

OF NOTE



Can't blame it all on taxes

While gas prices in California reached an average of \$4.14 a gallon last week, motorists in Texas and across the South are paying just \$2 and change. Utah's average sits at \$2.78. California Gov. Gavin Newsom has called on the state's attorney general to investigate what some are calling "an unexplained residual price increase" that's persisted for the past five years.

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Hospitality Industry Lists Section L



Carlos Braceras (left), executive director of the Utah Department of Transportation, looks at the Crimson S8 personal air vehicle being developed by NEO Aeronautics in Singapore. With him are Damian Cheng, project manager for the company, and Neo Kok Beng (right), the company's founder and CEO. The company recently announced that UDOT's Division of Aeronautics will help it as the vehicle undergoes testing, certification and deployment, expected to occur next year.

Utah helping in development of personal air vehicle usage

Brice Wallace
The Enterprise

If a Singaporean company has its way, in a few years people will look up in the sky and see not a bird, not a plane, but instead a bunch of PAVs.

That company, NEO Aeronautics, is getting help from Utah state government in its quest to test and deploy PAVs, or personal air vehicles, which are single-person

flying machines that it hopes will be used in low-level flights in 25 U.S. cities by the year 2025.

NEO recently announced that the Utah Department of Transportation's Division of Aeronautics will collaborate with the company through the testing, certification and deployment of its Crimson S8 ve-

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Jobless rate still dropping, now sitting at 2.7%

Economists' opinions vary on what constitutes effective full employment, but the range — usually between 4.1 percent and 4.7 percent, according to the U.S. Federal Reserve — certainly puts Utah in the "fully employed" category. The state's jobless rate dropped another one-tenth of a percentage point to 2.7 percent in September, the Department of Workforce Services (DWS) announced last week.

The Utah unemployment rate means that about 43,000 Utahns were still looking for a job. Meanwhile, the national unemployment rate dropped two-tenths of a percentage point to 3.5 percent.

Utah's nonfarm payroll employment for September grew by an estimated 3 percent from a year ago, adding 45,400 jobs to the economy since September 2018. Utah's current employment level sits at 1,578,900 job-holders.

"Utah is moving into the latter months of 2019 on a strong economic footing," said Mark Knold, chief economist at the DWS. "The strength of the Utah economy is in the private sector, where we've seen a healthy and diverse job market over the last five years."

see JOBLESS page 6

Zions to cut 5% of its workforce, close branches

Zions Bancorporation NA, one of Utah's hallmark public companies, will cut 5 percent of its workforce and will have what one bank official describes as "a modest trimming" in the number of its bank branches.

The Salt Lake City-based company made no mention of those activities in its news release about third-quarter earnings early last week but its executives discussed them in a subsequent industry analyst teleconference.

The 5 percent employee reduction equates to about 500 people. The bank in its

2018 annual report said that it had 10,201 full-time-equivalent employees at 433 commercial banking offices in 11 states.

Harris Simmons, chairman and CEO, said during the teleconference that the company had "sharpened our focus" on non-interest expenses in the wake of lower interest rates across the yield curve that have materialized during the past several months.

"Today, we are announcing an acceleration of our drive toward improving operating efficiency, which will result in a near-term workforce reduction of about

5 percent along with other operating expense reductions," he said. "This acceleration will result in a temporary increase in non-interest expense in the fourth quarter as severance and other similar efficiency initiative-related charges are recognized. ... Despite the efforts to reduce costs, we'll continue to invest in enabling technologies which will help to ensure our success in an increasingly competitive marketplace."

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Medical supply delivery drones will soon be zipping among the UofU hospitals and clinics

John Rogers
The Enterprise

In the healthcare environment, life and death can come down to a matter of minutes — even seconds. On a large medical campus, such as the one at University of Utah Health, the delivery of medical samples, instruments, supplies, drugs and human tissue can take up a lot of that valuable time. Currently, the bulk of UofU Health intra-campus deliveries are made by courier cars.

But that's going to change. UPS has announced that it will launch its Flight Forward service on the UofU medical campus using drone flights for delivery of critical materials between the institution's various hospitals, clinics and supply depots. The UofU launch will be the first for UPS following its Flight Forward pilot program at WakeMed's flagship hospital in Raleigh, North Carolina.

The WakeMed program announced in March marked the first FAA-sanctioned use

of a drone for routine revenue flights in the U.S. In September, UPS's drone airline subsidiary, UPS Flight Forward, received the first-ever FAA Part 135 certification, which gives UPS the flexibility to rapidly scale hospital operations. More than 1,500 flights have been completed on the WakeMed campus since operations began there in earlier this year.

Drone transportation for healthcare logistics creates substantial opportunities for enhanced patient care and cost savings, according to a joint release from UPS and University of Utah Health. Drones provide capability for on-demand delivery, the ability to avoid roadway delays, increase medical delivery efficiency and improve the patient experience with potentially life-saving benefits.

"University of Utah Health's drone delivery program will provide many benefits, including patient convenience, reduced delivery times and support for the Utah Clean Air Partnership by reducing vehicle traffic," said Gordon Crabtree, CEO of Uni-



Global shipping company UPS is launching its Flight Forward drone delivery system on the University of Utah Health campus to expedite the movement of critical medical supplies and products among the institution's hospitals and clinics in northern Utah.

versity of Utah Hospitals & Clinics. "It's extremely exciting that we are on track to launch Utah's first functioning drone delivery program. Not only are we committed to providing innovative and quality care to our patients, but we are committed to improving Utah's air quality by being on the forefront of this new technological frontier. We look forward to this exciting collaboration with UPS."

"UPS is rapidly expanding drone delivery, next-generation tracking tools and other technologies to help the healthcare industry solve logistics problems, enhance efficiency and deliver improved patient outcomes," said Scott Price, chief transformation and strategy officer at UPS. "We are transforming the company's

Smart Global Logistics Network by using the latest innovation to bring new value to customers."

Flight operations at UofU Health will be geared toward building out a more cost-efficient medical delivery system as the campus undergoes tremendous growth. New medical construction includes the institution's new Acute Care Center, Craig H. Neilsen Rehabilitation Hospital and Sugar House Health Center. The addition of drone logistics will help establish an environmentally responsible, short-range transportation solution in support of the state's Utah Clean Air Partnership, the university said.

University of Utah Health hails itself as the Mountain West's only academic healthcare system, which provides care for Utahns

and residents of five surrounding states. With more than 5,000 healthcare professionals in the network, drones can enable staff to focus more on care services instead of courier services and better support rural-area healthcare needs as drone transportation services expand. The UofU Health system includes 12 community clinics and four hospitals: University Hospital, University Neuropsychiatric Institute, Huntsman Cancer Hospital and the University Orthopaedic Center.

