

Focus



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Katie Mahoney, vice president of health policy for the U.S. Chamber of Commerce, makes a point during the recent Business & Health Care Summit, presented by the Salt Lake Chamber.

Healthcare improvements must occur in toxic political climate

Brice Wallace
The Enterprise

Whatever may happen to improve the American healthcare system, it will have to occur in a “we win, you lose” national political atmosphere, according to a U.S. Chamber of Commerce official.

Speaking in Salt Lake City recently during the Salt Lake Chamber’s Business & Health Care Summit, Katie Mahoney, vice president of health policy for the U.S. chamber, said the federal government is “a very polarized environment” and reminded the audience of “the unfortunate political landscape in terms of the very polarized Congress that we’re working with right now.”

“That is, I think, unfortunate not only for us as a country but also as we look for opportunities to fix the current healthcare system,” Mahoney said. “It’s sort of, who’s going to get the win, if you will, if something happens, and who is going to therefore lose because the other party won?”

Exacerbating the situation in D.C. is that both political parties “have lots of things that are kind of hanging around their necks,” she said. For the GOP in the wake of its ongoing issues with the Affordable Care Act, it’s the party’s positioning on the issue of coverage for people with pre-existing conditions. For the Democrats, it’s the intra-party struggle with “Medicare for All.”

see **HEALTHCARE** page 4

Report: Apartment industry adds \$17.1 billion to Utah's economy

Apartments in Utah — along with their tenants — are huge contributors to the state’s economy, according to a new report commissioned by the National Apartment Association (NAA). The survey, conducted by Hoyt Advisory Services, found that the apartment industry and its residents annually contribute \$17.1 billion to Utah’s economy — \$9.8 billion in Salt Lake City alone.

“As demand for apartments continues to grow locally and nationally, the significant contributions to Salt Lake City’s economy also increase,” said Paul Smith, executive director of the Utah Apartment

Association. “Apartments drive our local economy by adding employment opportunities, as well as revenue from resident spending, new construction, renovation and repair and operations, all of which are positively impacting Salt Lake City.”

In Salt Lake City, the apartment industry supports 45,926 jobs, the NAA report found. Other financial contributions break down as follows: Resident spending contributes \$8.6 billion to the local economy,

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Confidence still strong in Utah, wanes nationally

While consumers across America seem to be waning in their economic optimism, Utahns still think things are going well. The Zions Bank Utah Consumer Attitude Index (CAI) increased 0.8 points to 120.1 in October. The CAI is still down 0.4 percent from this time last year. Meanwhile, the national Consumer Confidence Index decreased 0.4 points to 125.9 in October.

The Utah Present Situation Index, a sub-index of the CAI, decreased 8.1 points to 131.4 points in October from September as slightly more Utahns were showing pessimism about the current state of business conditions and job availability. In October, 6 percent of Utahns felt that business conditions are bad, an increase of 2 percent since September, while 9 percent of Utahns felt jobs are hard to get, an increase of 1 percent since September. The Utah Present Situation Index is 0.4 points higher than October 2018.

In contrast, consumers are very confident about future economic conditions. The Utah Expectations Index jumped up 6.7 points to 112.6 in October from September. Utahns are notably more positive about prospective job availability and business conditions six months from now than they are about current conditions. In October, 31 percent of Utahns feel more jobs will be available in six months, an increase of 4 percent since September and, even more positively, only 13 percent of Utahns feel fewer jobs will be available in six months.

One of the driving forces behind Utahns’ positive sentiment regarding the future continues to be the strong job market and job growth in Utah. Consumer sentiment is largely driven by personal economic conditions and whether consumers feel their jobs and income are secure.

“Utah’s 12-month job growth is now at 3 percent,” said Randy Shumway, chairman and partner of Cicero Group, a Salt Lake City research firm that does data collection and analysis for the CAI. “That’s twice the national rate of 1.4 percent. And even better, Utah has maintained positive job growth across every sector, from manufacturing to professional/business services, for several months. Strong job growth and low unemployment leads to strong wage growth for Utahns. So, the continued growth across Utah’s diverse economy continues to make Utahns feel that it can weather any choppy waters that come.”



As business email compromise rises in Utah, learn to keep fraudsters at bay

It's a business scenario that looks innocent enough. An email from a vendor or executive with a change to payment instructions on an outstanding invoice. The problem is the email had been hacked and the payment you sent has gone to a fraudster, instead of where you intended.

In a world of online billing and email distribution, companies large and small are falling victim to business email compromise (BEC), which happens when a fraudster poses as someone you know, submitting an invoice or asking to update bank account information. The latest survey from the Association for Finance Professionals showed that 82 percent of companies were targets of payments fraud last year. The percentage of organizations falling prey to BEC scams has increased from 64 percent in 2014 to 80 percent in 2018.

These fraudsters prey on the trust. They hack email systems, monitor the traffic, and then when the time is right, falsely personalize the situation to make you, or a colleague, want to help them — like changing an account number for a payment.

Unlike other kinds of fraud, BEC can be difficult to detect because the transactions made on your account are consistent with

regular payments and are made by authorized personnel. However, there are key steps you can take to help reduce your risk of BEC.

1. Always verify payment requests and changes to payment instructions. If you receive a request from a vendor or executive to change payment details such as account or invoice information, always make sure the request is authentic. Verify payment requests and changes with the requestor using a different method of contact. For example, if the vendor contacts you by email, confirm the information by phone. Be sure to use the information you have for the contact on file, not in the request, as that may be fraudulent as well.

2. Implement dual custody. Dual custody is one of the most effective deterrents against fraud and it's free and easy to implement. It requires two users on different devices to initiate and approve payments, providing a second chance to spot fraud from both internal and external sources before it ever occurs. To be effective, both the payment initiator and approver must pay close attention to payment details — no rubber-stamp approvals.

3. Monitor accounts. Always reconcile bank accounts daily. Imposter fraud may go unnoticed for up to 30 days so it's important to

pay close attention to your account activity. It also enables you to detect anything out of the ordinary.

4. Educate employees and vendors. They are all targets of BEC too so it's important to train them to recognize fraudulent activity. Instruct them to question new payment requests or account changes, even from executives. Define and implement a process to communicate payment and account changes and how those changes should be verified both internally and externally. This is one situation where it never hurts to over-communicate.

5. Be aware of other warning flags. As fraudsters become more sophisticated, they are finding ways to change the BEC landscape to create new situations to potentially compromise payments. Here are other scenarios to be on the lookout for as you look to protect your business:

- If you have sent a payment to a vendor and they later contact you asking about the status, immediately call the vendor to confirm the account instruction. Time is of the essence with BEC.
- If a payment to a new account is returned, this could be a warning sign that the account information is fraudulent. Again, always call the requestor with the phone number

on file, not in the request, to verbally verify the account information.

With business email compromise an ongoing and serious risk, companies large and small need to stay up-to-date on the threat landscape and strengthen their defenses against fraud. Whether you're a vendor, executive, accountant or employee, you need to be educated

on the potential threats of fraud that lurk in email and the risks that could impact your company and its partners. Through awareness, process implementation, and education, you can take the right steps to safeguard your business.

Dan Maurice is the senior vice president and Southwest Division manager for Wells Fargo Treasury Management in Utah.

Landscape firm purchased

Bluffdale-based Community Landscape Services has been purchased by Cutting Edge Landscape, a commercial exterior maintenance company in Boise, Idaho. Cutting Edge co-owner Bob Wheeler said the acquisition will enable Cutting Edge to expand and strengthen its position in the Utah market and that more acquisitions are planned to enhance the company's geographic reach.

Community Landscape was founded in 2005 and provides landscape maintenance, design, installation and snow removal services to the Greater Salt Lake City area. It will be rebranded and operate under the name Cutting Edge Landscape.

"We are looking forward to increasing our presence in the Utah market. As the third-fastest-growing state, Utah presents a unique opportunity for us with its proximity to our Idaho operation," said Wheeler.

Ben Helton, the other Cutting Edge co-owner, said, "Expansion into Utah is a natural path for us. Mike and his highly skilled team are a great addition to our operation."

