

OF NOTE



A real bargain

The seller has discounted one of the priciest home on the market in the U.S. by a whopping \$40 million. British heiress Petra Ecclestone is now asking \$160 million for her mammoth 56,500-square-foot Los Angeles mansion. Known as Spelling Manor for its original owner, TV producer Aaron Spelling, the French chateau-style estate is larger than the White House.

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More jobs coming to SLC, Hildale in So. Utah

Brice Wallace
The Enterprise

A software company will grow by 485 jobs in Salt Lake City over the next five years and Hildale will be the site of a manufacturing operation that the city's mayor calls "a game-changer" for that Southern Utah community.

Announcements about those two projects were made by the companies after being approved for incentives by the Governor's Office of Economic Development (GOED) board at its May meeting.

Quick Base, a Massachusetts-based

company, put a test operation in Salt Lake City a few months ago and now plans to add 485 jobs. The company provides an application development platform to businesses, allowing non-technical developers to build cloud applications for businesses processes. The applications include workflow and process automation, forms and customizable reports.

Quick Base has 360 employees, with 320 based at the company headquarters in Cambridge, Massachusetts. Salt Lake City currently has 40 employees.

"And our test case here has been phenomenally successful," Doug Wendell, the company's chief financial officer, told

the GOED board. "We find that the talent pool here, the economic growth in the region, the infrastructure, all support the type of growth that we envision over the next five to 10 years. ... We would expect that the vast majority of our headcount growth going forward is going to happen in Salt Lake."

Quick Base, once a part of Intuit, was acquired by Vista Equity Partners earlier this year for more than \$1 billion.

The GOED board approved a nearly \$1.3 million tax credit incentive to land the \$713,462 Utah project, which is expected

see GOED page 17



Southern Utah's Cedar Band of the Paiute Indian Tribe and its Cedar Band Corp. have launched deeply into a wide variety of business ventures in recent years. Despite a current spat with the Department of Housing and Urban Development over the practices of its mortgage company, the band of Native Americans is pouring millions back into its communities and their people. Photo courtesy utahpaiutes.org.

Paiute group reaping benefits from growing business empire

John Rogers
The Enterprise

A relatively small group of Utah Native Americans has leveraged an opportunity suggested by a Cedar City information technology company into a burgeoning business empire. The Cedar Band of Paiutes now runs multiple business enterprises that contribute mightily to the advancement of members of its Southern Utah population.

In 2002, a small IT company based in Cedar City was looking for a Native American partnership and approached the Cedar Band. Band leaders were interested, but before a deal could be struck, the IT company went out of business. The possibility of joining the growing IT industry intrigued

the band, and the leaders — with the help of a grant from Southern Utah University Rural Development and a \$4,000 infusion of cash from the tribe — created Suh'dutsing Technologies, the first business venture of the Cedar Band Corp. Suh'dutsing is the Paiute word that represents "cedar," a native tree of the area where the band is based.

Immediately after the company was launched — in October 2004 — the newly appointed staff of Suh'dutsing Technologies began soliciting business from federal agencies and IT companies in Washington, D.C. At a March 2004 Reservation Economic Summit, Suh'dutsing Technologies

Gas prices are again the cause of CPI going up

If you haven't noticed the soaring gasoline prices along the Wasatch Front in recent weeks, you probably don't drive a car. The average cost of gas at the pump jumped 31 percent in April alone and is the primary reason the Zions Bank Wasatch Front Consumer Price Index (CPI) climbed 1.1 percent from March to April. Year over year, the CPI has grown 3.4 percent. The national Consumer Price Index has increased 2 percent over the same period.

Due almost entirely to the rapid rise in gas prices, the transportation portion of the CPI jumped 5.7 percent in April. That represents the largest month-to-month increase since June 2015.

In the housing sector, hikes in hotel and motel prices, along with slight lift in apartment rates, contributed to an uptick in overall costs. Housing prices are at the highest level ever recorded, setting a record high for the third straight month. However, the year-over-year change in housing prices — 5.2 percent at the end of April — is the lowest it has been since June 2018 and price growth in the sector has dropped for the fourth straight month.

Slight dips in prices for food-at-home and utility rates put downward pressure on the overall consumer price index. The utilities sector is the only area showing a year-over-year decline in prices at 1.2 percent

see CEDAR BAND page 12

see CPI page 13



Stayner Bates to join nationwide BKD group

Salt Lake City-based accounting firm Stayner Bates PC will become a part of BKD, a Springfield, Missouri, company with nationwide reach. The acquisition will take effect on June 1.

"We want to extend a warm welcome to our new BKD team members," said BKD CEO Ted Dickman. "Stayner Bates' commitment to client service and true expertise will assist us in accomplishing our goals as we move forward."

Stayner Bates, a firm specializing in assurance, tax, consulting

and business valuation services, will grow BKD's capabilities in the Western market, according to Dickman.

"With the addition of Stayner Bates, BKD has accomplished a long-standing goal of joining the Utah market," said BKD managing partner Jeff Ronsse. "The combination enhances BKD's resources and provides Stayner Bates with greater growth opportunities and market presence."

Stayner Bates' staff of approximately 35 members, including four partners, will remain at the firm's current location in Salt

Lake City.

"This is certainly a win-win situation for all involved," said Steve Hanni, president of Stayner Bates. "We're happy to be joining BKD and using our industry knowledge and familiarity with this region to help better serve our clients and grow the firm."

BKD has 38 offices in 17 states and its fiscal year 2018 revenues were approximately \$600 million. With more than 2,710 employees, including more than 300 partners, BKD provides a wide range of assurance, tax and accounting outsourcing services.

Utah home price increase second in the nation

Utah ranks No. 2 in the nation for increasing home prices over the past year, according to a new study released by the financial website RefiGuide.org. The rankings were based on analysis of Zillow data from March 2018 through March 2019.

Utah had a median home value increase of 14 percent over the period, higher than the national

average which saw home prices increase by 7.2 percent.

Since the lowest point of the 2008 financial crisis, home prices have rebounded strongly, RefiGuide.org said. However, with fluctuating mortgage interest rates, tax reform limiting homeowner deductions and talk of a bubble in 2020, it is a tricky time for buyers and sellers.

The recent study showed a national per-home average price increase of about \$15,000 with only Alaska and Delaware showing price decreases.

Among cities, Newark, Dallas and Buffalo saw the biggest increases of more than 15 percent in each city. Seattle saw the biggest decline, with home prices falling 2.4 percent.

Utah joins 44 states in suit against generic drug makers

Utah has joined 44 other states in suing Teva Pharmaceuticals and 19 of the nation's largest generic drug manufacturers, alleging a broad conspiracy to artificially inflate and manipulate prices as well as reduce competition for more than 100 generic drugs.

"The price-fixing case against these pharmaceutical companies has been building for years, and it's time we hold them accountable for manipulating the market," Utah Attorney General Reyes said in announcing the state's action. "It's outrageous that these companies colluded to inflate prices on generic drugs that should be affordable and increase quality of life for many people, like antibiotics and asthma medication."

The complaint alleges that Teva, Sandoz, Mylan, Pfizer and 16 other generic drug manufacturers engaged in a broad, coordinated and systematic campaign to conspire with one another to fix prices, allocate markets and rig bids for more than 100 different generic drugs.

The lawsuit lays out an interconnected web of industry executives meeting with one another to unlawfully discourage competition and includes emails, text messages, telephone records and former company insiders reflecting a multi-year conspiracy to fix prices and divide the market share for huge numbers of generic drugs. In some instances, the coordinated price increases were over 1,000 percent, Reyes said.

The drugs span all types, including tablets, capsules, suspensions, creams, gels, ointments, and all classes, including statins, ACE inhibitors, beta blockers, antibiotics, anti-depressants, contraceptives and non-steroidal anti-inflammatory drugs. These drugs are used to treat a range of diseases and conditions from basic infections to diabetes, cancer, epilepsy, multiple sclerosis, HIV, ADHD and more.



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Utah-China trade & investment forum creates opportunities for Utah businesses

World Trade Center Utah (WTC Utah) hosted a delegation of more than 100 high-level Chinese government and business leaders for a trade and investment forum at the Little America Hotel on May 11. The event, coordinated in partnership with the China Chamber of International Commerce (CCOIC), facilitated direct engagement between the delegation and Utah's business and civic community while promoting bilateral trade and investment opportunities.

More than 250 forum at-

tendees heard remarks from Utah Senate President Stuart Adams; Speaker of the House Brad Wilson; Xu Xueyuan, minister of the Chinese Embassy in the United States; Zhang Yi, deputy secretary of the CCOIC; Steve Starks, president of Larry H. Miller Sports and Entertainment; as well as many other notable speakers from Utah and China. The speakers discussed opportunities and challenges to expanding trade and investment between Utah and China as well as highlighting Utah and China's

long-standing educational and cultural relations. The forum concluded with a special screening of the film "Helen Foster Snow: Witness to Revolution."

The Chinese delegation traveled to Utah to celebrate the 150th anniversary of the completion of the Transcontinental Railroad. An estimated 15,000 Chinese immigrants provided the essential labor that made the railroad possible, often working under harsh and dangerous conditions.

The forum came against a

backdrop of strife between the U.S. and China over trade agreements. Just the previous day, the Trump administration raised tariffs on many Chinese products from 10 percent to 25 percent. Forum participants recognized the importance of continued efforts by the leaders of both countries to settle on a policy upon which expanded U.S.-Chinese trade may be built.

"Correspondence through email, letters and phone conversations are important, but when it comes to diplomatic relationships, meeting face-to-face with foreign representatives is where the rubber meets the road," said Adams. "Engaging in candid discussions with trade partners is beneficial to increase and generate trade, investment, education and innovation opportunities for Utah businesses. Our goal is to expand job creation, support current professions, fuel our economy, increase living standards and help Utahns better provide for their families."

"In order to deepen the pragmatic cooperation between the United States and China and explore new opportunities for bilateral trade and investment, the China Chamber of International Commerce and the China Council for the Promotion of International Trade's U.S. office arranged for many Chinese companies in various fields — including cultural tourism, manufacturing, education, real estate, etc. — to par-

ticipate in this forum," said Zhao Zhenge, the general representative of the CCPIT in the United States.

