

## Focus



TECHNOLOGY  
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*This 42-page report was presented by the Governor's Office of Economic Development to a pair of legislative committees last week and is packed with recommendations to improve Utah's economic development efforts.*

## State releases 'roadmap' for future economic development

**Brice Wallace**  
*The Enterprise*

The captain of "Team Utah" has unveiled a new playbook.

The team name often has been applied to organizations working to boost Utah's economic development, and the Governor's Office of Economic Development — the team's captain, so to speak — last week released a strategic plan designed to maintain and expand on Utah's winning economic track record.

The "Plan to Elevate Utah's Economic Success" is the result of four months of work after the Legislature charged GOED with compiling a comprehensive review of state government's economic development activities and recommending changes. GOED got help from an Economic Development Strategic Plan Committee of about

two dozen people, survey input from more than 430 Utah industry leaders, input and recommendations from 17 subcommittees, and it contracted with the nonprofit Center for Regional Economic Competitiveness (CREC) to get expert opinion and prepare the report.

Kenneth E. Poole, president and CEO of CREC, said the plan is "a terrific roadmap for Utah moving forward" during a meeting of the Economic Development and Workforce Services Interim Committee.

"Economic development today, and it's always been, is around fostering change in our communities and preparing for the future, and we shouldn't sit back on our laurels and ignore the work that we need to be

**see ROADMAP page 5**

## Housing prices cause CPI drop for September

Housing prices took a major dip from August to September, causing the Zions Bank Wasatch Front Consumer Price Index (CPI) to drop 0.4 percent. While most prices rose slightly in September, prices in the housing sector fell 1.6 percent — the largest single-month drop for the sector since Zions Bank began measuring consumer prices along the Wasatch Front in 2010.

Year over year, the CPI has grown 2.9 percent, while the national Consumer Price Index has increased 1.7 percent since September of last year.

Also contributing to a drop in housing sector prices, the cost for hotels and motels rooms had its largest month-to-month decline ever recorded, falling 13 percent in September. Meanwhile, apartment rental rates dipped 0.9 percent in the same period.

Growth in housing prices seems to be moderating since its peak in December 2018. Year-over-year price growth for housing is now at 3.3 percent, the lowest annual rate for the sector since April 2018. Even so, housing remains the largest driver of the overall annual increase in prices along the Wasatch Front.

Builders are currently planning to build more residential units across the Wasatch Front than at any other time, according to the Ivory-Boyer Construction Database, which tracks building permits issued in Utah. Through August of this year, builders have received permits to build 13,560 housing units across Weber, Davis, Salt Lake and Utah counties. That

**see CPI page 13**

## 'One of a kind': 'Mr. Mac' Christensen dies at age 85

His retail clothing stores have been dressing Latter-day Saint missionaries — and countless Utah businessmen — in two-pant suits for more than a half a century. Mac "Mr. Mac" Christensen died on Oct. 11 in Salt Lake City at the age of 85.



**Mac Christensen**

Fred Macray Christensen was the founder of clothing retailer Mr. Mac and was active in Utah civic and church affairs for most of his life. He was

the president of the renowned Tabernacle Choir at Temple Square of the Church of Jesus Christ of Latter-day Saints for over 10 years during a period when the choir won two Grammy nominations and the prestigious National Medal of Arts.

Gov. Gary Herbert released a statement following Christensen's death in which he called him "a living legend." "Mac Christensen was a true gentleman and a successful entrepreneur. He loved and cared about everyone and everyone loved him in return. Everyone was his friend. ... He cared about how you looked on the outside — but

more importantly he cared about how you looked on the inside. He was known for his kindness, his service and his charitable giving," Herbert's statement said.

Former U.S. Sen. Orrin Hatch, known to be a longtime friend of Christensen, praised him in a tweeted statement. "Mac was a powerful force for good in this world, helping men of all ages look their best selves to be their best selves. He outfitted generations of missionaries and busi-

**see MR. MAC page 13**





# Salt Lake Chamber names Wardell 2019 Athena Leadership Award recipient

The Salt Lake Chamber has announced that Linda Wardell, general manager of City Creek Center, will receive its 2019 Athena Leadership Award. Wardell will be honored at the 43rd Annual Women & Business Conference and Athena Awards Luncheon on Nov. 12 at the Grand America Hotel in Salt Lake City.

The chamber said that the Athena award is part of a national recognition program and is its highest recognition for women in business. It is presented annually to an active member of the Salt Lake



Linda Wardell

Chamber who demonstrates excellence, creativity and initiative in business. Each recipient must also provide valuable service by devoting time and energy to improve the quality of life for others in the community and assist women in reaching their full leadership potential, the chamber said.

"To know Linda is to become a better person," said Derek Miller, president and CEO of the Salt Lake Chamber and Down-

town Alliance, in announcing the award. "Both in business and the community, Linda is an exceptional example of what servant leadership can achieve and how it inspires others. As chair of the chamber, she has made it her mission to tackle one of Utah's most pressing issues facing business today — the gender wage gap. Her efforts will ensure Utah has a fairer and more equitable pay environment and that everyone has the same incentives and opportunities."

In addition to the Athena Leadership Award, five women will receive Pathfinder Awards at the November event. The Pathfinder Awards are presented annually to community leaders who create new paths promoting the development and recognition of women in business. The five Pathfinder recipients this year are Theresa Foxley, president and CEO of the Economic Development Corporation of Utah; Mikelle Moore, senior vice president and chief community health officer at Intermountain Healthcare; Christy Tribe, president and CEO of Junior Achievement of Utah; Melanie Vartabedian, a partner at the Ballard Spahr law firm; and Jen-

nifer Williams, chief brand ambassador at Dental Select.

Wardell has more than 30 years of experience managing and marketing shopping centers. She is involved in the community including serving on the board for the Downtown Alliance, executive

committee member of the Women's Leadership Institute, member of the Zions Bank Advisory Board and the business advisory board for Westminster College.

Established in 1982 in Lansing, Michigan, the Athena award program is now administered

from its Chicago headquarters and boasts over 300 active communities in the United States, Canada, China, Russia and the United Kingdom. More than 5,000 individuals representing a wide variety of professions and businesses have received the Athena award.

## Lindon-based BambooHR tabs Rencher CEO

BambooHR, a Lindon-based human resources software developer and marketer, has named Brad Rencher as CEO. The move will allow co-founders Ben Peterson and Ryan Sanders to focus on strategic oversight and corporate direction as co-chairmen of the BambooHR board of directors, the company said.

"Today we continue building upon the BambooHR legacy of providing an exceptional customer experience as we bring Brad Rencher on as CEO to advance our mission to set people free to do great work," said former CEO Peterson. "BambooHR was founded on a philosophical shift that people who have meaningful and positive employee experiences can influence businesses to achieve better overall results."

"This philosophy has in-

formed our approach with our team, our product, and our focus on the individual employee experience for our customers," said COO Sanders. "To further our commitment to our customers and team members and continue our goal of creating great workplaces, we're calling in Brad's leadership skills and business experience to take our vision even further into the next decade."

Rencher most recently served as executive vice president and general manager of Adobe's Digital Experience business unit. He joined Adobe in 2009 through the acquisition of Omniture, and under his leadership, the Digital Experience business became one of the largest SaaS businesses, growing from \$300 million to nearly \$3 billion in under a decade. Rencher also oversaw Adobe's \$10 billion

in acquisitions of Marketo, Magento, TubeMogul, Neolane and Demdex, among others.

"BambooHR is leading a movement to create the kind of employee experiences that build stronger companies from the inside out," said Rencher. "The evolution of customer experience in the digital age throughout the past decade offers insights into BambooHR's mission to advance the employee experience. BambooHR is known for empowering its employees through its platform, as well as delivering simple solutions to do the same for its customers, and I am incredibly excited to serve both as CEO of the company."

Founded in 2008, BambooHR has 500 employees, 15,000 customers and over a million users worldwide.

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## Doughnut firm moves from U.K. to Park City

Jim Buddy's Protein Donuts, a maker and marketer of what the company bills as a high-protein, low-calorie line of doughnuts, has moved its headquarters from London, England, to Park City and launched sales in the United States. Mike Fulton, former director of sales at California-based Quest Nutrition, has been hired as Jim Buddy's chief sales officer and will direct U.S. operations and distribution.

"Moving to the U.S. has given us the opportunity to reformulate our doughnuts, modernize our packaging and relaunch the brand," said Tom Neal, founder of Jim Buddy's. "Recruiting seasoned executives like Mike, has helped us expand rapidly into the U.S. and Canada."

Company officials said Jim Buddy's is hoping to carve out a piece of the healthy snack market and sports nutrition market, which globally,

Grand View Research pegs at \$33 billion and \$24 billion, respectively.

Fulton has 25 years' experience in the health and wellness industry sales space. He has spent the past decade in early-stage sales. "I've been in this industry for a long time and I didn't think I was going to be pleasantly surprised by a product, but Jim Buddy's product, quality and mission got my attention," he said. "Discovering new products — such as protein doughnuts — that are going to change the industry and helping build the brand and the sales infrastructure at an early company is an exciting opportunity."