"Our team is excited to join Cutting Edge," said Mike Wilson, owner of Community Landscape Services. "We look forward to continuing to grow the business while utilizing the additional resources and synergies that this move provides."

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Herbert designates week to celebrate Utah's advanced materials industry

Gov. Gary Herbert has declared the week of Nov. 4-8 as "Utah Advanced Manufacturing Week" across the state. Throughout the week, activities will be held such as presentations, workshops, open houses and expos to recognize and celebrate Utah's advanced manufacturing and materials industry, according to a declaration from the governor's office.

"As an important economic cluster for Utah, advanced manufacturing incorporates the latest innovations in robotics, automation and advanced materials across a wide variety of Utah's high-tech industries such as aerospace, medical, electronics, automotive, construction and outdoor recreation," a release from the governor's office said. "Many of these industries have demanding specifications that require the

use of lightweight, strong and intricate processes and materials such as carbon fibers, ceramics, advanced polymers and new techniques such as 3D printing of metals. Utah has an important core of companies who manufacture, assemble or produce goods and services using these technologies."

The advanced materials industry began in Utah with the strategic missile programs of the 1950s. At that time, two Utah-based aerospace companies, Hercules and Thiokol, developed the expertise to build these systems along with space launch systems that eventually included carbon fiber manufacturing in Utah. In the 1990s, Hercules sold its carbon fiber business to Hexcel and then Thiokol and Hercules merged into ATK. ATK was then joined by Orbital Sciences, which is now all

part of Northrup Grumman Innovation Systems in Clearfield. Since those early days, the industry has expanded to over 100 Utah businesses, each of which deploys unique skills and services to produce the specialized components of the advanced materials industry.

"Utah has moved well beyond the early applications of carbon composites to using these advanced materials in aerospace and defense, outdoor products, transportation equipment, medical products and more," said Jeff Edwards, executive director of the Utah Advanced Materials and Manufacturing Initiative (UAMMI). "We have a wide variety of companies here that combine advanced manufacturing with advanced materials to make amazing products such as high-end carbon fiber bike wheels by ENVE Composites, the carbon

fiber frame of the Airbus 350 airplane by Northrop Grumman and major composite components of the Boeing 787 built at Boeing facilities in Salt Lake. Utah is truly an advanced manufacturing hub."

The idea to create an official recognition week for this industry was a joint collaboration among Davis Technical College, UAMMI, Composites One, local companies and the Governor's Office of Economic Development (GOED), the governor's office said.

"We want to recognize and celebrate this important industry within Utah," said Ginger Chinn, managing director for urban and rural business services for GOED. "Most people don't realize how many high-tech manufacturers we have in the state and the great jobs there are within this sector. There are hundreds of high-paying jobs open right now waiting to be filled and we hope to shine a light on this industry and generate more interest, especially among the younger generation."

Events scheduled for the week include:

Nov. 4: Northern Utah STEM Expo; SLCC Composites Lab open house and demonstrations.

Nov. 5: UAMMI CrossTalk Dinner and Keynote Event.

Nov 6: Composites One "Fly Away with Composites" conference and workshops.

Nov 7: Local company tours.

Founded in 2014, the Utah Advanced Materials and Manufacturing Initiative (UAMMI) brings together public, private, community, industry and education partners to promote growth and sustainability of Utah's advanced materials and manufacturing industry and maintain Utah's leadership in the global industry.

The Institute for Advanced Composites Manufacturing Innovation (IACMI), managed by the Collaborative Composite Solutions Corporation (CCS), is a partnership of industry; universities; national laboratories; and federal, state and local governments working together to benefit the nation's energy and economic security by sharing existing resources and co-investing to accelerate innovative research and development in the advanced composites field.

Kimball named president of Vivint Arena

Larry H. Miller Sports & Entertainment (LHMSE) has named John Kimball as the new president of Vivint Smart Home Arena in Salt Lake City. The announcement came from the firm's president, Jim Olson, and is effective immediately.

Kimball will be responsible for the planning, execution and day-to-day operations of the sports and entertainment venue and the

home of the Utah Jazz. He will continue to serve as managing director of the Larry H. Miller Tour of Utah professional cycling stage race.

Kimball moves up from his current position as LHMSE vice president of corporate partnerships. He originally joined LHMSE in 2015.

"John brings tremendous senior management and business

development experience to Vivint Smart Home Arena," Olson said. "His background with the formation of Real Salt Lake and Rio Tinto Stadium gives him broad-based involvement in building operations, events, marketing and sales. He has been a proven leader throughout his career as a source of motivation and innovation to achieve our goal of operating a world-class facility."





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For More Info - John@framingestablishment.com

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PUBLISHER & EDITOR
R. George Gregersen

PRESIDENT
David G. Gregersen
david@slenterprise.com

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

MANAGING EDITOR
John M. Rogers
john@slenterprise.com

CONTROLLER
Richard Taylor
richard@slenterprise.com

OFFICE MANAGER
Dionne Halverson
dionne@slenterprise.com

CLASSIFIED AND REAL ESTATE
david@slenterprise.com

CIRCULATION
Dionne Halverson
dionne@slenterprise.com

LIST DEVELOPMENT
Lanece Gregersen
lists@slenterprise.com

ADVERTISING INQUIRIES
david@slenterprise.com

TO CONTACT NEWSROOM
john@slenterprise.com

ART SUBMISSIONS
art@slenterprise.com

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HEALTHCARE

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“Not intentionally, I think, and very unfortunately, because of their efforts on [Obamacare] ‘repeal and-replace’ in 2017 and because of the [subsequent] litigation ... they’re really getting branded as the party that does not protect people with pre-existing conditions,” Mahoney said of the Republicans.

“They’re really struggling with that. I think, in reality, they do believe in that, but because of their efforts to repeal and replace the ACA and because of their efforts on the litigation, there is somewhat an understandable reason that the Democrats are pounding their chests and say Republicans don’t, in fact, support this. And it’s gotten a little bit of a whipsaw dynamic going on within the Republican party.”

Going forward, Mahoney said, Republicans are still struggling with whether or not they should continue to “bang the drum on repeal and replace — ‘The Affordable Care Act is terrible, Obamacare is the worst thing ever’ — versus moving to, in my opinion, a much more pragmatic approach, where the country as a whole wants to see that the Congress go in terms of fixing and modifying those provisions that need to be improved upon.”

Meanwhile, despite some “outliers” that fully support “Medicare for All,” the Democratic caucus appears to recognize that it is “a step too far,” she said.

“I think what we’re going to see in the upcoming election is more of a comfort level with the Medicare buy-in option as an additional choice. ‘What’s so bad about lowering the level from 65 to 55? Is that really that significant of a reform? Is that going to utterly disrupt the entire healthcare system?’ So, I think the Democrats are really struggling with how to deal with that struggle as far as the ‘Medicare for All’ single-payer extreme.”

Democrats also must address the ACA, she added. “Do they see some of the failings of the ACA and do they blame it on the Republicans and say, ‘If we’d only gone a step back in 2010, we would have been in a better situation now’? Or are they similarly looking at a more pragmatic approach in terms of fixing it?” she asked.

In addition to the legislative side, Mahoney’s briefing included updates on changes happening regarding healthcare regulation and litigation.

The major healthcare questions for the nation continue to focus on the role of the federal government and how access to healthcare can be improved, she said.

“I think with the Affordable Care Act, there was a perception and a belief that if you can expand coverage, people can get increased access, and while I think that’s true in some instances, it doesn’t necessarily guarantee access,” she said. “And so now we’re struggling as a country with, yes, more people have coverage, there are fewer people uninsured, but cost is now becoming a barrier, so what do we do with affordability to improve access?”

APARTMENTS

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operations add \$400 million, new construction contributes \$680 million, and renovation and repairs add \$150 million.

Nationally, the industry contributes more than \$3.4 trillion — or \$9.3 billion daily — to the national economy, the study said.

“Apartments are an ideal solution for many, including students, recent graduates, young professionals, families, singles and empty-nesters,” Smith said. “Therefore, the apartment industry will continue to work with our

elected and appointed officials at all levels of government to expand the apartment housing supply to meet demand. We’ll also renovate and repair existing units in Salt Lake City to help meet the growing demand, which will enhance our local economy for years to come.”

