

DIVIDENDS

· The board of directors of SkyWest Inc., St. George, has declared a quarterly dividend of 8 cents per share. The dividend will be paid Oct. 5 to shareholders of

25, with submissions closing Oct.

2. TAP is a competitive research grant program designed for startup and early-stage companies. Anticipated available funding for this round is approximately \$2 million. TAP funding is available to Utah-based companies and may be used to address research and development, proof of concept, product validation and product development. For the 2018 fiscal year, USTAR is focused on five technology sectors: aerospace, automation and robotics (including IoT and smart cities technologies), big data and cybersystems, energy and clean technology, and life sciences. USTAR recently hosted webinars and information sessions about the program, and a recording of the presentations as well as the slides can be found at tap.ustar.org, along with the program announcement and information on the application process.

HEALTHCARE

• Health Catalyst, Salt Lake City, has hired Stephen R. Grossbart as senior vice president of



Stephen Grossbart

than 20 years of experience in quality and analytics initiatives for large, multi-state health systems.

professional

services. Gross-

bart has more

He comes to Health Catalyst from Cincinnati-based Mercy Health, the largest nonprofit healthcare system in Ohio, where he was senior vice president and chief analytics officer from 2015-16 and chief quality officer for the previous nine years. He also has worked as director of clinical analytics at Premier Inc., held positions at Intermountain Healthcare, and was a faculty member at the University of Florida.

• The U.S. Department of Health and Human Services recently announced that nearly \$105 million has been awarded to 1,333 health centers in the U.S., the District of Columbia and territories as an investment upon their 2016 achievements. The health centers will use the funds to improve the quality, efficiency and effectiveness of their healthcare. Funding awarded in Utah totals \$952,509 for Bear **Lake Community Health Center** Inc., Carbon Medical Service Association Inc., Community Health Centers Inc., Enterprise Valley Medical Clinic, Green River Medical Center, Midtown Community Health Center Inc., Mountainlands Community Health Center Inc., Paiute Indian Tribe of Utah, Southwest Utah Community Health Center Inc., Utah Navajo Health Systems Inc., Utah Partners for Health, Wasatch Homeless Health Care Inc. and Wayne **Community Health Centers Inc.**

INTERNATIONAL

• World Trade Center Utah is accepting registrants until Aug. 21 for a trade mission to Jordan and Israel, scheduled for Oct. 22-26. The mission, to be led by Gov. Gary Herbert, is hosted by WTC Utah in partnership with Zions Bank, the Utah Governor's Office of Economic Development, Utah Israel Economic Council, the Small Business Administration and the U.S. Commercial Service. During the trade mission, attendees will participate in market-specific briefings by in-country experts and the U.S. Commercial Service, prearranged and customized business-to-business meetings through the U.S. Commercial Service's Gold Key Matchmaking Service, site visits, and VIP networking receptions for business leaders and elected officials. The registration form can be found at www. wtcutah.com.

REAL ESTATE

• SIP Pioneer II LLC, a privately held company in Park City, recently sold a 30,000-squarefoot industrial facility at 2745 W. California Ave., Salt Lake City, to Archer Mechanical, a con-

continued next page



Industry Briefs

from previous page

tractor. Financial terms were not disclosed. The facility was built in 1997 and sits on 4.86 acres. SIP Pioneer II was represented by Matt McAfee and Tom Dischmann. Archer was represented by Andy Blunt. All are with the Salt Lake City office of **CBRE**.

RECOGNITIONS

• StorageCraft, Draper, recently won the Data Protection Software category of the CRN 2017 Annual Report Card (ARC) awards, and Matt Medeiros, StorageCraft chair-



Matt Medeiros

executive officer, was named to the CRN list of "Top 100 Executives" for a second consecutive year. The ARC summarizes

man and chief

results from a comprehensive survey measuring solution provider satisfaction across product innovation, support and partnership for the hardware, services and software vendors with which they team up. StorageCraft won the overall category but also received the highest marks in each of the three criteria used to determine the category winner: partnership, product innovation and support. Winners were selected from the results of an indepth, invitation-only survey by The Channel Company's research team. More than 3,200 solution providers were asked to evaluate their satisfaction with more than 60 vendor partners in 22 major product categories. CRN named Medeiros to its "Top 25 Innovators" category of the "Top 100 Executives." The annual 100 list recognizes leaders from the technology industry who have played an integral role in shaping today's IT channel.

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RURAL UTAH

• The Governor's Office of Economic Development (GOED) board, at its August meeting, endorsed Rural Fast Track grants for four companies, all in Cache County. Each grant totals \$50,000. S&S Worldwide, North Logan, will use the grant to help it buy shop cranes to increase efficiency and safety, part of an overall project to construct a new building in North Logan. The overall project cost - for the new building, the land purchase and new tooling and equipment — is \$11 million. The company match for grant funds is \$265,493. The project is expected to result in two new full-time jobs. Kelly Electronics, Logan, was endorsed for a grant to help the company moveinto a new location by purchasing a building in Providence. The \$271,000 project is expected to result in two new full-time jobs. Blackbox Engineering, North Logan, will use its grant to help purchase computer numeric control (CNC) machining. The \$110,000 project is expected to result in one new full-time job. Evolution Design, Smithfield, will use its grant to help buy a CNC machine. The \$265,000 project is expected to result in one new full-time job. All of the grant-related positions will pay at least 10 percent above the county average wage, except for the S&S Worldwide positions, which are expected to be at least 25 percent above that average.

SERVICES

• Preferred CFO, a Utahbased outsourced CFO company, has hired Troy Skabelund as partner, strategic CFO and leader



Troy Skabelund

of the firm's Systems Advisory Services practice. Skabelund has more than 22 years of finance and accounting experience, including 12

years with the Walt Disney Co., where he led a series of internal systems projects and acquisitions. Skabelund also is a former "Big 4" systems consultant and has experience as an independent board director, having served as a board executive officer and audit committee chair. He graduated from Brigham Young University with a Master of Accountancy and B.S. in accounting.

TECHNOLOGY/LIFE SCIENCES

• **Pluralsight**, Farmington, has appointed DJ Anderson as

vice president of communications. He will lead the company's internal, external and executive communications. Anderson has more than 20 years of experience in strategic communications for public and private companies. Most recently, Anderson was head of communications at Upthere Inc. She also led global communications for Yahoo's products and technology for five years.

• Reflect Scientific Inc., Orem, has added Bao Tran to its



cipal at Tran & Associates, a patent boutique firm. He has been a patent attorney since 1987, with more than 30 years of

experience in management consulting and intellectual property portfolio design and build-out.

TRANSPORTATION

• Skyworks Global Inc., a Salt Lake City-based gyronautics company, has hired Michael Cowan as director of business



Michael Cowan

for its Southeast Asia market. A longtime resident of the Philippines, Cowan has more than two decades of experience in the U.S. mil-

development

itary and has provided tactical training for federal law enforcement and military officers in S.W.A.T, hostage rescue and crisis management. He also has provided dignitary protection training for members of the Philippine Congress and local governors. A private pilot since 1969, Cowan has over 400 hours of flight time in gyroplanes.



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What Hospitals Don't Want Us to Know About Medical Bills

On your way home from work you realize your tank is on empty, so you pull into the nearest gas station. Looking at the pump, you notice there are no prices in sight. You are in dire need of gas, so you fill up your tank assuming the price will be similar to other gas stations in the area. After you have finished filling, the pump flashes the price of \$3.75 a gallon and the total amount charged to your card. You notice a person at the pump across from you and to your astonishment they paid only \$2.25 a gallon!

Not only were you just gouged for something you must have; to add insult to injury you were charged more than the person next to you for the same exact thing! What would you do in this situation? Would you stand for this? How is this okay?