Utah's trade with China totaled nearly \$4 billion in 2018, according to WTC Utah. Chinese tourists bring over \$140 million into Utah's economy each year.

"With splendid nature scenes and a characteristic history, Utah, a state of rich resources, is a popular destination among Chinese travelers," said Song Yan, general manager of public relations at Ctrip.com, China's largest online travel agency. "However, travelers have little knowledge of Utah due to long-distance travel from China. We would like to enhance our exchange and communication in the future to increase mutual understanding and bring more Chinese travelers to Utah. Ctrip hopes to play a crucial role in this process."

Miller to receive congressional Horizon Award

The Congressional Award Foundation has announced that it will honor Salt Lake City's Gail Miller with its Horizon Award at the organization's annual Gold Medal Ceremony on Capitol Hill in Washington, D.C., on June 20. The foundation will honor the humanitarian leader and businesswoman for setting an example for youth and expanding opportunities for Americans, according to a release from the group. The award will recognize the owner and chairman of the Larry H. Miller Group of Companies for her life's work as an extraordinary example for the nation's youth, particularly young women.



Gail Miller

The Congressional Award Foundation supports the efforts of the Congressional Award program that is the United States Congress' award for young Americans and is Congress' only charity. The program is non-partisan, voluntary and non-competitive. A special recognition from the Joint Leadership Commission of the Congressional Award Foundation and its board of directors, the Horizon Award recognizes individuals from the private sector who "have worked to expand opportunities for all Americans through their own personal contributions," the foundation's website says.

Previous recipients of the Horizon Award include Drew Brees, America Ferrera, Dwayne "The Rock" Johnson, Bob Lanier, Winton Marsalis, Cal Ripken Jr., Pat and Emmitt Smith and Arnold Schwarzenegger.

"Gail embodies the spirit of this award by demonstrating thought for others in her decision-making and using her influence to shape communities for the better," said Paxton K. Baker, chairman of the Congressional Award national board of directors. "Gail's story

is about finding true individuality, and her life's work serves as an extraordinary example for our nation's youth, particularly young women."

The late Larry H. and Gail Miller established one of the largest privately owned groups of companies in the western United States, with ownership of over 60 car dealerships, the Utah Jazz, Megaplex Theatres and more. In the decade following Larry Miller's passing, She has shown the importance of resolve and drive and been a source of inspiration for many seeking to find their identity, the foundation said.

In April 2018, Gail Miller published the book *Courage to Be You: Inspiring Lessons from an Unexpected Journey*. The book's central focus is about finding pur-

pose. She shares personal anecdotes about the role faith played in shaping her as a person, the strength of women and how she measures wealth. "The success and the money and the worldly things that we have are not where I count my wealth. My wealth is counted in relationships, being able to provide jobs for people where they can support their family and live good lives. Those are the things that really drove us," said Miller in a March 2018 interview with the *Deseret News*.

In addition to her leadership of the family businesses, Miller also presides over the Larry H. Miller Education Foundation and the Larry H. & Gail Miller Family Foundation, which support charitable, educational and humanitarian causes.

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Control4 being acquired by North Carolina firm

A Salt Lake City manufacturer and marketer of smart home products, Control4, is being acquired by SnapAV, a Charlotte, North Carolina-based manufacturer of audio/visual, surveillance, networking and remote management products. SnapAV will acquire Control4 in an all-cash transaction for \$23.91 per share, representing an aggregate value of approximately \$680 million.

"We believe today's announced transaction delivers compelling and immediate value to Control4 shareholders in the form of a significant share price premium and we are excited to have the opportunity to join with the SnapAV team," said Martin Plaehn, chairman and chief executive officer of Control4. "Together with SnapAV, we will be able to invest even more in innovation, bring together and build upon the very best of our combined capabilities, and do so with improved

reliability, responsiveness, security and privacy for consumers. Today's announcement will enable us to better serve the expanding smart home market, making the lives of integrators easier and their businesses more effective and efficient."

"We have pursued the mission of making our integrators' lives easier since SnapAV was founded," said John Heyman, chief executive officer of SnapAV.

"Over the past several years, we have accomplished a number of goals we felt were critical to the success of integrators and the continued growth of SnapAV, including offering local delivery and pick-up through the acquisition of distribution sites around the country and expanding the suite of products available to support integrators. Merging with Control4 and its outstanding team will help us execute on our third critical goal: delivering the industry's

leading automation platform that integrates with the numerous technologies and products required to create customized smart home experiences that homeowners desire. We are especially excited by the fact that both of our companies have similarly strong "customer first" corporate cultures centered on quality, service and innovation, and we look forward to creating new and exciting opportunities for the teams at both Control4 and SnapAV."

More than 1,200 employees of the combined company will be led by Heyman and an executive team made up of leaders from both SnapAV and Control4. Plaehn will join the board of directors of the combined company, helping to ensure a smooth integration of the businesses. The company will share joint headquarters in Charlotte and Salt Lake City, with offices and local facilities around the globe.

CORPORATE FINANCIAL REPORTS

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

Nature's Sunshine

Nature's Sunshine Products Inc., based in Lehi, reported net income of \$1.7 million, or 9 cents per share, for the fiscal first quarter ended March 31. That compares with \$300,000, or 3 cents per share, for the same quarter a year earlier.

Net sales in the most recent quarter totaled \$91.3 million, up from \$87.3 million in the prior-year quarter.

The company manufactures and sells nutritional and personal care products.

"We are pleased to report a strong start to fiscal 2019 with continued net sales growth and significantly improved earnings," Terrence Moorehead, CEO, said in announcing the results. "Growth continues to be driven by sustained positive sales trends in NSP China, Synergy Asia Pacific and NSP Russia, Central and Eastern Europe, as well as positive growth in Synergy North America during the first quarter.

"We are seeing an enhanced profit profile, reflecting the benefits of our cost-control initiatives that contributed to a more than an 81 percent increase in adjusted EBITDA (earnings before interest, taxes, depreciation and amortization) during the first quarter. We continue to focus on growth while controlling costs and streamlining the organization to drive accelerated earnings gains. We have further opportunities to improve expense infrastructure, all while aligning our global organization to deliver upon our strategic growth goals."

Profire Energy

Profire Energy Inc., based in Lindon, reported net income of \$1.7 million, or 3 cents per share, for the quarter ended March 31. That compares with \$1.9 million, or 4 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$10.8 million, down from \$12.2 million in the year-earlier quarter.

The company creates, installs and services burner and chemical management solutions in the oil and gas industry.

"We have planned for the market volatility and conditions that we are experiencing to start

2019 as we expect revenues in the first half of 2019 to remain relatively flat with Q4 2018 and pick up as the year moves along," Brenton Hatch, president and CEO, said in announcing the results. "We believe our growth strategy allows for long-term growth whether or not overall industry conditions improve significantly. We are making strategic investments with the intent of increasing revenues in the coming years. These investments will help Profire remain a technology leader within the industry."

APX Group Holdings

APX Group Holdings Inc., based in Provo, reported a net loss of \$89.2 million for the first quarter ended March 31. That compares with a net loss of \$84.7 million for the same quarter a year earlier.

Revenues in the most recent quarter totaled \$276.2 million, up from \$246.6 million in the year-earlier period.

Vivint Smart Home is a smart home company in North America, serving more than 1.4 million customers.

"One of our primary focus areas in the first quarter is preparation for our summer selling season," Todd Pedersen, CEO of APX Group, said in announcing the results. "We believe we've made good progress in expanding our direct-to-home sales force and expect to have more sales representatives in the field this year. We've also spent quite a bit of time integrating our second-look financing partner and expect this addition will reduce retail installment contracts as we move through the year.

"Our innovation team will release a number of new products in 2019, including a new 4K outdoor camera and an upgraded doorbell camera, along with a regular cadence of enhancements to our smart home cloud platform. With all of this momentum, I believe we're well-positioned for another strong performance this calendar year."

Overstock.com

Overstock.com Inc., based in Salt Lake City, reported a net loss of \$39.2 million, or \$1.18 per share, for the quarter ended March 31. That compares with a loss of \$50.9 million, or \$1.74



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UNDERSTANDING THE BACKDOOR AND MEGA BACKDOOR ROTH IRA

For many, Roth IRAs are an effective retirement saving tool because they allow the post-tax money contributed to grow and be withdrawn tax-free. However, once you make over a certain amount of money, you can no longer contribute directly to a Roth IRA. In 2019, this restriction applies to anyone with a yearly income of over \$193,000 (for those married filing jointly) or \$122,000 (for single filers).

However, high-income households can still reap the benefits of a Roth IRA; they just have to go about things a little differently. So, if you are above the income limitation but still consider tax-free growth and withdrawals to be an important part of your retirement plan, consider the following strategies to maximize your retirement savings.



BACKDOOR ROTH

A Backdoor Roth allows high-earners to maximize Roth contributions even if they are above the income limitations for contributing directly to a Roth account. The first step is to make a non-deductible contribution to a Traditional IRA. For 2019, the contribution limit for IRAs is \$6,000 a year, and you will want to contribute the maximum to make this strategy effective. That money is then converted into a Roth IRA where it can grow tax-free and eventually be withdrawn tax-free.

In order to avoid tax complications, before completing a backdoor Roth you must ensure that you do not have any existing traditional IRA accounts with assets in them. Work with a financial advisor you trust to guarantee you are minimizing tax consequences and maximizing your Roth opportunities.

MEGA BACKDOOR ROTH

Mega backdoor Roth conversions are a similar process; however, they deal with company 401k plans rather than just IRAs. Additionally, this strategy allows you to contribute even more money into a Roth account. While anyone can complete a backdoor Roth conversion, only those whose employer has a specific 401k structure can make use of a mega backdoor Roth. Your company 401k plan must offer both after-tax contributions and in-service withdrawals, a combo that is somewhat rare.

However, if your company's 401k structure meets these qualifications and you can fund a mega backdoor Roth, this strategy can be a powerful way for you to maximize your retirement savings.

HERE IS HOW IT WORKS:

The total contribution limit for a 401k in 2019 is \$56,000. As an employee, you can contribute up to \$19,000, and typically, your company contributes some. But, even if you contribute the maximum and your company matches a portion, you will not reach the total contribution limit.