Jim Buddy's has recently signed distribution agreements with Muscle Foods, DNA Sports Nutrition, NYB Distributors and Sportlife in the U.S. and with Nutrition Excellence in Canada.



## Amazon hiring 700 at its SLC fulfillment center

Amazon is hiring for more than 700 full-time positions at its Salt Lake City Fulfillment Center for a variety of roles, the company said last week. Employees will play integral roles within Amazon's customer fulfillment operations — everything from receiving inventory to picking and

shipping customer orders. Hirees will also work alongside technologies such as Amazon robotics that are used on a daily basis to fulfill customer orders.

Amazon emphasized that the new positions are permanent and start at at least the company's \$15

minimum wage. Employees will receive company benefits that include full health, vision and dental insurance; 401(k) with 50 percent match; up to 20 weeks paid parental leave; and Amazon's CareerChoice program, which pre-pays 95 percent of tuition for courses in high-demand fields.

## Sales of million-dollar homes on the rise along the Wasatch Front

The Wasatch Front's appealing economy and quality of life are boosting the sales of million-dollar homes, according to new numbers from the Salt Lake Board of Realtors.

In the first eight months of 2019 there were 268 sales of million-dollar homes along the Wasatch Front (Salt Lake, Davis, Tooele, Utah and Weber counties), a 23 percent increase compared to 218 sales in the same January through August period last year. In comparison, sales of homes priced under \$500,000 in the same period were flat (down 0.2 percent).

"Wealthy transplants from California and New York are fueling million-dollar home sales," said Scott Robbins, president of the Salt Lake Board of Realtors. "Nearly three of every four homes sold above \$1 million were priced from \$1 million to \$1.5 million. It remains somewhat of a challenge to sell a home above \$1.5 million, even in today's strong economy."

A recent *Wall Street Journal* article said that, "millions of people, thousands of businesses and tens of billions of dollars of net income will flee high-tax blue states for low-tax red states. ... The losers will be most of the Northeast, along with California. The winners are likely to be states like Arizona, Nevada, Tennessee,

Texas and Utah."

While homes selling over the million-dollar mark make a big splash, their overall market share is small. Approximately 87 percent of all homes sold on the Wasatch Front from January through August were for homes priced under \$500,000. Homes that sold from \$500,000 to \$999,999 made up 12 percent of the mix. Million-dollar home sales represented just 1 percent of the total market share.

In 2018, there were 309 homes sold above the million-dollar mark along the Wasatch Front, a 20 percent increase from 258 million-dollar homes sold in 2017 and a 91 percent increase compared to 162 units sold in 2016.



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# Taking a chance: Life, liberty and the pursuit of opportunity risks

An Arabian proverb states, “Four things come not back — the spoken word, the sped arrow, the past life and the neglected opportunity.”

We live in an inherently risky world, and that can make us fearful. It can even paralyze us. The media bring us news every day of calamities, disasters, wars and even the injurious acts of those whom we may have esteemed as friends and neighbors.

One of my favorite authors, Andy Grove, former CEO of Intel, wrote a business classic, *Only the Paranoid Survive*. While there is merit in the idea of defining the hazard risks we face, and acting proactively to eliminate, mitigate or transfer those risks, there is also the very real risk that paranoia will

lead us to curl into a fetal position and miss the great opportunities that surround us.

I call this “opportunity risk.” It is the risk that we neglect our opportunities and, like the Arabian proverb, miss out on life’s great adventures, entrepreneurial successes and even the learning experience of failures.

I suspect all of us have envied, from time to time, those we have viewed as extraordinarily lucky. And I suppose there are some who have metaphorically “won the lottery.” But I believe that most often, the lucky follow a path like the one described by noted 19th century French author, Charles Victor Cherbuliez. He said, “What helps luck is a habit of watching for opportunities, of

having a patient, but restless mind, of sacrificing one’s ease or vanity, of uniting a love of detail to foresight and of passing through hard times bravely and cheerfully.”

What keeps us from watching for opportunities? Fear, or aversion to risk, certainly is one factor. However, other reasons often also apply:

1. We don’t think. Too often, our lives are absorbed in being entertained, rather than entertaining deep thoughts about life and the opportunities inherent in the world we live in.

2. We are largely oblivious to what is going on around us, thereby being blind to possible opportunities.

3. We don’t know enough to recognize opportunities. Our early schooling fails to connect with the realities of life, and after our formal education is done, we no

longer read or seek other ways of learning.

4. We are too busy. Our current situation demands too much of us to allow for pursuing opportunities.

5. We simply don’t care. We are apathetic. We leave “well enough alone.”

6. We have tried and failed. Pursuing new opportunities is not worth the risk.

How can we overcome these natural deterrents to opportunity risk-taking? The answer is *committing to an engaged life, one where you use every day to think, observe, learn and grow.*

This requires patience, perseverance and continuous faith that opportunities worthy of your efforts will emerge. Former British Prime Minister Benjamin Disraeli put it this way: “The great secret of success in life is for a man to be ready when his opportunity comes.”

Another British statesman, Edmund Burke, noted that “There is nothing in the world really beneficial that does not lie within the reach of an informed understanding and a well-protected pursuit.”

The pursuit of opportunity risks will always expose us to the real possibility of failure. As Alexander Graham Bell once said, “When one door closes another door opens; but we often look so long and regretfully upon the closed door that we do not see the ones which open for us.” However, if we adopt a mindset that

sees every failure as an occasion to learn, even our shortcomings will become opportunities for us. Winston Churchill summed it up when he said, “An optimist sees an opportunity in every calamity; a pessimist sees a calamity in every opportunity.”

Acclaimed American publisher and author William Feather gave additional wise counsel: “The prizes go to those who meet emergencies successfully. And the way to meet emergencies is to do each daily task the best way we can, to act as though the eye of opportunity were always upon us. In the 100-yard race, the winner doesn’t cross the tape line a dozen yards ahead of the field. He wins by inches. So we find it in ordinary business life.”

Each of the individuals I have quoted here were distinguished opportunity risk-takers. Even so, none of them were simply handed great opportunities. What do they have in common? They lived highly engaged lives of thinking, observing, learning and growing. They learned from their respective setbacks and emergencies. And when opportunities became apparent, they pursued them.

As Greek statesman Demosthenes said, “Small opportunities are often the beginning of great enterprises.”

Richard Tyson is the founder, principal owner and president of CEO-builder, which provides forums for consulting and coaching to executives in small businesses.



**RICH TYSON**

## ROADMAP

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doing in economic development,” he said.

The report notes that not every part of Utah is benefiting from the state’s economic success, that Utah must prepare for possible economic disruption driven by changes in technology and the increased adoption of automation, and prepare for a potential economic downturn that some economists are predicting.

The plan calls for broader and deeper teamwork — often called “collaboration” or “partnerships” in economic development-speak — among all levels of government, with educational institutions and between the public and private sectors.

“Public-private partnerships, I think, is something that Utah has not done well yet. ... Public-private partnerships is a tremendous opportunity,” Val Hale, GOED’s executive director, told the Economic Development and Workforce Services Interim Committee.

The plan encourages communication, cooperation and coordination between state and local governments and organizations in the private sector. “At the heart of its efforts, Utah agencies — state, local, nonprofit and even private-sector — must work in concert,” the report states.

“Our approach is to pursue economic development in Utah as a team sport, beginning with improvements in communication and collaboration across state agencies and among state and local partner organizations. The plan specifically identifies roles for many state agencies supporting the state’s economic development efforts, highlighting GOED’s role as the

captain for ‘Team Utah’ but calls out important roles for other agencies to promote key industries, manage the needed infrastructure and ensure the state has the talent to compete successfully in a global economy.”

Among the plan’s other recommendations are helping rural Utah by streamlining GOED’s 10 existing rural-focused programs into one focusing on entrepreneurship, developing Utah-specific training for local economic development officials, basing corporate incentive-related jobs on industry rather than local community wage levels, and eliminating the requirement that Utah award incentives to companies only if Utah is competing with other states for a project.

“It seems a little dysfunctional that if a [Utah] company wants to grow in Utah, we ought to not force them to go look elsewhere where they might find that there’s actually an incentive that would work better for them than what we could offer in Utah,” said GOED board chairman Jerry Oldroyd.

The plan features a statewide economic development vision statement and identifies four policy “pillars,” each with goals and actions:

- Strategic industry advancement, featuring “investment in industries that create a public benefit through human and physical capital improvements in urban and rural Utah.”

- Innovation and entrepreneurship, featuring support for “the creation and growth of high-impact, future-forward Utah businesses and products for the global market.”

- Talent development by aligning industry and education “to continue producing a highly skilled, world-class workforce.”

- “Uniquely Utah,” capitalizing on “Utah’s natural environment, outdoor recreation and sports, and unique heritage and arts to attract workers and build the state’s tourism and film economies.”

After hearing GOED officials’ presentation, a few legislators stressed that Utah needs to look at the broader impacts of economic development, including complications found in pollution, traffic gridlock and the affordability of housing.

The plan is at <https://business.utah.gov/news/2019-economic-development-strategic-plan/>.