While a rudimentary analogy, this is sadly an accurate representation of how medical providers charge their patients. This practice of hiding the cost of care is standard practice leading to big profits for the hospitals and big insurance premiums for you. A 2013 report of the top ten most profitable hospitals in the U.S. showed profits ranging from \$300 million to \$163 million dollars that year from patient care. Also surprising is the fact that 7 of the top 10 hospitals were nonprofits. That little-known detail is an article for a future date.

is that total premium paid directly correlates to the cost of replacement. Meaning auto insurance on a BMW is more than a Kia. A one-million-dollar life insurance policy costs more than a \$100,000 policy. In turn, when a hospital bills Insurance Company A \$30,000 for a three-day hospital stay and Company B \$20,000 for the same stay, Company A will need to charge more for their premiums. A never-ending cycle begins of hospital systems increasing profits and health insurers increasing their premiums to cover the gap hospitals are continually widening.

While nebulous pricing is a major contributor to insurance premiums, it also stifles consumerism. If you knew your out-of-pocket costs varied depending on where you sought service, most of us would shop around much like we do when shopping for a new TV. If hospitals were forced to display their pricing and cost to deliver care, it would force them into actual competition with other hospitals.

In the retail marketplace, the cost of a good is priced relatively the same from store to store. Many of us are willing to drive to the store offering the best deal. The same should apply to the cost of a procedure from a medical provider. Furthermore, charging one insurance company more than another needs to end as

A basic concept of insurance this stifles competition between intotal premium paid directly surance carriers.

During the presidential election, we repeatedly heard the term, "Competition Across State Lines." As of now, this concept is set to roll out in phase two of the American Healthcare Act. The objective of this idea is that introducing more insurance carriers into a marketplace will breed more competition between the carriers. This concept is dead on arrival without pricing transparency.

No insurance carrier will enter a new state to compete if the hospital systems give them the most expensive pricing in the marketplace. The alternative is a level playing field where all insurance companies get the same pricing from the hospital. This basic concept would create the ideal competition between insurance carriers as they slug it out by offering a better product, better customer service, and lower administrative costs that result in lower premiums.

We will never see sustainable reductions in healthcare costs without pricing transparency. This transparency will likely only happen through payment reform. Efforts to reform this critical contributor to high costs have met with resistance from a lobby seeking to protect the profits of the hospitals it represents.

One thing is for certain; another period of employee benefits

turmoil and uncertainty is on the horizon. Much like the Affordable Care Act impacted your company, so also will the proposed American Healthcare Act. Are you confident you have the guidance your organization needs for this next round of reform? My clients are, and I would like to offer you the same peace of mind.

References:

http://www.rwjf.org/en/library/re-search/2016/03/how-price-trans-parency-controls-health-care-cost.html

https://www.forbes.com/sites/brucelee/2016/05/08/very-profitable-nonprofit-hospitals-but-where-are-the-profits-going/#4f518def36b2



Jon Alan Murray has 12 years of experience in the benefits industry. He has a passion for helping businesses develop long-term benefits strategies that increase productivity and efficiency.



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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. The submission deadline is one week before pub-

Aug. 22, 11:30 a.m.-1 p.m.

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

Aug. 22, 11:30 a.m.-1 p.m.

Women in Business Luncheon, a Sandy Area Chamber of Commerce event. Speakers are Tyson Thacker, CEO, and Ryan Thacker, president, of B.O.S.S. Retirement Solutions. Location is Hilton Garden Inn Salt Lake City/ Sandy, 277 W. Sego Lily Drive, Sandy. Details are at sandychamber.com.

Aug. 22, 4-6 p.m.

"25K Jobs" Launch Tour, presented by Lt. Gov. Spencer Cox and World Trade Center Utah and focusing on Gov. Gary Herbert's challenge to create 25,000 jobs in rural Utah during the next four years. Location is Wasatch County. Similar events take place Aug. 23, noon-2 p.m. in Daggett County and 4-6 p.m. in Uintah County; Sept. 5, 11 a.m.-1 p.m. in Juab County and 4-6 p.m. in Millard County; Sept. 6, 4-6 p.m. in Tooele County; Sept. 25, 11 a.m.-1 p.m. in Kane County and 4-6 p.m. in Garfield County; and Sept. 26, 11 a.m.-1 p.m. in Piute County and 4-6 p.m. in Wayne County. Exact locations to be announced. Details are at www.25kjobs.com.

Aug. 22, 6-8 p.m.

"SEO and Automation," a Small Business Development Center (SBDC) event. Speaker is Nathan Anderson. Location is the SBDC, 815 W. 1250 S., Orem. Details are at https://utahsbdc.org/ trainings.

Aug. 23, 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.

Aug. 23, 11:30 a.m.-1 p.m.

ChamberWest Presents Luncheon, a ChamberWest event. Speaker Lee Russo, West Valley City police chief, will discuss "Public Safety's Role in Economic Creating Development Safe, Livable and Workable

Neighborhoods." Location is Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$20 with RSVP. Details are available at (801) 977-8755 or chamber@chamberwest.org.

Aug. 23, 6-9 p.m.

"At the Table: Women in the Boardroom," presented by the U.S. Hispanic Chamber of Commerce Foundation and Zions Bank. Program will be 6-7 p.m., followed by a reception. Event will focus on the under-representation of women and minorities in the corporate boardroom. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Free. Details are at https:// www.ushccfoundation.org/index. php/business-leaders/at-the-tableenterprise-accelerator/att-slc.

Aug. 23, 6-8 p.m.

"Starting Your Business **101,"** a Small Business Development Center (SBDC) event. Presenter is Jim Herrin. Location is SBDC, Corporate Partnership Center, Room 114, 9690 S. 300 W., Sandy. Details are at https://utahsbdc.org/trainings.

Aug. 24, 7:15 a.m.

2017 ACG Utah Golf Tournament, an Association for Corporate Growth (ACG) Utah event. Breakfast and registration are at 7:15 a.m., followed by an 8 a.m. shotgun start, with lunch and awards following play. Location is Eaglewood Golf Course, 1110 E. Eaglewood Drive, North Salt Lake. Cost is \$250 for ACG members, \$300 for nonmembers, \$1,000 for a foursome. Sponsorships are available. Details are at https://www.acg.org/ utah/events.

Aug. 24, 7:30 a.m.-2 p.m.

Utah Solutions Summit, presented by U.S. Sen. Mike Lee, R-Utah, and the Salt Lake Chamber. Speakers include Lee; Joseph Grenny, speaker, author and social scientist; and Molly Kocialski, director of the U.S. Patent & Trademark Office in Denver. Location is the Eccles Theater, 131 S. Main St., Salt Lake City. Cost is \$40. Sponsorships are available. Details are at www. utahsolutionssummit.com.

Aug. 24, 8-9:30 a.m.

HR Forum, a Utah Technology Council (UTC) event for UTC company human resources executives only. Location is Comcast Main Office, 9602 S. 300 W., Sandy. Free. Details are at utahtech.org.

Aug. 24, 11:30 a.m.-1 p.m. Lunch & Learn, a Murray Area Chamber of Commerce event. Topic is "The Ins and Outs of Google Reviews." Location is Prohibition, Fashion Place Mall, 151 E. 6100 S., Murray. Cost is \$15 for members, \$20 for guests. Details are at murraychamber.org.

Aug. 24, 5-7 p.m.

Business After Hours, a Salt Lake Chamber event. Location is The Depot, 13 N. 400 W., Salt Lake City. Cost is \$10 for members, \$15 for nonmembers. Details are at slchamber.com.

Aug. 24, 5:30-7 p.m.

Business Boot Camp, presented by the Cottonwood Heights Business Association. Speaker Amy Weiland, director of training and educational development for PositiveIQ, will discuss "Planning for Positivity: Everyday Strategies for Navigating Negativity." Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. RSVPs can be sent to pkinder@ch.utah.

