

## OF NOTE



### What'll you have?

You're unlikely to see it in Utah right away, but Pabst Blue Ribbon has introduced its 99-pack beer carton in a number of Midwestern states. Retailing for about \$175, the unique packaging requires you and at least one friend to get it into the car for the trip to the party.

**Industry News Briefs**  
pages 6-7

**Business Calendar**  
page 9

**Opinion**  
page 12

## Amazon tech arm bringing 300 jobs to Utah

**Brice Wallace**  
*The Enterprise*

An Amazon subsidiary will expand its operations in Utah and will create 300 jobs over the next decade.

Amazon Web Services (AWS) made the announcement after being approved for a tax credit incentive by the Governor's Office of Economic Development (GOED) board at the board's November meeting.

A company representative said the op-

erations will focus on advanced manufacturing of internal components. GOED documents indicate the company is considering one site in West Valley City and three in Salt Lake City for the \$25.3 million project.

Amazon Web Services provides on-demand cloud computing platforms to individuals, companies and governments. One of these services is Amazon Elastic Compute Cloud, which allows users to have a virtual cluster of computers through the Internet. Amazon Web Services is implemented throughout the world at server farms.

The nearly \$2.5 million tax credit, applicable over a 10-year period, is tied to the creation of 300 jobs, which will pay an average of \$104,000 per year. The project's new wages are projected at about \$304.3

**see AMAZON page 3**



The second season of "High School Musical: The Musical: The Series" will shoot at East High School and other parts of Salt Lake City next year. Recently approved to receive an incentive to shoot in Utah, the series production is expected to spend nearly \$24.4 million in the state.

## 'High School Musical' back in Utah

**Brice Wallace**  
*The Enterprise*

The state of Utah, Salty Pictures Inc. and Disney will continue to make beautiful economic music.

The second season of "High School Musical: The Musical: The Series" will shoot in Utah next year, continuing a string of "High School Musical" productions shot in the state since 2005.

Salty Pictures Inc. was approved for tax credit incentive of up to \$6 million by the Governor's Office of Economic Development (GOED) board at the board's November meeting. The incentive is based on the

production's expected spending of nearly \$24.4 million in Utah.

The first season of the show premiered on Disney+ earlier this month. Shooting for the 10-episode second season is expected to take place Feb. 12-July 19 in Salt Lake City and involve 30 cast members, 160 crew members and 3,254 extras.

The show tells the story of students at East High School focusing on their next performance in the upcoming spring musical. It was created and is executive-produced by Tim Federle ("Ferdinand"). The director is Joanna Kerns. Producers are Barry Rosen-

**see MUSICAL page 4**

## Unemployment goes down to 2.5% in Utah

If you want a job in Utah, you should be able to find one because the state's employers just keep putting people to work. Utah's unemployment rate dropped another two-tenths of a percent last month, according to numbers released by the Department of Workforce Services (DWS). The current rate is 2.5 percent, meaning about 41,000 people are still looking for jobs.

Meanwhile, the national jobless rate rose one-tenth of a point to 3.6 percent.

Over the past year, Utah's nonfarm payroll employment has grown by 3.3 percent, adding 51,200 jobs to the economy since October 2018. Utah's current employment level sits at 1,593,200.

"October is the springboard month for the upcoming holiday shopping season," said Mark Knold, chief economist at the DWS. "October's profile helps gauge the consumer's stance entering this important economic period. Utah's current strong numbers point to an anticipated collectively healthy and positive attitude."

Utah's private-sector employment grew by 3.7 percent year-over-year with the addition of 47,400 positions. Once again, all 10 of the private-sector major industry groups measured in the establishment survey posted net job increases in October. The largest private-sector employment increases were in professional and business services (11,000 jobs), education and health services (9,600 jobs) and construction (6,900 jobs). The fastest employment growth occurred in construction (6.4 percent), information (5.1 percent) and professional and business services (5.1 percent).



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# Tourism means \$9.75B in revenue, \$1.28B in taxes and 136,000 jobs

Travelers to Utah spent a record \$9.75 billion in the state in 2018 and generated an estimated \$1.28 billion in total state and local tax revenue, according to a recent study released by the Kem C. Gardner Policy Institute

of the Eccles School of Business at the University of Utah. Approximately 1 in 11 Utah jobs is now supported by visitor spending, either directly or indirectly, the study found. “Despite decelerating na-

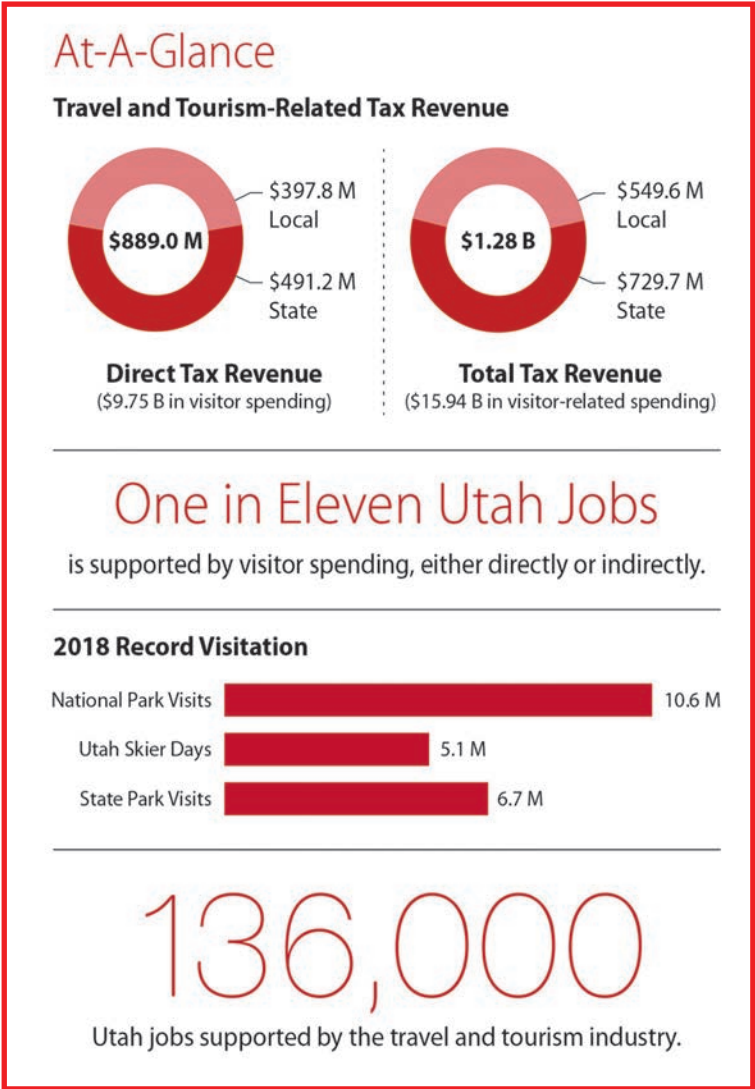
tional park visits and a decline in Chinese visitor spending, Utah’s travel and tourism economy had another banner year in 2018,” said Jennifer Leaver, senior tourism analyst at the institute and lead author of the report. “Utah visitors are discovering and exploring the stunning attractions that exist outside of and in between our national parks.” The report found that the record \$9.75 billion that visitors spent in the Utah economy in 2018, was a 6.5 percent increase over the previous year.


Utah’s travel and tourism industry accounted for an estimated 136,000 total jobs in 2018, a 5.4 percent year-over-year increase. Approximately 1 in 11 Utah jobs is supported by visitor spending, either directly or indirectly, the report said. Private travel and tourism-related employment sectors experienced healthy year-over-year wage increases, too. Passenger air industry wages increased 10.5 percent, food service wages increased 7.8 percent and wages in the accommodations sector increased 6.7 percent.

The direct visitor spending led to \$15.94 billion in direct, indirect and induced visitor-related spending and an estimated \$1.28 billion in total tax revenue. Taxable sales in the accommodation sector reached \$2 bil-

lion for the first time ever in 2018, a 5.5 percent year-over-year increase. However, average statewide hotel occupancy rates and daily room rates remained flat. The report also found that Utah’s national parks, state parks

and ski resorts experienced record visitation in 2018. The full report can be accessed online at <https://gardner.utah.edu/wp-content/uploads/Travel-and-Tourism-Report-Nov-2019.pdf>.





## Altabank

### People's Intermountain changes name to Altabank

People's Intermountain Bank, which has been operating as Bank of American Fork, Lewiston State Bank and People's Town and Country Bank, has announced that it is changing its name to Altabank. The rebranding unifies the different operating units into a single name, clarifying the bank's mission and market position, the company said.

"We are the largest community bank headquartered in Utah but having different names for each operating unit gave our customers a different impression and often led to confusion," said Len Williams, CEO of People's Utah, the parent company of Altabank. "Bringing our operating units together under a single name makes it clear to customers that they will receive the same personalized service from Preston, Idaho, to St. George, Utah, and that we have the size and scale to handle the full range of their business banking needs."

Williams said the Altabank name also better represents the bank's mission to be "the best bank for your business."

The bank said that customers can expect no operating changes because of the renaming and that businesses and individuals will work with the same bankers they always have. There will be no changes to current accounts, loans or mortgages, the bank said.

A new Altabank website has been launched, while print and e-statements will have the new name and logo beginning in December. Branches in Utah and Idaho will have new exterior signs by the end of the year. Customers holding debit and credit cards will receive cards with the Altabank name when their existing cards come due for replacement.

### THINGS WITH FEWER YEARS OF SERVICE THAN FABIAN VANCOTT:

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## Unemployment tax rates drop for employers for sixth year

For the sixth consecutive year, Utah's Division Workforce Services has announced that Utah employers in 2019 will pay less unemployment insurance tax than the previous year in. Utah is projected to collect \$156 million, which is approximately \$198 million less than the \$354 million in taxes collected in 2013 when collection was at a peak.

