

OF NOTE



But it's just seasonal

Package delivery giant FedEx is trying to hire 650 people at its Salt Lake City processing facility for the holiday season. The openings include package handlers and other support positions, many of which may become full-time opportunities as demand for FedEx services grows. Nationwide the company is looking for 55,000 seasonal employees.

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Solar goal: 20% of U.S. production by 2030

Brice Wallace
The Enterprise

With sunny skies outside and optimism inside, proponents of solar energy outlined a plan last week calling for solar to provide one-fifth of U.S. electricity generation by 2030.

Kicking off the Solar Power International gathering of about 20,000 people at the Salt Palace Convention Center, organizers declared the time until 2030 to be the "Solar+ Decade." The goal of 20 percent compares with solar power being currently

only 2.4 percent of the nation's energy mix.

The energy industry of the future will be "clean," said Julia Hamm, president and CEO of the Smart Electric Power Alliance (SEPA), which also has a goal of carbon-free energy production by the year 2050.

"It's interesting to note that for young generations, clean energy is not an option. It's an expectation," Hamm told the crowd. "The cultural battle is being won by the simple reality of new generations with new attitudes. Solar, wind, storage and other technologies we're all here to talk about this week are not the alternative anymore. They are becoming the default."

Proponents of the goal cite solar power's growth rate as a reason for optimism. Solar accounted for less than 2 gigawatts of U.S. power generation at the end of 2009 but now is at over 69 GW. Over the past decade, the solar industry experienced an average annual growth rate of more than 50 percent. The industry now employs 242,000 people and generates \$17 billion in annual revenue.

And while 2.4 percent may seem like a low generation figure, in 1999 solar accounted for only 0.008 percent of total U.S. electricity.

That growth has been aided by the solar Investment Tax Credit (ITC). Since its implementation in 2006, it has helped create more than 200,000 American jobs, added \$140 billion in private-sector investment

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The Utah Municipal Power Agency has signed an agreement with Salt Lake City's ePower to buy power from a new 80-megawatt solar energy project in Juab County. The Clover Creek solar installation will be like this ePower solar farm in southern Idaho. Photo courtesy ePower

UMPA will buy electricity from ePower's Clover Creek project

Salt Lake City-based renewable energy producer sPower has entered into an agreement with the Utah Municipal Power Agency (UMPA) to provide power to the agency from a new solar installation in Juab County. UMPA is an energy co-op established in 1980 that provides power to Levan, Manti, Nephi, Provo, Salem and Spanish Fork. A representative of each city — either the mayor or a city council member — sits on the agency's board.

The new solar project, to be constructed in Juab County, will be an 80-megawatt project that represents a capital expenditure of approximately \$80 million into the county. Dubbed Clover Creek Solar, it will be located on approximately 560 acres on the west side of Mona Lake in Juab County.

Michelle Kaufusi, UMPA board member and mayor of Provo, said the Clover Creek project will help the agency attain its

goal of more renewable energy in its power mix. "Since becoming mayor, we have been pushing for adding more renewable sources to Provo's electricity mix," Kaufusi said. "For some time, we have watched the growth of rooftop solar in our community and now we will be adding this large solar project to the mix. Provo has been very active in reducing its carbon footprint based on the efforts of Provo's Sustainability Committee and our energy efficiency programs. We are grateful for the employees at Provo Power in providing reliable service and keeping our lights on."

Before becoming Utah's 3rd District representative in Congress, John Curtis was mayor of Provo and was instrumental in promoting a sustainable and renewable

Jobless rate flat; Utah job creation best in country

For the third straight month, Utah's unemployment rate held steady at 2.8 percent in August, meaning just over 45,000 were out of work and actively seeking employment.

The national jobless rate also remained unchanged at 3.7 percent in August.

Meanwhile, the state's nonfarm payroll employment has grown by an estimated 3 percent, adding 45,900 jobs to the economy since August 2018. Utah's current employment level sits at about 1,562,500.

"The Utah economy continues functioning as a strong societal support," said Mark Knold, senior economist at the Utah Department of Workforce Services. "Job growth remains as one of the nation's best, and that growth's scope is extensive across the industrial spectrum. One of the few areas not increasing employment is brick-and-mortar retail establishments due to the rise of e-commerce."

Utah's private-sector employment has grown by 3.4 percent in the past year with the addition of 43,400 positions. All 10 of the private-sector major industry groups measured in the establishment survey posted net job increases in August.

The largest private-sector employment

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Utah consumers stay optimistic, marginally worried about China situation

Utahns may be hedging their bets a little about things like the future of business in the state, but they are still pretty optimistic about the economic situation as a whole. The Zions Bank Utah Consumer Attitude Index (CAI) increased 6.2 points to 119.3 in September, fueled mainly by the Present Situation Index, a sub-index of the CAI that jumped 6.9 points from August to September.

The September hike brought the year-over-year CAI to minus 4.7 points since last September.

The national Consumer Con-

fidence Index took a 9.1 point hit in September to 125.1.

The increase in the Present Situation Index is due to seasonal fluctuations and improving sentiment toward business conditions and job availability, as fewer Utahns are pessimistic about current economic conditions. In September, 4 percent of Utahns feel business conditions are bad, down 1 percentage point from August and just 1 percent above the lowest level recorded since Zions Bank began tracking consumer confidence in 2011. Additionally,

8 percent of Utahns feel jobs are hard to get, down from 9 percent in August. The Present Situation Index is 0.7 points lower than it was in September 2018.

"Utahns recognize that our job market is strong — key to their sentiment about the future," said Scott Anderson, Zions Bank president and CEO. "Even though we are hearing some concerns regarding the future of the economy, Utah continues to be well-positioned because of its robust and diverse economy."

Compared to 12 months ago,

Utahns are more uneasy about future business conditions. Currently, only 23 percent of Utahns feel business conditions will be better six months from now, a drop of 3 percentage points from a year ago. And 18 percent of Utahns feel business conditions will get worse in the next six months, an increase of 4 percentage points since September 2018.

The Expectations Index, another sub-index of the CAI, rose 5.7 points from August to September. Utahns are notably more positive about their future incomes, with 40 percent of Utahns believing their income will increase in the next six months, the highest point since January 2018 and an increase of 4 percent since August.

According to data released by the U.S. Census Bureau, Utah now has the eighth-highest median household income in the nation. And Utah's median household income grew 7.8 percent since 2017, also the eighth-highest rate in the nation.

One topic that has come to the forefront of conversations on the future of the national economy is the possible impact of trade negotiations between the United States and China. In the most recent CAI survey, 19 percent of Utahns indicated that they have noticed a personal impact as a result of trade negotiations. Fourteen percent of Utahns attribute higher prices to trade negotiations; 6 percent say

they are concerned about overall economic volatility resulting from the negotiations; and 5 percent say the negotiations have negatively impacted their business through things like disruptions to supply chains and job instability.

"The growth of the national consumer price index has been below target levels, so the tariffs that China and the United States have already levied have not, as of yet, done much to raise prices for American households," said Randy Shumway, chairman and partner of Cicero Group, a Salt Lake City research firm that does data collection and analysis for the CAI. "But some expect that effect to happen soon, particularly with the new rounds of tariffs largely being placed on non-durable goods."

