

OF NOTE



'A whole new experience'

What was once a major visitor attraction in Salt Lake County soon will be again. Five years ago, a major landslide at the Kennecott Copper Mine in Bingham Canyon closed the mine as well as the visitors center. This spring, the mine will debut its new center, which will feature new exhibits, a shuttle service and a gift shop.

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The Utah Farm Bureau Federation is floating the idea of creating a Utah food innovation center to provide Utah's food producers with a way to come together, discuss ideas and implement changes in ways to grow, package and use food products. The idea was discussed during last week's Utah Food Innovation Summit at the bureau's headquarters.

Cox: Utahns forget importance of state's agriculture business

Brice Wallace
The Enterprise

While exploring the idea of a Utah food innovation center to bring together farmers, ranchers, grocers and others in the industry, Utah's lieutenant governor told industry representatives last week that connections between urban and rural Utahns also need to be strengthened.

Spencer Cox echoed several other speakers at the Utah Food Innovation Summit who said that people nowadays often forget where their food comes from.

Cox said that was certainly true when a state legislator from an urban area asked Cox why he should care about rural Utah. "I

told him, 'Look, I can't think of any reason unless you care about your food, your water, your energy and your recreation,'" Cox told the audience.

Those urban/rural connections are in jeopardy as the state's population balloons. Always with a high birth rate and with increased in-migration, Utah is seeing growth that is putting pressure on transportation infrastructure, housing prices and air quality, Cox said.

"That pressure on ag is going to continue to grow," he said. "We have to be able to connect in the minds of people of the Wasatch Front. It didn't used to be like this.

see SUMMIT page 17

Transportation down a bit; so is cost of living

For the first time since spring, consumers prices took a minor dip in August. The Zions Bank Wasatch Front Consumer Price Index (CPI) decreased 0.1 percent from July to August. The index has grown 5.2 percent in the past year, while the National Consumer Price index has increased 2.7 percent in the same time frame.

Shrinking prices within the transportation and food-away-from-home sectors are causing essentially all of the first decrease in overall cost of living since March of this year. Although transportation prices overall decreased, prices of gasoline still inched up from the previous month. Airfare and car rental prices, which often feel a lagging effect from gas and oil prices, dropped after the temporary price decrease for gasoline in July.

The steady and overall increase in housing and transportation prices continues. Year-over-year housing prices have increased since November 2014 and are a sign of Utah's strong economy. Year-over-year transportation price changes have been positive since April 2017. Combined, housing and transportation increases make up about 80 percent of the total year-over-year price increase.

"Some may be wondering about why prices are changing more rapidly in Utah than in other parts of the country," said Scott Anderson, president and CEO of Zions Bank. "Although the full answer is complex, much of it comes down to the fact that Utah's economy is growing rapidly due to a strong business climate which attracts

see CPI page 19

Bank of Utah acquires American Bank of Commerce

Ogden-based BOU Bancorp Inc., the holding company for Bank of Utah, has announced its purchase of AmBancorp, the holding company for American Bank of Commerce (AmBank). Douglas L. DeFries, president and CEO of BOU Bancorp Inc., said that both boards of directors have approved the merger and a definitive agreement has been signed. Further details of the acquisition, which is expected to close during the fourth quarter, were not announced.

The three AmBank locations in London, Provo and Heber City will bear the Bank of Utah name following the purchase.

This will be the fifth acquisition in Bank of Utah's history. AmBank has over \$75 million in deposits,

Bank of Utah currently operates 14 full-service bank branches with mortgage offices in St. George, Price, Logan and Sandy and trust services in both Ogden and Salt Lake City. The merger will increase Bank of Utah's presence in Utah County by adding two more retail branches and will add the first Bank of Utah branch in Wasatch County.

"The union of these two great Utah organizations will provide a strong set of lo-

cal banking experts and the most up-to-date products and services for individuals and businesses in what will be 17 deposit branches from Logan to Provo," said DeFries. "We are very pleased to create a stronger, independent, Utah-based network of retail bank branches, with combined assets of over \$1.4 billion."

"The partnership with Bank of Utah allows our trusted bankers to continue of-

see BANKS page 19





Representatives of 10 entities honored by the Daniels Fund Ethics Initiative at the University of Utah's David Eccles School of Business with 2018 Ethical Leadership Awards pose at a recent breakfast announcing the winners.

Daniels Fund names 2018 Ethical Leadership Award winners

Ten businesses, nonprofits and government agencies that embody the spirit of ethical leadership have been honored with the 2018 Utah Ethical Leadership Awards by the Daniels Fund Ethics Initiative at the University of Utah's David Eccles School of Business, the Community Foundation of Utah, *Utah Business* magazine and the Center for Public Policy and Administration at the UofU.

The sponsors said the awards recognize organizations that embody the spirit of ethical leadership exhibited by Bill Daniels, a

founder of the modern cable industry and former owner of the Utah Stars professional basketball team. Daniels believed deeply in ethics and integrity and the importance of absolute ethical principles, the group said. Daniels always based his decisions on what he believed was right, not just what he thought was best for himself or his company, according to a release from the Daniels Fund.

"The Utah Ethical Leadership Awards Program celebrates ethical leadership in the spirit of Bill Daniels. The competition within cate-

gories was fierce and all the organizations recognized today should be celebrated as great examples of ethical leadership in the state of Utah," said Bo Peretto, Daniels Fund senior vice president of communications and operations.

The winners are YESCO and All West Communications (a tie in the business category), Children's Service Society of Utah (nonprofit) and three Utah legislative offices (Office of Legislative Research and General Counsel, the Office of Legislative Fiscal Analyst and the Office of Legislative Auditor Gen-

eral) in the government category.

Finalists in the business category were Simplus and Brody Chemical. Nonprofit finalists were Project Read and Salt Lake Donated Dental Services, while the Salt Lake County Office for New Americans and Millcreek Municipal Corp. were finalists in the government division.

The winners were announced at a breakfast on Sept. 7 in the Bill and Pat Child Family Community Hall at the University of Utah's David Eccles School of Business. All finalists were invited to attend the breakfast.

Dakota Pacific adds Parley's Partners to its Utah group

Dakota Pacific Real Estate Partners, a Salt Lake City commercial real estate investment, development and management firm, has acquired Parley's Partners, also of Salt Lake City and a developer and manager of commercial real estate. The move expands Dakota Pacific's total assets under management to more than \$1 billion, the company said.

"Utah is one of the fastest-growing states in the U.S.," said Lane Critchfield, Dakota Pacific CEO. "Accordingly, it is one of the most desirable places to do business and to live. Our investors are looking for ways to gain greater exposure to this market, so the merger made perfect sense. Parley's Partners brings a solid set of properties and its proven development and legal team to our growing real estate platform."

Parley's Partners, under the direction of founder Hooper Knowlton III, developed the Birkhill on Main Apartments in Murray, and Artesian Springs Apartments in Millcreek. These projects, Critchfield said, were some of the first transit-oriented developments in the state.

The acquisition brings the Parley's Partners employees under the Dakota Pacific umbrella to continue developing current projects, including the Midvale Station Townhomes and the AERO Luxury Townhomes in Layton.

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Guv-led group returns from trade mission to South Korea and Taiwan

A group of Utah businesses and organizations were represented on a recent trade mission to Taiwan and South Korea. The group returned last week.

"Taiwan and South Korea are among the state's largest export destinations. In 2017, Utah exported \$636 million in goods to Taiwan and \$347 million to South Korea," said Val Hale, executive director of the Utah Governor's Office of Economic Development. "Maintaining good relationships between these countries provides

expanded opportunities for Utah businesses with products such as computers, electronics, chemicals and food."

Gov. Gary Herbert joined the group in Taiwan, skipping the visit to South Korea to remain in Utah to deal with the wildfires burning in Utah County.

"Gov. Herbert's leadership on trade missions opens doors for Utah companies that in turn create jobs for Utahns across the state," said Miles Hansen, president and CEO of World Trade Center Utah

(WTC Utah). The governor attended foreign direct-investment meetings and visited with government officials.

Taiwan and South Korea are Utah's sixth- and 11th-largest export destinations, respectively, and offer opportunities for companies interested in expanding their business in Asia. The mission took place Sept. 17-21.

The goal of the mission, according to leaders of the trip, was to forge connections and gain industry insights they wouldn't have

access to otherwise. Throughout the mission, the Utah delegation promoted Utah as an attractive destination for foreign investment. Participants also visited the sites of several Utah companies that are already finding success in these markets.

With the support of World Trade Center Utah, the Utah Governor's Office of Economic Development, Zions Bank, the U.S. Commercial Service, Atlantic Council and the U.S. Small Business Administration, the trade

mission included private and public organizations from various industries.

Businesses and organizations that participated in the trade mission to Taiwan and South Korea were Alegria Learning Inc., Beehive Distilling, BEST Police Training LLC, CBRE Group, Colliers International, CommGap International Language Services, DPS Skis, D-tect Systems, Economic Development Corporation of Utah, GlobalSim Inc., IDbyDNA Inc., Intermountain Farmers Association, inWhatLanguage and Maxtec.