Aug. 24, 6-7 p.m.

Legal Clinic, a Small Business Development Center (SBDC) event. Speaker is Matthew Todd. Location is the SBDC, 815 W. 1250 S., Orem. Details are at https://utahsbdc.org/trainings.

Aug. 24, 6-7 p.m.

Health Insurance Clinic, a Small Business Development Center (SBDC) event. Speaker is Chris Miller. Location is the SBDC, 815 W. 1250 S., Orem. Details are at https://utahsbdc.org/ trainings.

Aug. 24, 6-7 p.m.

Accounting Clinic, a Small Business Development Center (SBDC) event. Speaker is Mike Collett. Location is the SBDC, 815 W. 1250 S., Orem. Details are at https://utahsbdc.org/trainings.

Aug. 25, 7 a.m.

Executive Golf Tournament 2017, a Sandy Area Chamber of Commerce event with a shotgun start at 8:15 a.m., with lunch and awards at 1:30 p.m. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Cost is \$300 for a foursome. Sponsorships are available. Details are at sandychamber.com.

Aug. 25, 7:30-9 a.m.

CTO Forum, a Utah Technology Council (UTC) event for UTC company tech and product executives only. Location is Mountainland Applied Technology College, Lehi Campus at Thanksgiving Point, 2301

are at utahtech.org.

Aug. 29

Cyber Security Workshops, presented by the University of Utah Manufacturing Extension Partnership (MEP) Center and the Procurement Technical Assistance Center (PTAC) and focusing on updated security guidelines for all Department of Defense contractors. Event will feature Pat Toth, cyber security expert from the National Institute of Standards and Technology. Workshop will be presented 9-11 a.m. at Salt Lake Community College's Miller Campus, Miller Free Enterprise Center Auditorium, 9750 S. 300 W., Sandy, and 1:30-3:30 p.m. at Weber State University's Davis Campus, 2750 University Park Blvd., Building D3, Layton. Free, but registration is required. Registration can be completed at Eventbrite.com.

Aug. 29, 9-10 a.m.

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

Aug. 29, 10-10:30 a.m.

"The Historically Underutilized **Business Zones** (HUBZone)," a U.S. Small Business Administration event. Location is the Wallace F. Bennett Federal Building, 125 S. State St., Salt Lake City. Free. Details are at https://www.sba.gov/tools/events.

Aug. 29, 11-11:30 a.m.

"Advantages of Service-Disabled & Women-Owned Small Business Set-Asides," U.S. Small Business Administration event. Location is Wallace F. Bennett Federal Building, 125 S. State St., Room 2227, Salt Lake City. Free. Details are at https://www.sba.gov/tools/ events.

Aug. 29, 11:30 a.m.-1:30 p.m.

"Funding Panel: Utah Grant and Angel Money for Tech Startups," featuring information about obtaining funding for early-stage technology from the Utah Technology Acceleration Program (TAP) and the Technology Commercialization and Innovation Program (TCIP). Panelists are Mary Cardon, SBIR/ STTR Assistance Center director, USTAR; Brad Bertoch, president, VentureCapital.org; and Clark Cahoon, TCIP fund manager, TCIP Grant Program. Location is Miller Free Enterprise Center,

Ashton Blvd., Lehi. Free. Details Room 203, 9750 S. 300 W., Sandy. Cost is \$15. Details are at https:// utahsbdc.org/trainings.

Aug. 29, 5-9:30 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Activities include a buffet, reserved seating for the 6:30 p.m. Ogden Raptors game, and a chance to win Raptors gear. Location is Lindquist Field, 2330 Lincoln Ave., Ogden. Cost is \$10 for members, \$17 for adult

Aug. 30-31, 8 a.m.-2 p.m.

guests, \$12 for children 12 years

old and younger. Details are at

ogdenweberchamber.com.

Utah Outdoor Recreation Summit, a gathering of outdoor industry leaders, county and city officials, user groups and public land managers to focus on Utah's outdoor recreation. Location is Snowbird Ski and Summer Resort, 9385 Snowbird Center Trail, Sandy. Another regional summit takes place Oct. 3-4 at Ruby's Inn, 26 S. Main St., Bryce Canyon. Early-bird registration is \$100 for two summits, \$60 for each summit. Registration can be completed at utahoutdoorsummit.com.

Aug. 30, 7:30-9 a.m.

UTC CFO Forum, a Utah Technology Council event for UTC company chief financial officers only. Speaker Jon Pexton, CFO of Progrexion, and Brenda Rees, CFO of Arbiter Sports, will discuss "Doing More with Less: How to Create Efficient Finance and Accounting Teams." Location is Zions Bank, 1 S. Main St., Salt Lake City. Free. Details are at utahtech.org. Registration can be completed at Eventbrite.com.

Aug. 30, 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.

Aug. 31, 7 a.m.-1 p.m.

Utah Women Charity Golf Classic, presented by the Women's Leadership Institute and the First Tee of Utah. Activities include a meet-and-greet breakfast and a tea time luncheon and awards presentation. Location is Thanksgiving Point Golf Course, Lehi. Cost is \$75, \$40 for tea time luncheon only, \$300 per foursome. Sponsorships are available. Details are at www.thefirstteeutah. org/womencharitygolf.

CALENDAR

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Aug. 31, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is Angie Martinez of 8014thefix.com. Location is Prohibition, Fashion Place Mall, 151 E. 6100 S., Murray. Cost is \$15 for members, \$20 for guests. Details are at murraychamber.org.

Sept. 1, 7:30-8:30 a.m.

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

Sept. 1, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at the chamber.org.

Sept. 1, 8-10 a.m.

First Friday Face to Face, a business-to-business networking event. Location is

the Salt Lake Community College Miller Campus, 9750 S. 300 W., Sandy. Free. Details and registration are at http://bit.ly/2pr57ya.

Sept. 5, 11:30 a.m.-1 p.m.

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at davischamberofcommerce.com.

Sept. 6-9

TerraLex 2017 Global Meeting, a gathering of about 200 attorneys from firms across Africa, Central and South America, Europe and the U.S. hosted by Parsons Behle & Latimer. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Registration can be completed at Cvent.com.

Sept. 6, 8:30-10 a.m.

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

Suite 600, Salt Lake City. Free. Details are at slchamber.com.

Sept. 6, 3-9 p.m.

"Techstars @ Silicon Slopes: Workshops and Talks to Help Your Startup Scale." Workshops include "Doing More of the Right Things, Faster," "Impact & Uncertainty" and "Ask Me Anything." Location is Silicon Slopes, 2600 Executive Parkway, Lehi. Free. Registration can be completed at Eventbrite.com.

Sept. 7-8

"Building on Success 2017: Breakthrough Results for Government and Business," presented by the Governor's Office of Management & Budget and Goldratt Consulting. Event features more than 30 workshops and presentations by Gov. Gary R. Herbert; Kristen Cox, executive director, Governor's Office of Management and Budget; Rami Goldratt, chief executive officer, Goldratt Consulting; Gene Kim and Kevin Behr, co-authors of The Phoenix Project; Charles Toups, senior vice president, Boeing Research & Technology; Lt. General Andrew Busch (retired); Alex Knight, author of Pride and Joy; Clark Gilbert, president, BYU-Pathways Worldwide; and Hirotoshi Uehara, vice president, Panasonic Automotive. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$499. Details are at utahexcellence.com.

Sept. 7, 11:30 a.m.-1 p.m.

Strictly Networking Luncheon, a West Jordan Chamber of Commerce event. Location to be announced. Free (pay if ordering from the menu). Details are at westjordanchamber.com.

Sept. 7, noon-1:30 p.m.

Annual Meeting 2017/Awards Ceremony, a Salt Lake Chamber event. Location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$65. Sponsorships are available. Details are at slchamber.com.