Overstock names Johnson permanent CEO

The board of directors of Salt Lake City-based online retailer Overstock.com has made the appointment of Jonathan Johnson as CEO permanent. Johnson



Jonathan Johnson

had been serving as interim CEO since Aug. 22, when Patrick M. Byrne resigned as CEO and board member of the company following his public claims that he had been involved in political espionage and had a romantic relationship with alleged Russian agent Maria Butina.

"Jonathan is a strong leader with a steady hand," said Allison Abraham, chair of Overstock's board. "He is the best choice to lead Overstock. He has the right experience in both our retail and blockchain businesses and the board has confidence in his ability to deliver value to our shareholders."

"Overstock has two unique businesses," said Johnson. "I have run both and I know how to unlock the value in each. I'm confident we can rapidly return our retail business to profitable growth. Our transformative blockchain businesses continue to lead their respective industries by getting real products into production."

The company also announced that Overstock's chief financial officer, Greg Iverson, has resigned and that previous principal financial officer Robert Hughes has been named acting CFO while the company seeks a permanent replacement for Iverson.

"Rob was the company's senior vice president of finance and risk management for five years and controller for four years. He is intimately familiar with Overstock's businesses and financial systems," said Johnson. "Under his guidance, Overstock had steady and positive financial results and reporting. I've worked

closely with Rob for many years and he is a great person to oversee our finance department while we look for a permanent CFO. I appreciate his willingness to step in during the transition. Rob will ensure the company does not miss a beat."

"I know the finance team well and am confident that they will assist me in making this a positive and smooth transition while the company searches for a new CFO," said Hughes.

Johnson joined Overstock in 2002 as the company's general counsel and has held various business and legal-related positions within the company, including five years as president. He remains a board member which he was from 2014 to 2017. He also continues

to serve as president of Overstock subsidiary Medici Ventures.

Prior to joining Overstock, Johnson was with TenFold Corp. in various positions, including CFO and general counsel. Before that, he practiced corporate law in Los Angeles with two international law firms. He also served as a judicial clerk at the Utah Supreme Court.

Meanwhile, Byrne has filed paperwork with the Securities and Exchange Commission announcing the sale or donation of all his shares of Overstock common stock and has severed all ties with the company. In a release from Overstock, the company said that Byrne "continues to be a public figure, and the views he expresses and actions he takes are his own."

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Collective Health opens new Lehi campus

Collective Health, a San Francisco-based company that deals in the handling of health-care insurance, has announced its expansion with the opening of a new Customer Experience Center in Lehi. The new location will immediately employ about 100 and Collective has plans to grow to 250 employees in the next year. This location is the company's third, in addition to its product development office in Chicago and its headquarters in San Francisco.

The new office will be a central location for Collective Health's customer experience team, enabling the company to continue expanding its customer service to its hundreds of thousands of members across the U.S. The company services over

200,000 members throughout all 50 states and maintains one of the highest customer satisfaction scores in the healthcare industry.

"We're proud to bring new investment, jobs and opportunity to Lehi and with this new expansion, we're redoubling our commitment to cultivate the quality service Collective Health is known for," said Ali Diab, CEO and co-founder of Collective Health. "Through the combination of seamless technology and creative, smart and empathetic customer service teams, Collective Health provides its members and clients the type of healthcare experience people have always wanted, and are realizing they can and should demand today."

"We're thrilled to do this as

part of Lehi's vibrant tech community and since joining the community earlier this year, we've seamlessly made tremendous progress in making it easier for people to understand, navigate and pay for healthcare," said Scott Murray, the company's chief customer experience officer. "The key to fulfilling our commitment to build a better healthcare experience is to scale and nurture an inclusive environment and culture with our own service team so we continue meeting our increasing client demand."

"I'm excited about the role our Customer Experience Center — and the Utahns coming to work there — will play in turning that mission into a reality and transforming healthcare for even more Americans," said Murray.

SBA awards WTCUtah \$50,000

The U.S. Small Business Administration has announced that World Trade Center Utah (WTC Utah) will receive a \$500,000 grant to support export growth among small businesses through SBA's competitive State Trade Expansion Program. This year's award to WTC Utah is a \$200,000 increase over the amount awarded to it in 2018, which is the largest increase among all grantees nationwide.

"Congratulations to the World Trade Center for receiving a substantial increase in funding this year," said Marla Trolan, district director for the SBA Utah District Office. "We are thrilled about the potential this will provide to Utah businesses to grow and expand globally. Utah continues to be a leader in supporting small-business exports and we are excited to work in collaboration with the WTC to continue this success," she said.

Listen Tech buys Canadian firm

Bluffdale-based Listen Technologies Corp., a provider of assistive listening systems, has acquired AudioConexus Inc., a marketer of multilingual tour services based in Kingston, Ontario. AudioConexus helps sightseeing tour operators engage visitors with technology and services that complement Listen Technologies' portfolio of assistive listening and tour guide products, according to a release from Listen Technologies. AudioConexus will become Listen Technologies Canada over the next few months, the company said.

AudioConexus products make it cost-effective for tour operators to deliver content in multiple languages and topics using GPS automation on buses, boats, trolleys, airplanes, trains and trams, Listen Technologies said. More than 40 million people around the world listen to AudioConexus multi-language tours each year.

"AudioConexus shares Listen Technologies' passion for delivering audio experiences that engage people in personal and memorable ways," said Russ Gentner, CEO of Listen Technologies. "AudioConexus has created the world's most unique

GPS commentary platform, designed to transform every aspect of the foreign language visitor experience." Gentner said the companies plan to build on the tour audio platform to deliver tour solutions that create unforgettable experiences for travelers.

"We are combining the AudioConexus Navilution solution and the Listen Everywhere Wi-Fi solution to create the world's first GPS commentary system where guests can use their own mobile devices to access cinematic tour entertainment in their chosen language," said Jonathan Stanley, CEO of AudioConexus.

"Our mobile app replaces the need for wired vehicles and vessels and offers tour operators new innovations designed to enhance tours for people everywhere," said Gentner.

"Listen Technologies has an impressive track record as a pioneer and leader in assistive listening systems and tour products. Our combined companies enable us to focus on developing the best technology for a new generation of travelers," said Stanley. "We are thrilled to bring our teams together to provide even more value and great ways to discover, experience and enjoy tours."

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Economic development report due in October

Brice Wallace
The Enterprise

A comprehensive review of state government's economic development activities could result in minor changes rather than a comprehensive overhaul.

In briefing the Governor's Office of Economic Development (GOED) board at its September meeting, Val Hale, GOED's executive director, said GOED's review continues but that subcommittees looking at various economic development components have recommended only "tweaks and adjustments."

The completed report is due to be presented to a legislative interim committee in mid-October. Hale recently met with Gov. Gary Herbert, Senate President Stuart Adams and House Speaker Brad Wilson to review the preliminary recommendations of the 17 subcommittees.

"I would say the reception was positive," Hale told the GOED board. "They like the vision, the principles and those things."

"I wouldn't say there were any earth-shattering changes recommended by the subcommittees. There were tweaks and adjustments here and there, including to our incentives and things like that, but it was nothing that would com-

pletely, I would say, disrupt things and cause us to go a completely different direction."

