

OF NOTE



Move for more money?

Nearly half (49 percent) of surveyed workers in Salt Lake City say the top factor for relocating for a job in another city would be better pay and perks, according to a survey by global staffing firm Robert Half. Twenty-percent said it would be for family or personal reasons, 14 percent would relocate for career advancement, 14 percent would do it due to the cost of living, and 3 percent would move due to weather.

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Panelists discuss possible tax reform at the Utah Economic Outlook and Policy Summit: (from left) moderator Natalie Gochnour, an associate dean in the David Eccles School of Business and director of the Kem C. Gardner Policy Institute and chief economist and senior advisor at the Salt Lake Chamber; Jonathan Ball, director of the Office of the Legislative Fiscal Analyst; Peter Reichard, president of Utah Foundation; Juliette Tennert, director of economic and public policy research at the Gardner Institute; Phil Dean, state budget director and chief economist in the Governor's Office of Management and Budget; and Darin Mellott, Americas director of research at CBRE. The tax panel was just part of the summit, hosted by the Salt Lake Chamber in collaboration with the Gardner Institute.

Growth is slowing but recession not in view of summit speakers

Brice Wallace
The Enterprise

Slower growth.

That was the gist of economic forecasts presented recently at the Utah Economic Outlook & Public Policy Summit, but speakers focused on the “growth” component of the phrase.

Juliette Tennert, director of economic and public policy research at the University

of Utah's Kem C. Gardner Policy Institute, noted that the national economic recovery — the longest ever — is expected to hit the 10-year mark this summer.

“We do think that maybe the end of the business cycle is starting to come into view, with tapering growth rates that are associated with late cycles,” Tennert told the audience at the annual event, presented by the

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3% more jobs in 2018, jobless rate stays level

Job growth in Utah finished 2018 above 3 percent, according to figures released by the Utah Department of Workforce Services. The total number of Utahns holding jobs climbed to 1,542,600 at the end of the year, up 47,200 jobs since December 2017, a rise of 3.1 percent.

Meanwhile, the unemployment rate in December remained unchanged at 3.2 percent. That means approximately 49,900 Utahns were unemployed during the month and actively seeking work. The national unemployment rate increased two-tenths of a percentage point from November to December and sits at 3.9 percent.

“Our state ended the year on a positive economic note with job growth above 3 percent,” said Carrie Mayne, chief economist at the Department of Workforce Services. “2018 closes out as a year of low unemployment, with the average number of unemployed just over 49,000.”

Utah's private-sector employment grew by 3.3 percent year-over-year with the addition of 41,500 positions. Nine of the 10 private-sector industry groups measured in the establishment survey posted net job increases in December, while natural resources and mining remained unchanged from the prior year. The largest private-sector employment increases were in trade, transportation and utilities (15,000 jobs); education and health services (5,900 jobs); and professional and business services (5,400 jobs). The fastest employment growth occurred in trade, transportation and utilities (5.2 percent); other services (4.3 percent); and manufacturing (3.4 percent).

Glacier acquires First National Bank of Layton

Glacier Bancorp Inc., headquartered in Kalispell, Montana, has acquired First National Bank of Layton (FNB) and its holding company, FNB Bancorp. The purchase of the Layton-based bank is Glacier's 21st acquisition since 2000 and its 10th transaction in the past six years. FNB has six banks with locations in Layton, Bountiful, Clearfield and Draper and had total assets of \$326 million on Sept. 30. It had outstanding loans of \$243 million and total deposits of \$278 million.

The boards of Glacier and FNB have unanimously approved the transaction, which is subject to regulatory approval and other customary conditions of closing. The

agreement provides that, upon closing of the transaction, each share of FNB common stock is expected to be exchanged for 0.6474 shares of Glacier common stock. Based on the closing price of \$41.55 for Glacier shares on Jan. 15, the transaction would have a value of \$85 million. Closing is expected in the second quarter.

The branches of First National Bank, along with Glacier Bank's four existing branches operating in Utah, will operate as a new Glacier Bank division headquartered in Utah. The division will rank No. 7 in total Utah deposit market share among community banks, Glacier said.

“We are excited for this opportunity

to partner with FNB and expand Glacier's presence in Utah,” said Randy Chesler, Glacier's president and CEO. “The addition of FNB, along with its long history, strong talent pool and experienced community banking team, helps further establish Glacier in Utah and set the stage for future growth.”

John Jones, president and CEO of FNB, said, “We're proud that Glacier Bancorp recognizes our legacy and leadership and that they want us to join them while

see FNB LAYTON page 14



Hillcrest Bank expands into Utah, Samuelson named area president

Hillcrest Bank, a division of National Bank Holdings Corp. (NBH) of Greenwood Village, Colorado, has expanded into Utah with the intent of serving commercial and business banking clients along the Wasatch Front, the company has announced.



Chet Samuelson

Chet Samuelson, formerly of Wells Fargo Commercial Bank, will serve as Hillcrest Bank's market president in Utah. With a B.S. and MBA from Weber State University, Samuelson began his career in Ogden with Bank One. He remained through the bank's merger with J.P. Morgan Chase, working in positions ranging from credit analyst to senior banker. He led the bank through its acquisition of Washington Mutual in 2008. In 2014, Samuelson joined Wells Fargo and led its global banking expansion effort, serving as global banking regional manager for the eight mountain states. He has served the boards of World Trade Center Utah, MountainWest Capital Network, Utah Microenterprise Fund and the Utah County Chamber of Commerce.

"We are very excited to expand our commercial and business banking footprint into Utah,

one of our country's most diversified and progressive labor markets," said Tim Laney, chairman, president and CEO of NBH. "We are fortunate to have Chet Samuelson join us to establish a strong foothold in what we recognize is a highly attractive and competitive market. In addition to his well-rounded and seasoned banking expertise, Chet also has a deep appreciation and understanding of the importance of being involved and engaged in the local community. We are thrilled to have Chet lead the way in serving our commercial and business clients and the community in Utah."

"(NBH's) strong commitment to relationship- and community-building is well-aligned to my values," said Samuelson. "I am also impressed with the exceptional experience of the parent company's management team. They clearly recognize the opportunity to serve one of the strongest business communities in the country, and I am honored to serve as a founding leader in the market I call home."

NBH operates a network of 104 banking centers, serving consumers, businesses and government and nonprofit entities under the following brand names: Bank Midwest in Kansas and Missouri; Community Banks of Colorado in Colorado; and Hillcrest Bank in Texas, New Mexico and Utah.

Lehi-based Canopy, a developer and marketer of cloud-based practice management products for tax and accounting professionals, has opened its new headquarters in Lehi. Canopy will occupy three of the five floors of a newly built corporate building at 4100 N. Chapel Ridge Road, totaling nearly 80,000 square feet and housing the company's workforce, including an entire floor dedicated to engineering and product development. The space was custom designed by Canopy's executive team to foster team collaboration, autonomy, creativity and efficiency. Included are pickleball and basketball courts, a gym, library, stocked kitchens, barbeque grills and a smoker for the barbeque enthusiasts. The facility also boasts maternity/paternity rooms with a crib, rocker, fridge and blackout shades. Canopy has said it will add up to 538 jobs over the next five years, more than tripling its current 250 headcount, following a Governor's Office of Economic Development tax-related incentive of up to \$1.24 million.

CircusTrix adds to growing park portfolio

Provo-based CircusTrix, self-proclaimed to be the largest owner, operator and franchisor of trampoline parks in the world, has acquired Planet 3 Extreme Trampoline Parks of Flint, Michigan. CircusTrix also recently bought Rockin' Jump and Sky Zone trampoline parks in California.

"This acquisition makes perfect sense for us," said Case Lawrence, CEO of CircusTrix. "Not only do the Planet 3 parks complement our current locations, but also the company's brand and park strategy are in perfect sync with our principles. We expect a very smooth integration."

CircusTrix will acquire 10 open Planet 3 locations in the Midwest and along the East Coast and two locations scheduled to launch in the next 45 days, Lawrence said. Though Planet 3 closely resembles the CircusTrix culture, each park will be looked at critically to ensure it meets the level of attractions, energy and safety standards of the Circus-

Trix brand, he said. The addition of Planet 3's parks will bring the total CircusTrix portfolio to 320 parks worldwide, with the majority in the United States.

"CircusTrix is the undisputed leader and innovator in our space," said Mo Haretuku, president of Planet 3. "Throughout our history, we have modeled our park strategy after CircusTrix, and we are now honored to join their team and be part of their momentum."

The investment in CircusTrix in December 2016 by an affiliate of Palladium Equity Partners LLC has allowed for the recent rapid growth through acquisition and newly opened parks, according to Lawrence.

DigiCert completes acquisition

Lehi's DigiCert Inc. has completed its acquisition of the QuoVadis Group, a worldwide cybersecurity and connectivity company based in Switzerland. DigiCert is a leading transport layer security certificate (TLS) provider in the cybersecurity space and will add QuoVadis' position as a qualified trust service provider (TSP) throughout the European Union to its offerings.

DigiCert will continue to operate QuoVadis as an EU and Swiss TSP, specializing in qualified digital certificates and related services for Europe, as well as enterprise-managed public key infrastructure-based solutions with

local support. QuoVadis has operations in Switzerland, Germany, The Netherlands, Belgium, the U.K. and Bermuda.

