

OF NOTE



Aggie Blue Mint is back

Utah State University's Gary H. Richardson Dairy Products Laboratory is back in business following a four-month, \$900,000 upgrade. That means that, after some substantial improvements, the popular ice creamery has such popular flavors as Aggie Blue Mint, huckleberry and Centennial (tart cherries, honey graham crackers and english toffee in a cheesecake base) back in stock.

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Betts: Utah tech industry hub is going to move to the north

Brice Wallace
The Enterprise

Silicon Slopes is currently the epicenter of Utah's booming tech world. But that explosion straddling the Salt Lake County-Utah County border could edge northward in the next few years.

Clint Betts, executive director of both the Silicon Slopes organization and the Utah Technology Council, said last week that expanding the tech industry throughout the state could result in the capital city be-

coming its heart.

"I think in 10 years, Salt Lake City will be the hub of tech," Betts said at the Newsmaker Breakfast at the University of Utah's Kem C. Gardner Policy Institute. "I think it has to be in the state of Utah. I think it's already weird that it's not right now. But the way to solve that and to make it go even sooner would be to build companies here."

Betts contrasted Utah's situation with that of Austin, Texas, where the tech eco-

see BETTS page 4



Dineh Benally, president of the San Juan River Farm Board of the Navajo Nation in the Four Corners area, poses with experimental cannabis plants on a farm on the Navajo reservation. The tribe is closer to full production of the crop with developments last week by Aqueous Sciences of Nevada, the company designated by the tribe to manage cultivation on the reservation.

New partnership, licensing bring hemp industry closer for Navajos

John Rogers
The Enterprise

Aqueous Sciences of Nevada, a Las Vegas-based development company, made two moves last week that may lead to a major cannabis-growing operation on Navajo Nation reservation land in the Four Corners area that includes southeastern Utah. Aqueous has had an agreement in place with the Navajo Nation to be its exclusive

agent for the management of companies wishing to cultivate hemp on Navajo Nation land.

Aqueous, a wholly owned subsidiary of Las Vegas-based One World Ventures Inc. (OWVI), was granted six provisional licenses to cultivate, process, retail and distribute hemp/cannabis products on reservation land by the Navajo Nation San Juan

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Utah prices jump more than twice national increase

Transportation and housing are leading nearly across-the-board price increases facing Wasatch Front consumers.

The Zions Bank Wasatch Front Consumer Price Index (CPI), announced last week, rose 0.9 percent from February to March on a non-seasonally adjusted basis and is part of a 4.3 percent jump from March 2018. The national CPI rose 0.4 percent from February to March, and the local year-over-year growth is more than double the national figure, which increased 1.9 percent since March of last year.

While utilities prices along the Wasatch Front remained flat from February to March, prices in every other sector were up. Transportation prices shot up 3.2 percent, a sharp contrast to the year-over-year increase of only 0.1 percent because of lower-than-average gasoline prices.

Meanwhile, housing prices rose 0.5 percent from February to March, making it the second-largest contributor in the overall price change. On an annual basis, for the eighth straight month, housing prices were the primary driver of 12-month price growth.

That growth, while still strong, appears to be slowing as the housing sector posted its lowest 12-month price growth since September 2018 — a 7.8 percent year-over-year increase.

"The rapid rise in housing prices across the Wasatch Front has come primarily due to population growth and housing supply constraints," said Scott Anderson, president and CEO of Zions Bank. "As the Wasatch Front continues to build out, we are seeing developers provide higher-density approaches to land use as a way to address anticipated future price growth."

Consumers also can expect gasoline prices to rise across the state in the near term, according to Randy Shumway, chairman and partner at Cicero Group, which provides analysis and data collection for the Zions Bank CPI and the Zions Bank Consumer Attitude Index.

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Ancestry commits to keep 1,000 employees in Utah, hire 500 more

Genetics services company Ancestry has long been part of Utah's corporate DNA, and state officials last week approved an incentive for the company to keep it that way.

The Governor's Office of Economic Development (GOED) board, at its April meeting, approved a tax credit incentive of up to nearly \$2.5 million to retain the Lehi-based company's 1,000 existing employees in Utah and help the company grow by up to 506 jobs in Lehi over the next nine years.

Founded in 1983 in Provo as

Infobase, Ancestry provides family history and consumer genetics services. It has more than 3 million subscribers across its core Ancestry websites, which feature a collection of over 10 billion digitized historical records and nearly 15 million participants in the AncestryDNA database. Since 1996, users have created over 100 million family trees and 12 billion ancestor profiles on the Ancestry flagship site and its affiliated international websites.

"Ancestry is Utah's iconic company, certainly the compa-

ny that people know about. They know what Ancestry is, what they do and where they're located," said Mel Lavitt, chairman of the GOED board's incentives committee. "Over the last few years, there's been a migration of senior talent to San Francisco and ... we're hopeful that this incentive helps to reverse that trend."

Howard Hochhauser, chief financial officer and chief operating officer at Ancestry, acknowledged that executive migration and said having the project in Utah could help the company grow and per-

haps result in that migration returning to Utah.

GOED documents indicate the company had been considering Utah and San Francisco for the expansion project. The company also has offices in Salt Lake City, Ireland, the United Kingdom, Australia, Germany and Sweden. Of its 1,600 employees worldwide, more than 1,000 are in Utah and about 400 are in San Francisco.

"For a number of reasons, we feel like this is a good fit for the state of Utah," Thomas Wadsworth, GOED associate manag-

ing director, said before the incentive approval. "They do have operations in California. We feel like this is a great opportunity to make sure that as much growth as possible can end up here in Utah and continue to be a benefit to our state."

The \$10.5 million project is expected to result in about \$12.2 million in new state tax revenue and new total wages of nearly \$317 million over nine years. The jobs will pay an average of \$98,000 per year.

"There's a lot yet to come," Hochhauser said of the company. "There's a lot of international growth to come and ... we're launching other products this year in the health space around our DNA product, so while we've grown — we're north of a billion dollars — we hope that over the next 10 to 20 years to be a multiple of that."

Group files applications to launch new St. George bank

Several former officers of Town & Country Bank in St. George have filed the necessary application to form a new independent bank. Bruce Jensen, president and CEO of Town & Country

until it was acquired by American Fork-based People's Utah Bankcorp in 2017, said in a release that organizers of the proposed Bank of St. George have filed an application with the Federal Deposit

Insurance Corp. and Utah Department of Financial Institutions to operate a full-service community bank. If approved, Bank of St. George will be the first community bank formed in Utah in more than a decade.

Jensen, one of the co-founders of Town & Country Bank, said that Bank of St. George will become the city's only locally headquartered financial institution and will serve small to midsize businesses and consumers throughout Washington County. In addition, the bank will open a loan production office in Salt Lake County to serve customers in the northern part of the state.

Jensen will be the CEO of the proposed bank and another Town & Country co-founder and former executive vice president and chief credit officer, P. West Martin, will be the bank's president and chief credit officer. Jensen said other executives and employees will be

named later.

The proposed board of directors for the bank will include Louise Zeenati, Mike Housley, Doug Watts, Lori Chapman, Ron Caplin, Matt Hafen, Jensen and Martin, as well as another individual to be named later.

"Bank of St. George will deliver state-of-the-art electronic solutions in addition to an extraordinary level of personalized customer care," said Jensen. "We'll know all our customers' names, and we'll be able to ensure that banking decisions are made locally and quickly."

Organizers plan to raise initial capital of \$18 million to \$22 million through a public offering of its common stock.

Fin Pro Inc. of Gladstone, New Jersey, and Nelson Mullins Riley & Scarborough LLC of Greenville, South Carolina, advised the bank's organizing committee through the application process.

E-TeleQuote to open SLC office

Clearwater, Florida-based digital health insurance agency E-TeleQuote Insurance Inc. has opened a new location in Salt Lake City. The company, which focuses on Medicare and the over-65 market, said the Utah office is the sixth for the company that opened an office in Arizona last month and has additional locations in Florida and Texas.

E-TeleQuote is hiring for up to 100 positions in Salt Lake City, including experienced licensed insurance agents, a call center director, supervisors, a sales manager, a human resources director and technology and administrative

support personnel.

"Salt Lake City is an especially exciting expansion for us, coming on the heels of our Arizona opening," said Anthony P. Solazzo, CEO of E-TeleQuote. "With such a substantial increase in our team, we look forward to helping many people who might benefit from Medicare Advantage plans."

E-TeleQuote is the the owner and operator of EasyMedicare.com, an independent insurance marketplace that researches available plan options from multiple insurance carriers and offers them to consumers through a telemarketing business plan.






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Salt Lake's Instructure buys partner MasteryConnect

Instructure Inc., a Salt Lake City software-as-a-service technology company, has acquired its local longtime partner MasteryConnect. Terms of the deal were not disclosed.

Instructure markets its learning software such as Canvas and Bridge to both educational institutions and corporations for employee development. Its customers include over 4,000 schools and companies worldwide.

MasteryConnect is a K-12 assessment and curriculum platform supporting educators as they drive student growth through formative and benchmark assessment, curriculum planning and collaboration.

