

## OF NOTE



### Beware of cryptoscams

Utah state regulators are warning investors about scams that may target individuals' retirement savings involving so-called "cryptocurrency," such as Bitcoin, which has seen record growth in recent months. "Utah's reputation as a technically savvy state makes our population ripe for cryptocurrency fraud," said Keith Woodwell, director of the Utah Division of Securities. "Internet hype can lead to rash decisions."

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## Incentives mean 200 jobs for two tech firms

**Brice Wallace**  
*The Enterprise*

Utah's technology and aerospace sectors will grow by more than 200 jobs over the next few years as a pair of companies have announced expansion projects in the state.

Autonomous Solutions Inc. (ASI) and Parker Hannifin Corp. announced the expansions last week after being approved for state incentives by the Governor's Office of Economic Development (GOED) board, meeting in St. George.

ASI will add up to 135 jobs over the next five years, while Parker Hannifin will

grow by 77 positions over six years.

With headquarters and a 100-acre proving ground in Petersboro, Cache County, ASI was founded in 2000 as a spinoff from Utah State University and manufactures an automation technology that retrofits to existing industrial vehicles. ASI's robotic hardware and software systems allow users to safely manage their entire fleet of vehicles autonomously. The company's website says it creates "ground vehicle automation for the world's dull, dirty and dangerous jobs."

ASI serves the mining, farming, automotive, manufacturing and defense industries and is Ford Motor Co.'s preferred proving ground automation supplier. Other prominent customers are FCA America,

Toyota, Boeing, Lockheed Martin, Northrop Grumman, Anglo American, Rio Tinto, Case New Holland, General Dynamics, Sharp,

see GOED page 15

## Utahns continue to pay their house payments on time

Mortgage delinquencies in the Salt Lake City market dropped again in October, according to the latest numbers from CoreLogic, a California-based real estate information and analytics firm. Locally, home loans in some degree of delinquency dropped from 3.4 percent in October 2016 to 2.8 percent in October 2017, CoreLogic's "Loan Performance Insights Report" said. The October rate was also down from September when 3 percent of all mortgages were delinquent.

Nationally, 5.1 percent of mortgages were delinquent in October compared to 5.2 percent a year earlier.

In Utah, those home loans in the seriously delinquent category (90 or more days past due), dropped from 1.2 percent to 0.9 percent in the past year. The foreclosure rate dropped from 0.3 percent to 0.2 percent in the same period, while the national foreclosure rate held steady at 0.6 percent.

Also cited in the CoreLogic report was the early-stage delinquency rate, important to measure trends in mortgage trouble. That rate declined slightly in October to 2.3 percent after rising in September.

"After rising in September, early-stage delinquencies declined by 0.1 percentage point month over month in October. The temporary rise in September's early-stage delinquencies reflected the impact of the hurricanes in Texas, Florida and Puerto Rico, but now the impact from the hurricanes is fading from a national perspective," said Frank Nothaft, chief economist for CoreLogic. "While the national impact is waning, the local impact remains. Some Florida markets continue to see increases in early-stage delinquency transition rates in October. Texas markets such as Houston, Beaumont, Victoria and Corpus Christie peaked at over 7 percent in September, but were on the mend and improving in October."



The Vintage at Tabernacle student housing complex on the east side of St. George is shown in an architect's rendering. The development is part of record housing and commercial development underway or completed in the past year in southwestern Utah as reported in new data released by commercial real estate brokerage NAI Excel. Image courtesy of Redstone Residential.

## Dixie sets records for commercial real estate development in 2017

**John Rogers**  
*The Enterprise*

Last year set all kinds of records for the commercial real estate business in southwestern Utah, according to a report released last week by St. George's NAI Excel, a real estate firm that handled a good share of those transactions. The multitude of housing complexes, hotels, offices and retail stores that sprung up set records for both dollars spent and raw square footage, the report said.

The area's long-running recovery from the Great Recession saw gradual increases

in new development, but 2017 stood out as a new high mark, said Neil Walter, managing director at NAI. But the "spike year" could signal a drop-off in 2018, Walter warned. "I think that's going to be the defining characteristic of this period of expansion," he said. "It's not an explosion. It's a slow-moving wave. The recovery started in 2010 and we've really had steady growth every year since," Walter told the *Spectrum* newspaper.

The "NAI Excel Outlook" said that the real estate market is thriving in all sectors,

see NAI page 15





# It's great for businesses, but effect for wage earner still uncertain

## Economists at Newsmaker Breakfast uncertain how tax reform will benefit average middle-class worker in Utah

**Brice Wallace**  
The Enterprise

How much will the recently passed federal tax reform impact the Utah economy? A panel of tax experts last week expressed uncertainty and, in some cases, skepticism that it will help much.

Juliette Tennert, chief economist at the University of Utah's Kem C. Gardner Policy Institute, said the legislation might result in a \$3 billion tax cut for Utahns on a \$160 billion economy.

"It's not insignificant, but it's not incredibly large," Tennert said at the institute's January Newmaker Breakfast. "We think that the injection of economic activity spurred by the tax plan will basically keep us moving along for the next year. It likely won't accelerate growth in the state of Utah but certainly won't decelerate it."

The reform package will result in \$1.5 trillion in U.S. tax cuts over 10 years. Among the business elements are a cut in the top corporate income tax rate from 35 percent to 21 percent and the allowance of a 20-percent deduction for business pass-

through income.

Tennert said the U.S. economy is at full employment, leading to a very tight labor market that is even tighter in Utah. The state's job growth has moderated from 3.5 percent in 2016 to an expected 3 percent last year and could fall to 2.8 percent in 2018.

"As we're analyzing the impacts of tax reform on Utah specifically, the question is, does it give a boost to this projection of 2.8 percent job growth in 2018?" she asked. "We're uncertain. We're not sure that it will necessarily be enough of an impact to the economy to really bump this number up."

Likewise, national GDP growth is expected to be anywhere from 2.5 percent and 3 percent, but no one is sure how that will roll into the Utah economy, she said.

"The bill clearly is designed for businesses, right?" said Bruce Johnson, a former Utah state tax commissioner who called the corporate income tax rate reduction "huge." "It's not designed for wage-earners very much. They put in enough to help wage-earners so they could keep a straight face, but it was clearly designed to help businesses."

Johnson said the corporate income tax rate cut still leaves the U.S. in the top three highest rates among G20 nations. "The difference has narrowed considerably, but as opposed to a 39 percent rate, we go to about 10 percent below that as

far as an effective rate goes, but that varies dramatically by company. ... There is no doubt that we were out of step," he said.

But Johnson said he doubts that the repatriation — getting American companies to bring operations back to the U.S. — intended by the legislation will become reality.

"The repatriation is basically a transition, and after that transition, income earned by consolidated foreign corporations is going to be taxed at the lower rate internationally and there won't be any repatriation. So, to suggest that that is somehow going to spur investment in the United States, I think, is questionable," he said.

He took the same tack when answering an audience question about whether the reforms will cause more people to move up into the working middle class.

"The proponents of the bill would argue that the repatriation and the ease of repatriating income earned overseas is going to create a pool of capital that many of those corporations will choose to invest in the United States," Johnson said. "If they do that, that should generate jobs and increase opportunities for the working middle class. ... I'm skeptical."

What is usually considered strong tax reform simplifies the system, broadens the base of taxpayers and lowers overall tax rates. Johnson said the newly passed reform bill missed the mark regarding those

targets.

"From my point of view, this was a lost opportunity," he said. "If you're going to increase the deficit by as much as they're increasing the deficit and lower that top rate by as much as they lowered it, you ought to be getting significant base-broadening and you ought to be doing a lot to equalize the tax burden among various taxpayers and across industries, and they didn't do that. I think, from that point of view, it was an opportunity that was squandered."

Asked to pick winners and losers resulting from the bill, Tennert said large businesses and high-income earners are winners. Lower-wage earners also could benefit "as it spins through the economy." Johnson said those benefiting include multinational corporations, the self-employed and businesses with pass-through income. Because the bill will increase the federal deficit and likely prompt Fed rate increases, "the real losers may be our children and our grandchildren," he added.

Jonathan Ball, director of the fiscal analyst office at the Utah Legislature, said his office is trying to determine the impacts of the tax reform on Utah's state budget. Some won't be known until October of 2019, he said.

## Print Tex USA acquires Salt Lake's SDI

Print Tex USA, a leading decorator of corporate-branded apparel and promotional products based in Louisville, Kentucky, has acquired Sportswear Design International, based in Salt Lake City.

Operating under the brand name SDI, Sportswear Design International was established in 1984 and employs 125 at its Utah plant. It was owned and operated by Martin Blundell, Clark Hodgkinson and Bradley Hale. The company is known for its line of embroidered and screen-printed apparel in the resort and sports industries.

"The acquisition of SDI, with its sports-focused customer base and West Coast operation, will allow us to better meet the needs of our growing customer base across the nation and abroad," said Steve Dutton, vice president of Print Tex USA.

"We now have a West Coast base of operation for our fulfillment services and new channels of distribution for our business. I can't tell you how excited we are about this acquisition," said Greg Dutton, also a vice president at Print Tex.

"Known as one of the most professional decorators of branded apparel in the industry, Print Tex USA has been growing its full-service decorating business for over 20 years," said Blundell. "I am extremely pleased that our capabilities were a good fit for the company and I have no doubt that they will continue to provide clients with the same great quality of service that SDI has delivered throughout the years."



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# Vivint settles sales practices suit with \$10 million payment

*ADT lawsuit in Florida claims Lehi home security company deceived some customers in order to sign long-term contracts*

**John Rogers**  
*The Enterprise*

Lehi-based Vivint Smart Home has ended a federal lawsuit in Florida by agreeing to pay a \$10 million settlement to ADT Inc. The action alleged that Vivint representatives used deceptive sales practices when approaching ADT customers in an attempt to persuade them to sign long-term contracts for Vivint home security equipment and services.