"We are excited to welcome the QuoVadis team and technology to DigiCert, as we look to continue to serve our partners and customers with industry-leading solutions," said DigiCert CEO John Merrill. "The European market, like many parts of the world, has specific country and regional needs that can best be served with locally based teams and technology. The QuoVadis acquisition supports our commitment to Europe, combining our technology innovation with on-the-ground experts in the region."

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Shutdown hits nonprofits

The ongoing federal government shutdown is affecting Utah charitable organizations on two separate fronts, according to a recent survey by the Utah Nonprofits Association.

Foremost among the concerns expressed by UNA members is the stoppage in the flow of federal funds that keep the organizations afloat. More than half of the organizations receive government funding, with 38 percent relying on federal dollars. Much of that money is not being received during the shutdown.

Secondly, nonprofits are seeing an increase in the demand for their services as furloughed and unpaid government workers, contractors and others affected by the shutdown seek aid.

"Some of (our) organizations are forced to take out lines of credit or lay off staff and re-

duce or eliminate certain services — costs in economic and human terms that will never be recovered even when government operations return to normal," said a spokesperson for the National Council of Nonprofits.

One local employee of a nonprofit that deals with domestic abuse survivors who preferred to remain anonymous said, "Our staff members already work for very little to accomplish important social services for domestic and sexual violence survivors and we are at the point where we will have to tell survivors we can't help them and tell our staff to go home and that we can't pay them until the government approves a budget. This is completely unacceptable."

The survey included 67 Utah nonprofits and was conducted in mid-January.



Nearly two years after breaking ground, Onset Financial is moving into its new campus in Draper. Onset is a financial technology company founded in 2008 by Justin Newson and specializes in equipment leasing and financing. Zwick Construction built the facility that was designed by a team that included Henriksen Butler, Method Studio and Gould + Architects. The 55,000-square-foot structure was built using the board-form tilt-up method and features skylights and floor-to-ceiling windows to allow natural light to reach all levels and provides mountain views from every angle.

Shopko bankruptcy closes 13 Utah stores, leaves just seven open

Utah seems to be taking the brunt of another round of Shopko store closures. The Wisconsin-based retailer filed for bankruptcy protection last week and announced the closing of 38 stores — 13 of which are in the Beehive State. The chain announced the closing of 40 stores last month.

In the announcement, Shop-

ko Stores said excessive debt and ongoing competitive pressure are forcing it to seek protection from creditors. Shopko is reporting assets of less than \$1 billion and liabilities of between \$1 billion and \$10 billion. The company said it plans to continue operating through Chapter 11 reorganization after securing \$480 million

in financing from a group of lenders led by Wells Fargo Bank. The financing will allow Shopko to continue to pay employees, vendors and suppliers, it said.

The 13 stores that will close in Utah between March 3 and April 15 include Murray, Sandy, West Jordan, Taylorsville, Ogden, West Valley City, Brigham City,

Orem and Spanish Fork. Shopko-owned stores operating under the Hometown brand will close in Delta, Nephi, Blanding and Beaver.

After the round of closures, seven Shopko stores will remain open in Utah. They are Ballard, Layton, Logan, Moab, Riverdale, Salt Lake City and Tremonton.



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PUBLISHER & EDITOR
R. George Gregersen

PRESIDENT
David G. Gregersen
david@slenterprise.com

VP/GENERAL SALES MANAGER
Dale Dimond
dale@slenterprise.com

MANAGING EDITOR
John M. Rogers
john@slenterprise.com

CONTROLLER
Richard Taylor
richard@slenterprise.com

OFFICE MANAGER
Dionne Halverson
dionne@slenterprise.com

CLASSIFIED AND REAL ESTATE
david@slenterprise.com

CIRCULATION
Dionne Halverson
dionne@slenterprise.com

LIST DEVELOPMENT
Lanece Gregersen
lists@slenterprise.com

ADVERTISING INQUIRIES
david@slenterprise.com

TO CONTACT NEWSROOM
john@slenterprise.com

ART SUBMISSIONS
art@slenterprise.com

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Record industrial property delivery leads strong commercial real estate year

Utah commercial real estate had another strong year in 2018 across all property types along the Wasatch Front, according to the 2018 Year-End Market Report from commercial real estate firm Newmark Grubb ACRES. The report breaks down how each property type performed in 2018 and gives some insights on what 2019 might have in store.

In the industrial sector, new construction continues to just keep pace with demand, with the overall direct vacancy rate remaining at a near-record low of 2.8 percent. Last year was the largest yearly delivery of in-

dustrial product in history at 5.2 million square feet (SF) with 82 percent already committed. The overall achieved average lease rate was relatively stagnant from 2016 to 2017 and many wondered when there would be an increase to match construction costs, Newmark Grubb said. That change finally occurred in 2018 with a 5-cent net-net-net (NNN) monthly per-square-foot (PSF) increase from the previous year, the largest year-over-year jump in at least eight years.

Office direct vacancy rates dropped across the entire Wasatch Front even with the influx of new

product. The Tech Corridor experienced the highest volume of leased space (1.9 million SF) and the biggest direct vacancy plunge from 8 percent to 3.9 percent in 12 months. Moving forward, direct vacancy rates should level out across all regions after such a steep drop in 2018. Construction is currently keeping pace with demand for space and developers are holding back on building speculative product without at least a good credit tenant to help anchor a building before breaking ground.

Retail direct vacancy for the entire Wasatch Front has hov-

ered around the 4 percent mark since 2014, only dipping below or above by a small margin. The 0-4,999 SF retail segment continues to be the most active in terms of leased SF and number of transactions. The two largest retail SF segments — 20,000-39,999 SF and 40,000+ SF — posted large increases year-over-year. Some of the large tenants expanding along the Wasatch Front included Extra Space Storage, At Home, All Star Bowling & Entertainment, Best Buy and Burlington. As population and job growth continues along the Wasatch Front, retailers outside of Utah will bring new competition to already existing retailers and build quality new construction that will attract new customers, the report said.

Utah investment commercial real estate recorded an all-time high of \$3.18 billion in transaction dollar volume in 2018, up 44 percent from 2017, which was previously the most active transaction year. There have now been 10 straight years of transaction dollar volume increases. Average cap rates continued to compress across almost all product types even with the Federal Reserve raising interest rates four times

in 2018. For the future, overall transaction levels will most likely recede as either interest rates continue north or economic headwinds begin to prevail. Furthermore, opportunity zone tax legislation will create property plays that compete with 1031 transactions and spur additional land and redevelopment prospects.

Land transactions in 2018 slowed overall compared to 2016 and 2017 in terms of transaction acreage but are consistent with historical trends. However, the total dollar volume was 13.7 percent higher than the 10-year average ending in 2018. With industrial direct vacancy remaining low and torrid net absorption continuing and Utah population growth remaining one of the highest in the nation, industrial and residential land (including multifamily) types were once again the two largest contributors to the total dollar volume in 2018 — contributing 76 percent to the total. Industrial and residential will continue to be drivers in the land market as they have for the past few years in Salt Lake County and along the entire Wasatch Front.

SUMMIT

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institute and the Salt Lake Chamber. “But I will remind you that the definition of a recession is an actual decline in economic activity, and absent any unforeseen circumstance, our outlook does not anticipate such an actual decline.”

Utah’s job situation has been “our Holy Grail,” she said, noting that the state added nearly 50,000 new jobs — a 3.3 percent growth rate — in 2018, above both the 2017 rate and the long-term rate of 3.1 percent. But the year-over-year figure slipped to 2.9 percent in November, which Tennert said is “nothing to be alarmed with. It’s something that we’ve been anticipating. It’s very consistent with our expectation of slower growth moving into 2019.”

December’s year-over-year growth rate rebounded a bit, at 3.1 percent. “But, still, it represents that we’re moving into a time of moderating growth,” she said.

Utah’s economy is bolstered by its diversity, its young population, its global connections, the state’s collaborative spirit and its position as the Crossroads of the West, she said. It has seen growth in its population, employment, wages, taxable sales and residential permit value.

The state economy in 2019 will “certainly bear well,” Tennert said. “Growth will be relatively slower, but still we can anticipate steady growth in our state. Our fundamental economic strengths will continue to serve as tailwinds.”

Gov. Gary Herbert said Utah has the nation’s best-performing, most-diverse economy, aided by a low unemployment rate, large job growth, a large middle class

and good upward mobility.

“What we’ve heard today reinforces the hard work and what we’ve done, and we’re on the right road and we’re going in the right direction,” Herbert said. “I understand the ups and downs of the business cycle we’ve heard about today. I appreciate Juliette saying [that] because we have a ‘down’ in the business cycle does not mean or equal ‘a recession.’”

Herbert said he does not allow anyone in his administration to “use the R-word,” because he wants to avoid any self-fulfilling prophecy. He even used the term “Great Downturn” to describe the recession, from which Utah emerged better than any other state.

“I certainly reject any kind of gloom and doom, but I’m also wise enough to know that we need to make sure that we do what we can do to insulate ourselves and prepare ourselves as we go forward,” he said.