Instructure said that through this acquisition, it will accelerate the shift occurring at the state level as they replace high-stakes,

end-of-year testing with innovative assessment models. This new approach uses formative data to provide actionable insights for teachers and students.

"Today's educators are trying to move away from archaic, end-of-year testing and looking for more intuitive evaluation models," said Dan Goldsmith, CEO of Instructure. "Together, Canvas and MasteryConnect will place valuable data in the hands of our teachers, not once but throughout the year so they can focus on activities that increase student learning."

Goldsmith said that MasteryConnect is designed to quickly identify student levels of understanding, target areas for personalized growth and give teachers the data they need to direct each student's learning.

MasteryConnect was founded in 2009 and employs about 60. Instructure was founded by Goldsmith in 2008 and has about 1,100 employees.

"This acquisition brings together many years of partnership and synergies with Instructure," said Mick Hewitt, co-founder and CEO of MasteryConnect, who will join Instructure as general manager of MasteryConnect. "It highlights the alignment of our shared mission to transform learning while expanding our reach both domestically and globally."

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system surrounds the city. "It is strange and there is something to be looked at, the fact that the hub of Utah's tech community is not in Salt Lake City, its biggest city, right? It's 20 minutes south."

That Utah's tech growth has been booming between Provo and Salt Lake City could be the result of available farmland that turned into tech buildings and campuses, but more likely was the region being appealing to companies wanting to attract talent from both Provo to the south and Salt Lake City to the north, he said.

Cydni Tetro, president of the Women Tech Council, agreed. "It has all been about talent pull," she said, noting that a tech company located at Point of the Mountain has easy access to potential workers who have graduated from Brigham Young University, Utah Valley University and the University of Utah.

Much of last week's discussion focused on issues facing the industry and how to spread its success to more people, including women, minorities and people outside the Wasatch Front.

Tetro said the tech industry in Utah needs to disperse, which technology will allow. While some old-school companies require their workers to be in the office every single day, "the coolest part about technology is, this is not true," she said.

For example, technology enables her to work while at her son's soccer game, during spring break or during late evenings af-

ter her children go to bed.

"It is the change in people's minds who run companies, to make sure that they know how to operate in remote areas," she said. "The best thing we can do to get companies to disperse is understand how you have a hub and how you support flexibility. It's also the very best way to recruit women."

Job growth in Utah's tech industry averaged 3.6 percent a year from 2007 to 2017, more than double employment growth in the tech industry nationwide. Betts said Utah's strong tech sector has led to "success challenges" that include issues related to talent, transportation, housing affordability, air quality, workforce diversity and education. All, he said, are about extending opportunity available in technology.

"We've never had the success that we saw in 2018 in our community's history," he said. "2018 was a semina year for Utah tech. The success of our community is unbelievable. It's crazy, right? That success is not evenly distributed, by any means."

For example, housing is perhaps the most critical such issue, he said.

"As you look at Silicon Valley and the fact that if you don't work in tech in Silicon Valley, you no longer live in Silicon Valley and [there is] the class divide that has happened there," Betts said.

"It is for sure a crisis there, what's happened, and if we're not being careful and thoughtful about housing and our density and where we're setting up these hubs for tech innovation and thinking about how we can spread it along and not just [be at] Thanksgiving Point or not just between Provo and Salt Lake but really throughout the state, it'll

be a real challenge."

One way to address that challenge is to ensure that students in every school in Utah have access to computer education by 2022 — a priority for Silicon Slopes. Tetro and her organization want to see more women in the industry — throughout the ranks.

"We know that diverse teams increase revenue and profits, we know they're critical to the growth of the state," she said. "We cannot recruit, we cannot retain, unless we have diversified workforces."

Looking back, Betts said that while Utah needs workers at all levels in the industry, the state's struggles to attract top-level management talent has eased a bit. Tetro noted that about 15 years ago, the industry in Utah had no venture capital — that, too, has improved — and its companies were too small to build management talent.

However, she added, "we had the foresight to start talking about it then."

"Today, everything's got to be focused on talent pipeline and the infrastructure to support it, so you don't lose the way of life that people love and that attracts them to Utah. It's a complicated problem. We have about two decades before our population doubles to solve that problem, but we have to solve it now," she said.

"I think we have to get really good at being collective as a community to create both policies and programs and a combined effort on the things that we value most, to then build those out. It's everyone. It's universities, it's government, it is the venture capital, it's technology, it's communities. Nobody gets to sit by the wayside. If we don't all come together, we won't solve these problems, and they're big."

CPI from page 1

"The U.S. average has been inching higher and is currently ahead of Utah's price per gallon by a little more than 20 cents," Shumway said. "Utah will continue to close the gap, and it's likely we'll soon see more upward pressure on gas prices due to increasing demand as Utahns begin to take more summer road trips."

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NAVAJOS

from page 1

River Farm Board, the governing entity for agricultural activities on the reservation. The board-appointed Native American Agricultural Co. (NAAC) conducts the process by which the licenses are approved and granted. The provisional licenses allow Aqueous to proceed with a site selection and other steps to begin production.

"After submitting our business plan and application processing fee, there was some communication back and forth, questions we had to answer, but our applications were processed promptly and the provisional licenses were approved in less than four weeks," said Amy Walters-Flagg, operations manager for Aqueous Sciences. "We are so pleased with this green light to move forward and get the physical site set up in order to complete the final two steps of the application process before receiving the full annual cannabis licenses — hopefully by the end of next month (April)."

Meanwhile, Aqueous Sciences has signed a memorandum of understanding with MYM Nutraceuticals Inc. of Vancouver, British Columbia, to form a partnership to grow 3,000 acres of cannabidiol-rich hemp (CBD) on Navajo Nation land in the Four Corners area. Part of the land under consideration lies in Utah but no specific farming location has been announced by the two companies. CBD is a naturally occurring compound found in the resinous flowers of cannabis, which is gaining popularity for medical applications such as pain relief.

MYM and Aqueous will incorporate a new company for the purpose of cultivating, extracting and distributing hemp products. MYM and Aqueous will

each own 50 percent of the company. MYM and Aqueous said their hemp cultivation will comply with Navajo Nation, USDA, FDA and FTC regulations and requirements.

"With the recent passing of the farm bill in the U.S., CBD-rich hemp was removed from the classified drug list, opening the door for farmers to legally grow hemp," said Howard Steinberg, CEO of MYM. "Our partnership with Aqueous is in keeping with our new strategic plan to become a global leader in the cultivation, extraction and distribution of hemp and CBD in bulk and for use in our own unique branded products."

MYM and Aqueous will each fund the venture with an initial investment of up to \$1 million for operating and capital costs. Aqueous will provide all labor, site management and other resources as necessary to operate the business. Aqueous will also handle licensing, regulatory approvals and compliance. Last week's receipt of provisional licenses from the NAAC was a step toward beginning production, company officials said.

MYM will provide expertise and support in growing procedures, import/export facilitation, access to its research and development team and distribution, the company said.

The 2018 Farm Bill passed by the U.S. Congress requires that Native American tribal organizations have regulations in place that include procedures for information collection, land use, testing, effective disposal of plants and products and compliance with law enforcement in order to begin cultivation of cannabis on tribal lands. The regulations also require annual inspections and submission of data to the USDA. The NAAC was established by the Navajo Nation to

oversee the process and has filed the necessary paperwork with the USDA to begin cultivation. The American Indian Agricultural Regulatory Agency (AIARA) will be regulating and monitoring the Navajo Nation's venture into cannabis cultivation.

In 2018, the NAAC completed a successful hemp cultivation pilot program on the Navajo Nation using native farmers which resulted in producing millions of high-quality full-spectrum hemp seeds on local farms, according to Dineh Benally, president of the San Juan River Farm Board.

"As a sovereign tribal nation, we are self-governed, but have modeled our rules after the proposed criteria set out in the 2018 Farm Bill, which, for the first time, includes tribal nations," said Benally. "We are in support of these rules and have already submitted our hemp regulations to the USDA for approval to retain our primary regulatory authority over hemp and cannabis production on our native lands."

Aqueous and MYM are rushing to complete the steps required by the Navajo Nation to begin its farming project and had hoped to be in at least limited production during the 2019 growing season, but the USDA has announced that any rules they release for the cultivation, processing, manufacture and distribution of hemp will not be implemented until the 2020 growing season.

Hemp is touted to have many uses, including health food, medicine, paper and textiles. Experiments are underway to use hemp to produce plastics and fuels. The plant is said to use very little water or nutrients to grow and because it is technically classed as a weed, it is easier to cultivate than most crops, making the arid Southwest a viable site for its cultivation.

CORPORATE FINANCIAL REPORTS

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

Sportsman's Warehouse

Sportsman's Warehouse Holdings Inc., based in Midvale, reported net income of \$10.6 million, or 25 cents per share, for the fiscal fourth quarter ended Feb. 2. That compares with \$5.9 million, or 14 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$242.7 million, down from \$243.2 million in the prior-year period due to one more week in the 2017 quarter.