However, if your company allows after-tax contributions, you can contribute the remaining amount in after-tax money. For example, say that you max out your 401k contributions and your company contributes \$7,000. That still leaves a remaining \$30,000 that you could contribute in after-tax money. Then, you would complete a mega backdoor Roth by rolling that \$30,000 over into a Roth IRA.

IN SUMMARY...

Both backdoor and mega backdoor Roth conversions are powerful ways for high-earners to save for retirement. As you consider how you can maximize your retirement savings, work with an expert you can trust. At TrueNorth Wealth, we are fee-only financial planners who specialize in creating a retirement plan catered to your individual needs and circumstances.



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Succeeding in Your Business

Winning first place in a business plan competition

Twice a year, I have the honor of being a judge at the Connecticut Business Plan Competition, where students from business schools and undergraduate business programs throughout Connecticut compete for cash prizes and mentorship from leading business experts, in a format very similar to the popular “Shark Tank” television show.

The event has grown so popular over the years that there are now six judging categories for different types of business (such as personal or service business, venture enterprise, social enterprise and mobile app) and over 70 participating student teams. I was privileged to judge the personal business part of the competition, featuring 10 student projects involving consumer-oriented products and services. Here are some of the ideas the students came up with, and my judge’s notes describing their strengths and weaknesses:

Concept No. 1: A restaurant and craft brewery focused on mead and other alternative alcoholic beverages.

Strengths: Mead, a fermented honey beverage, has been around since ancient times but has become popular in recent

years due to “Game of Thrones,” “Vikings” and other similarly themed programs (basically, this is the stuff Beowulf drank). It’s a sweet drink similar to a port wine with floral/herbal overtones. With studies showing women (especially) preferring mead to craft beer in taste tests, the idea of a mead-focused brewery is an interesting one (I, personally, don’t know of any in the U.S.).

Weaknesses: Mead won’t be enough to sustain a restaurant/brewery, as not enough people are familiar with it. A medieval-themed restaurant featuring a variety of foods and beverages that people ate back then — with trench tables, no utensils and candlelight to heighten the sense of being there — is an intriguing concept but would take the focus away from the mead. The business would be better positioned as a mead distillery whose products are sold in liquor stores, supermarkets and, yes, craft breweries via on-site taste tests to build brand awareness, preferably featuring a big-bearded guy in Viking armor.

Concept No. 2: A high-tech soil sampling and extracting device for farmers.

Strengths: Soil extracting is an impor-

tant process for farmers, as it helps them determine not only erosion, but also whether or not certain fields have been depleted. Most extraction tools are extremely low-tech — basically, an auger or drill coupled with a bucket with a hole — providing little guarantee that samples won’t be contaminated. The team’s product would be automated using robotic technology to ensure accurate and uncontaminated samples, thereby increasing the reliability of soil-testing methods.

Weaknesses: Farmers, in general, are a fairly conservative lot and resistant to change, especially if the impact on their bottom line isn’t 100 percent clear. The proposed price point for the team’s product is six times that of comparable low-tech products, and it may be difficult to sell farmers on the benefits of this additional expense.

Concept No. 3: A website catering to newbie and wannabe bass fishermen offering instructional videos and starter kits of necessary equipment.

Strengths: Bass fishing is a multibillion-dollar industry in the United States, especially in the southern states. While there’s a ton of information about bass fishing on the web, much of it is designed for

experienced anglers and is confusing for newbies who may not know which lures and other equipment they need.

Weaknesses: Although the instructional content would be copyrighted, there is little protection against a much larger sporting goods company taking this concept and running with it, providing kits with its own equipment. Also, the website would be heavily dependent on the companies providing the equipment for the starter kits, most of which will insist upon being an exclusive supplier or advertiser.

Concept No. 4: A virtual reality business targeting high-end real estate professionals.

Strengths: It is almost a certainty that when virtual reality becomes mainstream, the real estate industry will use it to showcase properties for sale in much the same way it is currently using video.

Weaknesses: Virtual reality is (at least for now) extremely expensive, labor-intensive and time-consuming to shoot and would require lots of equipment and staff, even to operate and target only a dozen top real estate brokers in the U.S.

see ENNICO page 18

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Industry Briefs

Industry Briefs are provided as a free service to our readers. Company news information may be sent to brice@slenterprise.com. The submission deadline is one week before publication.

ASSOCIATIONS

• **BioUtah** has opened new offices in the Price Real Estate building at 230 E. South Temple, Suite 100, Salt Lake City. BioUtah said the new space will allow it to raise the visibility of BioUtah, better serve its members, and continue to advance Utah's life sciences industry.

CONSTRUCTION

• **HNTB Corp.**, an employee-owned engineering and architecture firm, has hired **Kevin Farley** as a senior project manager at its Salt Lake City office. A 30-year industry veteran, Farley has diverse infrastructure experience, including



Kevin Farley

with the Utah Department of Transportation's first multidiscipline model-based design and construction project. He manages design-bid-build, construction management and general contracting, as well as bus rapid transit projects. He also leads business development and marketing, and supports projects for the Utah Department of Transportation, Utah Transit Authority and the Salt Lake City International Airport.

CONTESTS

• **Pluralsight Inc.**, a Farmington-based enterprise technology skills platform company, is accepting submissions through June 23 for its second annual "Create the Future" Awards, which recognize organizations and individuals "who

are creating technology-based innovations that will change the future." The Create the Future Awards provides an opportunity for entrepreneurs and startups to pitch their technology solution or service for a chance to secure funding. This year, participants may enter to compete in one of two categories: Tech for Good and Disruptive Tech. A winner from each category will be named and announced from the main stage of Pluralsight Live on Aug. 29. The winner of Tech for Good will receive \$50,000 while the winner of Disruptive Tech will receive a \$50,000 investment from Pluralsight co-founder and CEO Aaron Skonnard. Details are at <https://www.pluralsight.com/live/pitch>.

DIVIDENDS

• The board of directors of **SkyWest Inc.**, St. George, has declared a quarterly dividend of 12 cents per share. The dividend will be paid July 5 to shareholders of record June 28.

EDUCATION/TRAINING

• **Weber State University** will break ground May 22 at 4 p.m. for its new **Computer & Automotive Engineering Building** at WSU Davis, 2750 University Park Blvd., Layton. The 50,000-square-foot, \$20 million building will help the College of Engineering, Applied Science & Technology (EAST) accommodate growth. For the past five years, Weber State has led state institutions in awarding engineering and computer science degrees. In addition to providing a location for computer science and software engineering courses, the building will be the new home of the automotive technology program. **GSBS Architects** designed the building and **R&O Construction** has been awarded the contract. Construction is expected to be complete in summer 2020.

FINANCE

• **Mountain West Small Business Finance**, a Salt Lake City-based certified development company serving Utah, Wyoming and the surrounding counties of the Mountain West states, has promoted **Kimberly Holley** to AVP-loan officer. She will have oversight for



Kimberly Holley

all community advantage and economic revolving loan funds. Holley has been with MWSBF for 12 years in commercial lending, banking, credit analysis and business development. She most recently served as the SBA Community Advantage loan officer and an underwriter of both 7a and 504 loans. She graduated from Utah Valley University's paralegal program in 2008 and has prior experience in the residential lending and retail sales industries.



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GOVERNMENT

• **Americans for Prosperity-Utah** (AFP-UT) has released its 2019 legislative scorecard, which tracks lawmakers' votes on key issues raised during session. The grassroots group scored over 40 bills and tallied nearly 4,000 votes to put together the look at how lawmakers voted on legislation. AFP-UT supported and scored lawmaker votes on key policies such as the "Clean Slate" bill, several occupational licensing reforms, legislation to address burdensome red tape, the extension of constitutional protections for electronic data, and reforms to prevent future tax increases. Top scorers this session include Rep. Kim Coleman, Rep. Marc Roberts and Sen.

Lincoln Filmore. Details are at <https://utahscorecard.com/>.

HEALTHCARE

• **Gold Cross Ambulance**, Salt Lake City, has hired **Matt Elson** as director of communications. He will oversee and manage the company's statewide communications and operations center. Elson began his career in public safety as a part-time firefighter



Matt Elson

for the Bountiful City Fire Department and then worked for Gold Cross Ambulance from 1989-1995 as a part-time EMT and dispatcher. During his time at Gold Cross, he earned a bachelor of science in psychology and certificate in criminology from the University of Utah. In 1995, he departed Gold Cross to accept a position as a police officer for the West Valley City Police Department and served in many positions. In 2016, he was promoted to deputy chief of police and commanded the Strategic Operations Bureau. Elson retired from the police department at the end of January 2019 after more than 23 years of service to West Valley City.

HOSPITALITY/FOOD SERVICE

• **Deer Valley Resort**, Park City, has hired **James "Jamo" O'Reilly** as director of lodging operations. He succeeds Kim McClelland, who retired. As the director of lodging operations, O'Reilly will oversee all operations for over 450 residences managed by



James O'Reilly

Deer Valley Resort Lodging and Reservations, including 10 homeowners' associations. O'Reilly has nearly 30 years of experience in Utah's ski industry. He began his career as a housekeeper at Alta's Rustler Lodge in 1989 and has since managed luxury properties including The Sky Lodge, Deer Valley Club and Black Diamond Lodge. He graduated with both his bachelor of science and Masters of Business Administration from the University of Utah.

INTERNATIONAL

• The deadline to register

for a government trade mission to Hong Kong and Japan is May 31. **Gov. Gary Herbert**, **World Trade Center Utah** and the **Governor's Office of Economic Development** are organizing the trade mission, set for Sept. 13-21. Delegates seeking business opportunities in Asia will receive access to companies, government agencies and officials in the market, with a focus on opportunities in the outdoor, life sciences and financial services industries. Details are at <https://wtcutah.com/trade-missions/hong-kong-japan-trade-mission-2019/>.

INVESTMENT

• **Hall Venture Partners** (HVP), Provo, has announced that managing partners **David Hall**, **Derek Weber**, **Matt Van Dyke** and **David Kunz** have closed its first round of \$10 million of the **Hall Opportunity Fund 1** after receiving some clarification regarding Opportunity Zones in the United States from the Treasury Department. Provo has an opportunity zone in which Hall Venture Partners has established Hall Labs, which HVP will leverage to target growth companies for fund consideration. With the new funding, HVP plans to help 20-plus companies grow from early-stage companies to growth stage.