The terms of the settlement are not public record and the report of the settlement came from Boca Raton, Florida-based ADT. The action follows several other similar lawsuit settlements entered into in the past year by ADT, the company said. Included were settlements with Orem-based Alder Security and two Texas-based Monitronics dealers.

Vivint did not respond to requests from *The Enterprise* for comment on the settlement.

“ADT is a brand trusted five times more than any other security company. When others misuse that trust to prey on innocent consumers, it is despicable,” said P. Gray Finney, ADT chief legal officer. “We hope these lawsuits and ensuing settlements send a strong and clear message that deceptive sales practices must end. Not only does it harm our customers, it also harms the value of having a trained security professional in the home, which is how most reputable security companies operate their businesses.”

ADT filed its lawsuit against Vivint on April 4, 2017, in the U.S. District Court for the Southern District of Florida after receiving complaints from nearly 1,000 ADT customers who stated Vivint made false or misleading statements to switch their security service from ADT to Vivint, said ADT in a recent press release. Part of the sales approach to which ADT objected allegedly involved Vivint representatives leading ADT customers to believe that ADT had become a part of Vivint, ADT said.

“ADT will continue to protect its customers and will pursue legal action against companies that choose to misrepresent themselves to deceive those customers,” said Finney.

ADT operates in the United States and Canada with home se-

curity and automation systems for homes and businesses. The company announced on Dec. 1 that it had filed for an IPO in an effort to raise \$2 billion by offering 111 million shares of common stock. In December 2016, the company was purchased by private equity firm Apollo Global Management LCC.

Vivint was founded in 1999 as APX Alarm Systems and was renamed Vivint in 2011. Vivint develops and markets “smart home” monitoring and security devices controlled by mobile phone apps. The company has more than 4,000 employees in Utah and 11,000 employees worldwide. Formerly relying on door-to-door sale forces, Vivint recently announced a partnership with Best Buy for the sales of its products by the consumer electronics giant as an initial step into brick-and-mortar retailing.

In 2017, Vivint also settled suits in Texas, Pennsylvania and Wyoming while denying any wrongdoing.

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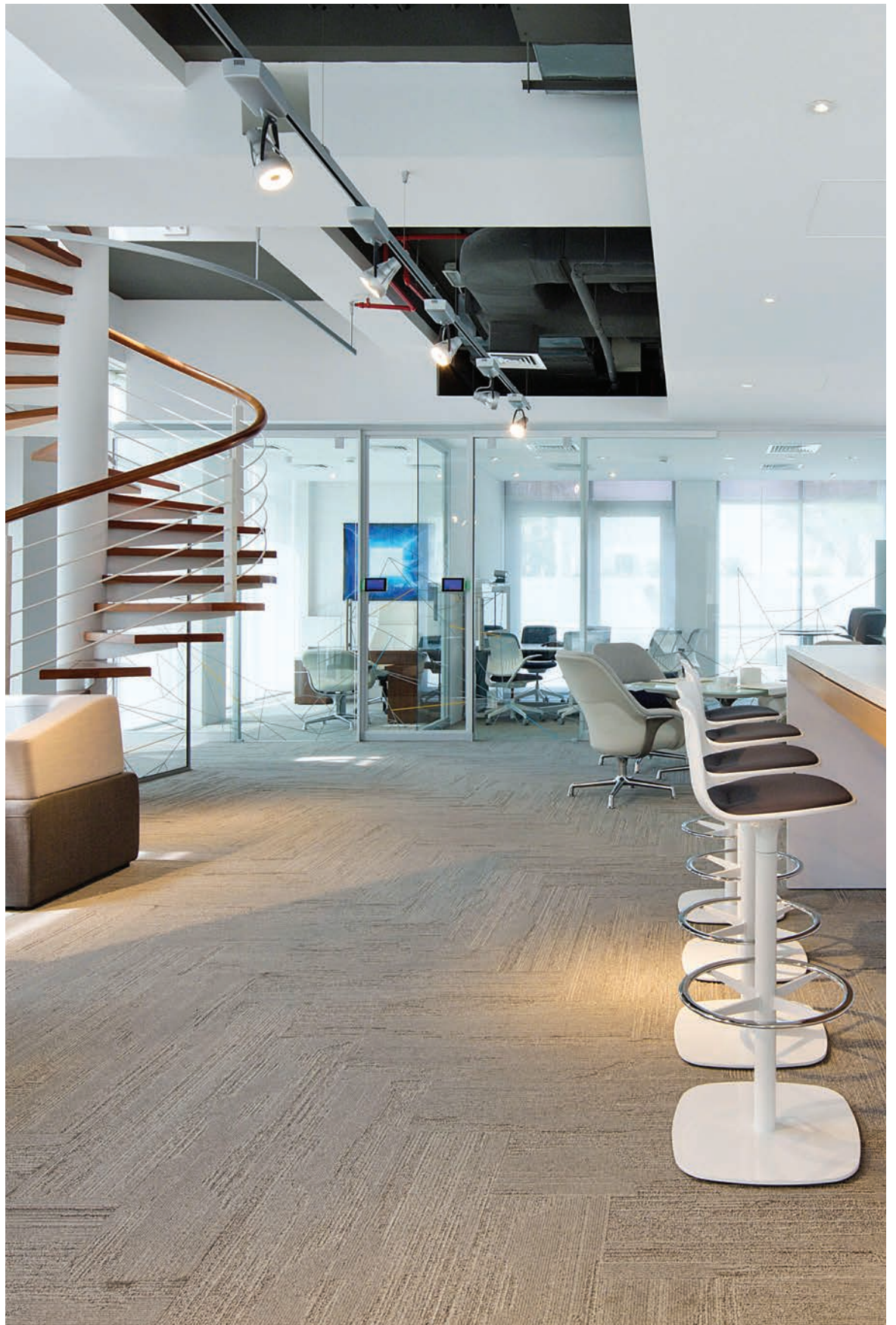
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## Tour operators convene in Salt Lake City

Tour operators from around the world are convening in Salt Lake City this week for 30th annual Go West Summit. Hosted by Visit Salt Lake and the Utah tourism industry, the group will meet Jan. 16-19 at the Salt Palace Convention Center.

International tour operators and buyers from 21 countries — a group that collectively books hundreds of millions of dollars in travel annually — will be introduced to specialty suppliers offering tourism-related products or services throughout the American West. Prominent in the presentations will be tourism-related aspects of the host city and state.

"This is yet another great opportunity to present all that Salt Lake has to offer to an important group of decision-makers," said Scott Beck, president and CEO of Visit Salt Lake. "Having these international tour operators experience the urban offerings of Utah's capital city as well as outdoor recreation offerings in our own backyard will pay dividends for years to come."

According to figures released following the 2017 Go West Summit, attending tour operators

were estimating sending more than 4 million international visitors to the U.S., representing more than \$200 million in booked travel. During the 30 years of Go West, the affiliated tour operators have booked nearly \$4 billion in travel to the United States, Visit Salt Lake said.

In addition to Visit Salt Lake, local tourism partners Temple Square Hospitality, the Natural History Museum of Utah, Squatters, City Creek Center and This Is The Place Heritage Park and other Visit Salt Lake members are pitching in to ensure attendees have

a memorable experience, Beck said. As a primary sponsor of the summit, the Utah Office of Tourism is offering pre- and post-summit familiarization trips throughout the state. Additional sponsors of the Go West Summit include the Park City Chamber and Visitors Bureau, Discover Moab, Garfield County and Visit St. George.

Visit Salt Lake is a private, nonprofit corporation responsible for the promotion of Salt Lake as a destination well-suited for convention and leisure travel.



## St. Louis firm buys Draper's Spot Business Systems LLC

Clearent, a St. Louis-based payments solution provider, has announced the purchase of Draper-based Spot Business Systems LLC, an independent software vendor serving customers in the dry-cleaning industry. Financial details of the acquisition were not disclosed.

Spot will become part of a newly created subsidiary, Clearent Software Holdings. Spot's day-to-day operations remain unchanged and all current Spot employees will retain their positions after the sale, Clearent said in a release.

"We are excited to name Spot as the first acquisition in our new division, Clearent Software Holdings," said Dan Geraty, CEO and founder of Clearent. "As a market leader servicing the dry-cleaning industry with an excellent history of customer service and retention, Spot will help us realize our vision: to be the most highly recommended payments solution provider in the industry."

"We've considered acquisition offers from a number of potential buyers over the years, but we believe that joining the Clearent team is the best way to take the business solutions we've created at Spot to the next level," said Mark Jones, director of operations for Spot. "With this acquisition,

we will retain a high level of operational autonomy, which means our customers will enjoy the same level of service we offered prior to the sale. At the same time, we'll have an opportunity to enhance our business offerings through a host of resources that Clearent has to offer, including their (telephone sales) group. This is a great day for Spot and our customers in the dry-cleaning industry."

"We feel this acquisition demonstrates our company's ability and desire to bring significant benefits to interested independent software vendors — including accelerated growth rates and increased capabilities — while preserving their operational freedom to do what they do best," added Geraty. "Our philosophy of transparency in payments also applies to the way we engage in acquisitions. We hope with each purchase to enhance industry expertise, geographic coverage and product capabilities."

Clearent is a full-service, payments solution provider with more than 300 employees, 45,000 merchants, and \$14 billion in processing volume. Headquartered in St. Louis, Clearent also has offices in West Palm Beach, Florida, and Louisville, Kentucky.

## Bear River Mutual president named CEO

Duffy Pingree, who was named president of Bear River Mutual Insurance Co. in November 2016, has also been named CEO of the company. Former president and CEO Don Adams retained the title of CEO when Pingree became president but has retired, ceding the CEO designation to Pingree. The changes took place Jan. 1.



Duffy Pingree



Don Adams

as a member of Bear River's board of directors.

Bear River was founded in 1909 and is currently the largest Utah-based auto and home insurance company, with over \$160 million in annual premiums and over 169,000 active insurance policies.