Sept. 8, 7:30 a.m.-noon

2017 Northern Utah Business (Nubiz) Symposium, with the theme "Ideas to Reality: Entrepreneurship & Small Business Development." Location is Weber State University, Shepherd Union Building, Ogden. Cost is \$49. Event features a funding panel, a student entrepreneur panel and a One Million Cups presentation. Details are at ogdenweberchamber. com.

Sept. 8, 7:45-9 a.m.

Women In Business Networking, an Ogden Weber Chamber of Commerce Women in Business event. Heidi Flitton of Encore Benefits/Fringe Benefit Analysts will discuss "Following Your Inner Compass." Location is Ogden-Weber Chamber of Commerce, 2380 Washington Blvd., Suite 290, Ogden. Free for members. Details are at ogdenweberchamber. com.

Sept. 8, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No.

Sept. 8, 9 a.m.-4 p.m.

Dan Clark School of Public Speaking: One-Day Exclusive Boot Camp, featuring how to craft a speech listeners love, mastering the art of storytelling, customizing content, polishing platform skills and getting paid to speak. Location is the Salt Mine, 7984 S. 1300 E., Sandy. Tickets are available at DanClark. com.

200, Provo. Details are at thechamber.org.

Sept. 8, 10 a.m.-1 p.m.

"Simple Steps for Starting Your Business," a SCORE event. Location is Marmalade Branch Library, 280 W. 500 N., Salt Lake City. Free. Details are at https://www.sba.gov/tools/events.

Sept. 11-12

Salt Lake County Chamber Education Series, a Salt Lake County Regional Economic Development event designed for local chambers and nonprofit leaders and presented by the University of Notre Dame Mendoza College of Business. Theme is "How to Transform Your Small to Mid-Size Chamber into a Dynamic Organization." Location is Swire Coca-Cola, 12634 S. 265 W., Draper. Free. Registration can be completed at Eventbrite.com.

Sept. 14-15

2017 SLC/SEM Digital Marketing Conference. Location is Megaplex Theaters, Jordan Commons, 9335 S. State St., Sandy. Cost is \$329 for SLCSEM members, \$399 for nonmembers. Registration can be completed at Eventbrite.com. Details are at http://www.slcsem.org/dmc-2017.

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

WIB Luncheon, a Davis Chamber of Commerce event. Speaker is Col. Jennifer Hammerstedt, commander of the 75th Air Base Wing, Hill Air Force Base. Location is DATC Campus, Northfront Resource Building, Chamber Conference Rooms, 450 S. Simmons Way, Kaysville. Cost is \$15 for members, \$20 for walk-ins. Details are at davischamberofcommerce. com.

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

CEO Forum, a Utah Technology Council (UTC) event for UTC company CEOs and presidents only. Location is Overstock Peace Coliseum, 799 Coliseum Way, Midvale. Free. Details are at utahtech. org.

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

Lunch & Learn, a Murray Area Chamber of Commerce event. Speakers are Sherri and John Taylor of Keep It Marketing. Location is Prohibition, Fashion Place Mall, 151 E. 6100 S., Murray. Cost is \$15 for members, \$20 for guests. Details are at murraychamber.org.

Sept. 15, 7:45-9 a.m.

Women in Business Networking, an Ogden-Weber Chamber of Commerce event. Location is Ogden-Weber Chamber

Why The Enterprise?



Clark Taylor, President, Red Rider Creative



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The Art of Tilt-Up

Would you like to build your class-A office building at a warehouse building price? You can with tilt-up concrete construction. Typically tilt-up concrete is used for "big box" warehouses or manufacturing facilities. Though not generally aesthetically pleasing, tilt-up concrete buildings provide a range of benefits:

- Simple Construction: The floor slab is poured, followed by the wall panels. A crane lifts the panels and stands them into place. The panels are secured by a steel roofing structure.
- · Safe: Most of the construction is performed on the ground rather than on lifts and scaffolds.
- Durable: Almost nothing is more durable than concrete.
- Tight Building Envelope: Solid concrete creates an impermeable wall system, eliminating air or water penetrations.
- Cost Effective: The only materials are concrete and rebar-local and plentiful materials that make for a cost-competitive building.
- Fast to Construct: Due to the simple process and availability of materials, tilt-up concrete construction can design and deliver projects quicker than other methods of construction.
- Energy Efficient: Although concrete has almost no R-value, it does have a tremendous thermal mass property; this means once the walls are heated or cooled, they retain their temperature. Insulation can also easily be added to the interior. Alternately "sandwich panels" can be constructed with concrete on the outside and inside with rigid insulation in the middle. Washington County School District discovered the energy efficiency of this wall system years ago and continues to construct most of their schools using tilt-up concrete.

Tilt-up concrete has a low initial construction and building life cycle cost, has sound deadening and thermal properties, has high longevity, and is environmentally friendly. There is no added energy required to maintain the architectural tilt-up; whereas other building systems require regular maintenance.

Stepping Outside the Box

Architects and contractors are taking the beneficial properties of tilt-up concrete and creating award-winning artistic buildings. Essentially this architectural tilt-up concrete takes a warehouse material and turns it into something beautiful. Tilt-up concrete is not just for manufacturing warehouses; it can be class-A office buildings, schools, housing

facilities, and recreational centers. Even more, architectural tilt-up designs are of minimal cost to upgrade from box tilt-up designs.

Architectural tilt-up steps outside of the box, literally. Instead of erecting plain "boxes," designs can have staggered wall panels, colored concrete, and integral brick, like with Orem's Telos U building. Hughes General Contractors constructed the five-story concrete tilt-up—partially covered in a thin integral brick overlay with exposed colored concrete walls that contains a three-story gymnasium, housing, common and office spaces, and a weight room. The result is a unique, beautiful, cutting edge building that features concrete and is both impressive in size and design.



Thermoworks | American Fork, UT





A conventional painted tilt-up requires repainting every five to seven years; however, architectural tilt-up incorporates color into the wet concrete. This process is called integral coloring and eliminates the "paint" aspect from the no-maintenance concrete. The Thermoworks building in American Fork displays quality craftsmanship where Hughes incorporated this integral coloring into white concrete wall panels. Architectural tilt-up can also include unique textures, such as plank or

"board-form," where concrete is poured over cedar boards, which are removed once the concrete sets. This board-form texturing is featured on W.W. Clyde's new corporate headquarters in Orem and creates a historic expression in a very modern use.

To find out how tilt-up concrete can give your next building a unique identity within your scope and price range, contact Hughes General Contractors.



W.W. Clyde & Co. | Orem, UT

Telos U I Orem, UT

CALENDAR

from page 11

of Commerce, 2380 Washington Blvd., Suite 290, Ogden. Details are at ogdenweberchamber.com.

Sept. 19, 11:30 a.m.-1 p.m. Multi-Chamber Women in

Business Luncheon. Location to be announced. Cost is \$20 for chamber members, \$25 for non-members. Details are at westjordanchamber.com.

Sept. 19, 11:30 a.m.-1 p.m.

Business Women's Forum, a Salt Lake Chamber event. Speaker Lavanya Mahate, founder of East India Pantry and Saffron Valley, will discuss "Three Stages of Ambition." Location is 50 West Club & Café, 50 Broadway, Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

Sept. 19, 11:30 a.m.-1 p.m. Business Alliance

Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. Details are at davischamberofcommerce.com.

Sept. 19, 4-6 p.m.

Business B 4/5, a West Jordan Chamber of Commerce event. Location to be announced. Details are at westjordanchamber. com.

Sept. 20, 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 startup stage or those looking to improve an existing business. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber. com.

Sept. 21, 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.

Sept. 21, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is from Planet Fitness. Location is Prohibition, Fashion Place Mall, 151 E. 6100 S., Murray. Cost is \$15 for members, \$20 for guests. Details are at murraychamber.org.

Sept. 21, noon-1:30 p.m.