MANUFACTURING

• **Uncharted Supply Co.**, a Park City-based maker of emergency preparedness products, has hired **Jordan Parise** as director of sales and **Ryan Heuser** as head of creative. Parise spent several seasons playing for the American Hockey League overseas and later began a career in medical sales in addition to private hockey coaching with his brother, NHL player Zach Parise. Heuser, who is based in Boise, began his career in consumer goods as the head of public relations at Mossimo before creating accessories company Paul Frank.

MILESTONES

• **Airbnb**, a community-driven hospitality company, announced that the Salt Lake City Airbnb host community earned \$274,000 and welcomed more than 2,700 guest arrivals during college commencement week, based on company booking data for May 1-4.

see BRIEFS next page

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Industry Briefs

from previous page

NONPROFITS

• **Jared King** and **Jeff Davis** have been named new members of **Philippines Humanitarian**, based in Salt Lake City. Davis is the CEO



Jared King



Jeff Davis

and co-founder of Saratoga Trading Co. and The Ready Store. He has experience and expertise in all areas of business management, with a primary focus on sales and marketing. He has a bachelor's in Spanish from Brigham Young University and

completed master's coursework in Hispanic linguistics. King is a senior program manager in the engineering department of Instructure. He has expertise in business operations, process analysis and establishment, global project planning and execution. He earned a degree in computer science from Utah Valley University and experience from companies and institutions including Adobe Systems Inc., the LDS Church and Novell Inc. The board provides leadership for carrying out nonprofit Philippine Humanitarian's mission to end the cycle of poverty in the most destitute areas of the Philippines by providing children with the means to get

an education.

PHILANTHROPY

• **RC Willey**, South Salt Lake, has announced it will donate \$87,000 as part of its 87th anniversary, with \$87,000 in merchandise going to 87 individuals and organizations. Six of the first 12 recipients are in Utah. The **"87 Years Strong — Caring in Your Community"** merchandise giveaway allows individuals and charitable groups to be nominated by friends or family members online at rcwilley.com or in stores. Winners are selected locally by RC Willey management and will receive the award in the form of a \$1,000 RC Willey gift card. Awards will be presented every two weeks until July 20. Each store will award seven winners and the RC Willey corporate office will award three winners.

• **Norwegian Cruise Line** recently awarded cruises to 30 educators and more than \$100,000 to their schools as part of its **"Giving Joy"** campaign that rewards teachers who inspire students and bring joy into the classroom. The group included **Rachelle Jodie Durrant** from Uintah High School in Vernal.

RECOGNITIONS

• Two companies and one individual were honored last week during the 13th annual Utah Economic Summit with **2019 Utah Economic Summit Awards**. The award for **Utah Business Person of the Year** was presented to **Crystal Call Magelet**, president and CEO

of FJ Management Inc. The award is presented to "an outstanding Utah businessperson for their contributions to Utah's economy, workforce and quality of life. The **Utah International Business of the Year** is **Qualtrics**. It is presented "to a successful Utah business that delivers products or services to the global marketplace and elevates Utah's status as a global hub for business and innovation." The **Utah Business of the Year** is **Pluralsight**. The award is presented "to an exemplary Utah business for noteworthy accomplishments and serving as an economic trendsetter and leader."

Crystal Call Magelet

• **England Logistics**, a Salt Lake City-based freight brokerage firm, has been ranked No. 16 on **Transport Topics'** list of the **Top Freight Brokerage Firms in 2019**. This is the company's 15th consecutive year of recognition in the rankings. **Transport Topics** is a news publication with 80 years of experience covering the trucking and freight transportation industries. These annual rankings are determined by a company's net revenue for the most recent 12-month period.

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RETAIL

• **Overstock.com Inc.**, Salt Lake City, has appointed **Dave Nielsen** to president of Overstock.com's retail business, a position recently held by CEO and founder **Patrick M. Byrne**. Nielsen will transition his role as chief sourcing and opera-

tions officer to **Ron Hilton**, former vice president of sourcing. Nielsen will lead the company's marketing, algorithms, customer, digital, technology, sourcing and operations organizations. Before leaving Overstock to assume the role of CEO at Global Access, Nielsen spent six years with

Dave Nielsen



Ron Hilton

Overstock, rising to the position of co-president and leading the company's marketing, merchandising and supply chain operations. He also held leadership roles with Payless ShoeSource Inc. and Old Town Imports LLC. He earned his bachelor's degree in business management with an emphasis in marketing from Brigham Young University. Hilton is responsible for overseeing the sourcing, merchandising, partner and category management, and supply chain teams. He joined Overstock in 2009 as the home and garden merchandising manager and has held several leadership roles in the merchandising organization since then. He left Overstock in 2015 to become president at Endygo, a global sales and logistics firm specializing in e-commerce and dropshipping delivery, and returned to Overstock in 2016 as vice president of sourcing. Prior to working at Overstock, Hilton was vice president of marketing for Furniture Warehouse. Overstock also announced several adjustments to its board of directors. **Kirthi Kalyanam** served out the end of his three-year commitment to the board and will now fully devote his time to the completion of a book on retailing. **Saum Noursalehi** is also stepping down from the board to take a position on the tZERO board of directors, maintaining his role as CEO of tZERO. There are no immediate plans to fill those positions. The tZERO board was also reconstituted with the following directors: **Jonathan Johnson**, chairman; Noursalehi; **Chris Campbell**; and **Bruce Fenton**.

• **U-Haul Company** of

Utah Inc. has announced that **Sojo Self Storage**, 10901 S. Jordan Gateway, South Jordan, has signed on as a U-Haul neighborhood dealer. It will offer U-Haul trucks and moving supplies.

RURAL UTAH

• The **Governor's Office of Economic Development** (GOED) board, at its May meeting, endorsed two **Rural Fast Track** grants. **HSE1 LLC** (Eagle Stop North), of Panguitch in Garfield County, was endorsed for a \$50,000 grant to help the company pay for a restaurant expansion that will allow it to open a self-serve yogurt franchise. The \$125,000 project is expected to result in one new full-time position. The company has been in business six years and has seven employees. **Full Circle LLC** (Summit Inn Pizza), of Garden City in Rich County, was endorsed for a \$22,500 grant for a building expansion and new equipment to accommodate dine-in options for the restaurant. The \$45,000 project is expected to result in one new full-time position. The company has been in business three years and has two employees. The grants had previously been approved by the Governor's Rural Partnership Board.

SPORTS

• **Live Like Sam** and **LiveLikeSam.org** have partnered with the **Utah Olympic Legacy Foundation** to collaborate and commit joint resources toward a shared vision of improving youth development in sport. Live Like Sam is a nonprofit organization offering programs creating educational platforms with personal development-based curriculum, build strong community partnerships to provide youth with volunteer opportunities, and award merit and need-based scholarships. The partnership will benefit both organizations as the Utah Olympic Legacy Foundation will provide Live Like Sam a statewide distribution platform from which to promote its mission, curriculum and philanthropy, while Live Like Sam will provide the Utah Olympic Legacy Foundation and the sport clubs it oversees access to its curriculum.

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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.

May 20, 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.

May 21, 8:30-10 a.m.

CFO Alliance, a Utah Technology Council (UTC) event. Adam Sweet, principal, and Joe Stoddard, partner, both from Eide Bailly, will discuss "Tax Reform: Impact to Deductions and Credits for Technology Companies." Location is Eide Bailly, 2901 N. Ashton Blvd., Suite 200, Lehi. Registration can be completed at Eventbrite.com.

May 21, 9:30-11 a.m.

"Assertive (vs. Aggressive) Communication for Women," a Women's Business Center of Utah event. Speakers are Merrilee Buchanan and Meagan Nielsen. Location is the Women's Business Center of Utah, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

May 21, 10-11:30 a.m.

"Investing in Human Capital," a West Jordan Chamber of Commerce event. Theme is "Everyone Communicates, Few Connect." Location is West Jordan Chamber, 8000 S. Redwood Road, West Jordan. Free for members, \$10 for nonmembers. Details are at westjordanchamber.com.

May 21, 11 a.m.-1 p.m.

Business Women's Forum 2019: "Mastering the Tools to Close the Gender Wage Gap." Speaker is Linda Wardell, general manager of City Creek Center. Location is 50 West Club & Café, 50 W. Broadway (300 S.), Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

May 21, 11:30 a.m.

Women in Business, a Sandy Area Chamber of Commerce event. Speaker is Kristen Cox, executive director of the Governor's Office of Management and Budget. Location is Hale Centre Theatre, 9900 S. Monroe St., Legacy Room, Sandy. Details are at sandydychamber.com.

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

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Speaker Tiffany Fletcher will discuss "Rise Up & Become the Person You Were Designed to Be." Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$20 for WIB members and first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

May 21, 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.

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

Southwest Valley Women in Business. Location is Legacy Retirement, 1617 Temple Lane, South Jordan. Cost is \$15 for members the day of the event, \$20 for nonmembers. Details are at southjordanchamber.org.

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

"Coffee Connection," a Holladay Chamber of Commerce event. Location is Great Harvest, 4699 S. Holladay Blvd., Holladay. Details are at holladaychamber.com.

May 22, 8 a.m.-1 p.m.

31st Annual Parsons Behle & Latimer Employment Law Seminar, designed for corporate counsel, business owners and human resource professionals. Topics are "Flexible Work Arrangements," "Essential Tips for Avoiding Discrimination Claims," "Utah OSHA: Accidents, Investigations and Citations," "Sexual Harassment Investigations," "Current ADA Developments," "Employment Basics for Small Businesses and Startups," "Performance Reviews and Evaluations: Risks and Solutions," "Considerations for Implementing a Parental Leave Policy" and "Mass Shootings and Employer Liability." Location is Salt Lake City Marriott City Center, 220 S. State St., Salt Lake City. Cost is \$125. Registration can be completed at Eventbrite.com. Details are at <http://www.parsonsbehle.com/emp-seminar>.

