

OF NOTE



Here's to your health

If you are a UnitedHealthcare customer and you sign up for the company's health program called "Motion," the healthcare giant will give you a \$300 Apple Watch for free to keep track of your progress. The program rewards those who walk more than 10,000 steps per day, and hundreds of thousands of the firm's insured have joined.

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If Utah became 'Crossroads of the World,' so can other states

Brice Wallace
The Enterprise

Acknowledging Utah's strength in international trade, several economic leaders recently hailed the state's advancement from "Crossroads of the West" to "Crossroads of the World" and suggested that the Utah can share its success with other states and other nations.

"We're more than happy to share what we know, how we've done it, even here in

America," Gov. Gary Herbert said at the Utah Global Forum in Salt Lake City.

"The good news is, it's not a zero-sum game," he said. "If other states will do what we're doing, they are going to have the same kind of success. And all will benefit. It is mutually beneficial. If other countries do what we're doing, they will have the same kind of success.

"Now, they may be farther down on

see FORUM page 4



A worker installs a pump motor in a new hot tub at the Bluffdale factory of Bullfrog Spas. The company will add 150 people to its workforce because of a tax credit incentive granted recently.

Three companies will create 1,135 jobs through GOED tax incentives

Brice Wallace
The Enterprise

Three companies have announced expansions that are expected to create a total of 1,135 jobs in Utah over the next few years.

LendingClub Corp., Bullfrog Spas and Essence Global made the announcements after being approved for tax credit incentives by the Governor's Office of Economic

Development (GOED) board at its November meeting.

That meeting also featured an incentive for Merit Medical Systems Inc. tied to the creation of up to 1,010 high-paying jobs over 15 years, as reported in last week's edition of *The Enterprise*.

LendingClub will create up to 860 jobs in operational roles over the next 10 years

see INCENTIVES page 15

Qualtrics calls off IPO, sells for \$8 billion

The monster Utah IPO that was the talk of the tech industry and all over the local press earlier this month is off.

When Provo-based Qualtrics' CEO Ryan Smith announced his intentions to take his company public, the initial stock offering was universally expected to eclipse all others for a Utah-based company. But that won't happen because Smith has accepted an \$8 billion offer from SAP, a German multinational software corporation, to buy the company. The new deal is being hailed as one of the biggest ever for a venture-backed enterprise software company.

Qualtrics is a pioneer in the experience management (XM) software category and helps companies with data and feedback in the areas of customer, employee, product and brand management. Industry insiders have dubbed Qualtrics a "unicorn" company because of its unique products and operation. The company employs about 1,900.

"Our mission is to help organizations deliver the experiences that turn their customers into fanatics, employees into ambassadors, products into obsessions and brands into religions," Smith said in a statement. "Supported by a global team of over 95,000, SAP will help us scale faster and achieve our mission on a broader stage. This will put the (Qualtrics-developed) XM Platform everywhere overnight."

SAP is a multinational software corporation that makes enterprise software to manage business operations and customer relations. SAP is headquartered in Walldorf, Baden-Württemberg, Germany, with regional offices in 180 countries. The company has over 335,000 customers and almost 100,000 employees.

Qualtrics is expected to operate as an entity within SAP's Cloud Business Group following the deal, retaining its brand and joint headquarters in Provo and Seattle. Smith will continue to lead the company, according to a joint release.

Under the terms of the agreement, SAP will acquire all outstanding shares

see QUALTRICS page 4



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Bullock to head Squire & Co.

Squire & Co. PC, an accounting firm with offices in Orem and Salt Lake City, has named Jonyce Bullock as CEO. Bullock was the managing partner of the firm and will continue as office managing partner of the Orem office.

Jonyce Bullock

In addition, Squire & Co. announced that Shane Edwards has been appointed as office managing partner for the Salt Lake City office. Both Bullock and Edwards will continue as members of the firm's executive committee and board of directors.

"A renewed focus on providing outstanding client service

through industry specialization and the addition of the Salt Lake office to our Squire team have resulted in significant growth and expansion during 2018," said Bullock. "To help us be best prepared to capitalize on the opportunities for each of our offices and meet the expanding needs of our clients, we have realigned our organizational structure and made changes in key leadership positions. We are now properly positioned to continue our growth through 2019 and beyond."

Squire is a locally-owned, full-service accounting and advisory firm offering audit, tax, transaction support, ERP implementation, wealth management and outsourced CFO/Controller services. Squire has been in business since 1973 and employs about 130.



City Creek Reserve, the real estate arm of the The Church of Jesus Christ of Latter-day Saints, has submitted preliminary planning documents for a major glass office building to be located on the northeast corner of State Street and 100 South in downtown Salt Lake City. The building is designed to be 28 stories — that's 395 feet — tall, according to plans submitted to the Salt Lake City Planning Commission.

"We're pleased to be bringing another Class A office tower to downtown Salt Lake," said City Creek Reserve spokesman Dale Bills in a statement issued recently. "We'll have more to say in the coming weeks as we progress through the city's approval process."

The skyscraper — called Tower 8/95 State in planning documents — would be the city's third-tallest building. The entrance would face the intersection of State Street and 100 South and parking would be provided on two levels within the tower.

RMP proposes customer refund and efficiency charge decrease

Rocky Mountain Power has filed a proposal to issue a one-time refund of approximately \$14.5 million and to decrease the customer surcharge for energy efficiency from approximately 3.66 percent to 3.54 percent of customer's bills. If approved by the Utah Public Service Commission, the refund for a typical residential customer will be about \$7.30 on the February 2019 bills.

Rocky Mountain said the reduction is possible because the utility has identified more-efficient ways to deliver these programs to customers. Widespread adoption of energy efficiency measures has allowed the company to spend less while still achieving efficiency targets, the company said.

In 2017, Rocky Mountain

Power published company plans showing the beneficial long-term effects of renewable energy and the evolving electrical grid. The declining costs of renewable energy allow this resource to compete with traditional energy efficiency management as a least-cost energy resource in Utah.

Rocky Mountain has instituted energy efficiency programs that coordinate when electricity is used, as well as reduce overall electrical use to help customers save money. These programs are funded by an efficiency charge, which appears as a line item on the customer bill. Programs for residential customers continue to include cash incentives for energy-efficient appliances, improved insulation, energy-efficient windows and low-income weatherization.

Clarus acquires of skincare firm SKINourishment

Clarus Corp., a Salt Lake City holding company has acquired skincare company SKINourishment Inc. of Wimberley, Texas. Clarus focuses on acquisition of sport-enhancing products and high-growth potential category companies.

SKINourishment markets organic, food-grade, plant-based skin products with distribution across 37 countries. Its products are sold under four brands: climbOn, Cross-FIXE, POLYN and POLYN Baby. Clarus' initial focus will be on the launch of seven climbOn products through its global distribution platform, the company said in announcing the acquisition.

"Clarus has identified skincare, along with sport supplements,

as a new category of focus with high-growth potential, and we believe that our acquisition of SKINourishment provides an important strategic entrance," said John Walbrecht, president of Clarus. "Similar to our existing brands, SKINourishment has built a purpose-driven, 'super fan brand' dedicated to using the highest-quality organic ingredients. Its innovative and differentiated products have fostered product adoption at both the core user and athlete level, including strong, loyal followers like climbing athlete Tommy Caldwell. These important qualities provide Clarus with a platform to grow SKINourishment's existing portfolio, while targeting other sport-

enhancing products using natural, organic, cannabis-infused or alternative ingredients."

In 2012, Polly Glasse founded SKINourishment to house all four brands under the same umbrella. She will remain the leader of SKINourishment's product innovation under Clarus' ownership. Commenting on the opportunity, she said: "We are proud to offer plant-based products for the largest organ in your body — your skin. We couldn't be more thrilled to join the Clarus family as they are a partner with the same values and ethics as our great company."

Clarus was founded in 1991 and employs about 400 across its brands.

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NetDocuments buys Closing Room

NetDocuments, a Lehi cloud-based content services platform for law firms, corporate legal teams and compliance departments, has acquired Closing Room, a deal management application developed by Chicago-based Chapman and Culter Law that streamlines transactional closing processes.

"Closing Room, designed for lawyers, by lawyers, has been stamped 'safe, valued and proven' and is a strategic addition to the NetDocuments platform," said Josh Baxter, NetDocuments CEO. "The acquisition serves to extend our company's rich partner and product eco-system that is solving for the unique challenges of the legal industry."

The application, which will be integrated into the NetDocuments platform in the first half of 2019, provides an intuitive way for deal teams to coordinate on closings, automates manual closing binder

processes, eliminates the need for physical closing rooms and reduces the time, cost and effort of producing closing binders for clients and third parties, NetDocuments said in a release.

"We are really pleased to offer this product to NetDocuments," said Tim Mohan, Chapman's chief executive partner. "We launched our practice innovations group three years ago and today, we have a world-class innovations team capable of designing and building market-ready software. NetDocuments provides a wonderful platform to deploy the application to other firms, and we look forward to future opportunities to collaborate on products that can benefit the entire legal industry."

The announcement of acquisition was made at NetDocuments' annual customer and partner summit ndElevate in Park City and terms were not disclosed.

Japanese public television comes to Utah

Japan's English-language public television station is now available to cable and over-the-air viewers in Utah. NHK World-Japan has become available in the Salt Lake City market, thanks to a partnership between NHK World-Japan and KUEN Channel 9. KUEN is an educational independent television station licensed to Ogden. The station is owned by the Utah State Board of Regents and is operated by the Utah Education Network on behalf of higher education as well as public education.

The announcement was made by Masaru Shiromoto, president and CEO of Japan International Broadcasting and Laura Hunter, chief operating officer and station manager of KUEN.

"We are especially pleased with the partnership with KUEN and the opportunity to be a part of the Salt Lake City community," said Shiromoto. "NHK World-Japan's mission is to present the rich culture of Japan and Asia and to provide global news from the Asian perspective. It matched perfectly with Utah Education Network's mission to enrich lives and strengthen communities through the power of media."

"The addition of NHK World-Japan to our

channel lineup offers viewers a variety of engaging programming options," said Hunter. "For people across Utah with an interest in international news, as well as in Japanese culture, NHK World-Japan's wide range of programs and series provides a fresh new look and a decidedly global perspective."

NHK World-Japan is a 24/7 network featuring original television programming from NHK (Japan Broadcasting Corp.), the country's only public broadcaster. It delivers a blend of programming featuring hourly live international news from Tokyo and news bureaus around the globe, along with programs on Japanese society, politics, scientific advancement, culture, history, food and lifestyle.

NHK World-Japan can be seen on Comcast channels 389 and 1152 and over-the-air digital channel 9.4.

Salt Lake City joins New York; Los Angeles; Chicago; Philadelphia; Washington, D.C.; San Francisco; Atlanta; Seattle; Denver; Orlando; Charlotte and Baltimore carrying the Japanese channel, which reaches over 325 million households in 160 countries.

SLC ranks No. 1 in nation for office net absorption growth

Buoyed by robust tech-sector employment growth, Salt Lake City ranks first for office net absorption growth among the 30 leading tech markets in the nation, according to commercial real estate firm CBRE's annual Tech-30 report, which measures the tech industry's impact on office rents in the 30 leading tech markets in the U.S. and Canada.

Salt Lake City's 11.4 percent growth in the third quarter was ahead of second-place Raleigh-Durham, North Carolina, which registered 7.9 percent growth. The rest of the top five included Silicon Valley, California (7.9 percent); Vancouver, Washington (7.1 percent); and Charlotte, North Carolina (5.8 percent).