Also on the trip were representatives from Mercury Wheels, Nu Skin Enterprises Inc., Optisys, PolarityTE, Red Leaf Resources Inc., Salt Lake Chamber of Commerce, St. George Chamber of Commerce, Technology and Venture Commercialization, Utah Department of Agriculture and Food, USTAR, Zenger Folkman and Zions Bank.



Utah Governor's Office of Economic Development
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PTAC SYMPOSIUM/ VENDOR FAIR

October 11, 2018

Viridian Event Center
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West Jordan, UT 84088

Schedule

8 to 9:00 a.m.	Registration
9 a.m.	Opening remarks
9:15 a.m.	Procurement Opportunities Preview (POP!)
10:15 a.m.	One-on-One Match Making sessions (15 minute sessions)
10:15 a.m. to 12:30 p.m.	Exhibitors – Agency and prime government contractors

This year's Procurement Technical Assistance Center (PTAC) Symposium/Vendor Fair features:

- Presenters from industry, government agencies, and others with current and upcoming opportunities for small businesses.
- One-on-One meetings to discuss opportunities and share your capabilities.
- More than 40 booth exhibitors (see partial list below).

Exhibitors

Boeing, Bureau of Reclamation, Chenega, Defense Logistics Agency, Department of Facilities & Construction Management, Dugway Proving Ground, Hill Air Force Base, Jacobs, Northrop Grumman, Salt Lake Community College, State of Utah Purchasing, University of Utah, World Trade Center Utah, and many more!

Register at: ptacsymp.eventbrite.com

Bring your capability statement and business cards to share with exhibitors in one-on-one meetings. Note: If needed, please see your local PTAC regional manager for help developing a capability statement.

The PTAC Team



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California firm buys two Utah colleges

Unitek Learning, a Newport Beach, California-based owner of healthcare-oriented for-profit colleges, has acquired two Utah colleges. Eagle Gate College's two locations and Provo College join seven Unitek campuses in California to form a two-state educational system.

"This acquisition will significantly enhance our ability to provide quality education for a fast-paced world," said Chuck Ericson, chief operations officer at Eagle Gate College. "The resources and expertise of our California counterparts will help us grow and improve what we are currently doing. We share the same core values and growth initiatives as Unitek College. Above all else, we are all focused on student success."

A traditional school, Provo College maintains three programs for healthcare professionals. It also receive numerous students from

larger universities, such as Brigham Young University and Utah Valley University. The Eagle Gate campuses are in Murray and Layton. Both campuses offer training for aspiring nurses and medical assistants.

"We are absolutely thrilled to announce our expansion to Utah," said Janis Paulson, CEO at Unitek Learning. "It has been a year of growth and opportunity at Unitek and we look forward to continual growth at our newly acquired campuses. We want to help bridge the gap between those seeking rewarding careers in healthcare and the employers who need to keep pace with growing healthcare demands."

Unitek Learning is the parent company of two learning institutions, Unitek EMT and Unitek College. Unitek programs teach best-practice clinical techniques and theory used in the healthcare field.

New York company buys Salt Lake-based Teem

Teem, a Salt Lake City-based provider of shared office and meeting space and online meeting software, has been acquired by WeWork of New York City. WeWork provides design services and technology for the office spaces of corporate clients.

WeWork said in a release that it is acquiring Teem in its entirety and that Teem will continue to operate as an independent business line while adding the WeWork service package to its product line.

WeWork was founded in 2010 and employs over 5,300 people. Teem, founded in Utah in 2012, has 100 employees.

"Teem has always had one goal in mind: to create an amazing workplace experience by eliminating hurdles to office productivity," said Teem co-founder and CEO Shaun Ritchie. "Through

employee-focused technology solutions and analytics that bridge the physical and digital, we help companies recognize the reality of a great workplace. In joining WeWork, we have found a true partner to support our continued growth and scale as we look to serve many more enterprises around the globe."

"Acquiring Teem means bringing in a talented group of over 100 people to help us create a better, more efficient workplace experience for enterprises around the globe," said Shiva Rajaraman, WeWork chief product officer. "We are committed to helping companies deliver an amazing employee experience every day and everywhere. Teem moves us one step closer to that reality, and we are thrilled to welcome them into our WeWork family."

Overstock expands with KC warehouse

Salt Lake City-based online retailer Overstock.com Inc. has announced plans to open a warehouse in Kansas City, Kansas, with distribution from the facility expected to begin in October. The company said the new facility is located to allow it to offer two-day ground shipping to more than 99 percent of its customers in the contiguous United States.

"Overstock.com has always focused on finding ways to continually offer our customers the best possible shopping experience, including their delivery and post-delivery needs," said Carroll Morale, Overstock's vice presi-

dent of supply chain. "Integrating the new Kansas City warehouse to our existing supply chain network will help us provide faster shipping to our customers just in time for holiday shopping, delivering an improved customer experience alongside the products in every order."

Overstock has leased a 517,000-square-foot warehouse and plans to immediately integrate the new warehouse into its outbound delivery supply chain, including moving top-selling products from its core inventory and strategic partners into the facility. Eventually, the company will

expand the facility's functionality to include returns processing and expects that the Kansas City warehouse will create more than 100 jobs for the local community within the next two years.

"We are thankful for the support we've received from the Kansas Department of Commerce as we have expanded our supply chain to include the new facility in Kansas City," said Morale. "This warehouse is another step towards continuing to strategically expand our two-day shipping lanes throughout the country and decrease delivery times for customer orders."

Chicago insurance firm meeting Utah hiring goal

GoHealth, a 17-year-old Chicago-based health insurance marketplace, is expanding rapidly at its new location in Lindon. The company has hired more than 400 in the past six weeks and plans to fill another 200 positions by mid-October, fulfilling the company's goal to fill 600 new positions before the 2019 open enrollment period begins

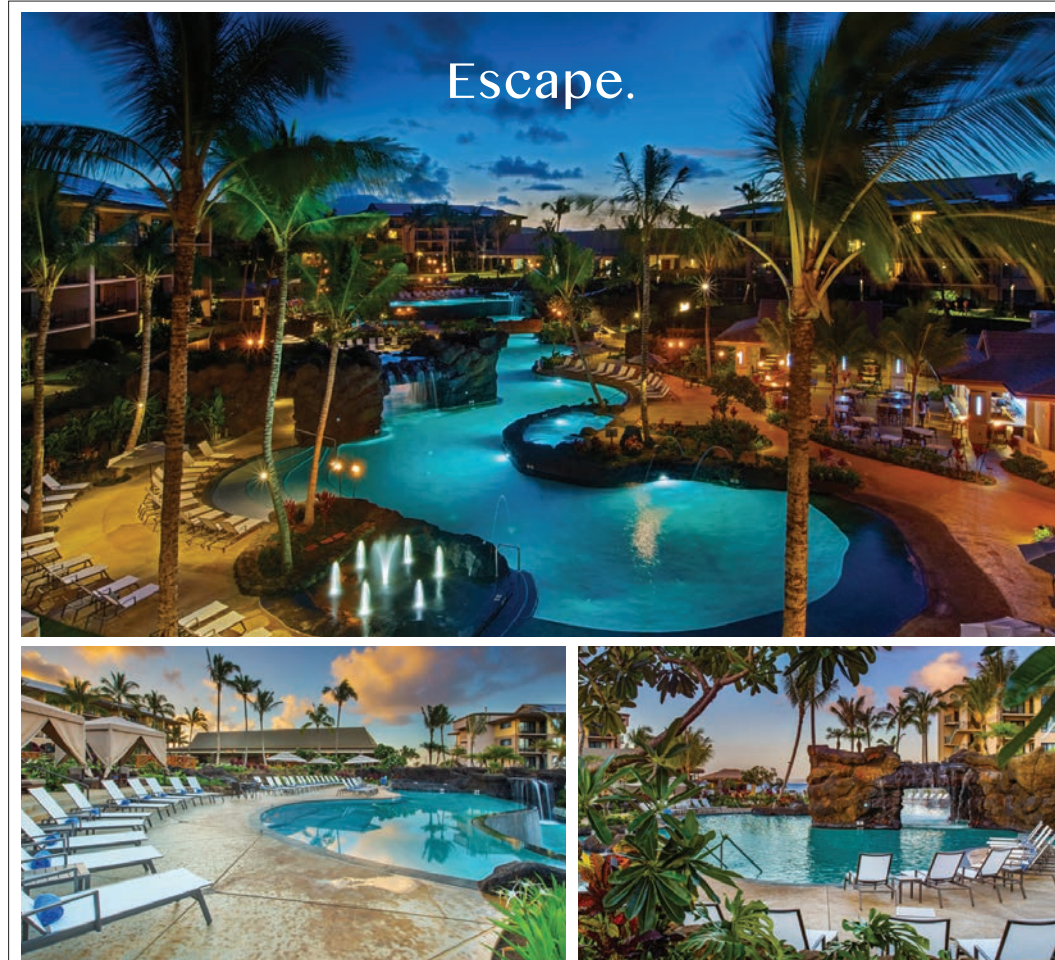
on Nov. 1.

The company said that wages for these positions exceed 110 percent of the Salt Lake County average wage. The positions include specialists and advisors to help individuals through the decision-making process of selecting health plans that best match their needs, including those people who are enrolling in Medicare plans. Many of the new employees have foreign language skills.