The study also determined that the apartment industry has a major impact on local, state and national tax economies. Locally, tax payments associated with local apartment operations added \$80 million and their residents contributed more than \$900 million in taxes to the Salt Lake City metro economy.

CORPORATE FINANCIAL REPORTS

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

Huntsman

Huntsman Corp., with main offices in Salt Lake City and Texas, reported net income of \$41 million, or 13 cents per share, for the third quarter ended Sept. 30. That compares with a net loss of \$8 million, or 5 cents per share, for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$1.69 billion, down from \$1.97 billion a year earlier.

The company is a manufacturer and marketer of chemicals. It operates more than 75 manufacturing, research and development and operations facilities in approximately 30 countries and employs roughly 10,000 people in four business divisions.

“In spite of an increasingly challenging global economic environment, I have never been more pleased about our mix of businesses and the strength of our balance sheet,” Peter R. Huntsman, chairman, president and CEO, said in announcing the results. “We continue our strategy to move and shift our asset portfolio to more downstream, stable and resilient businesses, as well as to manage effectively our working capital and balance sheet.

“We are on track to close the divestiture of our Chemical Intermediates and Surfactants businesses in early 2020, yielding approximately \$1.6 billion of net proceeds upon completion. This, coupled with our ongoing strong free cash flow and investment-grade balance sheet, will provide us with abundant resource and flexibility in our ongoing balanced approach to capital allocation, which includes organic and inorganic expansion, opportunistic share repurchases and a competitive dividend. We are very well-positioned for the future.”

People’s Utah Bancorp

People’s Utah Bancorp, based in American Fork, reported net income of \$11.1 million, or 59 cents per share, for the third quarter ended Sept. 30. That compares with \$10.5 million, or 55 cents per share, for the same quarter a year earlier.

Net interest income grew \$1 million to \$28.2 million during the 12-month period. Noninterest income rose \$700,000 to \$4.5 million. Loans held for investment fell \$3.8 million to \$1.68 billion. Total assets grew \$232 million to \$2.4 billion. Total deposits grew \$230 million to \$2.1 billion year over year.

People’s Utah Bancorp is the holding company for People’s

Intermountain Bank, which has 26 branches in Utah and Idaho.

“People’s Utah Bancorp achieved strong financial performance in the third quarter,” Len Williams, president and CEO, said in announcing the results. “Our total assets grew 10.5 percent from a year ago, primarily as a result of strong low-cost, core deposit growth. Total deposits grew \$230 million, or 12.3 percent year-over-year, as our retail branches and commercial treasury management team focused on raising commercial deposits from existing commercial clients, as well as the acquisition of new client relationships. Our loan growth has slowed as we have increased selectivity and managed overall concentrations.”

Williams said the company has decided to simplify its branding strategy to a single, unified name; a new logo; and a more contemporary look.

“We are currently communicating the new brand with our existing clients, through one-on-one discussions and other forms of communication. We plan to make a public announcement on Nov. 12, 2019, regarding our new branding strategy. We expect this new branding strategy will provide us with the opportunity to increase market penetration as potential clients better understand our size, scale and product offerings as a unified bank. Ultimately, we anticipate that these efforts will result in greater growth in our loan and deposit portfolios and higher overall revenues.”

Instructure

Instructure Inc., based in Salt Lake City, reported a net loss of \$20.9 million, or 56 cents per share, for the third quarter ended Sept. 30. That compares with a loss of \$11.5 million, or 33 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$68.3 million, up from \$55.2 million in the year-earlier quarter.

Instructure offers its Canvas Learning Management Platform for schools and the Bridge Employee Development Platform for businesses.

“Q3 was a solid quarter for Instructure as we grew revenue while improving the bottom line,” Dan Goldsmith, CEO, said in announcing the results. “We delivered \$68.3 million in revenue, representing 24 percent year-over-year growth, had GAAP net loss of \$20.9 million and exceeded our previously issued guidance for non-GAAP net income by \$2.9 million.”

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How well are we served by our routine actions?

The word “routine,” used as a noun, is defined as “a sequence of actions regularly followed, a fixed program.” As a verb, it is the act of organizing a function or process according to specific activities consistently followed, as in “the system had been routinized to assure uniform high-quality results.” As an adjective, it communicates an unswerving schedule of activities, e.g., “employees routinely take these actions every week.”



RICH TYSON

for effectiveness (delivering consistent desired outcomes) and efficiency (continually improving the rate throughput is achieved).

Often, we get so good at our routines that they become second nature to us; they become habits. While habits can be beneficial, they can also lead to “purpose amnesia,” i.e., we forget *why* we do what we do.

The story is told of a newlywed husband who noticed that every time his wife cooked a pot roast, she would routinely cut off and throw away an inch of the meat on each end of the roast. Being waste-conscious, he asked his wife why she did this. Her answer was, “Because that’s how you’re supposed to cook pot roast.”

Dissatisfied with her answer, he pressed the issue. She finally admitted that she had learned this routine from her mother, who always created culinary masterpieces. That sufficed for the time being. However, when his mother-in-law came for a visit, he asked her why she cut off the ends of the roast. Her answer: “That’s how you’re supposed to do it.”

This answer wasn’t any more satisfying than the first time he heard it, so the young man pressed her further. She finally admitted that she had learned this routine from *her* mother.

Now, more intrigued than ever, he sought the opportunity to question his wife’s grandmother. He asked, “Your daughter told me you taught her to cut an inch off each end of a pot roast before cooking it. She swore it was a requirement, but I’m dying to know why. Is there any sane reason to throw away two inches of perfectly good meat in order to cook a pot roast?”

Laughing, Grandma said, “Heavens, no! Back then we were very poor and I only had one pan for cooking pot roast. It was so small, I had to cut the ends off of the roast to get it to fit in the pan!”

Make no mistake, routine processes are essential in any business. However, we must take care to periodically step back and ask, “Why do we do it this way?” By so doing, our Phase 2 employees will substantially increase their individual contributions and help us avoid the insidious demon of purpose amnesia.

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

Virtually all people have routines in their lives. These may be as simple as getting out of bed at the same time every morning, or brushing our teeth. At work, we may routinely start the day with a cup of coffee before routinely settling in on the Internet with email or a news service. We may routinely crank up the machine that will crank out the widgets we will produce today.

Routine activities are an essential part of work — and our lives. They tend to eliminate the need for making the same decision multiple times, and substantially reduce ambiguity as to the “right course of action.” They define a path for each day, week or month, whereby our performance will be acceptable to ourselves and others who rely on that performance.

Routine work activities often predictably lead to desired outcomes, including operational objectives, customer satisfaction and financial success. Indeed, when any commercial venture is launched, it is critically important that routine processes and systems are clearly defined with an eye to cause and effect; that is, that routine activities do, in fact, render operational excellence.

When partners, associates or worker bees are brought into our ventures, it is essential that we set forth the routines we expect to be followed in the day-to-day operation of the business. Newcomers need to be assimilated into the operating routines inherent in their roles as quickly as possible. This is the essence of onboarding.

A close associate of ours at CEObuilder, Dr. S. Brett Savage, refers to this as introducing a new employee to Phase 1 of his or her career. The goal is to bring her or him to the status of “individual contributor,” or Phase 2, as quickly as possible, wherein they become outstanding in their contribution within the business. Routine, in this regard, is highly desirable. It addresses the need



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Industry Briefs

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DIRECT SALES

• **USANA Health Sciences Inc.**, Salt Lake City, has appointed **Timothy Wood** to its board of directors and promoted **Walter Noot** to chief operating officer. Wood joins the board as an independent director. He has more than 30 years of experience in scientific research and development. Prior to his retirement in 2001, Wood was executive vice president of research and development for USANA for 15 years. He joined the company in 1996 as director of research and development, was appointed as the company's vice president of R&D in 1999 and appointed executive vice president of R&D in 2006. Before joining USANA, Wood was vice president of R&D for AgriDyne Technologies Inc., and research manager and senior scientist for AgriDyne. His education includes an MBA from Westminster College. Noot joined USANA in 2016 as chief information officer. As COO, he will continue to oversee USANA's information technology function, with the added responsibility of global operations. He has more than two decades of executive leadership experience with numerous companies in and out of the direct selling industry.