Hale acknowledged that some people would like to see a final report with "more disruption," while others might contend that Utah's lengthy economic success warrants nothing more than a few minor changes to the current system.

GOED is required by SB172, passed in this year's general session, to review the state's economic development activities and make recommendations for any changes. GOED formed the Utah Economic Development Strategic Planning Committee and several subcommittees to study the matter, and it has contracted with the Center for Regional Economic Competitiveness, an independent, not-for-profit organization, to provide expert opinion and prepare the report.

SB172 requires GOED to consult with other state agencies involved in economic development and produce a written strategic plan "that contains a coordinated economic development strategy for the state" and states that the strategy consist "of a limited set of clear, concise and defined principles and goals."

The bill requires GOED to "establish specific principles and make specific recommendations to decrease competition and increase

communication and cooperation among state-level economic development agencies, providers and administrators of economic development programs in the state, nonprofit entities that participate in economic development in the state, and local governments."

It also requires GOED to recommend "a fundamental realignment of economic development programs in the state to ensure each program's purpose is congruent with the mission of the organization within which the program is located."

GOED also is to establish goals and principles to ensure the strategy works for both urban and rural areas of the state, and to provide recommendations on how existing rural economic development programs should be restructured or realigned. GOED also must assess the effectiveness of the state's economic development incentives and make recommendations regarding them.

Among the subcommittee topics are incentives, workforce development, rural economic development, realignment/reorganization, measurement and metrics, tourism and event sponsorships, innovation, venture capital, economic clusters, public/private partnerships, entrepreneurship and small business, and international trade.

CBRE: SLC tops nation in flexible office space growth

Salt Lake City is the fastest-growing flexible office space market in the U.S., according to a new report from commercial real estate company CBRE. Flexible office space is defined as leased space that can be converted to light industrial and then back again to office space.

The market's flexible-space inventory grew to 772,000 square feet by the end of the second quarter of 2019, an increase of 350,000 square feet, or 82.9 percent, from a year earlier. Flexible space now accounts for approximately 1.6 percent of Salt Lake's total office inventory, up from 1.1 percent a year ago. Still, that ratio comes in slightly below the U.S. average of 1.8 percent, indicating that there is still some room for the sector to grow in the Salt Lake area. For purposes of this report, Salt Lake City includes Salt Lake and Utah counties, CBRE said.

"A year-over-year inventory increase of nearly 83 percent is substantial, even with the understanding that flexible office space is a growing market segment that is just beginning to gain real traction in our Salt Lake," said Lloyd Allen, managing director and principal broker of CBRE's Salt Lake City office. "This report makes it clear that in the Greater Salt Lake market, the tech and startup industries are closely tied to the flexible office space growth. This type of office space allows companies the greatest amount of agility as they grow and adjust their business strategies."

"The report also shows that the greatest concentration of flexible office space is in the Utah County North submarket near Lehi and the Point of the Mountain — an area that continues to experience elevated levels of development," Allen said.

The Utah County North submarket accounts for 34.5 percent of the total market's flexible space inventory and represents the highest concentration of any submarket in the Greater Salt Lake area.

CBRE outlines several growth scenarios for the flexible office space sector, which currently occupies a cumulative 71 million square feet or 1.8 percent of the office space in 40 U.S. markets. CBRE's baseline forecast calls for flexible office space to expand to approximately 13 percent of office space by 2030, reaching up to 600 million square feet. Even in a low-growth scenario, CBRE sees flexible office space claiming up to 6.5 percent of the market by 2030.

Fueling the growth is demand from small businesses and enterprise users alike that favor the flexibility of office accommodations on relatively short-term leases, allowing them to expand or contract their space according to the needs of their businesses.

Women employees buy Sun Print Solutions

Sun Print Solutions, a West Valley City sheet-fed and digital printer, has been purchased by two of its longtime employees. Sara Deneau and Jennifer Burrell are the new owners, making the company Utah's largest women-owned printing company, the owners claim.

The company, which was established in 1941, started with then-revolutionary offset printing and has grown into one of the industry's largest sheet-fed and digital printers.

"The opportunity to purchase Sun Print Solutions is an honor as well as a large responsibility," said Deneau. "Jennifer and I are up to the challenge and are excited to continue growing and evolving Sun Print until the next generation of employees is ready to take the torch and continue the legacy."

Sun Print Solutions has been owned by employees for several years, but Deneau and Burrell mark the first time that the company was purchased entirely by women. Having worked for Sun Print for years, both Deneau and Burrell were already functioning in leadership roles, making the transition to the new leadership easier.

"I feel very fortunate that my professional journey has taken me

to a company with the best people in the industry at my side," said Burrell. "As CEO of Sun Print Solutions, my goals include exceeding the expectations of not only our clients but also the team of our exemplary colleagues. Sara and

I will be here to support and lead them to reach their full potential. As Sun Print approaches 80 years in business, we will continue to be a major player in the printing technology industry for Utah and the West."



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Succeeding in Your Business

You know you have a going online retail business when ...

It's the most commonly asked question eBay and Amazon sellers ask me: "I've been selling on eBay/Amazon/Etsy/wherever for a while, but I don't know if I should treat it as a hobby or a business." Sooner or later, every online seller has to make the fateful decision: Should I do this only occasionally for the fun of it, or should I consider making it a part-time or full-time living? Sometimes the decision is made for you, as when so many people are asking you to sell their stuff on eBay that before you know it, you've made \$50,000 or more in profits and you almost have to treat it as a business.

Here are 20 signs, David Letterman-style, that your online selling activities are getting a wee bit beyond the hobby stage:

20. You've run out of things in your attic and basement to sell online and your friends, neighbors, parents and children are complaining stuff goes missing each time you visit them.

19. After putting your garbage out by the curb on pickup day, you drive around the neighborhood to see if anybody is throwing away anything interesting.

18. You've taken out classified ads in the local newspapers and placed one-page flyers in all of your neighbors' mailboxes offering to help other people clean out their attics and basements — for a fee, of course.

17. You begin haunting local funeral parlors, like Paul Newman in "The Verdict," offering your online selling services to bereaved relatives who just can't bear the thought of cleaning out Mom's house.

16. You're personally acquainted with every estate, divorce and bankruptcy attorney in your community.

15. A hedge fund wants to invest in what you're doing.

14. You consider building out the shed in your backyard or adding a third story to your center-hall colonial so you'll have more room to store your inventory.

13. You keep your Yorkshire terrier chained to your inventory at night so you can deduct him as a guard dog (hey, they're mean little guys; you may actually get away with it).

12. The first things you read in the newspaper every morning are the liquidation and creditors'

notices in the legal section of the classified ads page.

11. You carry rolls of hundred-dollar bills to garage sales, arriving just as the homeowners are putting out their stuff, and offer to buy everything they have, sight unseen.

10. You own the complete works of Marsha Collier, Lynn Dralle, Skip McGrath, Danna Crawford and other online selling gurus (if you don't know who these folks are, you probably aren't quite there yet).

9. You're on a first-name basis with every employee of your town dump, the head of the local trucker's union and every freight liquidator, customs broker and factory outlet within a 50-mile radius.

8. You arrive at 6 a.m. for your local library's annual book sale with 36 empty liquor boxes and three day laborers to help you pack up your truck.