"GoHealth's continued expansion in Lindon is another prime example of how Utah's vibrant and hard-working people drive success in companies that put down roots here," said Gov. Gary R. Herbert. "It has been exciting to watch GoHealth's rapid growth and I wish them the best of success."

GoHealth's growth has been constant since its founding in 2001, with a compounded annual growth rate of 47 percent. In addition to its headquarters in Chicago and offices in Lindon, the company has offices in Charlotte, North Carolina, and Bratislava, Slovakia.

"As a leading innovator in the health insurance marketplace for 17 years, GoHealth has built a wealth of health insurance knowledge and expertise that will be a great asset to Utah," said Val Hale, executive director of the Governor's Office of Economic Development. "Bringing 600 jobs to our state is no small matter, and we are excited that the company has made our state its next home."



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Industry Briefs

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

ASSOCIATIONS

• **Edward P. Schreiber** has been elected chair of the **Risk Management Association** (RMA). The one-year term began Sept. 1. Schreiber is executive vice president and chief risk officer at Zions Bancorporation, Salt Lake City, and is past vice chair of RMA's



Edward Schreiber

board of directors. Schreiber began his banking career with the Office of the Comptroller of the Currency (OCC). During his 19 years of service with the OCC, he served in managerial, analytical and technical positions. Prior to joining Zions, he was managing director with Alvarez & Marsal Financial Industry Regulatory Advisory Services. He also served as chief risk officer and regulatory liaison for TD Bank NA and its predecessors for 11 years. Founded in 1914, the Risk Management Association is a not-for-profit, member-driven professional association whose purpose is to advance the use of sound risk management principles in the financial services industry.

BANKING

• **Bank of Utah**, Ogden, has promoted **Eric DeFries** to team lead over the bank's residential construction and consumer loan portfolios. DeFries will be responsible for managing the risk and returns for the residential construction and consumer lending products, developing policy and procedures around approvals, managing the bank's residential construction



Eric DeFries

loan committee and approving consumer and mortgage loans. He will also originate and underwrite commercial loans with the commercial lending team at the Bountiful branch. DeFries has served as vice president consumer and mortgage finance manager for Bank of Utah since 2013, and earlier as assistant vice president secondary marketing manager and secondary marketing analyst. Before holding positions at Bank of Utah, DeFries was an operations analyst at Goldman Sachs. DeFries holds a bachelor's degree in finance and economics from Utah State University, and is currently serving as the chair of the Ogden Housing Authority, for which he has served since 2014.

• **EnerBank USA**, Salt Lake City, has appointed **Robb Kerry** as executive vice president, chief credit officer and enterprise risk officer. EnerBank is a consumer lender that helps business partners and independent home improvement contractors increase their sales. In his new role, Kerry is responsible for all aspects of consumer and commercial credit risk within the bank's portfolio of unsecured home improvement loans. He also will assume responsibility for creating and developing an enterprise risk management program. Kerry joined EnerBank in 2015 as senior vice president and chief credit officer. Prior to EnerBank, Kerry served at GE Capital Bank, where he spent five years leading the modeling and quantitative risk team, as well as overseeing all aspects of credit modeling and portfolio stress testing. He also held positions of chief credit officer at both ADB Bank and Cache Valley Bank. Kerry began his banking career as a financial examiner for the Utah Department of Financial Institutions. He holds a bachelor of arts in business administration and Spanish from Weber State



Robb Kerry

University and earned a master of business administration there.



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CONTESTS

• Applications are being accepted for the **"Best of the West"** awards. To qualify, organizations must be located west of Interstate 15 in Salt Lake County. Anyone may submit an application for an organization to be recognized. Details are at <http://saltlakesbestofthewest.com/>.

EDUCATION/TRAINING

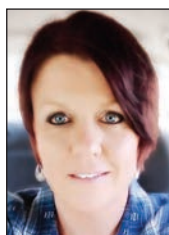
• The **Weber State University School of Nursing** will be named in honor of **Annie Taylor Dee** with a ceremony set for 5:30 p.m. Oct. 2 at the WSU ballroom. Annie Taylor and Thomas Dee married and settled in Ogden in 1871. She resolved to honor her husband's memory after his death in 1905 by building a community hospital. The Dee family donated three acres of land on the corner of Harrison Boulevard and 24th Street and the hospital was dedicated in 1910. Weber College was one of only seven schools in the nation selected to pilot a revolutionary associate degree model of nursing education and 1953, it opened its first nursing classes to 36 women. The nursing school has more than 40 full-time faculty members and educates nearly 1,000 nursing students each year.

HEALTHCARE

• **BrightStar Care of Salt Lake City**, a home healthcare agency that also provides medical staffing solutions, has hired



Suzanne Ellison



Amy Streeper

Suzanne Ellison as branch manager, **Amy Streeper** as customer care manager, and **Sarah Sherwood** as director of business development.



Sarah Sherwood

Ellison will lead all operational aspects of the agency. She has years of healthcare, human resources and operational experience. Streeper will manage major aspects of BrightStar Care's client experience and employee scheduling. She has significant healthcare experience working with physicians and pharmacies. Sherwood will lead sales and marketing activities along with development of community programs. She has experience in home health and relationship-building in Utah and South Carolina.

• **DW Healthcare Partners**, a Park City-based healthcare-focused private equity firm, has sold its portfolio company, **Reliant Rehabilitation**, to **H.I.G. Capital LLC**. Financial terms were not disclosed. Based in Plano, Texas, Reliant provides contract therapy services to post-acute facilities in the United States. **Deutsche Bank** served as financial advisor to DWHP on the transaction. **Paul Hastings LLP** served as DWHP's legal counsel.

INVESTMENTS

• **Incorporate Massage**, a Salt Lake City-based on-site corporate massage and wellness company, has closed its seed round of financing with an oversubscribed commitment of \$635,000. The round was led by **Park City Angels**, with participation from **Salt Lake City Angels** and **Reno Investment Group**. Incorporate Massage received \$200,000 from ArkusNexus and was recently awarded a \$100,000 grant from the state of Utah for the company's on-demand platform. The company said the funding will be used to continue to develop its software, to recruit high-level executives, and to further the company's expansion into new markets.

LAW

• **Dorsey & Whitney LLP** has added **Craig Frame**, **Aaron Murdock** and **Jeff Bowman** as partners in the firm's Corporate Group in Salt Lake City. Frame counsels public and privately held companies, investors and entrepreneurs in complex corporate and securities transactions, with an emphasis on mergers, acquisitions and divestitures. His practice also includes serving as



Craig Frame



Aaron Murdock

outside general counsel to emerging growth companies. He represents clients across a broad range of industries, including technology and biotechnology; medical devices and services; manufacturing; and oil,

gas, renewable energy and natural resources. Murdock focuses on the representation of technology companies, emerging growth companies and venture capital firms. He also works with private investment fund managers and investors in connection with the formation and operation of alternative investment funds. He handles a variety of corporate and securities law matters, including entity formation and structuring, corporate governance, private equity and debt financings, mergers and acquisitions and private fund offerings. Bowman assists clients in executing corporate transactions at every stage of the business life cycle. He also advises clients on the broad spectrum of day-to-day legal issues that impact entrepreneurs and emerging growth companies. He acts as outside general counsel to numerous emerging growth companies. He works with a broad array of corporate clients.

• **BYU Law** has launched its **Law and Corpus Linguistics Technology Platform**, including three new and historically significant corpora. This first-of-its-kind platform for the legal community advances the field of law and

see BRIEFS next page



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Industry Briefs

from previous page

corpus linguistics, a methodology that uses naturally occurring language in large collections of texts called "corpora" to help determine the meaning of words and phrases. Its first corpora to be released on the new platform include the Corpus of Founding Era American English, Corpus of Supreme Court of the United States and Corpus of Early Modern English. These resources are free and available to legal professionals, judges, scholars and the public at lawcorpus.byu.edu. The platform offers the ability to search these corpora by terms and phrases with filters for year, primary author, genre and source.

MEDIA/MARKETING

• **Method Communications**, a marketing and public relations agency for companies in technology and life sciences, has named co-founder **Jacob Moon** as general manager of its Salt Lake City office. He will oversee the office, with a focus on building corporate culture, generating revenue, fostering strong relationships and helping drive key strategic initiatives. Prior to joining Method, Moon helped lead the public relations efforts for the Sorenson family and its portfolio of 30-plus companies. He was also previously the managing editor of *Utah Business* and several other publications under the Olympus Publishers umbrella.



Jacob Moon

• **World Trade Center Utah** participated in the **Sept. 11th National Day of Service and Remembrance** by volunteering at the **Utah Food Bank**. WTC Utah is part of a global network of world trade centers around the world that united to remember the attacks at the New York headquarters, the Pentagon and Pennsylvania. The Sept. 11th National Day of Service and Remembrance is a federally recognized day set aside to pay tribute to the victims of 9/11 and the men and women who rose up in service in the days and weeks following the attacks.