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# Industry Briefs

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## DIRECT SALES

• **New U Life Corp.** recently celebrated the official opening of its new headquarters in Lehi. The field team for the direct sales company has grown to more than 100,000 members in its second year. The new headquarters houses the company's in-house legal counsel, creative, marketing and sales, customer service and product development teams as well as vice presidents and administration. The new location is looking for call center professionals.

## ECONOMIC INDICATORS

• **St. George** is the No. 8 in a list of the **fastest-growing cities** in America, based on local economic growth, according to a report from personal finance website **WalletHub**. It compared 515 U.S. cities across 17 metrics over seven years. The data set ranges from population growth to unemployment rate decrease to growth in regional GDP per capita. Other overall rankings for Utah cities are No. 93 **Layton**, No. 102 **Orem**, No. 178 **Provo**, No. 179 **Sandy**, No. 183 **West Jordan**, No. 196 **Salt Lake City**, No. 215 **West Valley City** and No. 231 **Ogden**. St. George was No. 2 in its jobs and economic rank, behind only Hesperia, California. The fastest-growing city is Lehigh Acres, Florida. The slowest-growing city is Shreveport, Louisiana. Details are at <https://wallethub.com/edu/fastest-growing-cities/7010/>.

## EDUCATION/TRAINING

• The **University of Utah School of Computing**, part of the College of Engineering, has launched a new bachelor's degree in data science. It will address all aspects of compiling, organizing

and analyzing data. It is one of only a handful of universities in America with an undergraduate degree in the discipline. The new degree requires at least 108 credit hours of study and involves studying four core areas related to data science: machine learning, data mining, databases and visualization for data science.

## ENERGY

• **Utah** is ranked No. 22 in the **2019 State Energy Efficiency Scorecard**, released by the non-profit **American Council for an Energy-Efficient Economy**. It ranked states based on policies and programs that deliver energy savings to families and businesses. The top-ranked state is Massachusetts. The No. 51 state is Wyoming.

## EXPANSIONS

• **Red Points**, a brand intelligence company and leader in online IP infringement detection and removal, has opened an office in downtown Salt Lake City. It is the company's third location and is expected to have 15 employees from the sales and support team in 2020. Its other offices are in Barcelona, Spain, and New York.

## HEALTHCARE

• **Dustin Lipson** has been named administrator of **Intermountain Primary Children's Hospital**. He will oversee the hospital's day-to-day operations and will work with **Katy Welkie**, who remains the



Dustin Lipson

CEO of Primary Children's Hospital and will expand her role to oversee pediatrics throughout the Intermountain Healthcare system as the new vice president of children's health. Lipson has worked as a Primary Children's operations officer since



Katy Welkie

2013. He joined Intermountain Healthcare in 2011 as an Intermountain fellow, after which he was hired as the director of healthcare transformation. He previously worked more than a decade at GE Capital in numerous national and global leadership roles. Welkie has served as administrator/CEO of Primary Children's Hospital since 2012. She has more than 35 years of specialized experience in pediatrics at Intermountain Healthcare in roles including intensive care nurse, chief nursing officer and chief operating officer at Primary Children's Hospital.



## INVESTMENT

• **Pelion Venture Partners**, a Salt Lake City-based early-stage venture capital firm, has added **Jeff Kearl** as managing director. Kearl co-founded Stance in 2009



Jeff Kearl

and was its CEO from inception until joining Pelion. Kearl still serves as Stance's chairman of the board and also serves on the boards of directors of Domo, Scopely and Just Water. Prior to Stance, Kearl was the chairman of the board of directors for Skullcandy for over a decade and was executive vice president and served on the board of directors at Logoworks, which was acquired by HP in 2007. Following the acquisition, he ran strategy and new ventures for the Internet group at HP. Kearl also has been involved in angel and venture investing in consumer tech and software, investing in more than 40 companies.

• **Peterson Ventures**, an early-stage venture fund based in Salt Lake City and the Bay Area, has named **Ilana Stern** as the



Ilana Stern

firm's newest general partner. Stern will be the firm's first partner in San Francisco, spearheading the firm's Bay Area efforts. Peterson Ventures invested in Stern's company, Weddington Way, eight years ago, after which it went on to be acquired by Gap Inc. After joining the executive team at Gap Inc., she moved on to angel investing. Peterson Ventures is part of the Peterson Partners platform, with more than \$650 million in assets under management and headquartered in Salt Lake City for over 20 years.

## PHILANTHROPY

• **Nu Skin** has surpassed more than 650 million meals purchased and donated since 2002 in its **Nourish the Children (NTC)** initiative. The program feeds more than 120,000 children each day. Malnourished children in more than 50 countries around the world have been fed VitaMeal, a nutrient-dense food, from one of NTC's third-party charity partners after Nu Skin sales leaders, customers and employees purchase and donate the bag of food.

• **Young Living Essential Oils**, Lehi, and the **D. Gary Young, Young Living Foundation** have made a \$70,000 donation to combat recent fires in the Amazon and to support reforestation efforts. The donation will go to the **Institute of Conservation and Sustainable Development of the Amazon (IDESAM)**, based in Manaus, Amazonas State, Brazil. IDESAM will use a portion of the funds to support immediate firefighting needs. The remaining amount will be used to fund long-term efforts to rebuild the rainforest, empower communities, and continue to campaign for change to protect the area.

## REAL ESTATE

• **Promontory**, a private vacation home community in Park City, has begun construction on **Double Deer**, a 17,722-square-foot expansion of the Jack Nicklaus Clubhouse designed to accommodate members' private events. The multipurpose space can accommodate functions for up to 250 guests. It is expected to open July 4, 2020. Promontory consists of 1,674 homesites. More than 581 homes have been built, and there are approximately 656 members of the private Promontory Club.

## RECOGNITIONS

• **OrthoGrid Systems Inc.**, a Salt Lake City-based company focused on the development,

innovation and commercialization of alignment technologies and platforms for orthopedic surgery, has been selected as one of **MedTech Outlook's "Top 10 MedTech Startups of 2019."** The annual list awards medtech companies at the forefront of tackling surgical challenges in the orthopedic industry. OrthoGrid's intelligence-guided systems are designed to work within the surgical theater and interface with existing hospital equipment revealing fluoroscopic distortion and enhancing surgical outcomes by providing surgeons with greater interoperative accuracy and proficiency.

## RETAIL

• **CenterCal Properties LLC**, a commercial real estate company, has announced several new national and local retailers coming to its Utah properties. Opening in November or later this winter at **Station Park** in Farmington will be **Barnes & Noble**, **Bohme Relocation**, **Cotton On**, **Cotton On Kids**, **Harmons Fuel Station**, **Hip & Humble**, **J. Jill** and **REI**. **DM Fashions** will open in early 2020. Opening this fall at **Mountain View Village** in Riverton is **StretchLab**. Opening in November or later this winter are **Aubergine**, **Chase Bank**, **Chip Cookie** and **G.O.A.T. Haircuts**. **Bank of America** and **Pacific Dental** will open in early 2020. Opening this winter at **Canyon Corners** in Park City will be **S.T.E.M. Elevated** and **Polish Nail Bar**.

• **U-Haul Company of Utah Inc.** has announced that **Aspen Springs Storage**, 159 N. 1250 W., Centerville, has become a U-Haul neighborhood dealer. It will offer U-Haul trucks, trailers and moving supplies.

see BRIEFS next page

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# Industry Briefs

from previous page

## RURAL UTAH

• The Governor's Office of Economic Development (GOED) board, at its October meeting, endorsed a pair of \$50,000 Rural Fast Track grants that previously had been approved by the Governor's Rural Partnership Board. **Lotus Spa and Salon**, of North Logan in Cache County, was endorsed for a grant to help the company build a full-service salon in a new 15,500-square-foot, three-story building. The \$1.9 million project is expected to result in 12 new full-time positions. The company also is eligible to qualify for a grant fund reimbursement of up to \$18,000 if it retains the jobs for 12 consecutive months. The **Spoke LLC**, of Moab in Grand County, was endorsed for a grant to help it build a brewery and brewpub for manufacturing, canning and kegging services. The \$521,000 project is expected to result in three new full-time positions. The company also is eligible to qualify for a grant fund reimbursement of up to \$4,500 if it retains the jobs for 12 consecutive months.

## SERVICES

• **Gava Talent Solutions**, a professional staffing and consulting services company, has expanded its Utah operations with two hires: **Pam Clawson** and **Danielle Helberg**. Clawson has more than 10 years of experience in recruitment and has worked for several companies and professional staffing firms in Utah. Helberg comes to GTS with over 10 years of Salt Lake-based accounting and finance industry experience from a leading global accounting and advisory firm.

## TECHNOLOGY/LIFE SCIENCES

• **HireVue**, a Salt Lake City-based talent assessment and video interviewing solutions company, has hired **Tom Benton** as chief sales officer. He has more than 25 years of experience, most recently serving as chief revenue officer/chief customer officer at WorkMarket. Prior to WorkMarket, Benton held global sales leadership positions at Salesforce, Oracle and Intershop.