"Driven By Industry: Getting Business Involved in Workforce Development," a Prosperity 2020 event featuring specific ways a company can participate in building a skilled workforce. Panelists are Sydnee Dickson, Utah State superintendent of public instruction; Edson Barton, chief executive officer, Precision Exams; Jason Skidmore,

director of career and technical education, Jordan School District; Julianne Wing, CTE teacher, Herriman High School; and Seal Slatter, chief executive officer, Logistic Specialties Inc. (moderator). Location is the Salt Lake Chamber, 175 E. University Blvd. (400 S.), No. 600, Salt Lake City. Cost is \$20. Details are at slchamber.com.

Sept. 22, 9 a.m.-2:30 p.m.

"Women Who Build: Business Building Workshop," presented by the Utah Valley Chamber of Commerce, Provo City, Mountainland Association of Governments, Orem City and Brigham Young University's Rollins Center for Entrepreneurship and Technology. Keynote speaker is Vanessa Quigley, co-founder of Chatbooks. Location is Zions Bank, 180 N. University Ave., eighth floor, Provo. Registration can be completed at Eventbrite. com. Details are at the chamber.

Sept. 26, 8 a.m.-2 p.m.

14th Annual Women Empowered Conference. Theme is "Focus & Inspire." Location is Weber State University-Davis 2750 University Park Blvd., Layton. Cost is \$65. Details are at ogdenweberchamber.com.

Sept. 26, noon-1:30 p.m.

"Lunch and Learn Series: Participative Management." The Lunch and Learn Series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Presenter is Scott Stephenson, an adjunct faculty member at the University of Utah. Location to be determined. Cost is \$40. Details are at slchamber.

Sept. 28, 11:30 a.m.-1 p.m. Multi-Chamber Lunch-

eon Series, presented by ChamberWest and the Murray Area, Southwest Valley, South Jordan, West Jordan and South Salt Lake chambers of commerce. Speaker Derek B. Miller, president and chief executive officer of the World Trade Center, will discuss the status of the inland port, Utah's role in the international economy and how companies can benefit from that role. Location is Conservation Garden Park, 8275 S. 1300 W., West Jordan. Cost is \$20 for chamber members, \$25 for nonmembers by Sept. 26; \$25 for members, \$30 for nonmembers after Sept. 26; \$30 for members and \$35 for nonmembers at the door. Details are at westjordanchamber.com.

Sept. 28, 3:30-5 p.m.

UTC Public Policy Forum, a Utah Technology Council event. Location is InContact, 75 W. Towne Ridge, Sandy. Free. Registration can be completed at Eventbrite.com.

Sept. 28, 5-7 p.m.

Business After Hours, a Salt Lake Chamber event. Location is Park City Culinary Institute's Salt Lake City Campus, 1484 S. State St., Salt Lake City. Cost is \$7 for early-bird members, \$10 for members and \$15 for nonmembers after Sept. 21. Details are at slchamber.com.

Sept. 28, 6-8 p.m.

40-Year Anniversary, a Sandy Area Chamber of Commerce event. Adults only. Location is Snowbird Ski & Summer Resort, Cliff Lodge, 9385 Snowbird Center Trail, Sandy. Cost is \$10. Details are at sandychamber.com.

Oct. 2, 8 a.m.-3 p.m.

Executive Summit 2017, a Utah Valley Chamber event with the theme "Utah County: Full Speed Ahead." Location is Sundance Resort, Rehearsal Hall, 8841 N. Alpine Loop Road, Sundance. Cost is \$295 for members, \$350 for nonmembers. Details are at the chamber.org.

Oct. 3-4, 8 a.m.-2 p.m.

Utah Outdoor Recreation Summit, a gathering of outdoor industry leaders, county and city officials, user groups and public land managers to focus on Utah's outdoor recreation. Location is Ruby's Inn, 26 S. Main St., Bryce Canyon. Another regional

summit takes place Aug. 30-31 at Snowbird Ski and Summer Resort, 9385 Snowbird Center Trail, Sandy. Early-bird registration is \$100 for two summits, \$60 for each summit. Registration can be completed at utahoutdoorsummit.com.

Oct. 3, 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.

Oct. 4, 8:30-10 a.m.

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

Oct. 5, 11:30 a.m.-1 p.m.

Strictly Networking Luncheon, a West Jordan Chamber of Commerce event. Location to be announced. Free (pay if ordering from the menu). Details are at westjordanchamber.com.

Oct. 6, 7:30-8:30 a.m.

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

Oct. 6, 8-10 a.m.

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

Oct. 6, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at thechamber.org.

Oct. 6, Oct. 13, 8 a.m.-1

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Chamber event designed for
new and experienced government affairs professionals, com-

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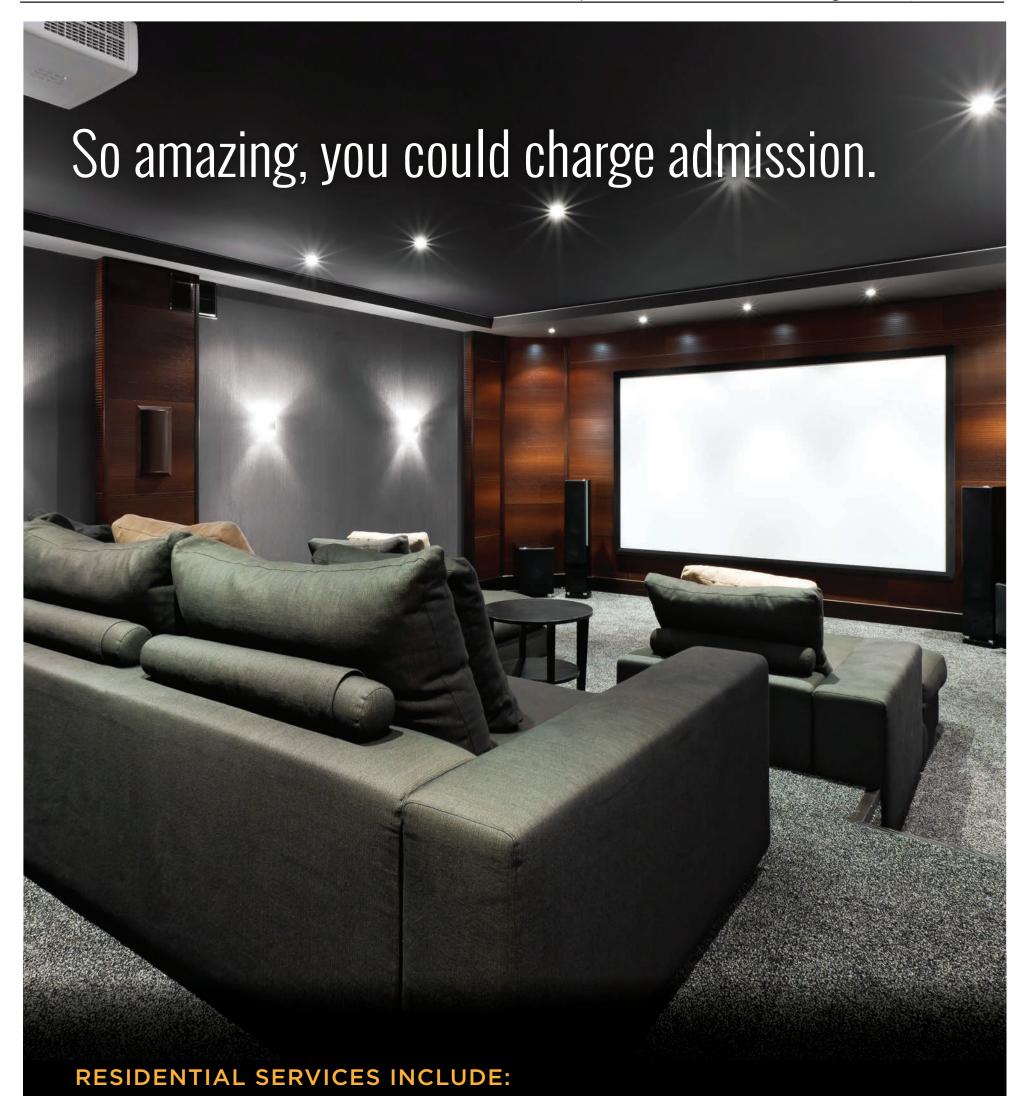
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Opinion

It's plain logic: Spending caps are low-hanging fruit in fighting debt

Another debt ceiling fight is just around the corner. The government's borrowing limit will need to be raised yet again by the end of September to avoid default. Indications suggest that there will be enough

support between Democrats and moderate Republicans to pass a "clean" increase, meaning no spending limits or cuts will be attached. However, this fiscal status quo is absolutely unacceptable, especially because it would be easy to take a small step toward much-needed fiscal discipline.