PHILANTHROPY

• The **USANA True Health Foundation** has deployed meals and volunteers to the East Coast to provide aid for those affected by Hurricane Florence. The

foundation, in partnership with International Relief Teams, has issued a grant of \$41,000 to provide emergency meals for those not able to return to their homes and who do not have the means to provide for their families during the storm. The foundation has also worked with its partners to collect a surplus of food and supplies to send following the end of the storm.

REAL ESTATE

• **Colliers International** has named **Vic Galanis** as executive vice president at the firm's downtown Salt Lake City office. Galanis previously was at CBRE in Salt Lake City and a real estate advisor to many professional service firms, IT businesses and corporations and public institutions in the Intermountain West. He has expertise in headquarters and regional office assignments; multi-location site selection; relocation; expansion; and consolidations requirements, acquisitions and sale/leaseback transactions.



Vic Galanis

• **CRN**, a brand of The Channel Co., has named **Matt Medeiros** to its 2018 list of **Top 100 Executives**. Medeiros is chairman and CEO of StorageCraft, Draper. The annual list recognizes leaders from the technology industry who have played an integral role in shaping today's IT channel. CRN also named Medeiros to its **25 Most Influential Executives** category of the Top 100 Executives.



Matt Medeiros

• Four Utah companies have made the **Forbes 2018 Cloud 100** list, a list of the top 100 private cloud companies in the world. They are No. 7 **Qualtrics**, Provo; No. 62 **Workfront**, Lehi; No. 71 **Health Catalyst**, Salt Lake City; and No. 93 **Podium**, Lehi. Forbes developed the list in partnership with Bessemer Venture Partners.

• **United Van Lines** has selected its **Van Operators of the Month** for May, June and July. The list includes **Daniel Simi** of Mesa Moving & Storage, Salt Lake City, in June in the category of household goods in the company's western region. The recognition acknowledges excellent performance in the areas of opera-

tional proficiency, cargo claims prevention, customer service and safety.

• **Simplus**, a Salt Lake City-based provider of quote-to-cash advisory, implementation and managed services, has been named a "leader" in Salesforce consulting by the B2B user review platform **G2 Crowd**, based on the company's market dominance and customer satisfaction scores. G2 Crowd rated 285 Salesforce consulting providers across all Salesforce market segments using the company's proprietary Grid Scoring system, which places all consultants into one of four categories: niche, contenders, high performers and leaders. Simplus was the only Salesforce consulting provider to earn a spot in the leaders category.

RESTAURANTS

• **Olive Garden** has completed the remodel of its four Salt Lake City restaurants (Layton, Provo, Murray and Salt Lake City). Built between 1990 and 1992, the locations now feature updated artwork, fabrics, materials, lighting, seating and flooring, as well as the new Olive Garden logo. The restaurants donated select furniture and décor to the local **Habitat for Humanity ReStores**. The sale of the items will help fund the construction of Habitat homes in the community. Since 2010, Olive Garden restaurants nationwide have donated more than \$460,000 in furnishings to local Habitat for Humanity ReStore outlets.

SCHOLARSHIPS/GRANTS

• The **Utah Steel Fabricators Association (USFA)** is accepting applications until Oct. 1 for five \$2,000 education grants to active or soon-to-be students furthering themselves in the steel industry. The grants from the **USFA Education Grant Fund** are from contributions from part of the membership dues that are collected to help strengthen the educational core in Utah's steel industry. The funds will be awarded to those institutions or individuals who successfully demonstrate the need and ability to utilize financial assistance in the field of steel fabrication in increments of \$2,000. Applicants may be either a program director or faculty member at an accredited vocational school or college, or a student who has been accepted and is enrolled at an accredited vocational program. Completed applications should be submitted to Adam Lux (alux@jrgalv.com), the director of the USFA Educational Grant Program.

Details are at <http://www.utah-steelfabricators.com/Education-Grant>.

SERVICES

• **Simplus**, a provider of quote-to-cash advisory, implementation and managed services, has announced its new headquarters will be in the Clift Building at 10 W. Broadway, Suite 510, Salt Lake City. The company said the move from Sandy will expand the amount of office space for the company; create co-workspace for Simplus customers and Salesforce partners; and host a dedicated, state-of-the-art salesforce training lab. The company also has hired **Tanner Ainge** as vice president of corporate development. He will direct the company's mergers and acquisitions strategy. Ainge began



Tanner Ainge

his career with HGGC, a private equity firm, and also practiced law with Kirkland & Ellis LLP. His education includes a bachelor of arts degree in international studies from Brigham Young University.

TECHNOLOGY/LIFE SCIENCES

• The **Utah Science Technology and Research Initiative (USTAR)** recently hosted a panel discussion at **Science Diplomacy 2018** in Washington, D.C. The international event is the fourth annual conference hosted by the American Association for the Advancement of Science (AAAS) Center for Science Diplomacy. It brought together scientists, engineers, policymakers and diplomats from around the world to discuss emerging and timely issues of science diplomacy. The panel discussion was titled "Think Locally to Impact Globally: Science Diplomacy at the State Level."



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SAME TEAM, NEW HORIZONS

After being an integral part of Utah's construction and mining industries for over 100 years, it is safe to say that Industrial Supply has been involved in quite a large number of projects throughout the Intermountain West. The people at Industrial Supply like to think of themselves as the crew behind the crew, working behind the scenes to give construction crews all of the tools and services necessary to help get their jobs done right, so it isn't always publicly known that the company is involved in a specific project. That's okay, because as long as the company sees that Utah's communities are developing and growing, its employees are content and satisfied with their work and look forward to their next projects.

Out of all the projects that Industrial Supply has been a part of, one that they are particularly proud of is the Salt Lake City Airport. Going back to the company's humble beginnings in 1916, founder

Rudolph Orlob would have thought it was a crazy (but not impossible) dream that one day, his company would help build and later expand what would become a major airport hub in a thriving state.

Before it became a stop for passenger airlines, the airport was used by the United States Postal Service to run an airmail service operation to Salt Lake City. The airport began adding hangars and other buildings to the field, and renamed the airfield Woodward Field, after John P. Woodward, a local aviator. In 1925, the postal service began giving contracts to private companies, such as Western Air Express, the first private company to carry U.S. mail. Their route would take them from Salt Lake City to Los Angeles via Las Vegas. Less than a year later, Western Express began carrying passengers along that same route, which led them to become Western Airlines.

Over the next few years, the

airport added another runway and grew to over 400 acres. In 1930, the airport was renamed the Salt Lake City Municipal Airport. Thanks to Rudy Orlob, who served as the Chairman of the Aviation Committee of the Salt Lake Chamber of Commerce, Industrial Supply became a part of that first airport expansion. Industrial Supply helped build the airport's first terminal and administration building in 1933 at a cost of \$52,000. By the time the terminal and administration building were finished, United Airlines began serving Salt Lake City on flights between San Francisco and New York City.

It is hard to fathom that 85 years later, Industrial Supply has not only expanded across the Intermountain West, but is still involved in improvements of that very same airport, which now serves 24 million passengers a year, and is the fourth largest and westernmost hub for Delta, the world's largest airline. As part of "The

New SLC," Industrial Supply is helping with a lot of important changes, such as replacing obsolete facilities to make them more efficient and meet today's earthquake standards; making more efficient runways to eliminate airplane bottleneck parking and allow planes to get back in the air sooner; designing buildings that meet high environmental standards and remain cost effective; and more.

Construction for The New SLC began in July 2014 and will continue in phases through 2023 and 2024, but the parking garage, terminal building, and west portions of the north and south concourses will be completed in 2020. Industrial Supply is incredibly grateful to still be a contributor to the progress and development of this beautiful city and state, and the company looks forward to seeing the final results of this airport expansion and other projects that come their way.



Image Courtesy of Salt Lake City Airport Authority.

THE CREW BEHIND UTAH'S GROWTH

We're proud to be able to serve our community and be a part of this immense growth and change that Utah is going through. We take every project to heart and do our best to help get the job right. Thank you Utah, for letting us help you thrive and we look forward to the many projects to come.

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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.

Sept. 25-26, 8 a.m.-1 p.m.

OSHA 10-Hour Certification Training, a Utah Manufacturers Association event. Location is Utah Manufacturers Association, 428 E. Winchester St., Suite 135, Murray. Free for UMA members. Details are available by emailing annette@umaweb.org.

Sept. 25, 7:30 a.m.-2:30 p.m.

"Women Empowered" Conference, an Ogden-Weber Chamber of Commerce event. Location is Weber State University Davis, 2750 University Park Blvd., Layton. Cost is \$65 for Women in Business members, \$75 for non-members. Details are at ogdenweberchamber.com.

Sept. 25, 8-9:30 a.m.

"NLRB's Updated Legal Standard for Handbook Policies," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

Sept. 25, 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 westjordan-chamber.com.

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

Women in Business, a Sandy Area Chamber of Commerce event. Speaker Ruth Watkins, president of the University of Utah, will discuss her career path and how women can move up into leadership roles within a company. Location is WCF Insurance, 100 W. Towne Ridge Parkway, Sandy. Registration can be completed at Eventbrite.com.

Sept. 25, 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. Speakers Tavor Larsen, founder of PerkNow, and Mark Newman, investor and board member for PerkNow, will discuss "Student

Startup Experience." 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.

Sept. 26, 9-10:30 a.m.