• **Vivint Smart Home**, a Provo-based smart home company, has announced that **Dale R. Gerard** will serve as interim chief financial officer while the company searches for a successor to **Mark Davies**, who has left the company to pursue a CFO opportunity outside the smart home industry. Gerard is currently



Dale Gerard

senior vice president of finance and treasurer. Since 2010, he has led finance, investor relations and treasury at Vivint Smart Home. Before Vivint, he worked as the assistant treasurer and director of finance at American Commercial Lines and was senior treasury and financial

analyst at Wabash National Corp.

## TRANSPORTATION

• **American Logistics Co.**, a St. George company that provides transportation in 18 states for the healthcare and transit sectors, has hired **Ron Brooks** as vice president of transit market development. Brooks has more than two decades of management experience in the accessible transit and paratransit industry, in both



Ron Brooks

public agencies and private companies. Prior to joining American Logistics, he served as the manager of accessible transit services at Valley Metro in the Phoenix metropolitan area. He also spent 13 years with Veolia Transportation, where he served

in a variety of leadership roles before being named vice president of Intelliride and paratransit business development in 2012. Before joining Veolia in 2000, he spent several years during the 1990s managing accessible transit and paratransit services for the San Francisco Bay Area Rapid Transit District (BART) and for the Palm Beach County (Florida) Public Transit System.



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# Succeeding in Your Business

## Do you really need a business plan for your startup?

"I am new to this country and am taking a class in the evenings on how to start my own business. I understand that you need a tax ID number and that it's a good idea to form a corporation or limited liability company (LLC) to protect myself from lawsuits. At what point in the process, though, should I prepare the business plan? Do I have to file that document anywhere?"

Go to the small-business section of any major bookstore and you will see dozens, if not hundreds, of different books on how to prepare a business plan. You can't blame anyone — not just recent immigrants, either — for thinking that a business plan is a legal requirement in this country and that you shouldn't even consider starting a business without first preparing a 100-page treatise with numbered sections, index tabs and the whole shebang.

Of course, business plans are not a legal requirement, and they don't have to be filed with any government agency. There are two kinds: an operating business plan

and a financial business plan. The operating business plan is a very informal document. It doesn't even have to be in writing, although writing it down is good discipline

and forces you to think about things you would otherwise overlook. Basically, the operating business plan has four parts:

- A **marketing plan** that answers these questions: Who are my customers? What fears, passions and other

emotions motivate them to buy things? How do my products or services key in to those fears, passions and other emotions (to use an MBA phrase, "What is the value proposition?"). How do I get the message across to my customers? This part always comes first, because without customers, you don't have a business. You have a hobby.

- A **competitive strategy plan** that answers these questions: Who (or what) are my competitors? How are my products or services better, faster, cheaper, more convenient than theirs? In other

words, where am I stronger than they are? If you can't beat the competition, your only choice is to join them — or quit.

- A **financial plan** that answers these questions: What are the costs of running this business, and how many sales at what prices must I make in order to cover those costs and make a profit? What must I need to take out of the business in order to survive in the style to which I have become accustomed, and how long will it take me to get there? Will I have to borrow money to grow this business, and if so, when and how much?

- A **risk assessment plan** that answers these questions: What are the risks of this business? Can I cover them with insurance? Will I need to form a legal entity to protect myself against my creditors? What legal documents will I need to use to make sure people don't try to cheat me?

The time to prepare an operating business plan is after you get the idea for the business and well before you launch the business. You should keep it to yourself (and your business partners, if

you have any), because the stuff in there could do you real damage if it were to get into the wrong hands.

Unlike the operating business plan, the financial business plan is a formal document that must be in writing. This is the business plan you will show to prospective investors, banks and other people when you are out looking for money to grow your business. This is the business plan all of the business plan books in your local bookstore are about, and make no mistake: It has to look a certain way or else these people will not take you or your business seriously.

Here's a tip: If you are thinking about taking out a business loan from a local bank and need to write a financial business plan, don't buy a book and try to figure it out yourself. Instead, visit your local chapter of SCORE (check out [www.score.org](http://www.score.org) to find the chapter nearest you). This is a national volunteer organization of retired business people who provide free advice to local small businesses.

In my experience, just about every SCORE chapter has a few retired bankers who will be too

happy to help you prepare the financial business plan your local banks will want to see, walking you step by step through the process. They may even introduce you to some of their old buddies at the bank who specialize in business loans. Did I mention this is free?

One final point about business plans: Writing them can be an awful lot of fun, but you have to be prepared to cast them aside if a really good opportunity comes along that wasn't in the plan. The problem with business plans is that they narrow your field of vision. Sometimes the best business opportunities are not straight ahead in your path but appear in the corner of your eye in a vague and hazy way, at an oblique angle to what you are currently doing. Sticking too closely to a business plan can be just as bad as not having a business plan at all.

Cliff Ennico ([crennico@gmail.com](mailto:crennico@gmail.com)) is a syndicated columnist, author and former host of the PBS television series "Money Hunt."

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# Calendar

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

## **Oct. 21-23, 5:30-7:30 p.m.**

**“Unlock the Power of Your Business Ideas,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Oct. 22-24**

**Utah Outdoor Recreation Summit**, with the theme “Roots & Routes: Preserving Our Past and Forging Our Future.” Location is Dixie Center, 1835 S. Convention Center Drive, St. George. Cost is \$155. Details are [utahoutdoor-summit.com](http://utahoutdoor-summit.com).

## **Oct. 22-Dec. 3**

**Silicon Slopes Fall 2019 Entrepreneurship Lecture Series.** Oct. 22 is “Innovation With Impact,” featuring Joseph Grenny and Tim Stay, co-founder of The Other Side Academy. Oct. 29 is “Finding Your Why,” featuring Derek Maxfield, founder and CEO of Younique Products. Nov. 5 is “The Pura Founding Story: Why Hardware is Hard,” featuring Richie Stapler and Bruno Lima, co-founders of Pura. Nov. 12 is “International Growth and the IPO. Nov. 19 is “The Journey is the Destination,” featuring Kristin Andrus, chief culture officer at Her Home. Dec. 3 is “Starting and Growing a Food Business,” featuring Andrew and Shauna Smith, CEO and president and co-founders of Four Foods Group. Each starts at noon. Location is Utah Valley University, Clarke Building, Room 101C, 800 W. University Parkway, Orem. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 22, 7:30 a.m.-2:30 p.m.**

**2019 Women Empowered Conference**, with the theme “Rise Up,” an Ogden-Weber Chamber of Commerce event. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$65 for WIB members, \$75 for general attendees. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Oct. 22, 8 a.m.-2:30 p.m.**

**Intermountain CFO Summit**, hosted by Advanced CFO. Location is Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$299. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 22, 8-11:30 a.m.**

**“Performance Management Essentials,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

## **Oct. 22, noon-1:30 p.m.**

**“The Race for Talent: How to Master the Immigration System,”** a Silicon Slopes event. Speaker is Jared Leung, an immigration lawyer. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 22, 4-5:30 p.m.**

**“MasterClass: When to Hold On and When to Let Go,”** a Women’s Business Center of Utah event. Location is Kendra Scott City Creek, 50 Main St., Suite 271, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## **Oct. 23, 7:30-8:30 a.m.**

**Coffee Connection**, a Holladay Chamber of Commerce event. Location is 3 Cups, 4670 Holladay Village Plaza, Suite 104, Holladay. Details are at [holladaychamber.com](http://holladaychamber.com).

## **Oct. 23, 8-9:30 a.m.**

**Chamber Launch**, a Salt Lake Chamber networking event. Location is Maud’s Café, 422 W. 900 S., Salt Lake City. Free. Details are at [slchamber.com](http://slchamber.com).

## **Oct. 23, 9-11 a.m.**

**“How to Drive Traffic to Your Social Media Platforms,”** a Women’s Business Center of Utah event and part of the three-part “Master Your Social Media and Brand” series. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$20. Details are at [wbcutah.org](http://wbcutah.org).

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

**“Why Your Business Should be Certified as Woman-Owned,”** a Women’s Business Center of Utah event. Presenter is Elly Bacon, director of community development and engagement for the Women’s Business Enterprise Council-West. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free for NAWBO member and WBCUtah clients, \$15 for nonmembers and nonclients. Details are at [wbcutah.org](http://wbcutah.org).

## **Oct. 23, noon-1:30 p.m.**

**“Challenges and Opportunities in Cuba,”** presented by World Trade Center Utah, in

partnership with the Governor’s Office of Economic Development (GOED) and the Salt Lake Chamber and featuring Jose Ramon Cabanas Rodriguez, ambassador to the United States for Cuba. Location is World Trade Center Utah, 60 E. South Temple, No. 300, Salt Lake City. Cost is \$20. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 23, 3-5 p.m.**

**“Purchasing a Business or Franchise,”** a Utah Microloan Fund event. Speaker is Diane Hartz Warsoff, CEO/co-owner of Transworld Business Advisors of Utah County. Location is Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 23, 6:30-8 p.m.**

**“Simple Steps: Capital,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Oct. 24, 8 a.m.-3 p.m.**

**“2019 WeROC (Women Entrepreneurs Realizing Opportunities for Capital),”** a VentureCapital.org event. Key-note speakers are Mary-Lou Smulders, chief marketing officer, 9th Gear; and Doreen Benson of Benson Funds. Location is Salt Lake Community College’s Miller Conference Center, 9750 S. 300 W., Sandy. Cost is \$95, \$25 for students, \$50 for kickoff reception Oct. 23. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**Fall Monthly Lunch**, a Murray Area Chamber of Commerce event. Location is Brio Tuscan Grill, Fashion Place Mall, 6173 State St., Murray. Cost is \$25, \$30 after Oct. 22 and at the door. Details are at [murraychamber.org](http://murraychamber.org).