Standard transport protocols will include medical professionals packing a secure drone payload container with medical items. The drones will then fly autonomously along a predetermined flight path to its delivery point.



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Workfront buys Boston firm

Workfront, a Lehi-based work management application developer, has acquired goal-management software marketer Atiim. With the addition of Atiim, based in Boston, Workfront will add Workfront Goals to its product offerings by early 2020. The company said its new software will help organizations solve an essential challenge of large enterprises: aligning people and teams to effectively and efficiently achieve company objectives. The platform will help companies set and track goals, manage work, track progress and measure results, Workfront said in a release.

The acquisition is complete, according to Workfront. No financial details were released.

"People do their best work when they know their role, have clear goals and understand how the work they are doing supports company objectives," said Steven ZoBell, chief product and technology officer at Workfront. "With the addition of Workfront Goals, we are bringing a breakthrough in modern work management by providing the key capabilities that enterprises need to align people and their work to strategic goals and objectives, ultimately driving powerful business results."

Founded in 2001, Workfront employs about 1,000 in its operations in Lehi and the United Kingdom.

Matin tabbed to head Avetta

Orem-based Avetta, a developer and marketer of cloud-based supply chain risk management software, has named Arshad Matin as president and CEO.



Arshad Matin

The company's board of directors said the move is effective immediately. Matin will also become a member of the board. Matin succeeds John Herr, who is stepping down and will become a strategic advisor to the board.

Matin brings to Avetta experience in successfully leading high-technology and software companies over the past 25 years. Most recently, he was president, CEO and a board member of Paradigm Ltd., a developer of software solutions in the oil and gas industry. Previously, he held senior leadership roles at companies including

IHS Markit, Seismic Micro-Technology Inc., Symantec Corp. and BindView Corp. For nine years, Matin was a Partner with McKinsey & Co. where he served clients on technology, organization and strategy-related issues.

"We are pleased to welcome Arshad Matin at this exciting time for the company," said Christopher J. Hooper, lead director of the board. "Avetta is accelerating growth and capitalizing on the opportunity to utilize software to enhance safety, sustainability and regulatory compliance outcomes for clients and their suppliers in North America and internationally. We believe Arshad's extensive experience scaling software businesses will be invaluable as the company executes the next phase of its growth strategy. We would like to thank John Herr for his foundational contributions over the past five years in leading Avetta to the strong position it is in today. We wish him all the best

in his future endeavors."

"I am excited to join Avetta and partner with its talented team," said Matin. "With its market leadership in supply chain risk management, demonstrated value in helping clients and suppliers achieve their business objectives and a mission-driven culture, Avetta has clear competitive advantages on which to build in a highly attractive and growing industry."

"It's been a privilege to lead Avetta from its founder-owned phase through the substantial growth we have achieved over the past five years," said Herr. "I am proud of our accomplishments and the company is in excellent shape to continue to grow and serve our customers and suppliers around the world. I am confident that Avetta is well-positioned for the future."

Utah solar installations sold

First Solar Inc., a worldwide developer of solar generation installations based in Tempe, Arizona, has sold its Cove Mountain and Cove Mountain 2 projects in Iron County to D.E. Shaw Renewable Investments (DESRI) of New York City. The two solar installations are currently under construction with completion expected in the second and fourth quarters of 2020.

The Iron County plants have long-term power purchase agreements (PPAs) with PacifiCorp on behalf of Facebook, providing Facebook's data center operations with new solar resources.

Once commissioned, the Cove Mountain and Cove Mountain 2 projects in Utah will be operated for DESRI by First Solar Energy Services (FSES), a subsidiary of First Solar. FSES has over 10 gigawatts of photovoltaic generation under management. The Utah operations will add 180 megawatts to

its portfolio.

"Cove Mountain 1 and 2 are powered by one of the most financeable and reliable photovoltaic technologies available today, and are underpinned by long-term PPAs to support the renewable energy and carbon reduction goals of one of the best-recognized names in technology," said Bryan Martin, CEO of DESRI. "While these projects further solidify the longstanding partnership between our companies, they also demonstrate the value that First Solar is able to deliver by developing and operating world-class solar assets."

"DESRI's decisions to invest in assets are always backed by rigorous research and analysis and their acquisition of our projects validates the robustness of First Solar's approach to project development," said Georges Antoun, chief commercial officer of First Solar.

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ZIONS

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Paul Burdiss, chief financial officer, said a severance charge of about \$25 million will occur in the fourth quarter. "There are other charges related to, for example, branch closures that will occur in the fourth quarter, but those will likely carry over into at least the first quarter of 2020, but I have not specified the size of those items," he said.

Scott McLean, president and chief operating officer, said about 30 percent of the eliminated jobs will be customer-facing roles, with the remainder being other enterprise and back-office activities.

McLean said the number of closing branches will be "a modest amount."

"We are absolutely committed to our branch footprint," he said. "We're relocating some branches, but we'll bring our total level of branches down by a very modest amount. We absolutely believe that our customer base — which, as you know, is largely small and medium-sized businesses — most survey data reflects that they absolutely value convenience and locations and they value access to bankers. So, it's a modest trimming of the branch footprint."

The third-quarter earnings

news release made no mention of the headcount reduction or bank branch closures, although Simmons was quoted in it as saying the company would "continue to take steps to carefully manage operating expenses in the year ahead. We are optimistic that we will be able to manage 2020 operating expenses to a level that is no more than, and likely modestly reduced from, expected 2019 results."

For the third quarter, Zions reported net earnings applicable to common shareholders of \$214 million, or \$1.17 per share, which compares with \$215 million, or \$1.04 per share, for the same quarter a year earlier.

NEO

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hicle. The collaboration will feature the division connecting the company with government and private-industry partners.

The division has a strategic initiative to make urban air mobility, or UAM, a reality through the development of a state-supported UAM infrastructure system, which includes the testing of aerial taxis and PAVs in current and future flight corridors. "Utah's UAM initiative, while in its

infancy, is very much aligned with NEO Aeronautics' vision of developing UAM communities through the deployment of safe, reliable and affordable PAVs," said the company, which was incorporated in 2018.

"Urban air mobility is an exciting evolution in the development of 'Keeping Utah Moving.' UDOT is a leader in transportation innovations and this is no exception," said Jared Esselman, Utah's director of aeronautics.

Testing and certification for the Crimson S8 is scheduled to take place in the 2020 second quarter, with site identification and deployment scheduled for the 2020 fourth quarter.

The Crimson S8 is a single-seat, electric-powered vehicle capable of vertical takeoff and landing. Company-supplied details indicate the 254-pound vehicle — sporting a frame of aluminum and composite materials — is about 9 feet long, 9 feet wide and a little more than 5 feet tall, enabling it to occupy a single space in a parking lot. It is designed to fly up to 50 feet from the ground at 50 mph, with initial flights expected to last about 15 minutes and have a 12.5-mile range, although the company hopes to reach a one-hour flight time. It can carry up to

220 pounds, operates with a joystick and throttle, and has a touchscreen display and four propellers.