May 22, 8-9:30 a.m.

Women in Business "Silent Hero" Breakfast, a ChamberWest event in partnership with the Granite School District and eighth-grade classes of Kearns Junior High School, West Lake

STEM Junior High School, Valley Junior High School and Bennion Junior High School. Students participate in a "Silent Hero" essay contest recognizing special people impacting their lives. The program celebrates and recognizes nine "Silent Heroes" and the students who nominated them. Location is Granite Education Center, 2500 S. State St., Room D102, Salt Lake City. Cost is \$30. Details are at chamberwest.com.

May 22, 8-9:30 a.m.

Chamber Launch, a Salt Lake Chamber event. Location is the Salt Lake Chamber, 175 E. University Blvd. (400 S.), Suite 600, Salt Lake City. Free. Details are at slchamber.com.

May 22, 8-9:30 a.m.

Legal Breakfast Briefing Series (Utah Offering), an Employers Council event with the theme "Workplace Violence: What Can Employers Do to Prevent It Without Violating the Law?" Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

May 22, 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.

May 22, 11:30 a.m.-1:30 p.m.

"Pitch Perfect: Master Your Two-Minute Funding Pitch," co-hosted by the Utah Black Chamber and Women's Business Center of Utah. Location is Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Cost is \$15. Details are at <https://www.sba.gov/event/1641141>.

May 22, 5:30-7 p.m.

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

May 22, 6:30-8 p.m.

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

May 22, 6:30-8 p.m.

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

May 23, 7:30-9 a.m.

Employer Seminar: "Addressing Addiction at Work with Compassion and Compliance (Part 2)," presented by Workforce Committee of the Ogden-Weber, Davis and Utah Hispanic chambers of commerce and focusing on handling addiction issues with compassion and compliance under the Americans with Disabilities Act and the Family and Medical Leave Act. Presenter is Bob Coursey, employment law attorney at Employers Council. Location is Davis Hospital and Medical Center, 1600 W. Antelope Drive, Layton. Free. Registration can be completed at Eventbrite.com.

May 23, 8 a.m.-5 p.m.

Employer Tax Workshop, sponsored by the Internal Revenue Service, Utah Small Business Development Centers and the Utah State Tax Commission. Location is Salt Lake Community College's Miller Campus, Corporate Partnership Center, Building 5, Room 101, 9690 S. 300 W., Sandy. Early-bird cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

May 23, 10 a.m.-noon

"Government Contracting," a U.S. Small Business Administration (SBA) event. Location is Wallace F. Bennett Federal Building, 125 S. State St., Room 2222, Salt Lake City. Free. Details are at <https://utahsbdc.org/trainings>.

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

Multi-Chamber Lunch, presented by the Murray Area, South Jordan, Southwest Valley and West Jordan chambers of commerce and ChamberWest. Speaker Kordell Norton will discuss "Stop Being a Best Kept Secret: How to Channel Your Charisma and Drive Word-of-Mouth Buzz Through the Roof." Location is Jordan Valley Water Conservancy Garden Park, 8275 S. 1300 W., West Jordan. Cost is \$20 for members, \$30 for nonmembers. Registration can be completed at southjordanchamber.org.

May 23, 5-7 p.m.

Business After Hours, a Salt Lake Chamber event. Location is Richer Commons,

Westminster College, 1840 S. 1300 E., Salt Lake City. Cost is \$7 for early-bird members, \$10 for members the week of the event, \$15 for nonmembers. Details are at slchamber.com.

May 23, 6-7 p.m.

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

May 23, 6-7 p.m.

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

May 23, 6-7 p.m.

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

May 23, 6-7 p.m.

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

May 23, 6-8 p.m.

"Application of AI: Cybersecurity and Phish Detection," a Silicon Slopes event. Location is Silicon Slopes, 2600 Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

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

"Eggs & Issues," a Murray Area Chamber of Commerce event. Speaker is Catina Struble of the American Cancer Society. 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.

May 24, 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 West Jordan Chamber office, 8000 S. Redwood Road, West Jordan. Free for chamber members, \$10 for nonmembers. Details are at westjordanchamber.com.

CEDAR BAND

from page 1

made a presentation to about 20 representatives of various federal agencies. The result was the infant company's first contract, an indefinite delivery, indefinite quantity (IDIQ) pact with the Department of the Interior. The IDIQ is a type of government contract that provides for an indefinite quantity of services during a fixed period of time. But despite the uncertainty of the IDIQ, the business efforts of the Cedar Band Corp. were off and running.

Suh'dutsing Technologies spawned three other Cedar Band companies: Suh'dutsing Telecom, Suh'dutsing Staffing Services and Suh'dutsing & Tikigaq Services. With their headquarters in Cedar City and regional offices in Washington, D.C.; Maryland and Ohio, the enterprises employ over 200 people to the benefit of the entire tribal community.

The Cedar Band is one of five constituent bands of the Paiute Indian Tribe of Utah, people whose roots in Southwestern Utah stretch back thousands of years. Formal recognition of the Cedar Band and Cedar (Suh'dutsing) people came on April 3, 1980, with congressional passage of the Paiute Indian Tribe of Utah Restoration Act.

Today the band occupies

a 2,200-acre reservation that stretches from the middle of Cedar City southward along the Interstate 15 corridor.

In 2013, the Cedar Band of Paiutes decided to diversify its economic efforts by launching a mortgage agency. For the next three years — and without any outside investment — the band built CBC Mortgage Agency (CBCMA) into a company that provides down payment assistance to credit-worthy homebuyers. CBCMA is a federally chartered entity and the agency has helped thousands of borrowers achieve the dream of homeownership through its Chenoa Fund.

More than half of CBCMA's borrowers are African American, Latino or other minorities who lack the funds necessary to meet the down payment threshold to obtain an FHA-insured loan.

Also headquartered in Cedar City, CBCMA, the band's technology companies and several other businesses owned by the band, now have operations in 14 states. Often overlooked, however, is how CBCMA directly benefits the tribal entity that founded and governs it, by serving as a vital source of employment and a reliable revenue generator.

Through the years, the band's leaders have used distributions from CBCMA and other band enterprises to sustain essential government functions, preserve and

promote band culture, and create and expand a wide variety of programs that benefit members. Revenues support medical and dental care benefits; anti-drug, tobacco and alcohol education; after-school tutoring; elder care programs; scholarships to help with college tuition; grants that enable tribal members to purchase off-reservation homes; and many other projects.

The Cedar Band Corp. has continued to build its business efforts with the addition in recent years of a defense contracting company called Suh'dutsing Aerospace; an award-winning wine distributorship in partnership with a Lodi Valley, California, winery; and a soon-to-open, full-service travel plaza near Cedar City.

The Cedar Band's mortgage company has hit a bump in the road in recent weeks but has resolved to weather the storm. The Trump administration, in a move designed to prevent a housing crash similar to that of 2008-2009, issued, through the Department of Housing and Urban Development, a letter it called "informal guidance" concerning documentation required for borrowers using funds from another person or entity to cover part of the FHA's minimum down payment requirement of 3.5 percent — the very thing that CBCMA does.

The new guideline would have prohibited national housing

finance agencies owned by Native American tribes from providing down payment assistance to anyone except tribal members purchasing properties on their own reservation. That restriction would effectively put such organizations out of business.

"HUD's appalling new guidelines put Indians back on the reservation and deal a heavy blow to Native Americans' efforts to establish businesses that provide jobs and revenue for our people," said Bobby Rowser, a board member of the Cedar Band Corp. "Let's be clear. This painful government action will cause serious erosion of Native American progress toward self-determination."

The Cedar Band of Paiutes filed a lawsuit seeking to prevent the government from implementing the new guidelines. Its suit says in part that the change represents "a radical shift in longstanding HUD policy that effectively outlaws CBCMA's business and pulls the rug out from under many borrowers, who now will be unable to close on their home purchase."

CBCMA further claimed that the HUD letter "unlawfully targets American Indian tribes and bands by prohibiting them from participating in home-purchasing assistance programs and thus threatens a critical source of revenue for the Cedar Band." The lawsuit sought an order to immediately

halt the policy's enforcement on the grounds that it was adopted without issuing proper notice and opportunity for comment, and that it stands in violation of federal law.

Now, HUD has backed off its guidance, issuing a 90-day stay to review the policy in light of the Cedar Band's claims. HUD announced two weeks ago that it was delaying the implementation of the new rules for FHA.

CBCMA's lead counsel, Helgi Walker of Gibson Dunn & Crutcher, said the potential harm caused by HUD's letter was staggering.

"We are pleased that the government understood the need to hit the pause button and return to the status quo for a period of time," Walker said. "We remain confident that we will prevail in permanently rectifying this unlawful agency action."

The Cedar Band is particularly concerned about the HUD guidance's potential effect on the continued success of its mortgage company in light of the benefits its profits provide to the tribe and the indigenous people of Southern Utah. The tribe listed youth programs, scholarship programs, elder-assistance programs, language study and research programs, cultural events, building and renovation efforts, work training and the financing of the band's new travel plaza as possible casualties if the business of CBCMA were curtailed.

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CALENDAR

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May 24, noon

Silicon Slopes Live, a live recording of a Silicon Slopes podcast featuring Brent Thomson and James Munnerlyn, co-founders of Blip. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

May 24, 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.

May 27, noon-1 p.m.

Inovashare Lunch and Learn, a West Jordan Chamber of Commerce event featuring a discussion about a revolutionary approach to healthcare and how companies can benefit. Location is West Jordan Chamber office, 8000 S. Redwood Road, West Jordan. Free for chamber members, \$10 for nonmembers. RSVPs can be completed at laurie.snarr@inovashare.com or texting Laurie@385-439-9379. Details are at westjordanchamber.com.

May 28, 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.

May 28, 11:30 a.m.-1 p.m.

Women in Business

CPI

from page 1

lower than in April 2018.

"Utah's strong economy inevitably has put upward pressure on prices," said Scott Anderson, president and CEO of Zions Bank. "The positive to this trend is Utahns are seeing increased wages and income as well."

Utahns should get some relief at the gas pump as spring refinery maintenance ends and capacity grows.