Tennert said 2018 turned out to be better than many people expected at the same time last year, with the national economy benefiting from federal tax cuts, relatively low interest rates and global growth.

Phil Dean, state budget director and chief economist in the Governor’s Office of Management and Budget, described Utah’s economy and the year 2018 as “strong.” While Tennert said economic concerns include general sentiment and uncertainty, rising costs (including interest rates), Utah’s housing affordability issues, Utah labor constraints, air quality and fiscal sustainability, Dean said risks include national government actions related to trade and fiscal policy, plus labor availability. But Utah also has upsides in the form of large construction projects, including the new state prison, roads and projects in the private sector, he said.

“I do hear a lot of discus-

sion about the potential risks out there,” Dean said. “Again, I think it’s important that we acknowledge those risks, we understand those risks, we track those risks, but I don’t hear as much discussion about the upside potential that’s out there.”

Worries about national trade policy and tightening financial conditions surfaced in the last part of 2018, according to Darin Mellett, Americas director of research at CBRE. “In spite of the fact that growth will taper off ... holding all things constant, we think those key factors — in terms of business sentiment and consumer sentiment — are going to allow us to continue going at a healthy rate this year, even if the growth rates do taper off,” he said.

One leading indicator of the national economy is travel, according to the summit’s keynote speaker, Delta Air Lines CEO Ed Bastian. But “the outlook is pretty good,” he said, noting that the company had a \$5 billion profit last year.

“Everybody just wants to talk about the dark clouds. Everybody wants to know when the next shoe’s going to drop and are we at the precipice and what does the economic outlook look like, and the travel industry is usually seen as a leading indicator,” he said, stating that spending on travel tends to shrink 90-100 days out from an overall economic slip as people review their discretionary spending, especially for corporate travel.

“Usually if there’s going to be some kind of an economic challenge coming, the first thing that gets cut are travel budgets. ... We’re not seeing any negative demand signal at all,” Bastian said.

Delta saw top-line revenue growth of 8 percent last year and is projecting 5 percent for 2019. “We see the rate of growth slowing,” Bastian said, “but it’s still a growing economy.”

CORPORATE FINANCIAL REPORTS

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

Zions

Zions Bancorporation NA, based in Salt Lake City, reported net earnings applicable to common shareholders of \$217 million, or \$1.08 per share, for the 2018 fourth quarter. That compares with \$114 million, or 54 cents per share, for the same quarter a year earlier.

For the full year, the company reported net earnings of \$850 million, or \$4.08 per share, compared with \$550 million, or \$2.60 per share, for the prior year.

Zions operates banks in 11 western states.

The company saw total deposits grew by \$1.5 billion, or 3 percent, from the year-earlier quarter. Net interest income was \$576 million, up 10 percent from a year earlier, and net loans and leases were \$46.7 billion, up 4 percent.

“We’re pleased with the bank’s performance in the fourth quarter and for the full year 2018,” Harris H. Simmons, chairman and CEO, said in announcing the results.

“Quarterly earnings per share doubled to \$1.08, compared to 54 cents a year ago, while annual earnings per share increased 57 percent to \$4.08 from \$2.60. Although a reduction in the effective tax rate contributed significantly to the improved earnings, pre-tax pre-provision net revenues increased a strong 13 percent for the quarter, even after excluding a \$12 million one-time charitable expense a year ago, and the efficiency ratio improved to 57.8 percent from 61.6 percent in the year-ago quarter.

“Credit quality was exceptional, with net credit recoveries of \$8 million and a 39 percent reduction in nonperforming assets from last year’s fourth quarter. We are especially pleased with both the solid loan growth and the continued strong performance of our deposit base. Despite four federal funds rate increases over the past year, average noninterest-bearing demand deposits increased slightly, and averaged 45 percent of total deposits for the quarter, similar to the year-ago period, contributing to a 22-basis-point increase in our net interest margin.”

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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

• **Employers Council** is inviting all Utah businesses to participate in its **2019 Utah Benchmark Compensation Survey**. For more than 70 years, Employers Council has provided Utah employers with compensation surveys that can provide executive decision-makers with wage data necessary to attract and retain qualified employees. The 2019 survey will cover 417 benchmark jobs and will be published in June. Companies can participate at <http://info.employerscouncil.org/compensation-survey-utah>.

CONTESTS

• Nominations are being accepted until Feb. 1 for the **2019 Utah Innovation Awards**, organized and hosted by law firm **Stoel Rives LLP** and the **Utah Technology Council**. The award program recognizes Utah innovators and their breakthrough creations. Details are at <https://www.utahinnovation-awards.com/>.

• Applications are being accepted through Jan. 31 for the third annual **"WEC Busine\$\$ Grant Competition"** that is part of the Women's Entrepreneurial Conference set for April 17 at Holladay City Hall. The conference planning committee will award 25 grants totaling \$19,000 statewide. The pitch competition will begin with quarterfinals in northern and southern Utah, where 24 quarterfinalists will compete for a spot in the semifinals. The final five will compete for a \$5,000 grant April 17. Details are at <https://mbrcslcc.com/wec-busine-grant-competition/>.

DIRECT SALES

• **Young Living Essential Oils**, Lehi, has hired **Wayne Moorehead** as executive vice president of marketing. Moorehead previously worked as chief marketing officer for a natural supplement company and an Inc. 500 company, as well as leading the brand strategy practice at a New York creative agency and a Salt Lake City-based agency. Most recently, he served as chief brand officer at a digitally native vertical brand (DNVB). He holds an MBA from the Marriott School of Business at Brigham Young University.

ECONOMIC INDICATORS

• **West Jordan** leads Utah cities with the highest percentage of people in the labor force, at 76.7 percent, according to a study by **HomeArea.com**. The rankings are based on the latest Census Bureau data for cities with a population of 60,000 or more. Following West Jordan are (in order) **West Valley City**, 74.6 percent; **Salt Lake City**, 72.9 percent; **Orem**, 72.3 percent; **South Jordan**, 71.1 percent; **Layton**, 70.9 percent; **Provo**, 69.9 percent; **Sandy**, 66.5 percent; **Ogden**, 63.9 percent; and **St. George**, 57.3 percent.

EDUCATION/TRAINING

• **Salt Lake Community College** is accepting applications through March 22 for its spring 2019 **Executive Certificate of Global Business Management** course, which is set for 10 consecutive Wednesdays, 6-9 p.m., starting March 27. The course will feature information about export readiness; international trade strategies; business in diverse cultural markets; international marketing; finding quality overseas distributors/partners; international cash management, getting paid and trade finance;

international trade logistics, including documents and shipping; international legal and tax considerations; and export regulations. Details are available by emailing deb.bilbao@slcc.edu.

ENERGY

• **Solar Integrated Roofing Corp.**, based in California, has hired **Robert N. "Nick" Jones** as its chief financial officer. Solar Integrated Roofing is a solar and roofing installation company specializing in commercial and residential properties. A Layton resident, Jones began his financial career in 2007 when he joined Peregrine Accounting & Consulting LLC in Farmington. He currently is serving as CFO of Bnet Media Group Inc., Waste Tyre Solutions Inc., Xeco Energy Corp., GP Solutions Inc. and Skyward Symphony. He has served on the boards of directors of several private and publicly owned companies. Jones earned a bachelor's degree in economics from Brigham Young University.

INSURANCE

• **UBIC**, a South Jordan-based multi-state workers' compensation insurance company, has promoted **Jennifer Hutchinson** to marketing representative. Hutchinson has been with the company for six years and has been assigned to work with Independent Insurance Agencies in Utah.

INVESTMENTS

• **Divvy**, a Lehi-based tech startup company, has secured a \$250 million facility from

Waterfall Asset Management. Divvy said the new funding will help it keep up with expected customer growth in 2019, facilitate easier access to the capital businesses need, and ensure an overall better customer experience. Divvy is a lender and financial platform for businesses that helps streamline the entire financial cycle, from funding to reconciling.

LAW

• **Dorsey & Whitney LLP** has hired **Megan J. Houdeshel** as a partner in the firm's Regulatory Affairs Group in Salt Lake City. She advises clients on environmental and regulatory compliance matters. She represents mining, petroleum, chemical, energy and public utility interests in the western U.S. and Canada. Most recently, Houdeshel was a shareholder at Parr Brown Gee & Loveless. She earned bachelor's degrees in political science and anthropology from the University of Utah and her J.D. from the UofU's S.J. Quinney College of Law.



Megan Houdeshel

RECOGNITIONS

• **Lendio Franchising**, South Jordan, has been ranked No. 1 in the business financial services category in *Entrepreneur* magazine's **Franchise 500** listings. It is the second consecutive year for the company to top that list. Lendio Franchising was recognized for its outstanding performance in areas

including unit growth, financial strength and stability, and brand power. Launched in early 2017, Lendio's marketplace lending franchise program has expanded to 55 franchise territories owned by 29 franchisees, with additional territories being added every month. Through access to Lendio's marketplace of more than 75 business lenders as well as partnerships with community banks, Lendio franchisees have facilitated over \$25 million in loans to businesses across the U.S.