DIVIDENDS

• The board of directors of **Zions Bancorporation NA**, Salt Lake City, has declared a regular quarterly dividend of 34 cents per common share. The dividend is payable Nov. 21 to shareholders of record Nov. 14. The board also declared regular quarterly cash dividends on the company's various perpetual preferred shares. The cash dividend on the series A, G, H, and I shares are payable Dec. 16 to shareholders of record Dec. 1, while the cash dividend on the Series J shares is payable March 16 to shareholders of record March 1. The board also announced it has approved a plan to purchase up to \$275 million of common shares during the fourth quarter of 2019.

• The board of directors of **People's Utah Bancorp.**, American Fork, has declared a quarterly dividend payment of 13 cents per common share. The dividend will be payable Nov. 12 to shareholders of record Nov. 4. The dividend payout ratio for earnings for the third quarter of 2019 was 22 percent. It continues the over-50-year trend of paying dividends by the company.

ECONOMIC INDICATORS

• **Utah** is No. 5 among states with the highest level of recent mortgage refinancing, according to a study by **Refi Guide**. The study uses data from Freddie Mac from 1990-2019. Utah ranks No. 5, with 1.2 percent of all refinances in the U.S. since 2009 taking place in the state. The highest level of recent refinances is in Alaska, at 3.7 percent. The lowest level is in Wisconsin, at 0.4 percent.

• A ZIP code area in **Monument Valley** is the "Most Affordable Place to Live in Utah," according to rankings by **UnitedStatesZipCodes.org**, using data from the Census Bureau. The study compares local home prices with local incomes to determine housing affordability. The 84536 code is most-affordable in Utah, followed by **Tridell** (94076), **Hinckley** (84635), **East Carbon** (84520) and **Delta** (84624). The least-affordable places to live in Utah are **Springdale** (84767), **Rockville** (84763), **Kanarrville** (94742), **Park City** (84060) and **Dammon Valley** (84783).



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ECONOMIC DEVELOPMENT

• The **Economic Development Corporation of Utah** (EDC Utah) has hired **Vlada Yaremenko** as a business development analyst.



Vlada Yaremenko

She will take on a portfolio of business expansion projects in a cross-set of industries and will support Global Strategy & Outreach (GS&O) efforts. Her experience includes working with impoverished communities in India; with the Young Professionals in Foreign Policy

organization in Washington, D.C.; and with the United Nations as a youth sub-committee co-chair for the 68th United Nations Civil Society Conference. She recently graduated from the University of Utah with a degree in international studies.

FINANCE

• **KeyBank Community Development Lending and Investment (CDLI)** has secured \$23.5 million of construction and permanent financing for the **Wasatch Residential Group (WRG)**, a real estate development, construction, finance and asset management company based in Salt Lake City, to construct **Arcadia Apartments II** in Sandy. The 177-unit affordable family housing apartment development will consist of 52 one-bedroom, 82 two-bedroom and 43 three-bedroom units. The project is adjacent to Arcadia Apartments I, previously developed by WRG, and will share access to amenities. The project was awarded a 4 percent low-income housing tax credit (LIHTC), and **Enterprise Community Partners**, the equity investor, is providing \$15.6 million in LIHTC equity. The project also was awarded private activity bonds, which were purchased by **KeyBank** as a private placement.

GOVERNMENT

• The **U.S. Department of the Interior's** Office of Natural Resources Revenue (ONRR) has disbursed \$71.7 million in fiscal year 2019 energy revenues to Utah. The funds are derived from energy produced on federal and American Indian lands, as well as U.S. offshore areas. The ONRR disbursed a total of \$11.69 billion in fiscal 2019 from energy production on federal and American Indian-owned lands and offshore areas. That is up \$2.76 billion from the prior fiscal year. Thirty-five states received \$2.44 billion in disbursements, and more than \$1 billion was disbursed to American Indian tribes and individual Indian mineral owners.

HOSPITALITY/FOOD SERVICE

• **Deer Valley Resort** has hired **Brian VandenBroek** as director of finance. A member of Alterra's acquisition team throughout the purchase of the resort, VandenBroek's experience with Deer Valley's parent company and ongoing interactions with



Brian VandenBroek

Deer Valley staff will allow for a seamless transition, the company said. VandenBroek has more than 20 years of experience in business development and finance role, most recently serving as vice president of financial planning and analysis with Alterra Mountain Co. He previously was vice president of revenue management and business development at Intrawest, before it was acquired by Alterra. On the resort side, he spent over 11 years at Winter Park Resort in a variety of roles, ending as vice president of finance and business development before he moved to Intrawest, then the parent company of Winter Park. VandenBroek succeeds **Jim Madsen**, who recently retired after 29 years.

Madsen, Deer Valley's former director of finance and IT, held the position for the duration of his time at the resort, first as director of finance before acquiring IT responsibilities as it was developed.



Jim Madsen

Large selection of low hour, well maintained machinery.






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INVESTMENTS

• **Weave**, a Lehi-based, privately held customer communication company, has closed a \$70 million Series D funding round led by new investor **Tiger Global Management**, with additional funding from current Weave investors, including **Catalyst, Bessemer, Crosslink, Pelion** and **LeadEdge**. Weave said it plans to use the funding to expand and enhance its current product offering, develop its international presence, grow its team, and continue to invest in the development of its employees. It has about 550 employees at its Utah headquarters, up from 300 at the beginning of the year.

• **HireVue**, a Salt Lake City-based talent assessment and video interviewing solutions company,

has announced the completion of a transaction with **The Carlyle Group** and its majority investment in HireVue. Existing shareholders, including Granite Ventures, Sequoia and TCV, together with HireVue management, remain minority investors. The current executive team at HireVue continues to lead the company under the direction of Kevin Parker, chairman and CEO. Equity capital for the investment came from Carlyle Partners VII, an \$18.5 billion fund that makes investments primarily in the U.S. in targeted industries, including in technology, media and telecommunications companies.

• **Sorenson Capital**, a Salt Lake City-based private equity firm, has promoted **Burke Davis** to principal. Davis joined the company as an associate in 2014 and was named as a vice president in 2016. He focuses on investing in high-growth software companies. Burke plays a role in several of Sorenson Capital's investments, including Fastly, Incorta, Couchbase, Cradlepoint, Depcom and InfluxData. Prior to Sorenson Capital, Davis was a senior financial analyst at Samsung NEXT and was a financial analyst with Citigroup's Global Technology Group.



Burke Davis

MANUFACTURING

• **Utah Gov. Gary Herbert** has declared Nov. 4-8 as **Utah Advanced Manufacturing Week**, which will feature presentations, workshops, open houses and expos to recognize and celebrate Utah's advanced manufacturing and materials industry. What began in the 1950s with Utah-based aerospace companies Hercules and Thiokol has expanded to more than 100 companies deploying unique skills and services to produce the specialized components of the advanced materials industry. The idea to create an official recognition week for the industry was a joint collaboration among **Davis Technical College**, the **Utah Advanced Materials and Manufacturing Initiative (UAMMI)**, **Composites One**, local companies and the **Governor's Office of Economic Development (GOED)**. Among the events are a North Utah STEM Expo and SLCC Composites Lab open house and demos on Nov. 4, a UAMMI CrossTalk dinner and keynote event Nov. 5, the

see BRIEFS next page

Industry Briefs

from previous page

Composites One “Fly Away with Composites” conference and workshops Nov. 6, and local company tours Nov. 7. Details are at www.utahadvancedmanufacturingweek.com.

REAL ESTATE

• **McArthur Homes** is offering single-family homes in Payson at **Arrowhead Park**, a new master-planned community with five home types. The community is McArthur Homes’ first to be built in southern Utah County. McArthur Homes also is offering single-family floor plans in its new community, **Brundisi Village**, in Herriman. It offers five home types and has 15 homesites remaining.

