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## **OF NOTE**



#### Time to rock that gear

Last week's BYU-Utah rivalry football game boosted more than school spirit. According to data compiled by the Zions Bank Consumer Attitude Index, the economy benefits as well. The survey showed that, on average, Utahn's spend \$44.50 on fan gear for local colleges and universities, with 61 percent saying they would spend money in support of either Cougar blue or Ute red because of the rivalry.

Industry News Briefs pages 8-9

Business Calendar page 11

Opinion page 16



Members of Utah's congressional delegation join local officials and officers of Northrop Grumman Corp. last week for a groundbreaking ceremony at the site of the Roy Innovation Center, future home of the U.S. Department of Defense's Ground Based Strategic Deterrent missile program.

# Up to 2,500 jobs coming to defense installation at HAFB

#### John Rogers

The Enterprise

U.S. weapons maker Northrop Grumman Corp. has broken ground on a major new defense facility near Hill Air Force Base. The northern Davis County site is the future headquarters for Northrup Grumman's workforce and the nationwide team supporting the Department of Defense's Ground Based Strategic Deterrent (GBSD)

program, the replacement for the nation's current aging missile defense system. When complete, the center is expected to employ up to 2,500 in high-paying positions, according to officials.

"Today we broke ground on a new facility in Roy, Utah, to demonstrate our commitment to the United States Air Force on its Ground Based Strategic Deterrent

see HAFB page 14

## Present is fine, but future a little iffy for Utahns

Utahns are content with their current situations — thanks to a strong job market — but are less confident about their economic futures, based on data from the most recent Zions Bank Utah Consumer Attitude Index (CAI).

The index slipped 0.1 points, to 113.1, in August and is down 1.8 points from a year earlier. Meanwhile, the national Consumer Confidence Index was down 0.7 points, to 135.1, from July to August.

The Utah Present Situation Index climbed 7.8 points to 132.7, driven by Utahns' increased confidence in job availability. In August, 65 percent of Utahns felt that jobs are plentiful, an increase of 4 percent over July's figure and the second-highest number recorded since Zions Bank began measuring Utahns' attitude about the economy in 2011.

The Utah Expectations Index fell 5.4 points to 100.1. Utahns feel more pessimistic about where business conditions and job availability will be in six months, with 6 percent fewer Utahns predicting business conditions will improve in Utah and 5 percent more Utahns thinking there will be

see CAI page 2

## Byrne caught up in Russia probe, leaves Overstock

#### **Brice Wallace**

The Enterprise

One of Utah's most prominent business executives has left one of the state's most prominent companies.

Patrick M. Byrne, who in 1999 acquired a failed online company and relaunched it as Overstock.com, resigned as CEO and board member of the company on Aug. 22 following his public claims that he had been involved in political espionage and had a romantic relationship with alleged Russian agent Maria Butina.

Following Byrne's resignation, the board of directors of the Midvale-based

company appointed Johnathan E. Johnson III as interim CEO and Kamelia Aryafar as a board member and executive vice president of the company's retail business.

The company's stock fell 36 percent after Byrne released information Aug. 12 about his claims. In his resignation letter to shareholders, Byrne said that that "the news that I shared is bubbling (however haphazardly) into the public."

"Though patriotic Americans are writing me in support, my presence may affect and complicate all manner of business relationships, from insurability to strategic discussions regarding our retail business," he wrote. "Thus, while I believe that I did what was necessary for the good of the

country, for the good of the firm, I am in the sad position of having to sever ties with Overstock, both as CEO and board mem-

He told shareholders that it had "been an honor to serve you through thick and thin, threats grand and arcane, for the past 20 years" and said the shareholders own "some disruptive assets."

"One of them changed how furniture gets purchased in the United States and has run up a record of GAAP profitable years that is nearly unrivaled in B2C e-commerce, on a fraction of the capital of

see BYRNE page 18

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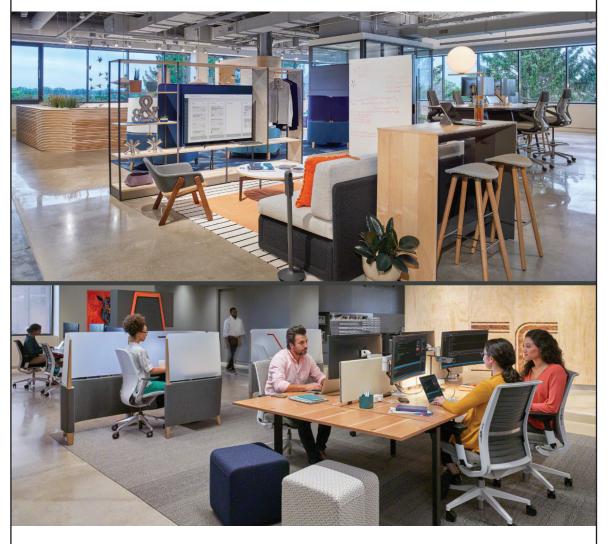




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D. VISION SOLUTIONS

BOUNTIFUL

# Gabb introduces safe cell phone for younger children

A Utah startup has an answer to the perennial question of when to give a child a cell phone. Gabb Wireless, founded in West Jordan by Stephen Dalby, has introduced a mobile platform designed to provide cellular safety for kids and peace of mind for parents.

"As a father, I was concerned about the harmful content my children could be exposed to with a traditional smartphone," said Dalby. "We are handing over devices with more technology and access than ever before, and one thing is certain, that too much technology, too soon, is too dangerous. With little to no other options, we needed an alternative to providing parents ease of mind, while giving the kids what they want, a cell phone."

The Gabb Phone is a ZTE Android device that has the same appearance as a traditional smartphone but with minimized capabilities. It allows families to connect through phone calls and texts and is meant to be an introductory device for children aged 8-14. It is also equipped with a calendar, calculator, alarm clock, FM radio and a 5-megapixel camera. Most importantly, the Gabb Phone is built without Internet access or an app store, and MMS texting capabilities have been disabled, which means no video or images can be sent or received.

"Parental controls on current devices can be tampered with, but with the Gabb Phone, there are no workarounds because the phone simply does not have those capabilities," Dalby added. "We knew this idea was something other parents wanted when we unveiled the first Gabb Phone and its safe wire-



less network through an Indiegogo campaign in May of this year. In just 96 hours, we had surpassed our fundraising goal."

Utah residents have already been able to subscribe to Gabb Phone service and the company is planning a national launch by mid-September. The company is not anti-technology, but rather a solution to provide families with age-appropriate options when it comes to introducing their children to mobile technology, according to Dalby. All Gabb Phones operate on the nationwide Gabb Wireless Network, powered by a third-party 4G LTE provider. Gabb's pay-as-you-go service plan offers unlimited talk and text for \$19.99 per month. The company has no long-term contract requirement.

## CAI

from page 1

fewer jobs available six months from now.

Despite pessimism about future business conditions and job availability, Utahns are optimistic about their own household earnings. Thirty-six percent feel that their household income will be higher six months from now. Only 4 percent feel that their income will be lower six months from now, which is 2 percent lower than July.

"Utahns continue to feel confident about their personal economic situation, while also expressing increasing uncertainty regarding the broader economy," said Scott Anderson, Zions Bank president and CEO. "The fact that so many Utahns feel confident

in their future household income shows that despite uncertainty about the future, they do not necessarily see conditions getting worse."

One concern about the U.S. economy is the trade war with China.

"As we hear talk about the possibility of economic turbulence, it is important to remember the fundamentals. Job growth in Utah remains strong, as does income growth," said Randy Shumway, chairman and partner of Cicero Group, which conducts analysis and data collection for the CAI. "Exogenous economic shocks may affect asset values, but at least for the near term they are not expected to affect the positive employment conditions here in Utah, which will buttress continued strong consumer spending in the state."

## Incentives bringing more films to Utah

A couple of media productions — one a feature film and another a web series - have completed principal photography in Utah after having received incentives from the Governor's Office of Economic Development board.

Having its August meeting in Park City, the board approved a cash rebate of up to \$152,830 for the series "Agua Donkeys" and a rebate of up to \$20,000 for "Pitching Love and Catching Faith 2: Double Play."

Funny or Die Media Inc. will receive the incentive for "Agua Donkeys," which is expected to spend \$764,154 in Utah and have 36 cast members, 35 crew members and 18 extras. Principal photography took place in August.

The series tells the story of a pair of poolcleaning workers trying to get the perfect tan, score a date with a co-worker and planning for an epic rooftop-to-pool jump. The stars are MP Cunningham and Jer Jackson. Cunningham is the director and also a producer along with Jackson.

Star Mountain Films LLC was awarded the cash rebate for "Pitching Love and Catching Faith 2: Double Play," a feature drama expected to spend \$100,000 in Utah. Principal photography was completed in August. The production has nine cast

members, 17 crew and 20 extras.

A follow-up to the first installment, in 2015, the film tells the story of an injured baseball player who must choose between his career and the love for an old flame. Directors are Rebecca Sternberg and Randolph B. Sternberg. Producers include Randolph B. Sternberg.

The GOED board also approved an amendment to an incentive awarded in June for Nine Days 5 Utah Inc. for its production of "Nine Days," a feature drama. The original incentive was for a tax credit of up to \$700,000, based on expected spending of \$2.8 million in Utah. The incentive was increased to up to \$750,000 based on spending of \$3 million.

The production involves 25 cast and 50 crew. "Nine Days" tells the story of a reclusive man living in a different reality and interviewing candidates for the privilege to be born. It stars Bill Skarsgård ("It," "Allegiant"), Zazie Beetz ("Atlanta," "Deadpool 2") and Winston Duke ("Black Panther," "Avengers: Infinity War"). The writer/ director is Edson Oda, who attended Sundance Institute's 2018 Screenwriters Lab with the project. Producers are Jason Berman, Mette-Marie Kongsved and Laura Tunstall.