Pingree has been with Bear River since 1996 when he was hired as chief financial officer. He was the executive vice president the

four years prior to being named president. Pingree received his undergraduate degree from the University of Utah in finance in 1986 and an MBA from Westminster College in 1988. He has a Utah property and casualty agent license and is a chartered property casualty underwriter.

Adams was hired as the chief operations officer in 1999 and was president and CEO of the company from August 2001 to November 2016. During his tenure, Bear River Mutual Insurance Co. revised and replaced all processing systems and tripled in size.

## Decipher joins Eide Bailly

Regional accounting and business advisory firm Eide Bailly has purchased Decipher Forensics of American Fork. Decipher Forensics specializes in forensic discovery of informa-

tion stored electronically on electronic devices such as computers and cell phones.

Decipher Forensics' staff of four forensic scientists will be moving into Eide Bailly's Lehi office. Eide Bailly also has locations in Ogden, Salt Lake City, Lehi and Orem.

"Decipher Forensics' talent and commitment to client service are a perfect match for Eide Bailly," said Jeremy Bendewald, Eide Bailly director of forensic services. "Digital forensics, e-discovery and data recovery are critical elements in assisting our clients. Our forensics team will now have even more experience and resources to help our clients navigate their circumstances."

"This union is going to be the best of both worlds for our clients," said Trent Leavitt, CEO of Decipher Forensics. "They will continue to get the same dedicated local service they have come to expect and now they will have access to more resources that can help them succeed. We're really excited for the opportunities this will create for everyone involved."

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# Auditors: Not many problems in the program that incentivizes businesses

**Brice Wallace**  
The Enterprise

A recent audit of the state's major business recruitment and expansion incentive program revealed only minor issues.

At a recent meeting of the Governor's Office of Economic Development, representatives of Tanner LLC indicated that between July 2014 and June 2016, the Economic Development Tax Increment Financing (EDTIF) program had only a couple of calculation or documentation errors, such as incentive applications without company signatures. They were found during Tanner's review of 60 randomly selected incentive disbursements from among 113 that occurred during that period. The audits are conducted every three years.

The review also noted some inconsistent calculations and language in GOED annual reports, which was attributed to personnel turnover on the GOED compliance team.

Still, from a dollar standpoint, the problems resulted in only a \$7,000 overpayment to an incentivized company.

Board member Christopher Conabee compared that figure to

a program that, during that period, had incentives leading to \$194 million in direct tax money to the state.

"This is the third audit we've looked at that has found nothing, other than an overpayment of \$7,000 which we recognize, in three audits over the last five to six years," he said. He commended the staff as it "continues to be in a larger and larger microscope with people looking at what you're doing. And it seems like every time I turn around, you keep passing with flying colors."

The EDTIF tax credit is a post-performance, refundable tax credit rebate for up to 30 percent of new state revenues over the life of the project, which is typically five to 10 years. It is available to companies seeking relocation to or expansion in Utah. Companies must be in a targeted industry — no retail business operations — and create jobs paying at least 10 percent above the county average wage.

Conabee said GOED's staff does "a phenomenal job" of being stewards of taxpayer dollars, protecting the proprietary information of applicant companies, and "having enough information to satisfy anyone who wants to come look."

Reed Chase, partner at Tanner, described some of the issues uncovered through the audit as "housekeeping" problems.

"As far as whether or not incentives are being issued that are not in accordance with state law, we haven't found anything like that. ... Certainly, GOED isn't pulling jobs numbers out of the air or adding factors or multiples or doing anything like that."

Board chairman Jerry Oldroyd also said the GOED employees have done a phenomenal job and that GOED continues to look at its processes and contract provisions for possible improvements.

"There have been no real, significant problems," he said. "This group has done a remarkable job, and everybody needs to understand that."

Mel Lavitt, chairman of the

board's incentives committee, said GOED is "doing a fabulous job" and has been "a huge part of what I call the 'Utah miracle.'"

Val Hale, GOED's executive director, agreed. "When you look at all the transactions that have happened, all the things we've done, our team has really done a great job," Hale said, "and I think the taxpayers can feel good about what they've gotten that way."

## TruClinic becomes part of InTouch Health

InTouch Health, an enterprise telehealth platform based in Santa Barbara, California, has acquired TruClinic, a web-based telemedicine provider based in Salt Lake City. TruClinic specializes in direct-to-consumer virtual care solutions. Through the acquisition, InTouch Health said it expands its existing portfolio to deliver a full range of virtual care programs to healthcare providers, enabling continuity of care between physicians and patients. Terms of the transaction were not disclosed.

"We are thrilled to welcome TruClinic to the InTouch Health family," said Joseph M. DeVivo, InTouch CEO. "TruClinic is the perfect addition to the InTouch Health Platform, which will soon offer health systems home-to-home with virtual care solutions. By bringing InTouch Health and TruClinic together — already two of the top-rated telehealth compa-

nies according to (Orem-based) KLAS (Research) — we will reshape the way healthcare systems look at virtual care and ultimately the way they can interact with their patients. This acquisition puts InTouch Health firmly in a leadership position with a breadth of technologies and a network unrivaled by any other telehealth provider."

InTouch Health will incorporate TruClinic's software into its offering so that patients can initiate and receive a consultation with their health system physician from their home, further extending InTouch Health's unified telehealth solution across the continuum of care, the company said.

"TruClinic is a configurable and modular telehealth software platform designed with the flexibility to be applied in any physician's office. TruClinic allows healthcare providers to stand up

a virtual clinic that conforms to their own unique workflows," said Justin Kahn, TruClinic founder and CEO. "TruClinic's software is easy to use, affordable and scalable — which allows our customers to use the technology to conform to any use case, workflow, or subset of patients. We are thrilled to become part of InTouch Health to provide a comprehensive option to customers looking to expand into direct-to-consumer solutions."

Founded in 2010 and employing 15, TruClinic will be merged with InTouch Health and operate under the leadership of Steve Cashman, recently appointed executive vice president of marketing at InTouch.

"TruClinic is commercially available and we look forward to working immediately with health systems to implement virtual clinics worldwide," said Cashman.

## Circlepix sells photo business

VHT Studios, a Rosemont, Illinois-based provider of professional photography, virtual staging and visual marketing services for the real estate industry, has acquired the photography business of Circlepix. Founded in 2000 in Springfield, Circlepix — like VHT Studios — is involved in providing photography services to real estate professionals.

In a release last week VHT said, "To meet the growing and diverse spectrum and needs of residential and commercial real estate professionals, the acquisition combines the talents of the two largest real estate-focused photographer networks in North America. Existing Circlepix clients will benefit from the deep and wide variety of VHT Studios' visual marketing offerings and resources, as well as the features and benefits of PIXmarketing, the Circlepix marketing platform for real estate professionals."

Brian Balduf, VHT Studios CEO, said, "We are extremely excited to welcome Circlepix clients and photographers to our growing company. With the combined talent base, we will be able to provide more services to more real estate professionals across the United States. As part of our

growth strategy, we continue to look for partners that work to achieve the same high standards as VHT Studios for quality, service and convenience. Our proprietary platform for the production and management of visual marketing assets helps both photographers and real estate professionals get the best return on their efforts and investments."

The acquisition brings thousands of Circlepix clients under the VHT Studios umbrella of coverage and professional services. The photography business acquisition does not include PIXmarketing and PIXsocial, the company's other service platforms.

"VHT Studios and Circlepix both view excellent imagery and technology as integral to leading the industry," said Robert Davis, Circlepix CEO. "Providing an unprecedented level of service to real estate brokerages and agents by combining the outstanding quality of VHT Studios photography and the power of PIXmarketing just makes sense. With VHT's outstanding track record of growth and commitment to excellence, we are extremely pleased knowing our clients will be in great hands with the real estate photography industry leader."

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# Industry Briefs

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

## AGRICULTURE

• U.S. Secretary of Agriculture Sonny Perdue has announced a slate of **Farm Service Agency (FSA)** state committee appointees. State committees are selected by the secretary and are responsible for carrying out FSA's farm programs within delegated authorities. State committees are appointed for a one-year term. **William Tolbert** of Piute County will serve as the Utah committee chair. Other appointed Utah committee members are **Scott Mower**, Sanpete County; **Randy Sessions**, Morgan County; and **Mike Yardley**, Beaver County.

## BANKING

• **Bank of Utah** has hired **Kim K. Ford** as a vice president trust officer. Ford has 19 years of experience in trust services, including more than 10 years as a vice president senior trust officer for Wells Fargo Bank in Salt Lake City and Las Vegas. She also served as a vice president trust officer for US Bank.



Kim Ford

## ECONOMIC INDICATORS

• **Utah** was the 21st-ranked "growth state" in 2017, according to **U-Haul** data analyzing the past year's U.S. migration trends. Year-over-year arrivals of one-way U-Haul truck rentals increased by 10 percent, while departures increased by 8 percent from Utah's 2016 numbers. Arriving trucks accounted for 50.2 percent of all one-way U-Haul traffic in Utah, which was ranked No. 38 in growth for 2016 and No. 10 for 2015. Texas was the top growth state for the second year in a row.

## HEALTHCARE

• **Collective Medical**, Salt Lake City, has appointed **Nicole Oishi** as head of success. Oishi will leverage her experience as both a clinician and a healthcare executive to lead Collective Medical's customer success teams. Oishi joins Collective



Nicole Oishi

Medical from Cambia Health Solutions, where she served as vice president of clinical services for Regence. Prior to that, she was the general manager for Regence's ASO Service Center. Her experience also includes roles at the Washington State Health Care Authority as the administrator purchasing healthcare for the 300,000 Washington employees, retirees and their dependents, and leading large physician practices for the University of Washington and Pediatric Associates. She has also served as a nurse in various settings, including skilled nursing and home health.