Debt is piling up, and it is doing so at a faster pace than the economy is growing. The gross national debt is already well past 100 percent of gross domestic product. Under very optimistic assumptions, the Congressional Budget Office projects that under current law, the debt will reach 150 percent of logic GDP in 2047 — thanks primarily to an aging population and poorly structured entitlement programs. Significant change is clearly needed if we're to avoid fiscal catastrophe.

The first step of addressing one's issues

is to admit that you actually have problems. Say it along with me: "We have a debt problem." The next step is to adopt small solutions — as opposed to unrealistic goals that would be abandoned within days. Such

a big goal would be to implement fundamental reforms to the programs that are the drivers of our future debt. There is no debate that this is what needs to be done and what should be done, and I will never stop advocating that goal. But it is also painfully obvious to me that in the current political environment, where neither party is willing to be the

adult in the room, such a noble goal is out of reach.

What isn't out of reach, however, is the smaller and more realistic short-term goal of implementing spending caps. The logic is simple. Debt is just a symptom of Washington's excessive spending problem, so we must address the latter to solve the former. To get the nation's finances on the right track, we simply need to ensure that government is growing more slowly than the economy. A spending cap would do this

by limiting the growth of government to a set percentage of GDP — perhaps 2 percent. As a recent video from the Center for Freedom and Prosperity shows, maintaining such limits would bring the budget into balance in less than 10 years.

Of course, there would have to be trade-offs. Washington cannot live within these limits without making some small changes to Medicare, Social Security and other programs. But the advantage is that the spending caps would finally force law-makers to think about these trade-offs. Also, seeing as the caps would explicitly continue to grow by some percentage each year, they would make it harder for proponents of big government to moan about "savage" budget cuts. They would allow lawmakers to focus on reforms, as opposed to "cuts."

The case for spending caps isn't just based on theory. The evidence shows that a focus on reducing spending works better than rules aimed solely at reducing deficits and debt. Both Switzerland and Hong Kong have seen positive results from their spending caps. Hong Kong is one of the richest countries in the world, and Switzerland is

rare among European nations in its fiscal strength.

On the other hand, balanced budget amendments haven't saved states such as California, New York and Illinois from bloated governments and debt accumulation. The uncertain nature of economic performance and tax collection makes yearly balanced budgets much harder to achieve than long-run spending limits. Perhaps more importantly, the seductive call for a tax hike tends to sap the political will for spending reform. It's easy to lock in repetitive cycles of new spending programs followed by tax increases to fund them.

Debt and deficits are bad, but they are symptoms of an underlying spending problem. Focusing narrowly on reducing debt can lead to counterproductive policy choices, whereas spending caps would most likely achieve the desirable goals of reducing excessive government and finally getting the nation's debt under control.

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

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It's not North Korea's nukes that are new; it's the Trump administration rhetoric

How did we get here? Why does it appear that we're on the brink of a war in Asia, one that could involve nuclear weapons?

North Korea has had nuclear-weapons capacity for at least 10 years now. Have its recent advances been so dramatic and

significant to force the United States to wage a preventive war? No. The crisis we now find ourselves in has been exaggerated and mishandled by the Trump administration to a degree that is deeply worrying and dangerous.

From the start, the White House has wanted to look tough on North Korea. In the early months of Trump's presidency,

before there could possibly have been a serious policy review, Secretary of State Rex Tillerson warned that the era of strategic patience with North Korea was over. National Security Adviser H.R. McMaster said that North Korea's potential to hit the U.S. with nuclear weapons was an "intolerable" threat. Not North Korea's use of weapons, mind you; just the potential.

Trump, of course, went furthest, stating publicly that if North Korea did not cease its threats, it would be met with "fire and fury like the world has never seen."

When pressed on his statement, Trump doubled down, saying, "If anything, maybe that statement wasn't tough enough." In other words, Trump has made clear that the United States would respond to North Korean nuclear threats with a massive military strike, possibly involving nuclear weapons.

Is this credible? Again, no. The United States is not going to launch a preventive

nuclear war in Asia. Trump's comments have undoubtedly rattled Washington's closest allies in the region, Japan and South Korea. Empty threats and loose rhetoric only cheapen American prestige and power, boxing in the administration for the future.

basic mode of action. For his entire life, Donald Trump has made grandiose promises and ominous threats — and never delivered on either. When he was in business, Reuters found, he frequently threatened to sue news organizations for libel, but the last time he followed through was in 1984. Trump claims that he never

settles cases out of court. In fact,

he has settled at least 100 times, according to USA Today. In his political life, he has followed the same strategy of bluster. In 2011, he claimed that he had investigators who "cannot believe what they're finding" about Barack Obama's birth certificate, and that he would at some point "be revealing some interesting things." He had nothing. During the campaign, he vowed that he would label China a currency manipulator, move the embassy in Israel to Jerusalem, make Mexico pay for a border wall and initiate an investigation into Hillary Clinton. So far, nada. After being elected, he signaled to China that he might recognize Taiwan. Within weeks of taking office, he folded. He implied that he had tapes of his conversations with FBI Director James Comey. Of course, he had none.

Even now, as he deals with a nuclear crisis, Trump has made claims that could be easily shown to be false. He tweeted that his first presidential order was to "modern-

ize" America's nuclear arsenal. In fact, he simply followed a congressional mandate to authorize a review of the arsenal, which hasn't been completed yet. Does he think the North Koreans don't know this?

When the United States watched as Stalin's Soviet Union developed nuclear weapons, it was careful in its rhetoric. When it saw a far more threatening leader, Mao Zedong, pursuing nuclear weapons, it was even more cautious. Mao insisted he had no fear of a nuclear war because China would still have more than enough survivors to defeat Western imperialists. And yet, successive U.S. administrations kept

their cool.

The world is already living with a nuclear North Korea. If that reality cannot be reversed through negotiations and diplomacy, the task will be to develop a robust system of deterrence, the kind that kept the peace with Stalin's Russia and Mao's China. Bluster from the president can increase the dangers of miscalculation or cause a downward spiral of words and deeds.

"I think Americans should sleep well at night, have no concerns about this par-

see ZAKARIA next page



Opinion

If you don't have a conscience, invest in Big Hospital systems

The king of investors, Warren Buffett, decreed that if you want to make a fortune, buy companies that have a competitive moat. A competitive moat, in the investment world, is a company surrounded by barriers to stop the enemy from entering its market. Big Hospital systems have huge competitive moats.

In the 1960s, the "certificateof-need" concept started showing up around America. These laws gave favorable treatment to major medical centers and other existing hospitals by limiting competition. This is a huge competitive moat now being employed by Big Hospital systems.

PEMBROKE I first noticed that the financial ethics of hospitals was not cricket when I noticed that my largest competitor, Xerox, was paying 18 percent less for its employees' healthcare than I was. My insurance agent told me this was because I had to pay for the emergency care of the homeless. This told me that hospitals were charging different prices to different people for the same service.