RECOGNITIONS

• **Salt Lake City Mayor Jackie Biskupski** recently marked the city’s observance of National Disability Employment Awareness Month with a proclamation recognizing **Smith’s Food and Drug**, a division of The Kroger Co., for its commit-

ment to hiring individuals with disabilities. Smith’s has been providing those opportunities to people with disabilities for more than 20 years and actively works with the vocational rehabilitation office of the Utah Department of Workforce Services (DWS) to recruit new staff members for its stores. DWS data from 2017 shows that roughly 151,000 persons with disabilities were in the age group of 18-64. Of those, nearly 75,000 were employed in either full or part-time jobs. About 6,800 were unemployed and looking, and another 69,500 had not entered the labor force.

• **Salt Lake City** recently won four awards of top 10 rankings in *fDi Magazine’s* “**American Cities of the Future**” for 2019-20. The city ranked fourth overall in the list of “Top 10 Mid-Sized American Cities of the Future” among 80 cities in the category. Salt Lake City also placed second in the category of Human Capital and Lifestyle, sixth in Connectivity, and sixth in Business Friendliness. The awards ceremony, hosted by *fDi Intelligence*, was held Oct. 14 in Indianapolis in conjunction with the International Economic

Development Council (IEDC) 2019 Annual Conference. While at the conference, Salt Lake City also won the **International Economic Development Council Excellence in Economic Development Silver Award** for the Living Color Utah webpage.

• **Sharpr**, a Salt Lake City-based searchable insight platform company, has been ranked as a “**Leader**” of the emerging market and competitive intelligence platforms globally, according to a **Forrester New Wave** report, which analyzed multiple platforms that track and disseminate market, customer and competitive intelligence insight for companies worldwide. Forrester ranked Sharpr in the top tier of 10 final companies, with high marks in Sharpr’s user experience, artificial intelligence-enabled searches, user access approaches, collaboration, product vision and product roadmap. Forrester evaluated companies against 10 criteria, designated the top-scoring firms as “Leaders,” its highest rank, followed by “Strong Performers,” “Contenders” and “Challengers.”

• **SaltStack**, a Lehi-based

company focused on automation software for security operations teams, has announced that its **SaltStack SecOps** was named **Vulnerability Management Solution of the Year** in the **2019 CyberSecurity Breakthrough Awards**. SaltStack SecOps is the first enterprise IT and security solution to deliver continuous compliance and vulnerability remediation for digital infrastructure at scale from a single orchestration and automation platform.

SERVICES

• **U-Haul** recently unveiled its newest retail and indoor self-storage facility, at **U-Haul Moving & Storage of Hill Field**, 1200 N. Main St., Sunset. The facility has 1,364 indoor self-storage rooms in the three-story, 144,000-square-foot building. There also are 75 outdoor RV and vehicle storage spaces available for rent, and an 8,000-square-foot warehouse for U-Box portable moving and storage containers.

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Succeeding in Your Business

Got a famous friend? Here's how to deal with celebrity endorsements

"Some friends and I started a web-based business targeting people who play a particular sport.

"As it happens, one of the leading players of the sport — a household name to fans — has discovered our website and absolutely loves it. We have approached him about possibly endorsing our website, and he has expressed an interest in doing so.

"What are some of the things we need to think about in putting together a deal with this person?"

In our increasingly celebrity-driven culture, this is one of the best things that can happen to a startup business. You should definitely do this deal, as long as the celebrity would not end up owning your business.

You need a celebrity endorsement agreement and should talk to your lawyer right away. Here are some of the issues you will have to consider in putting the deal together:

What exactly is the celebrity expected to do? In an endorse-

ment contract, the celebrity licenses his name, image and likeness to your company for advertising and promotion purposes. The contract should spell out exactly what you

expect the celebrity to do for your company. Here are some examples:

- Making himself available for photo shoots and live appearances.
- Being available on the website at specific times to play games with customers.

• Hosting classes and clinics on the website.

• Wearing clothing that bears your company name and logo when making public appearances or playing the sport in the real world.

• Saying wonderful things (scripted by you in advance) about your website whenever he has the opportunity.

• Promoting your website actively on his social media pages (including periodic tweets on Twitter).

Give the celebrity a roy-

alty. There is nothing wrong with paying a celebrity a flat fee for his endorsement, but traditionally, celebrities get a royalty on company sales or revenue for the duration of their contract.

In crafting the royalty language, make sure the royalty is based on any increase in revenue that occurs after the contract date. Otherwise, if your sales dip (indicating that the celebrity endorsement isn't doing its job), you are still legally obligated to pay the celebrity his cut.

Should the celebrity get equity in your company? This is a tricky issue, as the celebrity may want a piece of the action in exchange for your endorsement. If a celebrity insists on equity, do the following:

• Offer him options to acquire equity in the future, exercisable on or after a future vesting date (one year is customary). That way, the celebrity must pay for his equity and you have the chance to see whether his endorsement results in additional sales before you bring him on board.

• Make sure the celebrity gets nonvoting equity so he doesn't

interfere with your day-to-day management of the business.

• Make sure you have the right to buy the celebrity's equity back in case he goes off the rails (more on that below).

Can the celebrity endorse other products and services? Celebrities make a ton of money from their endorsements (often much more than they make doing whatever they did to become celebrities), so they don't like restrictions on their ability to cut other endorsement deals. At the very least, though, your celebrity endorsement contract should prohibit the celebrity from endorsing or lending his image or likeness to any website that directly or indirectly competes with yours.

Beware of any celebrity who wants to prohibit you from seeking endorsements from other players — celebrities often have grudge matches with their competitors, and if the other guy turns out to be a better player (or if a new hotshot comes along), you want to be able to switch teams, just like sports figures do all the time.

Must you disclose that the celebrity is getting paid for his

endorsement? This has gotten a bit tricky lately. In 2009, the Federal Trade Commission (FTC) adopted new "Guides Concerning the Use of Endorsements and Testimonials in Advertising" (text available the FTC website).

While the FTC has always required that celebrities who say, "I use this product" in advertising actually use the product, the new guides go further and require advertisers to tell customers when celebrities and other people endorsing products and services (including celebrity bloggers) receive compensation of any kind for their endorsements. The guides are complicated, so make sure that any advertising featuring your celebrity's name, voice, image or likeness is run by your lawyer before it's published.

What if the celebrity goes off the rails? While there is no such thing as bad publicity, celebrities sometimes do things that generate bad press, and you don't want your name associated with someone the public views nega-

see ENNICO page 13

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Calendar

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

Nov. 4, 8:30 a.m.-7:30 p.m.

Northern Utah STEM Expo, in which students, teachers, and families from the Davis, Morgan, Ogden and Weber districts can engage in hands-on demonstrations and workshops while gaining insight into future science, technology, engineering and math careers and higher education. Part of Utah Advanced Manufacturing Week. Student and teacher sessions are 8:30 a.m.-4:30 p.m. Family Night activities are 4:30-7:30 p.m. Location is Davis Conference Center, 1651 N. 700 W., Layton. Free, although RSVPs are required for daytime student and teacher sessions. Details are at <https://www.uammi.org/AdvancedManufacturingWeek2019/stemexpo>.

Nov. 4, 8:30 a.m.-7 p.m.

SLCC Composites Lab Open House & Demos, part of Utah Advanced Manufacturing Week and featuring training information and activities relating to manufacturing opportunities in the Salt Lake Valley. Location is Salt Lake Community College's Westpointe Center Workforce Training and Education Center, 1060 N. Flyer Way, Salt Lake City. Free. Details are at <https://www.uammi.org/AdvancedManufacturingWeek2019/slcc>.

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

Utah Diplomatic Conference on International Trade Relations, a Utah Valley University event. Speakers include David Utrilla, president, Utah Consular Corps; Christina J. Hernandez, regional director, Office of Foreign Missions, U.S. Department of State; Shelby Daiek, director, Utah Export Assistance Center, U.S. Commercial Service; Franz Kolb, director of diplomacy and protocol, Governor's Office of Economic Development; Miles Hansen, president and CEO, World Trade Center Utah; Saeed Moaveni, dean, College of Engineering and Technology, Utah Valley University; and Vicki Bennett, director for sustainability and environment, Salt Lake City. Event also includes opening plenary session, presentations by foreign diplomats and network roundtables. Location is Sorensen Student Center, Utah Valley University, 800 W. University Parkway, Orem. Free. Registration is required and can be completed at www.uvu.edu/global.