7. You have so many student interns helping you create your listings that the local community college has named a faculty chair after you.

6. You know exactly where you can find motor vehicles that were formerly owned by drug dealers.

5. You know which brands of perfume, housewares and other

consumer goods are being discontinued by their manufacturers within the next six months — and which distributors are likely to have overstocks of these items.

4. The hosts of the "eBay for Business" podcast (<https://community.ebay.com/t5/eBay-for-Business-Podcast/gp-p/g-232>) have your home phone number on speed dial.

3. The local kids can't play basketball in the street anymore because they're too busy dodging UPS trucks going to and from your home office.

2. You're setting up a charitable foundation to teach convicts in your state prison system how to use eBay Selling Manager, Auctiva, Sellbrite and other online selling software.

And last but not least:

1. You make at least one penny in profit each year from your online selling activities.

When you start selling things online, you have to take yourself seriously as a business. EBay, Amazon, Etsy and other online retail platforms will expect you to operate in a professional, business-like manner and treat your buyers with respect. If even a couple of buyers post negative feedback saying they didn't have a good experi-

ence with you, you may well be kicked off the site.

Here are some tips for getting started:

- Have your accountant obtain a federal tax identification number (EIN) for your business.

- Register for state sales, use and other business taxes. Your accountant can also do this for you, probably for free.

- If you plan to have lots of shipments each week, set up a private mailbox arrangement at your local UPS Store and use that instead of your home address as your business address.

- Consider forming a corporation or limited liability company (LLC) for your business. A local attorney can do this for you for a fee in the \$500 to \$1,000 range.

- Set up a bad debt so you can take a deduction on your taxes when buyers fail to pay you on time, return stuff other than the stuff you sent to them or threaten to post negative feedback online if you don't let them keep your stuff and their money.

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ASSOCIATIONS

• **Val Hale**, executive director of the Utah Governor's Office of Economic Development (GOED), recently was elected vice chair of the **State Economic Development Executives (SEDE) Network** at the group's meeting in Rhode Island. The SEDE meeting was held in conjunction with the annual State Science and Technology Institute conference. The SEDE Network is a forum for state economic development and commerce agency secretaries, CEOs, executive directors, commissioners and their deputies to exchange information, learn from one another and advance economic development across the nation. In addition to publicly available news roundups and tools and resources, the SEDE website provides members with access to meeting information and notes, webinars and information from working groups addressing issues such as trade, opportunity zones and talent.



Val Hale

BANKING

• **Zions Bancorporation NA**, Salt Lake City, has announced it expects to host its biennial investor day Feb. 6. Institutional investors and professional equity and fixed-income analysts are encouraged to attend in person, while retail investors and investment advisors are encouraged to join by webcast. The webcast link will be posted at zionsbancorporation.com prior to the event.

COMMUNICATIONS

• The **Federal Communications Commission** has announced the creation of its first two Innovation Zones, including one in Salt Lake City. The zones will be city-scale test beds for advanced wireless communications and network research, including 5G networks. The wireless technology test beds extend the geographic areas in which already-licensed experimental program licensees can conduct tests. Under this initiative, parties have flexibility to conduct multiple nonrelated experiments under a single authorization within a defined geographic area to develop new technologies and services while protecting incumbent services against harmful interference. This initiative allows experimental program license holders that are licensed to operate elsewhere to also use the New York City and Salt Lake City Innovation Zones. The National Science Foundation's Platform for Advanced Wireless Research formally proposed these particular Innovation Zones. In Salt Lake City, the Innovation Zone will support **POWDER** (A Platform for Open Wireless Data-driven Experimental Research with Massive MIMO Capabilities). POWDER, which will operate in several connected corridors of Salt Lake City, will be run jointly by the **University of Utah** and Rice University, in partnership with **Salt Lake City**.

EDUCATION/TRAINING

• **Western Governors University**, Salt Lake City, has appointed **Annalisa Holcombe** as president of **WGU Advancement**.



Annalisa Holcombe

WGU's non-profit fundraising organization. Holcombe has more than 15 years of experience in higher education, fundraising and community relations. She comes to WGU after serving in various roles over more than a decade at Westminster College in Salt Lake City, most recently as vice president and chief advancement officer. She holds a bachelor's degree in business management from Westminster College and a juris doctorate from the University of Utah College of Law.

EVENTS

• Organizers of the 14th annual **Utah Economic Summit**, set for May 7, 2020, at the Grand America Hotel in Salt Lake City, are accepting applications through Oct. 31 for breakout session topics and presenters. Current business topics of interest include affordable housing, entrepreneurship, outdoor recreation, transportation, and Utah's software and information technology industry. Presenters' ideas for breakout sessions can be submitted at https://utahgov.col.qualtrics.com/jfe/form/SV_1CdxUjz5RNOIb1b. Organizers plan to confirm the breakout sessions in November and December. The conference is presented by the **Utah Governor's Office of Economic Development**, **World Trade Center Utah** and the **Salt Lake Chamber**.

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GOVERNMENT

• The **Governor's Office of Economic Development (GOED)** has announced the opening of the **Snow College Business Resource Center** in Richfield. The center serves residents of Juab, Millard, Piute, Sanpete, Sevier and Wayne counties. The state has 18 business resource centers, which are formed in partnership with local colleges or universities and coordinate resources of local business service providers to offer comprehensive services and ongoing assistance to help Utah's businesses grow and expand. The centers provide access to a coordinated network of federal, state, local and private business service providers by promoting their services to local businesses. Assistance is available for businesses and entrepreneurs regardless of physical location.

MEDIA/MARKETING

• **MRM/McCann**, a customer relationship marketing agency, has hired **Melissa Ditson** as chief creative officer for MRM/McCann's U.S. West, leading creative operations for the company's Salt Lake City and San Francisco offices.



Melissa Ditson

Ditson has more than 20 years of experience as a creative executive and has led teams and agencies in New York and London. Most recently, she was executive creative director at 360i Europe. She also has held creative leadership positions at Edelman, Space150 and Momentum.

• **The E.W. Scripps Co.** has closed its acquisition of eight television stations in seven markets, including **KSTU**, a Fox affiliate in Salt Lake City. The stations were divested from the **Nexstar Media Group Inc.** transaction with **Tribune Media**. The acquisition grows the Scripps local television station footprint to 60 stations in 42 markets, making it the nation's fourth-largest independent broadcaster. Since Jan. 1, Scripps has added 27 television stations to its portfolio. KSTU is Scripps' first station in Utah.

PHILANTHROPY

• **The Morgan Stanley Foundation** has donated \$50,000 to **Utah Food Bank** to help fund the expansion of the Mobile School Pantry Program in Utah County. The program provides a cost-effective food distribution point for children and their families at the end of the school day at the school playground. Last year, Utah Food Bank served 305,000 individuals statewide — 169,000 of whom were children — through this program alone. This school year, the program has increased participating schools statewide from 69 to 85, with 11 new schools in Utah County.

• **Young Living Essential Oils**, Lehi, has announced the donation of a conservation easement covering 11,597 acres, or 18.75 square miles, to **The Nature Conservancy**. It is the largest conservation easement donation in the history of The Nature Conservancy's Utah chapter. The donation is dedicated to company founder D. Gary Young, who named the land the River Ranch. The property will be known as the **D. Gary Young Wildlife Sanctuary**. The donated property is in the Uinta Mountain foothills near Tabiona in Duchesne County.