• **Predictive Technology Group Inc.**, Salt Lake City, has appointed **Dr. Hugh S. Taylor** to its Scientific Advisory Board. The company specializes in genetic testing, diagnostics, and therapeutic products to advance precision medicine. Taylor, a chief of obstetrics and gynecology at Yale University, brings extensive clinical research and development expertise in endometriosis and women's health to the board.



Hugh Taylor

## INTERNATIONAL

• **World Trade Center Utah** is preparing to publish its annual Resource Guide, a free directory that provides Utah companies with international business and trade-related resources throughout

the state. The deadline for eligible companies to submit information for inclusion in the guide is Jan. 31. The guide will be published in both print and online editions. WTC Utah members will receive preferred recognition. Details are at <http://wtcutah.com/>.

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## LAW

• **Holland & Hart LLP** has elected eight attorneys into the firm's partnership, including **Craig Frame** and **Ashley Peck** of its Salt Lake City office. Frame is in the firm's Corporate practice and advises companies at all stages of growth, from formation to exit, helping them successfully raise capital, and complete acquisitions and divestitures. He also serves as outside general counsel to emerging growth companies. Peck practices in the firm's Environment, Energy and Natural Resources group and represents industrial, energy, mining and municipal clients in complex environmental litigation and regulatory compliance matters. Holland & Hart also announced that **Eric Maxfield** has been elected to a three-year term on the firm's Management Committee. The five-person committee oversees the manage-



Craig Frame



Ashley Peck



Eric Maxfield

ment and strategic direction of the entire law firm, which has approximately 500 attorneys in eight states and Washington, D.C. Maxfield, of the firm's Salt Lake City office, fills the regional representative position most recently held by Brad Boodt of the firm's Denver office. Maxfield is a trial lawyer and commercial litigator whose experience includes disputes involving fiduciary duty and shareholder claims, trade secrets, professional liability and malpractice, healthcare and insurance matters, and class actions.

• **Snell & Wilmer** has elected six attorneys into the firm's partnership, including **Craig T. Jensen** and **Elisabeth M. McOmber** of its Salt Lake City office. Jensen's practice focuses on real estate. He represents a wide variety of clients, including real estate owners, developers, and lenders, and general contractors and suppliers in transactional and litigation matters. He graduated from the University of Utah's S.J. Quinney College of Law in 2009. McOmber has been with Snell & Wilmer's product liability litigation group since 2004. She has experience defending product defect claims against manufacturers of pharmaceuticals, medical devices, automobiles, watercraft and marine products, and aircraft. She also chairs the firm's Salt Lake City office Community Involvement Committee and serves as an associate mentor.



Craig Jensen



Elisabeth McOmber

College of Law in 2009. McOmber has been with Snell & Wilmer's product liability litigation group since 2004. She has experience defending product defect claims against manufacturers of pharmaceuticals, medical devices, automobiles, watercraft and marine products, and aircraft. She also chairs the firm's Salt Lake City office Community Involvement Committee and serves as an associate mentor.

## MEDIA/MARKETING

• **Sinclair Broadcast Group Inc.** has named **Kent Crawford** as group manager, responsible for oversight of four markets: Seattle; Portland and Medford, Oregon; and Salt Lake City. He will continue in his role as general manager of KUTV-TV, KMYU-TV and KJZZ in the Salt Lake City market. Crawford joined KUTV in 1982 and most recently served as general manager since 2011. During his tenure at the station, he has held various sales positions, including director of sales, local sales manager, new business development director and account executive. Crawford has a bachelor of science



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degree in health science from the University of Utah.

## RECOGNITIONS

• The **Utah Chapter of CCIM** has announced that **Jim Sorenson** of Sorenson Cos. has been named the **2018 Excellence Awards Hall of Fame** recipient. The award is presented to an institution or individual "that has had a dramatic and valuable impact on the Utah commercial real estate market." Sorenson has helped develop several new industry categories, including digital video compression software, mass-market videophones, video relay service for deaf and hard-of-hearing individuals, and environmental testing. He also has been an advocate of education, including providing the David Eccles School of Business at the University of Utah with a \$13 million gift to create the Sorenson Impact Center, with the mission of cultivating impact investing expertise in students



Jim Sorenson

see BRIEFS next page



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# Industry Briefs

from previous page

and providing the seed money for the University Venture Fund (UVF) at the Eccles School. Sorenson and other Excellence Awards recipients will be honored at an event March 3 at the Grand America Hotel in Salt Lake City.

• The Utah Chapter of the Society of Industrial and Office Retailers (SIOR) has named Vic Galanis as SIOR Office Broker of the Year.



Vic Galanis

Galanis is a first vice president in the Salt Lake City office of CBRE. He specializes in occupier advisory and transaction services for the commercial office segment.

• Seven Utah companies have been named to the 2017 Entrepreneurial 360 list, compiled by *Entrepreneur Magazine*. Honorees were identified based on the results from

a study of independently owned companies, using a proprietary algorithm and other advanced analytics. Utah companies on the list are No. 26 Malouf, Logan; No. 44 Pluralsight, Farmington; No. 100 Aqua-Yield, Draper; No. 141 BambooHR, Lindon; No. 216 97th Floor, Lehi; No. 279 ARIIX, Bountiful; and No. 345 Rags To Raches, Lehi.

• The U.S. Environmental Protection Agency has recognized Zion National Park Lodge as the 2017 national winner of the "Food Recovery Challenge" in the lodging sector. The lodge — the only in-park lodging at Zion — has been composting its food waste for more than a decade. Xanterra Parks & Resorts Inc. holds the contract to operate the lodge. The EPA identified the lodge for "recovering" nearly 30,000 pounds of food in 2016 alone and for participating in the program since 2013.

• Several Utah ski resorts were ranked in the 2017 Best in Snow Awards, presented by Liftopia. The Best in Snow Awards uses survey feedback from thousands of skiers and

snowboarders. Included in the list of "Top Overall Ski Areas in North America" is No. 2 Alta, No. 3 Snowbird and No. 6 Powder Mountain. The list of "Top Overall Ski Areas in the High West" includes No. 1 Alta, No. 2 Snowbird, No. 4 Powder Mountain, No. 7 Solitude Mountain Resort and No. 10 Snowbasin. In the list of "Most Challenging Ski Areas in North America" is No. 4 Snowbird and No. 6 Alta. The "Best Value Ski Areas in North America" list includes No. 5 Powder Mountain, No. 6 Alta and No. 10 Snowbird. The "Top Snow Consistency and Quality in North America" list includes No. 1 Alta, No. 3 Powder Mountain and No. 4 Snowbird.

## SERVICES

• TaskEasy has announced it will move its U.S. headquarters from Millcreek to a 39,500-square-foot building off 700 South and West Temple in Salt Lake City. The company plans to add nearly 200 jobs over the next year. TaskEasy delivers

lawn care services directly to customers through its mobile app and website.

• Onset Financial Inc. has hired Melinda Haynes as senior vice president of product management. She will oversee the customer experience and track analytics related to finance processes and expectations. Most recently, she spent nearly three



Melinda Haynes

decades at Zions Bancorporation, including serving as senior vice president and director of Zions Bank operations. Haynes' education includes graduating from the University of Utah.



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## SMALL BUSINESS SUMMIT 2018

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**OPENING KEYNOTE**  
**Bryan Trussel**  
*Co-founder and CEO*  
Glympse Inc.



**CLOSING KEYNOTE**  
**Carine Clark**  
*President and CEO*  
Banyan

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# Calendar

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

## Jan. 16, 7:30 a.m.-1 p.m.

**Utah Economic Outlook & Policy Summit 2018**, hosted by the Salt Lake Chamber, in collaboration with the Kem C. Gardner Policy Institute at the University of Utah. Event features a keynote presentation by former Massachusetts Gov. Mitt Romney, a 2018 economic outlook by prominent economists, release of the initial Salt Lake Chamber CEO Outlook Confidence Index, presentation of the "2018 Economic Report to the Governor," Gov. Gary Herbert's economic vision for 2018, a 2018 legislative session preview by legislative leadership, and release of the Salt Lake Chamber's 2018 legislative agenda. Location is Salt Lake City Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$85. Details are at [slchamber.com](http://slchamber.com).

## Jan. 16, 9 a.m.-5 p.m.

**Silicon Safety Symposium**, presented by the Utah Coalition Against Sexual Assault featuring strategies to combat the rise of online misogyny, harassment and violence by using prevention strategies and proven intervention, and a discussion about how technology impacts the lives of survivors of sexual assault and harassment. Location is the University of Utah Student Union Building, Saltair Room, 200 Central Campus Drive, Salt Lake City. Free. Details are at <http://www.ucasa.org/silicon>.

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

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

## Jan. 17, 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.com](http://chamberwest.com).

## Jan. 17, noon-2 p.m.

**Chamber Networking Luncheon**, a Utah Valley Chamber event. Speaker Kevin R. Miller, founder and president of VisionBound International, will discuss "Winning Loyal Customers: Customers Only Want Two Things." Location is the

Health and Justice Building, 151 S. University Ave., Provo. Details are at [thechamber.org](http://thechamber.org).

## Jan. 17, noon-1 p.m.

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

## Jan. 17, 3-4:30 p.m.

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

## Jan. 17, 5:30-6:30 p.m.

**QuickBooks Workshop**, a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

## Jan. 17, 5:30-6:30 p.m.

**Tax Planning Clinic**, a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

## Jan. 17, 7-9 p.m.

**"The State of Marketing in Utah,"** presented by the digital marketing association SLC/SEM. Panelists are John Knotwell, chief executive officer of the Utah Technology Council; Nathan Rawlins, chief marketing officer at Lucid Software; Trinity Paulson, senior account executive at TEKsystems Digital; and Elisabeth Osmeloski, co-founder of SLC/SEM. Location is 50 West Club & Café, 50 W. Broadway, Salt Lake City. Free for SLC/SEM members, \$20 for nonmembers. RSVPs required. Details are at [slcsem.org](http://slcsem.org).