"Although gas prices have shot up, we do not expect that trend to continue," said Randy Shumway, chairman and partner at Cicero Group, a Salt Lake City consulting firm that does data collection and analysis for the CPI. "This will be good for the overall economy as gas prices tend to cause fluctuations in prices across the board."

Luncheon, an Ogden-Weber Chamber of Commerce event. Location is Hub 801 Events, 3525 Riverdale Road, Ogden. Cost is \$20 for members, \$30 for guests. Details are at ogdenweberchamber.com.

May 28, 6-8 p.m.

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

May 29, 1-2:15 p.m.

"Women in Entrepreneurship," a Silicon Slopes event. Panelists are Amy Anderson, Logan city council member; Reggie Ann Geertsen, founder of Karch Co.; Kylee Ann Maughan, founder of Kylee Ann Photography; and Janna Barlow, founder of Nani Swimwear. Location is Vivint Smart Home, 1400 N. 635 E., Logan. Details are at siliconslopes.com.

May 30-31

2019 Utah Entrepreneurship Program Summit, a Lassonde Entrepreneurship Institute event designed for staff, faculty and student entrepreneurship programs leaders at universities, colleges and high schools across the state. Activities include a May 30 dinner, 4-8 p.m., and the summit May 31, 8 a.m.-1 p.m. Location is the Spencer Fox Eccles Business Building, University of Utah, 1655 Campus Center Drive, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

May 30, 8:30 a.m.-5 p.m.

Governor's Energy Summit, presented by the Governor's Office of Energy Development, in partnership with Utah Media Group. Theme is "Powering Innovation & Investment." Keynote speakers are Rick Perry, U.S. secretary of energy, and Tom Farrell, chairman, president and CEO of Dominion Energy. Other speakers include Gov. Gary Herbert; Wyoming Gov. Mark Gordon; Laura Nelson, the governor's energy advisor; Anders Ekvall, vice president of liquid natural gas development at Shell; Tom Farrell, CEO of Dominion Energy; and Daniel Simmons, assistant secretary of energy efficiency and renewable energy at the U.S. Department of Energy. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$179. Details are at <https://governorsenergysummit.com/>.

May 30, 8 a.m.-4 p.m.

"Employment Law Update - Utah," an Employers Council

event. Discussion topics include a case, legislative and regulatory update; employees' protected statuses; wage and hour law; medical leaves of absence; workplace communication; the gender pay gap; and arbitration agreements, class-action waivers and confidential settlements. Location is Sheraton, 150 W. 500 S., Salt Lake City. Cost is \$219 for members, \$269 for nonmembers. Details are at employerscouncil.org.

May 30, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is Allison Trease of NeighborWorks. 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.

May 31, 7:30-8:30 a.m.

"Eggs & Issues," a Murray Area Chamber of Commerce event. Speaker is Murray City Police Chief Craig Burnett. Location is Anna's Restaurant, 4770 S. 900 E., Salt Lake City. Free unless ordering from the menu. Open to everyone. Details are at murraychamber.org.

May 31, noon-1 p.m.

"Startup Conversation," a Silicon Slopes event featuring Damien Patton, founder and CEO of Banjo. Location is Kiln SLC, 26 S. Rio Grande St., Suite 2072, Salt Lake City. Free. Details are at siliconslopes.com.

May 31, 6-9:30 p.m.

"Giant in Our City," a Salt Lake Chamber black-tie, invited event. This year's recipient is Fred Lampropoulos. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$240. Registration deadline is May 24. Details are at slchamber.com.

June 3, 7 a.m.-2 p.m.

Chamber Champions Golf Tournament 2019, a Utah Valley Chamber event. Location is Hobbie Creek Golf Course, 94 Hobbie Creek Canyon Road, Springville. Cost is \$450 for single members, \$600 for single nonmembers, \$1,500 per foursome. Details are at thechamber.org.

June 4, 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.

June 4, 11:30 a.m.-1 p.m.

"Let's Do Lunch," a South Jordan Chamber of Commerce event. Location is Gecko's Mexican Grill, 781 W. 10600 S., South Jordan. Cost is \$15 for members, \$20 for nonmembers (costs rise by \$5 the day of the event). Details are at southjordanchamber.org.

June 5, 6-8 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 Corporation Partnership Center, Room 110, 9690 S. 300 W., Sandy. Free. Registration can be completed at Eventbrite.com.

June 6, 7:30-9 a.m.

Chamber Speaker Series, an Ogden-Weber Chamber of Commerce event. Speaker David Gray, human resource manager at Lagoon, will discuss "Creating a Unique Business Vision." Location is Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at ogdenweberchamber.com.

June 6, 7:45 a.m.-2 p.m.

South Jordan Business and Entrepreneurial Summit and Expo, a South Jordan Chamber of Commerce event. Location is Miller Conference Center, 9750 S. 300 W., Sandy. Cost is \$30, \$40 day of the event. Details are at southjordanchamber.org.

June 6, 11:30 a.m.-1 p.m.

"Lunch & Learn," a Murray Area Chamber of Commerce event. Speaker is from Life Vessel of Utah. 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.

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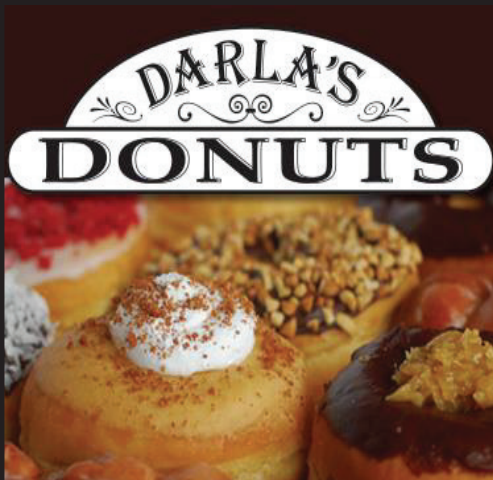
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Opinion

The Fed should not compete with real-time payment private sector

There's an inherent conflict of interest that occurs when an agency serves as both a regulator and competitor. Unfortunately, that describes the present state of the Federal Reserve. But rather than reform the agency to eliminate sources of conflict, the Fed is proposing to expand its market activities by launching a real-time payments system to compete against the private sector.

Anyone who has done any domestic banking is familiar with the need for faster clearing of interbank transfers. They're incredibly slow by digital age standards, sometimes taking several days to complete. It's even subpar by the standards of the European Union, the U.K., Mexico, Poland and South Africa, which have already developed (or are developing) real-time payments.

With an apparent need for improvement, and with the Fed's support, a consortium of large banks operating as The Clearing House (TCH) rolled out a real-time payments system in late 2017. It currently reaches over half of the accounts in the country and is expected to reach nearly all U.S. accounts by the end of 2020.

Despite these developments, the Fed still wants to create its own system. The

Mercatus Center hosted a recent debate on this issue, and all parties agreed on having the Fed extend the hours of its existing wire network facilities (Fedwire). The debate

concerned whether the Fed should also establish a "Real Time Gross Settlement facility" to make all Fedwire payments clear and settle instantaneously. That more radical reform will take several years and compete with TCH.

Georgetown University's Jim Angel argued in support of the Fed directly providing faster payment services. A common argu-

ment for that position is that it would prevent a monopoly situation, as there's only one current, private real-time payments provider. This argument rests on fears that no other player will enter the space given the network effects and regulatory burden that come with being a payments service provider to banks, along with a suspicion that TCH could abuse its power. A lack of trust expressed by small banks against TCH could also be a barrier to achieving "ubiquity." This is questionable.

This real-time clearing industry is in its infancy. It's often the case that one supplier of a new technology leads the way, with many more to follow. Faster payment services built on different networks are al-

ready being offered by Visa, MasterCard, PayPal, Square and others. More entrants should get in since TCH is better than the status quo but not perfect.

Also, TCH's real-time payments fee structure is already more generous to small banks than the Fed-operated Automated Clearing House Network. And the governing board for real-time payment systems includes community banks and other representatives, which is reason to doubt that TCH would abuse allegedly monopolistic powers.

The belief that the Fed's operation of a real-time payment system will enhance competition ignores the past. Instead, it's likely that the Fed entering the market will discourage others from doing so, which could slow down or stop innovation. Few businesses want to go toe-to-toe with a competitor like the Fed that has the full financial and legal backing of the U.S. government or can write regulations creating demand for its own product.

As the Cato Institute's George Selgin — who opposes the Fed entering the space as a provider — explains in the debate, the Fed's entrance may also have the counterintuitive effect of slowing U.S. adoption of real-time payments, as would-be market entrants sit out and wait while the Fed de-

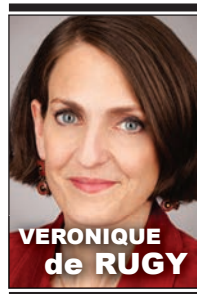
velops and launches its system at the speed of government. The Fed's proposal has already likely discouraged some banks from joining TCH's system.

This doesn't mean there's no role for the Fed to play here. Selgin summarizes his agreement with Brookings Institution's Aaron Klein on this point, noting that "the Fed, as a monopoly supplier of final settlement services for the nation's banks, has an obligation to reform those facilities as needed to expedite payments. ... (I)t should do so in part by offering 365-day, round-the-clock interbank settlement services, either by extending the operating hours of Fedwire or by creating a special 'liquidity management tool' (LMT) for the purpose."

Building a system that makes funds available faster to payees, which is different from one that speeds up the settlement of dues among financial institutions, will significantly reduce costs. This change, however, doesn't require the Fed to build a real-time payment system itself. That move would, in fact, be detrimental to the whole effort.

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

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VERONIQUE
de RUGY

Would a program of national service help bridge the urban-rural divide?

The following column is adapted from Fareed Zakaria's commencement address at Ohio State University on May 5.

It's graduation season in America and a good time to be leaving college and looking for a job. Despite recent stock market tremors, the American economy is on solid footing. Now in its 120th month of expansion, there are few signs of bubbles about to burst. Unemployment is way down, inflation is contained, wages are finally moving up and, perhaps most significantly, productivity is up. Some of these trends might prove ephemeral, but there is no denying that economic indicators are firmly positive.