The majority of Utah's employers will continue to receive the minimum unemployment insurance tax rate for the 2020 calendar year, the Utah Unemployment Insurance Division also announced. In 2020, approximately 75 percent of Utah's established employers will qualify for the minimum contribution rate of approximately \$36.60 per employee per year. Utah's taxable wage base saw a slight increase from \$35,300 to \$36,600 over the past year.

The collected tax is deposited into the Utah Unemployment Compensation Trust Fund to pay benefits to workers who become unemployed through no fault of their own. Even with the continued reduction in taxes collected, according to the U.S. Department of Labor, Utah's Unemployment Compensation Trust Fund is the seventh-healthiest trust fund in the nation.

"Accurately calculated tax rates are critical to the solvency of the trust fund," said Kevin Burt, director of the Unemployment Insurance Division. "The trust fund contributes to our state's strong economy and supports both Utah's dedicated employers and the strong workforce. I am proud of our skilled staff that works carefully to ensure only eligible individuals receive unemployment benefits and that Utah's employers are provided with timely assistance."

## AMAZON from page 1

million over five years, and new state tax revenue is projected at nearly \$12.5 million during that time.

Like all GOED tax credit incentives, the Amazon Web Services incentive is post-performance, meaning that each year that that company meets the criteria in its contract with the state, it will earn a portion of the total tax rebate.

"We are excited Amazon Web Services has decided to expand in Utah," Val Hale, GOED's executive director, said in a prepared statement. "This expansion will bring high-paying, advanced manufacturing jobs to the state and we look forward to the opportunities it will bring."

"These are high-wage, high-tech jobs that will have a significant multiplier effect on our economy," said Theresa A. Foxley, president and CEO of the Economic Development Corporation of Utah. "And it's gratifying for the state to be selected by a company with the means to put this facility anywhere in the world. It is a great validation of our quality talent and pro-business environment."

Amazon markets AWS to subscribers as a way of obtaining large-scale computing capacity more quickly and cheaply than building an actual physical server farm. Services are billed based on usage, but each service measures usage in varying ways. As of 2017, AWS owned 34 percent of

all cloud services, while Microsoft was next at 11 percent, according to Synergy Group.

Fees for AWS cloud computing platforms are based on a combination of usage, the hardware/OS/software/networking features chosen by the subscriber, required availability, redundancy, security and service options.

## Ohio firm acquires Premier Building Supply

American Fork-based Premier Building Supply LLC has been acquired by Installed Building Products Inc. of Columbus Ohio. Premier is an installer of insulation and garage doors for residential customers. Installed Building Products is primarily an insulation contractor.

Founded in 2009, Premier also has locations in Lindon and Salt Lake City.

"With three locations and approximately \$23 million of annual revenue, Premier significantly expands our presence in Utah," said Jeff Edwards, chairman and CEO of Installed Building Prod-

ucts. "Utah is an attractive housing market and I am excited to grow IBP's presence within the state. With the acquisition of Premier, we have acquired over \$59 million of annual revenues to date, which primarily consists of insulation installers. Acquisitions remain a key component of our growth plan and we continue to have a robust pipeline of acquisition opportunities across multiple geographies, products and end markets."

Installed Building Products Inc. is one of the nation's largest new residential insulation installers and is a diversified installer of complementary building products, including waterproofing, fire-stopping, fireproofing, garage doors, rain gutters, window blinds, shower doors, closet shelving and mirrors and other products for residential and commercial builders located in the continental United States.

## Crandall launches PC 'Commons'

Park City-based Crandall Capital has begun construction on a mixed-use project in Park City called The Commons. Located in the Newpark Towncenter at Kimball Junction, the development broke ground in mid-October and has an anticipated completion date of October 2020. The Commons mixed-use project will be located adjacent to the Newpark Amphitheater and will overlook the 1,200-acre Swaner Nature Preserve.

The project, when completed, will house 38 apartments and approximately 12,500 square feet of ground-level retail. The outdoor patio and dining areas will overlook the Newpark Amphitheater and nature preserve.

Ryan Crandall, a partner of Crandall Capital, said, "The Commons outdoor dining areas will offer the best seats for Newpark's weekly outdoor summer concerts."

With a total building size of 37,659 square feet, The Commons

will be the final development in the Newpark Towncenter master plan. The apartment component will consist of 18 studios, 14 one-bedroom units, 4 two-bedroom units and 2 three-bedroom units.

Crandall Capital has contracted with Zwick Construction of Murray for the 12-month buildout. Together Zwick and Crandall Capital stated that they hope to create an impressive project that will provide needed affordable housing and an exceptional retail experience.

"We are grateful for the support and insights of the Summit County planning department, county council and county commissioners," said Gary Crandall, principal of Crandall Capital. "The Commons has transformed into an incredible project because of them."

Crandall Capital is a family-owned real estate development firm with over 40 years of experience and is owned and operated by Matthew, Ryan and Gary Crandall.

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MUSICAL  
from page 1

bush and Mary Pantelidis.

“We are incredibly excited to bring the next chapter of ‘High School Musical: The Musical: The Series’ to Disney+,” Ricky Strauss, president of content and marketing for Disney+, said in a prepared statement. “Tim and this talented cast have delivered a first season that is uplifting, funny, touching and relatable across generations. We are confident that the world, like us, will want much more of these characters, incredible songs and moments of joy.”

Virginia Pearce, director of the Utah Film Commission, told the GOED board that two seasons of this show and three seasons of “Andi Mack” represent continuing Disney support for Utah as a production hub.

“Overall, I think this is a total win for us, because in the first episode ... they say, ‘We are in Salt Lake.’ They really are using the location as a character, which is a great thing for us,” Pearce said.

Three prior “High School Musical” iterations — a TV show shot in 2005 and airing in 2006, a TV sequel in 2007 and a feature film in 2008 — all were shot in Utah. In September of this year, the GOED board increased its tax rebate incentive for the 10-episode first season of “High School Musical: The Musical: The Series.” The incentive originally was approved last year for up to \$3.7 million, based on expected spending in Utah of \$14.7 million. The change increased the incentive to nearly

\$3.9 million, based upon the in-state spending estimate increasing by about \$700,000.

The “High School Musical” series was one of four productions awarded incentives during the GOED board’s November meeting.

South Bay Productions LLC was approved for a cash rebate incentive of up to \$315,836 for “Wireless,” an episodic thriller. The company is projected to spend \$1.26 million in Utah, including during principal photography set for Dec. 4-17 in Salt Lake and Weber counties. The production is expected to employ five cast, 50 crew and 120 extras.

“Wireless” tells the story of a self-obsessed teen who is stranded in the mountains and whose only hope for survival is his iPhone. It stars Tye Sheridan (“Ready Player One,” “X-Men: Apocalypse”). The director is Zach Wechter. Among the producers are Andrew Reyes, Isabel San Vargas and Christian Heyer.

The GOED board approved a cash rebate of up to \$13,200 for All Hallows Day Eve LLC for its production titled “All Hallows Day Eve,” a horror feature written and directed by Utah native Nick Jensen. He is also listed as a producer along with Ian Lucas and James W. Lucas.

The production is expected to spend about \$66,000 in Utah, including during principal shooting that took place earlier this month in Davis County. The production involves 12 cast and 15 crew.

“For us, this project is the culmination of years of hard work and passion,” Jensen said. “To be

CORPORATE FINANCIAL REPORTS

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

**Security National Financial**

Security National Financial Corp., based in Salt Lake City, reported earnings before taxes of \$4.8 million for the quarter ended Sept. 30. That compares with \$2.2 million in the year-earlier quarter.

Net earnings per common share was 21 cents in the most recent quarter, which compares with 12 cents per share for the prior-year quarter.

The company has three business segments: life insurance, cemeteries and mortuaries, and mortgages.

“I am pleased with the year-to-date operational performance of our company,” Scott M. Quist, president, said in announcing the results. “First, I would note our momentum. We have clearly improved each quarter this year. ... In some respects, our compare to last year is easier given the poor 2018 results we experienced in our mortgage

segment. In that regard, I would say that our much-improved mortgage segment results this year are not merely a function of the market, although market forces have been favorable. During the first nine months of 2019, our mortgage segment replaced about half of its regional managers and added significant executive-level production talent. Those management changes led to our significantly improved performance.”

Quist said the company’s insurance and memorial segments “continue to achieve very solid progress.” The year-to-date insurance segment operational income is up about 10 percent over 2018, and year-to-date memorial segment operational income is up about 11 percent, he said.

**APX**

APX Group Holdings Inc., based in Provo, reported a net loss of \$102.3 million for the third quarter ended Sept. 30. That compares with a loss of \$120.2 million for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$290.8 million, up from \$272.3 million in the year-earlier quarter.

The company produces smart home systems.

“We continue to work toward our milestone merger with Mosaic Acquisition Corp. to begin our next chapter as what we believe will be the leading public smart home company,” Todd Pedersen, CEO, said in announcing the results. “In the meantime, we are pleased to report strong third-quarter results, highlighted by improving momentum in new subscriber adds, double-digit underlying revenue growth, and a sharp increase in profitability from the prior year.

“We are excited about our future. Our belief is that partnering with Mosaic will help to raise our profile in the marketplace and provide a strong platform for future growth, facilitating our mission to redefine the home experience through intelligently designed cloud-enabled solutions delivered to every home by people who care.”

Producers are Karina Orton and Scott Christopherson.

“We are so excited to film in Utah,” Orton said. “It’s wonderful to follow groundbreaking stories that take place in Utah, where all of our crew has spent so much time. Having been Utah-based for so long already, we’re also grateful to work with experienced crew we know well.”

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Steve Yazzi, an engineer at the now-idle Navajo Generating Station, watches as the final puffs of steam come from the stacks of the huge coal-fired electrical generating facility that shut down for good last week.

## INDUSTRY MOVING TO RENEWABLE SOURCES

# West's largest coal power plant shuts down

**John Rogers**  
The Enterprise

The Navajo Generating Station (NGS) coal-fired power plant just over the Utah border near Page, Arizona, shut down for good last week, marking the end of its 45-year run. Area officials had been expecting the announcement from Salt River Project (SRP) managers since the announcement last year that the plant would cease operations before the end of 2019.