Net income in the most recent fiscal year totaled \$23.8 million, or 55 cents per share. That compares with \$17.7 million, or 42 cents per share, for the prior year.

Sales in the most recent fiscal year totaled \$849.1 million, up from \$809.7 million in the prior year.

The 2018 fiscal year included 52 weeks of operations, while the 2017 year contained 53.

Sportsman's Warehouse is an outdoor sporting goods retailer.

"We are pleased with our solid end to the year as our fourth quarter results were in line with expectations on the top and bottom line," Jon Barker, CEO, said in announcing the results. "Our fourth-quarter same-store sales increase of 3.1 percent compared to the fourth quarter of fiscal 2017 exceeded our expectations and was driven by strong performance from our existing stores and e-commerce platform.

"We believe these results are a testament that the investments we've made throughout the year are gaining traction, including the enhancements to our omni-channel capabilities, increasing customer acquisition and engagement and offering a differentiated merchandising assortment in fiscal 2018."

Security National Financial

Security National Financial Corp., based in Salt Lake City, reported after-tax earnings of \$21.7 million, or \$1.25 per share, for the full fiscal year ended Dec. 31. That compares with \$14.1 million, or 82 cents per share, in the prior year.

Revenues in 2018 totaled \$279.6 million, up from \$276.9 million in 2017.

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

"We are particularly pleased with our financial performance in 2018," Scott Quist, chairman of the board, president and CEO, said in announcing the results. "We accomplished earnings per share of \$1.25, which is a 52 percent improvement over 2017. Our after-tax earnings rose to \$21.7 million dollars, the best in our company's 53-year history. Shareholders equity grew 15.6 percent. It is interesting to note that over the last five years, or since 2014, shareholders equity has grown 96 percent, or an average of 14.4 percent per year on a compound interest basis."

Quist said the year's income contained "numerous subplots."

"The interest rate backdrop remains challenging, with rates rising enough to quell mortgage volumes industrywide, but not rising enough to increase substantially the return on our invested assets," he said. "Our mortgage segment experienced a particularly challenging year, with margins compressing faster than we could reduce costs. We are just now beginning to see market conditions change to a more favorable tone, but the environment remains challenging. On the brighter side, our life segment and memorial segment revenues showed good revenue growth and excellent profitability growth."

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ARTS/ENTERTAINMENT

• The **Salt Lake City Arts Council** and **Salt Lake City Parks & Public Lands** have announced two opportunities for artists or artist-led teams to respond with proposals for murals at the 9 Line Bike Park. Salt Lake City Parks and Public Lands, with community support and interest, expanded the existing bike park located at 700 West and 900 South in 2017 to provide users and city residents with a unique recreational amenity. The project area encompasses 1.3 acres of property owned by Salt Lake City and is used by riders of varying ages and skill levels. A shipping container on the site is used by city crews and volunteer work groups for storage of maintenance equipment. The allocated surface area of the shipping container is 208 square feet, allowing the mural to wrap around the three visible sides of the container. Jump lines have been constructed for beginner, intermediate and advanced-level riders, with a starting platform for the jump lines constructed using large concrete blocks to stabilize the platform and provide dirt retention. The allocated surface area is 400 square feet, divided into three walls. The shipping container and starting ramp mural opportunities are open to all artists and/or artist-led teams based in Utah. Artists residing in Glendale are strongly encouraged to apply. The deadline to apply is May 4. Details are at <http://saltlakepublicart.org/for-artists/calls-for-artists/>.

BANKING

• **Bank of Utah** has opened branches at 3670 N. University Ave., Provo, and 144 S. State St., Lindon. It is the first location in Provo and third in Utah County. Bank of Utah recently purchased three AMBank retail branches in Provo, Lindon and Heber. The company retained many of the AMBank employees in those locations.

ECONOMIC INDICATORS

• **Utah** is No. 21 among states in a ranking of “**States Most At Risk for Tax Season Scams**,” predicting states most at-risk for robocall tax scams through April 28. The rankings were compiled by **AllAreaCodes.com**. It analyzed 15 million consumer complaints related by the FTC over the past three years. Utah averaged 1,769 complaints per 100,000 people. Nevada was top-ranked at 2,579. Alaska was last, at 549. Among

counties, **Salt Lake County** was ranked No. 37, with 1,376 complaints per 100,000 people. Fairfax County, Virginia, topped the county list, with 2,230 complaints.

• **Summit County** leads all Utah counties in a ranking of places where people are “**best at balancing their budgets**,” compiled by **SmartAsset**. The study took into account consumer expenditures as a percent of personal income, net wealth as a percent of personal income and bankruptcies per 1,000 people. Summit was followed, in order, by Wasatch, Davis, Sevier, Washington, Utah, Box Elder, Salt Lake, Cache and Tooele counties. Details are at <https://smartadvisor-match.com/data/places-with-the-best-budgeters/utah>.

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• **Gold Cross Ambulance**, Salt Lake City, has named **Ron Morris** as vice president of government affairs. He will be the liaison for



Ron Morris

municipal-ity relationships for the company. Morris comes to Gold Cross from South Salt Lake City, where he recently retired as the fire chief/emergency manager after eight years. He is a career firefighter and has served in various positions within fire departments throughout Utah. He started his career in 1977 when he joined the Salt Lake County Fire Department/Unified Fire Authority, where he finished as the deputy fire chief after 27 years. Morris also worked as a flight paramedic with AIRMED from 1984-96 while also serving as an adjunct faculty instructor at the University of Utah. He later served as the Utah fire marshal from 2005-2011. He holds

a bachelor of science degree from Utah Valley University.

• **Nurx**, a San Francisco-based company that offers easy online access to medical providers and home delivery of medications and testing kits, is now available in Utah. The telemedicine company's offerings include access to birth control, home cervical cancer screening, and the HIV prevention medication PrEP. Nurx includes an owned-and-operated pharmacy, a network of partner physicians and a telehealth app. Nurx is now available in 24 states and the District of Columbia.

INVESTMENTS

• **Phoenix PharmaLabs Inc.**, a Woods Cross-based company focused on developing and commercializing a non-addictive opioid for treatment of moderate to severe pain, has announced an equity offering of more than \$1.1 million through equity crowdfunding via Netcapital, a funding portal. A combination of accredited and non-accredited investors participated in the offering, which began Oct. 11 and closed March 30. The company said it hopes to start human clinical trials in 15 months.

• **Quest Solution Inc.**, Salt Lake City, has entered into a securities purchase agreement with institutional and accredited investors that results in gross proceeds to Quest of approximately \$5 million, before deducting placement agent fees and estimated offering expenses. **ThinkEquity**, a division of Fordham Financial Management Inc., is acting as sole placement agent for the offering. The net proceeds of the offering are expected to be used for the development of AI and machine learning solutions for school security, smart city and supply chain, as well as for increasing sales and marketing efforts and for general working capital. Quest Solution is a specialty systems integrator focused on field and supply chain mobility as well as a provider of AI monitoring and surveillance solutions. It also is a manufacturer and distributor of consumables, RFID and IoT solutions, and barcoding printers.

LAW

• **Parr Brown Gee & Loveless**, Salt Lake City, has hired **James S. Wright** as a shareholder in the real estate, land use and zoning, eminent domain and construction law sections. Wright previously practiced with the Office of the Property Rights Ombudsman. He has experience in mediating eminent domain and unconstitutional takings claims and is knowledgeable in advising private prop-



James Wright

erty owners and governments on applicable property rights laws. His education includes a B.A. from Brigham Young University in 2002.

REAL ESTATE

• **Richmond American Homes of Utah Inc.**, Orem, has debuted **Rawlings Meadows**, a community at 412 S. 1100 W., Orem. The neighborhood offers a collection of ranch and two-story floor plans with three to seven bedrooms.

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• **Century 21 Everest**, Cottonwood Heights, has been named the top office in the U.S. and the world in the Century 21 system, based on sales production in 2018. It is the fifth consecutive year for the office to be recognized with the top honor. CEO/owner George Morris has led Everest for 10 years and been a real estate professional for almost 25 years. The franchisee has nearly 1,000 agents across 16 offices throughout Utah and California.

• **Neighbor.com**, a Lehi-based self-storage app company, has been named one of **Fast Company's** 2019 “**World Changing Ideas**” in the Apps category. Now in its third year, the World Changing Ideas award honors businesses, policies, projects and concepts that offer innovative solutions to the issues facing humanity. A panel of judges selected winners and finalists from a pool of more than 2,000 nominees from around the world. Neighbor's platform allows homeowners and renters to list empty space for rent, allowing these “hosts” to make up to \$15,000 per year off of the extra space in or around their home.

RETAIL

• **Sportsman's Warehouse Holdings Inc.**, Midvale, has appointed **Robert K. Julian** as chief financial officer, effective April 24. **Kevan Talbot** will continue to serve as CFO until the effective date of Julian's appointment and will then assist in the transition of responsibilities to Julian until a date to



Robert Julian

be determined between Talbot and the company. Julian will oversee all financial aspects of the company, including financial planning and analysis, accounting and financial reporting, tax, internal audit, investor relations, treasury and risk management. He most recently was executive vice president, chief financial officer and treasurer for Deluxe Entertainment Services Group from July 2017 to June 2018. Prior to that, he was senior vice president and chief financial officer for Callaway Golf Co. from May 2015 to April 2017, and as executive vice president and chief financial officer for Lydall Inc. from October 2012 to May 2015. Previously in his career, Julian held senior financial roles at Rockwell International, Honeywell, Cisco Systems and Fisher Scientific.