Salt Lake's high-tech employment grew 8.1 percent during 2016 and 2017, with office asking rents rising 9 percent from the second quarter of 2016 to the second quarter of 2018 to \$23.96 per square foot. Salt Lake City's combination of low office rents — particularly compared to primary markets like San Francisco and Seattle — and steady high-tech labor pool growth make it an attractive market for commercial real estate investors, according to the report. While many tech firms are willing to pay a significant premium for office space in leading tech submarkets — 13 percent more on average, according to the study — Salt Lake's top tech submarket, the Utah and Salt Lake counties' Tech Corridor, has just a 3.5 percent rent premium.

"Despite accounting for only 38 percent of the total sub-

urban market size in both Salt Lake and Utah counties, the Tech Corridor has accounted for 67 percent of total net absorption since 2017," said Nadia Letey, first vice president and office specialist at CBRE in Salt Lake City. "Large tenants are drawn to the area because of low costs, availability of new product and access to talent. Looking ahead, the overall

tech market is expected to remain healthy; vacancy in the suburbs is in the single digits; and development — especially in the Tech Corridor — is strong, with two-thirds of new construction already pre-leased."

The influence of tech job creation on office market growth is pervasive across the U.S. and Canada, with eight of the Tech-30

markets posting rent growth of 10 percent or more between the second quarters of 2016 and 2018, the report said. Office rents also increased in 26 of the 30 primary tech submarkets over the same period. Salt Lake City rents have experienced slightly more modest growth throughout this period, growing at 9 percent and ranking 12th on the list.

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'Shop local, dine local' supports our small-business heroes

Every year after Thanksgiving, Americans kick off the holiday shopping season with big stores advertising deal after deal. Not long ago during the holiday season, Americans would typically visit locally owned small retailers in a downtown area to purchase all of their gifts. Business owners would decorate their shops with lights



DAN NORDBERG

nationally. Here at home, Utah's 277,000 small businesses continue to generate two of every three net new jobs and deliver essential goods and services to the state's population. As the voice of our nation's entrepreneurs, the U.S. Small Business Administration celebrates the United States' 30 million small businesses that still ignite our local economies and enrich our communities throughout the year.

and ornaments or create elaborate window displays to grab the imagination of passersby and encourage them to come inside. It was a magical time of year, and many of us still hold on to those memories today.

In 2017, Small Business Saturday provided a huge boost to the overall U.S. economy when 108 million consumers shopped or dined "small" and generated nearly \$12 billion in reported spending. With the increased consumer confidence in the economy, combined with the benefit of the president's tax cuts, this year's Small Business Saturday, on Nov. 24, looks to be even brighter. In addition to the tax cuts themselves, which have benefited virtually everyone, more than 6 million American workers have received a bonus, a pay raise or improved job benefits as a result of these cuts. This translates into great news for small retailers and restaurants across the country, because consumer spending

With the dramatic changes in retail over the past 20 years, those holiday scenes have been in danger of passing into the realm of nostalgic folklore. Recent surveys show that 79 percent of Americans make regular online purchases throughout the year. Brick-and-mortar businesses are looking for new ways to compete and provide a more personalized customer-service focus as well as benefits to the local community by creating jobs and boosting the local economy.

Their efforts are working and small businesses remain the top producers both in Utah and

during the holidays is expected to increase by 5 percent as a result of our growing economy. By cutting taxes and regulations, the Tax Cuts and Jobs Act has helped small businesses, the backbone of Utah's economy, to thrive and grow.

The accelerating prosperity is good news not only for America's small businesses themselves but for society as a whole. In so

many ways, small businesses act as the glue that holds our communities together. They fund the local tax base, finance local nonprofits and charitable organizations and create good jobs that boost the overall economy.

On Nov. 24, Small Business Saturday, join me in making at least one purchase from a locally owned small business in your city or town. These busi-

ness owners are true heroes of our community. Let's all join the more than 100 million Americans in shopping and dining local as we begin this holiday season.

Dan Nordberg is the the SBA's Region VIII administrator and is based in Denver. He oversees the agency's programs and services in Colorado, Montana, Utah, North Dakota, South Dakota and Wyoming.

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the economic ladder, but they will start moving up and improving the lives of the people in their countries and in their communities. We have this opportunity to share our successes and how we did it with many people in the world today."

Miles Hansen, president and CEO of the World Trade Center Utah, said Utah has "all the inputs necessary to lead in the global economy."

"We have these companies in Utah already doing incredible things, so when we think about Utah being the 'Crossroads of the World,' it really is an opportunity that we have," he said. "But we need to get it right. We need to think about our economy holistically. We need to work together and make sure that we maintain all of those factors that are putting us in a position to

succeed."

Utah can show the U.S. and the world "about how to apply pragmatic principles correctly, how to foster innovation and prosperity, and then how to enjoy an incredibly high quality of life," Hansen said.

Several speakers said the elements springboarding Utah into greater international trade prominence include the future development of an inland port, the ongoing reconstruction of the Salt Lake City International Airport terminal, the rise of the Silicon Slopes technology hub and developments in Salt Lake City's Northwest Quadrant.

"What's taking place here is going to enhance this ability for us, in fact, to be the 'Crossroads of the World,'" Herbert said. "It's an exciting time because of all this. That's why people in Utah not only use past tense — 'Well, you had a great run' — but they look at the future and say the future is very bright in Utah.

The economic future is growing in Utah better than anyplace in America today."

Herbert said that "no place is more uniquely suited for an economic expansion in world trade than Utah" because its population is diverse and speaks 130 languages, its people understand commerce and they have a culture of entrepreneurship.

And Utah companies understand that 95 percent of potential customers live outside the U.S., he said.

Utah's approach is not universally shared, he noted, because it shuns high tariffs, trade wars and protectionism. "That's not what we're doing in Utah," Herbert said. "We understand we want to have mutually beneficial trade. ... We want win-win relationships."

Trade missions — excursions to other countries as a way to build economic ties — have been one way to build those relationships. Herbert said they are like going to a garage or grocery store. "It's no different when you do trade missions with countries," he said. "You get to know them, you get to understand them, you have a trust them in, you like the business association and they become your friends. We need to promote more of that around the world."

The forum's keynote speaker, Ben Stein, an economist, lawyer, teacher and commentator in the areas of economics, politics and daily life in America, had many compliments for Utah, ranging from the greatness of Crown Burger food to the visionary thinking of people working to develop the inland port.

The port, he said, will be "the physical essence of trade." Utah also has internationalism that is the essence of The Church of Jesus Christ of Latter-day Saints, he added. "There's no more perfect spot on this Earth for a new, giant, super trade zone than here in Zion, in Deseret," Stein said, "where the geography of Earth meets the geography of the soul to create a natural trade environment of Eden."

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of Qualtrics for \$8 billion in cash. SAP said it has secured financing in the amount of 7 billion euros to cover the purchase price and acquisition-related costs. The purchase price includes unvested employee incentive compensation and cash on the balance sheet at close. Subject to customary closing conditions and attainment of regulatory clearances, the acquisition is expected to close in the first half of 2019. The boards of directors of both companies have approved the transaction. Qualtrics' shareholders have also approved the transaction.

We continually seek out transformational opportunities — today's announcement is exactly that," said SAP CEO Bill McDermott. "Together, SAP and Qualtrics represent a new paradigm, similar to market-making shifts in personal operating systems, smart devices and social networks. SAP already touches

77 percent of the world's transactions. When you combine our operational data with Qualtrics' experience data, we will accelerate the XM category with an end-to-end solution with immediate global scale. For Qualtrics, this introduces a dynamic new partner with the belief, passion and scale to bring experience management to millions of customers around the world."

"The combination of Qualtrics and SAP reaffirms experience management as the groundbreaking new frontier for the technology industry. SAP and Qualtrics are seizing this opportunity as like-minded innovators, united in mission, strategy and culture," McDermott continued. "We share the belief that every human voice holds value, every experience matters and that the best-run businesses can make the world run better. We can't wait to stand beside Ryan and his amazing colleagues for the next chapters in the experience management story. The best for Qualtrics and SAP is yet to come!"

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CORPORATE FINANCIAL REPORTS

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

Nu Skin

Nu Skin Enterprises Inc., based in Provo, reported net income of \$53.1 million, or 94 cents per share, for the third quarter ended Sept. 30. That compares with \$41.7 million, or 76 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$675.3 million, up from \$563.7 million in the prior-year quarter.

Nu Skin develops and distributes consumer products, including beauty and wellness solutions.

"We delivered strong year-over-year financial results with reported revenue growth in every region, highlighted by double-digit increases in Mainland China and Southeast Asia," Ritch Wood, CEO, said in announcing the results. "This is our fourth consecutive quarter of revenue growth of 20 percent or more, driven by the continued execution of our growth strategy focused on engaging platforms, enabling products and empowering programs which led to solid customer growth of 9 percent and sales leader growth of 14 percent."

Clarus

Clarus Corp., based in Salt Lake City, reported net income of \$4.1 million, or 14 cents per share, for the third quarter ended Sept. 30. That compares with a net loss of \$1.6 million, or 5 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter were a company-record \$55.7 million, which compares with \$45.8 million in the year-earlier quarter.

Clarus develops, manufactures and distributes outdoor equipment and lifestyle products focused on the climb, ski, mountain and sport categories. The company's products are principally sold under the Black Diamond, Sierra and PIEPS brand names.

"The record results of our third quarter continued to prove the momentum in our brands and reinforce that our strategy is gaining strength," John Walbrecht, president, said in announcing the results. "We realized 12 percent growth from Black Diamond, driven by 17 percent growth in mountain, 14 percent growth in apparel, as well as 35 percent pro forma growth in Sierra.

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You store food against an emergency; is your IT system ready for a disaster, too?

We all have either read or actually prepared in some way for natural disaster emergencies at home by storing some water, blankets, food with a long shelf-life and other essentials needed to survive without the basic amenities we are all used to.

This is a proactive approach to planning for natural disasters. Most of the work is done before the emergency occurs, not during the actual event. Why do we plan this way? We do it to ensure that all the details and possibilities are covered with an effective solution to implement with little to no thought.

If your stockpile of supplies were to be used up, more than likely, you would restock your supply before the next hurricane, earthquake or tornado hit.

Safeguarding your business' data requires a similar approach: putting the proper protocols and processes in place before disaster shows its ugly face.

If your business is ill-prepared for disasters, be it natural or manmade, your data is significantly at risk. Furthermore, if your business is data-centric, as most businesses are in the 21st century, complete data loss will

mean complete loss of your business.

So, whether it is a leaking toilet in an office above yours, a roof that caved in due to a heavy snowstorm or a fire that burns your entire building to the ground, businesses must protect their data to survive. Luckily, these worst-case scenarios can be mitigated with proper planning and a proactive approach toward disaster recovery.



DAVID BLACK

The following are tips to help implement a disaster recovery plan for your business:

Create a formal plan. Most businesses have some sort of disaster plan in place that details evacuation routes, includes a recall roster, has procedures for reporting and other details. The biggest asset to your company are the people in the seats. Their safety is paramount. A huge portion that is missing from most plans though, is how your data is managed, protected and recovered during and after emergencies.

When you create a plan and write it down, it forces you to think about any flaws you may have in your data management plan. If your server room is prone to flooding because of a leak in your roof or you don't have an acceptable-use policy in place, a formal plan brings these flaws to light.