## Potash mining project approved for Millard Co.

The Trump administration's push to bring the mining of what it deems to be critical minerals back to the United States has reaped dividends for the state of Utah. The Bureau of Land Management announced last week that it has approved a mining project near Fillmore where Canadian mining company Crystal Peaks Minerals will extract and ship potash.

The potassium-rich potash, commonly used to make fertilizer, will be mined from a dry lakebed called Sevier Playa in Millard County.

Joseph Balash, U.S. assistant secretary for land and minerals management, said the new mining operation is a reflection of a return to prosperity for the America's rural communities. "As we will see here in Utah, this project and the jobs it creates represents a rising tide: more money into schools, local businesses and communities as a whole," Balash

In June, the Trump administration announced its strategy to expand U.S. mining on public lands of nearly three dozen critical minerals, including potash, with streamlined permitting because such minerals strengthen U.S. security and reduce the need for foreign imports. Officials have said the project could double the United States' production of sulfate of potash, a form of the mineral used to produce high-value crops like nuts and fruit trees.

Environmental activists and local leaders have expressed concern the project will threaten the area's solitude and pollute the air and water.

Evelyn Warnick, a Millard County commissioner, told the Associated Press she's anxious over how the project, which uses water in an evaporative process to produce potash from the lakebed sediment, could reduce water supply in a valley where it's a scarce, "special commodity."

Project documents note that any estimate of the socioeconomic effects of water acquisition would be "speculative."

Some state officials have argued that mining is the most appropriate use of land that doesn't hold much promise for development. But Steven Bloch, the legal director of the Southern Utah Wilderness Alliance, said the Sevier Playa deserves protection for its unique solitude and natural beauty.

## Chamber releases white paper on tax reform

Salt Lake Chamber has completed its white paper on tax reform and presented it to the leaders of the Utah Legislature. The presentation was made by Derek Miller, chamber president and CEO, and Steve Starks, CEO of the Larry H. Miller Group and immediate past chairman of the chamber.

Following the past legislative session and the Legislature's efforts to restructure Utah's tax code, the chamber held eight industry-specific working groups to listen to business leaders, gather input and consider ideas and solutions for tax restructuring. Three hundred business leaders participated in these groups, resulting in the chamber's white paper on tax reform.

According to Miller, the three overarching recommendations in the white paper include:

- 1. Foremost, that the purpose of any change to the current tax code must always be continuing the state's economic prosperity.
- 2. That the changes adhere to the principles wisely put into place decades ago of simplicity, efficiency, flexibility, transparency and stability.
- 3. That changes avoid taxation of services that result in tax pyramiding (double taxation or a tax on a tax) and exclude businessto-business inputs.

"Utah has long benefited from strategic economic and tax policies that have contributed to Utah's exceptional business environment," said Miller in a letter to the membership of the chamber. "We look forward to our continued work with the business community to advocate and advance your interests while we work with legislative leadership as they make important decisions for the state's future."

The Salt Lake Chamber is organizing a group of industry experts to provide input to legislators and task force members as the tax reform process continues.

The white paper can be accessed at https://bit.ly/2zf0cDy.

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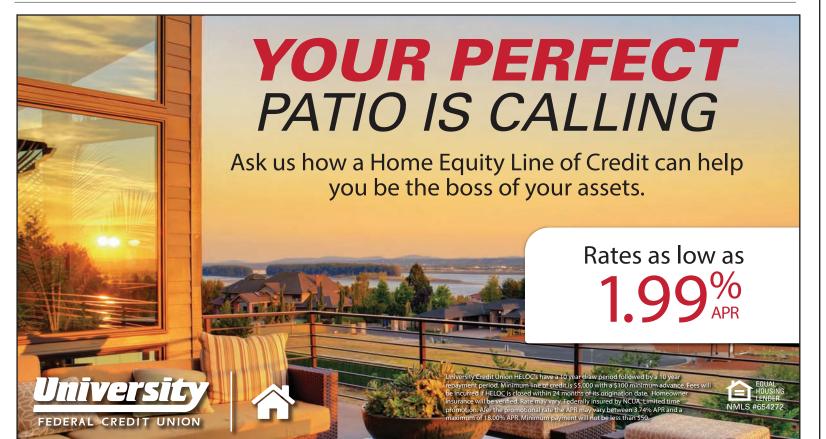
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#### **HAFB**

from page 1

Competition and readiness of our nationwide team to deliver on this critical mission," Northrop Grumman said in a release. "We look forward to potentially supporting the Air Force's future ICBM capability and the opportunity to bring 2,500 additional jobs to the state of Utah."

At a groundbreaking ceremony on the site last week, Kathy Warden, Northrup Grumman chairman, CEO and president, was joined by U.S Sens. Mike Lee and Mitt Romney, U.S. Reps. Rob Bishop and Chris Stewart, along with local

community leaders. The new facility, which is being called the Northrop Grumman Roy Innovation Center, will be located just south of the Hill Aerospace Museum, along Hill's border with

The Defense Department's current land-based ballistic missile system is made up of about 400 Minuteman III intercontinental ballistic missiles. The Air Force continually upgrades the rockets, motors and launch components, but plans to replace them with the GBSD program by about 2030. Defense-centered media has reported that the program will cost more than \$60 billion and run for 30 years. Costs will include the acquisition of missiles, new command and control centers and large-scale renovations of launch sites.

The Roy facility is located on a portion of a 550-acre parcel owned by the state and developed by Utah-based Woodbury Corp. The site is operated in partnership with Hill Air Force Base. The development provides facilities for contractors that provide support for military programs conducted at the base and is managed by the Enhanced Use Lease Management Office at Hill through the Military Installation Development Authority.

The Roy center will have over 2 million square feet of leased space in its first phase, with additional phases planned. Lease revenues will allow the Air Force to replace aging World War

revitalize other infrastructure.

"Modernizing the current ICBM system is a national security priority, and we are proud to be here today to reinforce our commitment to the U.S. Air Force on GBSD and our readiness to deliver on this critical mission," said Warden. "For more than 60 years, Northrop Grumman has supported the Air Force's ICBM programs, from our nation's earliest missile systems to today's sustainment work, much of which is performed here in Utah."

Warden added, "We look forward to this facility serving as home to a diverse and talented workforce, dedicated to developing this next-generation capability that will advance the strategic deterrence mission for the U.S. Our world-class, nationwide team is ready to support the GBSD program through the 21st century."

"It was an honor to take part in today's groundbreaking ceremony for Northrop Grumman's GBSD program office," said Lee. "Northrop Grumman has long played a vital role in providing one of our country's most important deterrent programs and in contributing to a thriving economy and a significant source of jobs in Northern Utah. This new GBSD office will not only further benefit the state of Utah, but will strengthen the security of our nation as a whole."

"By standing up the Ground Based Strategic Deterrent program at Hill Air Force Base, we are making the modernization of our nuclear deterrent a high priority, which will be critical for meeting the national security challenges of the coming decade," said Romney. "We are also bringing 2,500 high-skill, high-paying jobs to Utah, which will have a lasting and positive impact on our state's economy. I appreciate the commitment of

II-era buildings on the base and Northrop Grumman to modernizing the United States' nuclear triad and their continued support of Hill Air Force Base."

> "Utah has a long history of contributing to our nation's defense. Those contributions are thanks in no small part to the partners involved in advancing the tactics and technologies of the United States military," said Bishop. "Utah has played a key role in supporting ICBM programs dating back to the 1950s. The groundbreaking of this Northrop Grumman facility marks the start of a brand-new chapter in Utah's support of the nuclear triad. As threatening technologies advance in nations around the world, particularly amongst our would-be adversaries, it is crucial that these programs advance here at home. There is no better place than in Utah for the hard work to be done."

> "Utah and Hill Air Force Base play a vital role in the defense of our country. This project will add thousands of jobs to Utah's economy while developing crucial national security technology. I welcome Northrop Grumman's addition to our great state," said Stewart.

> Northrop Grumman is currently the largest security and defense company in Utah with more than 5,100 employees across the state, primarily located in Bacchus, Clearfield, Ogden, Promontory and Salt Lake. The new facility is scheduled to be completed by mid-2020.

> In 2017, Northrop Grumman was one of two companies awarded a Technology Maturation and Risk Reduction contract for the new GBSD weapon system program by the U.S. Air Force. The Air Force released a request for proposals for the next phase of the program in 2019 and announced it expects final award in the third quarter of 2020.





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## HCI launches cancer screening bus

Cancer screening technology and expertise are now available throughout the state of Utah — including remote and rural communities — with the unveiling of the Huntsman Cancer Institute (HCI) Cancer Screening and Education Bus. The state-of-the-art mobile outreach clinic is a collaboration between HCI and and will offer health education and screening services for breast cancer and skin cancer.

"All Utahns should have an equal opportunity to attain their full health potential," said HCI CEO Mary Beckerle. "This new service extends our commitment to addressing the cancer-related needs of Utah by proactively bringing high-quality, convenient services directly to our neighborhoods and families."

According to the American Cancer Society, more than 11,600 Utahns will be diagnosed with cancer in 2019. Of those, 1,600 will be diagnosed with breast cancer. Utah has long been listed among the states with low breast cancer screening rates, regardless

of insurance coverage. In addition, Utah leads the nation in melanoma incidence rates, a trend that continues to rise. In 2019, more than 1,100 Utahns will be diagnosed with this dangerous form of skin cancer that begins in the pigment-producing cells of the skin.

Finding cancer early is one of the most important ways to increase a person's chance of survival. "Routine cancer screening is the best way to identify and detect cancers early," said Dr. John Ward, HCI interim physician-inchief and breast oncologist. "Efforts to increase access to routine breast and skin cancer screenings are top priorities. We recommend that all women 40 and older receive a mammogram each year, and all adults should visit a dermatologist once a year for a totalbody skin exam."