These good numbers, however, are unlikely to change another set of numbers regarding the geography of growth. I was honored to be the commencement speaker at Ohio State University last weekend, and I predicted that graduates looking for a job would get one — in a city.

Mark Muro of the Brookings Institution has calculated that over the last decade, the 53 largest American metro areas have accounted for 71 percent of all population growth, two-thirds of all employment growth and a staggering three-quarters of all economic growth. In fact, half of all job growth in the United States took place in just 20 cities.

Meanwhile, small towns and rural America have lost residents and contributed barely anything to economic growth.

The numbers would look worse if not for the fact that the boom in fracking has created many jobs in rural regions.

The congressional Joint Economic Committee recently issued a report warning about that these trends. Young educated people are fleeing small towns and rural areas to find opportunities in big cities. The resulting brain drain then depresses growth in left-behind areas, which in turn drives more-educated people out. It's a classic spiral: up for cities, down for rural areas.

This two-track economy has produced a two-track culture, with urbanites and rural Americans increasingly living in their own distinct worlds of news, entertainment and consumer goods. The Arby's customer and the Starbucks patron view each other with suspicion and distrust. They live different lives and disagree deeply about politics, a trend that is reflected in Washington. As measured by voting records, Congress is now more polarized than previous historical highs in the aftermath of Reconstruction.

Why is this happening? The economic trends are easier to explain, having to do with the digital revolution and globalization. Brain work is more valuable, brawn work less so. The cultural forces have to do with the rise of identity politics and a backlash against a more multicultural society and immigration. But whatever the causes, these trends seem likely to continue and may even intensify as artificial intelligence

and automation render routine low-skilled work obsolete.

We see the forces that are pulling America apart. The question we should be focused on is: What can we do to bring the country together? Surely, this has become the question of our times.

One answer that I have been increasingly drawn to is national service. The idea may be one of the few ways to bridge the vast and growing chasm in America. I was heartened to see two Democratic presidential candidates, Pete Buttigieg and John

Delaney, endorse it. Donald Trump once spoke warmly about national service on the 2016 campaign trail, suggesting that Democrats had been all talk but that he would do extraordinary things to boost it.

There are many ways to design a national service program. A voluntary system would probably work better, with incentives like loan forgiveness and tuition support at its core. A 2013 study argued that

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FAREED
ZAKARIA



CALENDAR

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June 7, 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.

June 7, 8-10 a.m.

First Friday Face-to-Face, a West Jordan Chamber of Commerce business-to-business networking event. Location is the Megaplex Theatres at The District, 3761 W. Parkway Plaza Drive, South Jordan. Free. Details are at <http://firstfridaysnetworking.com/>.

June 7, 8:30-11:30 a.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>.

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

Monthly Luncheon Series, a Holladay Chamber of Commerce event. Location is Fav Bistro, 1984 E. Murray Holladay Road, Holladay. Details are at holladaychamber.com.

June 8, 10 a.m.-1 p.m.

"Simple Steps for Growing Your Business," a SCORE event. Location is Salt Lake Main Library, 210 E. 400 S., Conference Room C, Salt Lake City. Free. Details are at <https://utahsbdc.org/trainings>.

June 11, 7:15-9 a.m.

Breakfast Meeting, an Association for Corporate Growth (ACG) Utah event. Speaker is Chris Anderson, chief operating officer at HUB Promotion Group. Location is Marriott City Center, 220 S. State St., Salt Lake City. Details are at <https://www.acg.org/utah/events/>.

June 11, 10-11:30 a.m.

"How to Become a Leader People Will Follow," a West Jordan

Chamber of Commerce event. Location is West Jordan Chamber, 8000 S. Redwood Road, West Jordan. Free for chamber members, \$10 for nonmembers. Details are at westjordanchamber.com.

June 12, 19, 8:30-11:30 a.m.

Sales Academy, a Sandy Area Chamber of Commerce Business Institute event designed to help you clearly identify the problem your business solves, who has the problem, where to find them, how to emotively speak to them, and ultimately how to provide a value so compelling that your prospects become clients who develop a connection to your brand. Location is Salt Lake Community College's Miller Campus, MFEC 223, Sandy. Cost is \$25 for members, \$50 for nonmembers. Registration can be completed at Eventbrite.com.

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

LinkedIn Luncheon, a Utah Valley Chamber event. Activities include networking, followed by Kate Bowcut, Utah Valley Chamber business develop-

ment executive, providing tips on how to improve a LinkedIn profile. Location is Outback Steakhouse, 372 E. University Parkway, Orem. Details are at thechamber.org.

June 12, 11:45 a.m.-1:15 p.m.

"Lunch with the Mayor," a South Salt Lake Chamber of Commerce Women in Business event featuring Mayor Cheri Wood. Location is Ramada Inn, 2455 S. State St., South Salt Lake. Cost is \$20. Details are at sslchamber.com.

June 12, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Ogden Golf & Country Club, 4197 S. Washington Blvd., Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

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

June WIB Luncheon, a Davis Chamber of Commerce event. Location is 450 S. Simmons

Way, Kaysville. Cost is \$20. Details are at davischamberofcommerce.com.

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

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is from Get Healthy Utah. 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.

June 13, 4:30-6:30 p.m.

Sixth Annual Chamber Bowl, a Murray Area Chamber of Commerce event. Location is Bonwood Bowl, 2500 S. Main St., South Salt Lake. Cost is \$7 (includes three games and shoe rental). Details are at murraychamber.org.

June 13, 6:30-8:30 p.m.

"Books for Every Small-Business Owner," a SCORE event. Location is Sandy City Library, 10100 S. Petunia Way,

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CALENDAR

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Sandy. Free. Details are at <https://utahsbdc.org/trainings>.

June 14, 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.

June 14, 8 a.m.-4 p.m.

Product PowerUp, an event bringing together industry experts on key issues and topics for tangible product companies. Event will feature workshops and speakers discussing manufacturing, supply chain, retail, marketing and more, plus networking opportunities. Location is Cache County Event Center, 490 S. 500 W., Logan. Registration can be completed at Eventbrite.com.

June 15, 10 a.m.-noon

“Strategies to Increase Your Sales,” a SCORE event. Location is Corinne & Jack Sweet Branch Library, 455 F. St. E, Salt Lake City. Free. Details are at <https://utahsbdc.org/trainings>.

June 17, 6:30 a.m.-2 p.m.

Annual Golf Tournament, a Davis Chamber of Commerce event. Location is Valley View Golf Course, 2501 E. Gentile St., Layton. Sponsorships are available. Details are at davischamberofcommerce.com.

June 17, 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.

June 18, 10-11:30 a.m.

“Investing in Human Capital,” a West Jordan Chamber of Commerce event. Theme is “The Transformation Challenge: The Six Steps to Planning and Execution.” Location is West Jordan Chamber, 8000 S. Redwood Road, West Jordan. Free for members, \$10 for nonmembers. Details are at westjordanchamber.com.

June 18, 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.

June 18, 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.

June 19, 8 a.m.-4 p.m.

“The Successful Supervisor: Critical Skills for Effectiveness,” 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.

June 19, 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>.

June 19, 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.

June 20, 7:45 a.m.-5 p.m.

Fourth Annual Disaster and Emergency Preparedness Symposium, designed to provide a forum for the exchange of information and ideas related to all aspects of disaster and emergency preparedness, management and response and is for all members of the private and public sectors. Location is Ecker Hill Middle School, 2465 Kilby Road, Park City. Cost is \$59 before June 13, \$79 thereafter. Details are at <https://ce.rmcoeh.utah.edu/wconnect/ace/CourseStatus.asp?&course=19DEPS062019>.

June 20, 8-10 a.m.

“Harassment Prevention Training For Employees,” an Employers Council event in Spanish. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

June 20, 11:30 a.m.-1 p.m.

Summer Social and Networking Meeting, a Davis Chamber of Commerce event. Location is Megaplex Theatres at Legacy Crossing, 1075 W. Legacy Crossing Blvd., Centerville. Cost is \$20 for members, \$25 for guests. Details are at davischamberofcommerce.com.

June 21, 7:30-8:30 a.m.

“Eggs & Issues,” a Murray Area Chamber of Commerce event. Speaker is Jennifer Kennedy of the Murray City Recorder’s Office. 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.

June 21, 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.

June 24, 7 a.m.-2 p.m.

Classic Golf Tournament 2019, a Salt Lake Chamber event.

GOED

from page 1

to result in new wages of \$169.4 million over five years, and nearly \$6.3 million in new state taxes during that period. The new jobs will pay an average of \$98,000 per year.

Most of the new jobs will be customer-facing positions, Wendell said, noting that the jobs will include software engineers, sales executives, customer care representatives, customer success managers and business development representatives.

“We will hire software engineers,” he said. “We actually find that having two locations to hire software engineers is incredibly beneficial because there are talent pools that exist in Salt Lake that don’t exist in the same breadth as in Cambridge, and vice versa. ... We find that we have a better overall pool of talent.”

Thomas Wadsworth, GOED associate managing director, described Quick Base as “a very successful company growing extremely quickly.” Utah competed with other states and the Boston area on the project, he said.

“This is bringing tech jobs to downtown Salt Lake, which in the last few years has seen a little bit of growth but nowhere near the growth in the tech industry that we’ve seen down in the Lehi/Draper area,” Wadsworth said. “So, this is extremely exciting for Salt Lake City in that regard and for the state, to be able to bring high-end technology jobs to the

Registration and breakfast being at 7 a.m., followed by 8 a.m. shotgun start. Location is Salt Lake Country Club, 2400 Country Club Drive, Salt Lake City. Cost is \$400. Sponsorships are available. Details are at slchamber.com.

June 24

Slopes Cup ’19, a Silicon Slopes golf tournament supporting the local startup and tech community of Utah. Check-in starts at 8 a.m., followed by the tournament 9 a.m.-1:30 p.m. Location is Alpine Country Club, 5000 W. Alpine Country Club Lane, Highland. Sponsorships are available. Details are at <https://www.slopescup.com/>.

June 25, 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.

June 25, 11:30 a.m.-1 p.m.

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Cost is \$20 for

capital city.”

The project in Hildale comes from Infab Corp., a California-based company that will put 90 jobs in the city. Founded in 1981, the company designs and manufactures radiation protection apparel and related accessories for healthcare professionals — items including lead aprons, glasses and gloves for X-ray protection.