• **ChamberWest** has announced the finalists for its five award categories, with the winners to be announced Feb. 28 at its 2019 annual awards gala. It will recognize **Kenworth Sales Co.** as its **Hall of Fame Award** recipient. Finalists for **Business of the Year** are **Exodus Healthcare Network**, **Cyprus Credit Union** and **Concentrix**. Finalists for **Small Business of the Year** are **Employers Council**, **R.A. Johnson Excavating Inc.** and **GRIFOLS Biomat Taylorsville**. Finalists for **Best Place to Work** are **Yamato Transport**, **Wasatch I.T.** and **Chick-fil-A West Valley**. Finalists for **Best New Business of the Year** are **Waterpocket Distilleries**, **Summit Vista** and **Wild Ginger Asian Cuisine**. Finalists for **Volunteer of the Year** are **Steve Raguskus**, **GRIFOLS Biomat**; **Monica Gayden**, **TownePlace Marriott**; and **Kim Gilbert**, **Cyprus Credit Union**.

• **PreOv**, a student startup developing a fertility monitoring

see BRIEFS next page

Industry Briefs

from previous page

technology that helps people with family planning, won first place and the \$5,000 grand prize at the 2018-2019 University of Utah **Opportunity Quest** business-model/executive-summary competition. The competition is managed by students at the Lassonde Entrepreneur Institute at the



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UofU and sponsored by Zions Bank. Other top teams included the second-place winner **InSufflex** (\$3,000), third-place winner **NipaYe** (\$1,000) and the best-video winner **red_** (\$1,000). Other finalists were **Beacon Sleep Solution**, **Cool Kid Car Seat**, **Deco-UV**, **Project Embrace**, **Rexchanger** and **The Plastic Lab**. Winning teams at Opportunity Quest received cash and in-kind prizes, and the winner, PreOv, advances into the top 20 of the Utah Entrepreneur Challenge, where it will develop a full business model and compete against students across the state of Utah for the grand prize of \$40,000.

RETAIL

• **Mind Skin Body LLC**, offering massage and skin care, has expanded with a location at 638 W. 7250 S., Midvale. It signed a lease for 2,050 square feet at the Cascade Park building. **Newmark Grubb ACRES'** Skyler S. Peterson, industrial vice president, and Tre Bourdeaux, industrial asso-

ciate, represented **Mind Skin Body** in the transaction.

• **Tesoro Food Mart**, 3596 W. 3100 S., West Valley City, is now offering **U-Haul** products and services, including trucks, trailers, towing equipment, moving supplies and in-store pick-up for boxes.

RURAL UTAH

• The **Governor's Office of Economic Development** (GOED) board, at its January meeting, endorsed a \$50,000 **Rural Fast Track** grant for **Petal Lane**, a wholesale manufacturer in Richfield, Sevier County, to help the company purchase equipment to print directly to multiple surfaces and home décor products of a large size. The \$125,000 project is expected to result in one new full-time position. The grant previously had been approved by the Governor's Rural Partnership Board.

SERVICES

• **Advanced Technology Recycling** has relocated to 1130

S. 3800 W., Suite 200, Salt Lake City. The 30,000-plus-square-foot facility contains seven loading docks, ground-level access and a showroom. The company plans a facility in Las Vegas that will be its ninth location and third major expansion during the past year. It has a total of 56 fleet vehicles and nearly 200 employees.

• **B-Team Estates** has relocated into Gregson Square in South Salt Lake. **Newmark Grubb ACRES'** Skyler S. Peterson, industrial vice president, and Tre Bourdeaux, industrial associate, represented B-Team Estates in the transaction. B-Team has more than 30 years of experience in asset liquidation and also offers appraisal, auction and clean-out services.

TECHNOLOGY/LIFE SCIENCES

• **Lexicon Travel Technologies**, a Park City-based provider of technology solutions for distribution and revenue management for vacation rental


managers, has hired **Michelle Marquis** as chief revenue officer. Her experience in the hospitality industry includes being a hotelier focused on leading sales and marketing teams and in the past decade as an executive within a vacation rental industry SaaS technology company.

• **Alianza Inc.**, a London-based cloud voice platform company, has announced that **Clark Peterson** has joined its




Clark Peterson

board of directors. Peterson has more than 30 years of leadership experience with telecommunications organizations. Most recently, he served as the president and then chief evangelist at Vonage Business. Peterson came to Vonage through Vonage's acquisition of Telesphere, where he served as CEO for eight years. Peterson also serves as chairman of the Cloud Communications Alliance.



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- Create an emotional connection with your audience

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- Transform your speech into an unforgettable performance

EVENT INFORMATION



PRICING	LOCATION
General Admission \$209	Marriott City Center
Salt Lake Chamber Member \$189	220 S State St, SLC, UT 84111


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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.

Jan. 29, 8 a.m.-noon

“Key Utah Employment Rules,” an Employers Council event. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

Jan. 29, 8:30-10 a.m.

Roundtable Event, a BioUtah event featuring Dave Camp, senior policy advisor in PwC’s tax policy services practice and former chairman of the U.S. House Ways and Means Committee. Camp will discuss the impact of the current administration’s policy changes and what to expect post-election. Location is PwC, 201 S. Main St., Suite 900, Salt Lake City. Details are at bioutah.org.

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

“Cash Flow is King: Part 1: Dick and Jane Financial Management Basics,” a Salt Lake Community College Miller Business Resource Center event. Presenter is Jim Herrin, director of the Salt Lake Regional Small Business Development Center. Location is SLCC’s Miller Campus, Miller Corporate Partnership Center, Room 101, 9690 S. 300 W., Sandy. Cost is \$20. Details are at <https://www.regonline.com/registration/Checkin.aspx?EventID=2550397>.

Jan. 29, 11 a.m.-noon

Chamber Master Workshop, a Utah Hispanic Chamber of Commerce event for UHCC corporate sponsors. Event will focus on how to use new chamber management software and website. Location is Thomas S. Monson Center, Zions Bank Classroom A-B, 411 E. South Temple, Salt Lake City. Details are at <http://www.utahhcc.com/>.

Jan. 30, 8 a.m.-2 p.m.

“Speak Like a Pro: Greatness in One Day,” a Salt Lake Chamber event that is part of the Professional Development Series. Speaker is Dan Clark of Dan Clark and Associates. Location is Marriott City Center, 220 S. State St., Salt Lake City. Cost is \$189 for members, \$209 for nonmembers. Details are at slchamber.com.

Jan. 30, noon-1 p.m.

Lunch Program, a ULI (Urban Land Institute) Utah event

with experts discussing the ins-and-outs of how to finance real estate deals. Speakers are Nick Etherington, vice president of underwriting at Taylor Derrick Capital; Clay Carley, manager/owner of Old Boise; and Flynn Dawson, director of the Ivory-Boyer Real Estate Center and vice president of the Core Real Estate Banking Group at Zions Bank. Location is University of Utah, Spencer Fox Eccles Business Building, 1655 Campus Center Drive, Salt Lake City. Cost is \$35 for ULI members and students, \$50 for nonmembers. Details are at utah.uli.org.

Jan. 30, 2-3:30 p.m.

“What Executives Need to Know to Successfully Register and Commercialize Medical Products in Australia and Asia Pacific,” presented by BioUtah, World Trade Center Utah and Brandwood Biomedical. Location is World Trade Center Utah, 60 E. South Temple, Suite 300, Salt Lake City. Free. Details are at bioutah.org.

Jan. 31-Feb. 1

Silicon Slopes Tech Summit, featuring keynote presentations, breakout sessions, entertainment and more. Topic groups are entrepreneurship, blockchain, software development, artificial intelligence, consumer products and social good. Location is Salt Palace Convention Center, 100 S. West Temple, Salt Lake City. Cost is \$149. Details are at www.siliconslopesummit.com.

Jan. 31, 8-10 a.m.

“Harassment Prevention Training for Employees” (Spanish), an Employers Council event. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

Jan. 31, 10 a.m.-8 p.m.

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

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

Lunch and Learn, a Murray Area Chamber of Commerce event featuring information about movie special effects in makeup. Location is Mimi’s Café, 5223 S. State St., Murray. Cost is \$20 for members, \$30 for guests. Details are at murraychamber.org.

Feb. 1, 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/>.

Feb. 1, 8-10 a.m.

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

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

Eggs & Issues, a Murray Area Chamber of Commerce event (open networking). Location is Anna’s Restaurant, 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to the public. Details are at murraychamber.org.

Feb. 1, 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>.

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

Wasatch Business Series, presented by the Sugar House Chamber of Commerce, Millcreek Business Council, Utah Independent Business Coalition, Holladay Chamber of Commerce, South Salt Lake City Chamber of Commerce and the Murray Area Chamber of Commerce. Speakers are Anne Holman of The King’s English and Chris Holifield from the “I Am Salt Lake” podcast. Location is Kimi’s Chop & Oyster House, 2155 S. Highland Drive, Sugar House. Cost is \$20 prepaid. Registration can be completed at Eventbrite.com.

Feb. 2, 7:15-9 a.m.

Eggs and Issues 2019, a Utah Valley Chamber event featuring legislators discussing issues affecting business in Utah County. Location is Utah Valley Regional Medical Center, Northwest Plaza, Clark Auditorium, 500 West and Bulldog Boulevard, Provo. Free. Details are at thechamber.org.

Feb. 2, 8-9:30 a.m.