In an article titled "A Regulation That Protects Big Hospital Monopolies," The Wall Street Journal details how, by restricting construction of new medical facilities, certificate-of-need laws drive up healthcare costs. It has an example of two highly regarded obstetricians in Cartersville, Georgia, that were denied the right to construct a second room at their one-room surgery center by the Georgia Department of Community Health through a certificate-ofneed regulation supported by the three large hospitals in the area. Thankfully, Utah is not one of the 35 states that have the certificateof-need regulation.

> Another example of a competitive moat is Big Hospital systems owning their own insurance companies. Both Intermountain Healthcare and the University of Utah Health Sciences have in place their own insurance companies. This practice is like the fox guarding the

If you need a doctor, medication, clinic or hospital that is not in the insurance companies' preferred provider network, you pay more. I have had relatives and friends who have not been part of IHC's preferred provider network and their potential earnings were restricted. This is a classic example of how not to run a free market economy.

In the movie "Margin Call," actor Jeremy Irons asked a young colleague, "Maybe you could tell me what is going on. And, please, speak as you might to a young child or a golden retriever." In the recent Republican effort to overhaul our healthcare system, the politicians are not speaking to me as if I was a young child. They are purposely speaking gobbledygook.

I believe that Congress does understand that by eliminating the individual mandate, it will be a formula for disaster for the healthcare insurance companies. The individual mandate, to all us golden retrievers, is not only unpopular, it is also restraint of trade. The insurance carriers' lobbyists in Washington have been pocketing a lot of silver and gold in the past six months.

The healthcare industry lobbyists also got Obama and his cronies to put into the Accountable Care Act excessive benefit mandates that drive up the price of coverage and shift the cost from Obama-favored groups to the young, healthy and non-poor who obviously do not want to buy it.

This problem - Big Hospital system monopolies - should be simple to solve. Just like any other monopoly, there are very few institutions involved. And there have been many federal laws passed to accomplish this, beginning with the Interstate Commerce Act of 1887, followed by the Sherman Antitrust Act of 1890, the Clayton Antitrust Act of 1940, the Federal Commission Act of 1914, the Robinson-Patman Act of 1936 and, finally, the Celler-Kefauver Act of 1950.

Our job as responsible citizens of America is to make sure our elected officials just follow the law. An effective way to get elected officials to do the right thing is to man the barricades. Protest marches and strikes are the big guns that we can use. Martin Luther King Jr. was an expert in using these tactics to get elected officials to enact the Civil Right Act of 1964.

"Underlying most arguments against the free market is the lack of belief in freedom itself." - Milton Friedman

Robert Pembroke is chairman of Pembroke's Inc. and fancies himself as being on a permanent sabbatical. He can be reached at pembroke894@gmail.com.

ZAKARIA

from previous page

ticular rhetoric of the last few days," said Tillerson. This was an unusual, perhaps even unprecedented, statement. The secretary of state seems to have been telling Americans — and the world — to ignore the rhetoric, not of the North Korean dictator, but of his own boss, the president of the United States. It is probably what Donald Trump's associates have done for him all his life. They know that the guiding mantra for him has not been not The Art of the Deal, but The Art of the Bluff.

Fareed Zakaria's email address is comments@fareedzakaria.com.

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PARKS

from page 1

would continue current management practices. The NPS says it has not yet identified a preferred alternative and that the preferred alternative might feature a modified version of the three concepts.

The public comment period on the concepts has lapsed, and the NPS is expecting to have a draft visitor use management (VUM) plan and environmental assessment released in the fall of 2018.

Requiring reservations for anyone spending significant time in Zion, "I think, until they optimize a bunch of other stuff, is a horrible idea," said Neeleman, whose family has owned the 5,000-acre resort since 1962. It employs about 150 people.

"The problem here is because of the underfunding, because of the over-visitation — which has been great for the state of Utah, it's been great for businesses and things like that, like ours — the park is wielding a hammer to this thing and they're just saying, 'Look, we're just going to make everyone have a reservation to come to Zion.' You're going to see visitation drop."

Some parts of Zion are empty while others are "completely full of people," he said. With the use of technology, an expansion of the park's shuttle system and a requirement for reservations for specific hiking spots, "they could still have great visitation, [and] still have great user experience," he said.

"A simple question is, do we think it makes sense as Utahns to have to have a reservation to go to Zion and then Bryce and then Canyonlands and everything else, or is that something that maybe should happen 20 years from now?"

Vicki Varela, GOED's managing director of tourism, film and global branding and a member of the executive committee of the U.S. Travel Association, said that about a half-dozen national parks, including two in Utah, are likely to require reservations.

"It seems almost inevitable at this point that both Arches and Zion will end up with some sort of a reservation system, and we are scrambling to figure out how we manage the complexity of all of that," she said.

The National Park Service says Zion visitation in 2016 reached more than 4.3 million, up 60 percent during the past decade and up from 3.66 million the prior year. This year's Memorial Day weekend alone had more than 90,000 visitors. Most use a shuttle system to get through Zion Canyon, a six-mile corridor along the Virgin River. Traffic often is backed up at the park entrance near Springdale, and trails, campgrounds and other visitor infra-

structure are seeing wear and tear more quickly than funding allows for repair, according to the NPS.

Varela said the reasons for increased visitation include a growing middle class worldwide, including China; millennials who prefer experiences over acquisitions; and effective marketing, including the "Mighty 5" campaign to lure more people to Utah's five national parks. That has worked to boost annual tourism spending in Utah to \$8.4 billion.

"I think the simplest way of describing the challenge in Utah is that Zion National Park visitation increased 40 percent over the last five years, concurrent with a 5 percent budget cut," she said. "The math doesn't work."

She said a focus needs to be put on "responsible tourism," with innovative thinking and increased funding playing a key role. Hampering the planning is that the Trump administration has not fully staffed agencies overseeing the parks, she said

"It will be complex and it

will take a lot of time because we know things are chaotic in Washington right now," she said. "I think we're at the beginning of a long, complex project that I'm very passionate about."

GOED board member Bevan Wilson saw the irony of the state pushing for years to get more people to come to the parks but now finding them overcrowded. "In your case, this is a huge achievement," he said of efforts to boost visitation, "and I think it's really built up."

Varela said she is "kind of on the bubble ... between credit and blame," adding that she wants to stay on the credit side.

"I feel like I'm having to move pretty fast to make sure that our communities continue to welcome tourists and that our tourists continue to have a positive experience," she said. "We just need to be very responsible, now that we know that Utah attracts the level of interest that it does, that these next number of years are so important to make sure we get it right."



A proposal to require reservations to relieve crowding at Zion National Park was met with disfavor at a recent Governor's Office of Economic Development board meeting because of the negative effect it could have on businesses in the area

EARNINGS

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quarter ended June 30. That compares with net income of \$2.6 million, or 14 cents per share, for the same quarter a year earlier.

The company said the net loss in China was about 6 cents per share in the most recent quarter.

Sales in the most recent quarter totaled \$81.3 million, down from \$89.4 million in the year-earlier quarter.

Nature's Sunshine Products markets and distributes nutritional and personal care products through direct sales.

"Second-quarter financial results were negatively impacted by disruptions associated with the implementation of the company's Oracle ERP system and the incremental costs of the system, as well as continued pressure in Korea," Gregory L. Probert, chairman and chief executive officer, said in announcing the results.

"The ERP implementation primarily impacted sales in North America and we are working to address the issues. While we are disappointed that sales and profits have been impacted during the initial phase of implementation, I am confident that the long-term benefits of the enhanced ERP system will be evident over the coming years. In Korea, the combination of geopolitical and economic challenges and lower distributor engagement have impacted business activity. We are focused on activities to enhance distributor engagement and improve sales trends."