## Jan. 18-19

**Silicon Slopes Tech Summit 2018**, featuring keynote presentations, breakout sessions on five tracks (creators, marketing, product and development, leadership, and blockchain) and more. Speakers include Shantanu Narayen, chief executive officer of Adobe; Sukhinder Singh Cassidy, theBoardlist founder and chairman; Caryn Marooney,

Facebook vice president of global communications; Liz Wiseman, the Wiseman Group president and best-selling author; Joel Spolsky, Stack Overflow chief executive officer and co-founder; and Kim Scott, best-selling author of *Radical Candor*. Location is the Salt Palace, 100 S. West Temple, Salt Lake City. Cost is \$95 for an all-access pass. Details are at [siliconslopesummit.com](http://siliconslopesummit.com).

## Jan. 18, 8 a.m.-3:30 p.m.

**"Coaching: Partnering for Performance,"** an Employers Council event. The class explores supervision from the mindset of a coach, where employee development is the focus, and where a partnership supportive of employee development is desired. Location is Employers Council, Utah Office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$200. Details are at <https://www.employerscouncil.org/training-catalog>.

## Jan. 18, 9-11 a.m.

**"Doing Business in Mexico" Seminar**, a World Trade Center Utah event in partnership with the Consulado de Mexico featuring a market overview that will discuss business opportunities in Mexico, followed by a panel that will feature experts who will share their experiences about entering or expanding into Mexican markets. Event will also feature information about a trade mission to Mexico led by Gov. Gary Hebert in April. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Free. Details are at [wtcutah.com](http://wtcutah.com).

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

**WBN Luncheon**, a Utah Valley Chamber event. Speaker is Katie Steck of The Younique Foundation. Location is Younique Foundation, 2400 W. Mayflower Ave., Lehi. Cost is \$25 for chamber members, \$30 for nonmembers. Details are at [thechamber.org](http://thechamber.org).

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

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

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

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Speaker to be announced. Location is The Union, 7178 S.

900 E., Midvale. Cost is \$15 for members, \$20 for guests. Details are at [murraychamber.com](http://murraychamber.com).

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

**Business Boot Camp**, a Cottonwood Heights event with the theme "Effective Networking." Business relationship professional Clay Neves will discuss how to create instant rapport and trust, and build referral partnerships or explore new client opportunities. Location is Cottonwood Heights City Hall, 2277 E. Bengal Blvd., Cottonwood Heights. Free. RSVPs can be completed by emailing [pkinder@ch.utah.gov](mailto:pkinder@ch.utah.gov).

## Jan. 18, 6-9 p.m.

**30th Annual "Share the Magic" Event**, a West Jordan Chamber of Commerce event featuring dinner, live entertainment, a silent auction and awards ceremony recognizing the achievements of the stars in the community. Location is The Gathering Place at Gardner Village, 1100 W. 7800 S., West Jordan. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Jan. 19, 7:30-8:30 a.m.

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

## Jan. 23, 8-9:30 a.m.

**Diplomatic Breakfast**, presented by World Trade Center Utah, in partnership with the Governor's Office of Economic Development and the Salt Lake Chamber and welcoming Michael Howells, consul general from the British Consulate in Los Angeles. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Cost is \$25. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Jan. 23, 8:30 a.m.-3 p.m.

**Wasatch Choice 2050 and Mayor's Metro Solutions**, presented by Salt Lake County Regional Development, Wasatch Front Regional Council, the University of Utah's Department of City & Metropolitan Planning, Envision Utah, and the Mountainland Association of Governments. The combined event brings together stakeholders from across the region to discuss how to increase access to jobs and educational opportunities through the development of the WC2050 Preferred Scenario. Keynote speakers are Bruce J. Katz and

Jeremy Nowak, co-authors of *The New Localism: How Cities Can Thrive in the Age of Populism*. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Jan. 23, 11:30 a.m.-1 p.m.

**Business Women's Forum**. Speaker Nancy Pearce, vice president/financial center manager for Zions Bank, will discuss "Solving Gender Issues in the Workplace." Location is 50 West Club & Café, 50 W. Broadway, Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## Jan. 23, 11:30 a.m.-1 p.m.

**2018 Athena Luncheon**, an Ogden-Weber Chamber of Commerce event. Location is Timbermine Restaurant, 1701 Park Blvd., Ogden. Cost is \$20. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Jan. 24-26

**2018 Winter Innovation Summit**, a Sorenson Impact Center cross-industry event focused on social impact, innovation and investing. Location is the University of Utah, 1375 Presidents Circle, Salt Lake City. Cost is \$527. Details are at <https://sorensonimpact.com/winter-innovation-summit-2018/>.

## Jan. 24, 8-9:30 a.m.

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

## Jan. 24, 8-9:30 a.m.

**"The ADEA at 50: More Relevant Than Ever,"** an Employers Council event that is part of the organization's Legal Breakfast Briefing Series designed to help company leaders face developing and pressing legal challenges with confidence. Location is Radisson Hotel Salt Lake City Downtown, 215 W. South Temple, Salt Lake City. Cost is \$99 for this session only, \$396 for all five sessions. Remaining sessions take place in March, May, September and November. Details are at <https://www.employerscouncil.org/training-catalog>.

## Jan. 24, 9-10:30 a.m.

**Workforce Development HR Forum**, a West Jordan Chamber of Commerce event. Location is West Jordan Chamber Office, 8000 S. Redwood Road, West Jordan.



## CALENDAR

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Details are at westjordanchamber.com.

### Jan. 24, 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.com.

### Jan. 24, 1:30-3 p.m.

**Inaugural Utah Export Acceleration Grant Pitch Competition**, a World Trade Center Utah event that is a break-out from the Sorenson Impact Center's Winter Innovation Summit. Seven of the top 2017 Export Acceleration Grant recipients will compete for \$15,000 (first place), \$10,000 (second) and \$5,000 (third). Event is designed to bring together up-and-coming small businesses in Utah looking to sell products in international markets. Location is the University of Utah Guesthouse Ballroom, 110 Fort Douglas Blvd., Salt Lake City. Free and open to the public. Registration for the summit can be completed at Eventbrite.com.

### Jan. 24, 3-5 p.m.

**"Financial Statements: Do's and Don'ts for Your Small Business,"** a Salt Lake Chamber event. Location is the Women's Business Center, 175 E. 400 S., Suite 600, Salt Lake City. Details are at slchamber.com.

### Jan. 25, 5-7 p.m.

**Business After Hours**, a Salt Lake Chamber event. Location is Lake Effect, 155 W. 200 S., Salt Lake City. Cost is \$7 for early-bird registration, \$10 for members the week of the event, \$15 for nonmembers. Details are at slchamber.com.

### Jan. 25, 6-7 p.m.

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

### Jan. 25, 6-7 p.m.

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

### Jan. 25, 6-7 p.m.

**Health Insurance Clinic**, a Small Business Development Center (SBDC) event. Location is

the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

### Jan. 26, 7:30-8:30 a.m.

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

### Jan. 26, 11:30 a.m.

**Multi-Chamber Luncheon Series**, presented by the Murray Area, Southwest Valley, South Jordan, West Jordan and South Salt Lake chambers of commerce and ChamberWest. Salt Lake County Mayor Ben McAdams will discuss the state of the county, economic development and what it means for a business. Location is Conservation Garden Park, 8275 S. 1300 W., West Jordan. Open to the public. Registration deadline is Jan. 23. Registration can be completed at [westjordanchamber.com](http://westjordanchamber.com).

### Jan. 26, 6-9 p.m.

**Business Awards Banquet**, a Davis Chamber of Commerce event. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Cost is \$75. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

### Jan. 27, 7:15-9 a.m.

**"Eggs and Issues 2018,"** a Utah Valley Chamber event with the theme "Is Your Business Affected?" and offering a chance to meet with legislators to discuss issues affecting business in Utah County. Location is Utah Valley Regional Medical Center, Northwest Plaza, Clark Auditorium, 500 West and Bulldog Boulevard, Provo. Free. Details are at [thechamber.org](http://thechamber.org).

### Jan. 27, noon-3:15 p.m.

**Fifth Annual Utah STEM Expo**, hosted and organized by charter school Beehive Science and Technology Academy and featuring Utah middle school, high school and college/university students showcasing their STEM (science, technology, engineering and math) projects. Location is Mountain America Expo Center, 9575 S. State St., Sandy. Free and open to the public. Details are at [www.utahstemexpo.org](http://www.utahstemexpo.org).

### Jan. 30, 11:45 a.m.-1 p.m.

**"Life & Laughter" Luncheon Workshop**. Award-winning humor columnist Peri Kinder and stand-up comedian/actor Heather Mabbott will lead a fun discussion about the healing powers of laughter. Location is myBusinessBar, 4535 S. 2300 E., Salt Lake City. Cost is \$25 (lunch

is included). Reservations may be made at [lifeandlaughterjan.eventbrite.com](http://lifeandlaughterjan.eventbrite.com).

### Jan. 31, 7:30-9 a.m.

**Breakfast Safety Seminar**, a Utah Safety Council event with the theme "Physical Therapy in the Workplace." Location is Utah Safety Council, 1574 W. 1700 S., Salt Lake City. Free for two people per member organization, \$10 for nonmembers. Details are at [utahsafetycouncil.org](http://utahsafetycouncil.org).

### Jan. 31, 8 a.m.-2:30 p.m.

**"Key Utah Employment Rules,"** an Employers Council event. Location is Employers Council, Utah Office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$185. Details are at <https://www.employerscouncil.org/training-catalog>.

### Jan. 31, 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.com](http://chamberwest.com).

### Feb. 1, 8 a.m.-4 p.m.

**"Supervisory Skills Program,"** an Employers

see CALENDAR next page

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# Optimism holds steady among investors in latest Wells Fargo survey

The Wells Fargo/Gallup Investor and Retirement Optimism Index held steady in the fourth quarter of 2017 at plus-140, statistically unchanged from plus-138 in the third quarter. The index is near its September 2000 high of plus-147. Three-quarters of non-retired investors in the survey have a 401(k) plan and more than half — 57 percent — say the most valued feature of their plan is the “match contribution from their employer.”