SERVICES

• **Visible Supply Chain Management**, a Salt Lake City-based shipping and fulfillment services company, has hired **Naruby Schlenker** and **Richard Garcia** as vice presidents of business



Naruby Schlenker



Richard Garcia

development. Schlenker in 2010 co-founded Ordoro, a company that delivers a SaaS e-commerce logistics platform. Garcia has more than a decade of experience in business development and logistics. Before joining Visible, he served as the director of business development at Shippo. Visible Supply Chain Management also has announced that **The Cynosure Group** is now a minority shareholder and member of the company board of directors. Cynosure is a family-backed investment firm based in

see BRIEFS next page

Industry Briefs

from previous page

Utah. Financial terms were not disclosed.

• **LSI Inc.**, Layton, has appointed **Robert Bunnett** as chief operating officer. Bunnett



Robert Bunnett

is the founder of both Atlas and Accelerate. He also was SM&A senior vice president of operations, senior vice president of business development, and senior vice president of innovation. His client-facing leadership roles at SM&A included account executive, site director, engagement lead, capture mentor, proposal manager and program manager. He also worked at McDonnell Douglas. Bunnett served on the board of directors of CSPi. LSI provides economic development and sustainment services to federal, state and local government agencies; and business development, capture, proposal, technical and program services to prime contractors, subcontractors and manufacturers.

• **GoReact**, an Orem-based video-based skills training platform company, has hired **Brent**



Brent Bingham

Bingham as chief strategy officer. Bingham has more than 20 years of experience in educational technology, including holding leadership positions at Apple Education, Pearson, Power School and Frontline Education.

TECHNOLOGY/LIFE SCIENCES

• **Avii**, a Lehi-based company offering a platform for tax, audit, advisory, management consulting and compliance practices, has formed an advisory board. The members are **Kent Thomas**, founder and former CEO of Advanced FCO and former CPA and president of the Utah Association of Certified Public Accountants (UACPA); **Jan Newman**, partner of SageCreek Partners, former executive vice president

at Novell, and founder or significant contributor to KeyLabs, Altiris, Vivint Solar, AviaCode, CentralLogic, AboutTime Technologies, IMSAR and Workfront; **Greg Butterfield**, founder and managing partner of SageCreek Partners and a serial entrepreneur with a direct role in Vinca, Altiris, Symantec, Omniture, Domo, Vivint Solar, Workfront, Venafi, Cybage and LGCY Power; **Jeff Bickel**, managing partner at Tanner LLC; **Cheryl Snapp Conner**, founder and CEO of SnappConner PR; **Ken Knapton**, senior vice president and chief information officer at Merrick Bank and founder and principal of Rocky Mountain CIO advisory; **Galen Murdock**, founder and chairman of Veracity Solutions; and **Brad Hansen**, founder and principal of Hansen Management Consulting and former CEO of GoEngineer.

• **Spirent Federal Systems**, a Pleasant Grove-based provider of GPS/GNSS test equipment, has announced that **Robert**

Lollini and retired Air Force Col. **Bernard Gruber** have joined the company board of directors as CoB and Government Security Committee chairman, respectively. Lollini is CEO and president of BioFire Defense LLC. He has held various executive positions in recent years, including serving on the board of directors for Myrex Inc. and chief financial officer and treasurer of BioFire Diagnostics. Gruber has held several positions in commands focused on navigation in space, including serving as the chief of space and global integrated intelligence at the Pentagon from 2009-2010 and director of the Global Positioning System (GPS) at the Los Angeles Air Force Base from 2010-2013. He is currently the director of precision guidance and advanced programs at Armament Systems at Northrop Grumman. Lollini and Gruber replace **Lawrence Garrett** and **George Emery** on the Spirent board.

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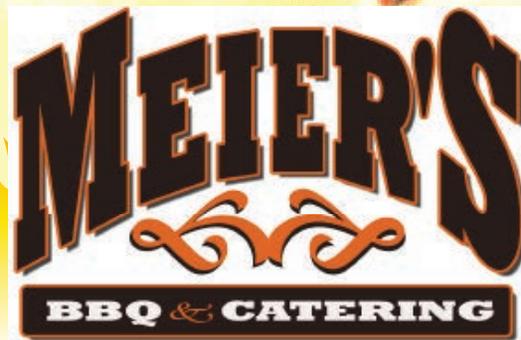
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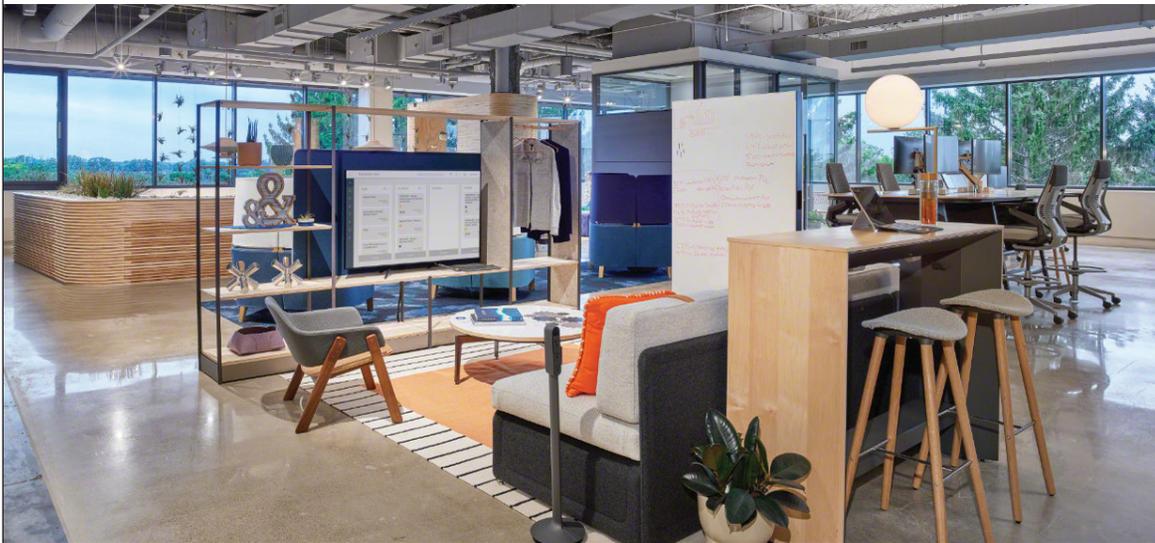
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Flat Iron Steaks <i>10 oz. USDA Choice Top Sirloin Steak Baked Idaho Potato Grilled on site</i>	Tri Tip Roast/Marinated <i>Grilled Chicken Breast Grilled on site</i>	Boneless Ribeye Steak <i>10 oz. USDA Choice Boneless Boneless Ribeye Steak Baked Idaho Potato Grilled on site</i>
	Pork Back Ribs <i>Smoked with Applewood</i>	
	<i>Marinated Grilled Chicken Breast</i>	



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Business Tech

Technology in Education

Before you begin reading this article, it is only fair that I provide the following: **WARNING:** The content in this article is going to make you very jealous. You will become furious at how much easier some things have become for students.

Now that we have that disclaimer out of the way, let's continue. Technology in education, like every other area of life, has come a long way over the past 10 years. It has impacted every aspect of education, from classroom teaching to remote education options. The only consistent thing about the changing technology is that it continues to create an enhanced learning experience for everyone.

Arguably the biggest technological advancement for education was the Internet and the access to endless information that comes with it. But even after the Internet was around, computers were not all that easy to come by. It wasn't until recently that every student had a hand-held super-computer in his or her pocket. Being able to access any information at the click of a button makes learning infinitely easier.

Instead of spending hours in the library pouring through books, students can search and instantly find what they are looking for on their phone from the comfort of their home. While this doesn't sound even the slightest bit advanced now, this ability was a major turning point for education.

Schools are starting to have tablets for every student to use. So, instead of looking at pictures of things or places, they can view that object in 3D and rotate to see every angle or drop a pin and "walk" through the streets of Thailand, thanks to Google Earth and Street View. This interactive learning provides another dimension that helps students learn.

Professors will always play a role in education. Now, whether or not that role is positive or negative is not as certain. We have all been stuck in that class where the teacher just doesn't seem to be speaking the same language as you. Whether the teacher doesn't connect with you, they are too smart to teach people who don't understand or they're coming in hung-over and don't want to be there themselves, thankfully there are now other options.

Technology, the Internet in

particular, has created a number of additional educational channels so that when your teacher is not working for you, you can still learn the subject. Channels like wyzan.com, heyttutor.com and



BAHAR FERGUSON

even youtube.com can all be utilized for education. These, in addition to your teacher, can help you master the subject.