Your disaster recovery plan needs to account for every type and severity of emergency. Assign specific tasks to each member of your emergency reclamation team as part of the plan. Every staff member that is included in emergency responding should understand what their role is and that the business data is an asset — an asset that must be managed proactively before disaster strikes.

Organize your data. Identify the data that is vital to your business. This is the data that you cannot afford to lose — the data that would cause you to shut the doors should it be lost.

Account for the data on your server and organize it in a way that makes sense. Organization removes the odds that important data can be overlooked and missed during the recovery process.

Remember, you don't need to keep everything, only the vital data. Keeping official records

and baseline copies of documents being worked while removing unneeded data can reduce your data footprint.

Document your network. Create network maps and label all the hardware on your network. This will allow you to recreate your network in a new location as needed. Use a clear and easy-to-follow naming convention and share the network map with your emergency reclamation team and store the map in the cloud.

Part of your plan should include which team members will be in charge of moving equipment and who is in charge of making the final decision to move or stay. Having a network map and thorough hardware list will be useful for insurance purposes as well.

Test your plan in action. Test your team members' knowledge and ability to respond to disaster by following the plan you have created. Conducting tests of your plan will identify any flaws and ensure that your data is safe in the event of a disaster.

Protect your hardware. While a lot of businesses are working toward moving to the cloud, almost all businesses still have hardware on-site. Protecting your hardware can save your data reduce the risk of total loss. Keep hardware off the floor to prevent flood damage. Having uninterruptable power supplies for your equipment will keep them safe from a power surge during thunderstorms. Keeping hardware free from dust, checking for worn cords and monitoring temperature levels are key to preventing fires. Server room fires often occur due to overheating complications. Ensure your server room is properly ventilated.

Don't wait for the worst-case scenario. Accidents happen and natural disasters are unavoidable. You can't control if someone cooks their microwavable popcorn for 20 minutes instead of following the directions. Or the possibility that your building's pipes aren't insulated, causing a burst in the winter, flooding your entire office space.

Hope for the best, but plan for the worst-case scenario. Build redundancies and safeguards for your business and your data will emerge unscathed.

David Black is the director of business development for Wasatch I.T., a Utah provider of outsourced IT services for small and medium-sized businesses.



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We are pleased and honored to recognize one of our own, Rocky Mountain Power CEO Cindy Crane. She's this year's ATHENA Leadership Award recipient for her remarkable contributions to making our customers' lives better and helping our communities thrive. We are inspired by her power to lead.



Industry Briefs

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

AGRICULTURE

• The **Downtown Winter Market** has opened at the Rio Grande Depot, 300 S. Rio Grande St., Salt Lake City. It features more than 70 local vendors and takes place Saturdays, 10 a.m.-2 p.m., through April 20. The market is in its sixth season. Details are at slcfarmersmarket.org.

ARTS/ENTERTAINMENT

• The **Governor's Office of Economic Development (GOED)** board, at its November meeting, approved a Motion Picture Incentive Program tax credit of up to \$550,000 for **1483 Inc.** for its production of "Inheritance," a feature thriller. The production is expected to spend \$2.75 million in Utah, including during principal photography set for Nov. 26-Dec. 21. The production will have 23 cast members, 84 crew members and 250 extras. Shooting is expected to take place in and around Salt Lake County. The film will tell the story of Lauren Monroe, the daughter in an elite family. "When her father dies unexpectedly, she is thrust in the middle of her father's secrets and forced to face truths about her family," GOED documents say about the plot. The film will star Kate Mara and Simon Pegg. The director is Vaughn Stein. Producers are Richard Lewis and David Wulf.

ASSOCIATIONS

• The **Women's Business Center of Utah (WBCUtah)** has named **Debbie Drake** as its new southern office program director. Drake will plan and launch services for female business owners and aspiring entrepreneurs in Utah's southern cities. This new position was created with the expansion of WBCUtah to be statewide. Drake most recently was the director of

the instructional systems department at Southwest Technical College. She has spent the past 10 years in higher education as an administrator, department coordinator and instructor. Prior to Southwest Technical College, Drake's varied business experience includes 25 years as co-owner, manager and lead designer for D&S Construction of Southern Utah. She owned a retail store, a fitness center, and a land development and property management company. She has also specialized in leadership training and online course development. She has a M.Ed. in instructional design from Western Governor's University and a B.A. in art composite from Southern Utah University.

BANKING

• **Bank of Utah**, Ogden, has announced a pair of executive changes. **Roger G. Shumway**, executive vice president and chief credit officer, will change some of his responsibilities and will oversee wealth management, collections and special projects. He also will be transitioning his credit risk management responsibilities over the next year. Shumway has been with Bank of Utah for 22 years and worked in banking for more than 40 years, holding positions at Wells Fargo, First Security Bank and Zions Bank. Shumway graduated from the University of Utah with a B.S. in business-finance. **Cari Fullerton**, commercial lending team leader for Bank of Utah, has been named senior credit administrator and will become part of the bank's senior management team. She will oversee loan operations and loan servicing and will



Roger Shumway



Cari Fullerton

be assuming credit risk management responsibilities. Fullerton has been with Bank of Utah since 1997.

DIRECT SALES

• **Young Living Essential Oils**, Lehi, has announced that the **Gihndagun Farm** in Tatham, Australia, will become the company's newest partner farm. Gihndagun will provide Young Living with melaleuca alternifolia (tea tree) essential oil, which can be used for everything from home cleaning solutions to skin care. The 100-acre Gihndagun Farm is Young Living's third partner farm in Australia. Young Living also recently announced its official expansion of making its products available in China. The China headquarters will be based in Guangzhou in southeast China.

DIVIDENDS

• The board of directors of **Nu Skin Enterprises Inc.**, Provo, has declared a quarterly cash dividend of 36.5 cents per share. The dividend will be paid Dec. 12 to stockholders of record Nov. 30.

• The board of directors of **SkyWest Inc.**, St. George, has declared a quarterly dividend of 10 cents per share. The dividend will be paid Jan. 7 to shareholders of record Dec. 31.

ECONOMIC INDICATORS

• **West Valley City** is the best Utah city for buying a home as an investment, according to rankings by **HomeArea.com**. Its list of "**Cities in Utah that are Better to Buy Than Rent**" is based on the latest Census Bureau data for cities with a population of 60,000 or more, with the rankings determined by calculating the price-to-rent ratio (the median home value divided by the median annual rent). West Valley City was followed by, in order, West Jordan, Ogden, Layton, Orem, South Jordan, Sandy, St. George, Provo and Salt Lake City.

• **Long-term care costs** in Utah were mixed from 2017 to 2018, according to the 15th annual **Genworth Cost of Care Survey**. In Utah, the costs of assisted living facilities and nursing homes increased, while home care services and adult day care services decreased. Meanwhile, the blended annual median cost of long-term care support services increased across the country an average of 3 percent from 2017 to 2018, with some care categories exceeding two to three times the 2.1 percent U.S. inflation rate. In Utah, the median annual cost for homemaker services is \$50,336, down 2.2 percent; for home health

aide is \$50,336, down 2.2 percent; for adult day care is \$12,090, down 24.3 percent; for assisted living facilities is \$40,200, up 6.3 percent; for nursing home semi-private room is \$73,000, up 8.1 percent; and for nursing home private room is \$91,250, up 9.1 percent.

EXPANSIONS

• **Lucidchart**, a South Jordan-based visual productivity platform company, has opened its EMEA headquarters in Amsterdam. In the next two years, the company plans to hire for approximately 40 new positions in Amsterdam across sales, marketing and customer success teams. The office marks Lucidchart's first international expansion. It generates 25 percent of its total revenue from Europe and over 33 percent from international users.

FOODS

• **Smithfield Foods Inc.**, based in Virginia, has announced, through the nationwide expansion of **Smithfield Renewables**, projects designed to help meet its goal to reduce the company's greenhouse gas emissions 25 percent by 2025. As part of the expansion of Smithfield Renewables, Smithfield is setting a goal to implement "manure-to-energy" projects across 90 percent of Smithfield's hog finishing spaces in North Carolina and Utah, and nearly all of Smithfield's hog finishing spaces in Missouri over the next 10 years. In Utah, Smithfield is investing in renewable natural gas (RNG) production by building 26 hog farms equipped with covered lagoons specifically designed for anaerobic digestion. This project marks the first time that Smithfield is building U.S. hog farms equipped with renewable energy technology. The engineering includes in-ground digesters to collect biogas that will be refined and pumped into the natural gas pipeline. Once complete, the project will create enough RNG to power 4,000 homes each year. Smithfield is constructing the farms, which will ultimately be owned and operated by contract growers. In 10 years, more than 90 percent of Smithfield's hog finishing spaces in Utah will have the capabilities to produce renewable energy, Smithfield said.

GOVERNMENT

• Applications will be accepted until 5 p.m. Dec. 21 by Salt Lake County for **2019-2020 Community and Support Services (SSBG, ESG and CDBG public services)** and the **Community Development Block Grant (CDBG) Hard Cost pro-**

grams. A federal grant application handbook is available at www.slco.org/hcd to assist applicants through the process, as well as the link to ZoomGrants for the applications. The Salt Lake County Division of Housing and Community Development (HCD) has released the request for applications for Community & Support Services and CDBG Hard Cost Programs. The funds include CDBG and ESG funding through the U.S. Department of Housing & Urban Development and SSBG funds through the state of Utah.

LAW

• **Holland & Hart** has hired **Emily Tabak**, **Chris LeCates**, **Nils Lofgren** and **Rob Hartshorn** for the firm's Salt Lake City office. Tabak, LeCates and Nils join the firm's Environmental, Energy



Emily Tabak



Chris LeCates



Nils Lofgren



Rob Hartshorn

and Natural Resources practice. Hartshorn joins the firm's Real Estate and Construction practice. Tabak advises clients on various environmental compliance, permitting, and litigation matters at state and federal levels. Prior to joining Holland & Hart, Tabak was an associate at K&L Gates LLP in New Jersey and she also practiced at Kramer Levin Naftalis & Frankel LLP in New York City. LeCates counsels natural resources clients on complex title and transactional matters. He assists clients with drilling, division order, financing and acquisition title opinions and has experience with title examination of private, federal, state and Indian lands. Prior to joining Holland & Hart, he practiced in North Dakota, focusing on oil and gas litigation, title opinions, foreclosures, commercial law and general commercial litigation. His education includes a B.S. from Utah State University. Lofgren provides counsel to energy and resources clients on title examination, due diligence and real estate matters. He advises oil and gas compa-

see BRIEFS next page



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Industry Briefs

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nies in exploration, development and operation of projects on fee, state, federal and Indian lands. Lofgren earned his J.D. from the University of Utah S.J. Quinney College of Law, his Masters of Real Estate Development from the UofU's David Eccles School of Business and his B.A. from the UofU. Hartshorn represents institutional, commercial and developer clients in real estate acquisitions and dispositions as well as leasing and development for various property types throughout the United States. He also assists large commercial and retail landlords and tenants in lease preparation and lease negotiations.

MILESTONES

- **Vivint Solar Inc.**, a Lehi-based residential solar provider, has installed 1 gigawatt of solar energy systems since its launch seven years ago. Founded in 2011, Vivint Solar has more than 146,000 customers in 22 states.

NONPROFITS

- **National Ability Center**, a Park City-based provider of adaptive recreation and Splore outdoor adventures, has broken ground for its Equestrian Center expansion and new Recreation Center. It is the largest project for the organization since building the lodge in 2002, which houses families, Paralympic athletes, program participants and more throughout the year. The National Ability Center has partnered with **Big-D Construction** to manage and facilitate the construction. The Equestrian Center expansion will add 11,715 square feet to the current space, while the Recreation Center will provide 8,355 square feet for offices, indoor activity rooms and more. Both undertakings are scheduled to be completed by mid-summer 2019.