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

"Unemployment Insurance Essentials," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

Nov. 5, 9-11 a.m.

"Jump Start: Intro to Entrepreneurship," a Women's Business Center of Utah event. Location is the Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at wbcutah.org.

Nov. 5, 9 a.m.-noon

"Google: Get Your Business Online," a Women's Business Center of Utah event. Speaker is Corissa Saint Laurent, a professional speaker and trainer. Location is Ladybird Society, 314 Broadway, Suite 222, Salt Lake City. Free. Details are at wbcutah.org.

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

"Best of the West," recognizing businesses on the west side of Salt Lake County. Location is Conservation Garden Park, 8275 S. 1300 W., West Jordan. Details are at saltlakesbestofthewest.com.

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

"Let's Do Lunch," a South Jordan Chamber of Commerce event. Location is Holiday Inn, 10499 S. Jordan Gateway, South Jordan. Details are at southjordan-chamber.org.

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

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

Nov. 5-Dec. 3

Silicon Slopes Fall 2019 Entrepreneurship Lecture Series. Nov. 5 is "The Pura Founding Story: Why Hardware is Hard," featuring Richie Stapler and Bruno Lima, co-founders of Pura. Nov. 12 is "International Growth and the IPO." Nov. 19 is "The Journey is the Destination," featuring Kristin Andrus, chief culture officer at Her Home. Dec. 3 is "Starting and Growing a Food Business," featuring Andrew and Shauna Smith, CEO and president and co-founders of Four Foods Group. Each starts at noon. Location is Utah Valley University, Clarke Building, Room 101C, 800 W. University Parkway, Orem. Free. Registration can be completed at Eventbrite.com.

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

"Holiday Marketing for Small Businesses," a Women's Business Center of Utah event. Location is Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$15. Details are at wbcutah.org.

Nov. 5, 3-5 p.m.

"Reclaim Your Roar: How to Free and Use the Power of Your Voice," a Women's Business Center of Utah event. Speaker is Corissa Saint Laurent, professional speaker and trainer. Location is Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at wbcutah.org.

Nov. 5, 5:30-8 p.m.

Utah Advanced Materials & Manufacturing Initiative (UAMMI) CrossTalk Dinner & Keynote Event, part of Utah Advanced Manufacturing Week and featuring experts sharing the latest industry trends and research. Keynote speaker is Martin Ritter, CEO of Stadler, a Swiss passenger train manufacturer that recently moved its U.S. manufacturing to Utah. Location is Davis Technical College Rotunda, 550 E. 300 S., Kaysville. Free for current SAMPE members, \$15 for nonmembers. Details are at <https://www.uammi.org/AdvancedManufacturingWeek2019/crosstalk>.

Nov. 6-20

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

Nov. 6, 7:30 a.m.-5 p.m.

"Come Fly Away With Composites" Conference and Workshops, part of Utah Advanced Manufacturing Week and presented by Composites One and the Closed Mold Alliance in partnership with IACMI — the Composites Institute. Event will focus on exploring advanced materials and processes used in advanced composites markets like aerospace and consumer recreation. Location is Davis Technical College, Building D5, Freeport Center, Clearfield. Free. <https://www.uammi.org/dvancedManu->

[facturingWeek2019/come-fly-away-workshop](https://www.uammi.org/dvancedManu-facturingWeek2019/come-fly-away-workshop).

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

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

Nov. 6, 6-7 p.m.

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

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

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

Nov. 7, 8 a.m.-noon

"Employment Law Essentials for Supervisors and Managers," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

Nov. 7, 9-10 a.m.

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

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

Lunch & Learn, a Murray Area Chamber of Commerce

event. Speaker is from Platinum HR. Location is Prohibition Utah, 151 E. 6100 S., Murray. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

Nov. 7, 4-6 p.m.

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

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

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

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

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

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

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

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

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

Nov. 8, 8-10 a.m.

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

Nov. 8, 8-10 a.m.

"Higher Education for the Workforce of Tomorrow," a Utah Valley Chamber event featuring a panel discussion with representatives from higher edu-

CALENDAR

from page 9

cation institutions throughout Utah Valley. Location is Ancestry Building, 1300 Traverse Parkway, Lehi. Free. Details are at thechamber.org.

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

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

Nov. 8, noon-1 p.m.

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

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

“Unlock the Financial Power of Your Business Ideas,” a Small Business Development

Center (SBDC) event. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at https://clients.utahsbdc.org/events.aspx.

Nov. 12, 7:45-9 a.m.

Breakfast Meeting, an ACG (Association for Corporate Growth) event. Speakers are Nate and Vanessa Quigley of Chatbooks. Location is Marriott City Center, 220 S. State St., Salt Lake City. Details are at acg.org/Utah/events.

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

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

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

“Patents: Everything a Business Owner Needs to Know,” a Small Business Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College’s

Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 W., Sandy. Cost is \$19.95. Details are at https://clients.utahsbdc.org/events.aspx.

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

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

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

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

Nov. 13, 8-9:30 a.m.

“Creative Recruitment and Retention Strategies,” a Utah Department of Workforce Services event featuring representatives of UTA, NAPA Genuine Parts, Intermountain Healthcare and Salt Lake City Corp. Location is the Department of Workforce Services, 5735 S. Redwood Road, Taylorsville. Free. RSVPs can be completed at jenjones@utah.gov.

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

HR Executive Series, a ChamberWest event focusing on multiple generations in the workplace. Location is Jordan Valley Medical Center, West Valley Campus, 3460 S. Pioneer Parkway, West Valley City. RSVP deadline is Nov. 6. Cost is \$65. Details are at chamberwest.com.

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

“Let’s Do Lunch,” a South Valley Chamber networking event. Location is Saffron Circle-Riverton, 4594 W. Partridge Hill Lane, No. 140, Riverton. Details are at southvalleychamber.com.

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

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

Nov. 13, 5-7 p.m.

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

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

Women in Business, a Murray Area Chamber of Commerce event. Location is Twigs Bistro & Martini Bar, Fashion Place Mall, 6223 S. State St., Murray. Details are at murraychamber.org.

Nov. 13, 6-8 p.m.

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

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

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

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

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

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

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is Marika Roby of Residence Inn. Location is Prohibition Utah, 151 E. 6100 S., Murray. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

Nov. 14, 3-5 p.m.

“Jump Start: Intro to Ent-

see CALENDAR next page

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CALENDAR

from previous page

repreneurship,” a Women's Business Center of Utah event. Location is the Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at wbcutah.org.

Nov. 14, 6-8 p.m.

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

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

“Eggs & Issues,” a Murray Area Chamber of Commerce event. Speaker is Cameron Diehle of the Utah League of Cities and Towns discussing the 2020 legislative session. Location is Anna's Restaurant, 4700 S. 900 E., Murray. Free (pay for what is ordered from the menu). Open to the public. Details are at murraychamber.org.

Nov. 15, 8-9 a.m.

Silicon Slopes Breakfast with Kylie Chenn, founder and CEO, Acanela Expeditions. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

Nov. 15, 8-10 a.m.

Third Fridays Speed Networking, a South Jordan Chamber of Commerce event. Location is Megaplex 20, 3761 W. Parkway Plaza Drive, South Jordan. Details are at southjordanchamber.org.

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

Lunch & Discussion, a Holladay Chamber of Commerce event. Location is Fav Bistro, 1984 E. Murray Holladay Road, Holladay. Details are at holladaychamber.com.

Nov. 15, 4-7 p.m.

Women in Business Holiday Boutique and Networking Event, a West Jordan Chamber of Commerce event. Location is Sagewood at Daybreak, 11289 Oakmond Road, South Jordan. Free. Details are at westjordanchamber.com.

Nov. 18, 10-11 a.m.

“Silicon Slopes Town Hall: Utah's Air Quality.” Speakers are Thom Carter, executive director of the Utah Clean Air Partnership, and Scott Baird, executive director of the Utah Department of Environmental Quality. Location is Silicon Slopes, 2600 W. Executive

Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

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

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

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

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

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

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

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

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

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

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

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

2019 WBCUtah Appreciation Luncheon, a Women's Business Center of Utah event. Location is The Foundry SLC, 412 S. 700 W., Suite 210, Salt Lake City. Free. Details are at wbcutah.org.