Workforce Development HR Forum, a West Jordan Chamber of Commerce event. Location is West Jordan Chamber Office, 8000 S. Redwood Road, West Jordan. Details are at westjordan-chamber.com.

Sept. 26, 11:30 a.m.-1 p.m.

"Closing the Deal," part of the three-part Sales Academy Speaker Series, a Sandy Area Chamber of Commerce event. Speaker is Brandon Fugal, chairman of Colliers International. Location is Hale Centre Theatre, 9900 S. Monroe St., Sandy. Cost is \$50 for members, \$100 for nonmembers. Registration can be completed at Eventbrite.com.

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

Tech CEO Panel, a Tomorrow's Leaders Utah event. Panelists Steve Daly, Ivanti; Karl Sun, Lucid; Brock Black, Lendio; and Rob Nelson, Grow.com, will share their thoughts on Utah's burgeoning tech industry. Location is Lucid Software, 10355 S. Jordan Gateway, No. 150, South Jordan. Registration can be completed at Eventbrite.com.

Sept. 26, 6:30-8:30 p.m.

"Navigating Transitions: Finding New Paths, Passions and Purpose," a Utah Women & Leadership Project, Utah Valley University, event. Keynote speaker is Ruth Todd, former TV news anchor and media spokesperson for the Church of Jesus Christ of Latter-day Saints and currently senior vice president of public affairs at Nu Skin Enterprises. Location is Ragan Theatre, 800 W. University Parkway, Orem. Free. Registration can be completed at Eventbrite.com.

Sept. 27-28

Operational Excellence Conference, presented by the Utah Governor's Office of Management and Budget and Goldratt Consulting. Theme is "Building on Success 2018: Intense Focus, Extreme Results." Event is focused on how to apply Theory of Constraints (TOC) principles to the public or private sector and will feature separate tracks for government and the private sector. Keynote speaker is Steve Starks, president of Larry H. Miller Sports & Entertainment and

president of the Utah Jazz. Other speakers are Lt. Gov. Spencer J. Cox; Noelle Cockett, president of Utah State University; Gil West, executive senior vice president and chief operations officer of Delta Air Lines; Kristen Cox, executive director of the Utah Governor's Office of Management and Budget; Ajai Kapoor, partner of Goldratt Consulting; and Keith Squires, commissioner of the Utah Department of Public Safety. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$499. Details are at www.utahexcellence.com.

Sept. 27, 8 a.m.-3 p.m.

Executive Summit 2018, a Utah Valley Chamber event. Location is Sundance Resort, Rehearsal Hall, 8841 N. Alpine Loop Road, Sundance. Cost is \$295 for members, \$350 for non-members. Details are at thechamber.org.

Sept. 27, 8 a.m.-5 p.m.

Utah SBDC's Employer Tax Workshop, a Salt Lake Small Business Development Center (SBDC) event. Location is Salt Lake Community College's Miller Campus, Corporate Partnership Center, MCPC 102, 9690 S. 300 W., Sandy. Cost is \$20. Details are at <https://www.sba.gov/tools/events>.

Sept. 27, 8 a.m.-4 p.m.

"Cultivating Your Listening Skills: Listening to Understand," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$205. Details are at employerscouncil.org.

Sept. 27, 6-7 p.m.

Legal Clinic, 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>.

Sept. 27, 6-7 p.m.

Accounting Clinic, 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>.

Sept. 27, 6-7 p.m.

Health Insurance Clinic, 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>.

Sept. 28, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce

event. Speaker is Cris Longhurst of Murray School District No. 4 (incumbent). Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the menu). Open to everyone. Details are at murraychamber.org.

Sept. 28, 10 a.m.-2 p.m.

Investor Briefing: "Emerging UAS Opportunities," organized by Deseret-UAS, VentureCapital.org and NEXA Capital Partners. Discussion will focus on Utah's new unmanned aircraft testing facility and other UAS opportunities. Location is Zions Bank Founder's Room, 1 S. Main St., 18th Floor, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

Oct. 1-3

Data Driven Summit 2018, presented by Grow.com. Location is Snowbird, 9320 S. Cliff Lodge Drive, Snowbird. Cost is \$795 for the summit, \$295 for Oct. 1 boot camp. Details are at <https://datadrivensummit.grow.com/>.

Oct. 2, 8-10:30 a.m.

"Pay the IRS Less Without Going to Jail," a Salt Lake Small Business Development Center (SBDC) event. Location is Salt Lake Community College's Miller Campus, Corporate Partnership Center, MCPC 102, 9690 S. 300 W., Sandy. Cost is \$20. Details are at <https://www.sba.gov/tools/events>.

Oct. 2, 10 a.m.-2 p.m.

Work Ability Career Exploration & Job Fair, for individuals with disabilities. Location is Sanderson Center for the Deaf and Hard of Hearing, 5709 S. 1500 W., Taylorsville. Registration can be completed at jobs.utah.gov/usor/business. Details are available by contacting Thomas Smith at (801) 887-0282 or thomassmith@utah.gov.

Oct. 2, 11:30 a.m.-1 p.m.

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

Oct. 2, 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 Joseph Grenny, co-founder of The Other Side, will discuss "The Other Side

Academy: Do Felons Make the Best Entrepreneurs?" 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.

Oct. 2, noon-1 p.m.

"How to Comply with EU and California Privacy Laws In One Day," a Parsons Behle Lab event. Speakers are Tsutomu L. Johnson, chief operations officer at Parsons Behle Lab; and Kimball Dean Parker, president of Parsons Behle Lab. Location is Silicon Slopes, 2600 W. Executive Parkway, Lehi. Free. Registration can be completed at Eventbrite.com.

Oct. 2, 5:15-7:15 p.m.

"Level Up: A Sales Workshop Event," presented by Utah Women in Sales. Registrants will select two workshops from the following offerings: "Social Selling and Building Your Brand," "How to Close the Deal: Panel," "Prospecting in 2018," "Women in Leadership" and "Why a Career in Sales?" Location is Podium, 1650 W. Digital Drive, Lehi. Free. Details are at siliconslopes.com.

Oct. 3, 7:30 a.m.-noon

Fall 2018 Nubiz Symposium. Theme is "Customer Service Secrets: Success & Strategies from Companies that Do It Right." Speakers include Josh Garner, Becklar; Scott Williams, Farr's Jewelry; Rick Danger, Pepsi; Ryan Dennis, Chick-fil-A; Stephen Snyder, Amazon; and Annie Fitzgerald, Grand America Hotel. Location is Weber State University Shepherd Union Building, 3910 W. Campus Drive, Ogden. Cost is \$49 (two-for-one admission for chamber members). Details are at ogdenweberchamber.com.

Oct. 3, 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.

Oct. 4, 8 a.m.-3:30 p.m.

Wage and Hour Workshop, an Employers Council event focusing on what industries are covered by the FLSA, along with



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sandychamber.com

CALENDAR

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recordkeeping requirements and the position exemptions from overtime. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$219. Details are at employerscouncil.org.

Oct. 4, 8-9:30 a.m.

Education & Workforce Forum with the theme "Connecting Business and Higher Education" featuring university and college presidents. Panelists include Astrid Tuminez of Utah Valley University; Beth Dobkin of Westminster College; Denece Huftalin of Salt Lake Community College; Noelle Cockett of Utah State University; and Ruth Watkins of the University of Utah; plus moderator Natalie Gochnour, director of the UofU's Kem C. Gardner Policy Institute. Location is Hale Centre Theatre, 9900 S. Monroe St., Sandy. Cost is \$40. Details are at slchamber.com.

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

CEO Leadership Exchange, a Utah Technology Council (UTC) event for UTC-member CEOs, owners and founders only. Theme is "Why Culture Should Matter to You." Location to be determined. Free. Registration can be completed at Eventbrite.com.

Oct. 4, 6-9 p.m.

Titan Awards 2018, a Sandy Area Chamber of Commerce event. Award recipients are Ann Romney, best-selling author and global ambassador for the Ann Romney Center for Neurological Diseases; Sterling Nielsen, president and CEO, Mountain America Credit Union; and Jay Francis, executive vice president of corporate affairs and Miller Family Philanthropy for the Larry H. Miller Group. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Registration can be completed at Eventbrite.com.

Oct. 4, 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.

Oct. 5, 7:30-8:30 a.m.

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

Oct. 5, 8-10 a.m.

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

Oct. 5, 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/.

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

"Three Things Will Make or Break Your Sales and Negotiations," a Salt Lake Chamber event. Speaker is EksAyn Anderson, author, sales and negotiation expert and speaker. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$20. Details are available at slchamber.com.

Oct. 5, 8-9 a.m.

Silicon Slopes Breakfast. Speaker is Nash Foster, CEO of Pyroflex. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

Oct. 5, 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.

Oct. 5, noon-1 p.m.

"Quantum Leadership Training to Catalyze Radical Innovation," a Silicon Slopes event. Presenter is Sunnie Giles, president of Quantum Leadership Group. Location is Silicon Slopes, 2600 W. Executive Parkway, Lehi. Details are at siliconslopes.com.