REAL ESTATE

• **Investment Property Group**, a California-based company that recently acquired **Winchester Estates** in Murray, has announced it will keep the property open and add 40 homes there. Winchester Estates is a 55-plus age-qualified, pet-friendly

community. Phase One will be ready to sell next spring with four model plans. A new clubhouse and other amenities currently are being added.

RECOGNITIONS

• **Chance Thompson**, senior manager of sustainability and public relations for the Salt Palace Convention Center, recently was awarded the **2019 Sustainability & Corporate Social Responsibility Pacesetter Award** by the **Events Industry Council** at its 2019 Hall of Leaders & Pacesetter



Chance Thompson

Awards event in Las Vegas. The Pacesetter Award celebrates emerging leaders and their accomplishments in the meetings, conventions, exhibitions, hospitality and travel industry. Thompson's nomination was submitted by **AZano Inc.** Thompson guides a 35-member and five-organization Green Team committee dedicated to sustainable event management.

RETAIL

• **Coming Home**, a home décor company, will open a store at The Gateway in Salt Lake City this month. The holiday pop-up store will be next to Salt & Honey Market on the lower level of the shopping center, at 115 S. Rio Grande St.

• **Walmart** is hiring 50 associates to support its Grantsville regional/grocery distribution center. The new hires include loaders, unloaders and order-fillers, plus 20 truck drivers. The center serves 50 Walmart stores throughout the region. Walmart has 59 retail units and more than 18,000 employees in Utah.

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Legal Matters

MONITORING THIRD-PARTY ADMINISTRATORS

Why you can't just let your third-party administrators run on autopilot

If your company has outsourced the administration of your health or retirement plans to a service provider, you may be at more risk for liability than you think.

Overseeing employee benefit plans comes with no shortage of administrative tasks. There are legal, accounting, record-keeping, investment and custodial duties to track and execute. In an effort to reduce costs, minimize mistakes and keep key personnel focused on growing revenue instead of mired in administrative compliance, most employers choose to outsource at least some of these tasks to third-party administrators (TPAs). TPAs can assist employers with everything from the preparation of Form 5500s to discrimination testing to drafting and mailing needed participant notices.

Having retained a qualified TPA to perform these duties, many employers mistakenly believe their part of the job is complete. Federal courts and the Department of Labor, however, disagree.

Under the Employee Retirement Income Security Act of 1974 (ERISA), employers who sponsor benefit plans such as health or retirement plans are fiduciaries. As fiduciaries, sponsoring employers owe certain duties to plan participants and beneficiaries. Most employers are already aware that these duties include the duties of loyalty and prudence — in other words, fiduciaries must make prudent decisions with only the benefit of plan participants in mind.

Less commonly known, however, is the duty to monitor. For example, the Supreme Court in *Tibble v. Edison International* has recognized that a fiduciary's duty in relation to prudent investment includes not only the duty to *select* prudent investments for the plan, but to continually *monitor* them once selected.

When fiduciary actions are delegated away by employer plan sponsors, employer plan sponsors will generally not be held responsible for individual decisions made by the delegee. However, employer plan sponsors must regularly and consistently monitor the delegee to ensure the plan is being managed and administered in prudent and loyal ways.

This remains true when TPAs, rather than an internal committee, have been appointed to manage or administer the plan,

even in part. The Department of Labor has stated that generally, it is sufficient for employer plan sponsors to “adopt and adhere to routine procedures sufficient to alert them to deficiencies in performance which could require corrective action.” But regular adherence to this schedule and taking corrective action when necessary is also required.

Liability for failing to monitor TPAs is increasing. There has been an increase in lawsuits by plan participants against

employer plan sponsors for failing to monitor the decisions and administration of their delegates. But the Department of Labor is also cracking down on failures of monitoring. One case, *Acosta v. Chimes*, decided earlier this year, involved an employer who contracted with TPA for claim administration and other assistance. The Department of Labor brought an action against the employer, as well as its delegates, claiming that a failure by the employer to monitor the TPAs it had selected resulted in the commission of prohibited transactions such as kickbacks and improper commissions.

The court considered the monitoring actions taken by the employer plan sponsor. These included, among others, the review of annual reports, the renegotiation of fees, and monitoring the claims administration process. After determining that there “was no evidence that the [plan sponsor] simply delegated and then ‘turned a blind eye,’” the court ultimately determined the plan sponsor had fulfilled its duty to monitor.

So, what specifically should you as an employer do in order to ensure you are fulfilling your duty to monitor? The following partially summarizes guidance available from both federal courts and the Department of Labor on this important duty:

1. Memorialize Your Policy in Writing

- Formally adopt a monitoring policy that details what information and processes will be reviewed and how frequently those reviews should occur. The Department of Labor recommends review at “reasonable intervals.” The length of these intervals will depend on the type of plan you sponsor and its individual needs.

2. Exercise Prudence in Selecting a TPA

- Selecting a prudent and

loyal TPA to begin with can prevent problems before they arise and setting an expectation and pattern of consistent monitoring from the beginning is crucial.

- Seek out multiple bids.

While a formal RFP process is not required, it can protect you from claims of imprudence, and soliciting multiple offers for TPA services is always advisable.

- Receive a written commitment from your service provider to regularly provide you with information regarding the services it provides.

- If the service provider will handle plan assets, check to make sure that the provider has a fidelity bond.

- Ask questions about the systems and procedures utilized by the TPA so you can better tailor your monitoring of these systems going forward.

3. Ongoing Monitoring

- Regularly review plan participant comments or any complaints about the services provided by TPAs and follow up on them.

- Routinely reassess, and renegotiate as needed, any fees charged by your TPA. Fees charged to the plan by TPAs should be reviewed each year. Your contracts with TPA contracts should also be reviewed on a regular basis. It may be convenient to align your review of TPA selection with your regular review every few years of plan documents.

- Check to make sure that the fees you are being charged by the TPA actually match the fees for which you contracted.

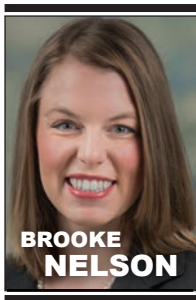
- Monitor plan recordkeeping. Even if recordkeeping is a task you have largely delegated to a TPA, check in regularly to make sure that these documents

are being properly maintained by the TPA and that you have been provided copies.