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

**“Leadership Lessons,”** a ChamberWest event that is part of the Professional Development Series. Speaker is Maj. Gen. Jefferson S. Burton, adjutant general, Utah Joint Force Headquarters. Location is Residence Inn by Marriott, 7558 S. Plaza Center Drive, West Jordan. Cost is \$20 for ChamberWest members by Oct. 21, \$30 for nonmembers or members after Oct. 21. Details are at (801) 977-8755 or [chamberwest.com](http://chamberwest.com).

## **Oct. 24, 5-7 p.m.**

**Business After Hours**, a Salt

Lake Chamber event. Location is Sheraton Salt Lake City Hotel, 150 W. 500 S. Salt Lake City. Cost \$10 for members, \$15 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## **Oct. 24, 6-9 p.m.**

**Titan Awards**, a South Valley Chamber event. Honorees are Gov. Gary Herbert; Natalie Gochnour, director of the Kem C. Gardner Policy Institute and associate dean of the David Eccles School of Business at the University of Utah; and Nick Rimando of Real Salt Lake. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$300. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 24**

**Small Business Development Center (SBDC) Clinics**, including “Legal Clinic,” “Intellectual Property Seminar,” “Health Insurance Clinic” and “Accounting Clinic.” All are 6-7 p.m. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Oct. 25, 7:30-8:30 a.m.**

**“Eggs & Issues,”** a Murray Area Chamber of Commerce event. Speaker is Carlton Christenson, chairman of the board of trustees at UTA. Location is Anna’s Restaurant, 4700 S. 900 E., Murray. Free unless ordering from the menu. Open to everyone. Details are at [murraychamber.org](http://murraychamber.org).

## **Oct. 25, 8-9 a.m.**

**CFO Forum**, a Silicon Slopes event focusing on hot tax topics and what has been learned after one year of tax reform. Speaker is Doug Meyers, partner at WSRP. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at [siliconslopes.com](http://siliconslopes.com).

## **Oct. 25, noon-1 p.m.**

**Women in Business Brown Bag Lunch**, a West Jordan Chamber of Commerce event. Location is Residence Inn, 7558 S. Plaza Center Drive, West Jordan. Free. Details are at [westjordan-chamber.com](http://westjordan-chamber.com).

## **Oct. 25, noon-1 p.m.**

**“Startup Conversation,”** a Silicon Slopes event featuring Todd Pedersen, CEO and founder of Vivint. Location is Kiln Lehi, 2701 N. Thanksgiving Way, Suite 100, Lehi. Free. Details are at [siliconslopes.com](http://siliconslopes.com).

## **Oct. 29, 8-11 a.m.**

**“Mexicali (Mexico)-Utah:**

**Building Partnerships and Business Opportunities,”** presented by the United States-Mexico Chamber of Commerce, Inter-Mountain Chapter and Mexicali EDC and focusing on business opportunities and strategic economic alliances between Mexicali and Salt Lake City. Location is Zions Bank Building, 1 S. Main St., Salt Lake City. Free for members and industry representatives, \$25 for nonmembers. Registration deadline is Oct. 28. Details are available by contacting Dennis Tenney at [dtenney@usmcoc.org](mailto:dtenney@usmcoc.org).

## **Oct. 29, 11:30 a.m.-1 p.m.**

**Women in Business**, a South Valley Chamber event. Speaker Lisa Paletta, CEO/hospital administrator at Alta View Hospital, will discuss her career path and journey to CEO. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Cost is \$20 for members, \$25 for nonmembers. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 29, 11:30 a.m.-1 p.m.**

**“Choosing the ‘Right’ Investor,”** a Silicon Slopes event. Panelists are Jeff Erickson, Carta (moderator); Brock Felt, Cognitive SLC; Paul Allen, Ancestry founder and CEO of Soar.com; and Chad Ingram, founder and former CEO of Jump Software. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Oct. 29, 6-8 p.m.**

**“Best Practices for Google Ads,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Oct. 29, 6:30-9 p.m.**

**“Instagram: A Beginner’s Guide to Winning on the Platform,”** a Small Business Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West, Sandy. Cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Oct. 30, 7:30-9 a.m.**

**“Workforce Seminar: Three Business Perspectives on Building Company Loyalty,”** an Ogden-Weber Chamber of



# CALENDAR

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Commerce event. Presenters are Mark Nyman, senior human resource manager, Kimberly-Clark; Brett Barson, human resource director, Wadman Corp.; and Trevor Nelson, senior human resource manager, Home Depot Online Contact Center. Location is Weber Center, 2380 Washington Blvd., Ogden. Free. Registration can be completed at <http://bit.ly/WorkforceSemOct19>.

## Oct. 30, 8 a.m.-noon

**“Fair Labor Standards Act Essentials,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

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

**“Education & Workforce Forum: Utah’s Dual Mission Universities,”** a Salt Lake Chamber event. Presidents of three universities will discuss their dual-mission model to provide more flexibility, access to quality education and options for transfer/stackable credentials for students. Panelists are Astrid Tuminez, Utah Valley University; Brad Mortensen, Weber State University; and Richard Williams, Dixie State University. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$20. Details are at [slchamber.com](http://slchamber.com).

## Oct. 31, 11:30 a.m.-1 p.m.

**Lunch & Learn,** a Murray Area Chamber of Commerce event. Location is Prohibition Utah, 151 E. 6100 S., Murray. Cost is \$20 for members, \$25 for guests. Details are at [murraychamber.org](http://murraychamber.org).

## Oct. 31, noon- p.m.

**“\$7.25: Examining the Minimum Wage,”** a Hinckley Institute of Politics event. Speakers are Mark Knold, chief economist, Utah Department of Workforce Services; Marshall Steinbaum, assistant professor, economics department at the University of Utah; Juliette Tennert, director of economic and public policy research, Kem C. Gardner Policy Institute; and Utah Rep. Brian King. Location is Hinckley Institute of Politics, University of Utah, 260 S. Central Campus Drive, Suite 2018, Salt Lake City. Free and open to the public. Details are at <https://www.hinckley.utah.edu/calendar/>.

## Nov. 1, 8

**Government Affairs Bootcamp 2019,** a Salt Lake Chamber

event. Activities take place 8 a.m.-noon each day. Activities are designed for new and experienced government affairs professionals, company executives and public policy advocates to learn how to improve their effectiveness and understanding of advocating in the state of Utah. Location is State Capitol Board Room, 350 State St., Salt Lake City. Cost is \$500 for chamber members, \$750 for nonmembers. Details are at [slchamber.com](http://slchamber.com).

## Nov. 1, 8-9 a.m.

**Silicon Slopes Breakfast** with Ryan Napierski, president, and Ritch Wood, CEO, both from Nu Skin. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at [siliconslopes.com](http://siliconslopes.com).

## Nov. 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/>.

## Nov. 1, 8-10 a.m.

**Business and Education Partnership Awards/Friday Forum,** a Utah Valley Chamber event with the theme “How Are Utah County Businesses Partnering with Education?” Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Cost is \$30 for chamber members. Details are at [thechamber.org](http://thechamber.org).

## Nov. 1, 8:30-11:30 a.m.

**“Grow Your Business: Idea Validation,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 2, 6-10 p.m.

**Utah Manufacturers Association Annual Awards and Installation Banquet.** Location is Little America Hotel, 500 S., Main St., Salt Lake City. Cost is \$300 for a couples ticket. Details are at <https://www.umaweb.org/event/uma-awards-and-installation-banquet/>.

## Nov. 5, 8:30 a.m.-12:30 p.m.

**“Unemployment Insurance Essentials,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

## Nov. 5, 9-11 a.m.

**“Jump Start: Intro to Entrepreneurship,”** a Women’s

Business Center of Utah event. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Nov. 5, 9 a.m.-noon

**“Google: Get Your Business Online,”** a Women’s Business Center of Utah event. Speaker is Corissa Saint Laurent, a professional speaker and trainer. Location is Ladybird Society, 314 Broadway, Suite 222, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Nov. 5, 11 a.m.-1 p.m.

**“Best of the West,”** recognizing businesses on the west side of Salt Lake County. Location is Conservation Garden Park, 8275 S. 1300 W., West Jordan. Details are at [saltlakesbestofthewest.com](http://saltlakesbestofthewest.com).

## Nov. 5, 11:30 a.m.-1 p.m.

**“Let’s Do Lunch,”** a South Jordan Chamber of Commerce event. Location is Holiday Inn, 10499 S. Jordan Gateway, South Jordan. Details are at [southjordan-chamber.org](http://southjordan-chamber.org).