The 45-foot-long, custom-designed RV includes exterior photos of Utah's diverse residents and was inspired by community members, including HCI's Community Advisory Board. The interior reflects the inspirational and heal-

ing space of HCI's cancer hospital and is equipped with the latest in 3D mammography equipment, an exam room for skin cancer screenings, private changing rooms and a waiting/education area. It also includes an ADA-approved wheelchair lift to guarantee accessibility to all.

"We have an enormous opportunity to bring HCI-level care into areas that are unable to connect to our brick-and-mortar locations," said Don Milligan, senior director of program and business development for HCI's cancer hospital. "We are taking this bus on the road year-round and partnering with community health clinics and dozens of community organizations, including the Utah Department of Health and American Cancer Society, to meet people where they live and work and make it convenient for them to be screened."

The bus will hit the road in September, visiting disadvantaged populations in urban areas, businesses, church groups and rural communities.

# Wells Fargo survey: Investor confidence at three-year low following stock market tumult

According to the Wells Fargo/Gallup Investor Optimism Index, U.S. investor optimism fell at one point in the third quarter to its lowest point since the fourth quarter of 2016 as investor confidence weakened in the 12-month outlook for the stock market and U.S. employment.

The third-quarter Investor and Retirement Optimism Index is now 72, down 13 points from 85 in the second quarter and well below the post-recession high of 117 reached in the fourth quarter of 2017. This is the largest quarterly drop for the index in more than three years.

"Even before the (recent survey), investors were rattled by the market decline at the start of the August, including a nearly 800-point drop in the Dow at the start of the survey period," said Andy Byer, head of client service and advice for Wells Fargo Advisors

According to the Wells Fargo Investment Institute report "The Cold Winds of August—Signals to Watch," drivers of the volatility include China trade and tariffs, currency concerns, bond yield curves and credit spreads, consumer indicators and business and consumer confidence.

The poll was conducted Aug. 5–11, and captured investor sentiment in the wake of five consecutive days of market sell-offs leading up to the start of the survey. Confidence fell about

equally among investors who are retired and those who are not retired as well as among those with \$100,000 or more invested and those with less than \$100,000 invested.

The Wells Fargo/Gallup survey measures U.S. investor confidence in the investing climate, including perceptions of the economy and their own financial situation. For this survey, investors are defined as U.S. adults with \$10,000 or more invested in stocks, bonds or mutual funds.

Investor optimism fell in the third quarter on all four components of the index's economic dimension, including investors' 12-month outlook for the stock market and 12-month outlook for unemployment, both down nine percentage points. Investor optimism about economic growth dropped six points, and inflation is down five points.

By contrast, investor optimism for all three components of the index's personal financial dimension were essentially flat. This includes investors' outlook for reaching their five-year and 12-month investment targets and for maintaining their household income over the next year.

Along with reduced confidence in the market, fewer investors in the quarter (59 percent) than last (65 percent) say now

see SURVEY page 19



## **Succeeding in Your Business**

## The six C's that should be in every business plan

telling people how to write a business plan. fears (the things that keep them awake at

The problem with most of them is, they're wrong. Or at least they're not practical for the vast majority of business startups.

Unless you are a high-tech startup looking for venture capital, you do not need a 50-page book with dividers and index tabs to start a business.

You do, however, need a business plan. As a frequent judge in business plan competitions around the country, and as an advisor to angels and other professional investors, I review hundreds of business plans a year. Most are terrible.

So how do you catch the attention of someone like me when writing a business plan? There are six things I look for in a business plan, each of which conveniently begins with the letter "c."

Concept. You must be able to communicate your business idea in a singleparagraph (two at the most) executive summary. This is the first thing I look for when reviewing a business plan. If I don't buy the concept, I don't even look at the rest of the business plan. So, make it perfect.

Customers. I want to know that people will actually buy what you are selling. Who are the customers you are targeting with

There are at least 1,000 books in print your products or services? What are their

night) and passions (the things that turn them on)? How do your products or services address those fears and passions?

**Competition.** A business plan that says, "We have no competition. Our product or service is unique," goes immediately into the trash can. Every business has competition. If you're convinced

yours doesn't, you haven't looked hard enough.

If your product or service is too expensive for the market, what other products and services can people buy to help deal with the same fears and passions? Are there any bigbox retailers, chain stores or franchises out there that could get into your marketplace and wipe you out with their economies of scale? Are there any new technologies that could make your products or services obsolete?

When reading your business plan, I want you to be realistic about your competitors. I want you to identify them, convince me you have a compelling advantage over them and tell me how you plan to crush them under your boot heels.

Cash Flow. Too many entrepreneurs spend too much time projecting profit mar-

gins in their business plans. That's important, of course, but what's twice as important - especially for a startup or early-stage business — is cash flow: Will there be enough money in your business checking account at the end of each month to pay your operating expenses next month?

Sooner or later, a successful business reaches a point at which revenues from operations are sufficient to cover the monthly operating costs. That's called the break-even point. How long is it going to take your business to get there?

If you have broken even already or plan to do so very soon, it will actually be quite easy to convince people to invest in your business and help it grow. But if you are looking for money to pay the electric bill each month, you are not ready to show your business plan to investors.

Don't tell me what you hope will happen or what is going to happen. Tell me what's happening or what has already happened, and make me feel this rocket ship is leaving the launch pad.

Credibility. I will look at your management team's resumes very closely to make sure you have the know-how to make this business plan happen. I want to see people who know your technology cold and can adapt quickly to market demands. I want to see people who know your customers so

well they can crawl inside their heads and make 100 percent sure sales will happen. I want to see people with operations experience and financial experience who can help the business break even as soon as possible. I want to see people with experience in the

I will also be looking for seasoned entrepreneurs, so don't try to impress me with your Fortune 100 credentials. Thirty years of running a large company with an established business model and tons of cash is no qualification for running a startup.

Caution. I want you to warn me about the risks involved in the business and explain your strategy for managing them. I want to see you working with good lawyers, accountants and insurance professionals. If you are a one-person business, I want to see a succession plan to ensure the business will survive your death or disability.

Because if I bring an investor to the table and things go wrong down the road, his money's gone. He will blame me, and you do not want to know what I will do to you.

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

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Centers for Disease Control and Prevention, https://www.cdc.gov/physicalactivity/walking/call-to-action/index.htm, accessed June 20, 2019 Participants must meet specific goals each day to earn incentives, and may earn up to \$3 per day/up to \$1,095 per year, deposited quarterly to their HSA account to be used for eligible health care expenses.

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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.

#### **BANKING**

• Bank of Utah, Ogden, has added a commercial lending office in its newly acquired full-service branch at 620 W. 100 S., Heber, to better serve Wasatch County-area businesses. Kevin Stocking has been hired to lead



Kevin Stocking

the effort and serve as senior vice president/ commercial loan officer. Stocking formerly served as president of Grand Valley Bank in Heber.

He has expertise in commercial and small-business lending, construction loans, lot loans, home equity loans, HELOC, consumer loans and credit analysis.

#### **CONTESTS**

• The deadline is Sept. 6 for submissions to the Best of the West Award program. To qualify, organizations must be located west of Interstate in Salt Lake County. Submissions will be scored on achievement, innovation and community involvement. Award categories include arts and entertainment; business services; community development; dining establishments; education; hospitality, travel and tourism; merchandising and consumer and production services; manufacturing; science technology; and sports recreation. The awards ceremony is set for Nov. 5. Details are at saltlakesbestofthewest.com.

#### **DIVIDENDS**

• The board of directors of **Extra Space Storage Inc.**, a Salt Lake City-based owner and/ or operator of self-storage properties, has declared a quarterly dividend of 90 cents per share on the company's common stock for the 2019 third quarter. The dividend is payable Sept. 30 to stockholders of record Sept. 16.

#### **GOVERNMENT**

• **Boeing** has been selected by the **U.S. Air Force** to continue A-10 Thunderbolt II sustainment work under an indefinite/ indefinite quantity (IDIQ) contract, with a maximum value of \$999 million. The 11-year award builds on more than a decade of A-10 support by Boeing. Under the contract, Boeing will be responsible for managing the production of up to 112 wing sets and spare kits. The Air Force ordered 27 wing sets immediately at contract award. Boeing will team with **Korean Aerospace Industries** and other suppliers to deliver the first wing sets to **Hill Air Force Base**. Under a previous contract, Boeing delivered 173 enhanced wing assemblies.

#### <u>INVESTMENTS</u>

• DW Healthcare Partners,

a healthcare-focused private equity firm in Park City and Toronto, has announced several executive promotions, including **Eric Moore** being promoted



Eric Moore

to principal. Moore joined DWHP's Toronto office in 2012 and now works in the firm's Park City office. For two years between his Tor-

onto and Park City careers, he took a stint working for sPower. He currently acts on the boards of Spectrum Solutions and Med-Pharmex. He started his career in investment banking at Nomura and currently serves on the Young Leaders Council of the Healthcare Private Equity Association.



#### **LAW**

• Holland & Hart has hired JP Tarbutton for its Salt Lake City corporate team. Tarbutton counsels emerging growth companies at all stages of the corporate life cycle in entity formation, venture capital financings, mergers and acquisitions, and other



JP Tarbutton

business transactions. His clients include venture capital firms, emerging growth technology startups, and large compa-

nies. He has extensive experience representing strategic investors in private company financings. Tarbutton previously was an associate at Orrick, Herrington and Sutcliffe LLP in its Technology Companies Group in Silicon Valley. His education includes a B.S. in business administration from the University of Utah's David Eccles School of Business.