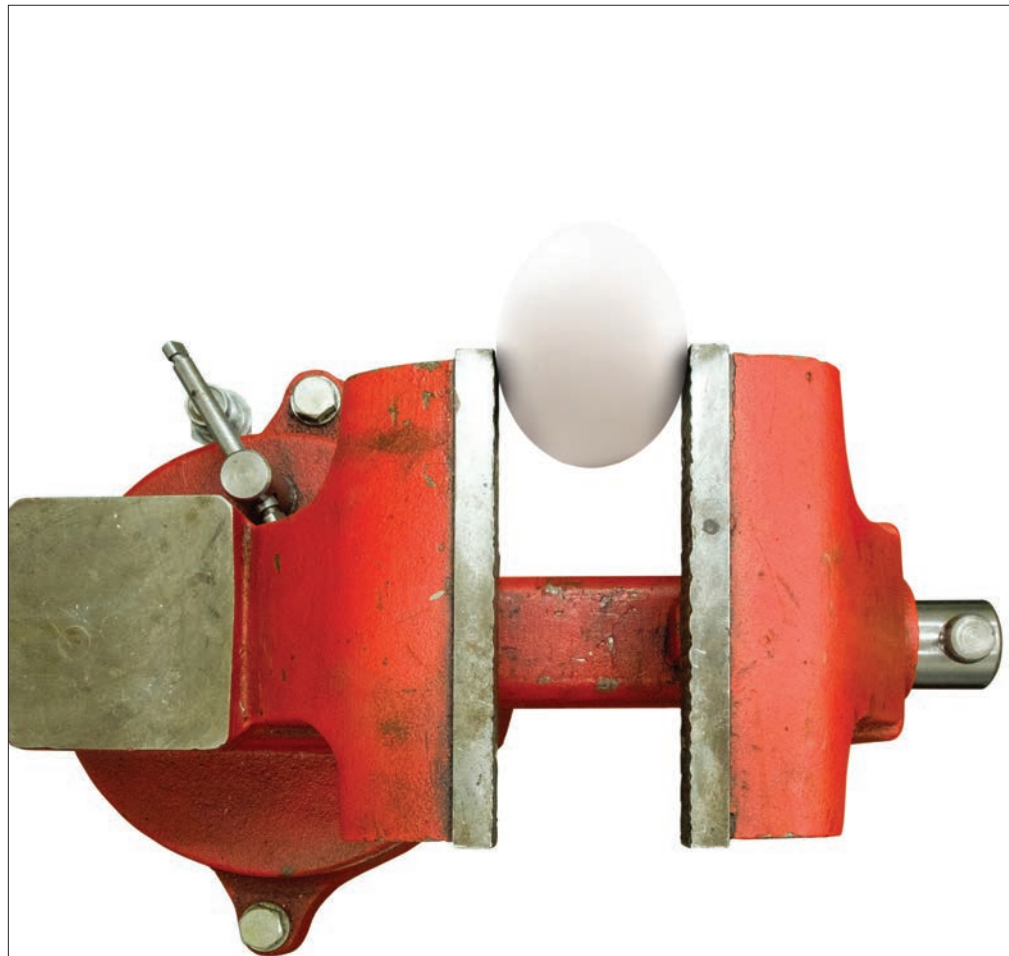
- Read carefully all reports provided to you by your TPA and engage with your TPA about any questions. Do not just shuttle TPA reports off directly to a rarely opened file folder.

Careful and diligent monitoring protects you and the participants and beneficiaries of your sponsored plans. Implementing a monitoring routine is a simple and effective way to ensure that the TPAs you have selected are working in the best interests of the plan and plan participants.

Brooke Nelson is an ERISA attorney who specializes in assisting clients with their employee benefit needs. She practices with Durham, Jones & Pinegar in Salt Lake City.



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Business Tech

Are you 'living' in the 21st century or just 'existing' in it?

Sure, you may be living in the 21st century, but are you actually *living* in the 21st century? No, this isn't a trick question. *Existing* in the 21st century and *dwelling* in the 21st century are two completely different things. To find out which one you're doing, ask yourself the following questions:

1. Can you unlock your front door from your phone?

2. Do you get motion notifications when you child "sneaks" home past the security cameras at 2 a.m.?

3. Does your thermostat track your usage and daily schedule so that it can adjust cooling and heating schedules to save you money?

4. Do your individual power outlets monitor and report their energy usage?

If you answered no to any of these questions, it is time to upgrade your house's technology and begin *dwelling* in the 21st century.

Smart home technology is a

natural byproduct of technological evolution. It was only a matter of time before the tech that makes our everyday lives better was incorporated into our houses. Companies

like Vivint, Nest and SimpliSafe are just some of the companies jumping on this emerging trend.

SimpliSafe is home security equipment and monitoring company. They provide entry sensors, motion alarms, smoke

alarms, flood alarms, cameras (indoor and outdoor) and alarm monitoring. While this does sound like every other security system out there, there are some key differences that set SimpliSafe apart from the others.

The biggest difference between SimpliSafe and other security companies is their price. SimpliSafe does not have door-to-door salesmen or teams for equipment installation. Because of this, they can offer their security for much less than their competitors.

But don't worry, if you're not up to the task of self-installation, you can pay \$75 extra for an expert to come and install the system.

Along with their lower equipment pricing, they have multiple options and pricing for alarm monitoring. Their professionals contact you the moment your alarm sounds and are on the phone with you until the issue is resolved. If there is an issue that requires police assistance, the police are dispatched 350 percent quicker because they verify every alarm first.

SimpliSafe's top-notch security monitoring is accompanied by their top-notch equipment. The base station is a sleek design and comes in multiple colors. The entry keypads also come in multiple colors and were designed to be removed from their stationary mount if desired. The entry sensors are small and quickly disappear from view. Their security cameras are wide-angle, HD and offer some zoom function. Every motion can be recorded and stored on their cloud service for up to one month.

Oh, and their careful algorithm is designed to detect people, not pets so you won't have hours of video of your dog or cat running through the house. Because of all this, SimpliSafe has been named the No. 1 security choice from *PC Magazine*, *CNET*, *The Verge*, *Wirecutter* and more.

The vast majority of smart home technology will never actually pay for itself, nor will it help reduce our energy footprint. Nest is not like the rest. Nest claims that its thermostats have saved over 40.9 billion kWh of energy. They were also the first thermostats to be Energy Star certified.

Nest learning thermostats aren't just beauty, they're also brains. After a week of studying your house's behavior, it creates a heating and cooling schedule designed to make you as comfortable as possible. If you constantly turn the heat up in the morning and down at night, it will begin making those changes for you. It can pair with your phone's app to check when you've left the house and it will go into "Eco" mode, sav-

ing you from potentially wasting money.

Being a self-learning thermostat means that as the seasons change, your thermostat will automatically adapt. After a few days of consistent temperature changes, Nest will learn that you prefer your house to be five degrees warmer in the morning than before. This technology has reportedly led to savings of 10 percent to 12 percent on heating bills and 15 percent on cooling bills, paying for itself in less than two years.

If you are from Utah, then you have surely heard of Vivint. And in case you didn't know from the full-sentence-long name of the Utah Jazz's arena, they also sell smart home technology and are one of the biggest companies doing it.

Forbes calls Vivint a "one-stop shop to building a smart home" and they aren't wrong. Vivint offers doorbell cameras, outdoor and indoor cameras, smart locks so you can lock and unlock doors from your phone, element thermostats and garage door controls. Everything can be easily controlled from their mobile app or voice-controlled from a connected Google Home device.

Unlike SimpliSafe, Vivint sends out a fully trained technician for installation of all your equipment, including the hard-wired touch-screen control panel. Their tech and service does cost more, but they are able to offer a one-stop-shop for a complete smart home. As *PC Magazine* says, "You don't have to lift a finger; Vivint technicians come to your house and install everything."