REAL ESTATE

- **Burbidge Investment Group Inc.**, in partnership with **Sundance Bay Capital**, has acquired 66 acres land across Utah Highway 40 from the Deer Valley Resort. Landscape, an affiliate of Burbidge, is the developer of the Shores at Stillwater and Village at The Shores, two developments in the Mayflower area of the Jordanelle. The new acquisition in the immediate Mayflower area follows the announcement last year by Extell Development

Co. of its acquisition of land neighboring the Deer Valley Resort. In total, that acquisition is in excess of 2,300 acres. Landscape's property will feature 180 condominiums and 200 attached townhomes. The first component will consist of 24 condominiums and 34 townhomes.

- **Buckanan Street Partners**, a California-based real estate investment management firm, has completed construction on **Incline at Anthem**, a luxury, active adult apartment community at 11901 Freedom Park Drive, Herriman. Units are available for lease at the 298-unit project for adults over age 55. Buchanan Street Partners purchased the partially completed Incline project in 2017.

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RECOGNITIONS

- Two individuals and one company were honored at the **Utah Global Forum** for their outstanding contributions to advancing international trade and commerce. **Lifetime Products** was recognized as **Company of the Year**. Established in 1986, Lifetime Products is a privately held company in Clearfield that employs 3,000 workers globally and manufactures polyethylene folding tables, chairs and residential basketball hoops. With other offerings from outdoor sheds and composters to playsets and kayaks, Lifetime has products sold in more than 110 countries around the world. **David Utrilla**, founder and CEO of U.S. Translation Co., was honored as **Person of the Year**. While still in college, Utrilla founded company in 1995 to provide translation and interpretation services. Today, the company has more than 4,000 linguists worldwide.



David Utrilla

Utrilla also serves as the honorary consul of Peru and incoming president of the Utah Consular

Corps. **Stan Rees**, founder of Salt Lake Community College's Global Business Center, received the **Lifetime Achievement Award**. Rees has promoted international business for more than three decades, providing assistance and counseling to companies as director at the U.S. Department of Export Assistance Center, and later as the founder of



Stan Rees

Salt Lake Community College's Global Business Center. In 2006, he developed the Executive Certificate of Global Business Management course offering international business training through workshops, seminars and business briefings. Each year, the **World Trade Association of Utah** partners with **Key Bank** to honor international business leaders at the Utah Global Forum, organized by **World Trade Center Utah**, the **Salt Lake Chamber** and the **Governor's Office of Economic Development**.

- **BioUtah** honored several individuals at the **2018 Utah Life Sciences Summit** for significant contributions to Utah's life sciences industry. Awards were presented to **Kelly Slone McAleer**, former president and CEO of BioUtah, and **Melanie Bowen**, state director at the office of U.S. Sen. Orrin Hatch. Awards also were pre-



Kelly Slone McAleer



Melanie Bowen



Scott England



Kerri Harris



Jake Willis

sented to **Scott England**, Merit Medical; **Kerri Harris**, BD; and **Jake Willis**, Nelson Labs, who are industry leaders of the Medical Innovations Pathways program. BioUtah also honored **Richard Ji**, its outgoing chairman, for his service.

- Utah's **my529** educational savings plan has received

Morningstar Research Services' top accolade, the **Morningstar Inc. Analyst Rating of Gold**, for the eighth consecutive year. Morningstar evaluated 62 plans nationwide in the annual report, with my529 being one of four to earn the Gold rating. Morningstar's Manager Research Group assesses 529 plans based on oversight, underlying investment quality, the asset-allocation approach used by the age-based portfolios, fees and performance. In 2018, my529 changed its name from the Utah Educational Savings Plan (UESP).

- **Brigham Young University** and the **University of Utah** are among the top undergraduate and graduate entrepreneurship schools in ranking released by **Princeton Review** and **Entrepreneur** magazine. Among undergraduate programs, BYU was ranked No. 4 and the UofU was No. 9. The University of Michigan was top-ranked. Among graduate programs, BYU was No. 10 and the UofU was No. 19. Babson College was top-ranked. The lists are based on surveys conducted from July through August of administrators at more than 300 schools offering entrepreneurship studies. The 60-question survey covered the schools' commitment to entrepreneurship studies inside and outside the classroom.

- **Brigham Young University** recently earned a **PRISM award** for payroll best practices in the area of management by the **American Payroll Association**. The honor was in recognition of its managerial efforts to increase the payroll customer service experience for employees of the university. The university's payroll department's customer service is annually evaluated by groups that interact with payroll. Over the past year, the seven-person payroll team at BYU spent several months undergoing training on

emotional intelligence and how it can be applied to employee interactions with the payroll department. After undergoing the training, the annual customer service score received by the university's payroll team was 9.1 out of 10, the department's highest rating in 10 years.

- **Lauren Walker**, chief supply chain officer at Young Living Essential Oils, Lehi, was named **Guest of Honor at Impact Magazine's** Women of Impact Honorary Black Tie Affair in Washington, D.C. The ceremony



Lauren Walker

honored exceptional female business leaders who make a significant impact in their industries and local communities. Walker has three decades of experience with high-profile international companies. She worked at Xerox as an engineer, followed by 10 years with Procter & Gamble in supply chain, manufacturing/technical operations and quality. She also worked for seven years with Johnson & Johnson as a plant manager and as program manager of its oral care franchise. Prior to joining Young Living in 2016, she was vice president of manufacturing at Amway.

- The recent Utah Global Forum included the presentation and judging of three finalists from the **World Trade Center Utah's** annual **Pitch Competition**. The competition provided small to medium-sized Utah businesses with an opportunity to compete for grant funds to advance their international business goals. Taking first place

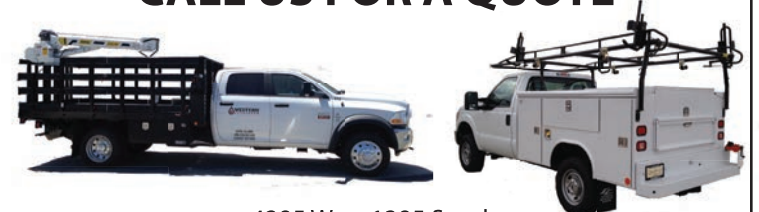
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Calendar

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

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

"Hours with the Expert," a West Jordan Chamber of Commerce event. Location is the chamber office, 8000 S. Redwood Road, West Jordan. Details are at westjordanchamber.com.

Nov. 20, 8 a.m.-1:30 p.m.

2018 Women's Business Leadership Conference with the theme "Embracing Your Passion For Business," presented by Wells Fargo and the Utah Hispanic Chamber of Commerce (UHCC). Event is a half-day educational and networking event for future or current women business owners. Keynote speaker is Gabrielle McAfee, owner and founder of Café Madrid. Roundtable discussions will focus on business resources, funding, branding and sales. Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Free. Details are at <http://www.utahhcc.com/>.

Nov. 20, 10-11:30 a.m.

"End Your Digital Marketing Overwhelm," a West Jordan Chamber of Commerce event. Location is the chamber office, 8000 S. Redwood Road, West Jordan. Details are at westjordanchamber.com.

Nov. 20, 11:30 a.m.-1 p.m.

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

Nov. 21, 8:30-11:30 a.m.

"Grow Your Business: Phase I," a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

Nov. 22, 10 a.m.-noon

"Government Contracting," a U.S. Small Business Administration event. Location is the Wallace Bennett Federal Building, 125 S. State St., Room 2222, Salt Lake City. Free. Details are at <https://www.sba.gov/tools/events>.

Nov. 26, 11:45 a.m.-1:15 p.m.

Luncheon with Congressman John Curtis, hosted by the U.S. Mexico Chamber of

Commerce, World Trade Center Utah and Zions Bank. Curtis will discuss new relations and opportunities with Mexico, immigration, DACA and other important issues. Location is Zions Bank, Founders Room, 1 Main St., Salt Lake City. Cost is \$20. Registration deadline is Nov. 23 at noon. Details are at wtcutah.com.

Nov. 27, 10-11 a.m.

"The Art of Negotiation," a West Jordan Chamber of Commerce event. Presenter is Marty Gale. Location is West Jordan Chamber Office, 8000 S. Redwood Road, West Jordan. Free. Details are at westjordanchamber.com.

Nov. 27, 11:30 a.m.-1 p.m.

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

Nov. 27, noon-12:50 p.m.

Fall 2018 Silicon Slopes Lecture Series at Utah Valley University, a UVU Entrepreneurship Institute 14-week event open to students and community members interested in learning from experienced entrepreneurs. Activities take place at noon on Tuesdays. Speaker Sid Krommenhoek, managing partner of Peak Ventures, will discuss "From Startups to VC: Some Things Never Scale." Location is UVU, 800 W. University Parkway, Science Building, Room 134, Orem. Free. Details are available by contacting Meagan Sanders at msanders@uvu.edu or (801) 863-5354.

Nov. 27, 5-7 p.m.

Holiday Open House 2018, hosted by the Salt Lake Chamber, Downtown Alliance, Women's Business Center of Utah and Women's Leadership Institute. Location is Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Free (registration is appreciated). Details are at slchamber.com.

Nov. 28, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event. Location is Hampton Inn by Hilton, 3210 E. Millrock Drive, Holladay. Free, and open to everyone. Details are at murraychamber.org.

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

Women in Safety, a Utah Safety Council event. Speaker is Natalie Kaddas, CEO of Kaddas

Enterprises. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$10. Details are at <http://www.utah-safetycouncil.org/ProductDetails.aspx?ProductID=2587>.

Nov. 29, 8-11:30 a.m.

"Performance Documentation Skills," an Employers Council event teaching a simple performance documentation process and its importance in preventing legal claims. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$130. Details are at employerscouncil.org.

Nov. 29, 9:30 a.m.-2:30 p.m.

2018 WIB Summit, a Davis Chamber of Commerce event. Location is Davis Conference Center, 1651 N. 700 W., Layton. Details to be announced.

Nov. 29, 10 a.m.-noon

"Government Contracting," a U.S. Small Business Administration event. Location is the Wallace Bennett Federal Building, 125 S. State St., Room 2222, Salt Lake City. Free. Details are at <https://www.sba.gov/tools/events>.

Nov. 29, 4-6 p.m.

Multi-Chamber Business After Hours, presented by the Sandy Area, West Jordan and Murray Area chambers of Commerce and ChamberWest. Location is Utah Trucking Association, 4181 W. 2100 S., West Valley City. Registration can be completed at chamberwest.com.

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

Eggs & Issues, a Murray Area Chamber of Commerce event. Speakers are Deb Ashton, school district prevention specialist with Murray School District, and Darren Dean, director of personnel and student services. Location is Anna's Restaurant, 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to everyone. Details are at murraychamber.org.

Dec. 4-5

SSTI 2018 Annual Conference, a gathering of policymakers and practitioners from federal, state and local government, nonprofits, investors and higher education in the country. Host partner is the Utah Science Technology and Research Initiative (USTAR). Theme is "Navigating the New Innovation Landscape." Location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$575 for

members, \$725 for nonmembers. Details are at <https://2018.ssticonference.org/>.