#### **NONPROFITS**

• Richard K. Ellis will be appointed executive director of my529, Utah's official non-profit 529 educational savings plan, on Sept. 13 at the USHE Board of Regents meeting at Utah State University. He will succeed Lynne N. Ward, who is stepping down Oct. 4 after 15



Richard Ellis

years as executive director. Ellis is senior director of compliance, finance and investments at my529 and has served in the role since

November 2015. He previously served seven years as Utah state treasurer. Other professional experience includes serving as chief deputy state treasurer, director of the Governor's Office of Planning and Budget, and executive director of the Department of Administrative Services for the state of Utah. He received his Master of Business Administration from the University of Utah and a bachelor of science degree in business from Brigham Young University.

#### **PHILANTHROPY**

• Mountain America Credit Union and Alex Boyé teamed up Aug. 22 to raise over \$30,000, with all proceeds benefiting the Bend Not Break Foundation. The Mountain America Charity concert took place at the Sandy Amphitheater. The money raised will support suicide awareness and prevention. The foundation was founded by Boyé, who is an official advocate for the American Foundation for Suicide Prevention. He trav-

els the country to uplift junior high and high school students struggling with depression and suicidal thoughts.

E., Salt Lake City, has been sold by a joint venture partnership between **Watt Investment**Partners and certain funds

#### **REAL ESTATE**

- · Oakwood Homes of Utah has broken ground on a new residential development, known as Wander, in Saratoga Springs. The community will have more than 1,600 homes, as well as seven parks, three churches and a community pool. Future additions will include retail offerings, restaurants and a new elementary school. The development will offer five home collections, from townhomes to carriage-style homes, ramblers and multi-level homes that can accommodate up to five or six bedrooms. Homesite sales are expected to begin this fall when Oakwood will also open its 18-model-home complex dubbed "Wanderland."
- Columbus Pacific, a Los Angeles-based developer, has acquired Hyatt Centric Park City, a lifestyle hotel. Financial terms were not disclosed. The ski-in, ski-out property is Columbus Pacific's second venture in hospitality. Situated at the base of Park City mountain, Hyatt Centric Park City offers 120 deluxe guest rooms, including of 85 stacked flat one-, two-, three- and four-bedroom condominium residences. Columbus Pacific's growing portfolio in the destination includes the Kimball Arts Center; Apex Residences at the top of Canyons Village; and Pendry Park City, a ski-in, skiout resort and residential development to debut in 2021.
- **The Zeller**, a Class A, transit-oriented, multifamily development at 2255 S. 300

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E., Salt Lake City, has been sold by a joint venture partnership between Watt Investment Partners and certain funds managed by Westport Capital Partners. Financial terms were not disclosed. The Zeller was completed in 2018 and consists of 293 modern-style apartment units. Eli Mills and Patrick Bodnar of CBRE represented the seller in the transaction.

#### RECOGNITIONS

• The Qualtrics Employee XM, an employee experience product line of Qualtrics, Salt Lake City, has been named a top 10 HR software provider in Newsweek's inaugural "Best Business Tools" list. Qualtrics was the only employee engagement and experience provider listed as a top HR software. The list recognizes the best providers of business software and software services across 54 categories. The Best Business Tools were selected based on a nationwide survey of more than 10,000 professionals, conducted by Statista. Each provider was rated in several criteria, including trust, service promise, reliability, security, improvement and satisfaction.

#### **RETAIL**

• U-Haul has opened a moving and self-storage facility at 610 W. Price River Drive, Price, at the site of a former Kmart store. U-Haul Moving & Storage of Price is offering truck and trailer sharing, towing equipment, moving supplies and more from a temporary showroom. U-Haul acquired the 96,848-square-foot building June 27. Adaptive reuse of the property will result in about 700 indoor self-storage units. Propane and professional hitch installation will be available on the 9.8-acre lot in the near future. When fully operational, the facility will have a staff of at least 15.

## TECHNOLOGY/LIFE SCIENCES

• Canopy, a Lehi-based producer of cloud-based software for tax and accounting professionals, has hired Larry Furr as vice president of product. Furr's responsibilities will include overseeing the strategy, management and design of Canopy's suite of products and charting Canopy's product roadmap. Furr has nearly two decades of product

see BRIEFS next page

## **Industry Briefs**

#### from previous page



strategy and development experience, most recentserving as COO and vice president of product at Lingotek.

• MX, a Lehi-based company that produces a data platform for banks, credit unions fintech companies, has hired Shane Evans as a member of the executive committee and the company's first chief



Shane Evans

cer. Evans is responsible for revenuegeneration strategy and execution, along with leading and scaling sales

and partnership teams. Evans is a former senior vice president of sales at Qualtrics and held executive sales leadership roles at PROS, InMoment and AxisPointe.

• ATL Technology, a Springville-based producer of custom medical connector systems, custom interconnect assemblies and turnkey manufacturing solutions, has named



John Scadden

John Scadden as chief financial officer. Scadden has more than 25 years of experience with high-growth companies, most recently

serving as CFO at two Oregonbased companies. He also has also been treasurer of FEI Co. and held finance roles within Novell Inc.

#### **TRANSPORTATION**

• SkyWest Airlines, a subsidiary of St. George-based SkyWest Inc., has appointed

Greg Wooley to the new position of vice president of airport operations. Wooley will be responsible for airport ground operations at all SkyWest and vendor-handled locations, as well as the development and implementation of their respective operational procedures and

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policies. He will oversee ground equipment, corporate real estate and ground personnel training, and will work with partners to support a reliable and positive customer experience. Wooley has more than 25 years of aviation experience, including leadership positions in airport ser-

vices, inflight and maintenance training and standards, as well as flight standards and regulatory compliance. Most recently, he was vice president of flight operations for ExpressJet Airlines. Wooley succeeds **Steve** Black, who retires after 28 years with SkyWest Airlines.





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## **Technology**

## Business leaders need pets, too

Sometimes all you need after a long day at the office is to get home to the unconditional love of your furry child — the family dog or cat. While they can help the world slow down and seem less stressful, the increase in technological advance-

ments targeting our furry best friends continues at a rapid pace. Just because humans are the ones creating technology, that doesn't mean other species aren't occasionally the primary users or benefactors of it.

Technology has been spreading to every area of our lives and this has led to some impressive advances for our pets.

Yes, our pets. And this isn't just placing an iPad that's made for humans in front of an animal; it's advances that were made specifically for pets.

One of the simpler, yet genius, advances of pet tech has been Dog TV, a 24/7 television streaming service for dogs. Special content has been hand-selected and designed to entertain your dog while you're away. Dog TV was developed by a number of industry experts, a team that consists of scientists, dog trainers and pet psychologists

Dog TV costs just under \$90 for a

year subscription. While that may sound pricey, Dog TV claims to not just entertain your dogs, but also keep them healthy. The television streaming service is said to help a dog with increased confidence, reduced stress and reduced separation anxiety

— which, if you have a pet with separation anxiety, is well worth the \$90 price.

Link AKC is a company that offers both a software and wearable piece of tech. The Link dog collar GPS tracking collar gives dog owners peace of mind. Even if your dog isn't prone to running off, the Link collar has additional features that help you

make sure your dog is living their life to the fullest

The Link AKC app and collar lets you set daily activity goals to assure your dog stays healthy and active. While you're taking your dog on a walk or hike, you can save, record and share any of the adventures the two of you go on. You can also set temperature alerts to help you make sure you don't overheat your dog during these activates.

On the app, you can see how much time was spent on moderate intensity and high-intensity exercise. The collar can also flash a light and emit a beeping sound — both of which can be used for training. The Sport version of the collar is water-resistant to 3 feet and very durable. You can also feel comfortable knowing the battery life on normal use is up to three days.

The collar itself will run you \$129 and a one-year subscription costs around \$90. If you're worried about getting the right size for your growing pup, don't. Link lets you upgrade your dog collar size one time after your purchase. All of these features plus a limited three-year warranty combine for a must-have product for anyone with a four-legged hiking companion.

Do you leave your cat or dog at home alone while you're at work? Do you ever worry what they're getting into or if they're bored without you? If so, it's time to elevate to the next level of remote pet interaction. It's time to upgrade to the Petcube.

Petcube Play 2 is a camera, two-way microphone and an interactive laser pointer. This cube has an impressive 1080-pixel HD video, night vision, 4x zoom and a 160-degree view. When you combine this camera with a laser toy, you get a truly entertaining piece of tech. You can play with your cat remotely at any time, record the footage and send it to fellow animal lovers.

The Petcube and Petcube app are more

than just entertaining. They are designed to help keep your animal healthy and to give you peace of mind while away. The app notifies you of activity and will auto-record for 30 seconds after motion. This is great for explaining some of the mysterious messes or missing treats throughout the house. And if your animal is being good, the Petcube Bites lets you launch a treat to them.

If Dog TV and Petcube are not entertaining enough for your pet while you're gone, you will want to turn to a mobile app like Rover or Wag. These apps are on-demand dog walking, boarding, daycare and house-sitting services.

With an app like Rover or Wag, you can scroll through and choose one of the services' vetted employees to take your dog for a walk while you are at work. You'll be able to track them the whole time, get photo updates and even see where they went to the bathroom on the walk. The list of employees shows both rating and activity rate.

If you rather your dog get their energy out by playing with other dogs, you can drop your dog off at one of the Wag or Rover employees' house for a daycare

see TECHNOLOGY page 18



## **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.

#### Sept. 3-4

Utah Rural Summit, presented by Southern Utah University's Utah Center for Rural Life and featuring leaders in industry, education and government discussing innovation through entrepreneurism and partnership. Location is Southern Utah University's Hunter Conference Center, 351 W. University Blvd., Cedar City. Cost is \$125. Registration can be completed at Eventbrite.com.

#### Sept. 3, 11:30 a.m.-1 p.m.

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

#### Sept. 3, 11:30 a.m.-1 p.m.

"Let's Do Lunch," a South Jordan Chamber of Commerce event. Location is Brick Oven, 10622 S. River Front Parkway, South Jordan. Details are at southjordanchamber.org.