Wyzan is an online tutoring website where you can find a tutor that is best for you.

Choose the subject that you want help with, the time and day you want tutoring and how much per hour you are willing to spend. Because Wyzan is online tutoring, you can schedule a tutor for any time of the day.

Wyzan offers hundreds of tutors that fit your needs for you to choose from. You can view how much experience they have tutoring and how much in each specific sub-category. For example, if you are looking for a calculus tutor, you can see how much math tutoring they have done and how much of it was specifically calculus.

HeyTutor is very similar to Wyzan. However, they focus on scheduling in-person tutoring sessions. You answer all the questions such as subject and price range, and then you add your ZIP code. You will see every tutor in your area and their available times. Choose from the cheapest, highest-rated or most experienced.

When you think of YouTube, I am sure that "educational" is not a word that comes to mind. But you would be surprised how helpful it can be. YouTube is great because you can instantly find a tutor, watch them teach for free and change to a different person at any moment if you'd like. However, YouTube does have some disadvantages. The tutoring is not interactive or personalized and you have distracting videos in the suggestions that can easily get you off topic.

Technology has even changed the way people get an education or attend college. Thanks to technology, you can obtain your associate's, bachelor's, master's, doctorate or a certification completely online. Online institutions like SNHU, Capella University and University of Florida Distance Learning have been seen

see **BIZ TECH** page 14

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.

April 15, 8:30 a.m.-1:30 p.m.

Utah Women in Trades Career Conference. Panel discussion topics include "How to Make Sure You Arrive Home from Work Safe," "From Minimum Wage to a Prosperous Career in the Apprenticeship Building Trades" and "Career Opportunities to Sustain a Long-Term Recovery." Series of hands-on workshops features simulators and virtual reality to demonstrate work done by electrical, construction craft laborers, plumbers/pipefitters, welders and heavy equipment operators. Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Free. Registration can be completed at Eventbrite.com.

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

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

April 15, noon-1:30 p.m.

"Doing Business With Romania," a World Trade Center Utah event in partnership with the Governor's Office of Economic Development featuring George Maior, ambassador of Romania to the U.S., with a delegation of Romanian businesses. Location is World Trade Center Utah, 60 E. South Temple, Suite 300, Salt Lake City. Cost is \$20. Details are at wtcutah.com.

April 16, 7:30-9:30 a.m.

Cybersecurity and Data Privacy Forum, presented by Diversified Insurance Group, Parsons Behle & Latimer, and Tanner LLC. Field experts will relay best practices as well as present principles to use during a tabletop exercise for handling a data breach. Presenters are John Pohlman, director of information security services, Tanner LLC; Spence Hoole, president and CEO, Diversified Insurance Group; and Tomu Johnson, president, Parsons Behle Lab. Location is Tanner LLC, 36 S. State St., Suite 600, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

April 16, 8-11 a.m.

"Harassment Prevention for Managers and Supervisors," 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.

April 16, 8:30-10 a.m.

"Marketing Collaborative: How to Make Sense of Paid Search," a Utah Technology Council event. Speaker Bjorn Espenes, founder of CEO of Finch, will discuss "Automate or Die." Location is UTC, 13693 S. 200 W., Draper. Registration can be completed at Eventbrite.com.

April 16, 8:30-11 a.m.

"The Digital Marketing Hack Series: Instagram for Advanced Users," a Salt Lake Small Business Development Center event. Workshop is designed for people with an Instagram account and at least 1,000 followers. Location is Salt Lake Community College's Miller Campus, Miller Corporate Partnership Center, Building 5, Room 101, 9690 S. 300 W., Sandy. Cost is \$20 for early-bird registration (through April 15), \$25 thereafter, \$30 day of the event. Registration can be completed at Eventbrite.com.

April 16, 9-10:30 a.m.

"Library Resources for Businesses and Entrepreneurs," a Salt Lake Chamber event. Speaker Matthew Phillips, an adult services librarian at the Salt Lake City Public Library's Chapman Branch, will discuss freely available library resources that can help a business with the initial business plan, scale-up, training and more. A limited number of laptops will be available, so participants are asked to bring a device, if possible. Location is Glendale Library, 1375 Concord St., Salt Lake City. Free. Details are at slchamber.com.

April 16, 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.

April 16, 11:30 a.m.-1 p.m.

Southwest Valley Women in Business. Location to be announced. Cost is \$15 for members the day of the event, \$20 for nonmembers. Details are at southjordanchamber.org.

April 16, noon-12:50 p.m.

Spring 2019 Silicon Slopes Lecture Series at Utah Valley University, a 14-week UVU Entrepreneurship Institute event. Topic to be announced. Speaker is Joe Salisbury of DAI Utah. Location is Utah Valley University, Clarke Building, Room 101A, 800 W. University Parkway, Orem. Free. Registration can be completed at Eventbrite.com.

April 16, 5-7 p.m.

Business Women's Forum: Spring Mixer. Location is Lake Effect, 155 W. 200 S., Salt Lake City. Cost is \$15 for members, \$20 for nonmembers. Details are at slchamber.com.

April 17-May 29

Entrepreneur Training Academy, a Sandy Area Chamber of Commerce event for people looking to start a business or business owners in the early stages. Training takes place over seven sessions on Wednesdays, 8:30-10:30 a.m. Cost is \$500 for chamber members, \$1,000 for nonmembers. Details are at murraychamber.org.

April 17, 8 a.m.-4 p.m.

2019 Women's Entrepreneurial Conference, a Utah Women's Networking Group event. Theme is "Harnessing the Power of Social Media & Digital Marketing." Event features guest speakers, breakout sessions, lunch and a pitch competition that will award over \$19,000 in grants to women-owned businesses. Location is Holladay City Hall, 4580 S. 2300 E., Holladay. Cost is based on time of purchase. Registration can be completed at Eventbrite.com.

April 17, 8-10 a.m.

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

April 17, 9 a.m.-3 p.m.

"Boots to Business," a U.S. Small Business Administration event that is a two-step training program that provides participants an overview of business ownership as a career vocation, an outline and knowledge on the components of a business plan, a practical exercise in opportunity recognition, and an introduction to available public and private sector resources. Location is 5837 D Ave., Building 150, Airmen & Family Readiness Center, Hill Air Force Base. Free. Registration is required. Details are at <https://www.sba.gov/tools/events>.

April 17, 9 a.m.-3 p.m.

Valley Visioning Summit, an Association of Utah County Chambers event bringing together civic and elected officials together with business owners and leaders to plan for Utah Valley's future. Location is Utah Valley Convention Center, 220 W. Center St., Provo. Details are at thechamber.org.

April 17, 11 a.m.-12:30 p.m.

"Ask the Expert," a Murray Area Chamber of Commerce event. Greg Cassat, director of the Business Resource Center at Zions Bank will discuss financial questions, issues regarding loans and information about helping business grow. Location is the Murray chamber, 5250 S. Commerce Drive, Suite 180, Murray. Free (chamber membership is not required). Details are at murraychamber.org.

April 17, 3-5 p.m.

"Starting Your Business 101," a Salt Lake Small Business Development Center (SBDC) event. Location is Salt Lake Community College's Miller Campus, Miller Corporate Partnership Center, Room 110, 9690 S. 300 W., Sandy. Free. Registration can be completed at Eventbrite.com.

April 17, 3:30-5 p.m.

ChamberWest Business Connections, a ChamberWest event offering relationship-building, business connections, opportunities to present your business, and two 10-minute presentations. Free for members, \$5 for nonmembers. Details (including location) are available by calling (801) 977-8755 or at chamber@chamberwest.com.

April 17, 5:30-6:30 p.m.

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

April 17, 5:45-6:45 p.m.

"Grow Your Business: Phase I," a Small Business Development Center (SBDC) event. Location is the Orem SBDC, 815 W. 1250 S., Orem. Details are at <https://utahsbdc.org/trainings>.

April 17, 6-9 p.m.

"SEO: Outreach and Semantic Topic Modeling," a Utah DMC (Digital Marketing Collective) event. Presenters are Elli Bishop, director of earned media at Clearlink, and Bill

Slawski, director of SEO research at Go Fish Digital. Location is 50 West Club, 50 E. Broadway, Salt Lake City. Free for Utah DMC members, \$20 for nonmembers. Registration can be completed at Eventbrite.com.

April 17, 6-9 p.m.

"The Power of Doing Good," part of the Lectures in Entrepreneurship Series at Westminster College's Center for Entrepreneurship. Main presenters are Heidi and Chris Nielson. Location is Westminster College, Bill and Vieve Gore School of Business Auditorium, 1840 S. 1300 E., Salt Lake City. Free. Registration can be completed at Eventbrite.com.

April 17, 7-8 p.m.

MicroBusiness Mentor, a Small Business Development Center (SBDC) event providing individual coaching to understand what to do for a business plan, marketing, accounting, operations and more. Location is Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

April 18, 7:30-9:30 a.m.