Legislative Roundup, a West Jordan Chamber of Commerce event taking place every Saturday during the legislative session. Feb. 2 location is University of Utah Hospital in Daybreak. Location Feb. 9 and March 2 is Jordan Valley Medical Center on 90th S. Bangerter Highway, West Jordan. Location Feb. 16 and March 9 is Jordan Valley Medical Center,

3460 S. Pioneer Parkway, West Valley City. Feb. 23 location is Riverton Hospital, 3741 W. 12600 S., Riverton. Details are at westjordanchamber.com.

Feb. 5, 8:30-11 a.m.

“Pay the IRS Less Without Going to Jail,” a Salt Lake Community College Miller Business Resource Center event. Presenter is Merrill Taylor, a partner with Clark Rasmussen Taylor CPAs. Location is SLCC’s Miller Campus, Miller Corporate Partnership Center, Room 333, 9690 S. 300 W., Sandy. Cost is \$20. Details are at <https://www.regonline.com/registration/Checkin.aspx?EventID=2548066>.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

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

Central Bank Economic Summit Forecast 2019. Presenter is Natalie Gochmour, an associate dean in the David Eccles School of Business at the University of Utah and director of the Kem C. Gardner Policy Institute at the UofU, as well as chief economist for the Salt Lake Chamber. Location is Provo Marriott Hotel & Conference, Grand Ballroom, 101 W. 100 N., Provo. Free. Registration can be completed at Eventbrite.com.

Feb. 6, 9-10:30 a.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.

Feb. 6, 9-10:30 a.m.

“The Importance of Commercial Business Insurance,” a Women’s Business Center of Utah event. Speaker Julio Mendozé, owner of Julio Mendozé Insurance Agency/American Family Insurance, will discuss the importance of owning a commercial business policy and what protection commercial business insurance offers. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at slchamber.com.

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

UTC Legislative Breakfast,

a Utah Technology Council event. Location is Utah State Capitol, Senate Building, Copper Room, 350 S. State St., Salt Lake City. Free. Registration can be completed at utahtech.eventbrite.com.

Feb. 7, 8-10 a.m.

Finance Academy, a Sandy Area Chamber of Commerce event in partnership with Advanced CFO. The three-week course will cover finance for non-finance managers, budgeting/forecasting, capital strategy, finance strategy and P&Ls. Feb. 7 is “What are Financial Statements and How Do I Read Them?” Feb. 14 is “What is Financial Analysis and Why Should I Care?” Feb. 21 is “What I Need to Know about Budgeting But Was Afraid to Ask.” Location is Salt Lake Community College’s Miller Campus, Miller Free Enterprise Center, Room 223, 9750 S. 300 W., Sandy. Cost is \$75 for members, \$150 for nonmembers. Registration can be completed at Eventbrite.com.

Feb. 7, 8 a.m.-4 p.m.

Supervisory Skills Program, an Employers Council event over four consecutive Thursdays. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$740. Details are at employerscouncil.org.

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

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

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

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is Dan Purish of Salt Lake Community College. Location is Mimi’s Café, 5223 S. State St., Murray. Details are at murraychamber.org.

Feb. 7, 6-10 p.m.

2019 Annual Gala and After-Party, an Ogden-Weber Chamber of Commerce event. Recipients of various chamber awards will be honored. Location is Peery’s Egyptian Theater and Ogden Eccles Conference Center, Washington Boulevard, Ogden. Cost is \$100. Details are at ogden-weberchamber.com.

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

“Start Smart,” a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S.,

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CALENDAR

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Orem. Details are at <https://utahsbdc.org/trainings>.

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

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

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

Form I-9 Self-Audit Workshop, an Employers Council event providing hands-on instruction and examples of how to audit Form I-9s to ensure compliance with USCIS regulations, as well as make corrections the right way. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

Feb. 8, 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>.

Feb. 8, 11:30 a.m.

Second Friday Casual Lunch, a ChamberWest event. Location is Sweeto Burrito, 1732 W. 5400 S., Taylorsville. The only cost is the purchase of lunch. Details are at chamberwest.com or (801) 977-8755.

Feb. 8, 6-9 p.m.

"Painting for the Pantries," a West Jordan Chamber of Commerce Women in Business event that features dining, painting and prize drawings to raise funds for the Jordan Education Foundation's Principal's Pantries in the Jordan School District. Location is Jordan Hills Elementary School, 8892 S. 4800 W., West Jordan. Cost is \$40 for dinner and painting for one person, \$60 for two people, \$20 for dinner only. Details are at westjordanchamber.com.

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

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker is Craig Burnett, chief of the Murray City Police Department. Location is Anna's Restaurant, 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to the public. Details are at murraychamber.org.

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

"Bagels and Bills," a Utah Valley Chamber event. Location

is Nebo School District Offices, 350 S. Main St., Spanish Fork. Free. Details are at thechamber.org.

Feb. 9, 8-9 a.m.

"Pancakes and Politics 2019," a Utah Valley Chamber event. Location is American Fork Hospital, 170 N. 1100 E., American Fork. Free. Details are at thechamber.org.

Feb. 12, 7:15-9 a.m.

Breakfast Meeting, an ACG Utah (Association for Corporate Growth) event. Speaker is Hanko Keissner, CEO of Packsize International LLC. Location to be announced. Details are available by contacting Linda Blake at linda@acgutah.org or (801) 359-8613.

Feb. 12, 8 a.m.-3:30 p.m.

Lead Worker Training, an Employers Council event focusing on the changing relationships for leads and group or team leaders, the expectations and limitations of the position, and the communication demands from employees and management. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$225. Details are at employerscouncil.org.

Feb. 12, 8:30-11 a.m.

"The Digital Marketing Hacks Series: Instagram for Beginners," a Salt Lake Community College Miller Business Resource Center event. Presenter is Emily Ashby, who has built CameraCoats.com using social media and helped launch the digital marketing program at LDS Business College. Location is SLCC's Miller Campus, Miller Corporate Partnership Center, Room 333, 9690 S. 300 W., Sandy. Cost is \$20. Details are at <https://www.regonline.com/registration/Checkin.aspx?EventID=2548072>.

Feb. 12, 10-11:30 a.m.

"How to Become a Leader 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.

Feb. 13, 8 a.m.-5 p.m.

"Lean Six Sigma: Green Belt," a Salt Lake Community College course. Participants will learn Lean Six Sigma methodologies to enhance both waste reduction and process improvement skills. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$1,250 (\$750 per person from qualified companies). Registration deadline is Jan. 30. Details are at <http://www.slcc.edu/workforce/images/wf-flyer-1ssgreen-draft-81518.pdf>.

Feb. 13, 8 a.m.-4 p.m.

"Managing Conflict," part of Salt Lake Community College Workforce Training and Continuing Education's Frontline Leader Workshops series. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$250 per course. Other series installment is "Project Management 101," March 13, 8 a.m.-5 p.m. Details are at (801) 957-5270.

Feb. 13, 8:30-10 a.m.

"Recruiting, Retaining and Engaging Your Best Employees," part of the four-part HR Executive Series presented by ChamberWest and the Employers Council. Location is Jordan Valley Medical Center, West Valley Campus, 3460 S. Pioneer Parkway, West Valley City. Cost is \$200 for the full series for ChamberWest members, \$65 for individual sessions for members. RSVP deadline for the full series and first session is Feb. 6. Other sessions take place May 8, Aug. 14 and Nov. 13. Details are at chamberwest.com or (801) 977-8755.

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

"Let's Do Lunch," a Sandy Area Chamber of Commerce event. Location is Schmidt's Pastry Cottage, 1133 South Jordan Parkway, South Jordan. Cost is \$15 for members, \$20 for nonmembers. Details are at sandydychamber.com.

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

LinkedIn Luncheon, a Utah Valley Chamber event. Activities include networking, followed by Kate Bowcut, Utah Valley Chamber business development executive, providing tips on how to improve a LinkedIn profile. Location to be announced. Details are at thechamber.org.

Feb. 13, noon

"AI and the Future of Finance," a Silicon Slopes event. Location is Silicon Slopes, 2600 W. Executive Parkway, Lehi. Free. Details are at siliconslopes.com.

Feb. 13, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Union Station, 2501 Wall Ave., Ogden. Free for chamber members and first-time guests, \$10 for nonmember guests. Details are at ogdenweberchamber.com.

Feb. 13, 5:30-7 p.m.

Women in Business Gathering, a Murray Area Chamber of Commerce event. Speaker Annette Pieper will discuss "Goal Setting for 2019." Location is The Cascades at Riverwalk, 1012 Jordan River Blvd., Midvale. Cost is \$20 pre-paid, \$30 after Feb. 11. Registration can be completed at Eventbrite.com.

Feb. 14, 11 a.m.-1 p.m.

"Sweet Success: Growing Into Small Business," a Women's Business Center of Utah event featuring a panel discussion. Panelists are Sofia Opmanis, founder of Moss & Fawn; Sarah Black, designer and founder of Made; Alyssa Dairsow, founder of Curly Me; and Molly Kohrman, founder of Brownies, Brownies, Brownies. Location is the Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$35. Details are at slchamber.com.