The NGS was the largest coal-fired generating facility in the West and its closure will be felt throughout the region. Although all of the 433 regular employees at the plant have been offered new positions within SRP, many are members of the Navajo and Hopi nations and are reluctant to move away from their ancestral homes. SRP said nearly 300 have accepted the offers, however.

The Kayenta Mine that supplied coal to NGS had stockpiled coal at the plant and was then shut down in August. The last of the coal stacks was exhausted last Monday and the plant ceased operation. The 78-mile electric railroad between the mine and the generating plant was also idled along with its workforce.

The Navajo Generating Station was owned jointly by SRP, Arizona Public Service Co., Nevada Energy and Tucson Electric Power. At full capacity, it produced 2,250 megawatts of electricity, by far the largest plant in the Intermountain area. The last electrons from the now-idle facility were sent down the transmission lines to Phoenix, Tucson and Las Vegas at about 12:09 p.m. on Nov. 18. The operation ran at full capacity until October when a gradual shutdown began.

SRP General Manager and CEO Mike Hummel said closing

the plant was a difficult but necessary decision based on economics, with natural-gas prices and renewables such as solar becoming much more cost-competitive.

"NGS will always be remembered as a coal-fired workhorse whose employees made it one of the safest and most reliable power plants in the nation," Hummel said in an announcement of the closure. "After more than 40 years of generating electricity for millions across the West, NGS and its employees are one reason why this region, the state of Arizona and the Phoenix metropolitan area has been able to grow and thrive."

SRP will now begin to decommission the power plant, which is expected to take about three years. Following de-energizing and decontamination, which will take about nine months, demolition will begin.

The closure also marks the beginning of a new era for the Navajo and Hopi tribes, both of which will have to plug significant holes in their budgets without the royalties from the mine. Hopi Chairman Timothy Nuvangyaoma said dealing with the fallout of the closures is a challenge he's accepted begun.

"It's hard work, but we're Hopi and we've always been survivors, so we'll survive," Nuvangyaoma said. "We share the same concern as the Navajo Nation. It's definitely an impact, but as far as Hopi goes, we're working hard at trying to mitigate this because our community members matter."

Nuvangyaoma estimates that 80 percent to 85 percent of the Hopi Tribe's general fund budget will be affected with the closure, which equals a \$12 million or more annual revenue loss.

## Small Business Saturday highlights year-round impact of shopping local

As the voice for our nation's entrepreneurs, the U.S. Small Business Administration (SBA) celebrates the entrepreneurial spirit every day. Our locally owned small businesses are the heart and soul of our communities. These entrepreneurs are the heroes that sustain the local tax base, support our community nonprofits and organizations and employ thousands of our neighbors.



As part of our annual tradition, I encourage you to join millions of Americans and thousands of Utahns to "shop small" on Small Business Saturday, Nov. 30, to start your holiday shopping.

On the heels of Black Friday, shopping small is a concrete way to support small retailers — the same businesses that generate two out of every three new jobs and deliver essential goods and services to America's communities 365 days a year.

Last year, there were 104 million consumers "shopping small" on Saturday, spending more than \$17.8 billion. Surveys show that over 70 percent of consumers were aware of Small Business Saturday and were determined to "shop small" throughout the year and not just for the holidays. In addition, more than 60 percent of consumers state the main reason they support small businesses is because of their contributions to the local community.

You can do your part to "shop

small" with these five simple steps:

- If you are a business owner, make sure you're prepared for the holiday shopping season by checking out helpful advice by visiting SBA's Small Business Saturday site at <http://www.sba.gov/saturday>.

- If you're a customer, commit to making at least one purchase from a locally owned small-business retailer. Get to know the owner and make your gift more meaningful by sharing their story as part of what you give your loved ones.

- Enjoy the experience. Travel outside your comfort zone to discover an out-of-the-ordinary shopping district with some trendy local stores.

- Take part in Small Business Saturday on social media, using the hashtag #ShopSmall to amplify your support. If you find a great small-business retailer with unique products, Tweet or Facebook your find so others can enjoy it, too.

- When you open your gifts, start a conversation about which one came from the most distinctive and creative sellers.

Help me support Utah's economy and our small businesses throughout the state. I encourage you to "shop small" with your friends and family on Saturday, Nov. 30.

For more information on SBA's programs and services, visit [www.sba.gov](http://www.sba.gov) or follow us on Twitter@SBA\_Utah.

Marla Trollan is the SBA's Utah District director overseeing agency programs and services in Utah.

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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](mailto:brice@slenterprise.com). The submission deadline is one week before publication.

## BANKING

• **Mountain America Credit Union** has opened a location at 1183 W. 400 S., Springville. It is one of the first completed buildings in the Marketplace Center and the first Mountain America in Springville. **Matthew Staples** is the branch manager. He has worked at Mountain America Credit Union for five years, serving as the branch manager in Provo and North Orem. Mountain America has more than 95 branches across five states.

## DIVIDENDS

• The board of directors of **SkyWest Inc.**, St. George, has declared a quarterly dividend of 12 cents per share. The dividend will be paid Jan. 7 to shareholders of record Dec. 31. SkyWest Inc. is the holding company for SkyWest Airlines and SkyWest Leasing, an aircraft leasing company.

• The board of directors of **Overstock.com Inc.**, a Salt Lake City-based online retailer and technology company, has declared a regular annual cash dividend for 2019 of 16 cents per share on the company's Voting Series A-1 preferred stock and of 16 cents per share on its Voting Series B preferred stock. Each is payable Dec. 16 to shareholders of record Nov. 29.

• The board of directors of **Extra Space Storage Inc.**, Salt Lake City, has declared a quarterly dividend of 90 cents per share on the common stock of the company for the fourth quarter of 2019. The dividend is payable Dec. 31 to stockholders of record Dec. 16. Extra Space Storage is a self-administered and self-managed real estate investment trust that owns and/or operates 1,797 self-storage properties.

## ECONOMIC INDICATORS

• A ZIP code area in **Fort Duchesne** is the least-expensive place for housing in Utah and an area in **Park City** is the most-expensive, according to a study by **UnitedStatesZipCodes.org**, using data from the U.S. Census Bureau. The median monthly housing cost in Utah is \$1,122. The area in Fort Duchesne has a median monthly housing cost of \$217. It is followed by areas in **Mexican Hat**, **Monument Valley**, **Bluff**, **Montezuma Creek**, **Whiterock**, **Marysville**, **Randlett**, **Lynndyl** and **East Carbon**. Following Park City, at \$1,981, in most-expensive

sive list are areas in **Salt Lake City**, **Alpine**, **Herriman**, **Draper**, **Sandy**, **Riverton**, **South Jordan**, **Saratoga Springs** and **Hooper**.

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## ENERGY

• **ETC Group**, a Salt Lake City-based energy engineering firm, has hired 14 people for various aspects of the business. In accounting, finance and business administration, the company hired **Josh Christensen**, vice president of finance; **Lena Ribar**, accounting supervisor; and **Chelsey Peterson**, executive/administrative assistant. In commissioning and engineering, the company hired **Madison Williams**, active energy management; **Annie Wesolek**, energy engineer; and **Micale Ward**, energy engineer. In marketing and business development, the company hired **Brad T. Rutledge**, vice president of marketing; **Marcus Sylvester**, business development manager; **Jim Mulloy**, business development; and **Robert Hooper**, business development. In project management, the company hired **Seth Christensen**, project administrator; **Jill Landis**, project administrator; **Jon Zbuka**, senior project manager; and **Liz Toone**, project manager.

## ENVIRONMENT

• Newly opened **The Store**, 90 S. Rio Grande St., Salt Lake City, at The Gateway is offering a new program focused on caring for the environment. The **"Fill the Bag"** program allows customers to bring reusable bags or buy one for 99 cents from The Store and receive 10 percent off everything that fits in the bags. The offer is available on Saturdays through Dec. 7 and is limited to three bags per person.

## EXPANSIONS

• **Young Living Essentials Oils**, Lehi, has opened a South Africa market in Johannesburg, the first Young Living market in Africa. Nearly 1,300 people recently attended the opening celebration event.

• **Sundance**, a Salt Lake City-based retailer of women's apparel, jewelry, footwear, accessories, art and home furnishings, has opened a store in the Greater Cincinnati Tri-State area, in Kenwood, Ohio. It is the first Sundance retail location in that area. It is one of three new stores to open across the U.S. this year, making a total of 17 stores.

## GOVERNMENT

• **Jordan S. Cullimore** has been appointed as the new director of the **Utah Office of Property Rights Ombudsman**. The Land Use and Eminent Domain Advisory Board voted unanimously Nov. 12 to select Cullimore to succeed the former director, **Brent Bateman**, who is returning to private law practice. Cullimore has served as a staff attorney with the Office of Property Rights Ombudsman since September 2015. Before joining that office, he worked for Utah local governments in various planning and zoning capacities. Cullimore's education includes a B.A. in political science from Brigham Young University.



Jordan Cullimore

## HEALTHCARE

• **Lipocine Inc.**, a Salt Lake City-based clinical-stage biopharmaceutical company focused on metabolic and endocrine disorders, has closed on a public offering of 10.45 million Class A units, each consisting of shares of its common stock and common warrants to purchase its common stock, and 1.55 million Class B units, each consisting of pre-funded warrants and warrants to purchase its common stock, at a price of 50 cents per Class A unit and 49.99 cents per Class B unit. Gross proceeds to the company are expected to be approximately \$6 million, before deducting placement agent fees and other estimated offering expenses. The company intends to use the net proceeds from this offering for working capital and general corporate purposes.

• **Union Pacific Railroad Employees Health Systems (UPREHS)** has changed its name to **Iron Road Healthcare**. UPREHS has been operating for more than 140 years. It said the

rebranding "pays homage to the company's extensive history and commitment to being the trusted health ally for employees of Union Pacific Railroad." The rebranding and name change involved a partnership with **Struck**, a Salt Lake City-based creative agency.