The Crimson S8 is an ultralight vehicle. The Federal Aviation Administration's Part 103 regulations define an ultralight as a vehicle with a single seat, that is used for recreational or sport flying, has a top speed of about 63 mph, and weighs less than 254 pounds if powered. Operators are not required to meet any aeronautical knowledge, age or experience requirements and the vehicle cannot be flown after any congested area of a city or town or over any open-air assembly of people.

"NEO Aeronautics is privileged to collaborate with Utah for the flight test certification and the potential deployment of the Crimson S8 PAV," said Neo Kok Beng, the company's founder and CEO. "The Crimson S8 conforms to FAA Part 103 category, allowing the development of UAM communities as minimal training is required to operate the PAV. In addition, we are committed to contribute to the community through our social mission of reaching out to youth based on our STEM outreach program."

Carlos Braceras, executive director of UDOT, last week visited the company's

research and design facility to see the developmental model of the Crimson S8 and other projects.

"This visit further enhances our long-term vision of building UAMs for the communities," Neo said. "We look forward to having our production model deployed in Utah in 2020, and to expand beyond Utah."

That facility has been used for indoor trials without an operator, according to *The Straits Times*. Outdoor flights by PAVs are prohibited in Singapore.

Media reports indicate the company envisions the Crimson S8 to be available for flights under a membership model. Neo has said the cost of using it will be comparable to that of a taxi in the U.S., according to *Today*.

Company officials have said the vehicle will be able to fly on autopilot or controlled by an operator, will be as simple to operate as a drone, and will require members only to undergo simulations and a brief training session before flying.

Using what is called "geofencing," the vehicle would be automatically forced to land if it travels outside a certain geographic area.

The company hopes to have 1,000 vehicles flying in 25 U.S. cities by 2025.



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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 \$214 million, or \$1.17 per share, for the third quarter ended Sept. 30. That compares with \$215 million, or \$1.04 per share, for the same quarter a year earlier.

Zions said net interest income was up less than 1 percent over the year-earlier period,

to \$457 million. Average loans were up 8 percent and average deposits were up 3 percent year over year. Noninterest income grew 11 percent from the prior year due to strength in capital markets product sales, lending activity and wealth management and trust fees.

Zions operates in 11 western states.

“Given the challenging interest rate environment in which banks currently operate, we’re pleased with the quarter’s overall results,” Harris H. Simmons, chairman and CEO, said in announcing the results.

“We achieved solid growth of both demand and interest-bearing deposits, moderate loan growth, strong customer-related fee income growth, and flat operating expenses. Credit quality also remained well-controlled, with annualized net charge-offs of only 0.01 percent of average loans, and nonperforming assets which declined to less than 0.5 percent of average loans. A 12 percent reduction in average outstanding diluted shares relative to last year’s third quarter helped produce a 13 percent increase in

earnings per share.

“As we adjust to a lower interest rate environment and anticipate the resulting continued pressure on interest margins, we will continue to take steps to carefully manage operating expenses in the year ahead. We are optimistic that we will be able to manage 2020 operating expenses to a level that is no more than, and likely modestly reduced from, expected 2019 results.”

USANA

USANA Health Sciences Inc., based in Salt Lake City, reported net earnings of \$24.2 million, or \$1.09 per share, for the third quarter ended Sept. 28. That compares with \$31 million, or \$1.24 per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$260.6 million, down from \$296.8 million in the prior-year quarter.

Notably, sales in the Asia Pacific region fell 12.9 percent to \$208.6 million, and the number of active customers in the region fell 10.1 percent year over year. Sales in Greater China were down 18.6 percent.


“Although we continue to face a challenging sales environment in China and other regions, we were pleased to see sales in several markets improve on a consecutive-quarter basis,” Kevin Guest, CEO, said in announcing the results.

“We offered several incentives and promotions around the world during the quarter, which positively impacted customer growth and added approximately \$16 million to net sales. We also recognize, however, that we still have work to do in the Southeast Asia Pacific and Americas/Europe regions towards regaining sales momentum.”

Guest said that in September, the Chinese government started a follow-up to the industry review it conducted during the first quarter of the year. The company expected the 100-day follow-up review and will cooperate with the government throughout this process, he said. “To date, we have not experienced the negative media environment or restrictions on meetings that accompanied the government’s previous review,” Guest said.

“As we conclude fiscal 2019, we will continue to utilize strategic incentive offerings to help generate sales and customer growth around the world, although not at the same level as those offered during the previous quarter. We remain optimistic in our long-term growth potential in China and our other regions around the world and are committed to returning momentum to the business.”

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JOBLESS

from page 1

Utah’s private-sector employment has grown by 3.2 percent over the past year with the addition of 41,100 positions. All 10 of the private-sector major industry groups measured in the establishment survey posted net

job increases in September. The largest private-sector employment increases were in education and health services (9,400 jobs), professional and business services (8,400 jobs) and manufacturing (5,500 jobs). The fastest employment growth occurred in information services (4.9 percent), construction (4.7 percent) and education and health services (4.5 percent).

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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.

ARTS/ENTERTAINMENT

• **All Star Bowling & Entertainment** will open a new location at **Valley Fair** this fall. It is hiring for more than 100 positions there. Modeled after the Draper location, the location will feature 32 family-friendly bowling lanes, laser tag, bumper cars, chef-inspired casual American dining and a games gallery featuring more than 130 interactive and virtual video games. It is the company's fifth location in the Salt Lake Valley. Pins & Ales 21+ nightclub and sports bar offers fun for the 21-and-older crowd.

BANKING

• **Bank of Utah**, Ogden, has promoted **Eric DeFries** to senior vice president of mortgage risk and operations. DeFries had been president and team lead for residential construction and consumer lending. He will oversee the bank's mortgage operations group, which includes underwriting, closing, servicing, shipping/post-closing, construction draws, construction portfolio and the secondary market functions. He will also serve as the department's point of contact regarding regulatory matters. DeFries has worked in the



Eric DeFries



Bret Wall

banking industry for 10 years. **Bret Wall**, the bank's senior vice president of mortgage production, will continue to lead the mortgage lending production team that includes all loan officers and originators, mortgage loan processors and assistants, mortgage production support and loan processor management.

EDUCATION/TRAINING

• **Western Governor's University (WGU)**, Salt Lake City, has appointed **David Grow** to the newly created position of chief operating officer. A 14-year veteran at WGU, Grow will lead teams focused on co-curricular services, including financial aid, marketing, regional and state operations, and alumni engagement, among other services. Grow has served as WGU's chief financial officer and senior vice president of finance and administration since June 2005. Prior to working at WGU, he was chief financial officer at inContact and a chief financial officer and member of the board of directors at Spectrum Professional Services Inc.