Nov. 20-22

Utah Farm Bureau 103rd Annual Convention. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Featured speakers are Zippy Duvall, president of the American Farm Bureau Federation; and Neil Ihde, speaker, lecturer, consultant and founder of Life IQ. Registration deadline is Nov. 8. Details are at utahfarmbureau.org.

Nov. 20, 6-8 p.m.

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

Your Clients,” part of the Salt Lake Community College Miller Business Resource Center “Entrepreneurship Lecture Series.” Speaker is Chris Elmore, CEO of AvidXchange. Location is Miller Business Resource Center, 9690 S. 300 W., Sandy. Free. Registration can be completed at Eventbrite.com.

Nov. 20, 6-9 p.m.

Ninth Annual Zero Waste Awards and Film Screening, a Utah Recycling Alliance event celebrating local businesses, nonprofits and government agencies that are setting the standards for zero waste in Utah. Activities begin with a presentation of URA's Volunteer Appreciation and Zero Waste Awards, followed by a screening of “Salvage” by Amy C. Elliott. Location is the Salt Palace Convention Center, Room 251, 100 S. West Temple, Salt Lake City. Cost is \$25 in advance, \$30 at the door. Registration can be completed at Eventbrite.com.

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

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

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

Utah SBDC's Employer

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

Nov. 21, 9-11 a.m.

“Doing Business with India” Seminar, a World Trade Center Utah event, in partnership with the U.S. India Strategic Partnership Forum and Dorsey & Whitney. Panelists include the Indian consul general to the U.S., leaders from the U.S. India Strategic Partnership Forum, leaders from the U.S. Chamber of Commerce and industry representatives. Location is Dorsey & Whitney, 111 S. Main St., Suite 2100, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

Nov. 21, 9-10 a.m.

“Coffee With Clancy: Conquer Your Financial Projections and Operating Cash Flow,” a Women's Business Center of Utah event featuring Clancy Stone, business advisor for the northern region for the Women's Business Center of Utah; and Richard P. Brown, veteran business manager at the Veteran Business Resource Center. Location is Meyer Coffee & Café, 595 S. Main St., Heber.

Free. Details are at www.wbcutah.org.

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

“Multiplying Lasting Profitable Relationships,” a West Jordan Chamber of Commerce event. Presenter is Clay Neves of Personal Sales Dynamics. Location is Mountain America Credit Union, 3065 W. 5400 S., Taylorsville. Free for members, \$10 for nonmembers. Details are at westjordanchamber.com.

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

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

Nov. 21, noon-1 p.m.

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

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

“Eggs & Issues,” a Murray Area Chamber of Commerce

see CALENDAR page 13



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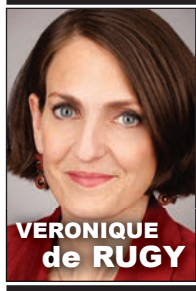
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Opinion

Democrats' wealth tax proposals demonstrate spooky economic ignorance

It's open season on wealth and those who create it. Candidates for the Democratic presidential nomination like Sen. Bernie Sanders, for instance, say that "Billionaires should not exist" and the wealth disparity in America is "a moral and economic outrage." California businessman Tom Steyer — who happens to be a billionaire — says that "Senator Sanders is right," while Sen. Elizabeth Warren laments the "extreme concentration of wealth" in America.



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de RUGY

They all call for both a wealth tax and a massive increase in government spending in order to fix this inequality and restore "social justice" in America. In doing so, they demonstrate how little they understand economics.

For starters, wealth inequality is a very poor measure of unfairness in our society. Speaking at the Peterson Institute recently, economist and former Treasury Secretary Lawrence Summers correctly made the case that a change in wealth inequality would have little impact on the concentration of political power.

Reducing inequality is also a poor means to fix whatever these candidates think ails America. In a 2013 paper pub-

lished by the Brookings Institution, economist Scott Winship reviewed claims made about inequality and their negative impact on various aspects of our lives. In a summary of that paper for *National Affairs*,

he writes that there's "little basis for thinking that inequality is at the root of our economic challenges, and therefore for believing that reducing inequality would meaningfully address our lagging growth, enable greater mobility, avert future financial crises or secure America's democratic institutions."

A forthcoming paper by Cato Institute scholars Chris Edwards and Ryan Bourne confirms Winship's and Summers' findings. They also thoroughly debunk the claim that a more progressive welfare state is imperative to reduce wealth inequality. The truth is that more often than not, increases in welfare spending reduce the need for savings and cause wealth inequality to increase as a result. As Bourne writes at Cato: "Evidence from both here and abroad shows major social programs, not least Social Security, increase measured wealth inequality because they leave the non-rich with 'proportionately less to save, less reason to save and a larger share of their old-

age resources in a non-bequeathable form than the lifetime rich.' Economists Baris Kaymak and Markus Poschke estimate that the expansion of Social Security and Medicare caused about one-quarter of the rise in the top one percent wealth share over recent decades."

How about a wealth tax? Depending on its design, it could certainly hurt wealth accumulation. However, the negative impact of the wealth tax wouldn't be concentrated on wealthy people. Everyone, regardless of their income and wealth level, would take a hit. That's because, contrary to what American progressives believe, most wealth isn't devoted to extravagant consumption. Instead, it's invested in companies; it's used to fund research and development that will create better goods and services for consumers; it serves as the capital that innovators and producers borrow from banks to grow their businesses. In other words, most wealth is used to fuel other wealth-producing activities that improve well-being.

So whether a wealth tax will create a real disincentive to accumulate capital or force rich taxpayers to send a larger share of their money to the IRS, less capital will be available for everyone in the economy to use for their own businesses and training.

That means that many Americans beyond the super wealthy will get burned by the tax.

This negative consequence is a reason why so many countries that had wealth taxes in the 1990s have since abandoned them. The cost of implementing a wealth tax and annually assessing assets often costs more than the tax actually raises in revenue. In France, for instance, the administration cost was double the revenue raised. As such, it's not surprising that the country dropped its wealth tax in 2018.

It may feel good for some candidates to bash wealth accumulation and threaten to use taxes to punish the very rich. It may also feel good to call for more spending as a means of reducing inequality. While neither of these policies would do much to achieve those goals, calling for such policies goes a long way toward demonstrating economic ignorance and an ugly dislike for a group of people by candidates who would use their power to destroy those they despise. That should scare all of us greatly.

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

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Populist policies are leading to widespread protests, economic slump

Nine years ago, beginning in Tunisia, a series of street protests across the Middle East turned the region upside down and became known as the "Arab Spring." At times in these past few weeks, it has seemed as if something similar was unfolding across the world. From Chile to Lebanon, Iraq to India, we are seeing strikes, marches and riots. Is there a common element to this autumn of protest?

At first glance, the politics of each of these movements seems quite distinct. But they are all occurring against a worrisome backdrop — a collapse of economic growth. Over the past year, the IMF has sharply cut its estimate for 2019, warning that "the global economy is in a synchronized slowdown," growing at "its slowest pace since the [2008] global financial crisis."

When growth collapses, anxieties rise, especially among the middle class who feel squeezed, get enraged by corruption and inequality, and have the capacity to voice their anger. Consider Chile, where a subway fare hike has led to the worst street violence in decades. The unrest is happening, however, in an atmosphere of diminished expectations. Not long ago, Chile was the star economy of Latin America, growing at 6 percent in the 1990s and 4 percent in the 2000s. Over the past five years, growth has averaged 2 percent. The IMF cut its estimate for Latin America as a whole from 2 percent to 0.2 percent in the past year.

The slump extends well beyond Latin America. Lebanon, another site of protests, has seen growth fall to zero percent. Even the world's richest countries are affected. Jose Luis Daza, a fund manager in New York, notes that G-7 nations have grown at half the rate this past decade as they did over the previous 20 years. And this despite the fact that many central banks have cut interest rates to historic lows. Germany, Europe's economic engine, may have entered a recession, according to its central bank.



FAREED
ZAKARIA

Why is this happening?

There are many causes, and circumstances vary from place to place. But over the past few years, we have seen the rise of populism and nationalism around the world — and with it have come short-sighted policies that are stunting long-term growth.