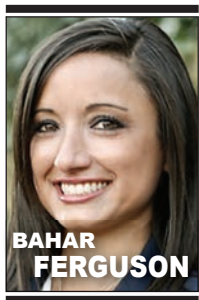
With all the options of smart home technology, choosing what to purchase may feel overwhelming. Obviously, security systems are practically a necessity these days, but you may not need all the bells and whistles that come with some packages. So, shopping custom packages is important.

Another important thing to ask yourself is if you are looking for a financial return out of your purchase. If so, Nest is a good choice for you.

Whatever you choose to update your house with, you'll surely enjoy the enhancement.

"Alexa, email my article for submission."

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



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Calendar

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

Oct. 1, 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.

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

“Let’s Do Lunch,” a South Jordan Chamber of Commerce event. Location is Tio’s Restaurant, 4709 W. Daybreak Parkway, South Jordan. Details are at southjordan-chamber.org.

Oct. 1, 6:30-8 p.m.

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

Oct. 2-3

Bank of Utah Fall Author Events, featuring Dr. Craig Manning, performance consultant and best-selling author of *The Fearless Mind*, discussing secrets on how to overcome fears, expel anxiety, build confidence and become a high-performing individual by controlling one’s own mind. Activities Oct. 2 take place at 7:30 a.m. at The Riverwoods Conference Center, 615 Riverwood Parkway, Logan; and noon at The Monarch Event Center, 455 25th St., Ogden. Activities Oct. 3 take place at 7:30 a.m. at the Utah Valley Convention Center, 220 W. Center St., Provo; and noon at the Marriott University Park Hotel, 480 Wakara Way, Salt Lake City. Details and registration are available at www.bankofutah.com.

Oct. 2-3

“Wunderbar Together: Germany and the U.S.,” an American Council on Germany event. Activities Oct. 2, 5:30-9 p.m., include InsightDeutschland Community Town Hall, featuring Col. Gail Halvorsen, the “Berlin Candy Bomber,” and others. Oct. 3, 9 a.m.-2 p.m., is German Unity Day, with conversations about economic, political and social issues shaping the transatlantic relationship, including foreign policy, technology and innovation, migration and integration, and more. Location is Kirton McConkie, Key Bank Tower, 36 S. State St., 20th

floor, Salt Lake City. Free, but registration is required. Registration can be completed at Eventbrite.com.

Oct. 2-4

Mountain Towns 2030 Net Zero Summit, an invitation-only event featuring more than 40 mountain community governments, NGO’s and climate-oriented businesses from across the U.S. focused on aggressive climate action across mountain towns. Speakers Oct. 2 at 6:30 p.m. are conservationist Jane Goodall and environmentalist and author Paul Hawken. Location is Eccles Center Theater, Park City. Cost for opening night event is \$20, free for students in K-university. Details are at www.mt2030.org.

Oct. 2, 8:30 a.m.-noon

National Science Foundation SBIR-STTR Workshop, featuring information about applying for Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) grants. Location is Salt Lake Community College’s Miller Campus, Building 5, Corporate Partnership Center, 9690 S. 300 W., Sandy. Cost is \$15. Registration can be completed at Eventbrite.com.

Oct. 2, noon-1:30 p.m.

Salt Lake Chamber Annual Meeting. Location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost is \$65 for members, \$75 for nonmembers. Details are at slchamber.com.

Oct. 2, 3-5 p.m.

“Starting Your Business 101,” a Salt Lake Small Business Development Center (SBDC) event. Location is Salt Lake SBDC, Salt Lake Community College, MCPC 110, Sandy. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

Oct. 3, 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.

Oct. 3, 8 a.m.-noon

“Americans With Disabilities Act Essentials,” an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

Oct. 3, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is Carol Almond of Shelton Insurance discussing “Medicare Changes, Open Enrollment.” Location to be announced. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

Oct. 3, 4:30-6:30 p.m.

“Taking Your Outdoor Products International” Networking Event, presented by World Trade Center Utah, the Governor’s Office of Economic Development, the Small Business Administration and Shades Brewing. Location is Shades Brewing, 154 W. Utopia Ave., Salt Lake City. Free. Details are at wtcutah.com.

Oct. 3, 6-8 p.m.

Meet the Candidates Night, a Murray Area Chamber of Commerce event featuring candidates for Murray City Council’s District 1 and District 3. Location is Hillcrest Junior High School, 126 E. 5300 S., Murray. Free, and open to the public. Details are at murraychamber.org.

Oct. 4, 7:30-8:30 a.m.

Eggs & Issues, a Murray Area Chamber of Commerce event featuring open networking. Location is Anna’s Restaurant, 4700 S. 900 E., Murray. Free unless ordering from the menu. Open to the public. Details are at murraychamber.org.

Oct. 4, 8 a.m.-3 p.m.

Executive Summit, a Utah Valley Chamber event featuring more than 20 speakers. Speakers include Ty Bennett, founder, Leadership Inc.; Brandon Fugal, chairman, Colliers; Clint Betts, executive director, Silicon Slopes; Pam Perlich, director of demographic research, Kem C. Gardner Policy Institute; Alan Matheson, executive director, Point of the Mountain Authority; and Mark Pope, head men’s basketball coach, Brigham Young University. Location is Sundance Resort, Rehearsal Hall, 8841 N. Alpine Loop Road, Sundance. Cost is \$295 for members, \$350 for nonmembers. Details are at thechamber.org.

Oct. 4, 8-9 a.m.

Silicon Slopes Breakfast featuring James Clarke, CEO and managing partner at Clarke Capital. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

Oct. 4, 8-10 a.m.

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

Oct. 4, 8:30-11:30 a.m.

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

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

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

Oct. 7, 5:30 p.m.

50th Anniversary Event, hosted by the University of Utah’s School of Computing to mark the 50th anniversary of the UofU’s involvement in the birth of the Internet and to look forward at the future tech advancements in store for the university and the state of Utah. Speakers include Lt. Gov. Spencer J. Cox; Damien Patton, CEO of Banjo; and University of Utah School of Computing associate professor Kobus Van der Merwe, who leads the POWDER wireless communications testbed recently launched in Salt Lake City. Opening remarks will be given by UofU President Ruth V. Watkins; Daniel A. Reed, senior vice president of academic affairs; and Richard B. Brown, dean of the College of Engineering. Location is the Robert H. and Katharine B. Garff Building, 1731 E. Campus Center Drive, Salt Lake City. Details are at unews.utah.edu.

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

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

Oct. 8, 8 a.m.-4 p.m.

“Project Management Essentials,” a Frontline Leader workshop presented by Salt Lake Community College. Location is SLCC’s Miller Campus in Sandy. Also offered Oct. 15, 8 a.m.-4 p.m., at the Westpointe Campus in Salt Lake City. Cost is \$250. Details are at slcc.edu/workforce.

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

“Pay the IRS Less Without

Going to Jail,” a Small Business Development Center (SBDC) event. Speaker is Merrill Taylor, a partner at Clark Rasmussen Taylor CPAs. Location is the Salt Lake SBDC, Salt Lake Community College’s Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West, Sandy. Cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

Oct. 8, 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.

Oct. 9, 7:30-10:30 a.m.