Dec. 4 and 6

"Holiday Mindfulness for Professionals," a Utah Valley University event aimed at helping people deal with elevated stress levels during the holidays. Location is Utah Valley University Thanksgiving Point Campus, Lehi. Cost is \$75. Details are at <https://ceweb.uvu.edu/wconnect/CourseStatus.asp?&course=18FCPD039V02>.

Dec. 4, 8-9 a.m.

"The Foreign Corrupt Practices Act: FCPA Basics, Enforcement Trends and How to Stay Out of Trouble," presented by Parsons Behle & Latimer. Discussion topics include FCPA liability framework, including business activities that may incur multi-million-dollar penalties; how reliance on foreign contractors, agents and other third-parties can create FCPA liability; compliance best practices to minimize FCPA-related risks for overseas operations; and recent FCPA enforcement trends. Location is Parsons Behle & Latimer's Lehi office, 2901 Ashton Blvd., Suite 210, Lehi. Free. Registration can be completed at Eventbrite.com.

Dec. 4, 11 a.m.-1 p.m.

"Women in Business Holiday Jingle & Mingle," a ChamberWest event. Location is Western Gardens, 4050 W. 4100 S., West Valley City. Cost is \$20 for chamber members by Nov. 30, \$20 for nonmembers or at the door. Details are at www.chamberwest.com or by calling (801) 977-8755.

Dec. 4, 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.

Dec. 4, noon-12:50 p.m.

Fall 2018 Silicon Slopes Lecture Series at Utah Valley University, a UVU Entrepreneurship Institute 14-week event open to students and community members interested in learning from experienced entrepreneurs. Activities take place at noon on Tuesdays. Speaker Eric Rae, founder, CEO and president of Podium, will discuss a topic to be determined. Location is UVU, 800 W. University Parkway, Science Building, Room 134, Orem. Free.

Details are available by contacting Meagan Sanders at msanders@uvu.edu or (801) 863-5354.

Dec. 5, 7:30-9 a.m.

Early B.I.R.D. Business Primer, an Ogden-Weber Chamber of Commerce event. Speaker Jodi Brown, owner of Amplio Development, will discuss "Strategies to Make the Most of Every Day." Location is the Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at ogdenweberchamber.com.

Dec. 5, 8-9:30 a.m.

CFO Alliance, a Utah Technology Council event for UTC-member financial executives only. Discussion topic is "Top 10 Issues for Year-End Focus," including insights into corporate/pass-through/individual tax planning opportunities, ASC 606 (revenue recognition) pitfalls, international implications of the new tax law, and IT security threats. Location is Tanner LLC, 36 S. State St., fifth floor, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

Dec. 5, 9-11 a.m.

"Starting Your Business 101," a Salt Lake Small Business Development Center (SBDC) event. Location is Corporate Partnership Center, MCPC 110, 9690 S. 300 W., Sandy. Details are at <https://utahsbdc.org/trainings>.

Dec. 5, 3-4:30 p.m.

"Jump Start: Intro to Entrepreneurship," a Salt Lake Chamber seminar. 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.

Dec. 5, 3:30-5:30 p.m.

Business Connections, a ChamberWest event focusing on relationship-building and business connections, featuring opportunities to present your business and two 10-minute presentations. Free for ChamberWest members, \$5 for nonmembers. More information and location details are available at (801) 977-8755 or chamber@chamberwest.com.

Dec. 5, 5:30-8 p.m.

"Managing Organizational Growing Pains," a Silicon Slopes event. Speakers Jeff Weber, Instructure senior vice president

EARNINGS

from page 6

"These results were due to our continued focus on product innovation and an accelerated go-to-market strategy, supported by strong order fulfillment. ... We expect the momentum of our business to continue through 2018, supported by key product innovations across all of Black Diamond's primary product categories, particularly within climb and apparel, and executing a go-to-market strategy at Sierra focused on new product introductions and consumer engagement."

Profire Energy

Profire Energy Inc., based in Lindon, reported net income of \$1.7 million, or 3 cents per share, for the quarter ended Sept. 30. That compares with \$1.2 million, or 3 cents per share, for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$10.8 million, up from \$9.4 million in the year-earlier quarter.

The company creates, installs and services burner and chemical management solutions in the oil and gas industry.

"Our strategic initiatives over the past few years have positioned us well to achieve future growth," Ryan Oviatt, chief financial officer, said in announcing the results. "Profire's ability to respond quickly to customer demands over the years has distinguished Profire from its competition. Our resources allow us to be flexible in responding to customer demand and market opportunities that will be beneficial to Profire."

"Profire increased revenues in the third quarter despite a sequential slowdown in the industry," said Brenton Hatch, president and CEO. "So far, this year is on track to be our most profitable year in company history and the second-best year in terms of revenue. Our core values and strategies involving cost management, and remaining debt-free, have allowed us to see great success throughout the industry recovery. Our anticipated performance in 2018 is providing a solid foundation for additional investments in 2019 and beyond."

Nature's Sunshine Products

Nature's Sunshine Products Inc., based in Lehi, reported net income attributable to common shareholders of \$1.5 million, or 8 cents per share, for the third quarter ended Sept. 30. That compares with \$2.4 million, or 13 cents per share, for the same quarter a year earlier.

Net sales in the most recent quarter totaled \$88.8 million, down from \$89.3 million in the year-earlier quarter.

Nature's Sunshine Products manufactures and direct-sells nutrition and personal care products.

"We continued to enjoy positive sales trends in China, Synergy Asia and Russia, Central and Eastern Europe," Terrence Moorehead, CEO, said in announcing the results. "However, this growth was offset by declines in NSP America and Synergy Europe and Americas during the third quarter, which contributed to the modest decline in consolidated net sales.

"We remain pleased with the market development in China and sales momentum in Korea continues to drive Synergy Asia. In NSP Americas, where our model is more mature and grounded in retailing, sales moderation largely reflects ongoing distributor attrition and the less-vibrant nutritional supplement retailing environment in the United States. Looking forward, my initial priorities are to evaluate our opportunities to further build the business while driving profitable growth and shareholder value."

Superior Drilling Products

Superior Drilling Products Inc., based in Vernal, reported net income of \$225,000, or 1 cent per share, for the third quarter ended Sept. 30. That compares with \$586,000, or 2 cents per share, for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$4.8 million, up from \$4.4 million in the year-earlier quarter.

Superior Drilling Products designs, manufactures, repairs and sells drilling tools.

"We made measurable progress on several fronts this last quarter," Troy Meier, chairman and CEO, said in announcing the results. The company opened a facility in Texas, finalized a new distribution agreement with its exclusive U.S. distributor, engaged a servicing partner in the Middle East and expanded market channels there, and refinanced debt to recapitalize its balance sheet.

"Our first nine months of 2018 have been very strong and, while we expect that a typical seasonal slowdown combined with the finalization of channel partner relationships will somewhat dampen the fourth quarter, we believe this sets us up for a very strong start in 2019," Meier said.

Myriad Genetics

Myriad Genetics Inc., based in Salt Lake City, reported a net loss of \$700,000, or 1 cent per share, for the fiscal first quarter ended Sept. 30. That compares with net income of \$78.8 million, or \$1.12 per share, for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$202.8 million, up

from \$178.8 million in the year-earlier quarter.

Myriad Genetics discovers and commercializes molecular diagnostic tests.

"Earnings during the quarter exceeded expectations based upon strong hereditary cancer and new product volume growth," Mark C. Capone, president and CEO, said in announcing the results. "Late in the quarter, we identified two issues that impacted revenue for GeneSight and prenatal testing, and as a result we have revised revenue guidance for fiscal 2019. We view these issues as transitory and given the progress on profitability, earnings guidance for the fiscal year remains unchanged.

"As we realize synergies from the Counsyl acquisition, continue to grow new product volumes, and secure additional new product coverage decisions, we expect revenue growth and profitability to further accelerate."

Overstock.com

Overstock.com Inc., based in Salt Lake City, reported a net loss attributable to stockholders or \$47.9 million, or \$1.55 per share, for the quarter ended Sept. 30. That compares with a loss of \$800,000, or 3 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$440.6 million, up from \$424 million in the year-earlier quarter.

Overstock.com is an online retailer and advancer of blockchain technology.

ZAGG

ZAGG Inc., based in Salt Lake City, reported net income of \$14.6 million, or 51 cents per share, for the third quarter ended Sept. 30. That compares with \$9.8 million, or 34 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$141.1 million, up from \$134.4 million in the year-earlier quarter.

ZAGG's products include screen protection, mobile keyboards, power management solutions, social tech and personal audio sold under the ZAGG, mophie, InvisibleShield, IFROGZ and BRAVEN brands.

"Our record third quarter was highlighted by strong growth in screen protection sales which fueled meaningful gains in gross margin and operating profit," Chris Ahern, CEO, said in announcing the results. "We are also encouraged by the performance of our wireless charging business, which continues to gain market share following the launch of our mophie wireless charge pad just 12 months ago.

"With respect to power cases, we recently received certification for mophie's iPhone X compat-

ible juice pack and expect to have product in market ahead of the holiday selling season. That said, this is later than our most recent expectations, which has put some near-term pressure on our top line and required us to reduce our full-year revenue outlook. Looking ahead, we remain confident about the longer-term growth prospects for ZAGG, and I am confident that we have the right resources and plans in place to successfully capitalize on these opportunities."

Franklin Covey

Franklin Covey Co, based in Salt Lake City, reported net income of \$1.8 million, or 13 cents per share, for the fiscal fourth quarter ended Aug. 31. That compares with \$4.7 million, or 33 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$64.8 million, up from \$59.5 million in the year-earlier quarter.

For the full fiscal year, the company reported a net loss of \$5.9 million, or 43 cents. That compares with a loss of \$7.2 million, or 52 cents per share, for the prior fiscal year.

Revenue in the most recent fiscal year totaled \$209.8 million, up from \$185.3 million in the prior year.

Franklin Covey offers content, training, processes and tools for organizations and individuals.

"We were very pleased with our strong finish to fiscal 2018, which met our key expectations and produced increased sales, significantly improved gross margins and improved operating results, despite significant investments in personnel, systems and content," Bob Whitman, chairman and CEO, said in announcing the results.

Park City Group

Park City Group Inc., based in Salt Lake City, reported net income of \$966,000, or 4 cents per share, for the fiscal first quarter ended Sept. 30. That compares with \$331,000, or 1 cent per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$5.9 million, up from \$4.7 million in the year-earlier quarter.

Park City Group is the parent company of ReposiTrak Inc., a compliance, supply chain and e-commerce platform that partners with retailers, wholesalers and their suppliers to accelerate sales, control risk and improve supply chain efficiencies.

"We began fiscal 2019 with strong momentum and continued growth across all areas of our business," Randall K. Fields, chairman and CEO of Park City Group, said in announcing the results.

"Total revenues increased 26 percent in the first quarter, and we delivered a near-tripling of net

income, and record operating cash flows. Results for the quarter were driven by our compliance business, with growth of both Tier 1 and Tier 2 connections; continued growth in high-quality Supply Chain subscription revenue; and a large year-over-year increase in revenues from our MarketPlace initiative."

APX Group

APX Group Holdings Inc., based in Provo, reported a net loss of \$120.2 million for the third quarter ended Sept. 30. That compares with a loss of \$107.9 million in the same quarter a year earlier.

Revenues in the most recent quarter totaled \$272.3 million, up from \$228.7 million in the year-earlier quarter.

"The Vivint model is building momentum as the number of consumers looking for a true smart home experience continues to increase," Todd Pedersen, CEO of APX Group, said in announcing the results. "Our 2018 third quarter new subscriber growth benefited from this trend as we wrapped up the summer selling season with a 19 percent year-over-year growth in our direct-to-home sales channel, and our inside sales team maintained its double-digit growth at 12 percent year over year.