• **Salt Lake Community College's** Development Office has three new directors: **Kara Altman**, **John Fackler** and **Jimmy Soto**. Altman, director of foundation relations, will work to bolster and steward support from local, regional and national foundations. She previously worked in the Division of Workforce Training and Economic Development. She has experience in development in Texas and in a leadership role in communications and public affairs for a K-12 school district in Texas. Fackler, director of corporate and alumni relations, worked as a Certified Public Accountant and was director of alumni relations the University of Utah for 18 years. He graduated from the UofU, then headed to SLCC for an accounting degree before finishing a Master of Professional Accountancy (taxation) degree at the UofU. Soto, campaign director, will help guide SLCC's \$40 million "I'm In" campaign. He comes to SLCC from the University of Utah, where he recently served as the assistant athletics director for major gifts with additional duties as sport administrator for baseball and golf. His prior role at the UofU was as a regional gift officer in the central devel-



David Grow

opment office. He will continue his role as the radio color analyst for the UofU's men's basketball program. He's a UofU alum with a degree in finance.

ENERGY

• **Wolverine Fuels LLC**, a Sandy-based bituminous coal producer, has appointed **Carson Pollastro** as chief operating officer. He joins the company from UtahAmerican Energy Inc., where he has served as president. Wolverine has more than 930 employees and



Carson Pollastro

has an annual productive capacity of approximately 11 million to 13 million tons of coal supplied to the western U.S. power generation industry and the Pacific export market.

EXPANSIONS

• **doTerra**, a Pleasant Grove-based essential oils company, has opened a 2,500-square-foot product center in Anchorage, Alaska. The product center is the first of its kind outside of the company's headquarters in Utah and will provide local doTerra "Wellness Advocates" and customers a place to experience and purchase the company's health and wellness products. Approximately 75 percent of doTerra customers in Alaska live within 100 miles of the facility, which is equipped to support up to 10,000 orders per month.

HEALTHCARE

• **Supplemental Health Care (SHC)**, a Park City-based healthcare staffing firm, has announced a new addition and several promotions. **Vickie Anenberg** has been named president of local and allied services, **Donna Carroll** has been named president of workforce solutions and schools, **Linda McDonnell** has been named president of travel nursing, and **Christopher Long** has been named chief process officer. Anenberg joins SHC with more than 20 years of experience in healthcare staffing. She began her healthcare staffing career with Cross Country Healthcare, rising to president of its Nurse and Allied Division, Cross Country Staffing. Most recently she started her own consulting firm. Carroll will be responsible for strategic workforce solutions as well as the company's growing MSP and schools services. She has been president of local office

and workforce solutions for SHC since 2017. McDonnell was promoted from senior vice president of travel nursing. She joined SHC in 2012 and is responsible for the sales, recruiting, and service delivery of the company's travel nursing division. Long was promoted from senior vice president of operations. He has been with SHC since 2002 and is responsible for the company's shared services, compliance and operational support teams.

• **New U Life**, Lehi, announced that ketogenic lifestyle expert **Thomas DeLauer** will collaborate with the company to further develop its keto line of products. DeLauer is a health and fitness author and a business and health optimization coach.

pany, has announced its first institutional funding round. The \$77 million investment was led by venture capital firm **Accel**, with participation from **Ryan Smith**, co-founder and CEO of Qualtrics. The company plans to use the funds to accelerate growth, including expansion into Latin America, the U.K. and Europe, and for continued product expansion. **John**



John Locke

Locke, Accel partner, will join the Galileo board of directors as part of the investment. As of September, Galileo manages over \$26 billion in annual payments volume, a 130 percent increase over September 2018.

PHILANTHROPY

• **Nu Skin**, a Provo-based beauty and wellness products company, announced it raised more than \$1.5 million at its recent Nu Skin Live event from the Force for Good party and auction and other fundraising initiatives. All proceeds will go directly to children in need, it said. The global sales conference in Salt Lake City attracted more than 12,500 attendees, along with tens of thousands viewing worldwide via live stream.

RECOGNITIONS

• **Michael Stransky** has received the highest award given by **American Institute of Architects (AIA Utah)** to an emeritus member who has made a significant, positive impact during his years of practice and service to the community. The **Lifetime Achievement Award** was presented at the annual member celebration Oct. 25. Stransky is a founding member of the Salt Lake City-based architectural firm GSBS Architects. He served as president of the firm, and for over 30 years was a member of the board of directors. He retired in 2013. Stransky volunteered, along with his firm, to design and build the St. Vincent de Paul Soup Kitchen when the original building was destroyed in a fire. He convinced local suppliers and a local contractor to also donate



Michael Stransky

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HOSPITALITY/FOOD SERVICE

• **Goldener Hirsch**, located in the Silver Lake Village at Deer Valley Resort, has appointed **Tyler Mugford** as general manager. Mugford will oversee operations at the property, as well as the residential expansion of a second adjacent property slated to open in summer of 2020. Mugford has 10 years of experience in the hospitality industry, including as the director of front office at The St. Regis Aspen and the resort manager for the Park Hyatt Beaver Creek. He also was on the opening team for the Pendry Hotel in San Diego and worked at The Phoenician Scottsdale and Andaz San Diego.



Tyler Mugford

INVESTMENTS

• **Galileo**, a Salt Lake City-based payments technology com-

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see BRIEFS next page

Industry Briefs

from previous page

time and materials to rebuild this support center for the homeless population.

• The **Utah Tourism Industry Association (UTIA)** recently inducted **Pat Holmes**, former longtime employee of



Pat Holmes

Visit Salt Lake, into its Hall of Fame during its annual Tourism Conference held in Logan in September. Created in 1985, the honor is bestowed upon industry professionals who have made a substantial contribution to the state's tourism industry through leadership and service. Holmes, former Visit Salt Lake vice president of partner development, recently retired following 32 years of service to Salt Lake's hospitality community. During her time at Visit Salt Lake (formerly the Salt Lake Convention & Visitors Bureau), Holmes held five different positions and served as director of the Utah Arts & Cultural Coalition for 10 years.

• Several Utah companies have been named to rankings announced by **Forbes**. Listed on the "100 Best Companies to Work For" list is No. 67 **CHG Healthcare**. Ranked in the "100 Best Medium Workplaces" list are No. 5 **BambooHR**; No. 16 **Pluralsight Inc.**; No. 25 **Lucid Software**; No. 56 **Health Catalyst**; No. 59 **Weave**; No. 72 **Zurixx** and No. 99 **Brainstorm Inc.** Named in the "100 Best Small Workplaces" list are No. 4 **You Need a Budget LLC** and No. 28 **97th Floor**. Ranked in the "Best Workplaces for Women" list for large companies are No. 52 **CHG Healthcare** and No. 63 **Pluralsight Inc.**, and in the small-and-medium companies list is No. 2 **BambooHR**.