## INVESTMENTS

• **Impartner**, a Salt Lake City-based pure-play channel management platform company, has received \$20 million in growth capital financing from **Vector Capital**, a global private equity firm specializing in transformational investments in technology businesses. Impartner said the financing will allow it to further accelerate its growth by increasing sales and marketing spending and acquiring complementary technologies.

## MANUFACTURING

• **Purple Innovation Inc.**, an Alpine-based comfort products manufacturer, has announced the pricing of an underwritten secondary public offering of 10 million shares of its Class A common stock to be sold by **InnoHold LLC**, **Tony Pearce** and **Terry Pearce** for \$7 per share. The offering was increased from the previously announced offering price of 8 million shares of Class A common stock. The underwriters have a 30-day option period to purchase up to 1.5 million additional shares of Class A common stock from the selling stockholders. The sellers will receive all of the net proceeds.

## MILESTONES

• **MMA Energy Capital**, a Park City-based provider of capital in the renewable energy space, has reached over \$2 billion in originations of renewable energy investments. Since 2015, the company has originated development, construction and other custom debt financing for approximately 150 solar, wind, and other clean energy projects across 21 U.S. states and territories, totaling more than 6 gigawatts of installed capacity. The company, which is a trade name under which **Hunt Investment Management LLC** does business, originates financing for the benefit of several institutional capital clients, including **MMA Capital Holdings Inc.**, a public investment vehicle that focuses on investments that generate positive environmental and social impacts.

## OUTDOOR PRODUCTS/ RECREATION/SPORTS

• **Snowsports Industries America (SIA)**, Park City, has announced its intention to acquire the consumer-focused **Boston and**

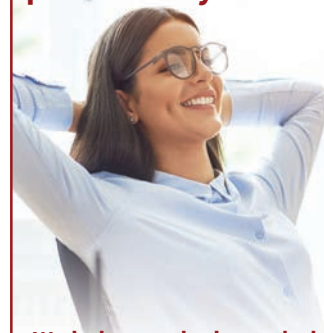
**Denver Ski and Snowboard Expos** from **BEWI Productions Inc.** BEWI, founded in 1979, is the producer of the Boston Ski & Snowboard Expo and the Colorado Ski & Snowboard Expo. The transaction is expected to close by the end of the year and is subject to certain closing conditions. Thereafter, SIA plans to start the transformation of the Denver and Boston shows in the fall of 2020, with an eye on expanding to additional cities soon, thereby creating a nationwide network of consumer-focused events for the industry.

## PHILANTHROPY

• **Bank of Utah**, **Arctic Circle Restaurants** and **Red Hanger** are cosponsoring the annual **"Warm Bodies, Warm Souls"** coat drive through Dec. 15 to benefit 13 Utah charities. The public is invited to drop off new or gently used coats, hats, scarves, gloves and blankets and new underwear and socks for adults and children at any of Bank of Utah's 20 full-service bank branches and mortgage offices, Arctic Circle's 33 restaurants from Tremonton to Spanish Fork and Red Hanger's 22 locations along the Wasatch Front. Bank of Utah is also accepting cash donations that can be earmarked for the participating charities. After Dec. 15, Bank of Utah and partners will distribute donations to **Joyce Hansen Hall Food Bank**, Ogden; **The Lantern House**, Ogden; **Cache Community Food Pantry**, Logan; **Tremonton Community Pantry**, Tremonton; **Family Support Center**, Brigham City; **Community Action Services and Food Bank**, Provo; **Crossroads Urban Center**, Salt Lake City; **The Road Home's Midvale Family Shelter** and **Men's Homeless Resource Center**,

see BRIEFS next page

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# Industry Briefs

from previous page

Salt Lake City; **Geraldine King Women's Homeless Resource Center** operated by **Volunteers of America, Utah**, Salt Lake City; **Gail Miller Homeless Resource Center for Men and Women** operated by **Catholic Community Services**, Salt Lake City; **Bountiful Community Pantry**, Bountiful; **Heber Valley Center Stage**, Heber; and **Hope Pregnancy Center**, St. George. Details are at [bankofutah.com/warm-bodies-warm-souls](http://bankofutah.com/warm-bodies-warm-souls).

- The **Salt Lake Board of Realtors** has awarded a \$5,000 **"American Dream" grant** to **Bogar Vega**, a 21-year-old electronics technician in the Utah Army National Guard. The American Dream Grant is an initiative started this year to help first-time home buyers with down payment assistance. Four grants — amounting to \$20,000 — have been awarded in 2019 by the board. The grants were presented to school teachers, first-responders, single parents and veterans.

- **Delta Restoration Services of North Salt Lake**, a provider of restoration services to commercial and residential properties, has announced a fundraising campaign with **All Hands and Hearts**, a disaster relief nonprofit organization. Delta Restoration Services will be raising funds for the nonprofit's immediate and long-term programs. For each new restoration job it begins between Nov. 1 and Dec. 3, Delta Restoration Services of North Salt Lake will be making a donation to All Hands and Hearts. Details are at <http://bit.ly/35TCrA6>.

## REAL ESTATE

- The Street Team at **Colliers International** has added **Amber**



Amber May Sheldon



Nic Woods

**May Sheldon** and **Nic Woods** as specialists in the services group. They will work from Colliers' Utah County headquarters in Pleasant Grove. Sheldon has a marketing and people management background. A recent graduate of the University of Utah with a master's in real estate development, she offers financial analysis, development modelling and investment underwriting. Woods previously was a sales professional and manager of warehouse logistics. He will focus on tenant representation and project management.

- **Salt Lake City Mayor Jackie Biskupski** recently joined with **Wishcamp Development, Utah Housing Corp.** and **Salt Lake County** officials for a groundbreaking of the rehabilitation of **Lincoln Tower Apartments** at 2017 S. Lincoln St., Salt Lake City. Lincoln Tower Apartments is a nine-story, 95-unit affordable senior living community in Sugarhouse originally built in 1980. Salt Lake City's Housing Trust Fund, using dollars from the city's "Funding Our Future" initiative, provided a \$1.3 million low-interest loan to assist with the project.

## RECOGNITIONS

- **Sterling Nielsen**, president and chief executive officer of Mountain America Credit Union, has been named **2019**

**Outstanding Chief Executive of the Year** by the **Credit Union Executives Society**. The award recognizes credit union CEOs



Sterling Nielsen

who have made a significant impact in their community and exceptional contributions to their credit union and the industry. Nielsen became the president and chief executive officer of Mountain America in 2008.

- **BrainStorm**, American Fork, and **Skullcandy Inc.**, Park City, are listed among the **"50 Best Places to Work in 2019,"** compiled by **Outside Magazine**. BrainStorm is listed at No. 42, while Skullcandy is No. 46. Receiving an honorable mention is **Gcommerce**, Park City. Developed in collaboration with Best Companies Group, the "2019 Best Places to Work" awards 50 companies from a variety of industries, including outdoor brands, marketing agencies, education, manufacturing, and health and wellness industries. Together, **Outside Magazine** and Best Companies Group work with companies to survey employees about everything from leadership and company strategy, benefits and compensation to culture and extra perks.

- **Thomas Witbeck**, a Weber State University senior, recently was selected from more than 750,000 automotive professionals to receive the **Subaru University/National Institute for Automotive Service Excellence (ASE) Technician of the Year** award. Witbeck was one of 54 technicians nationwide — only two are students — selected this year. He is also the first student from Weber State to receive the award, which was presented Nov. 13 in Phoenix, Arizona. To receive the Technician of the Year award, automotive professionals must pass the ASE certification tests with high scores and actively work in the industry, as well as receive supervisor recognition and nomination from an ASE partner. Witbeck is currently pursuing two degrees, a bachelor of advanced vehicle systems and a bachelor of integrated studies, which includes three areas of emphasis: field service operations, supply chain management and Spanish.

## RESTAURANTS

- **Captain D's**, a fast-casual seafood restaurant company, has signed a development agreement with **MH & Sons Enterprises**, led by Maqsood Merchant, for three locations in Salt Lake City and

surrounding areas. A location in Pleasant Grove will open next summer. The other locations were not disclosed. Merchant is a multi-unit operator with more than 15 years of industry experience, operating several Quiznos and Popeyes restaurants and 7-Eleven convenience stores and gas stations throughout the market. Utah will be the 23rd state for the company and will be its westernmost point in company history. Tennessee-based Captain D's has more than 530 restaurants.

- **The Birdhouse** has opened at 856 E. 900 South, Salt Lake City. The restaurant specializes in "chicken for everyone" and offers craft soda, wine, beer and other options. The 1,600-square-foot business received assistance from Salt Lake City's **Economic Development Loan Fund (EDLF)** to open in the neighborhood. The Birdhouse is part of the **Pago Restaurant Group**, which invested \$500,000 into the project with additional help from the city's EDLF of \$150,000. It is the seventh establishment the group owns and operates in the area.

## RETAIL



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- **REI Co-op**, a Seattle-based specialty outdoor retailer, has opened a store at Station Park in Farmington. It is the company's third location in Utah. REI offers outdoor gear, experiences and expertise. REI hired 60 employees for the Farmington location and has more than 320,000 lifetime members in Utah. By year-end, REI will have opened eight new stores, relocated two existing stores to larger locations, and opened three new boathouses in 2019. While anyone may shop at REI, members pay \$20 for a lifetime membership and share in the company's profits through an annual dividend. In addition, REI annually invests 70 percent of its profits in the outdoor community

through member dividends, employee retirement contributions and investments in nonprofits. In 2018, REI invested \$8.4 million in 431 nonprofits across the country.

## RURAL UTAH

- The **Governor's Office of Economic Development (GOED)** board, at its November meeting, endorsed a pair of **Rural Fast Track** grants. **Ty's Cabinets**, in Cleveland in Emery County, was endorsed for a \$50,000 grant to help it purchase an edge bander and double-head sander. The \$111,600 project is expected to result in one new full-time position. **Desert Stream**, of Nephi in Juab County, was endorsed for a \$35,000 grant to help it purchase a gusset bag filling machine. The \$70,000 project is expected to result in one new full-time position. Each company can qualify for a grant fund reimbursement of up to \$1,500 if it retains the position for 12 consecutive months. The grants had been approved by the Governor's Rural Partnership Board.