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

Luncheon Series, a ChamberWest event. Speaker Spencer Ferguson, CEO of Wasatch I.T., will discuss "Cybersecurity for Non-Technical Business Leaders." Location is Utah State University's Salt Lake Center, 920 W. LeVoy Drive, Taylorsville. Cost is \$20 for ChamberWest members by Feb. 11, \$30 for nonmembers or members after Feb. 11. Details are at chamberwest.com or (801) 977-8755.

Feb. 14, 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>.

Feb. 15, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker is Savannah Angle, Miss Murray. Location is Anna's Restaurant 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to the public. Details are at murraychamber.org.

Feb. 15, 7:30 a.m.-1 p.m.

Small Business Summit 2019, with the theme "Ignite & Inspire," a Salt Lake Chamber event featuring an opportunity for small-business owners, managers and entrepreneurs to learn new tools, tactics and strategies; gain practical skills; and make connections to help support the growth and success of small business in Utah. Keynote speaker is Sarah Calhoun, founder and owner of Red Ants Pants. Location is Marriott University Park, 480 Wakara Way, Salt Lake City. Cost is \$85 for members, \$99 for nonmembers. Details are at slchamber.com.

Feb. 15, 8-10 a.m.

Utah County Speednet, a Utah Valley Chamber speed networking event. Location is SCERA Center for the Arts, 745 S. State St., Orem. Free. Details are at thechamber.org.

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

"Innovation Series: How Tech Can Improve Your Life," a

Utah Technology Council event. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Free. Registration can be completed at Eventbrite.com.

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

Free Business Coaching, a West Jordan Chamber of Commerce event. Greg Casset of the Zions Bank Resource Center will be available for consultation in 30-minute appointments. Location is West Jordan Chamber office, 8000 S. Redwood Road, West Jordan. Details are at westjordanchamber.com.

Feb. 19-21

2019 Utah Safety Conference & Expo, presented by the Utah Safety Council and featuring keynote presentations, 40 breakout sessions, networking luncheons and an expo highlighting the latest in safety products and services. A half-day pre-conference about "Opioids in the Workplace" is scheduled for Feb. 19, noon-5 p.m. Location is Mountain America Expo Center, 9575 S. State St., Sandy. Cost of opioid pre-conference is \$100. Conference cost is \$250 for members, \$350 for nonmembers. Details are at <http://www.utah-safetycouncil.org/content/2019-Utah-Safety-Conference-Expo.aspx>.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

Feb. 20-21, 8 a.m.-6 p.m.

35th Annual Investors Choice Venture Capital Conference, a VentureCapital.org event. Location is Hilton Salt Lake City Center, 255 S. West Temple, Salt Lake City. Conference cost is \$495. Ski and snowboard day is Feb. 20, 9 a.m.-4 p.m., at Snowbird (cost is \$150). Investor reception is Feb. 20, 6-8 p.m., at the Zions Bank Founders Room, 1 S. Main St., Salt Lake City (cost is \$150). Registration can be completed at Eventbrite.com.

Feb. 20, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event. Location is 193 W. 2100 S., Murray. Free. Details are at murraychamber.org.

Feb. 20, 9 a.m.-noon

"Pitch Perfect: Master Your Two-Minute Funding Pitch," a Women's Business Center of Utah event. Location is Women's

see CALENDAR next page

Business Tech

Cost of cybersecurity keeps going up, but its importance isn't going down

You don't need to be a Certified Information Systems Security Professional (CISSP) to see how debilitating a cyberattack is for small businesses and e-commerce sites. As the volume of attacks continue to increase, all businesses need to take every provision to keep safe.

The 2018 "State of Cybercrime" survey, conducted by the Secret Service and Community Emergency Response Team (CERT) at the Software Engineering Institute at Carnegie Mellon University, evaluates the trends in frequency and impact of cybersecurity incidents on small businesses. The study highlights the changes in cyberattack sources, cybersecurity spending and the plans, processes and trainings that organizations have implemented to mitigate security breaches. Companies are investing more money and time in their cybersecurity than ever before as cyberthreats remain prevalent for businesses of all sizes.

Key findings of the survey include:

- Budgets continue to rise for security funding. Fifty-nine percent of businesses reported that their cybersecurity budget increased over the past year.
- Enterprise-level organizations are compromised more often than small businesses. Enter-

prise-level organizations average 196 cybersecurity events per year, compared to small businesses, who experience 24 cybersecurity events per year.



DAVID
BLACK

- Three-quarters of all cybersecurity attacks are from outside sources, with hackers providing the greatest threat, with 27 percent of all attacks.

- Seventy-eight percent of enterprise-level businesses have a formal incident response plan in place. Only 54 percent of small businesses have a

plan in place. A mere 44 percent of all organizations reported that they test their plans at least once per year.

- Ninety-five percent of all organizations surveyed reported that they provide security awareness training at least once per year. More than 55 percent of the security decision-makers noted that C-level executives needed the most training.

Organizations surveyed hope to derail attacks in 2019 by adding new technologies, conducting audits and assessments, adding new skills and capabilities, redesigning their cybersecurity systems, redesigning their processes and participating in knowledge-sharing.

By re-evaluating your security systems in place, you can increase the ability to respond to a security incident. Without a deterrent, attackers are going to keep

targeting vulnerable networks and getting through.

The cybersecurity industry will continue to shift and evolve as we progress through 2019. As the industry evolves, businesses must learn to adapt and evolve as well. Key areas that should be focused on are staffing, consolidation and the cloud.

Various industry estimates state that there will be 2 million to 3 million cybersecurity jobs that will go unfilled by 2020. If every student currently attending college in the U.S. for a degree in computer science were given a guaranteed job, there would still be a shortage of security experts. As we all know, not all who gain computer science degrees enter the workforce in cybersecurity.

Now is the time to secure your options. Existing service desk personnel can undergo training to become certified and capable of supporting deeper needs. Outsourcing your IT is a cost-effective solution to gain access to teams of certified cybersecurity professionals to provide your small business top-level support without breaking the bank to hire individuals with the same high-level experience.

The cloud offers some great capabilities for businesses of all sizes. Most businesses are in the cloud in at least one area of their operation. Be it Office 365, virtual machines or cloud storage, cloud solutions are the way of the future, but they are not flawless when it

comes to security. Twenty percent of incidents and breaches involve cloud solutions.

The good news is that innovation is extremely high in cloud solutions, which is still in a very infant stage in its existence. A lot of money and resources are spent to improve performance and security in the cloud. This also means that there are more devices, programs, processes, platforms and technologies that businesses are required to be savvy with to keep up with the quickly evolving innovations. Having properly trained team members will be vital to the success of your cloud environment.

Lastly, a lot of the incoming innovation is geared toward consolidation. Being able to consolidate the tasks your employees and business rely on is key to streamlining processes, becoming "leaner" and ultimately reducing wasted resources.

This is very relevant when it comes to cybersecurity. Not only does trying to focus on too many categories and systems at once cause heads to spin, it becomes increasingly expensive and cost-versus-reward goes out the window.

When it comes to cybersecurity, everyone is always wanting the magic pill at a generic cost. It doesn't exist. But you can train your employees and implement processes to effectively manage your security systems. If you assume that because you bought a firewall you are safe, you couldn't

be further from the truth. The first question that needs to be asked is: "What am I trying to control or achieve?"

Being able to accept that you can't protect everything equally is a must. You can't leverage the same security protocols of your vital servers on your employees' laptops or email usage. You need to have varied and different controls in place. It boils down to identifying what your assets are and knowing what you are actually trying to protect. Once you build an architecture with the ability to protect an asset, you can then reuse and adapt that capability with different needs.

Unfortunately, there are no quick fixes or easy options for cybersecurity. If there were, the demand for cybersecurity professionals wouldn't be so high. We need to keep fighting the good fight, one step at a time, while using the right technologies to develop processes to automate the easy tasks, and build teams of trained and qualified personnel to act upon critical tasks and ensure processes and procedures are properly documented so all members of your organization know how to react to and hopefully prevent future cyberattacks.

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

CALENDAR

from previous page

Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at slchamber.com.

Feb. 20, 11 a.m.-2 p.m.

2019 NUBIZ Economic Forecast. Speakers include Natalie Gochmour, director of the Kem C. Gardner Policy Institute at the University of Utah; Gordie Russell, regional senior vice president at Northrup Grumman; and Brandon Fugal, chairman of Colliers International — Utah. Location is Hub 801 Events, 3525 Riverdale Road, Ogden. Cost is \$49. Details are at ogdenweberchamber.com.

Feb. 20, 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>.

Feb. 20, 6-9 p.m.

Annual Tech Tour, a Utah Technology Council (UTC) event. Location is the UTC, 13693 S. 200 W., Draper. Registration can be completed at utahtech.eventbrite.com.

Feb. 21, 8 a.m.-5 p.m.

Employer Tax Workshop, a Small Business Development Center (SBDC) event. Speakers include a CPA tax expert and representatives from the Utah State Tax Commission, Utah Department of Workforce Services, Utah Labor Commission, U.S. Department of Labor and Workers Compensation Fund of Utah. Location is SLCC's Miller Campus, Miller Corporate Partnership Center, Room 333, 9690 S. 300 W., Sandy. Details are at <https://www.regonline.com/registration/Checkin.aspx?EventID=2548584>.