"I feel particularly positive about these results, considering we tightened underwriting criteria during the quarter, which improves our unit of one economics, but creates a bit of a headwind to sales velocity. We'll continue to push for balanced, profitable growth and we're optimistic the progress we've made this year and this quarter are moves in this direction."

Lipocine

Lipocine Inc., based in Salt Lake City, reported a net loss of \$2.5 million, or 12 cents per share, for the quarter ended Sept. 30. That compares with a loss of \$4.7 million, or 22 cents per share, for the same quarter a year earlier.

The company reported no revenues in the most recent quarter or year-earlier quarter.

Lipocine is a specialty pharmacy company.

"We continue to believe there is a path forward for TLANDO and anticipate a resubmission of our NDA for TLANDO in the first half of 2019 based on results from ongoing clinical studies," Dr. Mahesh Patel, chairman, president and CEO, said in announcing the results. "We are also excited about our new product candidate, LPCN 1144, for NASH (non-alcoholic steatohepatitis) and look forward to receiving clinical trial results in the near term that will further support the use of an oral androgen for this important indication."

CALENDAR

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of people and places, and Johnny Hanna, Homie CEO, will discuss the organizational, cultural and leadership challenges to anticipate as a business grows and how to manage through them. Location is Instructure, 6330 S. 300 E., Salt Lake City. Free. Details are at siliconslopes.com.

Dec. 6, 8 a.m.-2:30 p.m.

“Managing the Ill or Injured Worker Under the ADA, FMLA and Workers’ Compensation,” an Employers Council event designed to guide employers through compliance issues involved in managing an employee with a medical condition. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$185. Details are at employerscouncil.org.

Dec. 6, 11:30 a.m.-1 p.m.

Chamber White Elephant Christmas Gift Exchange Luncheon, a Murray Area Chamber of Commerce event. Location is 1730 E. Lakewood Drive, Holladay. Luncheon open to nonmembers. Attendees are asked to bring one white elephant gift to exchange. Cost is \$25 prepaid by Dec. 4, \$35 thereafter and at the door. Details are at murraychamber.org.

Dec. 6, 11:30 a.m.-1 p.m.

Holiday Social, a West Jordan Chamber of Commerce event. Location is West Jordan City Hall, Community Room, 8000 S. Redwood Road, West Jordan. Free. Details are at westjordanchamber.com.

Dec. 6, 11:30 a.m.-1 p.m.

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

Dec. 6, noon-1 p.m.

“What to Do When Your Key Employee Walks Out the Door with Your Trade Secrets,” a Parsons Behle & Latimer event. Attorney Erik Christiansen will discuss how to guard against the theft of trade secrets, how to investigate a potential theft of trade secrets, how to uncover the electronic clues left by the thief, and current options and strategies for suing to recover stolen trade secrets. Location is Silicon Slopes, 2600 W. Executive Parkway, Lehi. Free. Registration can be completed at Eventbrite.com.

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

“Start Smart,” a Small

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

Dec. 7, 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 <http://firstfridaysnetworking.com/>.

Dec. 7, 8:30-11:30 a.m.

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

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

Holiday Open House, a Sandy Area Chamber of Commerce event. Location is River Oaks Golf Course Clubhouse, 9300 Riverside Drive, Sandy. Free. Details are at sandychamber.com.

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

WBN Christmas Luncheon, a Utah Valley Chamber event featuring a silent auction, with proceeds going to the WBN scholarship program. Location is Thanksgiving Point, Garden Room, 3003 Thanksgiving Way, Lehi. Cost is \$30 for members, \$35 for nonmembers. Details are at thechamber.org.

Dec. 8, 9 a.m.-noon

“Simple Steps for Starting Your Business,” a SCORE event.

Location is Salt Lake City Public Library, 210 E. 400 S., Conference Room E, Salt Lake City. Free. Details are at <https://www.sba.gov/tools/events>.

Dec. 10-12

“Discover Global Markets: Indo-Pacific,” a U.S. Department of Commerce and Utah District Export Council event bringing together global leaders across the aerospace, defense and security sectors. Location is Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Cost is \$395 through Nov. 26, \$425 thereafter. Details are at <https://wtcutah.com/event/18211/>.

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

Holiday Soiree, a Sandy Area Chamber of Commerce Women in Business (WIB) event. Location is La Caille, 9565 Wasatch Blvd., Sandy. Cost is \$50. Details are at sandychamber.com.

Dec. 12, 8:30 a.m.-4:30 p.m.

Utah Health Policy Project (UHPP) 2018 Annual Conference, with the theme “Health Care Solutions for Utahns.” Event will include an update on the healthcare landscape in Utah; remarks from local leaders; and panels on topics including Medicaid expansion, social determinants of health, and the future of healthcare and health policy in Utah. Location is the Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$30. Details are available by contacting Matthew Slonaker at (801) 433-2299 or matt@healthpolicyproject.org.

Dec. 12, 9:30-11 a.m.

“Elevate Your Elevator Pitch,” a Women’s Business Center of Utah (WBCUtah) event. Speaker Clancy Stone, business advisor with the WBCUtah, will discuss the process of designing a successful pitch deck and examining the value of delivering an impactful elevator pitch. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at slchamber.com.

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

LinkedIn Luncheon, a Utah Valley Chamber event featuring networking and a presentation by Kate Bowcut, the chamber’s business development executive, on how to improve a LinkedIn profile. Location to be announced. Details are at thechamber.org.

Dec. 12, 3-5 p.m.

“Weed At Work,” a Utah Technology Council event featuring UTC members, HR professionals and the Utah Employers Council discussing the legality and difficulties recognizing medical marijuana in the workplace. Location to be determined. Free. Registration can be completed at Eventbrite.com.

Dec. 12, 5:30-7 p.m.

Women in Business Holiday Gathering, a Murray Area Chamber of Commerce event. Speaker Yulia Stark of FAB Academy will share her experience with femininity and business. Location is Kimi’s Chop & Oyster House, 2155 Highland Drive, Salt Lake City. Details are at murraychamber.org.

Dec. 13, 8 a.m.-noon

“Advanced I-9 Practice,” an Employers Council event. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$130. Details are at employerscouncil.org.

Dec. 13, 6-8 p.m.

“Business Essentials,” 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>.

Dec. 13, 6:30-8 p.m.

Small Business Evening Roundtable, a SCORE event. Location is Sandy Library, 10100 S. Petunia Way, Sandy. Free. Details are at <https://www.sba.gov/tools/events>.

Dec. 14, 7:45-9 a.m.

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

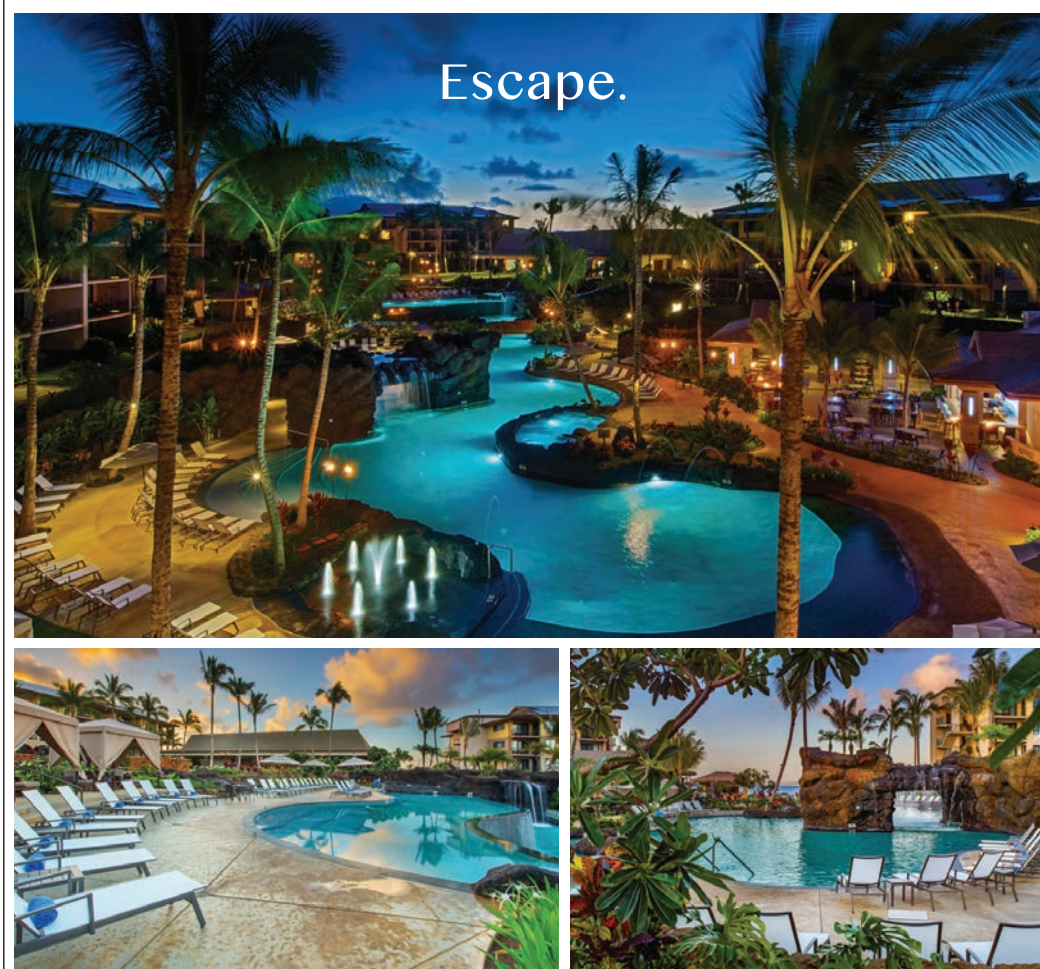
Dec. 14, 8:30-11:30 a.m.

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

Dec. 14, 9-11 a.m.

Industry Breakfast, a Utah Technology Council event.

see **CALENDAR** page 19



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Opinion

They keep doing it: Another Republican capitulation on healthcare

Republicans have established a clear pattern on healthcare. First, they rail against whatever big-government scheme Democrats propose. Then, after a half-hearted and incompetent effort to convince the public of the benefits of a market-oriented system, they abandon their principles and adopt the big-government idea as their own in order to win or hold power.

The spectacle of Republican candidates tripping over themselves to announce their commitment to preserving requirements for coverage of pre-existing conditions, a key component of the Affordable Care Act (Obamacare) and the mandate most responsible for making insurance unaffordable for average Americans, is one example.

The latest addition is the recent announcement of the Trump administration that it would base Medicare Part B reimbursements on what other countries pay for those drugs.

For years, most Republicans opposed what was referred to as drug re-importation,

or the purchasing of American-made drugs sold in foreign markets at lower prices. Their reasoning was both simple and correct. Buying drugs that are cheaper only because foreign governments have enacted price controls would bring all the same downsides as directly setting our own controls, namely scarcity (shortages and waiting lists) and reduced incentives to research and develop new drugs.

The U.S. market is large enough that foreign price controls alone are not a major threat to research and development. In other words, non-Americans freeload on American consumers who fund the bulk of new drug development. But nothing can insulate non-Americans from the other problems of price controls, which is why newer lifesaving drugs are less available in countries like France and the United Kingdom. And the United States, alas, has no other market on which to freeload. If we destroy the most innovative drug market in the world, then it simply means there will be less innovation

and more preventable deaths.