• **TheraLight LLC**, a Lindon-based medical device and photomedicine technology company, has been selected by **MedTech Outlook** magazine as a recipient of its **2019 Top 10 Physiotherapy Solutions Providers Award**. Conducted annually, the award program recognizes innovative companies in the healthcare industry. TheraLight is providing new options in healthcare with photobiomodulation (PBMT), which can reduce pain and inflammation as well as encourage healing in wounds, tendons, nerves and bones.

• **Collard Chiropractic & Acupuncture**, West Jordan, earned the top spot on the top 100 list of the highest-rated businesses in Utah, a list compiled by **Top Rated Local**. Businesses on the list have been shown to have an outstanding "Rating Score," which analyzes reviews from customers to gain better insights

into the quality and service of each business as rated by the consumer. The full list of 2019 winners is at <https://www.topratedlocal.com/awards/region/utah/year/2019>.

RETAIL

• **Duluth Trading Co.**, a Wisconsin-based lifestyle brand offering men's and women's casual wear, workwear, apothecary and accessories, has announced it will open its first Utah store Nov. 1 at 154 W. 11400 S., Sandy. It is the company's 58th U.S. retail location.

• **Mcycle**, a boutique cycling studio, has opened at 355 W. 400 S., Salt Lake City. The 4,300-square-foot studio features a 50-bike workout experience. Classes are movement heavy, beat-specific, and suitable for all fitness levels. The company's \$700,000 investment brings 15 new jobs to the city. Mcycle is co-founded by **Megan Tyrrell and Richmond Tyrrell**, both originally from Utah and who worked in the boutique

cycling community in Southern California.

• **Sportsman's Warehouse**, a Midvale-based outdoor specialty store company, has opened eight new stores as part of its recent acquisition of Field & Stream stores. The previous Field & Stream locations reopened as Sportsman's Warehouse stores Oct. 19. Each offers roughly 50,000 square feet with more than 60,000 region-specific products for local, outdoor activities. The stores are in Elmira and Rochester, New York; Altoona, Camp Hill and Washington, Pennsylvania; Asheville and Greensboro, North Carolina; and Troy, Michigan. Sportsman's Warehouse operates 103 stores in 27 states.

SERVICES

• **Walker Edison**, an e-commerce drop-ship solutions company, has announced it will relocate its world headquarters from Salt Lake City to West Jordan. The company has several hundred full-time employees, and the expansion will create room for

several hundred more. The new base will be in a former Shopko location at 1520 W. 9000 S. The 95,000-square-foot location will include cutting-edge features like a 20,000-square-foot photo studio, two auditoriums, employee-focused workspace, a full kitchen and other advanced technology. Employees are expected to move to the new facility in the spring.

• **ConsultNet**, a South Jordan-based IT and engineering staffing services, project-based solutions and international recruiting company, has hired **Carolyn Adams** as program director in the CN Solutions Group. She will oversee CNSG's



Carolyn Adams

Managed Services team. Adams has more than 10 years of Salesforce experience and has held positions as an in-house administrator, consultant, solutions architect, SE and practice director.

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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.

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.

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

Wasatch Regional Roundtable on Tax Reform, presented by the South Jordan, Southwest Valley and Draper Area chambers of commerce. Location is SpringHill Suites, 11280 S. River Heights Drive, South Jordan. Cost is \$10 for chamber members, \$15 for nonmembers. Details are available by contacting Susan Schilling at (801) 280-0595 or susan@swv-chamber.org.

Oct. 29, 10 a.m.-noon

Utah Mega Sites Training Session, an Economic Development Corporation of Utah event featuring information about the Utah Mega Sites program and how to proactively attract transformational economic development projects to a city or county. Location is Venture X Station Park, 262 N. University Ave., Farmington. Details are at edcutah.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.

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.

Oct. 29-Dec. 3

Silicon Slopes Fall 2019 Entrepreneurship Lecture Series. 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.

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 W., 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 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.

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.

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.

Oct. 31, noon-1 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.

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

“Eggs & Issues,” a Murray Area Chamber of Commerce event featuring open networking.

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.

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.

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.

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. 4, 9 a.m.-2:30 p.m.

Utah Diplomatic Conference on International Trade Relations, a Utah Valley University event. Speakers include David Utrilla, president, Utah Consular Corps; Christina J. Hernandez, regional director, Office of Foreign Missions, U.S. Department of State; Shelby Daiek, director, Utah Export Assistance Center, U.S. Commercial Service; Franz Kolb, director of diplomacy and protocol, Governor’s Office of Economic Development; Miles Hansen, president and

CEO, World Trade Center Utah; Saeed Moaveni, dean, College of Engineering and Technology, Utah Valley University; and Vicki Bennett, director for sustainability and environment, Salt Lake City. Event also includes opening plenary session, presentations by foreign diplomats and network roundtables. Location is Sorensen Student Center, Utah Valley University, 800 W. University Parkway, Orem. Free. Registration is required and can be completed at www.uvu.edu/global.

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.

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.

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.

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.

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.

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.

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

“Holiday Marketing for Small Businesses,” a Women’s

Succeeding in Your Business

Reviving the ‘Walking Dead’ corporation

“In the late 1990s, I invented a product for the healthcare industry. I obtained patents for the product and registered trademarks for the product name. I even formed a corporation in Delaware and registered it in Texas, where my husband and I were living at that time. Then, my husband (also an entrepreneur) moved his business to New York to be closer to his customers, and I moved with him. I had to help him with his business for a while, as well as raise two kids, so I put my dreams on hold for a while. The patents and trademarks expired because I did not renew them, and the Delaware corporation was voided because I didn’t pay the annual franchise tax in Delaware for a couple of years. Now my kids are off to private school, and I really want to revive this product and the company. I have some potential investors who are really excited about the product, but they want to deal with a ‘real’ company. Can I revive the