#### Sept. 3, 6:30-8:30 p.m.

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

#### Sept. 4, 8 a.m.-noon

"Basic I-9 Compliance," 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.

#### Sept. 4, 6:30-8 p.m.

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

#### Sept. 5, 7:30-9 a.m.

Chamber Speaker Series, an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington Blvd., Ogden. Free for chamber members and first-time guests. Details are at ogdenweberchamber.com.

#### Sept. 5, 8 a.m.-1 p.m.

Half-Day Retreat for Women in Business, presented by the Women's Business Center of Utah, Villa Leadership and Lady Bird Society. Location is 314 Broadway, Suite 222, Salt Lake City. Cost is \$35. Details are at wbcutah.org.

#### Sept. 5, 11 a.m.-1 p.m.

KeyBank Business Accelerator Academy and Emerging Leaders Alumni Association, a South Valley Chamber Business Institute event. Speaker Ryan Rees, a tax partner at Hartle and Rees, will discuss tax benefits of small-business ownership. Location is the Alta Club, 100 E. South Temple, Salt Lake City. Cost is \$29. Registration can be completed at Eventbrite.com.

#### Sept. 5, 11:30 a.m.-1:30 p.m.

"MDSAP: What Does It Mean for Medical Device Manufacturers?" presented by the RAPS Utah chapter. Speaker is Alexander Crosby of Intertek discussing some of the common issues and expectations with the Medical Device Single Audit Program (MDSAP). Location is Master Control, 6350 S. 3000 E., Old Mill III Building, Cottonwood Heights. Cost is \$30 for members, \$50 for nonmembers. Details are at https://www.raps.org/events/ raps-utah-chapter-mdsap-whatdoes-it-mean-for-medical-devicemanufacturers.

#### Sept. 5, 6-7:30 p.m.

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

#### Sept. 6, 8 a.m.-noon

"Presentation Skills," a Salt Lake Chamber two-part event taking place Sept. 6 and Oct. 4. Speaker is Beth Levine, founder and principal at SmartMouth Communications. Location is Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Earlybird price for each event is \$149 for members, \$199 for nonmembers. Cost of Oct. 18 one-on-one video feedback session is \$75 for members, \$99 for nonmembers. Details are at slchamber.com.

## Sept. 6, 8 a.m.-4:30 p.m. "PHR/SPHR Study Pro-

grams," an Employers Council event focused on preparation for those exams and taking place over five consecutive Thursdays. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost

is \$1,395 for members, \$1,595 for nonmembers. Details are at employerscouncil.org.

#### Sept. 6, 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/.

#### Sept. 6, 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.

#### Sept. 6, 8-9 a.m.

Silicon Slopes Breakfast, featuring Andrew Joiner, CEO of Inmoment. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

#### Sept. 10, 8:30 a.m.-4:15 p.m.

Utah League of Cities and **Towns Pre-Conference Training** (UrbanPlan workshop for public officials). Event is designed to engage local decision-makers about the fundamental forces that shape and affect the built environment and the important leadership roles that elected and appointed officials play in the real estate development process. Location is Salt Lake Sheraton, 150 W. 500 S., Salt Lake City. Cost is \$100. Details are at http://www. cvent.com/events/ulct-annual-preconference-training/event-summary-305cb752e52f4d959a677ed0b7ee28d6.aspx.

## Sept. 10, 8:30 a.m.-5 p.m. STOPfakes.gov Roadshow

titled "Business Essentials: Protecting Intellectual Property," presented by the U.S. Commercial Service-Utah and the Utah District Export Council in conjunction with World Trade Center Utah and the Global Trade Center. Experts from multiple government agencies will discuss how companies can protect and enforce intellectual property to get the most out of exporting abroad. Location is Salt Lake Community College's Miller Campus, Sandy. Cost is \$40. Details are at https://emenuapps. ita.doc.gov/ePublic/event/editWebReg.do?SmartCode=9OJA.

#### Sept. 10, 10-11:30 a.m.

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

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

Lunch & Learn, a South Jordan Chamber of Commerce event. Discussion is "Estate Planning Made Easy." Location is Brick Oven, 10622 S. River Front Parkway, South Jordan. Cost is \$25 for members, \$30 for nonmembers. Details are at southjordanchamber.org.

#### Sept. 10, 6:30-8:30 p.m.

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

#### Sept. 11-12

Leadership Institute, a ChamberWest series of 10 one-day programs taking place through June 11 that are designed to challenge and engage leaders in professional and personal growth while inspiring an entrepreneurial spirit in building a better community. Location is the Homestead Resort, 700 N. Homestead Drive, Midway. Cost is \$1,025. Details are at (801) 977-8755, chamber@chamberwest.org or www.chamberwest.com.

#### Sept. 11, 8 a.m.-noon

"Lean Pit Crew Challenge," Employee Development program offered by Salt Lake Community College. Open to the public, the challenge is an experiential learning event that incorporates pit stops as a tool for teaching the concepts of continuous improvement, efficiency, preparation and team building. Location is Westpointe Campus, Salt Lake City. Cost is \$325. Details are at http://www. slcc.edu/workforce/courses/index. aspx.

#### Sept. 11, 8-9:30 a.m.

"Utah at a Crossroads, A View into the Future," a Utah Department of Workforce Services (DWS) event. Speaker is Pamela Perlich of the Kem C. Gardner Policy Institute. Location is the DWS South County Employment Center, 5735 S. Redwood Road, Room 114, Taylorsville. Free. RSPVs can be completed by emailing Jenny Jones at jenjones@utah. gov.

#### Sept. 11, 10 a.m.-3:30 p.m. 2019 Savvy Women

Workshop, with the theme "Investing and Entrepreneurship for Women." Location is Kiln, 2701 N. Thanksgiving Way,

Suite 100, Lehi. Free. Details are at https://www.diversify.com/events/2019-utah-womens-economic-forum/.

#### Sept. 11, 10 a.m.-noon

"Starting Your Business
101," a Salt Lake Small Business
Development Center (SBDC)
event. Location is Work Hive, 159
W. Broadway, Suite 200, Salt Lake
City. Free. Details are at https://
clients.utahsbdc.org/events.aspx.

#### Sept. 11, 11:30 a.m.-1 p.m.

"Let's Do Lunch," a South Valley Chamber event. Location is Athena Beans Coffee House & Bistro, 111 W. 9000 S., Sandy. Registration can be completed at Eventbrite.com.

#### Sept. 11, 2:30-5:30 p.m.

"Everyday Entrepreneur Pathway Program," a Salt Lake Community College series with weekly classes through November. Location is Salt Lake Community College's Miller Campus, Building 5 MCPC, 9750 S. 300 W., Sandy. Free. Details are at https://mbrc-slcc.com/eepp/.

#### Sept. 11, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Weber State University, Stewart Stadium Sky Suites, 3870 Stadium Way, Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

#### Sept. 11, 6-9 p.m.

Official Launch of The Mill at Miller Campus. Location is The Mill at Miller Campus, 9690 S. 300 W., third floor, Sandy. Details are available by contacting Tim Cooley at (801) 957-5441 or timothy.cooley@slcc.edu.

#### Sept. 11, 6:30-8 p.m.

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

#### Sept. 12, 19, 26

Digital Marketing Academy, a South Valley Chamber Business Institute event. Sept. 12 course is "Developing a Comprehensive Online Marketing Strategy." Sept. 19 course is "SEO & Maximizing Web Traffic." Sept. 26 course is "Pay Per Click Advertising, Google AdWords, Facebook Ads and Programmatic

see CALENDAR page 12

#### **CALENDAR**

from page 11

Display Advertising." Each class is 8:30-10:30 a.m. Location is Salt Lake Community College's Miller Campus, MFEC 223, 9750 S. 300 W., Sandy. Registration can be completed at Eventbrite.

#### Sept. 12, 7:30 a.m.-4 p.m.

Water Innovation Summit 2019 "BusinessH20," presented by the Salt Lake Chamber and U.S. Chamber of Commerce. Theme is "Promoting Innovative Solutions to Water Scarcity: Water Management Best Practices from the United States and Israel." Location is Snowbird Center, Tram Building, 9385 S. Snowbird Center Drive, Snowbird. Cost is \$85. Sponsorships are available. Details are at slchamber.com.

#### Sept. 12, 8 a.m.-2:30 p.m.

"Strategic Talent Acquisition," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$205. Details are at employerscouncil.org.

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

#### davischamberofcommerce.com. Sept. 12, 11:30 a.m.-1 p.m.

WIB Luncheon, a Davis

Chamber of Commerce event. Location is 850 N. 2200 W.,

Layton. Cost is \$20. Details are at

Networking Lunch, a Murray Area Chamber of Commerce event. Location is The Point After, 5445 S. 900 E., Murray. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

#### Sept. 12, noon

"Facebook Advertising," a Silicon Slopes event. Speaker is Aaron Novak, owner of Matix Labs. Location is Kiln, 2701 N. Thanksgiving Way, Suite 100, Lehi. Free. Details are at siliconslopes.com.

#### Sept. 12, 5-7 p.m.

BioUtah Member Appreciation BBQ. Location is Recursion Pharmaceuticals, The Gateway, 41 S. Rio Grande, Salt Lake City. Free for members, \$20 for nonmembers. Registration can be completed at http://www. bioutah.org/events/details/2019membership-appreciationbbq-5147.

#### Sept. 12, 5:30-7:30 p.m.

Business After Hours, a South Valley Chamber event. Location is the Cliff Lodge, 9320 Cliff Lodge Drive, Golden Cliff, Entry 4, Snowbird. Registration can be completed at Eventbrite. com.