## SPORTS

- **Entrada at Snow Canyon County Club's** golf course in St. George will undergo a \$7 million renovation project, led by golf course designer **David McLay Kidd**. On-course work is expected to begin in November 2020 and be completed by September 2021. During the 10-month project, the golf course is expected to be fully closed to member and guest play for approximately five months. Entrada at Snow Canyon Country Club was founded in 1996. McLay Kidd will be assisted on the Entrada project by golf management company **Troon's** design, development and agronomy team.

## TECHNOLOGY/LIFE SCIENCES

- The board of directors of **Instructure**, a Salt Lake City-based company that offers its Canvas Learning Management Platform for schools and the Bridge Employee Development Platform for businesses, has begun a process to "explore strategic alternatives in order to maximize shareholder value." The company said the action was in response "to interest received from multiple third parties." The alternatives may include continuing as a standalone public company, going private, or being purchased by a strategic partner. The board has retained **J.P. Morgan** as its financial advisor and **Cooley LLP** as its legal advisor in connection with the review. The company said it does not

see BRIEFS page 11



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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.*

## **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. 27, 6:30-8 p.m.**

**"Simple Steps,"** 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>.

## **Dec. 2, 7 p.m.**

**"An Evening with Wendy Bird,"** an Access Salt Lake event and featuring the international speaker and performance coach. Location is The Event Hall at Access Salt Lake, 175 W. 200 S., No. 100, Salt Lake City. Free. RSVPs can be completed at [accesssaltlake.com/events](http://accesssaltlake.com/events).

## **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 a.m.-1 p.m.**

**Women in Business Luncheon**, a ChamberWest event that is the Holiday Jingle & Mingle Luncheon. Location is Western Gardens Center, 4050 W. 4100 S., West Valley City. Cost is \$20 before Nov. 26, \$20 for nonmembers or at the door (participants are asked to bring a \$15 gift for the gift exchange). Details are at [chamberwest.com](http://chamberwest.com).

## **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, noon**

**Silicon Slopes Fall 2019 Entrepreneurship Lecture Series** titled "Starting and Growing a Food Business," presented by Andrew and Shauna Smith, CEO and president and co-founders of Four Foods Group. 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).

## **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 W., Sandy. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

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

**"Business Connections,"** a ChamberWest event. Location is Megaplex Theatres, 3620 S. 2400 W., West Valley City. Free for members, \$50 for nonmembers. Details are at [chamberwest.com](http://chamberwest.com).

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

**Chamber Speaker Series**, an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Dec. 5, 8-9 a.m.**

**"The Hub of Opportunity: Creative Land Use for People with Disabilities,"** a ULI (Urban Land Institute) Utah event. The Hub of Opportunity is an innovative mixed-use, transit-oriented project scheduled to open in spring 2020. Panelists are Tricia Pilny, president/CEO, Parallel Strategies (moderator); Stephanie Mackay, chief innovation officer, Columbus Community Center; Troy Hart, real estate development manager, HousingConnect; and Paul Drake, senior manager, real estate and transit-oriented development, Utah Transit Authority. Location is Columbus Community Center, 3495 S. West Temple, Salt Lake City. Cost is \$35 for members, \$50 for nonmembers. Details are at <https://utah.uli.org/events>.

## **Dec. 5, 8 a.m.-2:30 p.m.**

**"Managing the Ill or Injured Workers under the ADA, FMLA and Workers' Compensation,"** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite

2005, Salt Lake City. Cost is \$205. Details are at [employerscouncil.org](http://employerscouncil.org).

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

**Public Policy Forum**, a Utah Technology Council event focusing on important issues regarding government's impact on business. Location is NICE inContact, 75 W. Towne Ridge Parkway, Sandy. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Dec. 5, 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. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

## **Dec. 6, 8-10 a.m.**

**First Friday Face to Face**, a West Jordan Chamber of Commerce event. Location is Megaplex Theatres, second floor, The District, 3761 W. Parkway Plaza Drive, South Jordan. Details are at [westjordanchamber.com](http://westjordanchamber.com).

## **Dec. 6, 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. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

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

**Second Annual "Best of Holladay" Awards Ceremony and Chamber Holiday Party**, a Holladay Chamber of Commerce event. Location is City Hall, Big Cottonwood Room, 4580 S. 2300 E., Holladay. Details are at [holladaychamber.com](http://holladaychamber.com).

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

**Holiday Open House**, a South Valley Chamber event. Event features samples from local restaurants and vendors and the opportunity to buy gift cards and goods from their booths. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Free. RSVPs can be completed at [Eventbrite.com](http://Eventbrite.com).

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

**WBN Christmas Luncheon**, a Utah Valley Chamber event. Location is Thanksgiving Point, Garden Room, 3003 Thanksgiving Way, Lehi. Cost is \$30. Details are at [thechamber.org](http://thechamber.org).

## **Dec. 6, noon-1 p.m.**

**Silicon Slopes Live**, a lunch and live recording of the Silicon Slopes podcast and featuring Peter

Ord, founder, and Todd White, vice president of sales, both from Beynd. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at [siliconslopes.com](http://siliconslopes.com).

## **Dec. 9, 11:30 a.m.-1 p.m.**

**"Utah Gubernatorial Candidates,"** a Wasatch Business Series event. Location is Residence Inn by Marriott, 171 E. 5300 S., Murray. Open to everyone. Cost is \$20 (prepayment is required). Details are at [murraychamber.org](http://murraychamber.org).

## **Dec. 9, 5-7 p.m.**

**Second Annual WIB Christmas Party**, a South Jordan Chamber of Commerce event. Location is Lucienne Salon Spa Boutique, 10690 S. River Front Parkway, South Jordan. Cost is \$15 for members, \$20 for nonmembers. Attendees are asked to bring an auction item (all funds go to the Jordan Education Foundation Christmas for Kids program). Details are at [southjordanchamber.com](http://southjordanchamber.com).

## **Dec. 9, 5:30-7:30 p.m.**

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

## **Dec. 9, 6-7 p.m.**

**Accounting Clinic**, 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>.

## **Dec. 10 and 17, 8 a.m.-4 p.m.**

**"The Leadership Secrets of Santa Claus,"** part of the Salt Lake Community College Frontline Leader Workshop Series. Dec. 10 is at SLCC's Miller Campus in Sandy. Dec. 17 is at the Westpointe Campus in Salt Lake City. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/frontlineleader.aspx>.

## **Dec. 10, 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).

## **Dec. 10, 11:30 a.m.-1 p.m.**

**Holiday Soiree**, a South Valley Chamber Women in

Business event. Location is La Caille, 9565 Wasatch Blvd., Sandy. Cost is \$50, \$400 for a table of 10. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## **Dec. 10, 6:30-8 p.m.**

**WordPress Workshop**, 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>.

## **Dec. 11, 5-7 p.m.**

**Business After Hours**, an Ogden-Weber Chamber of Commerce event. Location is Fat Cats, 2261 Kiesel Ave., No. 1, Ogden. Free for chamber members and first-time guests, \$10 for nonmember guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## **Dec. 11, 6-7 p.m.**

**"Successful Marketing Campaigns,"** 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](http://Eventbrite.com).

## **Dec. 12-13**

**19th Annual Summit Director & Officer (D&O) Training Conference**, presented by Diversified Insurance Group and designed for board chairs, corporate directors and senior executive officers of publicly traded, pre-IPO and private companies to gain insight and receive instruction from nationally recognized experts and thought leaders on best practices and strategies to improve boardroom performance. Location is Montage Deer Valley Resort, 9100 Marsac Ave., Park City. Cost is \$600. Details are at <https://www.summitconf.org/registration>.

## **Dec. 12, 8 a.m.-noon**

**"Advanced I-9 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).

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

**Annual Holiday Party and Networking Luncheon**, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Cost is \$20. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).



# Succeeding in Your Business

## Are you smart or educated? There really is a difference

I was extremely touched to receive an email from a young lady in India who had read and was reacting to a column I wrote years ago called "The Trouble with Kids Today." In the column, I commented on the lack of entrepreneurial spirit and drive in a younger generation accustomed to having things given to them and structured for them.

Her email deserves to be quoted at length:

"Education is definitely a boon bestowed, which if inculcated does give you the result of being recognized in the society as educated. But I think we have to ask: 'Is that the end or is it the beginning?' If education was enough to be qualified for a happy life, then why do we have people in the category of 'educated unemployed'? With all this education and still striving to make a living, don't you think that they are not truly 'educated'?"

"My brain and my heart had a joint committee meeting and the result turned out to be saying 'education' is the process of teaching and making oneself

productive enough in the field of his/her liking. It is just not about hanging degrees and certificates around the neck but making the mark of self-recognition.

"Many people with little formal 'education' have ended up as chapters in the school books for the students to draw inspiration from. For example, Abraham Lincoln, Steve Jobs, Mark Twain, (Indian entrepreneur) Dhirubhai Ambani, (Indian cricket star) Sachin Tendulkar and William Shakespeare. Their success hardly rested on the virtues of education but on the shoulders of the determination and focus that brought out their abilities, which enabled their recognition as pioneers in their own fields.

"Despite unprecedented technological and cultural sophistication, this generation's 20-year-olds lack some of the 'soft skills' that are necessary to move up the professional ladder: perseverance, humility, flexibility and commitment. Instead, they are obsessed with textbook education and white-collar

dreams.

"Could you please write something about this?"

You bet I will.

The difference between book education and what I will call street smarts — the ability to deal with people, to see and exploit opportunities, and to adapt to a world that is constantly changing — has been noted for generations.

One of my favorite quotes, from former U.S. Pres. Calvin Coolidge, is this: "Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent."