The company was approved for a \$157,951 tax credit incentive based on new stage wages of \$11.1 million over five years — the average wage being \$46,350 per year — and new state tax revenues of \$789,753 during that period.

Hildale Mayor Donia Jessop said the \$5 million project is a major step in the city moving past its history as the base of the Fundamental Church of Jesus Christ of Latter-day Saints, along with adjacent Colorado City, Arizona. She described Hildale as a former “closed” community ready to open to the world. “Hildale is ready to be on the map,” she said.

“To us, Infab is a game-changer for Hildale,” Jessop said before the GOED board vote on the incentive. “We’re really glad that they’re looking at us.”

Hildale has a workforce and an industrial park with fiber technology, which she said will enable the municipality to grow and allow families who have left Utah to get jobs to return, she said.

Already, some of those former residents have come back to the city. “And they’re coming back with education, they’re coming back with drive, they’re com-

WIB members and youths, \$30 for non-WIB members. Details are at ogdenweberchamber.com.

June 27, 10 a.m.-noon

“Government Contracting,” a U.S. Small Business Administration (SBA) event. Location is Wallace F. Bennett Federal Building, 125 S. State St., Room 2222, Salt Lake City. Free. Details are at <https://utahsbdc.org/trainings>.

June 26, 7 a.m.-3 p.m.

Annual ChamberWest Golf Classic, a ChamberWest event for members only. Breakfast is at 7 a.m., followed by shotgun start at 8 a.m. Location is Stonebridge Golf Club, 4415 Links Drive, West Valley City. Cost is \$225 per twosome, \$450 per foursome. Sponsorships are available. Details are at www.chamberwest.com.

June 26, 7:30-8:30 a.m.

“Coffee Connection,” a Holladay Chamber of Commerce event. Location is 3 Cups, 4670 S. Holladay Village Plaza, No. 104, Holladay. Details are at holladaychamber.com.

ing back with a determination that we are going to make Hildale great.”

“We searched throughout the U.S. for the best place to expand our operations but fell in love with Utah, its people and the opportunity to make a positive impact on the state and the community,” Don Cusick, chairman of the company’s board, said in a prepared statement.

“Infab has grown tremendously these past 10 years and we have assembled an excellent team of people along the way,” Brittany Lepley, CEO, said in a prepared statement. “We are very much looking forward to bringing this team spirit to Utah and to be the employer of choice.”

Tom Fink, vice president of operations at Infab, will take over the management of the Utah facility on June 1 under the newly created title of president of Utah operations.

“Anytime we can help a county diversify its economic base with the addition of a manufacturing project, it’s a good day,” said Theresa Foxley, president and CEO of the Economic Development Corporation of Utah. “When that manufacturing project lands in a rural community that’s striving to transform itself and bring good jobs to its residents, it’s particularly gratifying.”

Val Hale, GOED’s executive director, said Infab “will be a great addition” to Hildale. “This project,” he said, “will help rural Utah create new jobs and be a benefit to the skilled workforce in Washington County.”

CAREERS

PRINCIPAL DEVELOPER

Principal Developer (Overstock.com, Inc., Midvale, UT) Multiple openings available. Design & develop technical solutions for enterprise-level projects. Review & document existing application code & architecture. Perform new application development. Provide assistance to Junior Developers when needed. Perform code reviews & recommend improvements. Min Reqs: Bachelors degree or US equiv in Comp Sci, Info Sys, Engin, Elect Engineer, or rel, plus 8 yrs prof exp performing software development. Must also have: 3 yrs Prof exp in Java or Scala to design & develop technical solutions for enterprise-level projects; any prof exp planning, analyzing, designing, developing, implementing, testing & maintaining software development life cycle; any Prof exp using Maven, Ant or Ivy; any Prof exp using GIT, SVN OR CVS; any prof exp building enterprise web services, using SQL or ORM framework, programming in Javascript & Javascript frameworks, using NoSQL databases, or using containers (incl Docker); any prof exp using object oriented design & programming to define functional design for requirements implementation; any prof exp in building & designing asynchronous, message-driven systems; any prof exp using programming technologies (incl XML, XSD, JAXB, or XSLT) to provide maintenance support to existing application code; any prof exp using Junit/TestNG & mocking, integration testing, & regression testing. Submit resume online at: https://overstock.wd5.myworkdayjobs.com/en-US/Overstock_Careers/job/Midvale-Utah/Principal-Developer_R0003253?tid=Careers%3A05%3AWorkdayPostions%3AViewAll or via email: overstockcareers@overstock.com Specify ad code FSWM. EOE. MFDV.

BIG DATA SOFTWARE DEVELOPER I

Big Data Software Developer I (Overstock.com, Inc., Midvale, UT) Multiple openings available. Program, debug, & test applications in development environment. Be responsible for database design & system testing. Develop data processing pipelines to support variable rates of data flow. Use strong analytics knowledge to help translate business & analyst requirements into software development requirements in order to build the tools required from the business. Min Reqs: Bachelors degree or US equiv in Comp Sci, Comp Engin, Software Engin, Electl Engin, Electr Engin, Mathem, or rel, plus 3 yrs prof exp using core technologies & methodologies (incl Java, Scala, Spark, JMS, Kafka, Continuous Integration/Delivery, SOA Principals, MapReduce, Hadoop, Developing Data Products at scale, & Test Driven Development principals) to conduct full lifecycle of comp programming (incl building, maintaining, & testing of source code of comp programs.) Must also have: 1 yr prof exp writing applications in Java; 1 yr prof exp writing corresponding unit tests for Java apps; 1 yr prof exp programming, debugging, & testing applications using Maven & Subversion; 1 yr prof exp creating & modifying applications using Oracle, Teradata, or Hadoop features (incl Pig, MapReduce, Hive, Sqoop, & HBase). Submit resume online at: https://overstock.wd5.myworkdayjobs.com/en-US/Overstock_Careers/job/Midvale-Utah/Big-Data-Software-Developer-I_R0003265?tid=Careers%3A05%3AWorkdayPostions%3AViewAll or via email: overstockcareers@overstock.com. Specify ad code VPWM. EOE. MFDV.

ENNICO

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Concept No. 5: A service providing delivery of gelato and other dessert items via bicycle to college dormitories 24 hours a day.

Strengths: College students are perpetually hungry and work long hours. Many would be willing to pay a premium price to have desserts and other snacks delivered directly to their dorm room at off hours.

Weaknesses: While many college campuses have such services, they are usually under the radar of the college administrations, since they pay less than minimum wage, don't carry insurance for their drivers and otherwise are not legally compliant. To bring such an operation into compliance would raise the price of dessert items to the point where most college students couldn't afford them. Also, it would be extremely difficult to offer the service on multiple college campuses without some sort of franchise setup.

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

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EARNINGS

from page 4

per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$367.7 million, down from \$445.3 million in the year-earlier quarter.

Overstock.com is an online retailer and advancer of blockchain technology.

Vivint Solar

Vivint Solar Inc., based in Lehi, reported a net loss attributable to common stockholders of \$26.2 million, or 22 cents per share, for the first quarter ended March 31. That compares with a loss of \$13 million, or 11 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$69.4 million, up from \$68.3 million in the year-earlier quarter.

Vivint Solar is a full-service residential solar provider in the United States.

PolarityTE

PolarityTE Inc., based in Salt Lake City, reported a net loss attributable to common

stockholders of \$25.6 million, or \$1.18 per share, for the first quarter of 2019. That compares with a loss of \$19.7 million, or \$2.10 per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$1.5 million, up from \$3,000 in the year-earlier quarter.

PolarityTE is a biotechnology company developing and commercializing regenerative tissue products and biomaterials.

"I am excited about what the future holds for PolarityTE," Dr. Denver Lough, chairman and CEO, said in announcing the results. "We are building a long-term growth story focusing on advancing physician experience and adoption during our regional market release and the advancement of clinical trials to help support continued adoption."

"We are proud of the continued recognition and validation of SkinTE as evidenced by the abstracts accepted at multiple medical conferences, as well as the first peer-reviewed journal article on SkinTE published in

the *International Wound Journal*."

Control4

Control4 Corp., based in Salt Lake City, reported a net loss of \$2 million, or 7 cents per share, for the first quarter ended March 31. That compares with net income of \$1 million, or 4 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$60.4 million, up from \$59.1 million in the year-earlier quarter.

Control4 provides automation and networking systems for homes and businesses.

Superior Drilling Products

Superior Drilling Products Inc., based in Vernal, reported a net loss of \$141,000, or 1 cent per share, for the first quarter. That compares with net income of \$69,000, or zero cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$5 million, up from \$4.6 million in the year-earlier quarter.

The company designs and manufactures drilling tool technologies.

"Our performance during the first quarter showed continued progress despite the challenges in the domestic oil and gas industry," Troy Meier, chairman and CEO, said in announcing the results. "Revenue growth in the quarter of 9.5 percent compared with the prior-year period was primarily due to improved contract terms with our legacy customer that resulted in greater

volumes and higher prices being realized by contract services.

"In addition, the Middle East market's adoption of our patented Drill-N-Ream well bore conditioning tool is continuing to advance. While early in our international expansion efforts, we are excited by this market's potential and the impact we expect it will have on 2019 results and beyond."

ZAKARIA

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current programs could feasibly be scaled up to include 1 million volunteers without taking jobs from existing workers, yielding societal benefits worth more than four times the costs. The programs that already operate in this space, like AmeriCorps, do good work and have stunningly high approval ratings from their alumni: 94 percent say they gained a better understanding of differing communities; 80 percent say the program helped their careers.

As Mickey Kaus noted in a prescient 1992 book, *The End of Equality*, John F. Kennedy, one of America's richest heirs and a

graduate of Choate and Harvard, famously served in World War II on a PT boat alongside men who had held jobs like mechanic, factory worker, truck driver and fisherman. Imagine if in today's America the sons and daughters of hedge-fund managers, tech millionaires and bankers spent a year with the children of coal miners and farmers, working in public schools or national parks or the armed forces.

National service will not solve all of America's problems. But it might bring us together as a nation. And that is the first crucial step forward.

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

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