"Wasatch Business Series: The 2019 Legislative Wrap-Up Breakfast," presented by the Sugar House, South Salt Lake, Murray Area and Holladay chambers of commerce; the Utah Independent Business Coalition; and the Millcreek Business Council. Speakers include Dave Davis of the Utah Retail Merchants Association, John Lair of Momentum Recycling, and two state legislators. Location is Holladay City Hall, 4580 S. 2300 E., Holladay. Cost is \$18. Details are at holladaychamber.com.

April 18, 8-9:30 a.m.

Breakfast Panel, a World Trade Association event featuring a discussion about customs tariffs, container issues, import regulations and Utah's new inland port. Speakers are Holly Garza, vice president and licensed customs broker, High Desert Customs House Brokers; Steve Lindsey, managing partner of operations, Mountain West Container Services; Teresa Benson, import manager, Air & Sea International; and Scott Ogden, president and CEO, Cargo-Link International. Location is the Miller Corporate Partnership Center, 9690 S. 300 W., Sandy. Free for WTC members, \$25 for nonmembers. Registration can be completed at Eventbrite.com.

Succeeding in Your Business

A primer on setting up preferred stock in your business

“My two partners and I formed a corporation to run a web-based business. The business has taken off, and we are being approached by some local angel investors.

“We are delighted, of course. The problem is that these investors all want preferred stock and our corporation is not set up for that. How can we do this? Do we need an attorney? And how much will this cost?”

When a corporation first starts up, its owners receive common stock — a percentage interest in the company’s assets and liabilities. If the company goes under, holders of common shares split the proceeds of liquidation based on their percentage ownership after all debts have been paid.

If a company issues preferred stock, however, the rules change. While preferred stockholders have a percentage interest in the company just like common stockholders do, if the company goes under, holders of preferred stock are guaranteed to get their investment back before the common stockholders get anything. This is called a “liquidation preference.”



CLIFF ENNICO

Think of preferred stock as a hybrid of debt and common stock. Like debt, it gets repaid if the company liquidates or goes out of business, sometimes with interest (called “cumulative dividends”), before the common stockholders receive anything. Unlike debt, though, preferred stockholders are not guaranteed interest — they receive dividends just like common stockholders do and are subject to some of the risks of the business. So, for example, if a corporation liquidates and there is not enough money to pay its debts, the preferred stockholders and the common stockholders will both be wiped out.

You will almost certainly need an attorney to set up preferred stock for your corporation. Here are some of the things you will need to discuss with him or her:

First, you need to determine if your corporation is a Subchapter C or Subchapter S corporation under the U.S. Internal Revenue Code. Subchapter S corporations cannot offer preferred stock to investors, so if you decide to create a class of preferred stock, you will lose your

Subchapter S election and be taxed as a C corporation.

Second, you will need to amend your certificate of incorporation describing the rights and privileges of preferred investors. Unlike common stock, whose rights are determined by your state’s corporation statute, you can negotiate with your investors the rights and privileges they will receive.

Here are some of the most common rights and privileges you can give your investors:

Voting Rights. Preferred stock can be voting or nonvoting, just as common stock can.

Dividend Rights. Unlike common stockholders, who receive dividends only when the company can afford to pay them, the holders of preferred stock are usually entitled to receive dividends in a fixed amount at specific times. These can either be cumulative (if the company can’t pay them, they get added to the face amount of the preferred and are paid when the company liquidates) or non-cumulative (if the company can’t pay them, they disappear, just as they would for common stock).

Participation Rights. A participation provision prohibits the

company from paying dividends to its common stockholders without also paying a dividend to preferred stockholders.

Conversion Rights. You can give preferred stockholders the right to convert their shares into common shares at any time, or upon the occurrence of certain events (for example, a public offering of the company’s shares or a sale of the company). This is called an “optional conversion.” You can also require preferred stockholders to convert their shares upon a public offering or company sale. This is called a “mandatory conversion.”

Exchange Rights. If your company has issued debt securities (such as corporate bonds or notes) to investors, you can give preferred stockholders the right to exchange their shares for debt securities should it seem unlikely that the company will survive and there will be nothing left over for shareholders after the debts have been paid.

Redemption Rights. You can give preferred shareholders the right to redeem their shares (sell them back to the company) and cash out if they are not comfortable with the company’s direction. Similarly, you can require preferred

stockholders to redeem their shares upon the occurrence of certain events.

Priority Rights. You can create classes of preferred stock. So, for example, if one investor is putting in \$1 million but the others are only putting in \$5,000 each, you can offer the large investor “senior preferred” stock, allowing him to recoup his investment before anyone else if the company goes under, with the other investors receiving “junior preferred” stock.

Your preferred stockholders may also want a seat on your company board of directors, the right to review your company books and records or veto powers over major corporate decisions such as mergers, liquidation or the admission of new investors.

Not all of these options will be appropriate for your company, so be sure to discuss them with a corporate attorney before you offer anything to your investors.

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

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CALENDAR

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

"Multiplying Lasting Profitable Relationships," a West Jordan Chamber of Commerce event. Presenter is Clay Neves of Personal Sales Dynamics. Location is West Jordan City Hall Community Room, 8000 S. Redwood Road, West Jordan. Free for members, \$10 for nonmembers. Details are at westjordanchamber.com.

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

"Lunch & Learn," a Murray Area Chamber of Commerce event. Speaker is from Utah Media Group. Location is Soy's Sushi Bar & Grill, 4927 S. State St., Murray. Cost is \$20 for members, \$30 for guests. Details are at murraychamber.org.

April 18, 11:30 a.m.-12:20 p.m.

"Why I Chose to Be a Capitalist," part of the Reed and Christine Halladay Executive Lecture Series, a Utah Valley University Woodbury School of Business event. Presenter is Steve Peterson, managing partner at Millrock Capital LLC. Location is UVU, Ragan Theater, 800 W. University Parkway, Orem. Registration can be completed at Eventbrite.com.

April 18, noon-1:30 p.m.

Startup Conversation, a Silicon Slopes event. Speaker is Kurt Avarell, founder and CEO of Canopy. Location is Startup Ogden, 2314 Washington Blvd., Ogden. Free. Details are at siliconslopes.com.

April 18, 3 p.m.

"How Tim & Eric Helped Purple Cure the Sunday Scaries to Sell Mattresses," a Silicon Slopes event. Speaker is Alisa Gammon, director of social advertising at Purple. Location is Kiln, 2701 N. Thanksgiving Way, Suite 100, Lehi. Free. Details are at siliconslopes.com.

April 18, 3-4:30 p.m.

"Jump Start: Intro to Entrepreneurship," a Salt Lake Chamber seminar. Event is designed for all entrepreneurs: those looking to go into business, early startup stage or those looking to improve an existing business. Presenter is Clancy Stone, business advisor at the Women's Business Center of Utah. Location is the Women's Business Center, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

April 18, 6-8 p.m.

Contactos, a Utah Hispanic Chamber of Commerce network-

ing event. Location is 4770 S. 5600 W., West Valley City. Free for UHCC members, \$10 for nonmembers. Details are at <http://www.utahhcc.com/>.

April 19, 7:30 a.m.-noon

Spring 2019 Nubiz Symposium titled "Elements of Effective Leadership." Location is Weber State University, Shepherd Union Ballroom, 3910 W. Campus Drive, Ogden. Cost is \$49 (two-for-one admission for chamber members). Details are at ogdenweberchamber.com.

April 19, 7:30-8:30 a.m.

"Eggs & Issues," a Murray Area Chamber of Commerce event. Speaker Jennifer Tarazon of the Salt Lake County economic development team will discuss "Salt Lake County Economics." Location is Anna's Restaurant, 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to everyone. Details are at murraychamber.org.

April 19, 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.

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

"Innovation Series: Utah's Alternative Transportation Future," a Utah Technology Council event. Speakers are Ben Bolte of GreenBike; Brenda Scheer, a professor of city and metropolitan planning; and Alex Cragun, moderator. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Free. Registration can be completed at Eventbrite.com.

April 19, 11:45 a.m.-1 p.m.

"Building a Purpose-Driven Culture," a Silicon Slopes event. Speaker is Anita Grantham, chief people officer at Pluralsight. Location is Instructure, 6330 S. 3000 E., Salt Lake City. Cost is \$10. Details are at siliconslopes.com.

April 20, 10 a.m.-noon

"How to Model Your Business After a Franchise By Setting Up Systems and SOPs," a SCORE event. Location is Day-Riverside Branch Library, 1575 W. 1000 N., Salt Lake City. Free. Details are at <https://www.sba.gov/tools/events>.

April 23, 8 a.m.-noon

"Advanced Human Resource Management Program," an Employers Council event on Tuesdays through May 21. Location is the Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake

City. Cost is \$740. Details are at employerscouncil.org.

April 23, 9:30-11 a.m.

"The Innovative Future," a Utah Technology Council event. Speaker is Andrei Iancu, undersecretary of commerce for intellectual property and director of the U.S. Patent and Trademark Office. Location is UTC, 13693 S. 200 W., Draper. Free. Registration can be completed at Eventbrite.com.

April 23, 10-11 a.m.