## Nov. 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](http://davischamberofcommerce.com).

## Nov. 5, noon-1:30 p.m.

**“Holiday Marketing for Small Businesses,”** a Women’s Business Center of Utah event. Location is Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at [wbcutah.org](http://wbcutah.org).

## Nov. 5, 3-5 p.m.

**“Reclaim Your Roar: How to Free and Use the Power of Your Voice,”** a Women’s Business Center of Utah event. Speaker is Corissa Saint Laurent, professional speaker and trainer. Location is Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Nov. 6-20

**Finance Academy,** a South Valley Chamber Business Institute event taking place over three consecutive Wednesdays. Each class is 8:30-10:30 a.m. Nov. 6 session is “Understanding Your Financial Statements.” Nov. 13 session is “Learn How to Analyze Your Finances.” Nov. 20 session is “Build a Business Budget and Strategy.” Location is Salt Lake Community College’s Miller Campus, MFEC 223, Sandy. Cost is \$75 for members (all three classes), \$150 for nonmembers. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Nov. 6-20, 8:30 a.m.-noon

**“Cash Flow is King,”** a Small Business Development Center (SBDC) event over three consecutive Wednesdays. Nov. 6 is “Understanding your Numbers Like a Pro.” Nov. 13 is “Managing your Cash Like a Pro.” Nov. 20 is “Projecting your Cash Flow Like a Pro.” Location is Salt Lake SBDC, Salt Lake Community College, Building 5, MCPC, 9750 S. 300 W., Sandy. Cost is \$20 per session, \$50 for all three. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 7, 7:30 a.m.-4 p.m.

**2019 Utah Life Sciences Summit,** a BioUtah event. Keynote presenter is Rich McKeown, co-founder and chairman of Leavitt Partners. Event also will feature a live video stream from Jeff Shuren, director of the Center for Devices and Radiological Health at the U.S. Food and Drug Administration. Location is Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Details are at <https://members.bioutah.org/events/details/2019-utah-life-sciences-summit-attendee-registration-5015>.

## Nov. 7, 8 a.m.-noon

**“Employment Law Essentials for Supervisors and Managers,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

## Nov. 7, 9-10 a.m.

**“Coffee With Clancy: Growing a Successful Workforce and Retention,”** a Women’s Business Center of Utah event featuring Clancy Stone, business advisor for the northern region for the Women’s Business Center of Utah; and Teri Nielsen, director of sales for TalentTeam. Location is Delice Bakery & Café, 2747 State St., Salt Lake City. Free. Details are at [www.wbcutah.org](http://www.wbcutah.org).

## Nov. 7, 11:30 a.m.-1 p.m.

**Lunch & Learn,** a Murray Area Chamber of Commerce event. Speaker is from Platinum HR. Location to be announced. Cost is \$20 for members, \$25 for guests. Details are at [murraychamber.org](http://murraychamber.org).

## Nov. 7, 4-6 p.m.

**ACG Utah and Turnaround Management Association Rocky Mountain (TMA) Cross-Networking Event.** Location is Topgolf Utah, 920 Jordan River Blvd., Midvale. Cost is \$10 for ACG members, \$25 for nonmembers. Details are available by contacting Linda Blake at [linda@acgutah.org](mailto:linda@acgutah.org) or (801) 359-8613.

## Nov. 7, 6-7:30 p.m.

**“Start Smart,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

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

**Fall 2019 Nubiz Symposium.** Location is Weber State University, Shepherd Union Building, 3910 W. Campus Drive, Ogden. Cost is \$49 (two-for-one admission for chamber members). Details are at [ogden-weberchamber.com](http://ogden-weberchamber.com).

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

**“Eggs & Issues,”** a Murray Area Chamber of Commerce event. Speaker is Jim Tarr, volunteer services team leader, Big Sisters Big Brothers of Utah. Location is Anna’s Restaurant, 4700 S. 900 E., Murray. Free (pay for what is ordered from the menu). Open to the public. Details are at [murraychamber.org](http://murraychamber.org).

## Nov. 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](http://ogdenweberchamber.com).

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

**“Grow Your Business: Business Foundations,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 11-13, 5:30-7:30 p.m.

**“Unlock the Financial Power of Your Business Ideas,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 12, 8 a.m.-3 p.m.

**43rd Annual Women & Business Conference and Athena Awards Luncheon,** a Salt Lake Chamber event. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$85 for members, \$100 for nonmembers; \$20 for members and \$5 for nonmembers for conference only; \$65 for members and \$75 for nonmembers for lunch only. Details are at [slchamber.com](http://slchamber.com).

## Nov. 12, 8:30-11 a.m.

**“Patents: Everything a Bus-**



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## Opinion

# I really do think imports are a good thing - and so should you

The U.S. trade deficit in goods and services increased to \$54.9 billion in August, up from \$54 billion in July. That's because imports grew more than exports overall. While Pres. Donald Trump will see this higher trade deficit as a bad thing, we should not. It can be a bit confusing, but Trump and pretty much every president before him justified allowing imports as a price we must pay to allow American companies to sell their stuff abroad.

Consider former Pres. Barack Obama. He once said during a State of the Union address, "Ninety-five percent of the world's customers live outside our borders, and we can't close ourselves off from those opportunities." This was meant to explain why it was OK for him to lower tariffs on American goods: It was the key to gaining more access to foreign markets for domestic exporters.

Every multinational or bilateral trade agreement is based on this idea — an idea that reached its zenith in the 17th century. The underlying belief is that the only benefit we receive by agreeing to accept more imports is that other governments will al-

low their citizens to buy more of our exports. Such thinking has made free trade agreements possible. These, in turn, have made trade significantly freer. But we should nevertheless abandon this backward thinking.

Let's consider some counterintuitive, but true, facts about imports:

In the long run, the level of exports is tied to the level of imports. The easiest (although not the only) way to think of this relationship is to recognize that the more a country imports, the more of its money its people spend (and send) abroad.

With more of its money abroad, foreigners have more money with which to buy the home country's exports. This is a simplified rendition of what in economics is known as the Lerner Symmetry theorem. This theorem explains why, when our imports grow, so do our exports (though export growth may not be as much as the growth in imports because foreigners can also spend their U.S. dollars by investing in the United States or buying our debt).

The Lerner Symmetry theorem also explains why, when the North American Free Trade Agreement went into effect in 1994, U.S. imports increased significantly

afterward, as predicted, but so did U.S. exports. And it explains why most economists consider any attempts to affect the balance of trade through export subsidies to be foolish. Reality doesn't work this way. A better way to export more is to import more.

This economic understanding also means that the Trump strategy is bound to fail. Sure, with enough tariffs you can reduce imports from, say, China, on a bilateral basis. But you will also be reducing your exports. And in no case will any of these changes affect your global trade balance, but that's another column for another day.

One more reason why imports are so important is that they are tremendously beneficial to middle- and lower-income consumers. The more imports, the better, as these lead to greater consumer choices and varieties, all at lower prices.

Moreover, final consumers aren't the only ones to benefit from imports. U.S. manufacturers benefit from lower input prices. At least half of U.S. imports are not final consumer goods; they are, instead, inputs for U.S.-based producers, which help reduce imported-input costs. This reduces businesses' overall production costs, which promotes employment possibilities and economic growth. We should welcome

U.S. business and employment growth.

But what about domestic businesses that have to compete with these imports? Well, what about them? All businesses have to compete for consumers' dollars. And in a country as large and economically dynamic as the United States, most competition comes not from imports but, instead, from other domestic producers. Just ask Blockbuster how it liked competing with Netflix.

The bottom line is that the U.S. businesses that lose customers because of imports are no more "victimized" or worthy of special consideration than are the far more numerous U.S. businesses who lose customers to other U.S. businesses.

Competition is an indispensable component of a healthy market economy, and we have every reason to welcome competition from abroad with all the sincere applause with which we welcome it from domestic firms and entrepreneurs. In that spirit, I welcome imports, and so should you.

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

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# Agree with impeachment or not, Congress has the right to do it

I have long opposed the various efforts to impeach Donald Trump. Overturning an election should be a rare event, undertaken in only the most extreme circumstances. The process would create deep wounds in an already divided nation. And, as a practical matter, since it's highly unlikely that a Republican-controlled Senate would vote by a two-thirds majority for conviction, the political effect could well be to vindicate Trump and aid his reelection.

But the events of the last few weeks have led to me to support an impeachment inquiry. Trump's efforts to pressure the new Ukrainian government, including his phone call with President Volodymyr Zelensky, were profoundly wrong. To direct American foreign policy for personal political gain is the definition of abuse of power. Even many Trump defenders argue that what he did was bad but does not rise to the level of an impeachable offense.

What has been far more troubling is Trump's refusal to cooperate with the impeachment inquiry. Other presidents have contested a specific subpoena or request for documents. Trump is effectively rejecting Congress' ability to hold him accountable. Even his staunch defender, *The Wall Street Journal's* editorial page, conceded that Trump's central argument, that the congressional inquiry is unconstitutional, is nonsense. "The House can organize impeachment more or less as it wants. ... Like the president's pardon power, the House's impeachment power is among the

least fettered in America's founding charter."