CLIFF ENNICO

company that I had in the 1990s, or should I start all over again from scratch?”
 We all have our priorities in life and it sounds like you made the right choices, although I would love to know more about this product. Anyway, here goes.
 Your first step should be to talk to a good intellectual property attorney who specializes in patents and trademarks. When you invented your product back in the 1990s, it was probably state of the art, but I’ll bet you the technology for this product has advanced leaps and bounds since then. You should be able to revive the patent (by refileing it from scratch), unless someone else has come along and claimed a patent for improved technology. Similarly, unless someone has come along and claimed the same trademark for a similar product or service, you should be able to file a new application for the trademarks you want

to use to identify this product in the marketplace.
 When talking to the patent attorney, there are two questions you have to ask:
 1. Can you revive your patents and trademarks that have lain dormant for several years?
 2. If you can, will the patents and trademarks be strong and withstand any challenge from new players who claim their designs are superior to yours because they are state of the art?
 The second question is actually more important. Even if you can revive your patents and trademarks from the 1990s, they won’t be worth much if a bad person (say, someone in China or another country where patent protection isn’t that strong) can tweak your design (say, by adding a screw here and rounding off a corner there) and claim their product is a significant improvement from yours. Knockoffs are a fact of life these days, and if the state-of-the-art technology of your product hasn’t advanced much since the 1990s, there’s a good chance

that an imitator or knockoff artist will be able to design around your patent without too much effort. If your patent attorney can’t give you solid comfort on this issue, do not proceed further.
 If your intellectual property attorney tells you your patents and trademarks are still strong and can easily be revived, spend the money on that first. When those have been secured, it’s time to revive your Delaware corporation.
 A Delaware corporation that has been voided because it hasn’t paid Delaware’s annual franchise tax is a bit like the walking dead in a bad horror movie: It still has a pulse and appears on Delaware’s corporate records, but anyone who comes along and wants to use the same corporate name will be able to get it as if the voided corporation did not exist. To revive the corporation (assuming someone else hasn’t grabbed the name), you have to call the Franchise Tax Unit of the Delaware Secretary of State office and find out how much you owe in unpaid Delaware franchise taxes. Once it tells you the

amount, you must:
 • File a certificate of renewal with the Delaware Secretary of State office (your attorney will prepare this for you for a fee of one hour’s time, plus a filing fee of \$200).
 • Pay the unpaid Delaware franchise taxes.
 • Contact the company that acted as your registered agent in Delaware and tell it you have revived the company. The agent will probably want an annual fee of \$200 to \$300 to continue acting as your agent in Delaware.
 Since you no longer live in Texas, there is probably no reason for you to revive your Delaware corporation presence there. Once you revive your living-dead Delaware corporation, though, you will have to register it as a foreign corporation in New York, where you now live and do business. Your attorney can prepare and file the necessary paperwork for a fee equal to one hour’s time

see ENNICO page 17

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CALENDAR

from page 11

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.

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.

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.

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. 6, 6-7 p.m.

"Intro to Coding," a Utah Marketing Association event that is part of a five-part series of monthly workshops. Location is Impact Hub Salt Lake, 150 State St., No. 1, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

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.

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.

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.

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 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 ogdenweberchamber.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.

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.

Nov. 8, 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.

Nov. 8, 8-10 a.m.

"Higher Education for the Workforce of Tomorrow," a Utah Valley Chamber event featuring a panel discussion with representatives from higher education institutions throughout Utah Valley. Location is Ancestry Building, 1300 Traverse Parkway, Lehi. Free. Details are at thechamber.org.

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. 8, noon-1 p.m.

Silicon Slopes Live, a lunch and live recording of the Silicon Slopes podcast and featuring Karl Sun, Lucid CEO, and Lisa Grow Sun, an associate professor at the J. Reuben Clark Law School at Brigham Young University. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at silicon-slopes.com.

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 & 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.

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

"Patents: Everything a 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.

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.

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.

Nov. 13, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce networking event. Location is McKay-Dee Hospital,

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CALENDAR*from previous page*

4401 Harrison Blvd., Ogden. Free for chamber members and first-time guests, \$10 for non-member guests. Details are at 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 Summit, 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.

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.

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.

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.

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

"Eggs & Issues," a Murray Area Chamber of Commerce event. Speaker is Cameron Diehle of the Utah League of Cities and Towns discussing the 2020

legislative session. 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.

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.

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.

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.

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 westjordan-chamber.com.

Nov. 18, 10-11 a.m.

"Silicon Slopes Town Hall: Utah's Air Quality," Speakers are Thom Carter, executive director of the Utah Clean Air Partnership, and Scott Baird, executive director of the Utah Department of Environmental Quality. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at silicon-slopes.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.

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.

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.

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.

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.

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.

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Opinion

Trump touts the 'Great Deal of China,' but at best, it's a mini-deal

A trade deal with China could finally be here. It's a good one, too, according to Pres. Donald Trump, who said recently, "So, we just made what, I guess, is one of the biggest deals that's been made in a long time, with China." He added, "If you look at the deal, the deal is so incredible. The deal is a great deal." Then we learned that there isn't actually a real deal yet, just a tentative proposal. It's also far from the comprehensive deal that Trump once promised.

Either way, one must ask: "Was it worth it?"

The president is understandably eager to make the case for his tariff strategy. Yet, objectively, the deal is at best a mini-deal. At worst, it's a joke that pretty much fails to accomplish the goals Trump was trying to achieve. Most noticeably, it fails to get a commitment from the Chinese government to give up its protectionist and authoritarian grip on its economy. It's also unclear as to whether the deal will succeed in forcing China to stop asking foreign companies to hand over trade secrets. And China will undoubtedly continue to use its state-owned enterprises

to artificially direct resources toward — and subsidize — favored industries.

Worst of all, the deal would actually reinforce these Chinese behaviors. For instance, the deal in question would require that China use its state-owned enterprises to buy \$40 billion to \$50 billion worth of American agricultural products annually — instead of the roughly \$20 billion it bought previously. That's no victory. That's a concession China already agreed to more than two years ago. And that's pursuing the very sort of top-down, government-directed policy Trump claimed he wanted to change in the first place.

Unfortunately, thanks to a profound misunderstanding about the value of exports, the president may receive some praise for getting China to commit to buying more U.S. soybeans. While it may be very counterintuitive to most people, economists understand that exports are valuable goods that we give up in exchange for imports; exports themselves are costs, rather than benefits.

Think about it this way: When you go

to work in the morning, you export your services to your boss in exchange for wages, which, in this illustration, are an import. Even if you love working and derive value from it, for the most part you export your work in exchange for your wages and the goods and services that you can then buy with them. Imports, and the consumption they allow, are the goal of trade — not exports. As George Mason University's Donald Boudreaux notes, "What is true at the level of the household is here true at the level of the national economy: the goods and services that Americans export to foreigners are the costs that we willingly incur in order to be able to import into our country the goods and services that we receive from foreigners in exchange."

It's hard to jump for joy at the opportunity cost of Trump's strategy. After almost four years of lavish rhetoric against China, tariffs all over the place, manufacturing slowdowns and rampant uncertainty, Trump got China to agree to very few concessions. Meanwhile, the United States will maintain those punishing tariffs on roughly \$360 billion worth of imports. This means the supply chain will continue to be disrupted at

the expense of American companies and consumers.