The White House correctly calls out foreign governments for their nonsensical drug policies, which hurt their consumers even though, thanks to the United States, they aren't paying the full price of those bad policies. Unfortunately, the president's idea of "confronting" them by mimicking their policies here at home leaves much to be desired and will have negative and long-lasting consequences.

Medicare Part B covers drugs purchased and administered by physicians, so cancer drugs, vaccinations and the like would all be affected. But the program isn't likely to stop there. The rules are being developed by the Center for Medicare & Medicaid Innovation, another Obamacare creation that Republicans have frequently criticized. CMMI was created to facilitate government experimentation with different healthcare payment models, with the ultimate goal of spreading them across the entire market. Once controls are in place, it's all but inevitable that they will be expanded to cover all drugs under Medicare and

then beyond, whenever the next Democratic government is in place, if not before.

None of this is to say that the status quo is desirable. Where drug prices are most egregiously high, there's inevitably some government policy restricting competition. And Medicare is not market-based in its current construction. The answer, however, is not to further manipulate the market and manipulate prices but to remove excessive burdens imposed on the healthcare sector by misguided regulation and provisions that shield drug manufacturers from competition.

Two days before the White House announced its plan to import foreign prescription-drug socialism to the United States, its Council of Economic Advisers ironically warned that "socialism is making a comeback in American political discourse." How right they are!

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



VERONIQUE de RUGY

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Is this current wave of nationalism taking the world back to the 1920s?

When confronting bad news these days, many tend to assume that it's just a bump on the road and that things will work out. President Obama was fond of invoking Martin Luther King's assertion that "the arc of the moral universe is long but it bends towards justice." Yet could we be wrong in assuming that, in spite of some backsliding here and there, forward movement is inexorable?

On Sunday, Nov. 11 — at the 11th hour of the 11th day of the 11th month — we commemorated the end of the largest and bloodiest conflict the world had ever seen. World War I marked a turning point in human history — the end of four massive European empires, the rise of Soviet communism and the entry of the United States into global power politics. But perhaps its most significant intellectual legacy was the end of the idea of inevitable progress.

In 1914, before the war began, people had lived through a world much like ours, defined by heady economic growth, technological revolutions and increasing globalization. The result was that it was widely believed that ugly trend lines, when they appeared, were temporary, to be overwhelmed by the onward march of progress. In 1909, Norman Angell wrote a book explaining that war between the major powers was now so costly as to be unimaginable. *The Great Illusion* became an international best-seller and Angell became a cult celebrity (and was later awarded the Nobel Peace Prize). Just a few years after the book came out, a generation of Europeans was destroyed in the carnage of war.

Could we be similarly complacent today? There are serious statesmen who be-

lieve so. In a recent interview, French Pres. Emmanuel Macron explained, "In a Europe that is divided by fears, nationalist assertion and the consequences of the economic crisis, we see almost methodically the re-articulation of everything that dominated the life of Europe from post-World War I to the 1929 [economic] crisis." And in an address earlier this year to the European Parliament, Macron said, "I don't want to belong to a generation of sleepwalkers that has forgotten its own past." As historian Christopher Clark wrote in his book *The Sleepwalkers*, the statesmen of

1914 stumbled into a gruesome world war without ever realizing the magnitude or dangers of their isolated, incremental decisions — or non-decisions. So, Macron is not simply talking; he organized a Paris Peace Forum of more than 60 world leaders that began last week to try to combat the dangers of rising nationalism and eroding global cooperation.

Are these dangers so real and pressing? If you compare the world today, it does feel less like the 1930s than the 1920s. Economic growth and technological progress were accelerating then, as now. We are also seeing a surge in nationalism and the breakdown of cooperation, which were hallmarks of the 1920s. New great powers were ascending, as they are now. Democracies were under strain from demagogues, such as in Italy, where Mussolini destroyed liberal institutions and established control. And amidst all this was the growth of populism, racism and anti-Semitism, which were used to divide countries and exclude various minorities as outside of the "real nation." Of course, because of the pressures of the 1920s, we got the 1930s.

Today's trends are all connected. Economic growth, globalization and technology have given rise to new centers of power, within nations and in the world at large. This is an age of big winners and big losers. The pace of change makes people anxious that their countries and cultures are changing — throughout the world. And they find comfort in strongmen who promise to protect them.

The historian Timothy Snyder makes a distinction in his new book *The Road to Unfreedom* between what he calls "the politics of inevitability" — the sanguine faith that it's all going to work out — and "the politics of eternity." The latter is the view, held by leaders like Vladimir Putin, that nothing is inevitable, that through force, cunning, strength and will, you can bend,

even reverse, the arc of history. Snyder describes how Putin did just that in Ukraine, refusing to accept that it was inevitably joining hands with the West, and launching a relentless series of moves that have dismembered Ukraine and mired it in a seemingly endless internal conflict.

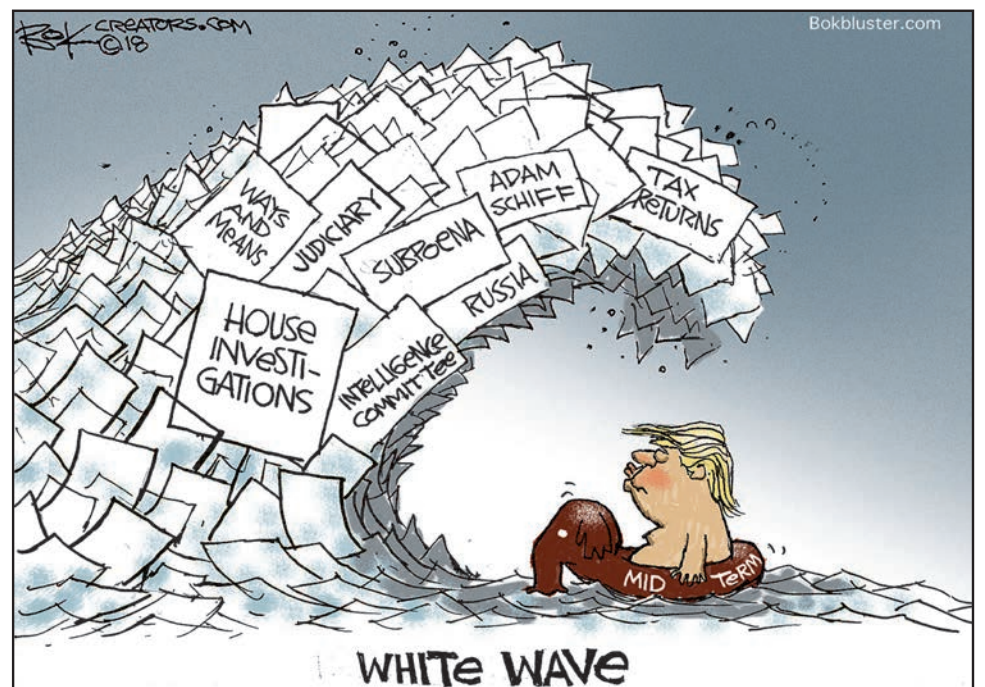
Putin may not win. The efforts of people like him to reverse the progress of the past might not win. But it will take more effort from those on the other side. Things are not simply going to work themselves out while we watch. History is not a Hollywood movie.

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

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FAREED ZAKARIA



Opinion

They once were the people who would handle money, now they're being shot

It broke my heart recently watching NPR's profiling of the victims of the Tree of Life Synagogue shootings in Pittsburgh. I have never seen a group of 11 people with such outstanding backgrounds and kinder faces.

Since the shooting I have been trying to read everything I can about what happened and why it happened. To me, it's very important that we all understand why this horrific event happened in order to prevent it from happening again. One article I read in *The Wall Street Journal* that was titled "Inside the Synagogue as Shots Rang" detailed what happened to the survivors and police during the shootings.

"He's got an automatic weapon. He's firing out in front of the synagogue," said a police officer.

"I've never heard a sound like that before," said Carol Black, a survivor.

"They are being attacked," said a police dispatcher. "Multiple gunshots are heard

from the lobby, possibly 20 to 30 shots."

And finally, "All these Jews need to die," said Robert Bowers, the shooter.

As my wife and I were crossing Nevada after visiting my grandson's sushi restaurant in San Francisco, I asked her, "Why is there so much hatred of Jews?" She replied, "The Jews were the only people that the Christians would allow to handle money because it was unclean."

What Christians failed to recognize was that by having the Jews handle money, they were creating a small population that would handle all financial transactions, thus creating a privileged group that would be envied by many. Handling money also allowed the Jews to educate their children and live in the cities.

Through the ages, Jews have prospered because of their work ethics, their superior education, their honesty and their banding together in a community. Salt Lake City has an outstanding Jewish community. A Jewish

friend of mine and I often partake of lunch at a local Jewish delicatessen. While there, he is constantly saying hello to his Jewish acquaintances and, without fail, the owner will come over and tell us Jewish jokes.

The United States is not the only place where Jews are being killed. According to an article in *The Atlantic* called "Is It Time for Jews to leave Europe?" in 2015, "In 2014 Jews in Europe were killed, murdered, raped, beaten, stalked, chased, harassed, spat on and insulted for being Jewish."

And don't forget what is going on in the Israel. The Palestinians are killing Jews left and right. In fact, the whole Middle East has, for centuries, been killing Jews.

It was sad to see the press blame Pres. Trump for the Pittsburgh shooting. Mind you, I am upset, as many of you are, by the way Trump is constantly lashing out at people and organizations. But in order to draw attention to Trump by using the Tree of Life tragedy, the media is adding fuel to the fire. I just read an article on the website National Media Research, Planning and Placement ti-

led "Most Voters Say the Press Has Divided the Country More Than Trump," which notes that "64 percent of voters say the press has done more to divide, compared to 36 percent who said the same about Trump."

The most egregious act of anti-Semitism during my lifetime was in Nazi Germany during World War II. Hitler and his cronies exterminated 6 million Jews and it all began in Vienna. Hitler tried to become an artist in Vienna and was exposed to many anti-Semitic politicians and newspapers. The defeat of Germany in World War I had a great effect on Hitler and like others, he blamed the defeat on socialists, communists and Jews. If you read Hitler's *Mein Kampf*, you will find many anti-Jewish passages.

So, what should we do? We must never forget the Holocaust and what happened at the Tree of Life Synagogue and continue to keep reminding people that anti-Semitism is not to be tolerated.

Robert Pembroke is the former chairman and CEO of Pembroke's Inc. in Salt Lake City.



ROBERT PEMBROKE

INCENTIVES from page 1

in a \$17.85 million project at Thanksgiving Station in Lehi. It was approved for a tax credit of up to \$4.48 million over 10 years. The new jobs are projected to pay an average of \$67,000 a year.

"The jobs are high-paying," said Thomas Wadsworth, GOED's business development and corporate incentives manager. "They're in this sweet spot of the [industry] clusters that we have here in Utah, between our financial services and our IT clusters that we have here."

The Lehi project will be the company's first major expansion outside of its headquarters in San Francisco, where the company has 2,000 employees.

Launched in 2006, the publicly traded company aims to make credit more affordable and investing more rewarding. Its online credit marketplace connects borrowers and investors to deliver more efficient and affordable access to credit, and the company claims to be the top provider of unsecured personal loans in the U.S. All loans are made by federally regulated issuing bank partners. LendingClub filed for an IPO in 2014 after receiving significant venture capital funding.