Oct. 9-11

2018 Utah Tourism Conference, presented by the Utah Tourism Industry Association and the Utah Office of Tourism. Theme is "Building Connections That Count." Conference is a gathering of the tourism industry, state leaders, agencies and travel experts to explore the latest trends and opportunities for the industry. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$259 for UTIA members, \$299 for nonmembers, \$169 for stu-

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dents. Details are at <https://www.utahtourism.org/conference>.

Oct. 9, 9 a.m.-4 p.m.

“Employment Law for Managers,” a Salt Lake Community College event appropriate for employers with 15 or more employees. Location is Salt Lake Community College’s Miller Campus, 9750 S. 300 W., Sandy. Cost is \$180 (\$90 per person for qualified companies). Details are available by contacting Debbie Patten at (801) 957-5244 or debra.patten@slcc.edu.

Oct. 9, 10-11:30 a.m.

“How to Become a Leader that People Will Follow,” a West Jordan Chamber of Commerce event. Location is West Jordan Chamber Office, 8000 S. Redwood Road, West Jordan. Details are at westjordanchamber.com.

Oct. 9, 11:30 a.m.-1 p.m.

ChamberWest Women in Business Luncheon, a ChamberWest event. Speaker Cherie Laporte, United Way of Salt Lake, will discuss “Women United’s STEM Initiative.” Location is Utah Olympic Oval,

5662 S. 4800 S., Kearns. Cost is \$20 for members with RSVP. Details are available at (801) 977-8755 or chamber@chamberwest.com.

Oct. 9, 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 Mike Morgan will discuss a topic to be announced. 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.

Oct. 9, 5:30-7:30 p.m.

Business After Hours, a Holladay Chamber of Commerce event. Location to be announced. Details are at holladaychamber.com.

Oct. 10-11

Utah Industrial, Construction & Plant Maintenance Expo. Location is Mountain America Expo Center, 9575 S. State St., Sandy. Details are at icpmexpo.com.

Oct. 10-12

Western Region Credit Conference, hosted by NACM Business Credit Services. Event is a gathering of credit managers, analysts, collectors and finance managers from throughout the West to learn, grow professionally and to enhance job performance and career advancement. Location is Hilton Downtown SLC, 255 S. West Temple, Salt Lake City. Cost is \$495 for NACM members for the full conference, \$595 for nonmembers. Details are at nacmwrcc.org.

Oct. 10, 8 a.m.-5 p.m.

“The Effective and Legal Manager,” part of the Frontline Leader Workshop Series for new and emerging leaders, presented by Salt Lake Community College Workforce. Location is Salt Lake Community College’s Miller Campus, Miller Corporate Partnership Center, Building 5, 9750 S. 300 W., Sandy. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/frontlineleader.aspx>.

Oct. 10, 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 pro-

file. Location to be announced. Details are at thechamber.org.

Oct. 11, 8 a.m.-12:30 p.m.

PTAC Symposium and Vendor Fair, a Utah Procurement Technical Assistance Center event featuring representatives from state and local government agencies, industry, the U.S. Department of Defense and other federal agencies, many of which have opportunities for small businesses. Location is Viridian Event Center, 8030 S. 1825 W., West Jordan. Registration can be completed at ptacsymp.eventbrite.com.

Oct. 11, 8:30 a.m.-4 p.m.

Fourth Annual Cache Business Women’s Conference featuring breakout sessions and keynote presentations. Opening keynote is by Cache Valley business leaders Trudie Dymock and Eileen Christensen. Lunch keynote speaker is Jeannette Herbert, Utah’s first lady. Closing keynote is Lori Vincere discussing “Raising Your Voice with Power and Purpose.” Location is Riverwoods Conference Center, 615 Riverwood Parkway, Logan. Cost is \$60 before Nov. 1, \$75 thereafter, \$90 day of the event. Details are at cachechamber.com.

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

WIB Luncheon, a Davis

Chamber of Commerce event. Location is Lagoon, 375 N. Lagoon Drive, Farmington. Cost is \$15 for members, \$20 for walk-ins. Details are at davischamberofcommerce.com.

Oct. 11, noon

“Crowdfunding Your Next Product,” a Silicon Slopes panel discussion event. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

Oct. 11, 5:30-6:30 p.m.

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

Oct. 11, 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>.

Oct. 11, 6:30-8 p.m.

Small Business Evening Roundtable, a SCORE event. Location is Sandy Library, 10100

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You’re Invited...

CIGNA UTAH BEHAVIORAL HEALTH FORUM

2018

WHEN: Friday, September 28

TIME: 7:30 a.m. Registration
8:00 a.m. Program
12:00 p.m. Closing

WHERE: St. Mark’s Hospital, Lamb Auditorium
1200 East 3900 South, Salt Lake City, UT

Breakfast will be provided.

Join us September 28th for the Cigna Utah Behavioral Health Forum presented in conjunction with **MountainStar Healthcare** and **The Enterprise**.

At this year’s Behavioral Health Forum, we will discuss the effect mental health and addiction has on Utah businesses and their employees.

We will also share ideas on raising awareness and breaking down the barriers to treatment and support. Join us for this opportunity to learn, share and network.



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Opinion

Universal savings accounts represent a silver lining in bad tax reform

Recently, House Republicans did what they do best: offer to cut taxes and add to the deficit. Their three-part reform plan is Round Two of their goal to dramatically slash taxes and reform the nation's tax code. The move is likely a political one, because it isn't fiscally responsible. Yet it carries with it the seed for an important reform.

It's hard to look at the reform package without thinking of it as an attempt to influence the November midterm elections and help Republicans keep control of the House. It's sending a strong signal that for the time being, if you elect Republicans, your probability of paying lower taxes is much higher than if you elect a Democrat. The first round of tax cuts for individuals and small businesses that were passed last December as part of the Tax Cuts and Jobs Act is currently set to expire after 2025. Making those cuts permanent is perceived as popular across the board.

In reality, this is just an illusion since all tax cuts will be short-lived. The Republican Party consistently refuses to control spending or even talk about controlling spending. The result is the return

of trillion-dollar deficits forever and an exploding debt, driven mostly by spending on programs like Social Security, Medicare and Medicaid.

One would think that the main cause of this inertia is a campaign promise made by Pres. Trump to not touch Medicare and Social Security. Unfortunately, looking at the past shows a long-held belief that talking about entitlement reform — with the exception of Medicaid, which only affects lower-income Americans — is bad politics. It's only to be mentioned when not in power and the chance of implementing reform is null.

All that said, there are aspects of the reform plan worth mentioning and cheering for. The Family Savings Act of 2018 includes some important attempts to ease rules around retirement savings and startup companies, among other changes. One change would simplify retirement savings. Another would create new universal savings accounts (USAs), while two others would expand the use of 529 education savings accounts and let families access their own savings to support parental leave. The most innovative of these measures

by far is the USAs — a reform I've written about in the past. The idea is to encourage savings by granting taxpayers a tax incentive to save, with total flexibility over the timing and use of the money saved.

Many of us are familiar with the different vehicles that currently exist to save money for retirement, college and medical expenses. They all face different tax treatments, limits and constraints on how and when the money can be used without facing a tax penalty, and some of these accounts aren't available to all workers. Not so with USAs. They circumvent those rigidities by allowing taxpayers to annually contribute up to \$2,500 of after-tax income to an account in which the savings would grow over time without any additional taxes paid on interest. Withdrawals would be tax-free, no matter how and when the money is spent.

While this is a good start, the \$2,500 contribution is too small for Americans to really reap the benefit of these new savings accounts. And these benefits are numerous. A Cato Institute report by Chris Edwards and Ryan Bourne describes how the United Kingdom implemented its own version of USAs but allows for an annual contribu-

tion of \$25,000 to benefit earners of every age and income level. So did Canada. Its \$4,125 contribution limit is more modest than in the U.K.'s, but it's still higher than the one proposed by House Republicans.

These two countries' account designs are also superior to those of the current Roth IRA accounts we have in the United States in that they aren't limited to retirement savings and don't face withdrawal penalties. Americans who use Roth IRA accounts face a withdrawal penalty if they use their earnings before they turn 59 1/2 years old.

As Edwards and Bourne document, these flexible savings accounts are extremely popular in both countries. They note, "Liquidity is important to people with moderate incomes because they are more likely than others to face short-term contingencies that strain their resources." Let's hope this flexibility and this new saving options will be available to Americans soon.

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

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VERONIQUE
de RUGY

Concerns about Trump aside, the left continues its assault on democracy

For several years now, scholars have argued that the world is experiencing a "democratic recession." They have noted that the movement of countries toward democracy has slowed or stopped and even, in some places, reversed. They also note a general hollowing out of democracy in the advanced, industrial world. When we think about this problem, inevitably and rightly, we worry about Donald Trump, his attacks on judges, the free press and his own Justice Department. But there is also a worrying erosion of a core democratic norm taking place on the left.

It has become commonplace to hear cries on the left to deny controversial figures on the right a platform to express their views. Colleges have disinvited speakers like Condoleezza Rice and Charles Murray. Other campuses were unwilling or unable to allow conservative guests to actually speak, with protests overwhelming the events.