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

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

#### Sept. 13, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker is Ben Levenger of Downtown Redevelopment Services. Location is Anna's Restaurant, 4700 S. 900 E., Murray. Free unless ordering from the menu. Open to everyone. Details are at murraychamber.org.

#### Sept. 13, 7:45-9 a.m.

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

#### Sept. 13, 8 a.m.-4 p.m.

"Effective Interpersonal Communication," a Frontline Leader workshop presented by Salt Lake Community College. Location is SLCC's Miller Campus in Sandy. Also offered Sept. 17, 8 a.m.-4 p.m., at the Westpointe Campus in Salt Lake City. Cost is \$250. Details are at slcc.edu/workforce.

#### Sept. 13, 8:30-10:30 a.m.

Industry Breakfast, a Silicon Slopes event. Speaker is Nate Walkingshaw, CXO at Pluralsight. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Free. Details are at siliconslopes.com.

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

Second Friday Casual Lunch, a ChamberWest event. Location is Wasatch Pizza, 2250 W. 5400 S., Taylorsville. Details are at chamberwest.org.

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

Silicon Slopes Town Hall with U.S. Rep. Ben McAdams. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

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

"Working with Multiple Generations," 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.

#### Sept. 17, 11 a.m.-1 p.m.

"Networking to the Next Level," a Business Women's Forum event. Presenter is Emma Houston, director of the diversity and inclusion for Salt Lake County. Location is 50 West Club & Café, 50 W. Broadway, Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

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

**Business Alliance Network**ing 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.

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

Southwest Valley Women in Business. Location to be determined. Details are at southjordanchamber.org.

#### Sept. 17, 12:30-2 p.m.

"Privacy and Data Protection: Its Impact on Your Company Brand and Revenue," part of the Cybersecurity Lunch & Learn Series presented by the Salt Lake Chamber and South Valley Chamber. Panelists include Tomu Johnson, Parsons

see CALENDAR next page





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#### **CALENDAR**

from previous page

Behle & Latimer; Kevin Abbot, The Cadence Group; Myla Pilao, Trend Micro; James Fair, Executech; and Aubrey Murray, Perpetual Storage Inc. (moderator). Location is WCF Insurance, 100 W. Towne Ridge Parkway, Sandy. Free. Details are at slchamber.com.

#### Sept. 17, 6:30-8:30 p.m.

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

#### Sept. 18, 7:30 a.m.-3 p.m.

**2019 Fall Business Conference**, a ChamberWest event featuring two keynote presenters, nine breakout sessions, exhibitor tables and more. Keynote presenters are Scott Miller, executive vice president of thought leadership and best-selling author with Franklin Covey; and Lt. Gov. Spencer Cox. Location is Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$125. Details are at chamberwest.com or (801) 977-8755.

#### Sept. 18, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event. Location is Urban Arts Factory, 116 S. Rio Grande St., Salt Lake City. Free (pre-registration is required). Details are at murraychamber. org.

#### Sept. 18, 8 a.m.-2 p.m.

"CO — Salt Lake City: A Forum for Small and Growing Businesses," presented by the U.S. Chamber of Commerce, MetLife and the Salt Lake Chamber. Location is University of Utah Alumni House, 155 Central Campus Drive, Salt Lake City. Details are at slchamber. com.

#### Sept. 18, 8-9:30 a.m.

"Emotion Code," a South Salt Lake Chamber of Commerce Women in Business event. Speaker is David Cuque. Location is Diversified Insurance, 136 E. South Temple, No. 2300, Salt Lake City. Details are at sslchamber.com.

#### Sept. 18

Small Business Development Center (SBDC) Clinics, including "QuickBooks" and "Tax Planning," 5:30-6:30 p.m.; and "Simple Steps: Financing," 6:30-8:30 p.m. Location is the Orem/Provo SBDC, Utah Valley

University, 815 W. 1250 S., Orem. Details are at https://clients.utahs-bdc.org/events.aspx.

#### Sept. 18, 7-10 p.m.

"Strategic Planning and Analysis for Your Growing Business," a Utah Microloan Fund event. Presenter is Brenner Adams. Location is the Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

#### Sept. 19, 8 a.m.-4 p.m.

"Supervisory Skills: Taking It to the Next Level," an Employers Council event taking place over two consecutive Thursdays. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$345. Details are at employerscouncil.org.

#### Sept. 19, 8 a.m.-5 p.m.

**"Employer Tax Workshop,"** a Small Business Development

Center (SBDC) event. Location is the Salt Lake Community College's Miller Campus, Corporate Partnership Center, Building 5, Room 101, 9690 S. 300 W., Sandy. Details are at https://clients.utahsbdc.org/events.aspx.

Annual Mayoral Roundtable Discussions, a Davis Chamber of Commerce event fea-

turing conversations with Davis

County mayors about business and community issues. Location is Fountain View Events Center, Station Park, 164 W. Promontory, No. 200, Farmington. Cost is \$20 for members, \$25 for guests. Details are at davischamberof-commerce.com.

Sept. 19, 11:30 a.m.-1 p.m. Networking Lunch, a

see CALENDAR page 14



#### **CALENDAR**

from page 13

Murray Area Chamber of Commerce event. Location is The Point After, 5445 S. 900 E., Murray. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

Sept. 19, 11:30 a.m.-1 p.m. "Multiplying Lasting Pro-

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

#### Sept. 20, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event. Speaker is Brett Hales, Murray City Council candidate (District 5). Location is Anna's Restaurant, 4700 S. 900 E., Murray. Free unless ordering from the menu. Open to everyone. Details are at murraychamber.org.

#### Sept. 20, 8-10 a.m.

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

#### Sept. 20, 8:45 a.m.-1 p.m.

Women in Business, an Ogden-Weber Chamber of Commerce event. Weber State University professor Mike Stevens will discuss "Leadership Through People Skills." Location is WSU Downtown, 2314 Washington Blvd., Ogden. Cost is \$49 for WIB members. Details are at ogdenweberchamber.com.

#### Sept. 20, noon

Silicon Slopes Live, a lunch and live recording of a Silicon Slopes podcast featuring SimpleNexus executives Matt Hansen, founder and CEO; Dave Stevenson, founder and CTO; and Ben Miller, president and COO. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

#### Sept. 20, noon-2 p.m.

"Big Ideas: Creating Environments for Problem Solving," a Utah Technology Council "Innovation Series" event. Speaker is Craig Case, author of *Big Ideas*. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Free. Registration can be completed at Eventbrite.com.

#### Sept. 24, 11:30 a.m.-1 p.m.

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

#### Sept. 24, 3-6 p.m.

"Financial Statements for the Small-Business Owner," a Utah Microloan Fund event. Presenter is Eric J. Marx. Location is the Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Free. Registration can be completed at Eventbrite. com.

#### Sept. 25-Dec. 4, 6-9 p.m.

Executive Certificate of Global Business Management Course, a Salt Lake Community College course offered 6-9 p.m. Wednesdays. Designed for business executives, professionals, working staff, entrepreneurs and qualified students who wish to increase their knowledge and improve their strategies in global business practices. Details are available by contacting Deb Bilbao at (801) 957-5336 or deb. bilbao@slcc.edu.

#### Sept. 25, 7:30-8:30 a.m.

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

#### Sept. 25, 8 a.m.-5 p.m.

"Lean Six Sigma Black Belt," an Employee Development program offered by Salt Lake Community College on Wednesdays through Nov. 13. Open to the public. Location is SLCC's Miller Campus, Sandy. Cost is \$1,950. Details are at http://www.slcc.edu/workforce/courses/index.aspx.

#### Sept. 25, 1-2:15 p.m.

"The State of Startups and Tech in Rural Utah," a Silicon Slopes event featuring Lt. Gov. Spencer Cox. Location is Vivint Smart Home, 1400 N. 635 E., Logan. Free. Details are at siliconslopes.com

#### Sept. 25, 3-5 p.m.

"Developing Your Business Systems," a Utah Microloan Fund event. Presenters are Ethan White and Jonathan Engle. Location is the Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Free. Registration can be completed at Eventbrite. com.

#### Sept. 25, 6:30-8 p.m.

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

#### Sept. 26, 3-5 p.m.

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

#### Sept. 26, 4-5 p.m.

"Growth Factors," a Silicon Slopes event. Speaker is Nelson James, president and chief operating officer at Signs. com. Location is LogMeIn, 675 N. 2800 W. Lindon. Free. Details are at siliconslopes.com.

#### Sept. 26, 4-6 p.m.

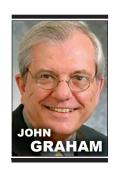
ACG (Association for Corporate Growth) Utah After-Hours Event. Location is Easton Archery, 575 N. John Glenn Road, Salt Lake City. Cost is \$5 for members, \$10 for nonmembers. Details are at https://www.





## A checklist of 19 nudges to move your career in the right direction

When you're asked to explain why you should be promoted, get a raise or have a new job, it can make you feel uncomfortable.



Be-Why? cause you're forced to talk about yourself — something mother told you never to do. Besides, who will believe you?

Well, there's a better way to get noticed without having to say a word. You can nudge your career in the right direction. Here's a checklist so you can see how you're doing - and what you need to do:

- Possess awareness. Be sure your antennae are always up. Never stop observing and gathering information, which allows you to read situations accurately and anticipate outcomes.
- Act honorably. Be known for being candid. If you say you'll do it, others know they can count on you. You're open, not guarded, and you don't come up with excuses.
- Demonstrate confidence. Take time to read yourself accurately, both your strengths and your weaknesses. It's worth the effort. You'll avoid the dangers of becoming viewed as overconfident.
- Present effectively. Recognize that nothing can get you more positive feedback than being an effective presenter. Your team will look to you to be persuasive and deliver the goods.
- Express yourself clearly. Dashing off memos, letters, emails, texts or voice messages has consequences: namely, confusing recipients and earning the right to be ignored. Taking time to frame your thoughts for clarity is a game-changer.
- Contribute generously. What you do every day when arriving at work goes beyond your job description. Contributing ideas and making suggestions will improve your performance and help the business succeed.
- · Possess an aiding attitude. The workplace is often competitive and everyone plays it cautious and close to the vest. Yet, everyone needs help, so be the outlier and offer it. Don't look for a "Help Needed" sign; you can sense it. The payback will be instant.
- Show some imagination. Many good ideas get killed before we express them. Why? Because a little voice in our head tells us that others will think we're stupid. Take a chance. Let your mind play with possibilities

and say, "You know, I was thinking...."