"The Art of Negotiation," a West Jordan Chamber of Commerce event. Presenter is Marty Gale. Location is West Jordan Chamber office, 8000 S. Redwood Road, West Jordan. Free. Details are at westjordanchamber.com.

April 23, 11:30 a.m.-1 p.m.

Women in Business, a Sandy Area Chamber of Commerce event. Speaker is Susan Madsen, Orin R. Woodbury professor of leadership and ethics and professor of organizational leadership at Utah Valley University, discussing the status, challenges and opportunities for Utah women in the workforce and beyond. Location is Kiln, 26 S. Rio Grande St., Suite 2072, Salt Lake City. Details are at sandychamber.com.

April 23, 11:30 a.m.-1 p.m.

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location is Hub 801 Events, 3525

Riverdale Road, Ogden. Cost is \$20 for members, \$30 for nonmembers. Details are at ogdenweberchamber.com.

April 23, noon

"The Rise of Women Inventors: Building Bridges for Business Growth." Keynote speaker is Molly Kocialski, director of the Rocky Mountain Regional U.S. Patent & Trademark Office. Event also will feature a Q&A session with Sara Jones, CEO of InclusionPro; Dr. Terrece Pearman, director of intellectual property and science advisor at Medic.life; Dr. Jennifer Hwu, CEO of Innosys; and Dr. Leena Bhoite, technology manager at the University of Utah Technology & Venture Commercialization. Location is The Leonardo, 209 E. 500 S., Salt Lake City. Free. Details are at <http://www.ip4growth.com/>.

April 23, noon-12:50 p.m.

Spring 2019 Silicon Slopes Lecture Series at Utah Valley University, a 14-week UVU Entrepreneurship Institute event. Topic to be announced. Speaker is Brent Andersen, founder and CEO of Loveland Living Planet Aquarium. Location is Utah Valley University, Clarke Building, Room 101A, 800 W. University Parkway, Orem. Free. Registration can be completed at Eventbrite.com.

April 23, 12:30-4 p.m.

"Local, Diverse and Sustainable Supplier Day," an

Intermountain Healthcare Supply Chain Organization event offering participants a chance to talk with decision-makers, learn about doing business with Intermountain and tour its facility. Location is Intermountain Supply Chain Center, 7302 S. Bingham Junction Blvd., Midvale. Free. Registration can be completed at Eventbrite.com.

April 23, 1:30-5 p.m.

"The Utah Hiring Conundrum: How to Attract, Maximize and Retain Talent in Utah," a Salt Lake Small Business Development Center event. Location is Salt Lake Community College's Miller Campus, Miller Corporate Partnership Center, Building 5, Room 101, 9690 S. 300 W., Sandy. Cost is \$20 for early-bird registration (through April 18), \$25 thereafter, \$30 day of the event. Registration can be completed at Eventbrite.com.

April 23, 5-7 p.m.

"Recipe for Success" Kick-Off, hosted by the Women's Business Center of Utah. Event is designed to empower people to start or grow their own food business; to create excitement around the local food and entrepreneurship movements; and to celebrate the efforts and products of female entrepreneurs in Salt Lake City and Utah residents who are growing thriving food and food-related

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Opinion

Government-mandated, paid-leave programs have proven ineffective

As the saying goes, the definition of insanity is doing the same thing over and over again and expecting a different outcome. This is a perfect way to describe the current effort by Democrats and some conservatives to implement a federal paid leave program. If the United States implements this policy, they believe Americans will not suffer the same negative consequences suffered in every country that has such a policy on its books.



VERONIQUE
de RUGY

Last year, the conservative American Enterprise Institute released a joint report with the more progressive Brookings Institution titled "Paid Family and Medical Leave: An Issue Whose Time Has Come." While the authors disagree among themselves about the specifics of a federal program, they "unanimously agreed that some form of paid parental leave should be offered to help workers at the time of birth, adoption, or fostering of a child."

These authors gathered for an AEI panel discussion on the issue recently to renew their commitment to a compromise solution that falls somewhere between big and bigger government policies. According to the original joint report, the plan "would pro-

vide eight weeks of gender-neutral paid parental leave, replace 70 percent of wages and offer job protection. The policy would be fully funded by a combination of payroll taxes and savings elsewhere in the budget, with no increase in the deficit but also no adverse effects on low-income families," according to the AEI website. Translation: more spending, more taxes and supposedly paid for by savings that will never materialize.

While said to be necessary to bring the United States into alignment with other industrialized countries — all of which have government-mandated paid leave — in reality, such a policy here would simply mimic a policy that has already backfired elsewhere, including four U.S. states and the District of Columbia.

A 2018 paper by Cato Institute analyst Vanessa Brown Calder reviews the literature on the impact of paid leave. She found that a government-provided solution to the issue won't result in the proverbial free lunch for which supporters hope. Trade-offs for paid leave policies vary depending on policy specifics, but they include discrimination against workers of childbearing age and, as such, may favor older workers, resulting in

fewer leadership roles, higher unemployment and lesser pay for women.

Paid leave advocates often argue that paid family leave and other social policies will reduce gender inequality in the workplace. Recent research on Denmark, however, suggests that this is hardly the case.

Denmark is often cited as an example of working-parent paradise. The government offers 52 weeks of paid leave and other generous family-friendly benefits. But even in paradise, there's no such thing as a free lunch. A January 2018 National Bureau of Economic Research paper by economists Henrik Kleven, Camille Landais and Jakob Egholt Sogaard looks at what happened to the earnings of 470,000 Danish women who gave birth for the first time between 1985 and 2003. These researchers found that having children was a career bummer for women.

For instance, they found that while men's and women's pay grew at roughly the same rates before they had kids, mothers saw their earnings rapidly reduced by nearly 30 percent on average, compared to the trajectory they were on before having kids. Men, on the other hand, saw their pay grow at the same rate before and after their children were born. Women may also become less likely to work, and if still employed,

had earned lower wages and worked fewer hours.

The absence of nationally mandated paid leave in the United States doesn't mean that American women don't get paid leave, however. As Brown Calder writes, "Over the past 50 years, the private sector has substantially increased paid leave offerings; this suggests the private market responds to employee demands. At the same time, mothers' labor-force engagement increased without government intervention." Indeed, over the past several years, without the government mandating or paying for paid parental leave in the United States, somewhere between 45 percent and 63 percent of workers reported they already had access to paid leave, according to Brown Calder's analysis. That percentage is likely higher today.

While AEI and Brookings scholars continue to dream about a distortion-free paid leave policy, scholars more grounded in reality must resist the temptation to repeat the mistakes of the past — and of other countries — and still expect different results.

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

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Legal versus illegal immigration: Trump's new position might be right

Pres. Trump's threat to close the U.S.-Mexico border confused even his allies. Sen. John Cornyn, R-Texas, said it "would be bad for everybody." Sen. John Thune, R-South Dakota, remarked, "I'm not sure that's a particularly good idea and I'm not sure it gets the desired result." Most assumed the threat was part of the usual Trump style — bravado and bluff — and as expected, was eventually dialed back.

But on the broader issue of legal immigration, Trump seems to be shifting his position. In his 2019 State of the Union address, the president declared, "I want people to come into our country in the largest numbers ever, but they have to come in legally." Immigration hardliners did not take this well.

The president has since reasserted the idea. The day after the State of the Union, Trump told reporters: "I need people coming in because we need people to run the factories and plants and companies that are moving back in." And Politico reported recently that Jared Kushner is quietly developing a proposal to increase legal immigration into the United States.

If this is Trump's new and improved immigration position, the president might find his way to a powerful compromise — real crackdowns on illegal immigration coupled with reform and actual increases in legal immigration. This also happens to be a smart policy idea.

A new essay in the journal *Interna-*

tional Security points out that by 2050, the United States is projected to be the only major world power with an increase in its population. The four authors, all university professors, tie this factor to more dynamic economic growth and also America's continued ability and willingness to play a major military and political role.

The data on other major powers is striking. United Nations projections show that by 2050, China and Russia will have a 20 percent drop in people of working age. Germany's working-age population will drop by 17 percent, Japan's by 29 percent. This will likely translate into slower growth, less economic vitality and greater passivity on the world stage.

America's working-age numbers are set to rise by 12 percent in the same period. In fact, only three other major developed countries will see increases in their working-age cohort — Australia, Canada and Britain. But all four countries are expected to enjoy this boost only because of immigration. Without immigration, by 2050, the U.S. would see its working-age population actually shrink by 4.5 percent. Canada's would plummet by 20 percent.

China, on track to be the greatest economic, political and technological competitor to the United States faces a demographic challenge that's even more dire than was previously anticipated. In 2018, China's birth rate fell to its lowest level since 1961, a year of widespread famine. It appears that

the Communist regime's efforts to reverse the nation's long-standing "one child" policy have not worked. The Chinese Academy of Social Sciences wrote in a January report: "For China's population, the biggest event in the first half of the 21st century is the arrival of negative growth."

Amid all the noise in this country about immigration, it's easy to forget the big picture. Immigration means a more robust economy. It usually means younger workers, which translates into greater dynamism and more innovation. Most Nobel prizes are awarded to scientists for work they did when they were young. Most companies are founded by people when

they are young. Younger populations are more risk-seeking, adventurous and entrepreneurial.