A similar controversy now involves Steve Bannon, who, in recent months, has been making the rounds on the airwaves and in print — including an interview I did with him on CNN. Some have claimed that Bannon, since leaving the administration, is simply unimportant and irrelevant and thus shouldn't be given a microphone. But if that were the case, surely the media, which after all is a for-profit industry, would notice the lack of public interest and stop inviting him.

The reality is that the people running *The Economist*, *The Financial Times*, "60 Minutes," *The New Yorker* and many others

who have recently sought to feature Bannon know that he is an intelligent and influential ideologist, a man who built the largest media platform for the new right, ran Trump's successful campaign before serving in the White House and continues to articulate and energize the populism that's been on the rise throughout the Western world. He might be getting his 15 minutes of fame that will peter out, but, for now, he remains a compelling figure.

The real fear that many on the left have is not that Bannon is dull and uninteresting, but the opposite — that his ideas will prove seductive and persuasive to too many people. Hence his detractors' solution: Don't give him a platform, and hope that this will make his ideas go away. But they won't. In fact, by trying to suppress Bannon and others on the right, liberals are likely making their ideas seem more potent. Did the efforts of communist countries to muzzle capitalist ideas work?

Liberals need to be reminded of the origins of their ideology. In 1859, when governments around the world were still deeply repressive — banning books, censoring commentary and throwing people in jail for their beliefs — John Stuart Mill explained in his seminal work, *On Liberty*, that protection against governments was not enough: "There needs protection also against the tyranny of the prevailing opinion and feeling; against the tendency of society to impose ... its own ideas and practices ... on those who dissent from them." This classic defense of free speech, which Supreme

Court Justice Oliver Wendell Holmes later called the "freedom for the thought that we hate," is under pressure in America — and from the left.

We've been here before. Half a century ago, students were also shutting down speakers whose views they found deeply offensive. In 1974, William Shockley, the Nobel Prize-winning scientist who in many ways was the father of the computer revolution, was invited by Yale students to defend his abhorrent view that blacks were a genetically inferior race who should be voluntarily sterilized. He was to debate Roy Innis, the African-American leader of

the Congress of Racial Equality. (The debate was Innis' idea.) A campus uproar ensued and the event was cancelled. A later, rescheduled debate with another opponent was disrupted.

The difference from today is that Yale recognized that it had failed in not ensuring that Shockley could speak. It commissioned a report on free speech that remains a landmark declaration of the duty of universities to encourage debate and dissent. The report flatly states that a college "can-

see ZAKARIA page 19



FAREED
ZAKARIA



Opinion

Medicare-for-all discussion presents golden opportunity for small business

"The most important event in recent history of ideas is the demise of the socialist dream," said George Gilder in his 1981 book *Wealth and Poverty*. It sure looks like Bernie Sanders, Alexandria Ocasio-Cortez and Andrew Gillum did not read this book.

I am an expert when it comes to Medicare because I have been a participant for nearly two decades. I am an expert when it comes to small business because I owned one.

Bernie Sanders and his crowd have been touting Medicare-for-all as a better way to deliver medicine to Americans. In the articles I have been reading, I have not found this to be true. The U.S. has a much higher participation rate than those countries with socialized medicine.

Alexandria Ocasio-Cortez wants Medicare-for-all so we can lower the cost of funerals. A better way to lower funeral costs is to buy a less expensive casket and a get two or more competitive bids from different funeral homes.

Andrew Gillum, in his bid to be governor of Florida, is pushing for a statewide Medicare-for-all plan. In order to pay for it, he has to raise taxes and his tax of choice is one on corporations, which will raise the cost of their products to all Floridians. A better way to do it would be to just forget the stupid idea in the first place.



ROBERT PEMBROKE

In recent articles on Medicare-for-all, I have been reading conflicting comments about the costs. Both sides — for and against — make compelling arguments why their plan will cut the cost of healthcare. To me, those who are for Medicare-for-all

make the most sense on how to cut healthcare costs. Their solution is cut the income to all healthcare providers.

In order to bring the profits of U.S. healthcare providers in line with healthcare providers worldwide, these healthcare providers, including pharmaceuticals, will have to accept a 30 percent to 40 percent cut in pay. I asked a retired internist friend of

mine, "Will doctors accept lower pay?" He replied, "Over time, they will."

So, let's see if we can make some sense of this mishmash of convoluted ideas. According to the Kaiser Family Foundation in 2017, just 50 percent of firms with three to 48 workers offered health insurance. Five years ago, 59 percent of companies in that category offered health benefits. Kaiser also reported that the average coverage offered by employers, in 2017, pushed toward costing \$19,000 for a family plan. Meanwhile, the number of firms providing insurance to workers continued to edge lower. So, let's apply a little common sense and see if we can come up with a better plan of action.

First and foremost, keep the federal government out of the equation. What in the hell makes our elected officials think that they can manage a person's healthcare better than a doctor and his patient? The plan that we come up with must focus on doing just this.

Another priority is to get insurance companies out of middle of the process. This can be accomplished by allowing small

businesses to form their own cooperatives that hire their own doctors and build their own clinics. They could also put out competitive bids for services for their employees from pharmaceutical companies and hospitals.

Yes, "Medicare For All Is a Fantasy," according to a headline in *The Atlantic* in August. But it presents a golden opportunity for the owners of small business. If you small-business owners want to provide better healthcare at a lower cost, it's time for you to man the barricades.

"Medicare-for-all is both a warning and an opportunity," *The Atlantic* said. Our elected officials are trying to bribe the public and get this obnoxious plan adopted.

Small-business owners can and should present a coherent alternative. Only by convincing their employees to vote for such an alternative, as mentioned above, can America move forward.

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

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CALENDAR

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S. Petunia Way, Sandy. Free. Details are at <https://www.sba.gov/tools/events>.

Oct. 12, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker is Aimee Winder-Newton, Salt Lake County councilwoman. Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the

menu). Open to everyone. Details are at murraychamber.org.

Oct. 12, 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.

Oct. 12, 8 a.m.-4 p.m.

"Supervisory Skills Program," an Employers Council event over five consecutive

Fridays and focusing on a foundation of critical skills necessary to become an effective workplace leader. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$740. Details are at employerscouncil.org.

Oct. 12, 8:30 a.m.-1 p.m.

2018 Business & Economic Summit and Training (BEST), a Davis Chamber of Commerce event. Location is Weber State University's Davis Campus, Building D-2, Room 110-111,

2750 University Park Blvd., Layton. Cost is \$50 for members, \$70 for guests and at the door. Details are at davischamberof-commerce.com.

Oct. 12, 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>.

Oct. 12, 6:30-10 p.m.

2018 Hall of Fame Gala,

a Utah Technology Council event. Keynote speaker is Reed Hastings, founder and CEO of Netflix. Inductees are Ryan Smith, CEO of Qualtrics; Gail Miller, chairman of the Larry H. Miller Group of Companies; and Jeremy Andrus, CEO of Traeger. Location is the Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$450 for members, \$525 for non-members. Registration can be completed at Eventbrite.com.

Oct. 15, 11:30 a.m.-1:15 p.m.

Envision Utah's 2018 Common Good Awards, to "honor individuals and organizations that are doing amazing things to make Utah a great place to live, both now and in the future." This year's event will focus on Utah County and its future as a hotbed for growth. Keynote speaker Astrid S. Tuminez, Utah Valley University president, will discuss the critical role education plays in manifesting the vision of a community and her commitment to strengthening the partnerships between Utah Valley University and the economic, civic and social institutions of Utah County. Location is the Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$70. Details are at <https://cga2018.planningpod.com/>.

Oct. 16, 8 a.m.-1 p.m.

2018 Intermountain CFO Summit, an Advanced CFO event. Opening keynote is Aaron Harris discussing "Artificial Intelligence & the Future of Finance." Closing keynote is Caroline Gleich discussing "Ascending & Managing Risk." Location is the Falls Event Center, 580 S. 600 E., Salt Lake City. Cost is \$75. Registration can be completed at Eventbrite.com.

Oct. 16, 8 a.m.-3:30 p.m.

"Performance Management: Setting the Stage for Success," an Employers Council event that provides the skills to manage employee performance as an ongoing process and ties the supervisory role to employee and organizational success. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$185. Details are at employerscouncil.org.

Oct. 16, 8:30-11 a.m.

"The Entrepreneur's Edge: How to Discover and Develop Your Compelling Story," a Small Business Development Center (SBDC) event. Location is the Corporate

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SUMMIT*from page 1*

It used to be that almost everyone on the Wasatch Front either grew up in rural Utah, or the Wasatch Front was rural Utah for some of our older folks, or [they had] their grandparents or they had an aunt and uncle that they went and spent the summer on the farm with.

“That isn’t the case anymore. ... It’s more and more common that people don’t understand the importance of ag — where food comes from.”

Another pressure point can be seen in water usage, he said. “There’s going to be a lot of pressure to say, ‘Wait, why are all these farmers using our water? Why is my lawn not green and yet

I drive by these fields of crops?’ We’ve got to do a much better job of connecting those dots for people and letting them understand how this impacts them directly.”

Utah’s production agriculture had an economic impact of between \$2.4 billion and \$2.6 billion in 2014, Cox said. That includes farming, ranching, dairy operations and related support industries. It had a total economic impact of \$3.5 billion, employed 26,000 people and paid \$583 million in wages. And, speakers said, that is a small sliver of the overall food industry in the state.