- Stay focused. Some call it being mindful; others label it being single-minded. Whatever the word, you're focused on what you're doing - neither distracted nor distracting.
- Simplify endlessly. At some point, jobs take on a life of their own - and somehow be-

come unnecessarily complicated. It just happens and most people accept it. Don't be one of them. Ask yourself, "How can I simplify it and get rid of all the stuff that keeps me from being more productive and helpful?"

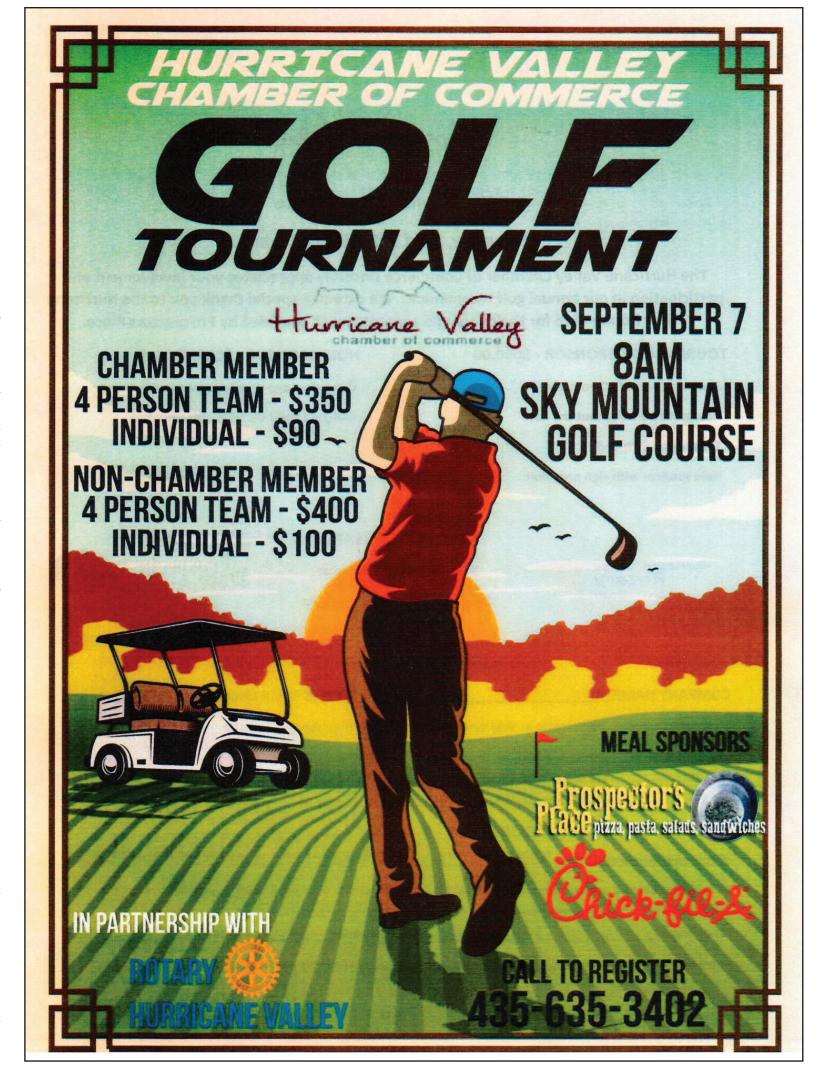
• See the bigger picture. A career isn't only about doing quality work. It's also seeing yourself as part of an organization, recognizing its challenges, opportunities and where it's going.

- Be consistent. "Tom, you have some helpful ideas, but you're unpredictable," says the boss. "Your work is all over the place. As much as we would like to, we can't count on you."
- Avoid jumping to conclusions. Some shortcuts are helpful. But not this one. It keeps us

from slowing down long enough so there's time to accurately evaluate ideas, situations and people. Distorted judgments result in poor decision-making.

• Be a thought leader. It's easy to spot these people. They are the go-to people, whether on a

see GRAHAM page 18



de RUGY

## **Opinion**

## Social Security reform: The system really is running out of money

The U.S. government's debt — that is, our and our children's debt as taxpayers — is growing. This growth is largely driven by rising Social Security, Medicare and Medicaid obligations. These are the

programs Congress could focus on and work to reform. Only the Democrats are really talking about reform, though they want "reform" to be in the direction of making these programs even more expansive.

There's some hope, however, as politicians will have no choice but to face the facts on Social Security. Come 2035, this

program's trust funds will run dry and, by law, benefits will automatically be cut by 20 percent. When that happens, Congress will have no option but to reform Social Security in a more fiscally prudent manner. I have some thoughts on how to do this.

But before I explain, let's make sure we're clear about one thing: The program is indeed growing insolvent. Since 2010, Social Security has run annual cash-flow deficits. This means that the payroll tax revenues collected from you and me aren't enough to fully pay the retirement benefits for current retirees. For now, the program makes up this gap by using assets in its trust fund.

It looks even worse in the long run. The Social Security Board of Trustees reports that over the next 75 years, the program will be underfunded by \$13.9 trillion. To make Social Security solvent

over this period would require an immediate and permanent payroll tax increase (today) of 2.78 percent of overall wages — which raises the average Social Security payroll tax bite by 25 percent. Alternatively, Congress could cut benefits by 17 percent. A mix of both tax increases and benefit cuts is obviously an option. No meaningful reform will be painless, and

waiting only makes fixing the problem harder.

The bottom line is that this talk of expanding the program, rather than shrinking it, is crazy talk.

When Social Security was created in 1935, it was conceived to provide benefits for retired workers. Given the lower life expectancy back then, retired workers were never expected to live off of these benefits for very long. Over time, however, Congress expanded the program's eligibility, extending it to spouses, disabled persons and also children. While some aspects of the program are means-tested, everyone — rich and poor — receives core Social

Security benefits.

This policy is silly for many reasons. First, in reference to a universal basic income (UBI), George Mason University economist Bryan Caplan explains that "Forcing people to help others who can't help themselves — like kids from poor families or the severely disabled — is at least defensible. Forcing people to help everyone is not." He adds, "If you were running a private charity, it would never even occur to you to 'help everyone,' because it's such a frivolous use of scarce charitable resources. Instead, you'd target spending to do the most good."

Caplan's criticism of UBI applies to Social Security, which is also universal, though this wasn't always the case. Back when Social Security was created — and with very few exceptions — ordinary Americans who stopped working became poor. Back then, Social Security benefits made more sense because they were nearly all paid to Americans in need.

Yet today, thanks to economic growth, capital markets and massive increases in ordinary Americans' standard of living, seniors now are overrepresented in the top income quintile. Younger Americans are overrepresented in the bottom income quintile and are the same people now obliged to transfer massive amounts of

their earnings to seniors. Why? In theory, it's for the promise that these younger workers will also get benefits when they turn 65-ish, even though their future benefits will pale in comparison to the payroll taxes these workers will have paid in over their lifetimes.

We must rethink the system entirely, root and branch. The current universal age-based system requires relatively high taxes and spreads the benefits thinly across everyone. Considering that much of the support for Social Security comes from people who incorrectly assume it's mostly helping poor Americans - economists have shown that Social Security is a regressive system that mostly benefits higherincome Americans — we need reform that truly targets people who can't help themselves. Such a reformed program would provide better and larger benefits to fewer recipients and, in turn, require less revenue and lower taxes.

To be sure, such a reform would be sweeping. Yet, so are the problems faced by the program.

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

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## Lesson from a senior: We didn't have the 'green thing' back in our day

Editor's note: The following was posted by an anonymous writer on Facebook. Likely British because of references to "mum" and "nappies," the author makes some good points about a simpler time.

As I was checking out at the supermarket recently, the young cashier suggested I should bring in my own bags because plastic ones weren't good for the environment. I apologized and explained that we didn't have the "green thing" in our day. The cashier responded, "That's our problem today. Your generation did not care enough to save our environment for the future generation."

She was wrong about us not caring. And I was right about not having the "green thing."

Or was I?

Back then, we returned milk bottles, fizzy pop and beer bottles to the store and the store returned them to the plant, where the bottles were washed, sterilized and refilled. So, the same bottles were being reused repeatedly — they were recycled. But we didn't have the green thing!

We walked upstairs because we didn't have escalators and lifts in every store or office buildings. We walked to the shops and didn't climb into a 300 horsepower machine every time we wanted to go two streets away. We didn't have the green thing!

Back then, we washed the babies'

nappies — we didn't have the throw-away kind. We dried our clothes on a line, not in an energy-gobbling machine burning 240 volts. Wind and solar power really did dry our clothes. But, we didn't have the green thing!

Kids got hand-me-downs from their brothers or sisters and not brand-new clothing every time. But we didn't have the green thing!

Back then, we had one TV or radio in the house, not a TV in every room. And the TV had a small screen the size of a hand-kerchief, not a screen the size of Wales. In the kitchen, we blended or stirred by hand. We didn't have electric machines doing everything for us. But we didn't have the green thing!

When we packed a parcel for posting, it was wrapped in old newspapers to protect the content, not Styrofoam or bubble wrap. We didn't have the green thing!