Moreover, Daniel Mitchell of the Center for Freedom and Prosperity highlights another opportunity cost of the Trump strategy that's often ignored by commentators. He writes, "Just imagine, by contrast, where we would be if Trump had joined with our allies and used the World Trade Organization to go after China's mercantilist policies. We'd be in much better shape today." If you don't buy it, look at the reduction in tariffs China agreed to for many other countries while simultaneously increasing tariffs on American exports. And take note of the many trade deals our trading partners have implemented with one another since the beginning of this trade war.

In light of all that, you can't seriously see the trade war, even one that ends up with this mini-deal, as a win for the United States.

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

Trump's Syria action is the result of a knowledge-free foreign policy

Has there ever been a foreign policy move that has produced more crises more quickly? Regardless of whether the ceasefire holds — the Turks describe it as a "pause" in their operations — Pres. Trump has allowed Turkey to unleash its forces on Syria, resulting in the abandonment of the Syrian Kurds and the empowerment of Bashar Assad, Vladimir Putin and the Islamic Republic of Iran. Trump was acceding to Turkey's wishes, but now he has also poisoned America's relations with that country. He has hit Ankara with sanctions and threatened to "totally destroy and obliterate" its economy. The U.S. military had to bomb its own weapons stockpiles to prevent them from falling into the wrong hands and airlift troops as the forces of Turkey — a NATO ally — moved in.

Washington's allies in the region have been dumbfounded by the move; Republicans in Washington, normally slavishly supportive of the president, have denounced it harshly; and American soldiers have expressed deep revulsion at the betrayal of the Kurds. On Oct. 9, Trump urged his Turkish counterpart, Recep Tayyip Erdogan, not to invade Syria, in a letter so poorly written that many initially thought it was a parody. Erdogan launched the operation anyway.

Trump's moves in Syria are part of a Middle Eastern policy that, as Martin Indyk explains in *Foreign Affairs*, is in total disarray. Indyk, who has held virtually every senior Middle East job in the U.S. government, describes how, in case after case, the Trump administration dispensed with regional experts, reversed long-standing policy and assumed that its knowledge-free ap-

proach would yield innovative new results. "In fact," says Indyk, the administration "understands so little about how the Middle East actually works that its bungling efforts have been a failure across the board. As so often in the past, the cynical locals are manipulating a clueless outsider, advancing their personal agendas at the native Americans' expense."

"Almost three years into his term," Indyk continues, "Trump has nothing to show for his efforts to counter Iran or promote peace in the Middle East. Instead, his policies have fueled the conflict between Iran and Israel, alienated the Palestinians, supported an unending war and a humanitarian crisis in Yemen, and split the Gulf Cooperation Council, possibly permanently."

The policy toward Syria does seem particularly unhinged, but it is actually part of a pattern of erratic moves elsewhere. Trump's initial approach to North Korea was to dispatch three aircraft carriers close to its borders and threaten "fire and fury like the world has never seen." Within months, he was summiting with Kim Jong Un, whom he praised lavishly, and announced that they were "in love." He canceled joint military exercises with South Korea — claiming that they were too expensive anyway — and seemed willing to withdraw American troops from the country. Since North Korea never really reciprocated with policy concessions, the love affair seems on hold.

Policy toward Iran is similarly erratic. Overruling his secretaries of state and defense, he pulled out of the Iran nuclear deal and then ratcheted up pressure on Iran by

tightening sanctions and designating its Revolutionary Guard as a terrorist group. Tehran has responded by violating some of the deal's nuclear restrictions and lashing out across the Middle East — downing a U.S. drone, attacking oil tankers in the Persian Gulf and striking Saudi oil facilities. Confronted by this pushback, Trump refused to retaliate militarily and even flirted with the possibility of meeting with Iran's president. In fact, tensions continue to rise with no resolution in sight.

The hallmark of Trump's foreign policy is a disdain for experts and professionals and a lack of interest in history or past policy. When asked during the campaign to

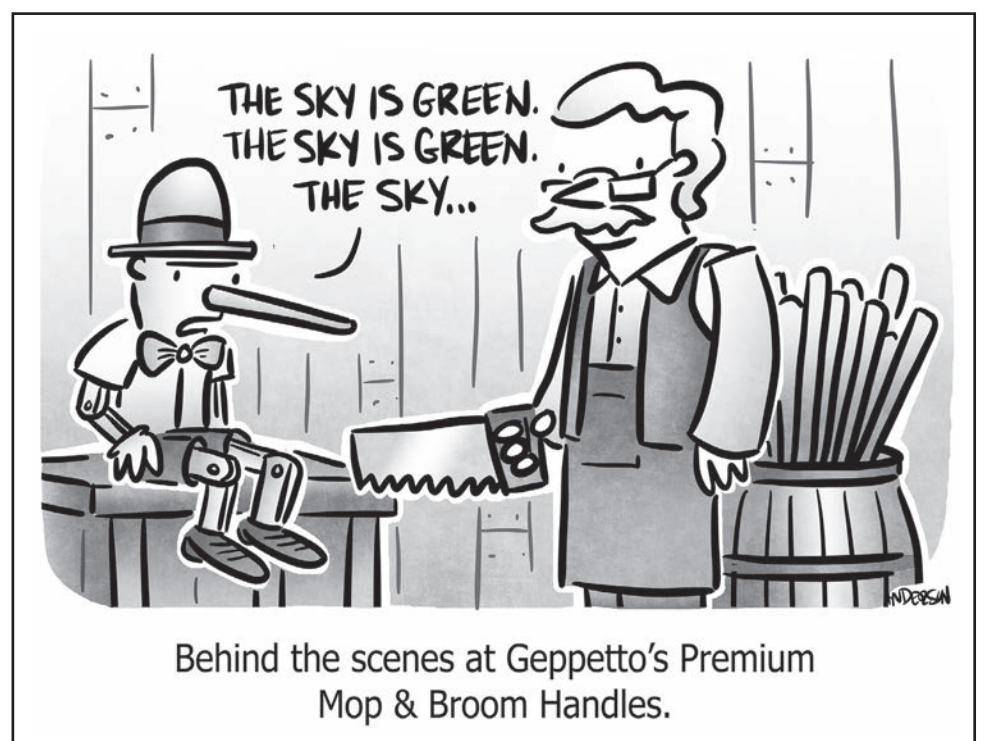
name experts whom he consulted on foreign policy, he replied, "My primary consultant is myself." The policies we are witnessing from Ukraine to the Middle East are a direct consequence of the triumph of gut over brain, of emotion over intelligence and of personal ambition over national interest. And some of the pushback in recent weeks has been the revolt of experts, finally fed up with the mess.

Watching the Syria debacle, one cannot help but think of F. Scott Fitzgerald's description of two rich, arrogant and intel-

see ZAKARIA next page



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Don't let the allure of the low-hanging fruit hold back your sales career

When things aren't going well, salespeople often give in to the quick and easy sale in an effort to get through the troublesome "dry spells." Others become so addicted, they never reach higher. It's easy to fall under the spell of the lure of "low-hanging fruit."