What’s more, production agriculture has seen sales rise more than 85 percent during the recovery from the Great Recession, while the gross state product has risen 21 percent.

“Ag has been great, and things are happening out there and

it’s very impressive,” said Cox, an alfalfa hay farmer. “But when you look at the food industry as a whole, this is just a very small subset of what’s possible out there.”

The Utah Farm Bureau is looking at what’s possible and has been exploring the idea of a Utah food innovation center. Such centers have cropped up across the U.S., usually at universities involved in public-private partnerships with industry to discover new ways to grow, package and use food products.

“The thing that we have to be careful about is, if we do not innovate, somebody else will,” John Ferry, a member of the Utah Farm Bureau Federation board of directors told the crowd. “I tell this all the time when I’m talking to farmers: Your competition is not the Brazilians or the Argentines or the European Union. It’s your

neighbor. Because if you are not innovative and you are not doing your job, your neighbor will run your farm or run your ranch. So you have to be innovative.”

Ferry said the center could take many forms but should be focused on collaborations involving people throughout the industry. “Part of what we are proposing is a gathering, a clearinghouse, a table, if you will, where you can bring your ideas, your problems, your wonderments, to [the center] and we can listen to each other.”

Cox said innovation is needed because of changes in the way people buy things — preferring locally sourced food, for example — and technology allowing marketing methods that can reach people individually. People are willing to pay for experiences, with food tourism an option, and to experiment by mixing foods

and ingredients in new ways.

The farm bureau has been discussing the idea of a food innovation center for a few months, said Dale Newton, chief executive officer of the Utah Farm Bureau Federation.

“We think this is a step that we can take forward to provide more markets for our producers, provide something of value to the state of Utah and really make something special here,” he said.

While several speakers highlighted innovations that have already occurred in other locations, “there ought to be a lot more Utah food innovation products,” Newton said. “That’s what we’re trying to do. We’re trying to excite ourselves, innovate, think of new ways, new things, to provide markets for our producers and markets for ourselves here in the state of Utah.”

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CALENDAR

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Partnership Center, MCPC 333, 9690 S. 300 W., Sandy. Details are at <https://utahsbdc.org/trainings>.

Oct. 16, 11:30 a.m.-1 p.m.

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

Oct. 16, 11:30 a.m.-1 p.m.

Business Women's Forum. Presenter to be determined. Location is 50 West Club & Café, 50 Broadway, Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

Oct. 16, 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 Travis Hansen, founder and CEO of Tesani Cos., will discuss "Smart Things I've Learned By Doing Stuff." 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.

Oct. 16, 3-4:30 p.m.

"New Rules of Retirement," a Salt Lake Community College Foundation Planning Giving Advisory Council event. Attendees will learn strategies to help increase income in retirement, while potentially reducing taxation of hard-earned life savings, and receive a free income

and risk analysis. Presenter is Todd Schwendiman, founder and president, Heritage Solutions Group. Location is Salt Lake Community College, Academic and Administration Building, Room 135, 4600 S. Redwood Road, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

Oct. 17, 8 a.m.-5 p.m.

"Lean Six Sigma: Yellow Belt," a Salt Lake Community College event featuring an overview of Six Sigma and how people can easily implement this improvement process in their jobs. Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$300 (\$150 per person for qualified companies). Details are available by contacting Mireya Castillo at (801) 957-5262 or mireya.castillo@slcc.edu.

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

Lunch & Learn, a West Jordan Chamber of Commerce event featuring a discussion about home and business security cameras. Location is Dixon Security, 3767 S. 2nd St., South Salt Lake. Free. RSVPs can be completed by contacting Mi Hui Blake at accounting@dixonsecurity.com.

Oct. 17, 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.

Oct. 17, 5:30-6:30 p.m.

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

utahsbdc.org/trainings.

Oct. 17, 5:30-6:30 p.m.

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

Oct. 17, 5:45-6:45 p.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>.

Oct. 17, 6-8 p.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>.

Oct. 17, 6-9 p.m.

"The Power of Podcasting to Build Your Brand," a Utah Digital Marketing Collective event. Speakers are Jessica Rhodes, founder and co-owner of Interview Connections, and podcaster Justin Schenck. Location is Lucid Software, 10355 S. Jordan Gateway, No. 150, South Jordan. Free for DMC members, \$20 for nonmembers. Registration can be completed at Eventbrite.com.

Oct. 18, 8-10 a.m.

"Malls, Big Boxes and Their Entertaining Transformation," a ULI (Urban Land Institute) Utah event featuring a panel discussion about the transformation of retail. Speakers are Nicole J. Vanlaecken, senior leasing director at Woodbury Corp.; Nick Duerksen, economic development director of Sandy City and director of the Redevelopment Agency of Sandy City; a representative from Shops at South Town; and Brian Landru, director of national accounts at Phillips Edison & Co. Location is Shops at South Town,

10450 S. State St., Sandy. Cost is \$35 for ULI members, \$55 for nonmembers. Details are at utah.uli.org.

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

"Multiplying Lasting Profitable Relationships," a West Jordan Chamber of Commerce event. Presenter is Clay Neves of Personal Sales Dynamics. Location is West Jordan City Hall Community Room, 8000 S. Redwood Road, West Jordan. Free for members, \$10 for nonmembers. Details are at westjordan-chamber.com.

Oct. 19, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker is Ann Granato, candidate for Salt Lake County Council. Location is Mimi's Café, 5223 S. State St., Murray. Free (pay if ordering from the menu). Open to everyone. Details are at murraychamber.org.

Oct. 22, noon-1 p.m.

Cyber Lunch & Learn Series titled "Why Should You Care?" a Salt Lake Chamber event. Representatives from breached companies, along with legal and insurance professionals, will speak on the implications and consequences of not being cyber-secure. Location is the Salt Lake Chamber, 175 E. 400 S., No. 600, Salt Lake City. Free. Details are at slchamber.com/cyber.

Oct. 23, 8-10 a.m.

Digital Marketing Academy, a Sandy Area Chamber of Commerce series on three consecutive Tuesdays and taught by representatives from Firetoss. Classes are "SEO & Maximizing Web Traffic" on Oct. 23; "Pay-Per-Click Advertising, Google AdWords, Facebook Ads and Programmatic Display Advertising" on Oct. 30; and "Developing a Comprehensive Online Marketing Strategy" on Nov. 6. Location is Salt Lake

Community College Miller Campus, MPDC 226, 9750 S. 300 W., Sandy. Registration can be completed at Eventbrite.com.

Oct. 23, 8 a.m.-6 p.m.

"2018 WeROC: Women Entrepreneurs Realizing Opportunities for Capital," a VentureCapital.org event featuring information about the secrets behind fundraising and overcoming issues and perceptions that you may not even know. Keynote speaker is Trish Costello, founder and CEO of Portfolia. Location is Salt Lake Community College, Miller Conference Center, 9750 S. 300 W., Sandy. Registration can be completed at Eventbrite.com.

Oct. 23, 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 westjordan-chamber.com.

Oct. 23, 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 ogdenweber-chamber.com.

Oct. 23, 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. Speakers Andrea Clarke and Christy Allen will discuss "I Married An Entrepreneur." 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.

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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.

TECHNICAL

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CPI

from page 1

workforce growth. As more people come, they buy more goods and services, and with Utah's high population growth, housing is one of the most rapidly growing sectors around. Utah has more population growth and economic prosperity than many other states, so buying increases and prices follow suit."

"In this time of such rapid price growth, it is worth noting some of the context and reason the housing and transportation sectors are getting so much attention," said Randy Shumway, chairman of the Cicero Group, a Salt Lake City market research firm that does data collection and analysis for the CPI. "The recent price increases now mean the average Utahn

spends about 56 percent of their income on housing and transportation combined, which is a high for Utah. This can place strain, particularly on lower-income Utahns. For that reason, we are happy to see homebuilders pushing to alleviate some of the supply issues we currently see in the market."

ZAKARIA

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not make its primary and dominant value the fostering of friendship, solidarity, harmony, civility or mutual respect. ... It will never let these values ... override its central purpose. We value freedom of expression precisely because it provides a forum for the new, the provocative, the disturbing and the unorthodox."

The report added: "We take

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fering locally processed and financed commercial and residential loans, with the significant new benefit of more robust cash management services and greater choice in deposit accounts and online banking," said Leonel E. Castillo, president and CEO of AmBancorp. "Further, our customers will now enjoy trust services, including self-directed IRAs, insurance offerings, wealth management, larger lending limits and other excellent services. We are confident that our customers and staff will experience a smooth transition and will soon greatly appreciate the new opportunities available."

The transaction will be subject to approval by regulators and AmBancorp shareholders.

Frank M. Browning of Ogden founded the Bank of Utah in 1952 and the bank has since grown to more than 350 employees and more than \$1.3 billion in assets.

a chance, as the First Amendment takes a chance, when we commit ourselves to the idea that the results of free expression are to the general benefit in the long run, however unpleasant they may appear at the time." It is on this bet for the long run, a bet on freedom — of thought, belief, expression and action — that liberal democracy rests.

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