Despite the rhetoric around it, legal immigration in the United States is actually not that high. Before he became chairman of the White House Council of Economic Advisers, Kevin Hassett published a piece in *National Review* ranking wealthy countries on their ratio of new immigrants to total population in 2010. The United States had the third-lowest figure, higher only than Japan and France. Countries like Can-

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FAREED
ZAKARIA



Opinion

Small-business owners benefiting from a growing and prosperous economy

The old saying that a rising tide lifts all boats rings true, given today's growing economy.

The U.S. economy's historic boom benefits all Americans as job creation soars and wages rise. The economy outperformed expectations for the second year in a row in 2018. More than 2.6 million jobs were created last year, and the number of job openings surpassed the number of unemployed workers for the first time on record. The unemployment rate remained at or below 4 percent for the past 13 months, the longest streak in nearly five decades. The booming economy paid off for American workers last year with nominal hourly wage growth exceeding 3 percent for the first time in almost a decade.

Since 2017, the Trump Administration has rolled back job-killing regulations to unleash an economic boom across all sectors of the economy. In 2018 alone,

federal agencies issued 12 deregulatory actions for every new significant regulatory action, saving businesses \$23 billion in regulatory costs.

During this tax filing season, it is important to remember that the Tax Cuts and Jobs Act signed into law by Pres. Trump has spurred additional business investment and put more money into the pockets of most American workers. Real disposable personal income increased by \$2,300 from the end of 2017 to the fourth quarter of 2018. Business investment and productivity are on the rise, thanks to the tax cuts and capital expenditures are up \$300 billion from 2017. One of the most powerful benefits



DAN NORDBERG

of the tax law is the new 20 percent Qualified Business Income deduction (Section 199A of the tax law) for small firms and the self-employed. Section 199A allows owners of pass-through entities to deduct 20 percent of the business income that is passed on to their individual return.

The overall goal of all of these economic policies advanced by Pres. Trump is to make sure that all small-business owners are leveraging the tax cuts and deregulation efforts pushed forward since the start of his administration. Today, business owners are investing in their companies and their employees by raising wages, providing bonuses and increasing benefits.

I look forward to additional good economic news over the next several months. 2019 looks to be a banner year for small-business growth in Colorado,

Montana, North Dakota, South Dakota, Utah and Wyoming. I am proud to represent the president in serving the small-business communities across this region in the coming year.

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remember to follow us on Twitter @SBARockymtn.

Dan Nordberg is the SBA's Region VIII administrator based in Denver. He oversees the agency's programs and services in Colorado, Montana, Utah, North Dakota, South Dakota and Wyoming.



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CALENDAR

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businesses. Location is Salt Lake Culinary Education, 2233 S. 300 E., South Salt Lake. Cost is \$5. Details are at slchamber.com.

April 23, 6-8 p.m.

Beginning Web Design Class, a Small Business Development Center (SBDC) event. Location is Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

April 24, 7:30-8:30 a.m.

"Coffee Connection," a Holladay Chamber of Commerce event. Location is 3 Cups, 4670 S. 2300 E., Holladay. Details are at holladaychamber.com.

April 24, 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.

April 24, 9-10 a.m.

"Breakfast with the President," a West Jordan Chamber of Commerce event featuring Aisza Wilde, president and CEO of the chamber. Location is Jim's Family Restaurant, 7609 S. Redwood Road, West Jordan. Free (pay for what you order on the menu). Details are at westjordanchamber.com.

April 24, 10-11:30 a.m.

Regulatory and Labeling Workshop, a Women's Business Center of Utah event featuring two experts from the Utah Department of Agriculture and Food discussing labeling and regulatory requirements for foods that are sold directly to the consumer and foods that are for wholesale. Presenters are Eric Taylor, retail food program manager, and Rebecca Nielsen, cottage food/labeling specialist. Location is Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$10. Details are at slchamber.com.

April 24, 11:30 a.m.-1 p.m.

"Women on the Rise," a West Jordan Chamber of Commerce event marking Administrative Assistants Day. Location is The Gathering Place at Gardner Village, 1100 W. 7800 S., No. 24, West Jordan. Cost is \$25. Details are at westjordanchamber.com or utahwomenontherise.com.

April 24, noon-1:30 p.m.

"Food Truck 101: How to Build a Successful Food Truck," a Salt Lake Chamber event. Presenter is Eddee Johansen, owner/operator of Yoshi's Japanese Grill and founder of the Utah Food Truck Co-Op. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$10. Details are at slchamber.com.

April 24, 1-5 p.m.

2019 B2B Expo, a Davis Chamber of Commerce event

in partnership with the Davis Conference Center/Hilton Garden Inn. Keynote speaker is Tony Rubleski, president of Mind Capture Group, speaking at 1 p.m. Expo doors open at 2 p.m. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Details are at davischamberofcommerce.com.

April 24, 2-3 p.m.

"Inventory Tracking and Product Pricing," a Women's Business Center of Utah event. Presenters are Karin Allen, associate professor and extension food quality and entrepreneurship specialist in the Department of Nutrition, Dietetics and Food Sciences at Utah State University; and Ruby Ward, USU professor in the Department of Applied Economics and entrepreneurship specialist. Location is the Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$10. Details are at slchamber.com.

April 24, 3-4:30 p.m.

"No Graphic Designer? No Problem! Intro to Canva for Business," a Utah Microloan Fund event. Instructor is Sara Day, co-founder of Even Stevens Sandwiches and current programs manager of client training and outreach at Utah Microloan Fund. Location is Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

April 24, 5-6:30 p.m.

"Trademark Law Basics" Class, a Small Business Dev-

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

April 24, 6-9 p.m.

"The Power of Diversity in Entrepreneurship," part of the Lectures in Entrepreneurship Series at Westminster College's Center for Entrepreneurship. Presenter is Tracey Dean, president of the Utah Gay & Lesbian Chamber and founder of Tracey Dean Financial LLC. Location is Westminster College, Bill and Vieve Gore School of Business Auditorium, 1840 S. 1300 E., Salt Lake City. Free. Registration can be completed at Eventbrite.com.

April 24, 7-8 p.m.

MicroBusiness Mentor, a Small Business Development Center (SBDC) event providing individual coaching to understand what to do for a business plan, marketing, accounting, operations and more. Location is Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

April 25, 8-9:30 a.m.

"Mindful Practices to Build Resilience," a South Salt Lake Chamber of Commerce Women in Business event. Presenter is Carolyn Adams. Location is Thumbtack, 12936 Frontrunner Blvd., No. 500, Draper. Cost is \$10. Details are at sslchamber.com.

BIZ TECH

from page 8

ing yearly growth in enrollment.

Apparently, people love the idea of not fighting for a parking spot, because, while overall college enrollment dropped through the United States over the past few years, online college enrollment saw an increase of enrollment. The ease and affordability of online college have gotten people back into school and eager to learn.

Online educational courses have progressed from the standard classroom lessons. They have begun branching into more-entertaining topics. These new courses don't even lead to any degree or certification. Courses like MasterClass are purely for personal enjoyment and education.

MasterClass is an online and mobile app that has famous professionals teach you their area of expertise. You can watch videos and learn how to cook delicious food from Gordon Ramsey, learn acting from Natalie Portman or learn wine appreciation from James Suckling. As you can see, some of these are more for fun than anything else, but that doesn't change the fact they're all educational.

MasterClass may be far from the typical online educational courses, but they have done a great job at balancing education and entertainment. The courses are great for anyone, whether they're already working in the industry, wanting to start or just wanting to learn more about it. For \$180 you get a year of access to 50-plus courses. Each course has an average of 24 lessons and those lessons are 12 minutes each. You can take the lessons as seriously as you would like. There are even workshops and

homework you can submit for review.

With all the advances in technology, it is hard to predict how education will be changed in the future. With only the past to judge from, it is safe to say the tools to assist learning will become more advanced and that remote access will keep increasing in popularity. Who knows, maybe one day our great-great-grandchildren will put on a VR headset and sit through their classes at home.

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

ZAKARIA

from page 12

ada and Germany had more than twice as many new immigrants as a share of the population, and Norway and Switzerland had more than four times.

Over the past two decades, many of America's crucial competitive advantages have been copied by the world to the point that other nations do it newer and better — well-regulated market economics, technological investments, infrastructure, mass education. What does America have left to truly distinguish itself?

Over the past half-century, the United States has handled immigration better than most other countries. It takes in people from everywhere, assimilates them better, integrates them into the fabric of society and is able to maintain an environment in which the new immigrants feel as invested as the old. This will be America's core competitive advantage in this century.

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

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International Relief Teams Seeks Skilled Construction Volunteers

International Relief Teams (IRT) is seeking volunteers with construction skills (handypersons or licensed contractors) for one week deployments to U.S. flood affected areas to help those families who cannot financially recover on their own, get back into their homes.

Our construction teams are currently working in Louisiana in the aftermath of last year's record floods, and anticipate we will be needed in Texas in the near future.

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

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

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

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

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



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