Feb. 21, 8:30-10 a.m.

"HR Amplified: MOKRs," a Utah Technology Council (UTC) event. Speaker is Robert C. Bell, co-founder and presi-

dent of Sustainable Startups and E4ALL and co-founder and partner at Investable. Location is the UTC, 13693 S. 200 W., Suite 120, Draper. Registration can be completed at Eventbrite.com.

Feb. 21, 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.

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

2019 Athena Awards Luncheon, a Davis Chamber of Commerce event. Athena Award recipient is Ginger Chinn, managing director for urban and rural business services at the Governor's Office of Economic Development. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Cost is \$20. Details are at davis-chamberofcommerce.com.

Feb. 22, 7:30-11 a.m.

"Unconscious Bias Workshop: From Awareness to Action," a Utah Women & Leadership Project (Utah Valley University) event. Event is designed for employees, HR professionals, and organizational managers and leaders. Speaker is Susan R. Madsen, the Orin R. Woodbury professor of leadership and ethics at Utah Valley University. Location is Thanksgiving Point, Great Room, 3003 N. Thanksgiving Way, Lehi. Cost is \$75. Registration can be completed at Eventbrite.com.

Feb. 22, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker Ninzel Rasmuson will discuss "Honor365, Ten4 Responding." Location is Anna's Restaurant 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to the public. Details are at murraychamber.org.

Feb. 22, 8-10 a.m.

"Medical Cannabis in Utah:

How It Impacts Employers," an Employers Council event. Location is Employers Council 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

Feb. 22, noon-1 p.m.

Women in Business Brown Bag Lunch, 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.

Feb. 23, 9-10:30 a.m.

Annual Legislative Breakfast, a Murray Area Chamber of Commerce event. Location is Intermountain Medical Center, 5121 S. Cottonwood St., Murray. Details are at murraychamber.org.

Feb. 23, 9:30 a.m.-4:30 p.m.

Spice Kitchen Incubator: Food Entrepreneur Roundtable 2019, an opportunity to meet

see **CALENDAR** page 14

Opinion

Trump is paving the road to revised overtime pay with good intentions

Back in 2016, the Obama administration passed an overtime-pay regulation that would have required employers to pay overtime for salaried employees who earn less than \$47,476 per year. But its implementation was blocked by a federal judge in November 2016 in response to a lawsuit filed by states and businesses. That regulation is back in the news, however, after the Trump administration has spent months re-examining the issue and seems close to a final decision.

Under the Fair Labor Standards Act, most employers must pay a time-and-a-half rate for overtime hours (usually understood as hours worked beyond 40 hours per week) for salaried employees who don't have sufficiently advanced job duties or who earn less than \$23,660 annually. These standards were last set in 2004.

The Obama administration decided to go all in and double the salary threshold. While in the past, employers only had to track the hours of salaried employees eligible for overtime, under the new rules they'd be required to track the hours of salaried employees making less than this amount,

no matter how advanced their duties — a significant increase in reporting requirements. At the time, the Department of Labor estimated that an additional 4.2 million workers would qualify for the added pay, with 35 percent of full-time salaried workers expected to fall below the threshold under the new rule.

The Obama administration's motivation for proposing the new rules was the belief that without government intervention, employers always tend to make their employees work long hours without paying them appropriately. Yet Obama's folks failed to demonstrate that the American workforce was indeed plagued by rampant underpayment and overwork. Even if there were a problem, this "solution" would hardly be an appropriate way to address it.

Raising firms' costs to employ people is never a recipe for increasing employment. It isn't even a recipe for higher pay for the new workers who qualify under the rules but enter the workforce after the new rules are implemented.

Most firms aren't actually sitting on piles of unspent cash that they could eas-

ily use to pay for overtime. As such, in the short term, when faced with higher costs, we can expect firms to look for ways to offset them, either by reducing the hours that employees work — so that fewer of them work more than 40 hours a week — or by using more part-time workers in place of full-time workers. In the long run, employers may mitigate the costs by reducing the base wages so that total compensation (base wages plus overtime pay) is again equal to what it was before the new rule implementation.

Research confirms this theory: Back in 2015, the Heritage Foundation reviewed the literature on the economic impact of expanding overtime coverage. This study found that "employers largely respond to new overtime requirements by cutting base pay — leaving total hours and earnings little changed."

Some states and businesses sued, arguing that the Labor Department didn't have the authority to set a salary threshold. Unfortunately, in a world where the government has usurped the right to tell businesses how to conduct their affairs — whether by setting wage floors or by dictating the conditions under which employers can and can't fire their employees — the Trump ad-

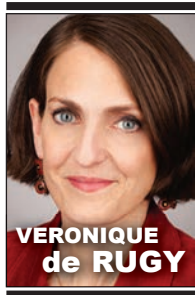
ministration has declared that indeed it can, and will, set the overtime-pay threshold (even though it appears to be considering a level lower than the Obama administration proposed). *The Wall Street Journal* recently reported that the new annual level could be set at about \$32,000.

Testifying before Congress last July, Labor Secretary Alexander Acosta signaled empathy for increasing the level with a cost-of-living adjustment, saying, "I think it's unfortunate that rules involving dollar values can go more than a decade without adjusting," since "life does get more expensive."

Unfortunately, it seems to have never occurred to the labor secretary that the existence of the threshold itself actually works against workers. With an actual limit set on when and how to pay overtime, most businesses might decide to stick to that limit instead of letting competition among firms for employees raise wages and overpay threshold. As the saying goes, the road to hell is paved with good intentions.

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

Agony of Brexit reminds us that the EU is a great idea gone astray

As we watch Britain going through the paroxysms relating to Brexit, it is easy to view its decision to leave the European Union as an act of foolishness, a self-inflicted wound that will impoverish Britons for years to come. Europe is Britain's largest market, taking in almost half of the country's exports. Losing special access to it is a high price to pay for some symbolic gains in sovereignty.

But the Brexit debacle also shines a light on Europe itself, and what one sees is a continent and a political project that has stopped working — at least for many of the people at its Western European core. I say this as an ardent supporter of the European Union. The United States and the EU have been the two main engines behind a world based on open markets, democratic politics, liberty and law, human rights and global welfare. These values will likely be eroded worldwide if the strength and purpose of either of these centers wanes further.

For the past three decades, the European project has been wandering off course. What began as a community of nations cooperating to create larger markets, greater efficiency and political stability became obsessed with two massive issues that have undermined its central achievements.

The first was — in the wake of the Soviet Union's collapse — the rapid integration of many new countries that were far less economically and socially developed than the EU's original members. Since 1993, it has expanded from 12 countries to 28. Originally focused on opening up markets, streamlining regulations and creating new growth op-

portunities, the EU soon became a "transfer union," a vast scheme to redistribute funds from prosperous countries to emerging markets. Even in today's strong economic environment, spending by the EU accounts for more than 3 percent of Hungary's economy and almost 4 percent of Lithuania's.

This gap between a rich and poor Europe with open borders inevitably produced a migration crisis. For example, as Matthias Matthijs pointed out in *Foreign Affairs*, from 2004 to 2014, about 2 million Poles migrated to the UK and Germany and about 2 million Romanians moved to Italy and Spain. These movements put massive strains on the safety nets of destination countries and provoked rising nationalism and nativism. The influx into Europe of more than 1 million refugees in 2015, mostly from the Middle East, must be placed in the context of these already sky-high migrant numbers. And as can be seen almost everywhere, from the United States to Austria, fears of immigration are the rocket fuel for right-wing nationalists, who then discredit the political establishment that they deem responsible for unchecked flows.

The second challenge consuming the European Union has been its currency, the euro. Launched more with politics than economics in mind, the euro has embodied a deep structural flaw: It forces a unified monetary system on 19 countries that continue to have vastly different fiscal systems. So, when a recession hits, countries do not have the ability to lower the value of their currency, nor do they get large additional resources

from Brussels (as American states do from Washington when they go into recession). The results, as could be seen for years after 2008, were economic stagnation and political revolt.

Brexit should force Britons to think hard about their place in the world and make the adjustments that will allow them to prosper in it. But it should also cause Europeans overall to take stock of their project, a great idea that has gone awry. The European Union needs more than tinkering; it needs to return to first principles, rediscover its central purpose and question which aspects of its current system are no longer working, affordable or manageable. As Tony Blair told me in an interview recently for CNN, it's crucial that "Britain thinks again but Europe also thinks again."

Europe is foundering. While some Americans seem to delight in this prospect, it is bad for our country.

"By the middle of the century you're going to live in a multi-polar world," Blair said. "In those circumstances, the West should stay united and Europe should stand alongside America, because in the end ... we're countries that believe in democracy and freedom and the rule of law. ... Otherwise we're going to find that as this century progresses and my children and grandchildren work out where they stand in the world, the West is going to be weaker. And that's bad for them, and bad for all of us."

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

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FAREED
ZAKARIA



Opinion

'Value equation': A term every small-business owner must be familiar with

There is only one way that healthcare can really be reformed and that is through the marketplace. The World Health Organization ranks the United States as the 37th-healthiest country in the world. Not only are Americans not as healthy as the rest of the world, they are also paying way too much for the healthcare they receive.