One of my teachers once told me about the necessity of a college education in contemporary America, saying: "If you are not educated, you had better be smart. If you are not smart, you had better be educated."

Of course, education has a role. You cannot be an entrepreneur in the information technology industry without a thorough

grounding in mathematics and computer science. You cannot be a star athlete without intensive daily practice and study of the professionals.

But it is not education alone that gets results. I am the proud owner of a degree from a prestigious Ivy League college (from where I graduated magna cum laude, no less). I worked very hard to get that degree. I learned a great deal both in and out of the classroom and wouldn't trade my four years there for anything on Earth.

If anyone were to ask me why I have achieved what I have, however, I would not give credit to that college but to something that happened much earlier.

I grew up in Yonkers, New York, a working-class community just north of New York City, and lived in a cramped one-bedroom apartment with my parents. Next to Yonkers was an extremely wealthy community called Bronxville. Many of my friends in grade school were Bronxvillians, and when I visited their homes I was amazed at the amount of space they had, the beautiful backyards where we played and the fact that they

often had their choice of three or four bathrooms.

I was embarrassed to invite them over to play at my home, where there was barely room for me, and swore very early on in life that someday I would have a big house in a place like Bronxville. I read books like crazy and drove my teachers nuts with questions. My first-grade teacher understood what I was doing and kept me after school every day to take on advanced reading and math assignments. Soon I skipped a grade, was reading at a college level at the age of 10 and started on the path to that Ivy League college.

My education was important, but my desperation to get out of that damned apartment and get something better out of life made me what I am today. And I am still hungry. If you are any good, the hunger will stay with you for life; you will never settle for what you have — and your education will never stop.

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

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## Consider affordability, simplicity and predictability when choosing health plan

The open enrollment period for selecting a 2020 Affordable Care Act (ACA) health plan is now underway. This year, Utahns have five insurance carriers to choose from, including Molina; SelectHealth; University of Utah Health Plans; Bridge-Span, which is rejoining Utah's exchange after dropping out in 2015; and Cigna, which is offering ACA plans in the state for the first time.

The open enrollment period runs through Dec. 15.

There's a lot to think about when shopping for a plan, so be sure to take time to assess what you need and what's important to you. According to a recent national survey Cigna conducted, for many people it all comes down to three main considerations: affordability, simplicity and predictability.

### Affordability

When you think about

the price of a plan, be sure to look at more than just the monthly premium. You should also consider your other costs, such as the annual deductible (how much you have to pay for care each year before your plan starts to pay) and the co-insurance percentage (your percentage share of the bill that you pay after reaching your deductible).

In general, you'll pay a lower premium when your deductible is higher. You'll also pay a lower premium if your share of the bill is higher — for example, if your share is 30 percent (plan pays 70 percent) rather than 20 percent (plan pays 80 percent).

Also, be sure to check if you're eligible for a federal subsidy for your monthly premium. Four out of five consumers who buy their own insurance on the exchange qualify.

Another thing to keep in

mind is that most insurance plans provide in-network coverage for basic preventive care services, such as your annual check-up, at no additional cost. For other types of care, such as when you or a family member is sick or has an ongoing medical condition like diabetes, look for plans that offer quality care providers in your local area, as well as low or no-cost benefits such as prescription discounts and health coaching.

### Simplicity

You'll also want to consider how convenient your plan is when you need to access care or get help. For example, does your plan offer a 24-hour health support line or virtual care (telehealth) appointments, at no additional cost? These services can help you maintain health and wellness beyond your basic preventive care screenings.

In the national survey, 87 percent of people said that health insurance plans should

make it easy for consumers to talk to a doctor or nurse 24/7 and 70 percent said they would be willing to try a telehealth service that enables them to talk to a doctor over the phone or computer instead of going to the doctor's office. The response was even higher — 80 percent — among parents of children under age 18.

### Predictability

Predictability is connected to both cost and convenience. In the national survey, 90 percent said that knowing where they could find the best price for their prescription drugs would be a real benefit, and nearly half (49 percent) would be interested in a plan that helps them identify how much they would have to pay for care out of their own pocket.

Check if the plan you are considering offers an online tool to help you estimate your costs by procedure (for example, MRI, colonoscopy or knee

replacement) and by health-care provider so you can make informed choices and know what to expect. Doing some research in advance can help you avoid surprise bills later.

Here are some important tips as you pick your next ACA provider:

- **Take time to plan, assess and understand.** Think about what your healthcare needs are and if you are willing to choose a higher deductible in return for a lower monthly premium. Compare plans at [healthcare.gov](http://healthcare.gov).

- **Be sure to sign up for your 2020 health plan by Dec. 15.** That's the last day to enroll in a new plan or change your 2020 coverage.

- **Be sure to pay your first premium before Jan. 1, 2020.** Your 2020 coverage starts on Jan. 1 only if you have paid your first premium.

Sean Jolley is vice president of sales for Cigna in Utah.



CLIFF ENNICO



SEAN JOLLEY



## BRIEFS

from page 7

expect to make additional public comment regarding the situation until the board approves a specific action or otherwise concludes the process. The previously scheduled financial analyst day on Dec. 3 has been canceled to allow management and the board to explore the strategic alternatives.

• **Podium**, a Lehi-based interaction management platform for businesses, has appointed **Rick Hasselman** as its first chief financial officer and **Chance Olson** as executive vice president of strategy and business operations.



Rick Hasselman



Chance Olson

Hasselman has more than two decades of experience in public and private corporate finance and operations leadership roles. He most recently served as vice president of finance and operations for Sumo Logic. Prior to that, he served in several roles at Google and was a director at PwC. Olson has a decade of experience guiding both high-growth technology companies as well as Fortune 500 corporations in a variety of financial and operational functions. Most recently, he served as the vice president of strategy and M&A at Pluralsight. Prior to that, he was a consultant at McKinsey & Co. Olson's education includes a B.S. in business management from Brigham Young University. With the new hires, the company's employee count has risen from 430 at the beginning of the year to 661 at the start of November.

• **MasterControl**, a Salt Lake City-based digital platform company that enables life sciences and

regulated companies to develop, manufacture and commercialize life-changing products, has hired **Alan Rencher** as vice president of engineering, **Rajesh Talpade** as vice president of product, and **Sue Marchant** as product management director. Rencher will scale MasterControl's growing engineering team and practices. Prior to MasterControl, Rencher served as chief information officer at chief architect at Target Corp. Talpade will oversee all product management, design and delivery at MasterControl. He previously was vice president of product at Clarifai and a product area manager at Google. Marchant will help infuse MasterControl solutions with machine learning and artificial intelligence. He previously was director of product at NICE Systems Ltd.

• **Weave**, a Lehi-based company offering a business toolbox for service-based businesses, has hired **Jeff Lyman** as its first chief product officer. Prior to joining Weave, Lyman spent more than six years at Vivint Smart Home. Most recently, he served as its chief product officer. Prior to Vivint, he held various leadership roles during nine years at Nike.



Jeff Lyman

• **Verisys**, a South Jordan-based company offering a cloud-based technology platform of data, analytics and services that supports enterprise-wide compliance in the U.S. healthcare industry, has hired **Srini Chillara** as chief technology officer. He will lead a team of more than 60 developers and software engineers. Chillara has more than three decades of experience in architecture, design and development of complex software systems to support ongoing engineering efforts. Prior to joining Verisys, Chillara worked at Experian Health, managing multiple products.

## CALENDAR

from page 9

### Dec. 12, 3-4:30 p.m.

"**Master Class: Small-Business Vision Board Workshop**," a Women's Business Center of Utah event. Location to be determined. Cost is \$15. Details are at [www.wbcutah.org](http://www.wbcutah.org).

### Dec. 12, 6-8 p.m.

"**Business Essentials**," 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>.

### Dec. 13, 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).

### Dec. 13, 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).

### Dec. 13, 8:30-11:30 a.m.

"**Grow Your Business: Business Foundation**," 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>.

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

**Lunch & Learn**, a Murray Area Chamber of Commerce event. Speaker is from the Wasatch Front Regional Council. Location is Prohibition Utah, 151 E. 6100 S., Murray. Cost is \$19 for members, \$25 for guests. Details are at [murraychamber.org](http://murraychamber.org).

### Dec. 13, 11:30 a.m.

**Second Friday Casual Lunch**, a ChamberWest event. Location is Pins & Ales, Valley Fair Mall, 3601 S. 2700 West, West Valley City. Details are at [chamberwest.com](http://chamberwest.com).

### Dec. 13, noon-1 p.m.

**Silicon Slopes Live**, a lunch and live recording of the

see **CALENDAR** page 13

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## Opinion

# Crony Christmas lists crammed into phony Congressional crisis

Here we go again. Another short-term resolution has passed in Congress to avert a government shutdown. Legislators routinely manufacture this sort of “crisis” to ram through provisions that wouldn’t survive scrutiny standing on their own. As expected, Congress has pushed the budget deadline into December, but whenever the next full funding bill is finally taken up, there will inevitably be an effort to load it up with crony handouts.

At the top of the wish list will be “tax extenders.” These are tax provisions that generally bestow benefits on particular business interests, but they expire every year or so. They must be renewed regularly if the benefits are to continue.

Not all tax extenders are corporate favoritism. Some alleviate economic distortions in the tax code. But most of those provisions were either mooted by the 2017 tax reform or have already been made permanent. What is left, by and large, is cronyism, especially for various forms of renewable energy.

There are a number of negatives associated with the system of temporary tax

extenders beyond the fact that many of them consist of corporate handouts and other bad policies. For one, the current list of tax extenders includes provisions that have been expired since 2017 or 2018. Often when this happens, Congress makes their renewal retroactive. This practice only exacerbates the economic distortions and uncertainty surrounding extenders. Tax accountants, however, love it.

Temporary extenders also produce a wasteful lobbying bonanza as businesses seek to ensure that their benefits are renewed. This system is terrible for everyone except the direct beneficiaries of the largesse.

If any of the current tax extenders happen to be good policy, they should be made permanent. The rest should be allowed to die for good.