The next-most-valued feature is the tax deferral on the money they contribute, which was noted by 33 percent. Forty-six percent say they would “save less” or “stop saving” in their 401(k) if the tax-deferred status of their plan was taken away, whereas 42 percent say they would “save the same amount.”

The survey was conducted by telephone with 1,015 U.S. investors Nov. 1-5, 2017. Sixty-seven percent of survey participants are non-retired and 33 percent of them are retired.

“The 401(k) plan has evolved into the greatest savings and investment vehicle that Americans have today to steadily build a retirement nest egg,” said Fredrik Axsater, executive vice president and head of Strategic Business Segments at Wells Fargo Asset Management. “Pre-tax savings has a direct impact on the level of savings that people achieve, and we have to recognize this as the country contemplates changes in tax policy. The employer-sponsored 401(k) is critical to allowing working people to save and invest over time.”

Investors are generally optimistic about all seven aspects of the index, with especially strong optimism about economic growth,

stock market performance and employment. Retired investors are more optimistic than non-retired, with an optimism index score of plus-151 versus plus-135 for non-retired investors.

According to the poll, 72 percent of investors are “somewhat” or “very optimistic” that they will be able to achieve their investment goals over the next five years, up from 52 percent of investors during the same quarter five years ago. Investor optimism generally tracks with market gains, as the S&P has gained nearly 100 percent since the fourth quarter of 2012.

Investors value guaranteed income streams in retirement but are unsure how to achieve it

Nearly all non-retired investors — 98 percent — “strongly agree” or “somewhat agree” that “it is important to have a guaranteed income stream in retirement, in addition to Social Security,” and yet there is confusion about how to get this additional income stream. Six in 10 (61 percent) either “strongly agree” or “somewhat agree” that they want a guaranteed monthly income stream that lasts as long as they need it, even if that means “giving up access to some of their money.” But at the same time, 75 percent of non-retired investors either “strongly agree” or “somewhat agree” that they want the freedom to spend their money as they want in retirement, even if that means they may run out of money “too soon.”

Investors also are unsure about what products are available to provide them with a guaranteed income throughout retirement: 49 percent “strongly agree” or “somewhat agree” that they are unsure about these types of products.

## CALENDAR

from previous page

Council event that will provide participants with a foundation of critical skills necessary to become an effective workplace leader. Location is Employers Council, Utah Office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$740. Details are at <https://www.employerscouncil.org/training-catalog>.

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

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

### Feb. 1, 6-7:30 p.m.

**“Start Smart,”** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Free. Details are at <https://utahsbdc.org/trainings>.

### Feb. 2, 7:30 a.m.-noon

**“Small Business Summit: Ignite & Inspire,”** a Salt Lake Chamber event. Keynote speakers are Bryan Trussel, co-founder and chief executive officer of Glympse Inc.; and Carine Clark, president and chief executive officer of Banyan. Location is Radisson Hotel Salt Lake City Downtown, 215 W. South Temple, Salt Lake City. Cost is \$79. Details are at [slchamber.com](http://slchamber.com).

### Feb. 2, 7:30-8:30 a.m.

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

### Feb. 2, 8-10 a.m.

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

### Feb. 2, 8-10 a.m.

**First Friday Face-to-Face**, a West Jordan Chamber of Commerce business-to-business networking event. Location is the Megaplex Theatres at The District, 3761 W. Parkway Plaza Drive, South Jordan. Free. Details are at [westjordanchamber.com](http://westjordanchamber.com).

### Feb. 3, 7:30-9 a.m.

**Bagels and Bills 2018**, a Spanish Fork Salem Area Chamber of Commerce event. Location is Nebo School District offices, 350 S. Main, Spanish Fork. Free. Details are at [thechamber.org](http://thechamber.org).

### Feb. 3, 9:30-11 a.m.

**“Politics and Pancakes 2018,”** an American Fork Chamber of Commerce event. Location is American Fork Hospital, 170 N. 1100 E., American Fork. Free. Details are at [thechamber.org](http://thechamber.org).

### Feb. 5, 12:15 p.m.

**Annual Membership Meeting**, a Utah Manufacturers Association event. Speaker is Phil Dean, state budget director and chief economist. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$55. Reservations may be made by contacting Annette at (801) 363-3885 or [annette@umaweb.org](mailto:annette@umaweb.org).

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

**“New Perspectives on Change in the Workplace,”** a Salt Lake Community College event. Participants will learn about tools for lessening feelings of resistance, stress and being overwhelmed when obstacles occur; and will develop skills that

support taking control of situations, greater self-empowerment, confidence and productivity. Location is Salt Lake Community College’s Miller Campus, 9750 S. 300 W., Sandy. Cost is \$300 (\$150 for qualified Salt Lake County companies). Details and registration are available by contacting Debbie Patten at [debra.patten@slcc.edu](mailto:debra.patten@slcc.edu) or (801) 957-5244.

### Feb. 6, 8-9:30 a.m.

**Employment-Based Immigration Briefing Session**, an Employers Council event providing participants with a basic understanding of employment-based immigration benefits that can provide temporary or permanent work authorization. Location is Employers Council, Utah Office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$59. Details are at <https://www.employerscouncil.org/training-catalog>.

### Feb. 6, 11:30 a.m.-1 p.m.

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

### Feb. 7, 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 Women’s Business Center, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

### Feb. 8, 11:30 a.m.-1 p.m.

**Lunch & Learn**, a Murray Area Chamber of Commerce

see CALENDAR page 14



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## Opinion

# 2108 will be no different; Republicans, like Democrats, can't help spending

After failing to pass any significant legislation during most of Pres. Donald Trump's first year in office, the Republican-controlled Congress was finally able to pass a major tax reform bill in the waning minutes of 2017. But beyond not getting in the way of the administration's efforts to crack down on abusive federal regulations, the party that never missed an opportunity to bemoan the previous Democratic administration's profligacy continued to show little interest in addressing the country's spending-driven fiscal problems.



VERONIQUE de RUGY

Will 2018 be any different?

The country is now \$20.6 trillion in debt and a return to the annual trillion-dollar budget deficits that occurred under the Obama administration is on the horizon. Regardless of how one feels about the Tax Cuts and Jobs Act, a lack of revenue is not what's driving the mounting federal debt. The main culprit is simple: The federal government has gotten too big and lawmakers on both sides of the aisle have a seemingly insatiable desire to borrow and spend.

Indeed, Republicans and Democrats

have enabled an unsustainable explosion in so-called "entitlement" spending (i.e., Social Security, Medicare and Medicaid) while routinely teaming up to bust budget caps that were intended to provide a modicum of control over federal spending.

Spending on entitlement programs now consumes 60 percent of the federal budget. That share will grow as baby boomers continue their march toward retirement. Social Security, which is the federal government's largest program, has already been running a permanent cash flow deficit since 2010. Unless Congress intervenes, benefits will have to be cut by 25 percent in 2035 (or sooner, depending on the economy and other factors). Medicare is in even worse shape and Medicaid isn't far behind.

Putting our country on sound financial footing requires reforming these programs in a way that reduces costs. There is no avoiding it, but the longer policymakers wait to act, the more difficult it will be to tackle the problem. Yet at the end of December, Senate Majority Leader Mitch McConnell announced that he is unlikely

to even discuss Social Security and Medicare this year. Not helping matters, Pres. Trump appears to remain committed to his politically convenient campaign promise to not touch Social Security or Medicare while in office. Like most Republicans, he also supports further increasing military spending under the childlike notion that the bigger the price tag, the better.

The Trump administration decided to start off 2018 with a push for a package on infrastructure that will assuredly require more spending and debt. That additional debt will be of little concern to most members of Congress, given the opportunities that infrastructure legislation offers to shovel federal funds to various special interests back in their district or state. And given that this is a midterm congressional election year, it's not much of a surprise that Republican policymakers are more than interested in starting off the year by further opening the federal spending spigot.

Like the average Democrat, the average Republican views federal spending as an opportunity to buy votes for re-election. With talk that the Democrats could win back control of one or both houses of Congress,

the temptation for Republicans to get playful with Uncle Sam's credit card will be even stronger. Just look at the GOP's open desire to (once again) blow past spending constraints to lard up the Pentagon's defense contractor-friendly budget. Democrats will gladly go along, as long as non-defense spending gets to bust the spending caps, as well. That's a trade that too many Republicans will be happy to make.

As a result, I sadly predict that 2018 will bring more federal spending — much to the pleasure of the special-interest creatures lurking in the Beltway swamp that campaign Trump said he would drain. What Congress does with an infrastructure package in the early going will be telling. Preliminary policy announcements made by the Trump administration on infrastructure spoke of a need for market-based reforms. That offers a bit of hope, but I wouldn't count on it too much, given the growing desire in Congress to spend, spend, spend.

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

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# Iran has the elements for extended period of instability, maybe revolution

The most enlightening commentary on what is going on in Iran right now was written 162 years ago. In his book on the French Revolution, Alexis de Tocqueville explained, "Revolutions are not always brought about by a gradual decline from bad to worse. Nations that have endured patiently and almost unconsciously the most overwhelming oppression, often burst into rebellion against the yoke the moment it begins to grow lighter. The regime which is destroyed by a revolution is almost always an improvement on its immediate predecessor, and experience teaches that the most critical moment for bad governments is the one which witnesses their first steps toward reform."

Why are these protests taking place in Iran and not in, say, North Korea? This is the question Tocqueville answers for us.

The deeply antagonistic relationship between Washington and Tehran makes it easy to forget that Iran today is more open than many other countries in the Middle East. Compare the status of women and minorities in Saudi Arabia and Iran and you will find there is really no comparison. And in recent years, Iran has taken steps toward even greater openness, although they've often been reversed as the hard-liners win out over the reformers in what is still a generally repressive regime.