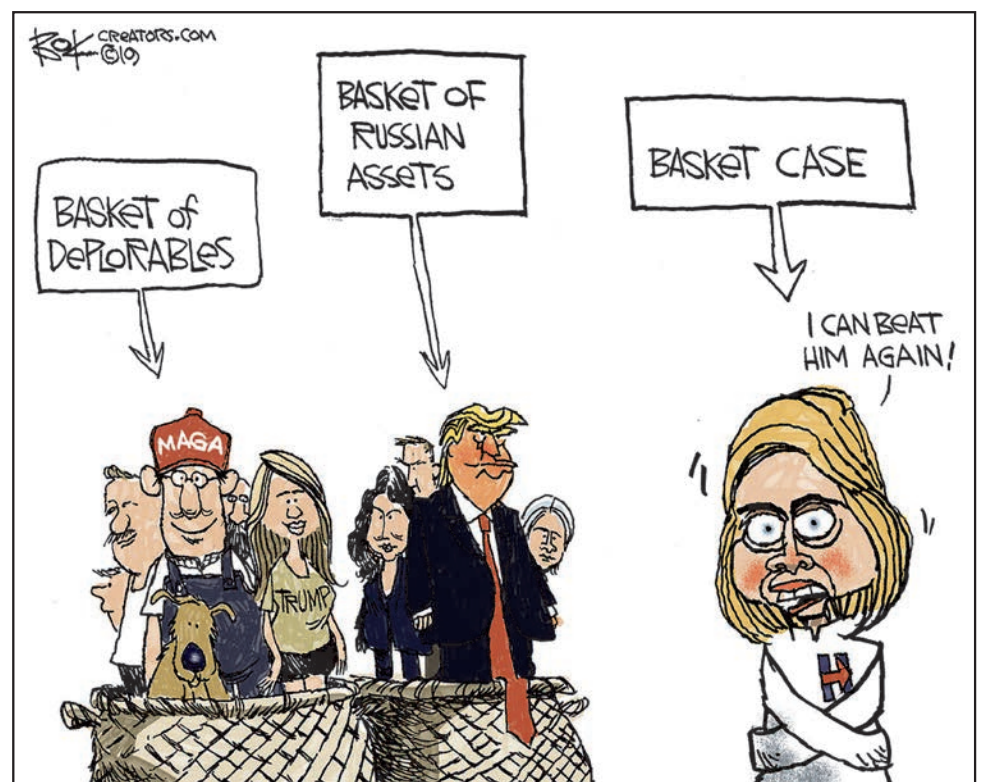
It's not just a problem in democracies. China has been the world's second-best source of economic vitality, behind America. But ever since Xi Jinping ascended to the presidency in 2013, the country has shifted away from key market reforms. Nicholas Lardy of the Peterson Institute has shown that in recent years, Beijing has lavished credit and support to state-owned enterprises and starved the private sector of resources. The result, Lardy concludes, has been a significant slowdown in Chinese growth, which is only getting worse. And China is so large now that its slowdown has ripple effects far from its borders. A chief reason for Germany's woes is falling Chinese demand for its goods.

Or take India, where protesters are upset over the price of onions, which is just the tip of an economy that is underperforming massively. Prime Minister Narendra Modi campaigned as a market reformer, but has governed as more of a statist, doubling down on handouts to farmers and rejecting serious reform of India's monstrously inefficient state-owned financial sector. Growth in India has slowed to 6 percent, or probably even lower because the government appears to be using inflated statistics.

In Mexico, the left-wing populist President Andrés Manuel López Obrador's anti-business agenda has brought the economy to a grinding halt. Fitch has rated the state-owned oil company's debt as junk bonds, and economic growth is now at zero percent.

While some of these trends have been gathering steam for the last few years, one policy above all, from the world's econom-

see ZAKARIA next page



CALENDAR

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event. Speaker is Murray City Police Chief Craig Burnett. Location is Anna's Restaurant, 4700 S. 900 E., Murray. Free (pay for what is ordered from the menu). Open to the public. Details are at murraychamber.org.

Nov. 22, 9-10 a.m.

Pitch Clinic, a West Jordan Chamber of Commerce event for business development professionals to hone their skills in delivering a powerful elevator pitch. Location is Mountain America Credit Union, 3065 W. 5400 S., Taylorsville. Free for chamber members, \$10 for nonmembers. Details are at westjor-danchamber.com.

Nov. 22, noon-1 p.m.

Women in Business Brown Bag Lunch, a West Jordan Chamber of Commerce event. Location is Residence Inn, 7558 S. Plaza Center Drive, West Jordan. Free. Details are at westjor-danchamber.com.

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

Coffee Connection, a Holladay Chamber of Commerce event. Location is Great Harvest, 4655 S. 2300 E., Suite 105, Holladay. Details are at holladaychamber.com.

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

Contactos, a Utah Hispanic Chamber of Commerce networking event. Location to be announced. Free for UHCC members, \$10 for nonmembers. Details are at utahhcc.com.

Dec. 2, 7 p.m.

"An Evening with Wendy

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tively (no matter how much glee or schadenfreude we experience when celebrities bite the pooch). If your celebrity becomes the next Charlie Sheen, Tiger Woods or Lindsay Lohan, you want to be able to pull the plug.

But don't be too impulsive. Disgraced celebrities sometimes claw their way back to popularity (especially when they die unexpectedly and tragically). Sticking with a celebrity when he's down may pay huge dividends later on when he's back on top.

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

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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.

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.

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.

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

ZAKARIA

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ic leader, has pushed things over the edge. Donald Trump's protectionism has rattled governments, businesses and investors around the globe. The IMF explains, "the weakness in growth is driven by a sharp deterioration in manufacturing activity and global trade, with higher tariffs and prolonged trade policy uncertainty damaging investment and demand for capital goods."

The United States is still in good economic health, but one wonders how long it can remain an island. The world is rife with uncertainty, with Brexit likely to happen, an impeachment looming in Washington and tensions between China and the U.S. continuing. And if things go further south, governments have little ammunition left — having run up large debts and already offering very low interest rates.

Political protests are caused by a strange combination of factors — dashed expectations, rising inequality, persistent corruption and a deep sense of frustration. But they always become more likely when growth sputters.

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

davischamberofcommerce.com.

Dec. 3, 5-7 p.m.

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

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. 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.

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.

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.

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 westjor-danchamber.com.

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.

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.

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 westjor-danchamber.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.

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.

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.

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.

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CALENDAR

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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.

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.

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.

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.

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. 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 holla-

daychamber.com.

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," 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.

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.

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 southjordan-chamber.org.

Dec. 20, 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.

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.

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.

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.

Jan. 3, 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.

see CALENDAR 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.

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.

Jan. 16, 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.

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.

Jan. 17, 7:30 a.m.-noon

Utah Economic Outlook & Public Policy Summit 2020,



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CAREERS

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Varex Imaging Corporation has opening for **Sr. Business Systems Analyst** in Salt Lake City, UT. Analyze complex business problems and solve them through automated systems. To apply, mail resume to 1678 South Pioneer Road, Salt Lake City, UT 84104. Attention: Brittney Walje, with job reference number: 11941.58.4

hosted by the Salt Lake Chamber, in collaboration with the Kem C. Gardner Policy Institute at the University of Utah. Location is Salt Lake City Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$80 for members, \$100 for nonmembers (\$10 early-bird member discount before Dec. 20). Details are at slchamber.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.

Jan. 23, 8:30 a.m.-4 p.m.

"Supervision: Critical Skills for Effective Leaders," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$225. Details are at employerscouncil.org.

Jan. 24, 6-9 p.m.

2020 Business Awards Banquet, a Davis Chamber of Commerce event. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Details are at davischamberofcommerce.com.

Jan. 25, 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. 25, 9-10:30 a.m.

Legislative Breakfast 2020, a Murray Area Chamber of Commerce event. Location is Intermountain Medical, Doty Education Center, 5151 S. Cottonwood St., Building 6, Murray. Free, and open to the public. Details are at murraychamber.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), or to apply for an assignment, fill out an online volunteer application (www.irteams.org).

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



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