The rule of law has been built over centuries in the Western world, but it remains fragile because it is based on a bluff. The bluff is that, at the highest level, everyone will respect the rules even though it might not be possible always to enforce compliance.

The rule at the heart of the American system is the separation of powers. The founders' greatest fear was that too much power in the hands of government would mean the end of liberty. So they ensured that power was shared and that each branch would act as a check on the other. The crucial feature for James Madison, the chief architect of the Constitution, was "giving to those who administer each department, the necessary constitutional means, and personal motives, to resist encroachments of the others." As he explained in *Federalist 51*: "Ambition must be made to counteract ambition."

But the system only works if all sides respect it. At the end of the day, Congress does not have an army or police force at its disposal. Nor does the Supreme Court. These institutions rely on the president to accept their authority and enforce their laws and rulings. When the Supreme Court held unanimously that President Richard Nixon could not use "executive privilege" to withhold the Watergate tapes, Nixon immediately agreed to comply, even though he knew it would mean the end of his presidency. More recently, when Britain's

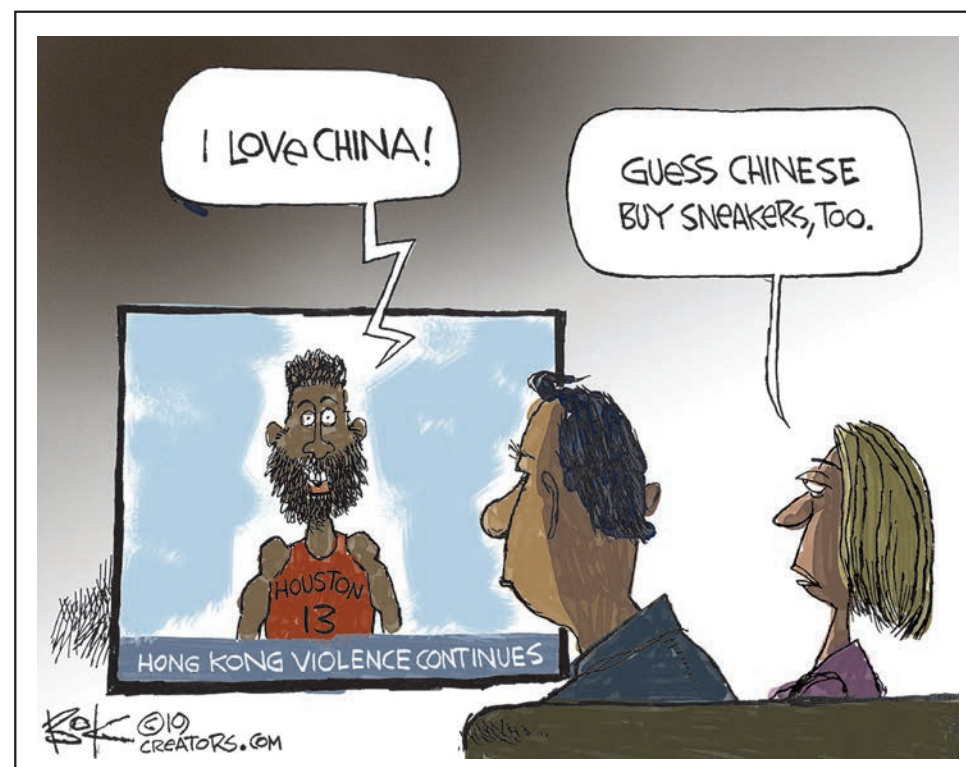
high court ruled that Prime Minister Boris Johnson's prorogation of Parliament had been unlawful, he instantly explained that while he disagreed, he would respect the ruling.

All modern U.S. presidents — both Republican and Democratic — have expanded their powers, and that expansion has been especially excessive in the past few decades. But Trump is on a different planet. He has refused to comply with wholly constitutional legislative requests for documents, information and testimony. He has diverted money toward a project

clearly not funded by Congress, reportedly promised pardons for officials who might break the law, suggested that the military shoot migrants (which is unlawful), and now doubled down on his rejection of congressional oversight over him. Were Trump's position to prevail, the American president would become an elected dictator.

The Democrats, meanwhile, are on firm constitutional ground but are being

see ZAKARIA next page





## CPI

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is higher than the record-setting 13,119 units permitted through August of last year and the previous record of 12,003 units set in 2006. Additionally, plans to build multifamily units have outpaced detached, single-family units.

According to Randy Shumway, chairman and partner at Cicero Group, a Salt Lake City research firm that does data collection and analysis for the CPI, there are good indications that housing supply is starting to catch

up to pent-up demand. "The fact that builders are rapidly bringing so many units to the market and that housing prices appear to be moderating, signals that prices will be friendlier for future home buyers," he said.

Even with the moderation in housing prices, Utah's job market is one factor that will continue to push housing demand and economic growth, said Scott Anderson, president and CEO of Zions Bank. "Utah has had sustained job growth across sectors," he said. "That is a solid indicator that our economy is strong and will continue to attract workers and businesses."

## MR. MAC

from page 1

nessmen, many of whom to this day remember buying their first suit at Mr. Mac. A sharp dresser and an even sharper mind, Mac always used his talents to help, uplift, and inspire those around him" the tweet read. "I'm personally grateful for Mac's example and the abundant love and kindness he showed me over so many years of friendship."

Christensen was born in Salina on May 11, 1934. He grew up in Sanpete County and married Joan Graham in 1953. He began attending Snow College in Ephraim but when he ran out of tuition money, he moved to Salt Lake City to earn the funds to continue his education as a worker at the Kennecott Copper mine, he told the *Deseret News* in a 2011 profile. Thwarted in his plans by a strike at the mine, Christensen took a job selling ties in the mens department at the ZCMI department store in downtown Salt Lake City.

Ten years later, Christensen left ZCMI as the manager of the boys and mens departments,

sold his home and opened a new clothing store in Bountiful called Mac's Clothes Tree. When business would lag, Christensen would load some suits into a van and travel around Northern Utah peddling his wares.

By 1968, business had begun to boom and Christensen decided to buy a clothing store in Idaho Falls, Idaho, owned by a man named Macintosh. The store was called "Mr. Mac's." Christensen liked the name and decided to apply it to all his stores.

In 1997, Christensen and his wife accepted a church calling to be the directors of the Washington, D.C., Temple Visitors' Center. It was at this juncture that he began the process of selling Mr. Mac to his sons, Scott, Stan, Spencer and Stuart and a family friend, Steve Winn. At the time of his passing, the chain has nine stores in Utah and one in Arizona.

Christensen is survived by his wife, Joan, seven children, 39 grandchildren and 44 great-grandchildren. He was preceded in death by his oldest son, Steve. Funeral services were scheduled for Oct. 21 at the Bountiful Stake Center.

## ZAKARIA

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politically unwise. They should ensure that this impeachment inquiry is and looks fair. They should follow the precedents laid down during the last two impeachment investigations. At the end of the day, impeachment is a political process, which means that public support is vital. The American people may be more inclined to support impeachment after the Ukraine revelations, but it remains wary. The inquiry should be undertaken as a great act of public education, about the specifics on this case, but also about the American system of checks and balances.

A democracy can turn into

a tyranny not all at once, with a bang, but over time. Officials, often elected, often popular, can simply decide to weaken and then dispense with constitutional constraints or legislative checks. Liberty is eroded slowly but steadily. The Weimar Republic was a well-functioning liberal democracy that, within a few short years, using mostly legal processes, became a totalitarian dictatorship. Reflecting on that history, Yale's Timothy Snyder writes, "The conclusions for conservatives of today emerge clearly: Do not break the rules that hold a republic together, because one day you will need order."

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

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# CALENDAR

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**Business Owner Needs to Know,”** a Small Business Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West, Sandy. Cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 12, 10-11:30 a.m.

**“How to Become a Leader People Will Follow,”** a West Jordan Chamber of Commerce event. Location is Mountain America Credit Union, 3065 W. 5400 S., Taylorsville. Free for chamber members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Nov. 12, 11:30 a.m.-1 p.m.

**“The Choices You Make,”** a ChamberWest Women in Business event that is part of the “Shattering the Glass Ceiling” series. Speaker is Ginette Bott, president and CEO, Utah Food Bank. Location is TownePlace Marriott — West Valley, 5473 W. High Market Drive, West Valley City. Cost is \$20 for ChamberWest members by Nov. 7, \$30 for nonmembers or members after Nov. 7. Attendees are asked to bring a nonperishable food item to donate to the Utah Food Bank. Details are at (801) 977-8755 or [chamberwest.com](http://chamberwest.com).

## Nov. 13, 11:30 a.m.-1 p.m.

**Lunch & Learn,** a South Jordan Chamber of Commerce event. Discussion is “Six Fraud Lessons.” Location is Brick Oven, 10622 S. River Front Parkway, South Jordan. Cost is \$25 for members, \$30 for nonmembers. Details are at [southjordanchamber.org](http://southjordanchamber.org).

## Nov. 13, 5-7 p.m.

**Business After Hours,** an Ogden-Weber Chamber of Commerce networking event. Location is McKay-Dee Hospital, 4401 Harrison Blvd., Ogden. Free for chamber members and first-time guests, \$10 for nonmember guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Nov. 13, 6-8 p.m.