Over the past two decades, the country has consistently elected presidents who are opposed by the hardline establishment. In 1997, it elected Mohammad Khatami, who is now under virtual house arrest. Then came Mahmoud Ahmadinejad, whose radi-

cal rhetoric and manner masked the fact that he was a rank outsider to the mullah-ocracy that had run Iran since 1979. Ahmadinejad was a street-smart politician with no theological credentials and thus was deemed a threat to the clerics' hold on power. Today, it has another reformist president, Hassan Rouhani, who has been twice elected, the second time with a thumping majority. Iran's hardline establishment has actively sought to undermine Rouhani's reform agenda. In fact, some serious observers of the country speculate that the protests have been engineered by the



FAREED ZAKARIA

hard-liners, who will then use them to justify crackdown and a total end to reform.

Iran's Green Movement of 2009 is an illustration of Tocqueville's thesis. It only happened because the country held elections, complete with debates, candidates with opposing views and secret balloting. The process raised the hopes of many Iranians, who were then deeply disappointed when, in the end, the elections were believed to be rigged and the more reform-minded candidate was defeated. In Egypt today, no one expects an actual election, so when Gen. Abdel-Fattah el-Sissi wins 97 percent of the vote, no one protests.

"The abuses with which the French government was charged were not new, but the light in which they were viewed was," wrote Tocqueville. "More crying faults had existed in the financial department at an earlier period, but since then, changes had taken place, both in government and in society, which made them more keenly felt than before." Similarly, the Iranian economy has

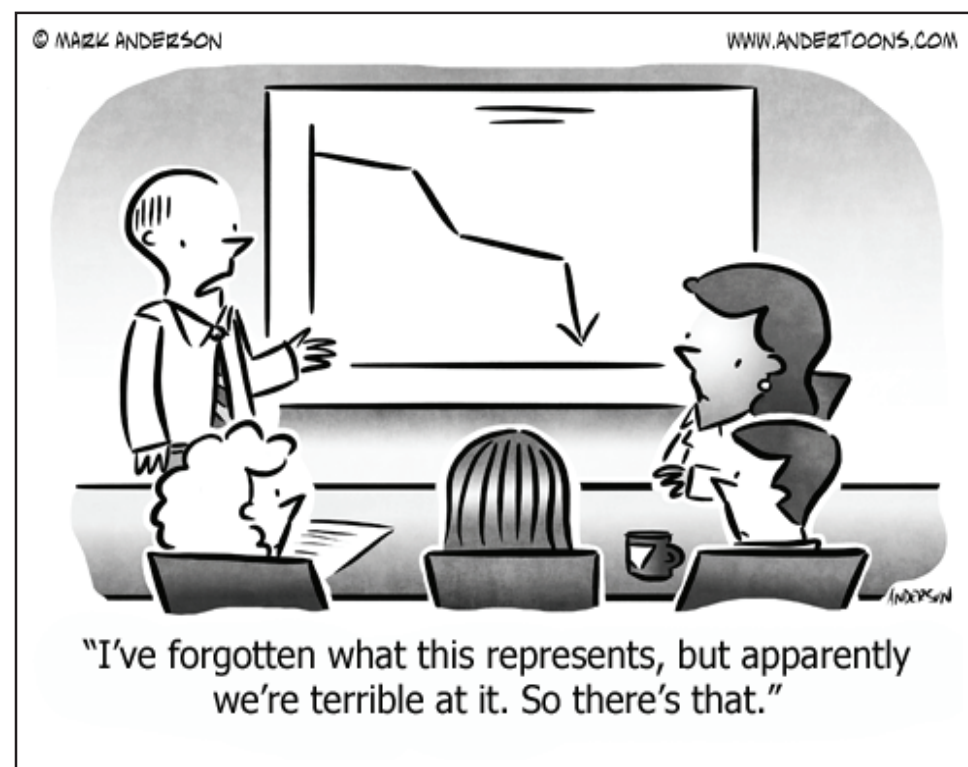
always been a dysfunctional mess — a toxic mixture of autarky, state socialism and corruption. But in recent years, people have had their hopes raised by the promises of reformers, the expectation that sanctions would be lifted and the knowledge of life outside Iran. In fact, the protests were triggered by a series of economic reforms.

Ian Bremmer's smart 2006 book, *The J-Curve*, argued that some countries are stable because they are closed — North Korea, Belarus, for instance — while others are stable because they are open, like the United States and Japan. The former shield themselves from the winds of glo-

balization; the latter are flexible and resilient enough to adapt to those forces. The most difficult period is when a country is moving from being closed to being open. If the regime is enlightened and strategic, it might be able to reform enough to weather this rocky transition. But there are two other more likely paths — the chaos produces a return to repression or a collapse of the state.

Iran has the ingredients for a revolution. Over half the population is under 30,

see ZAKARIA next page





# Opinion

## Audre Lorde's concepts of motivation and empowerment are winners

Audre Lorde, who died in 1992, was poor, black, a lesbian, author of *The Lord of the Flies* and “has posthumously become the ultimate insider on American campuses,” according to a *Wall Street Journal* article by Jillian Kay Melchior. There is an Audre Lorde lounge on the campus of the University of Utah and she conceived the phrase “Your silence will not protect you.”

Lorde described America as a country where racism, sexism and homophobia are inseparable. She has become “one of my sheroes,” said Darren Walker, president of the Ford Foundation, at a 2017 commencement address at Oberlin College. A whole bunch of college kids agree with Walker and have taken to the streets.

Many of my good friends are unhappy with Donald Trump and I do not blame them one bit. Trump has the knack of rubbing people the wrong way and this is causing me a lot of stress and anxiety. My good friends and family members are constantly haranguing me about the shortfalls of Trump and somehow I need to calm them down.

It is way too early to tell whether Trump will go down in history as either a good president or a bad president. Right now, our country is in pretty good shape. The

economy is booming, unemployment is down and long-promised tax reform is in place. In the past 12 years, the share of the world’s citizens who live in free countries has risen and world poverty is diminishing. But times could change and, as history has taught us, if we wait long enough, all sorts of bad things will happen.



ROBERT PEMBROKE

The war on Trump is never going to go away and, yes, Trump is guilty of something, but so is everyone else. Did Trump conspire with Putin to rig the election? Is Trump mentally ill? Did Trump obstruct justice? At this point in time,

none of us know definitively whether or not any of the above are true.

Not only are people deceiving us, we are deceiving ourselves. “If a particular perception of an event somehow appears to have become the social norm, people seeking to build or protect their reputations will begin endorsing it through their words and deeds, regardless of their actual thoughts,” said Holman W. Jenkins Jr. in his article “The Long War on Donald Trump” in *The Wall Street Journal* on Dec. 8.

Doug Jones beat Roy Moore by a little more than 1 percent of the total votes in Alabama to win a seat in the United States

Senate. Jones ran a better campaign than his opponent by getting thousands of people out on the street, talking up his positions. Moore, according to NPR radio, took Steve Bannon’s advice and put very few boots on the ground and proceeded to lose the election. It looks like both candidates were unable to change people’s minds and only boots on the ground decided the winner.

During the past six months, while writing this column, I have learned an important lesson: You cannot change people’s minds once they have reached maturity. So, if you were a “Never Trumper” in 2015, you are a “Never Trumper” today.

Here is a possible answer to my dilemma of stress and anxiety: Somehow, I have got to get my “Never Trump” friends and family members to pick up a sign and march around downtown Salt Lake City. I will figure out a sign and have it printed and present it to my some of my friends and family members as a gift. I will need eight signs.

I think that Lorde was a very wise and prudent person. She relied on thoughts to encourage people to be free. While some will question her rigidity in focusing on racism, sexism and homophobia, her concept of being motivated and empowered from within is a real winner.

So, I encourage all you to pick a sign and spend a couple of days walking around downtown Salt Lake City. Our founding fathers did this and created a nation that is still leading the cause of freedom 241 years later.

Robert Pembroke is the former chairman of Pembroke’s Inc. He can be reached at [pembroke894@gmail.com](mailto:pembroke894@gmail.com).

### ZAKARIA from previous page

large numbers of its youth are educated yet unemployed, almost 50 million Iranians have smartphones with which they can learn about the world, and reformers have consistently raised expectations but never been able to deliver on their promises. But the regime also has instruments of power, ideology, repression and patronage, all of which it is ready to wield to stay in control. What appears likely for Iran is a period of instability — in an already volatile Middle East.

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

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Annual Costs	Initial (one time) enrollment fee	None	\$50 per person	None
	Annual premium / Membership	\$18,086.64	\$1,557	\$5,388
	Est. co-insurance cost for 4 visits	\$96	Not applicable	Not applicable
	Co-pay / Visit fee on 4 visits	\$160	\$40	None
	HCS subsidy for ZDC membership	Not applicable	(\$900)	Not applicable
Potential Savings	Annual fee	None	None	\$75
	<b>TOTAL Annual Costs</b>	<b>\$18,343</b>		<b>\$6,160</b>
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## CALENDAR

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event. Location is The Union, 7178 S. 900 E., Midvale. Details are at [murraychamber.org](http://murraychamber.org).

### Feb. 8, 11:30 a.m.-1 p.m.

**ChamberWest Luncheon Series.** Speaker Patrick Ross, digital marketing/social media manager at Utah Media Group, will discuss "Using Social Media as a Business Growth Tool." Location is the Utah Trucking Association, 4181 W. 2100 S.,

West Valley City. Cost is \$20 for members, \$30 for nonmembers or at the door. Registration can be completed at [chamberwest.com](http://chamberwest.com) or (801) 977-8755.