Yet, those who excel in sales develop skills that add value to their careers and enhance their confidence. They also know that going after low-hanging fruit prevents them from raising their sights, caps their capabilities and keeps them from embracing challenges.

It also earns them a reputation they deserve, but not as members of the A Team. It doesn't prepare them for either tougher times or for new and more demanding opportunities. Transaction-dependent, they're known for what they are: order takers.

At the same time, going after the low-hanging fruit has its rewards. It boosts dented egos and salespeople feel busy and productive. But at the high cost of keeping their minds off moving them forward to where they want to be.

The problem isn't just low-hanging fruit. The mindset it fosters does the permanent damage:

- **They never have enough leads.** They often complain that the good leads go to other salespeople, particularly the sales manager's "favorites."

- **They don't cultivate prospects.** They just want to sell and view staying in touch with prospects a waste of time. "Why waste your time; they'll never buy."

- **They change jobs frequently.** "That wasn't a good fit." "The manager was always

looking over my shoulder." "They didn't know what they were doing."

Even so, the lure of the low-hanging fruit is not about to disappear. For some in sales, it's just too good to pass up. "Someone's

going to get the easy ones, so why not me?" they say.

But that's not the whole story. Turn the page and come face-to-face with the illusion of low-hanging fruit. It's another instance in which the past isn't prologue —

just because there's low-hanging fruit today doesn't mean it will be plentiful tomorrow. In fact, it may be an illusion to act as if there's an endless supply. If that's what we believe, we may be "whistling 'Dixie,'" keeping our fingers crossed and hoping for the best, when more than likely, we're only kidding ourselves.

Whether we like it or not, more and more business is purely transactional — non-relational. When a customer says, "I'll get back to you," what they mean is that, "I'll get back to you if I can't find a lower price." If this is where salespeople choose to pursue their profession, they fall into the trap of competing for business in the largest pool of piranha-like customers.

This applies to every type of sale: Price trumps quality, reliability and guarantees. It's true whether something costs 59 cents, \$59, \$590 or \$590,000. The search, online or otherwise, cuts through the clutter to reach

the lowest price. When sales are purely transactional, selling is no longer a legacy profession.

While some in sales may not be proud of falling prey to the lure of low-hanging fruit and try to hide it as best they can, others see the fallacy. Once hooked, breaking dependence on a low-hanging fruit habit isn't easy. But answering the following questions may help:

1. Which prospects can help you reach your sales objectives? What are their characteristics? What makes them a good fit for you? What do you know about each one? What more do you need to know so you'll be thoroughly prepared before making contact?

Be selfish and disciplined. You only have so much time, so spend it where it counts. Pass up the others or hand them off to a colleague. This isn't easy and it takes discipline not to be seduced by the lure of the easy sale.

2. Why should they do business with you? Identifying the appropriate prospects isn't good enough. Now comes the critical question, "Why should each one want to do business with you?"

They may be a good match for you (or even a perfect one) — but that won't get you to the goal. Gut instinct doesn't count and neither does intuition. By itself, being a good match won't do it. Neither will having a re-

ferral or even a personal introduction. You must know enough about them so you can stake your life on why it's in their best interest to do business with you.

Don't even think about asking for an appointment until you know them as well as they know themselves.

3. What's your plan so they want to meet with you? After getting info on a prospect, most salespeople go for the appointment. Overly eager, they stumble. They think they're ready when they're not — so they blow it.

They need to ask themselves, "What have I done to prepare prospects so they want to accept my request for an appointment?" In other words, what have you done to provoke their interest?

It won't work if you think you can start on Thursday and call the next Monday and expect to get a positive response. It takes time to cultivate interest with top prospects. They want to feel comfortable with salespeople before saying "yes" for an appointment. This requires a well-crafted plan to establish your creds.

All this may sound like a lot of work and unnecessary delays. Perhaps. There is, of course, an alternative: Go after the low-hanging fruit.

John Graham of GrahamComm is a marketing and sales strategy consultant and business writer. He is the creator of "Magnet Marketing," and publishes a free monthly e-bulletin, "No Nonsense Marketing & Sales Ideas."



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ZAKARIA

from previous page

lectually uncurious characters in *The Great Gatsby*. "They were careless people, Tom and Daisy — they smashed up things and creatures and then retreated back into their money or their vast carelessness or whatever it was that kept them together, and let other people clean up the mess they had made."

Fareed Zakaria's email address is fareed.zakaria.gps@turner.com.

ENNICO

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plus filing fees that are usually in the \$200 to \$300 range.

Since forming a new corporation in New York (or Delaware) to manufacture and market this product will probably cost you between \$1,000 and \$2,000, it probably makes economic sense to revive your Delaware corporation from the dead and register it in New York. Just make sure you pay the annual taxes and fees in Delaware and New York to keep this corporation alive after you have awakened it.

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

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CALENDAR

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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, lecturer, consultant and founder of Life IQ. Registration deadline is Nov. 8. Details are at utahfarmbureau.org.

Nov. 20, 6-8 p.m.

“The Art of the Pivot: Embracing Change as an Entrepreneur 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.

Nov. 20, 6-9 p.m.

Ninth Annual Zero Waste Awards and Film Screening, a Utah Recycling Alliance event celebrating local businesses, non-profits and government agencies that are setting the standards for zero waste in Utah. Activities begin with a presentation of URA’s Volunteer Appreciation and Zero Waste Awards, followed by a screening of “Salvage”

by Amy C. Elliott. Location is the Salt Palace Convention Center, Room 251, 100 S. West Temple, Salt Lake City. Cost is \$25 in advance, \$30 at the door. Registration can be completed at 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.

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 W., Sandy. Cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

Nov. 21, 9-11 a.m.

“Doing Business with India” Seminar, a World Trade Center Utah event, in partnership with the U.S. India Strategic Partnership Forum and Dorsey & Whitney. Panelists include the Indian consul general to the U.S., leaders from the U.S. India Strategic Partnership Forum, leaders from the U.S. Chamber of Commerce and industry representatives. Location is Dorsey & Whitney, 111 S. Main St.,

Suite 2100, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

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.

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.

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.

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.

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

“Eggs & Issues,” a Murray Area Chamber of Commerce event. Speaker is Murray City Police Chief Craig Burnett. 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.

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.

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.

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.

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¹Centers for Disease Control and Prevention, <https://www.cdc.gov/physicalactivity/walking/call-to-action/index.htm>, accessed June 20, 2019

²Participants must meet specific goals each day to earn incentives, and may earn up to \$3 per day/up to \$1,095 per year, deposited quarterly to their HSA account to be used for eligible health care expenses.

UnitedHealthcare Motion is available to employers with 51 or more employees. UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or certain credits may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us at 855-256-8669 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law.

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