As I have said before — and will keep saying — it's time for U.S. business owners step up to the plate and reform healthcare. According to the Kaiser Family Foundation, employers cover 49 percent of our nation's population and pay 83 percent of the employees' healthcare premiums and 72 percent of the employees' family's healthcare premium. This is an enormous amount of money that should allow business owners to control the economics of healthcare. But they don't.

Not only do we need to take a hard look at financial reform of healthcare, we must also reform how healthcare is delivered to patients. In a previous column, I recommended that we bring back a public

hospital to Salt Lake County. The hospital should be funded with state and federal dollars. We voted on expanding Medicaid to allow the state to go after more federal funding. A better use of taxpayers' hard-earned dollars would be to fund not only a public hospital in Salt Lake County, but also public hospitals around the state.

Lately I have been researching a new term that was unfamiliar to me: the "value equation" of healthcare. The equation is the brainchild of Harvard Business School's Michael Porter and is used by University of Utah Health Sciences to control its costs and improve the quality of care that it delivers. The equation is a composite that gives a score of healthcare value by adding together healthcare quality plus patient satisfaction divided by the cost.

Finally, business owners have a matrix that could be incorporated into requests for proposals from healthcare providers for their companies' healthcare services. Other provisions that should be included in the proposal are bundled pricing — like a fixed

price for a hip replacement — and a guarantee of access requirement.

Another option for employees' healthcare needs is for business owners to hire their own doctors and build their own hospitals. Alphabet, the holding company that owns Google, hired Dr. Vivien Lee, former head of the University of Utah Health Sciences, as president of its Health Platforms department. If industry does not want to own a hospital, the least it can do is start its own primary care clinics.

When I was negotiating on behalf of Utah's small businesses with University of Utah Health Sciences, one of the first concerns they brought up was who was going to pay for the insurance. Regrettably, I said small business would. Healthcare insurance is a real bag of worms. There are two types of insurance — normal, everyday insurance and reinsurance. I had a devil of a time trying to get a handle on these costs and eventually decided that the best answer to small-business insurance needs was to eliminate everyday insurance, get the healthcare provider to cover it, and for small business to only pay for the reinsurance.

Under the new plan I am proposing, healthcare providers and businesses wouldn't have to deal with insurance at all. This would be a boon to healthcare providers and is heck of a way for businesses to increase their productivity and improve their bottom lines. Obviously, this would lower our nation's healthcare costs significantly.

It baffles me that business owners do not take charge of their healthcare costs and aggressively put pressure on the healthcare industry to lower costs, improve quality of care and improve access to medical providers.

But when I was trying to get small business to man the barricades to accomplish the above, all I got was blank stares. But small businesses aren't the main culprit. Big business is by far the largest provider of healthcare in the country.

Employers-sponsored health plans are a wonderful way for businesses to guarantee high-quality healthcare for 49 percent of America's population.

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



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with and learn from food industry experts on topics related to business startup and scale-up. Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$10 in advance, \$12 at the door. Details are at slchamber.com.

Feb. 26, 8 a.m.-noon

"Family and Medical Leave Act Essentials," an Employers Council event providing a step-by-step guide to simplify FMLA administration. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

Feb. 26, 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.

Feb. 26, 11:15 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.

Feb. 28-March 2

2019 Entrepreneur & Investor Summit, produced by BioUtah and the Center for Technology & Venture Commercialization at the University of Utah. Event includes keynote speeches from entrepreneurs and industry executives, pitches from emerging bioscience startups, and investor presentations. Luncheon keynote presenter is Ryan Watts, founder and CEO of Denali Therapeutics. Feb. 28 features a VIP dinner (by invitation only) at the Cleone Peterson Eccles Alumni House, University of Utah, 155 Central Campus Drive, Salt Lake City. March 1 features the summit at the same location (agenda to be announced). March 2 is a ski day. Details to be announced.

Feb. 28, 8:30-10 a.m.

CFO Alliance, a Utah Technology Council (UTC) event, with the theme "Macro-Economic Trends in M&A." Presenters are Dan Shea, BDO Capital managing director; Nate Collins, BDO M&A tax partner; and Charles Irvin, BDO managing director of transaction advisory services. Location is the UTC, 13693 S. 200 W., Draper. Free for UTC members. Registration can be completed at Eventbrite.com.

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

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker Thal Dixon of Dixon Security will discuss security issues and resolutions to protect your property and home. Location is Mimi's Café, 5223 S. State St., Murray. Cost is \$20 for members, \$30 for guests. Details are at murraychamber.org.

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

Peak Awards Luncheon, a Sandy Area Chamber of Commerce event. Location is

Salt Lake Community College's Karen G. Miller Conference Center, 9750 S. 300 W., Sandy. Details are at sandychamber.com.

Feb. 28, 5-8:30 p.m.

Annual Awards Gala, a ChamberWest event. Theme is "Celebration of Cultures." Hall of Fame recipient is Kenworth Sales Co. Awards also will be announced for Business of the Year, Small Business of the Year, Best Place to Work, Best New Business of the Year, and Volunteer of the Year. Location is the Maverik Center, 3200 S. Decker Lake Drive, West Valley City. Cost is \$75 (\$1,250 for a sponsored table of eight). Details are at chamberwest.com.

Feb. 28, 6-8 p.m.

Contactos, a Utah Hispanic Chamber of Commerce networking event. Location is 2722 S. Redwood Road, Suite 100, Salt Lake City. Free for UHCC members, \$10 for nonmembers. Details are at <http://www.utahhcc.com/>.

March 1

"PHR/SPHR Study Programs," an Employers Council program running on five consecutive Fridays, 8 a.m.-4 p.m. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$1,395 for members; \$1,595 for nonmembers. Details are at employerscouncil.org.

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

Eggs & Issues, a Murray Area Chamber of Commerce event (open networking). Location is Anna's Restaurant, 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to the public. Details are at murraychamber.org.

March 1, 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/>.

March 1, 8-10 a.m.

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

March 1, 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>.

March 2, 7:30-9 a.m.

"Bagels and Bills," a Utah

Valley Chamber event. Location is Nebo School District Offices, 350 S. Main St., Spanish Fork. Free. Details are at thechamber.org.

March 2, 8-9 a.m.

"Pancakes and Politics 2019," a Utah Valley Chamber event. Location is American Fork Hospital, 170 N. 1100 E., American Fork. Free. Details are at thechamber.org.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

March 6, 9-10:30 a.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. Presenter is Clancy Stone, business advisor at the Women's Business Center of Utah. Location is the Women's Business Center, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

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FNB LAYTON

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continuing to focus on our local customers and communities as we always have. The growth here in Utah is unprecedented and exciting. By combining forces with Glacier, we will be able to expand our reach further in Utah, plus we will have access to the resources and services of a much larger organization, allowing us to serve our customers and communities well into the future."

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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.

CALENDAR

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March 6, 1-2:15 p.m.

"Building A Healthy Company Culture," a Silicon Slopes event. Location is Vivint Smart Home, 1400 N. 635 E., Logan. Free. Details are at siliconslopes.com.

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

Chamber Speaker Series, an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at ogdenweberchamber.com.

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

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

March 7, 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 utahsbdc.org/trainings.

March 8, 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.

March 8, 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 utahsbdc.org/trainings.

March 9, 7:15-9 a.m.

Eggs and Issues 2019, a Utah Valley Chamber event featuring legislators discussing issues affecting business in Utah County. Location is Utah Valley Hospital, Sorenson Tower, Ashton Auditorium, 1134 N. 500 W., Provo. Free. Details are at thechamber.org.

March 12-13

ACG Utah 2019 Intermountain Growth Conference. Keynote speaker is Joe Navarro, former FBI agent, author and expert on nonverbal communication. Location is Marriott City Center, 220 S. State St., Salt Lake City. Cost is \$325 for members, \$375 for nonmembers, \$250 for March 13 ski conference only. Details are at www.acg.org/utah/events/2019-b.

March 13, 8 a.m.-5 p.m.

"Project Management 101," part of Salt Lake Community College Workforce Training and Continuing Education's Frontline Leader Workshops series. Location is SLCC's Miller Campus, 9750 S. 300 W., Sandy. Cost is \$250 per course. Other series installments are "Managing Conflict," Feb. 13, 8 a.m.-4 p.m.; and "Effective Presentations," May 15, 8 a.m.-4 p.m. Details are

at (801) 957-5270.

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

LinkedIn Luncheon, a Utah Valley Chamber event. Activities include networking, followed by Kate Bowcut, Utah Valley Chamber business development executive, providing tips on how to improve a LinkedIn profile. Location to be announced. Details are at thechamber.org.

March 13, 2-5 p.m.

Utah Valley Job Fair. Location is Utah Valley Convention Center, 220 W. Center St., Exhibit Hall A, Provo. Details are at www.utahvalleyjobfair.com.

March 13, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Fly High Adventure Park, 3624 S. 250 W., Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

March 14, 7-8:30 p.m.

Contactos, a Utah Hispanic Chamber of Commerce networking event. Location is 336 N. 400 W., Salt Lake City. Free for UHCC members, \$10 for nonmembers. Details are at <http://www.utahhcc.com/>.

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

"Recordkeeping for Human Resources," an Employers Council event. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

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