Beyond extenders, another tax provision to beware of at this time of year is the electric vehicle tax credit, which is in the process of phasing out. It’s limited by the number of vehicles sold on a per-manufacturer basis, so it’s not ending all at once, but two of the top sellers in the industry have

already surpassed the current threshold.

Yet, just as with extenders, there’s a lot of pressure to keep this gravy train rolling. Automobile retailers obviously want it. And for both political and ideological reasons, many members of Congress are also on board. Recently, a coalition of 166 Democrats in Congress signed a letter to House leadership advocating an extension of the electric vehicle tax credit as part of a list of other green-energy credits and handouts.

Working against their effort is the fact that the benefits of this tax break go primarily to wealthy individuals who are better able to afford the more expensive electric vehicles. A 2016 Congressional Research Service report found that 78 percent of those tax credits went to people with adjusted gross incomes of \$100,000 or more, and 7 percent went to people earning over \$1 million. A later analysis by the Pacific Research Institute confirmed these findings, including that over 99 percent of the credits went to households earning above \$50,000.

Granted, in their continued fight to remove the cap put on the state and local tax deductions as part of tax reform, Democrats have proven that they have no problem with

handouts to the wealthy if they perceive that it serves a broader ideological purpose.

But even they must admit that it doesn’t look good when their top presidential candidates are now waging class warfare and pushing wealth taxes.

Nor can anyone credibly claim that this tax credit serves a greater good. A paper published earlier this year by economists Benjamin Leard, Shanjun Li and Jianwei Xing showed that electric vehicles primarily replace newer gas-powered vehicles that are already relatively fuel-efficient, not older vehicles that generate more pollution. These researchers also find that 70 percent of the buyers getting the credits were going to purchase an electric vehicle anyway.

There is, in other words, every good reason to let the electric vehicle tax credit expire as intended. Congress should likewise resist its impulse to keep renewing corporate handouts by reviving expired tax extenders.

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

# Here's the explanation for the Zelensky interview that got away

The phrase “quid pro quo” is usually translated as “something for something.” In the case of Pres. Trump’s communications with Ukrainian Pres. Volodymyr Zelensky, it appears the “quo” was supposed to have been a declaration of his commitment to undertake investigations into the 2016 election and Joe Biden. *The New York Times* reported that a public announcement was set to be made on my CNN program. So, I think I owe readers my best understanding of what actually happened.

Ever since Zelensky was elected president in April, my team and I have been interested in having him appear on the show. He is a fascinating political figure, a total outsider who swept into power. I had visited Ukraine several times and interviewed the previous president of the country three times, so I was familiar with the place and had good contacts.

We began the process of establishing connections with the new administration, which was cordial and efficient throughout. Heads of state often find it useful to give interviews around the time of the annual U.N. General Assembly in September, and that was our target.

About a week before the main UN gathering, another major conference was taking place in Kyiv, an annual event that brings together Ukrainian elites with Western politicians, diplomats, intellectuals and journalists. Since I was scheduled to participate, I queried as to whether I could meet with Zelensky to secure the televised interview and get him comfortable with me. His office readily agreed.

On Sept. 13, I met with Zelensky in Kyiv, on the sidelines of the conference. He came across as smart, energetic and with a much sharper feel for politics than you might expect from a neophyte. It was

a brief conversation, but we did discuss most of the big issues he faces — Ukraine’s relations with Russia and the U.S., economic reform and corruption. We also talked about whether he wanted to do the interview in English — which he speaks well — or Ukrainian. I left with the sense that all was well. Zelensky had perhaps seemed a bit distracted, but I assumed this was because of the many challenges he faced.

It’s a testament to Zelensky’s skill that he did not let on in any way the immense pressure he was under. As we now know, for months the Trump White House had been mounting an intense campaign to force him to publicly announce those investigations. He had tried to resist and put them off in various ways, but ultimately decided he would have to give in, according to the *Times*. His team apparently concluded that since he was planning an interview with me anyway, that would be the forum in which he would make the announcement, though neither he nor any of his team ever gave us any inkling that this was their plan. However, after my meeting with him in Kyiv, my team began to discuss potential logistics of the interview with his team — time and place.

But I had not realized how much the ground had already begun to shift before our meeting. On Sept. 5, *The Washington*

*Post* published an editorial revealing that it had been “reliably told” that Trump was trying to force Zelensky to investigate Joe Biden. On Sept. 9, four days before my visit to Kyiv, House Democrats initiated an investigation into the *Post*’s allegations. That same day, the intelligence community inspector general notified the House and Senate Intelligence committees of the whistleblower complaint. The next day, Sept. 10, House Intelligence Committee Chairman Adam Schiff sent a letter to acting Director of National Intelligence Joseph Maguire, demanding that he turn over the complaint. That is also the day that Trump announced that he had fired John Bolton as national security advisor. And then, on Sept. 11, aid to Ukraine was unfrozen with no conditions.

Imagine Zelensky’s dilemma. By the time I met with him in Kyiv, he knew the aid had been released, but the backstory had not yet broken into public view. Ukrainian officials I spoke to about the release of the aid were delighted but a little surprised and unsure as to what had happened. Zelensky and his team were probably trying to figure out whether they should still do the interview.

A few days later, on Sept. 18 and 19, the *Post* broke the story wide open. The interview was called off. We are, of course, still trying to get it.

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

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FAREED  
ZAKARIA





# Financial wellness should be part of your small-business strategy

When most people think about wellness, not surprisingly, what comes to mind first are topics like mental and physical health, work/life balance and mindfulness. But financial wellness is a key contributor to overall happiness. In fact, financial stressors tend to have a negative impact on health and wellness. This is true not only with personal finance, but in business as well.

For small-business owners, finances are a significantly overlooked part of how they view wellness. Only 8 percent of entrepreneurs consider finances when they think of wellness, but it's an especially important issue given that the lines between their personal and professional lives are often blurred.

To better understand how small-business owners think about the financial health of their businesses, KeyBank recently surveyed members of its Business Forum to gather insights on the time they spend on the financial health of their businesses, what's keeping them up at night, and the most important financial wellness habits business leaders should incorporate into their everyday lives.

## Are Business Owners Overly Confident in Their Financial Futures?

More than 6-in-10 small business owners are confident in both the financial health of their business and their personal financial future. Nearly one-half agree that managing cash flow (46 percent) and maintaining proper cash reserves (45 percent) are the most important things a business owner can do to sustain good financial health.

However, nearly half of business owners admit they do a poor job maintaining a detailed budget and another one in five say they devote too little time to understanding cash flow and maintaining proper cash reserves. This begs the question: Without a clear picture of the profits and losses, how can business owners be so sure their company is on the right track? Why aren't they doing more to nurture the financial health of their business?

Respondents mentioned several other impediments to business health. Among them: proactively assessing risks to the business and knowing when to spend money on expansion and upgrades.



RYAN  
MARTIN

Running a small business is a tremendous commitment — it's more than a full-time job. All of the important details and decisions wind up on an owner's desk, which means they may not have enough time to address important challenges.

For many owners, the constant pressure to consider revenue fluctuations and ensure there's a proper cash cushion means that other important aspects of the business are deprioritized. For example, one-third of business owners believe they neither devote enough attention to investing in their workforce nor to enhancing the well-being of employees.

Additionally, 45 percent spend too little time leveraging the latest technology to cut down on costly inefficiencies. Other challenges include time for strategizing ways to reduce operating costs and managing inventory appropriately.

### Improving Financial Wellness

Having the right team of experts in your corner can set you up to address the many challenges you inevitably will face as a business owner. Even if you feel positive about your current financial health, you can never be complacent. And KeyBank offers expert guidance and a full suite of small-business solutions to help optimize your financial health, regardless of your financial confidence.

**Proper Planning Leads to Small Business Success**

Small-business success stories are often the result of hard work and careful planning. If you're thinking of starting this journey, it pays to set your business up correctly right from the start. You'll need to properly register your new company, draw up a strategic plan, and make important financial decisions. You'll also want to develop a trusting relationship with a business banker who can help guide you through the process.

### Determine Your Vision

Understanding where you're starting from and where you want to be in five years helps you set both short- and long-term financial goals. Do you want to grow from a home-based business to a company with 20 or more employees? Or are you happy to stay small-scale and serve a niche audience?

### Writing a Business Plan

Once you decide on the business you're most passionate about, be sure to have a formal business plan. Not only will it show that you've given thought as to how you'll run the business, but it'll also set you up for success. According to the Small Business Administration, the traditional plan looks at nine separate items, including a market analysis and financial projections. You can also write a brief version of the plan, especially if you don't have all of the information yet.

### Register Your Business

If you're applying for a

business loan or line of credit, be sure that your business is registered and that you obtain a separate Tax ID number. You may also want to speak to a lawyer or tax advisor about the best way to structure your new company. Many options are available and some may work better for you based on your company size, sales volume and the type of business.

### Find a Location

According to the SBA, home-based businesses account for approximately 50 percent of all businesses. If you do operate from your home, you'll still want to take steps to formally set up your business, such as renting a P.O. box and clearing out a space to work. For retail establishments, the U.S. Census Bureau provides online tools, including a location evaluator that will tell you how many similar businesses are already in existence in your city or town.

### Funding Your Business

Separate their personal finances from the business as much as possible. This can be as simple as opening a separate bank account to pay business expenses and using a business credit card. You should also talk to your insurance agent about purchasing a separate business insurance policy.

**Ryan Martin** is the senior vice president and regional retail leader of KeyBank's Utah Market.

## CALENDAR

from page 11

Silicon Slopes podcast and featuring Dell Loy Hansen, president and CEO of Wasatch Group and owner of Real Salt Lake. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at silicon-slopes.com.

### Dec. 17, 8 a.m.-noon

**"Recognizing and Addressing Workplace Conflict,"** 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.

### Dec. 17, 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.

### Dec. 17, 11:30 a.m.-1 p.m.

**Wasatch Business Series** event featuring U.S. Rep. Ben McAdams. Location is Residence Inn by Marriott, 171 E. 5300 S., Murray. Cost is \$20 before Dec. 13, \$20 after Dec. 13 or at the

door. Details are at murraychamber.org.