Back then, we didn't fire up an engine and burn petrol just to cut the grass; we used a push mower that ran on human power. We exercised by working, so we didn't need to go to the gym or health club to jump on a treadmill run by electricity. But we didn't have the green thing!

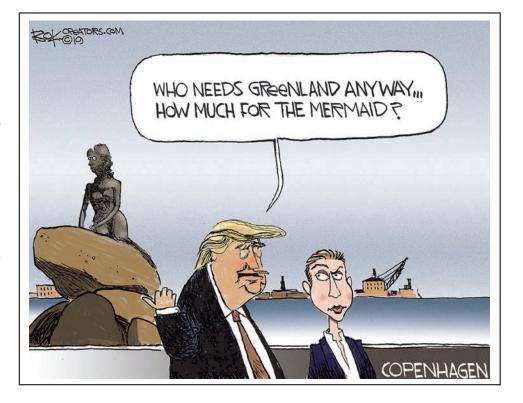
Back then, we drank from a fountain when we were thirsty instead of using a plastic cup or bottle every time we were thirsty. We refilled writing pens with ink instead of buying new ones and we sharpened the blades of a razor instead of throwing them away when they went blunt. But we didn't have the green thing!

Back then, people took buses and kids took their bikes to school or walked instead of mum being a 24-hour taxi service. We had only one electrical outlet in each room, not an entire bank of sockets to power a dozen appliances. And we didn't need a computerized gadget to receive a signal beamed from a satellite 2,000

miles away in space in order to find the nearest pizza joint. But we didn't have the green thing!

Isn't it sad that the current generation laments how wasteful we older folk were just because we didn't do the "green thing"?

Please share this if you know another selfish old person who needs a lesson from a smarty-pants young person on conservation.



# Arthritis Foundation Swing for a Cure Golf Classic



## Monday, September 30, 2019

7:00 a.m. Registration 8:00 a.m. Shotgun Start

1:00 p.m. Awards Lunch & Auction

TalonsCove Golf Club in Saratoga Springs

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Registration and Sponsorship information at <a href="mailto:arthgwr.ejoinme.org/SwingCureUT">arthgwr.ejoinme.org/SwingCureUT</a>

Deb Jordan at djordan@arthritis.org; 385-429-6360

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#### **BYRNE**

from page 1

every competitor they ever faced (a fact missed by most). And you own blockchain assets that seem poised to revolutionize capital markets, finance and governance for the poor. It has been 20 years of remarkable innovation from a team that is now honed for it."

Allison Abraham, chair of the company board, said "we respect and understand Patrick's reasons for resigning and acknowledge his momentous achievement in taking Overstock from a startup 20 years ago to one of the nation's leading online retailers and positioning it at the forefront of the blockchain revolution."

In 1999, Byrne acquired a 60-percent stake in D2-Discounts Direct and later in the year became CEO and relaunched it as Overstock.com, specializing in selling excess inventory online. Overstock.com grew into a nearly \$2 billion revenue company that has nearly 40 million customers

per month and later branched out into blockchain technology. Byrne created subsidiary Medici Ventures to advance blockchainbased technologies.

In this year's second quarter, the company reported a net loss of \$24.7 million, or 69 cents per share, which compares with a loss of \$64.9 million, or \$1.51 per share, for the 2018 second quarter. Revenues totaled \$373.7 million, down from \$483.1 million a year earlier.

Johnson now takes over as interim CEO. He has been with

the company for nearly 17 years and serves on the board of directors and as president of Medici Ventures. He will continue to serve on the boards of Overstock, Medici Ventures and tZERO and as president of Medici Ventures.

"Jonathan's diverse and extensive experience here has prepared him well to successfully oversee both our retail and blockchain businesses," Byrne said.

"In his 20 years as Overstock's leader, Patrick's vision for Overstock as an innovation leader has come to fruition," Johnson said. "It will be my mission as I take the helm to continue and build on Overstock's achievements and success. I am confident Overstock's future — both in retail and blockchain — is bright."

Johnson served as the chairman of the Overstock board of directors from 2014-17, transitioning to the position after five years as the company's president, and later as the acting CEO and executive vice chairman of the board. Johnson joined the company in 2002 as its general counsel and held various business and legal-related positions within the company prior to becoming president. Prior to joining Overstock, John-

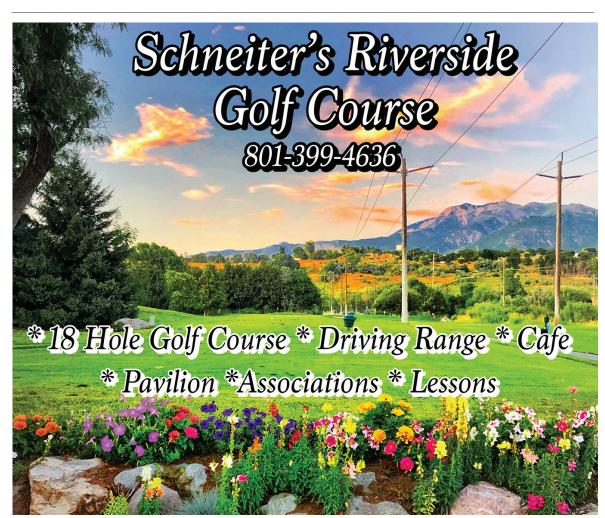
son was with TenFold Corp. in various positions, including CFO and general counsel, and practiced corporate law in Los Angeles with two international law firms

Johnson also ran for Utah governor but lost the Republican nomination to incumbent Gary Herbert in the 2016 primary.

Aryafar has been with Overstock since 2017 and serves as the chief algorithms officer.

"Kamelia is a brilliant machine learning scientist and ecommerce veteran who has already made great contributions to our science, engineering and analytics by advancing data-driven technology," Byrne said. "Her addition to the board will continue to propel Overstock forward in its visionary direction."

"Dr. Byrne," Aryafar said, "has successfully created and molded Overstock over the years by pioneering the marriage of tried-and-proven competitive business principles with cutting-edge data analytics and technology — a true visionary. I am excited to join the board and I look forward to continuing the company's trajectory and contributing to its future success."



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#### **GRAHAM**

from page 15

team or in a department or an office. Others are drawn to them for their knowledge and expertise.

- Celebrate others. It doesn't need to be something big like getting an award or winning a job promotion. Any act of helpfulness qualifies. Celebrating others sends the message that those around us matter.
- Recognize the blind spots. We all have them. Make a "What I need to know" list if you want to get ahead. Then, tackle them one at a time; you'll stand out from your co-workers.
- Welcome new challenges. Many people like working in a "groove" where the routine never changes there's little pressure and few surprises. Be the excep-

tion. Seek out new opportunities, even when it's a little scary.

- Stay on top of things. Falling behind can be fatal, so don't rely on your memory. Use an app to keep track of everything. You'll get a reputation as someone who has it together.
- Take a stand. There will always be those who go with the flow and keep a low profile. It's the perfect prescription for being ignored, lost in the crowd, and never missed. Don't be one of them

Keep on nudging and you'll find yourself going in the right direction.

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

#### **TECHNOLOGY**

from page 10

session. These apps aren't just great for easy-going or healthy animals. Many hosts on these apps are experienced with handling disabled dogs, dogs requiring frequent medicine, dogs with separation anxiety and many other tough traits. With all the bases covered, you'll be sure to find the right host for you.

If someone ever needed

proof of how far we have advanced technologically, all you'd have to do is list off a few of the products and services above. Nothing says "tech-obsessed" quite like pet tech — and that is completely fine. Who knows, maybe the next big tech breakthrough will be software that was intended for pets but found an even greater use.

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

# **m**Real Estate



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#### **SURVEY**

from page 6

is a good time to invest in the financial markets. This marks the first time in Wells Fargo/Gallup's tracking of this measure (since the start of 2018) that confidence in the market buying climate has dropped below 64 percent.

At the same time, investors' outlook for their own financial situation in retirement is steady, with 76 percent saying they feel very confident or somewhat confident they will have enough money to maintain the lifestyle they want throughout their retirement

"With the market still up from the start of the year, recent market losses have not cut into investors' underlying confidence in their portfolio or long-term retirement goals," Byer said. "Even with volatile markets, investors should keep their focus on their long-term investment plans. And making sure investments are aligned with their personal risk tolerance and rebalancing portfolios to match their investment objectives is important."

The results of this Wells Fargo/Gallup Investor and Retirement Optimism Index are based on a web study completed by 2,091 U.S. investors, aged 18 and older, from Aug. 5-11. The index has an adjusted baseline score of 100 from when it was established in October 1996. It peaked at plus-152 in January 2000, at the height of the dot-com boom, and hit a low of minus-81 in February 2009.



## CLASSIFIED

#### **CAREERS**

#### **TECHNOLOGY**

Micron Technology, Inc. has multiple job openings (multiple levels) for the following positions in Lehi, Utah. Must mail resume to: Nate Burt, 4000 N Flash Dr., MS 2-702, Lehi, UT 84043. Must reference Job Number & Job Title when applying:

**Principal Engineers- Dry Etch:** Evaluating new hardware platforms, develop new plasma etch processes, drive Dry Etch Process technology roadmap and partner with vendors to develop processes that meet device requirements for next generation 3DXP nodes. Job #10878.1292.

Senior CMP Process Development Engineers: Evaluate new hardware platforms, new consumable development, drive CMP Process technology roadmap and partner with vendors to develop processes that meet device requirements for CMOS and Interconnect modules for next generation 3DXP nodes. Job #10878.1254.

**3D XPoint Process Integration Engineers:** Drive and support the development of advanced 3D XPoint memory products. Job #10878.1479.

#### **CALENDAR**

from page 14

acg.org/utah/events/acg-utah-after-hours-archery.

#### Sept. 27, 9-10 a.m.

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

#### **VOLUNTEERS**



## International Relief Teams Seeks Skilled Construction Volunteers

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

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

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

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

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

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

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





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