"As we continue our growth and increase our focus on operating efficiency and resiliency, it is clearly time for us to expand beyond our San Francisco headquarters," Scott Sanborn, LendingClub CEO, said in a prepared statement. "Having a second site in the great state of Utah, with access to the region's tremendous talent pool, will

help improve the service we offer to our members while ensuring business continuity."

"LendingClub is passionate about helping people become more financially healthy, and I think that's something that should be important to all of us as American citizens today. I think we've got a financial health crisis in America today," Steve Allocca, LendingClub president, told the GOED board.

Most Americans, he said, don't have even \$400 saved to cover an emergency expense. "I think one of the big reasons for that is that we as Americans simply have too much high-interest-rate credit card debt that prevents us from saving more money."

The project is expected to result in new wages of up to \$543.9 million over 10 years and new state tax revenues of more than \$22.5 million during that period.

"Utah's financial-tech industry continues to grow, and having a leader like LendingClub enter our market will continue to strengthen the industry," said Val Hale, GOED executive director. "They have ambitious plans and will benefit from the growing technical talent and great work culture in the state."

Bullfrog Spas LLC, based in Bluffdale, will add up to 150 jobs as it expands its headquarters in Salt Lake County, tied to a tax credit incentive of up to \$334,633 over five years. The company also will add 200 manufacturing jobs not tied to the incentive.

Founded in 1996, Bullfrog Spas designs, manufactures and markets hot tubs and outdoor spas. It distributes, licenses and retails

products in the U.S., Canada, Australia, New Zealand, Asia, Brazil and Europe.

"They have approximately 220 employees currently at their facility here in Utah," Wadsworth said. "They have another facility in Arizona that has some existing space that they were looking at expansion into, and we wanted to make sure we kept them here in Utah and Salt Lake County."

The \$20 million headquarters expansion is expected to result in new total wages of nearly \$35.8 million and new state tax revenues of \$2.2 million during that time. The average wage is expected to be \$79,000.

"As we expand our global distribution, we're proud to continue to manufacture 100 percent of our products in Utah," Jerry Pasley, CEO, said in a prepared statement. "We believe in the sustainability of the Utah manufacturing environment and we're grateful for programs like the Governor's Office of Economic Development that help organizations like ours to grow even deeper roots in a community that we love and are pleased to call home."

"Bullfrog Spas is a locally grown company that has quickly become one of the largest manufacturers for hot tubs globally and has a presence in 22 countries," Hale said. "They are committed to the community and impact Utah's manufacturing industry."

"More hot tubs in Utah? Of course, we're thrilled Bullfrog Spas is expanding here," Theresa Foxley, president and CEO of the Economic Development Corporation of Utah, said in a prepared statement. "On a serious note, Bullfrog is an impressive innova-

tor in its product category, and its commitment to keeping jobs in the U.S. is commendable. We're glad they're continuing to call Utah home."

Ben Hart, GOED's deputy director, said the competition from Arizona for the project "is actually fiercer than what people would think. Even to keep some of our companies here and to make sure they are expanding in the state of Utah, we're just seeing an increased level of aggression from some of our surrounding states."

"So, when we talk about the importance of incentives and staying competitive and making sure that we keep our great home-grown brands here, this is just a great example of why we need to stay aggressive and to keep our foot on the pedal."

"Some critics say, 'Why do we need an incentive? They're going to stay here anyway,'" said Mel Lavitt, chairman of the GOED board's incentives committee. "And sometimes they're right ... but most of the time it probably isn't, and we can't afford to play Russian roulette."

Essence Global, a digital advertising services agency and part of GroupM, will open a regional office in Salt Lake City, creating up to 125 jobs in the \$3.1 million project.

Founded in 2005 and based in New York City, Essence has more than 1,600 employees worldwide. Its clients include Google, Google, Flipkart, Nando's and the *Financial Times*.

"Salt Lake City and Essence share a similar commitment to culture and innovation — two qualities that are significant to who we

are as an agency," Steve Williams, CEO of North America for Essence, said in a prepared statement. "We're excited to offer current and prospective employees the opportunity to contribute to a flourishing tech community while maintaining a positive quality of life."

The project is expected to result in new total wages of \$22.4 million over five years and new state tax revenues of \$1.9 million during that time. The average wage is projected at \$61,000 a year. The GOED-approved tax credit incentive is up to \$191,688.

"Essence is a globally connected company with nationally known clients," Hale said. "Their culture will be a nice addition to our Silicon Slopes community and Salt Lake City. We welcome them in opening their 19th global office in our great state."

"Essence Global has grown dramatically over the past few years, and we're excited the company has added Utah to its impressive list of locations," Foxley said. "There's a lot of innovation going on at the intersection of marketing and tech, and we look forward to seeing Essence's contributions in that space firsthand."

Salt Lake City Mayor Jackie Biskupski said Essence has "such an elite global footprint and focus on culture."

"Our economic development team has worked with Essence alongside our local partners since this opportunity was first brought to our attention, and I am confident that Essence will continue to see the unparalleled customer service and economic advantage of being in Utah's capital city," Biskupski said.

BRIEFS

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and \$10,000 was **Harvest Lane Honey**. Finishing in second place and winning \$7,500 was **Dark Energy**. The third-place winner (\$2,500) was **Emissions-Based Maintenance (EBM)**.

RETAIL

• **Eyemart Express**, based in Texas, has opened a store at 1475 Main St., Logan. The 3,386-square-foot store is the company's first location in Utah and brings approximately eight new jobs. Eyemart Express offers prescription eyeglasses and sunglasses. It has 189 stores in 36 states.

• **U-Haul Company of Utah Inc.**, Salt Lake City, has announced that **Towne Storage Urban Edge**, 350 W. Aspen Ave., Salt Lake City, has signed on as a U-Haul neighborhood dealer. It will offer U-Haul trucks, towing equipment, moving supplies and in-store pick-up for boxes. Towne Storage Urban Edge partners are Victor and Justin Kimball.

RURAL UTAH

• The **Governor's Office of Economic Development (GOED)** board, at its November meeting, endorsed Rural Fast

Track grants for three companies. **Liquid Herbals Manufacturing**, of Vernal in Uintah County, was endorsed for a \$50,000 grant to help the company purchase an automated bottle filler and capper. The \$190,650 project is expected to create six new full-time positions. **Iron Worx LLC**, of Naples in Uintah County, was endorsed for a \$50,000 grant to help the company purchase several pieces of equipment, including welders, a press, a grinder and a CNC plasma table. The \$132,000 project is expected to result in three new full-time positions. **Kurry Jensen Transport LLC**, of Cleveland in Emery County, was endorsed for a \$25,000 grant to help the company purchase a new truck/tractor. The \$145,000 project is expected to result in two new full-time positions. All three grants had been approved by the Governor's Rural Partnership Board.

SERVICES

• **Cake Hair Salon** has moved from its location at 210 E. 500 S., Salt Lake City, where it had been for 11 years, to a new building at 1010 S. State St., Salt Lake City. The new site is an area designated for redevelopment through the Main Street America program, a national nonprofit program with a track record of revitalizing business

districts. The new site features 2,500 square feet of space and enough room to expand from six styling stations to 10. The company plans to add approximately 20 jobs over the next eight to 10 years. Salt Lake City is the first city in Utah to receive a Main Street America designation and chose two neighborhoods for the program: the Granary District, near 800 South and 300 West, and State Street between 600 and 1000 South. The Cake Hair Salon is the first business to participate under the State Street designation.

• **Spherion Staffing**, a Taylorsville-based recruiting, staffing and workforce solutions company, has named **Angie Johnson** as branch manager for



Angie Johnson



Vicki Silva

Taylorsville and promoted **Vicki Silva** to Utah Valley director for the Spherion Utah offices. Johnson brings 6 over 10 years of experience in recruiting knowledge and account and client management to Spherion of Utah. After joining the team

in 2016, she was quickly promoted to branch manager. Silva began her career with Spherion in Utah Valley as an on-site manager in 2000.

TECHNOLOGY/LIFE SCIENCES

• **Recursion Pharmaceuticals**, a Salt Lake City-based biotechnology company, has announced a \$1.6 million **Phase 2 Small Business Innovation Research** grant award from the **National Institutes of Health** via the **National Institute on Aging**. It follows the completion of milestones set in the Phase 1 grant of \$223,000 awarded in 2016. Both grants focus on cellular senescence, whereby individual cells no longer divide or undergo cell death. Research in animal models has demonstrated that a progressive build-up of senescent cells — as happens with age and disease burden — can negatively impact tissue function and foster inflammation.

• **TazWorks**, a Salt Lake City-based company involved in technology solutions and business strategies for the background screening industry, has hired **Maricela Cazares** as product manager. Cazares most recently spent 16 years with Imperative Information Group.

• **Finicity**, based in Murray, has partnered with **Experian** and

FICO to launch **UltraFICO**, a new credit score that incorporates consumer-permissioned, alternative data into the decisioning mix. The new score, called UltraFICO Score, leverages account aggregation technology and distribution capability from Experian and Finicity to help consumers improve access to credit by tapping into consumer-contributed data, such as checking, savings and money market account data, that reflects responsible financial management activity. With UltraFICO Score, a consumer grants permission to contribute information from banking statements, including the length of time accounts have been open, frequency of activity and evidence of saving, which can be electronically read by Finicity and combined with consumer credit information from Experian to provide an enhanced view of positive financial behavior. The three companies estimate this new score has the potential to improve credit access for the majority of Americans and is particularly relevant for those who fall in the gray area in terms of credit scores (scores in the upper 500s to lower 600s) or fall just below a lender's score cut-off. The UltraFICO Score will launch as a pilot program in early 2019 and is scheduled to be broadly available to lenders in mid-2019.



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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), or to apply for an assignment, fill out an online volunteer application (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.

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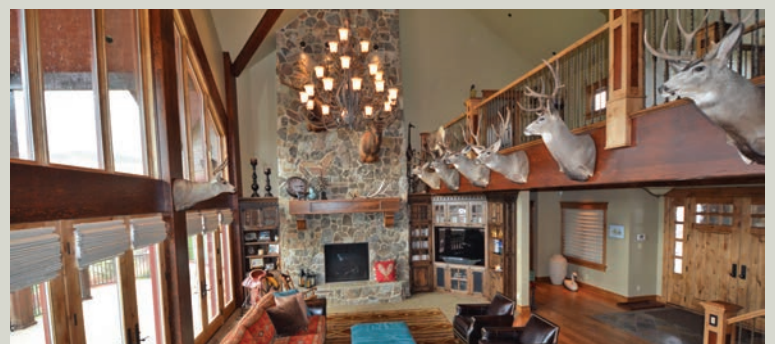


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CALENDAR

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Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Attendees are asked to bring three books to donate for Startup Santa. Registration can be completed at Eventbrite.com.

Dec. 15, 10 a.m.-noon

"Business Growth Strategies," a SCORE event. Location is Marmalade Branch Library, 280 W. 500 N., Salt Lake City. Free. Details are at <https://www.sba.gov/tools/events>.

Dec. 18, 11:30 a.m.-1 p.m.

Business Alliance Net-

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

Dec. 19, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of

Commerce event. Location is Hampton Inn by Hilton, 3210 E. Millrock Drive, Holladay. Free, and open to everyone. Details are at murraychamber.org.

Dec. 19, 11 a.m.-12:30 p.m.

"Ask the Expert," a Murray Area Chamber of Commerce event. Gregg Cassat of Zions Bank

will answer questions about running a business more efficiently. Location is Murray Chamber, 5250 S. Commerce Drive, Suite 180, Murray. Free. RSVPs can be completed by calling (801) 263-2632.

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