**“Starting Your Business 101,”** a Small Business Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West, Sandy. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 14, 8 a.m.-3 p.m.

**Women in Business Sum-**

**mit,** a Davis Chamber of Commerce Women in Business event with the theme “In This Together.” Location is Davis Conference Center, 1651 N. 700 W., Layton. Cost is \$65 for chamber members, \$85 for nonmembers. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## Nov. 14, 8-11:30 a.m.

**“Performance Documentation Skills,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

## Nov. 14, 11:30 a.m.-1 p.m.

**Lunch & Learn,** a Murray Area Chamber of Commerce event. Speaker is Marika Roby of Residence Inn. Location to be announced. Cost is \$20 for members, \$25 for guests. Details are at [murraychamber.org](http://murraychamber.org).

## Nov. 14, 3-5 p.m.

**“Jump Start: Intro to Entrepreneurship,”** a Women’s Business Center of Utah event. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Nov. 14, 6-8 p.m.

**“Business Essentials Training,”** a Small Business Development Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 15, 8-9 a.m.

**Silicon Slopes Breakfast** with Kylie Chenn, founder and CEO, Acanela Expeditions. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at [silicon-slopes.com](http://silicon-slopes.com).

## Nov. 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](http://thechamber.org).

## Nov. 15, 8-10 a.m.

**Third Fridays Speed Networking,** a South Jordan Chamber of Commerce event. Location is Megaplex 20, 3761 W. Parkway Plaza Drive, South Jordan. Details are at [southjordanchamber.org](http://southjordanchamber.org).

## Nov. 15, 11:30 a.m.-1 p.m.

**Lunch & Discussion,** a Holladay Chamber of Commerce event. Location is Fav Bistro, 1984 E. Murray Holladay Road, Holladay. Details are at [holladaychamber.com](http://holladaychamber.com).

## Nov. 15, 4-7 p.m.

**Women in Business Holiday**

**Boutique and Networking Event,** a West Jordan Chamber of Commerce event. Location is Sagewood at Daybreak, 11289 Oakmond Road, South Jordan. Free. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Nov. 19, 7:30 a.m.-1 p.m.

**Utah Machining and Welding Workforce Summit,** presented by UTech, Department of Workforce Services and the Governor’s Office of Economic Development. Location is Salt Lake Community College’s Miller Campus, 9750 S. 300 W., Sandy. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Nov. 19, 8:30 a.m.-12:30 p.m.

**“Family and Medical Leave Act Advanced Practice,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

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

**Women in Business Luncheon,** an Ogden-Weber Chamber of Commerce event. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$20 for members, \$30 for nonmembers. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

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

**“Cybersecurity Best Practices for Your Business,”** a Murray Area Chamber of Commerce event. Location is VLCM, 852 E. Arrowhead Lane, Murray. Free. RSVPs are required. Details are at [murraychamber.org](http://murraychamber.org).

## Nov. 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](http://davischamberofcommerce.com).

## Nov. 19, noon-1:30 p.m.

**2019 WBCUtah Appreciation Luncheon,** a Women’s Business Center of Utah event. Location to be determined. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Nov. 20-22

**Utah Farm Bureau 103rd Annual Convention.** Location is the Davis Conference Center, 1651 N. 700 W., Layton. Featured speakers are Zippy Duval, president of the American Farm Bureau Federation; and Neil Ihde, speaker, lecture, consultant and founder of Life IQ. Registration deadline is Nov. 8. Details are at [utahfarm-bureau.org](http://utahfarm-bureau.org).

## Nov. 20, 6-8 p.m.

**“The Art of the Pivot: Embracing Change as an Ent-**

**repreneur and Following Your Clients,”** part of the Salt Lake Community College Miller Business Resource Center “Entrepreneurship Lecture Series.” Speaker is Chris Elmore, CEO of AvidXchange. Location is Miller Business Resource Center, 9690 S. 300 W., Sandy. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**“Recordkeeping for Human Resources,”** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at [employerscouncil.org](http://employerscouncil.org).

## Nov. 21, 8 a.m.-5 p.m.

**Utah SBDC’s Employer Tax Workshop,** Small Business Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West, Sandy. Cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Nov. 21, 9-10 a.m.

**“Coffee With Clancy: Conquer Your Financial Projections and Operating Cash Flow,”** a Women’s Business Center of Utah event featuring Clancy Stone, business advisor for the northern region for the Women’s Business Center of Utah; and Richard P. Brown, veteran business manager at the Veteran Business Resource Center. Location is Meyer Coffee & Café, 595 S. Main St., Heber. Free. Details are at [www.wbcutah.org](http://www.wbcutah.org).

## Nov. 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 Mountain America Credit Union, 3065 W. 5400 S., Taylorsville. Free for members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Nov. 21, 11:30 a.m.-1 p.m.

**Lunch & Learn,** a Murray Area Chamber of Commerce event. Speaker is from Turn Key Truck & Auto Care. Location to be announced. Cost is \$20 for members, \$25 for guests. Details are at [murraychamber.org](http://murraychamber.org).

## Nov. 21, noon-1 p.m.

**“Best Practices: Prevention and Incident Response,”** part of the Cybersecurity Lunch & Learn Series presented by the Salt Lake Chamber and the Davis Chamber of Commerce. Location is Boondocks, 525 S. Deseret Drive, Kaysville. Free. Details are

at [slchamber.com](http://slchamber.com).

## Nov. 22, 9-10 a.m.

**Pitch Clinic,** a West Jordan Chamber of Commerce event for business development professionals to hone their skills in delivering a powerful elevator pitch. Location is Mountain America Credit Union, 3065 W. 5400 S., Taylorsville. Free for chamber members, \$10 for nonmembers. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Nov. 22, noon-1 p.m.

**Women in Business Brown Bag Lunch,** a West Jordan Chamber of Commerce event. Location is Residence Inn, 7558 S. Plaza Center Drive, West Jordan. Free. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## Nov. 27, 7:30-8:30 a.m.

**Coffee Connection,** a Holladay Chamber of Commerce event. Location is Great Harvest, 4655 S. 2300 E., Suite 105, Holladay. Details are at [holladaychamber.com](http://holladaychamber.com).

## Nov. 28, 7-8:30 p.m.

**Contactos,** a Utah Hispanic Chamber of Commerce networking event. Location to be announced. Free for UHCC members, \$10 for nonmembers. Details are at [utahhcc.com](http://utahhcc.com).

## Dec. 3, 9-11 a.m.

**“Jump Start: Intro to Entrepreneurship,”** a Women’s Business Center of Utah event. Location is the Women’s Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Dec. 3, 11:30 a.m.-1 p.m.

**Business Alliance Networking Luncheon,** a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. No RSVP required. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## Dec. 3, 5-7 p.m.

**Holiday Open House,** hosted by the Salt Lake Chamber, Downtown Alliance, Women’s Business Center of Utah and Women’s Leadership Institute. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free, but registration is required. Details are at [slchamber.com](http://slchamber.com).

## Dec. 4, 9-11 a.m.

**“Starting Your Business 101,”** a Small Business Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West, Sandy. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

**see CALENDAR page F11**



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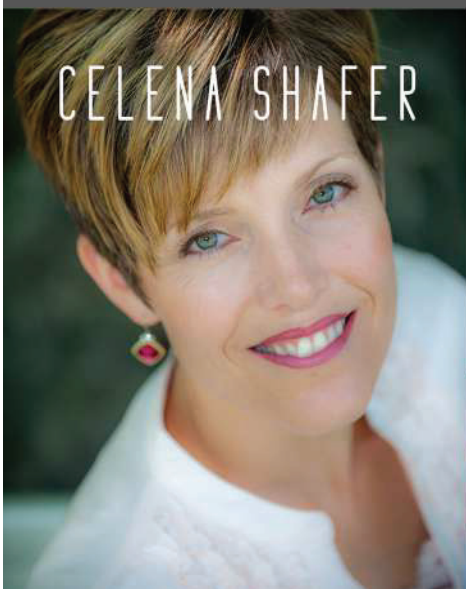


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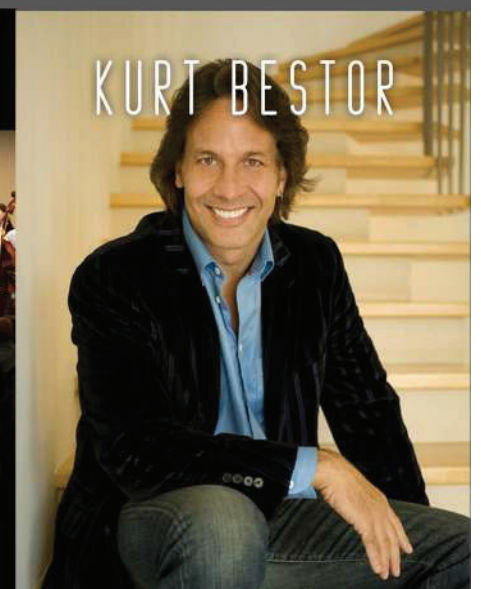


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