### Dec. 18, 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.

### Dec. 18, 5:30-6:30 p.m.

**Small Business Development Center (SBDC) Workshops,** including "Quickbooks Workshop" and "Tax Planning." Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

### Dec. 19, 8:30-10:30 a.m.

**"Unemployment Insurance in Utah: Appeal Hearing Workshop,"** an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

### Dec. 19, 9-10 a.m.

**"Coffee With Clancy: Making Intellectual Property an Asset for Business Growth,"**

see CALENDAR page 14

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Tuesdays!**

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# Business Tech

## You don't have to break the bank to get cool tech in your next car

There is no doubt that today's technology is amazing. With technology by our side, we can achieve almost anything. In fact, technology is so amazing that it can almost help that car next to you turn on its blinkers as it cuts you off.

Since automatic blinkers are not a reality yet, let's take a look at some of the tech that the top car companies put on their vehicles.

Toyota was the world's leading car brand through 2018 — it increased its sales to exceed 8 million vehicles worldwide. With more 2019 Toyota models flooding the streets than any other brand, this is going to be the most common car technology out there.

One of Toyota's most popular models, the Corolla, comes equipped with standard Toyota Safety Sense 2.0 (TSS 2.0). TSS 2.0 includes technology like a pre-collision system with pedestrian detection. The pre-collision system uses millimeter-wave radar and a low-light camera with shape recognition to detect objects within your striking distance. If you do not apply the brakes on your own in time, the system will automatically do so in order to reduce speed and lessen the severity of an accident.



BAHAR  
FERGUSON

Another advanced feature of the 2020 Corolla is the lane-departure alert with steering assist. This is a lane and edge-of-road monitoring system that keeps a driver on the road. If a driver begins to stray into a nearby lane or off the side of the road for some reason, this system will provide an audible and visual alert. If the alert goes unnoticed by the driver, the system may take matters into its own hands and gently correct steering to keep the vehicle on an appropriate path.

While being kept in your lane thanks to lane departure alert and steering assist, you'll also be kept at the appropriate speed limit at all times, thanks to their adaptive cruise control. This cruise control technology uses aspects of their other Toyota Safety Sense features to help your car maintain a pre-selected speed while leaving you the ability to slow down or speed up, depending on the conditions. This means your cruise control will automatically slow you down when approaching a slower vehicle and it will speed back up to your set speed once that vehicle is out of the way. This technology is found only on the CVT model and may be difficult to trust at first, but by the time you finish a

road trip or two, you'll be thrilled to have it.

It would be hard to cover technology in Toyota vehicles and not mention the Prius. From memes to bumper stickers, I am sure you've become acquainted with this car by now. And while there are a lot of stereotypes for this car, that doesn't change the fact that it's got a lot of tech.

The first thing you'll notice on entering the Prius is its large 11.6-inch multimedia display. This giant touchscreen control panel is the brains for the whole car. From this larger touchscreen, you can adjust the climate, see car fluid levels and other information and, thanks to Apple CarPlay; follow Apple Maps; read your iMessages; and control your music. You can even connect Amazon Alexa to your control panel, enabling you to ask Alexa for the news and weather or to control any smart-home devices.

The technology doesn't stop at the control panel. The windshield has a color heads-up display i, allowing you to focus on the road while maintaining your speed, turn-by-turn directions and battery life. This technology is derived from fighter pilot displays and helps keep drivers focused on the road.

You can find the next impressive piece of technology just

below the control panel. It may not look like much — or anything at all, actually. But if you were to put your phone on it, you'd notice something awesome. This is the Qi-compatible, wireless-charging, non-slip surface. Gone are the days of arguing over the only phone charger. All you have to do is set your phone down and let it charge. Thanks to this charging station, you can free up additional USB ports for other guests or devices.

Moving from Toyota to Volkswagen, another top-selling worldwide car company, you'll find vehicles with just as much impressive technology. The Jetta, for example, has a completely customizable 10-inch digital cockpit display. You get to choose what is displayed in front of you as you drive. You can select anything from fuel economy to travel time, GPS, elevation or speed. Anything you choose will be displayed digitally at high resolution.

Want to stay in touch with your Jetta while away from it?

Then download the VW Car-Net app. This mobile application is perfect for staying up to date with your car's current condition. You'll receive notifications if you left a door open, if your car is left unlocked or even when rain is in the forecast and your sunroof is open. You can also use the app to receive a vehicle health report so you can check the diagnostics of your car.

I think it is important to notice that in this article, I only covered common and affordable vehicles. While cars like BMW and Tesla will have far more technological bells and whistles at an inflated price, your everyday cars are still loaded with technology. That doesn't mean that a BMW or a Tesla isn't better than a Toyota or VW. It just means you don't have to break the bank to get a car with great tech.

Bahar Ferguson is president of Wasatch I.T., a Utah provider of outsourced IT services for small and medium-sized businesses.

## CALENDAR from page 13

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 Tom Briscoe, registered patent attorney and IP strategist at Kunzler Bean & Adamson. Location is Publik Coffee Roasters, 975 S. West Temple, Salt Lake City. Free. Details are at [www.wbcutah.org](http://www.wbcutah.org).

### **Dec. 19, 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).

### **Dec. 19, 6-7 p.m.**

**Small Business Development Center (SBDC) Workshops,** including "Intellectual Property" and "Legal Clinic." Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

### **Dec. 20, 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).

### **Dec. 27, 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).

### **Dec. 27, 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).

### **Jan. 3, 8-10 a.m.**

**First Friday Face to Face,** a West Jordan Chamber of Commerce event. Location is Megaplex Theatres, second floor, The District, 3761 W. Parkway Plaza Drive, South Jordan. Details are at [westjordanchamber.com](http://westjordanchamber.com).

see BRIEFS next page



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## CALENDAR

from previous page

### Jan. 8, 5-7 p.m.

**Business After Hours**, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Free for chamber members and first-time guests, \$10 for nonmember guests. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

### Jan. 10, 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).

### Jan. 10, 8-10 a.m.

**Friday Forum**, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at [thechamber.org](http://thechamber.org).

### Jan. 14 and 21, 8 a.m.-4 p.m.

**"Effective Time Management,"** part of the Salt Lake Community College Frontline Leader Workshop Series. Jan. 14 is at SLCC's Miller Campus in Sandy. Jan. 21 is at the Westpointe Campus in Salt Lake City. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/frontlineleader.aspx>.

### Jan. 14, 9-10:30 a.m.

**"Jump Start: Intro to Entrepreneurship,"** a Women's Business Center of Utah event. Location is the Women's



## CLASSIFIED

### CAREERS

#### TECHNOLOGY

**Micron Technology, Inc.** has openings for **Engineers-Cell** positions in Lehi, Utah. Responsibilities include: working with pilot fab and jdp team to develop 3d x-point memory cell development technology. Mail resume to Nate Burt, 4000 North Flash Drive, MS 2-702, Lehi, UT 84043. Please reference Job #10878.1273.

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

### Jan. 15, 8 a.m.-noon

**"Improving Behavior: Setting and Achieving Performance Goals for All Workers,"** a Small Business Development Center (SBDC) event. Location is Tooele Technical College, Board Room, 88 S. Tooele Blvd., Tooele. Cost is \$98. Details are at <https://clients.utahsbdc.org/events.aspx>.

### Jan. 16, 9-10 a.m.

**"Coffee With Clancy,"** 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. Location is Avenues Publik Coffee Roaster, 502 3rd Ave., Salt Lake City. Free. Details are at [www.wbcutah.org](http://www.wbcutah.org).

### Jan. 16, 11:30 a.m.-1 p.m.

**"Multiplying Lasting Pro-**

**fitable 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).

### Jan. 16, 3-5 p.m.

**Public Policy Forum**, a Utah Technology Council event focusing on important issues regarding government's impact on business. Location is Utah State Capitol, 350 State St., Salt Lake City. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

### Jan. 17, 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).

### VOLUNTEERS



#### International Relief Teams Seeks Skilled Construction Volunteers

International Relief Teams (IRT) is seeking volunteers with construction skills (handypersons or licensed contractors) for one week deployments to U.S. flood affected areas to help those families who cannot financially recover on their own, get back into their homes. Our construction teams are currently working in Louisiana in the aftermath of last year's record floods, and anticipate we will be needed in Texas in the near future.

Although skilled construction volunteers are our first priority, we will be adding a limited number of unskilled volunteers to each team. All volunteers accepted for this assignment will be flown commercially from an airport near their home to an airport near the job site, leaving on a Sunday and returning the following Sunday. IRT will provide minivans for volunteers to use to for local transportation to and from the arrival airport and to and from the job site.

Teams will be housed at local churches or other suitable facilities. Volunteers are responsible for bringing their own bedding, towels, and toiletries. There is a \$150 volunteer participation fee to help cover airfare and local transportation costs, and volunteers are responsible for their own meals while on assignment.

Work is performed Monday through Friday (full days) and a half day on Saturday. Job assignments generally include installing windows, doors, kitchen cabinets; laying tile, linoleum, or wood flooring; building handicap ramps to the home; roofing; drywall and mudding; finish carpentry work, finishing plumbing; and other related tasks. We ask each volunteer to bring basic hand tools, such as a tool belt, hammer, pliers, putty knives, tape measure, etc. Power tools, generators, compressors, and other large specialty tools are provided by IRT and our local agency partners.

For more information, contact Brett Schwemmer ([bschwemmer@irteams.org](mailto:bschwemmer@irteams.org)), or to apply for an assignment, fill out an online volunteer application ([www.irteams.org](http://www.irteams.org)).

About IRT: Since 1988, IRT has been actively involved in helping families in need in 68 international disasters, and 24 U.S. disasters. IRT construction teams worked for more than six years repairing and rebuilding homes in Mississippi after Hurricane Katrina, and four years in New Jersey after Superstorm Sandy, and is now working in Louisiana after last year's record floods.





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