### Feb. 8, 5:30-6:30 p.m.

**WordPress Workshop,** a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

### Feb. 8, 6:30-8:30 p.m.

**Small Business Roundtable,** presented by the Salt Lake County

Library in partnership with Salt Lake SCORE. Workshop will include information about how to use LinkedIn and social media to brand a business. Location is Sandy Library, 10100 S. Petunia Way, Sandy. Free. Details are at [sandychamber.com](http://sandychamber.com).

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

**Eggs & Issues,** a Murray Area Chamber of Commerce event. Speaker is from International Health Partners. Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the menu). Open to the pub-

lic. Details are at [murraychamber.org](http://murraychamber.org).

### Feb. 9, 7:45-9 a.m.

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

### Feb. 9, 8 a.m.-6 p.m.

**34th Annual Investors Choice Venture Capital Conference,** a [Venturecapital.org](http://Venturecapital.org)

event with up to 25 companies pitching to investors. Skiing and snowboarding are Feb. 8, 9 a.m.-4 p.m. at Solitude Mountain Resort. Investor reception is Feb. 8, 6-8 p.m., at the Zions Bank Founders Room, 1 S. Main St., Salt Lake City. Location is Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Registration can be completed at [Eventbrite.com](http://Eventbrite.com). Cost is \$495. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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**GOED***from page 1*

Luke Air Force Base and the Los Angeles Police Department.

"In order for us to maintain our leadership in the unmanned vehicle space, we must continue to push the boundaries of what is possible with machine learning and artificial intelligence," said Mel Torrie, chief executive officer and founder. "This project will ensure that we continue to offer our customers and partners the most advanced, safe and simple autonomous solutions."

The GOED board approved an incentive of up to \$166,600 in the form of an Industrial Assistance Fund grant that will be used to help pay for road improvements expected to cost \$833,000. Without those improvements, the company says it cannot expand and would look to relocate its operations outside Utah.

The ASI expansion is expected to result in new wages of about \$26.6 million over five years, with the average wage paying twice the Cache County average. New state tax revenues are expected to be \$3.3 million in that period.

"ASI is a pioneering innovator that is using sophisticated research from our universities," said Val Hale, GOED's executive director. "ASI is a truly impressive homegrown company, and we are proud to support its expansion in Utah."

"The impact of Utah's innovative universities, the technologies they spin out, and the talent they prepare is felt again today as ASI announces their expansion," said Theresa Foxley, president and chief executive officer of the Economic Development Corporation of Utah. "We are happy this game-changing technology will continue to develop in Utah."

Parker Hannifin said its Utah expansion will result from moving certain jobs from California to Ogden. The GOED board approved a tax credit rebate of up to \$1 million for the project.

Founded in 1917 in Ohio, Parker Hannifin manufactures motion and control technologies and systems, providing precision engineered solutions for a variety of mobile, industrial and aerospace markets. Parker Aerospace, an operating group within the company, is a global leader in aerospace research, design and manufacturing. The company has locations in 39 states and 48 countries outside the U.S.

Cleveland-based Parker Hannifin currently has an engineered polymer systems facility in Utah, as well as an engineering and manufacturing operation supporting its Control Systems Division in Ogden. The division

designs and manufactures flight control actuation equipment. In a competitive process, the company selected the Ogden facility as the new location for its repair and overhaul operation for the division. Parker Hannifin will be moving the work, including equipment and jobs, to Utah from Irvine, California. The positions include direct assembly and test positions, engineers, support staff and leadership.

"We appreciate the engagement and support of the governor's office," said Doug Dilley, commercial business unit manager for the division operation in Ogden. "The economic climate in Utah is quite favorable for business development, and the area is an excellent place for our team members to live and work. It has been a great experience to partner with the Utah economic develop-

ment office in this project, and we look forward to working together in the future."

The \$2.8 million capital project is expected to result in new wages totaling \$17.8 million over six years, and new state tax revenues over that period are estimated at \$6.7 million.

"With deep ties to the global aerospace market, Parker Hannifin is a large contributor to Utah's world-class aerospace industry," Hale said. "We look forward to the company's continued growth in our state."

"Parker Hannifin's decision to expand is a great win for Ogden, Weber County and Utah as a whole," Foxley said. "We look forward to the positive impact their increased presence in Utah will have on the aerospace industry in the state."

**CALENDAR***from previous page***Feb. 9, 6 p.m.**

**2017 Annual Gala**, an Ogden-Weber Chamber of Commerce event with the theme "A Night to Celebrate." Awards will be presented for Small Business of the Year, Large Business of the Year, Volunteer of the Year, Chairperson of the Year, the Sue Westenskow Education Award, the Athena Leadership Award and the Wall of Fame. Location is Peery's Egyptian Theater, 2415 Washington Blvd., Ogden. Cost is \$100. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

**Feb. 10, 7:15-9 a.m.**

**"Eggs and Issues 2018,"** a Utah Valley Chamber event with the theme "Is Your Business Affected?" and offering a chance to meet with legislators to discuss issues affecting business in Utah County. Location is Utah Valley Regional Medical Center, Sorenson Tower, Ashton Auditorium, 1134 N. 500 W., Provo. Free. Details are at [thechamber.org](http://thechamber.org).

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

**Fourth Annual Legislative Breakfast**, a Murray Area Chamber of Commerce event featuring state legislators providing a legislative update and having an audience Q&A. Location is Intermountain Medical Center's Doty Education Center, 5121 S. Cottonwood St., Building 6, Murray. Free, and open to the public (no young children, please). Details are at [murraychamber.org](http://murraychamber.org).

**Feb. 14, 11:30 a.m.-1 p.m.**

**"Sweet Success,"** a Women's Business Center event. Location is the center, 175 E. 400 S., Suite 600, Salt Lake City. Details are at [slchamber.com](http://slchamber.com).

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

**2018 Annual Athena Award Luncheon**, a Davis Chamber of Commerce event. Athena Award recipient is Sheryl Cox of America First Credit Union. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

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

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Location is The Union, 7178 S. 900 E., Midvale. Details are at [murraychamber.org](http://murraychamber.org).

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

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

**Feb. 15, 5-7 p.m.**

**Business After Hours**, a Salt Lake Chamber event. Location is Radisson Hotel Salt Lake City Downtown, 215 W. South Temple, Salt Lake City. Cost is \$7 for early-bird registration, \$10 for members the week of the event, \$15 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

**Feb. 16, 7:30-8:30 a.m.**

**Eggs & Issues**, a Murray Area Chamber of Commerce event. Speaker Jessica Christensen, Miss Murray 2018, will discuss "Teen Suicide." Free (pay if ordering from the menu). Open to the public. Details are at [murraychamber.org](http://murraychamber.org).

**CLASSIFIED****CAREERS****International Relief Teams Seeks Skilled Construction Volunteers**

International Relief Teams (IRT) is seeking volunteers with construction skills (handypersons or licensed contractors) for one week deployments to U.S. flood affected areas to help those families who cannot financially recover on their own, get back into their homes.

Our construction teams are currently working in Louisiana in the aftermath of last year's record floods, and anticipate we will be needed in Texas in the near future.

Although skilled construction volunteers are our first priority, we will be adding a limited number of unskilled volunteers to each team. All volunteers accepted for this assignment will be flown commercially from an airport near their home to an airport near the job site, leaving on a Sunday and returning the following Sunday. IRT will provide minivans for volunteers to use to for local transportation to and from the arrival airport and to and from the job site.

Teams will be housed at local churches or other suitable facilities. Volunteers are responsible for bringing their own bedding, towels, and toiletries. There is a \$150 volunteer participation fee to help cover airfare and local transportation costs, and volunteers are responsible for their own meals while on assignment.

Work is performed Monday through Friday (full days) and a half day on Saturday. Job assignments generally include installing windows, doors, kitchen cabinets; laying tile, linoleum, or wood flooring; building handicap ramps to the home; roofing; drywall and mudding; finish carpentry work, finishing plumbing; and other related tasks. We ask each volunteer to bring basic hand tools, such as a tool belt, hammer, pliers, putty knives, tape measure, etc. Power tools, generators, compressors, and other large specialty tools are provided by IRT and our local agency partners.

For more information, contact Brett Schwemmer ([bschwemmer@irteams.org](mailto:bschwemmer@irteams.org)), or to apply for an assignment, fill out an online volunteer application ([www.irteams.org](http://www.irteams.org)).

About IRT: Since 1988, IRT has been actively involved in helping families in need in 68 international disasters, and 24 U.S. disasters. IRT construction teams worked for more than six years repairing and rebuilding homes in Mississippi after Hurricane Katrina, and four years in New Jersey after Superstorm Sandy, and is now working in Louisiana after last year's record floods.

**NAI***from page 1*

with property values increasing and vacancy rates for open apartments, office space and industrial buildings nearly nonexistent.

The vacancy rates for multi-family housing units remains below 1 percent, a key contributor to the area's lack of affordable housing options. Rental rates went up 6.6 percent over the course of 2017, after increasing by 7.2 percent in 2016. But last year signaled some relief with the completion of two large student housing projects and the start of construction on two large apartment complexes.

Five projects are under construction heading into 2018 that should add about 900 new housing units combined.

On the commercial side, a series of new grocery stores have started to attract surrounding retail stores and vacancy rates in the new construction is at a low 3.5 percent. The low vacancy and availability of prime spots near

the larger grocery stores should encourage more new construction, according to the NAI report.

The report compares some of southwestern Utah's trends to those in the Salt Lake City and Las Vegas areas, with similar indicators in all three: continued expansion accelerating as the region moves farther from the Great Recession.

Walter said the numbers leave him more confident than he was a decade ago, when the housing boom of the mid-2000s was starting to tip over into the recession. "This slower, more stable recovery and now expansion has a lot stronger foundation," he said, pointing to the lower vacancy rates as evidence that developers aren't building too quickly.

The new development is also helping to boost the southwestern Utah job market, according to figures from the Department of Workforce Services. Washington County added an estimated 2,800 new jobs from November of 2016 to the same month in 2017, a 4.4 percent increase.



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