ClearOne

ClearOne, based in Salt Lake City, reported a net loss of \$820,000, or 9 cents per share, for the quarter ended June 30. That compares with net income of \$955,000, or 10 cents per share, for the same quarter a year earlier.

Revenue for the most recent quarter totaled \$10.3 million, down from \$12 million in the year-earlier quarter.

ClearOne designs, develops and sells conferencing, collaboration and network streaming and signage solutions for voice and visual communications.

"Our major product transition continued to impact the company resulting in a disappointing second quarter, notwithstanding the 34 percent sequential increase in revenues in Q2 from the new Converge Pro 2 (CP2), which with our Beamforming Microphone Array 2 is our next-generation conferencing platform," Zee Hakimoglu, president and chief executive officer, said in announcing the results.

"Our fundamentals are strong as a result of our award-winning product set, efficient operations and strong balance sheet. As we further our revenue expansion with CP2 platform and video, we expect to close the profitability gap. In addition, we continue to create shareholder value through our on-going repurchase program and dividend plan."



CALENDAR

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pany executives and public policy advocates to improve their efficacy and understanding of advocating in the state of Utah. Location is State Capitol, Board Room, 350 State St., Salt Lake City. Cost is \$500 for chamber members, \$750 for nonmembers. Details are at slchamber.com.

Oct. 10, 11:30 a.m.-1 p.m.

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

CHG

from page 1

Beck, CEO of CHG Healthcare. "We're providing our people with the amenities they deserve and also have space to accommodate our future growth."

"Listening is an important part of our culture," said Beck. "Before building our new head-quarters, we asked our people to weigh in on what was most important to them. I'm so proud of our new space because it's filled with the amenities that matter most to our people."

The site includes a free health clinic; free gym and fitness classes; a kitchen that offers high-quality, healthy food options; and a coffee and smoothie bar. There is also a fun room with pingpong tables, arcade games, pool tables and shuffleboard, along with an outdoor space that includes a sports court, amphitheater and a variety of outdoor seating options

CHG Healthcare was recently named to *Fortune* magazine's list of "100 Best Companies to Work For" as well as one of *People* magazine's "50 Companies That Care."

CPI

from page 1

• Recreation prices fell 0.2 percent due to price drops for pet care products.

"Housing prices have continued to increase within the economy," said Randy Shumway, chairman and partner at Cicero Group, a Salt Lake City market research firm that does data collection and analysis for the CPI. "Generally, gently rising housing prices encourage consumer spending and economic growth, putting Utah's economy in a great position heading into the final months of summer."

Oct. 11-12

Utah Sustainability Summit, presented by P3 Utah, the U.S. Green Building Council and Intermountain Healthcare. Theme is "Wellness: Connecting Human and Environmental Health." Location is Falls Event Center at Trolley Square, 580 S. 600 E., Salt Lake City. Details are at https://utsustainabilitysummit.com/.

Oct. 12, 11:30 a.m.-1 p.m.

"The Fundamentals of Cybersecurity for Your Growing Business," featuring cybersecurity professionals from the Salt Lake Chamber's Cybersecurity Leadership Council. Location is the St. George Area Chamber of Commerce, DSU Training Room, 136 N. 100 E., St. George. Event is also offered Oct. 25 at the Utah County Health & Justice Building, 151 S. University Ave., Room 1601, Provo. Cost is \$49. Details are at slchamber.com.

Oct. 13, 7:45-9 a.m.

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

Oct. 13, 11:30 a.m.-1 p.m.

Connect4 Lunch, a Sandy Area Chamber of Commerce networking event. Location to be announced. Cost is \$15 for members, \$20 for nonmembers. Details are at sandychamber.com.

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

Utah Global Forum, presented by Gov. Gary Herbert, with the theme "Prosperity Through Diversity" and focusing on moving Utah businesses to the global business stage and meeting the challenges of today's business environment. Keynote speaker is Javier Palomarez, chief executive officer of the U.S. Hispanic Chamber of Commerce. "Power" presentations include "What is Happening Around the World," "What is Happening in Utah," "Made in the U.S.A." and "NAFTA and Its Implications." Breakout sessions include "Diversity of Markets," "Diversity of People," "Diversity of Resources" and "Diversity of Money." Location is the Grand America Hotel, 555 S. Main St., Salt Lake City Cost is \$90. Details are at utahglobalforum.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Desert Drive,

Kaysville. Free. Details are at davischamberofcommerce.com.

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

Multi-Chamber Women in Business Luncheon. Location to be announced. Cost is \$20 for members, \$25 for nonmembers. Details are at westjordanchamber. com.

Oct. 17, 4-6 p.m.

Business B 4/5, a West Jordan Chamber of Commerce event. Location is Sam's Club, 7571 S. 3800 W., West Jordan. Details are at westjordanchamber. com.

Oct. 18, 3-5 p.m.

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

Oct. 19

Titan Awards Ceremony, a Sandy Area Chamber of Commerce event. Honorees are Kem C. Gardner, chairman of the Gardner Co.; Jeanette Herbert, Utah's first lady; and Ronald W. Jibson, former chairman, president and chief executive officer of Questar Corp. (now Dominion Energy). Location is Little America Hotel, 500 S. Main St., Salt Lake City. Details are at sandychamber.com.

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

Monthly Coffee Social and Networking, a Holladay Chamber of Commerce event. Location is 3 Cups Coffee, 4670 S. Holladay Village Plaza, No. 104, Holladay. Free. Details are at holladaychamberofcommerce. org.

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

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

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

"Lunch and Learn Series: Search Engine Optimization." The Lunch and Learn Series is a collaboration between the Women's Business Center and the Professional Education Department at the University of Utah. Location is the Salt Lake Chamber, 175 E. 400 S., Suite



CAREERS

TECHNICAL

Oracle America, Inc. has openings for Technical Analyst-Support positions in Lehi, UT. Job duties include: Deliver solutions to the Oracle customer base while serving as an advocate for customer needs. Offer strategic technical support to assure the highest level of customer satisfaction. Apply by e-mailing resume to andrew.xavier@oracle.com, referencing 385.20302.

Oracle supports workforce diversity.

600, Salt Lake City. Cost is \$40. Details are at slchamber.com.

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

"The Fundamentals of Cybersecurity for Your Growing Business," featuring cybersecurity professionals from the Salt Lake Chamber's Cybersecurity Leadership Council. Location is the Utah County Health & Justice Building, 151 S. University Ave., Room 1601, Provo. Event is also offered Oct. 12 at the St. George Area Chamber of Commerce, DSU Training Room, 136 N. 100 E., St. George. Cost is \$49. Details are at slchamber.com.

Oct. 26, 5-7 p.m.

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

Oct. 27, noon-2 p.m.

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

Oct. 29-Nov. 1

11th Annual Algae Biomass Summit, an Algae Biomass Organization event featuring discussions about the impact that the latest advances in algae commercialization and research are having on agriculture, food and nutrition markets, carbon and water management, advanced materials, energy and more. Event includes plenary sessions with keynotes and panel discussions, plus breakout sessions and a poster display. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Details are at algaebiomasssummit.org.

Nov. 10, 7-10 p.m.

19th Annual Hall of Fame Gala, a Utah Technology Council event. Keynote speaker is Satya Nadella, chief executive officer of Microsoft. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$325. Details are at utahtech.org.

Nov. 16

Trends 2018, a ULI (Urban Land Institute) Utah event with the theme "Evolution or Revolution? Changes Big & Small in Utah Real Estate." Conference is 8 a.m.-4 p.m. Network social is 4-6 p.m. Location and other details to be announced.





Most bankers' hands are tied when it comes to innovation and flexibility. Not at First Utah Bank. We work day and night for our business clients, providing the customized banking services, how, when, and where it's needed.

It all comes down to what works for you. That's banking on a first-name basis.