“Designing Corporate Women’s Networks, Initiatives and Leadership Programs: A Research-Based Workshop,” a Silicon Slopes event. Speaker is Susan R. Madsen, the Orin R. Woodbury Professor of Leadership and Ethics at the Woodbury School of Business at Utah Valley University and founding director of the Utah Women & Leadership Project. Location is SolutionReach, 2600 N. Ashton Blvd., Lehi. Cost is \$55. Registration can be completed at Eventbrite.com.

Oct. 9, 11:30 a.m.-1 p.m.

“Let’s Do Lunch,” a South Valley Chamber event. Location is The Sushi Japanese Cuisine, 684 E. 11400 S., Draper. Cost is \$20 for members, \$25 for nonmembers. Registration can be completed at Eventbrite.com.

Oct. 9, noon-1:30 p.m.

12th Annual Women Tech Awards, a Women Tech Council event. Keynote speaker is Tami Erwin, executive vice president and group CEO at Verizon Business Group. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Cost is \$135 for members, \$150 for nonmembers. Registration can be completed at Eventbrite.com.

Oct. 9, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Earl’s Lodge, Snowbasin Resort, 3925 E. Snowbasin Road, Huntsville. Free for chamber members and first-time guests, \$10 for nonmember guests. Details are at ogdenweberchamber.com.

see **CALENDAR** page 14



Located fifteen minutes east of downtown Salt Lake City, Mountain Dell is a sprawling 36-hole facility nestled in the natural landscape of Parley's Canyon, 6,000 feet above sea level.

The Canyon Course stretches up the eastern mountain from the clubhouse approximately four miles before looping back. The Lake Course features narrow, rolling fairways and dramatic tee shots over deep ravines and water.

Experience cooler temperatures, incredible views, and frequent glimpses of wildlife while you play, and enjoy great food, drinks, and scenery at the Sandwedge Café after your round.

Our staff is dedicated to preserving the symbiotic relationship with nature and the animals that call Parley's Canyon home, while maintaining the exceptional golf courses and running first-class events and programs.

Milestones at Mountain Dell

1962

The original 18 hole golf course opens, as a unique retreat from the bussling city.

The first head golf professional, Jerry Henderson, and golf course superintendent, Jim Burns, were hired to oversee operations.

1974

Mountain Dell hosts the Utah Women's State Amateur for the third time in ten years. It also hosted in 1964 and 1967.

1988

The massive project to expand the course to 36 holes and renovate the clubhouse begins.



1965

The clubhouse opens to the public offering a beautiful modern asthetic, a banquet facility and balcony upstairs, and the golf shop downstairs.

1975

Changing of the guard: Tom Sorensen takes over as the new head golf professional and Mark Ruff assumes the role of golf course superintendent.

Book your next outing at Mountain Dell!

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2002

The long-time head golf professional, Tom Sorensen, retires and Mike Brimley takes control of the golf shop.

2017

Jeremy Green moves from Nibley Park to Mountain Dell to become the new head golf course professional when Mike Brimley retires.



1990

The Lake course and expanded clubhouse open to the public. The Canyon course opens one year later.

2006

Mark Ruff retires, and Brett Fornelius becomes the new golf course superintendent.

2019

The golf shop and clubhouse are renovated over the long winter to better serve customers and groups.

New programs and clinics designed for juniors and women are introduced.

CALENDAR

from page 11

Oct. 10-11

2019 White Collar Crime Conference, a Utah Area Chamber of Certified Fraud Examiner event with the theme "Fraud Matters." Location is Mountain America Credit Union, Tanner Building, 7167 Center Park Drive, West Jordan. Cost is \$380 through Sept. 30, \$425 thereafter. Registration can be completed at Eventbrite.com.

Oct. 10, 7:30 a.m.-5 p.m.

"Trends" Conference, an Urban Land Institute (ULI) Utah event with the theme "To 2020 & Beyond." Featured speaker is Eric Jacobs, chief development officer, Marriott International. Location is Grand America, 555 S. Main St., Salt Lake City. Cost is \$205 for private-sector ULI members; \$175 for public-sector, young leaders and student ULI members; \$280 for nonmembers; \$325 day of event (if available). Details are at utah.uli.org/events.

Oct. 10, 8 a.m.-2 p.m.

UHCC Annual Convention, a Utah Hispanic Chamber of Commerce event. Location is Salt Lake Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Details are at www.utahhcc.com/convention.

Oct. 10, 8 a.m.-4 p.m.

"Supervisory Skills Program," an Employers Council event over four consecutive

Thursdays and providing a foundation of critical skills necessary to become an effective workplace leader. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt Lake City. Cost is \$740. Details are at employerscouncil.org.

Oct. 10, 11:30 a.m.-1 p.m.

WIB Luncheon, a Davis Chamber of Commerce event. Location is Lagoon, 375 N. Lagoon Drive, Farmington. Cost is \$20. Details are at davischamberofcommerce.com.

Oct. 10, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speakers are Stephanie Barrick and Kevin Ruth of Jaybird Promotional. Location to be determined. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

Oct. 10, 11:30 a.m.-1 p.m.

October Luncheon, a Davis Chamber of Commerce event with the theme "Witches, Werewolves and Women in Business." Location is Lagoon, 375 N. Lagoon Drive, Farmington. Cost is \$20. Details are at davischamberofcommerce.com.

Oct. 10, noon-1 p.m.

"National Cybersecurity Awareness Month: National Perspective with Congressman Chris Stewart," part of the Cybersecurity Lunch & Learn Series presented by the Salt Lake Chamber. Location is the Salt

Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Free. Details are at slchamber.com.

Oct. 10, 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>.

Oct. 11, 7:30-8:30 a.m.

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

Oct. 11, 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.

Oct. 11, 8-9:30 a.m.

"What's Next for the Point of the Mountain," part of the South Valley Chamber "In the Know" Series. Speakers include Alan Matheson, executive director of the Point of the Mountain State Land Authority, and Draper Mayor Troy Walker. Location is Summit Sotheby's, 13696 S. 200 W., Suite 100, Draper. Free. Registration can be completed at Eventbrite.com.

Oct. 11, 8:30 a.m.-1 p.m.

BEST (Business and Economic Summit and Training),

a Davis Chamber of Commerce event. Location is Weber State University's Davis Campus, 2750 University Park Blvd., Building D-2, Room 110-111, Layton. Cost is \$50 for chamber members, \$70 for nonmembers. Details are at davischamberofcommerce.com.

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

"Grow Your Business," 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>.

Oct. 11, noon-1 p.m.

Silicon Slopes Town Hall: Medtech Panel, a Silicon Slopes event. Panelists are Chris Klomp, CEO, Collective Medical; Tina Larson, COO, Recursion Pharmaceuticals; and Steve Neeleman, founder and vice chairman, HealthEquity. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

Oct. 15, 7:30 a.m.-noon

Business & Health Care Summit 2019, a Salt Lake Chamber event designed to help employers become more actively engaged in the conversations around healthcare policy on a state and national level and ensure attendees leave with actionable steps they can implement at their organizations. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$45. Details are at slchamber.com.

Oct. 15, 8-10 a.m.

Business Women's Forum

Breakfast, with the theme "Embody the Intangibles" and focusing on "soft skills." Presenter is Alison Flynn Gaffney of University of Utah Health. Location is Sugar House Health Center, 1280 E. Stringham Ave., Salt Lake City. Cost is \$27 for members, \$35 for nonmembers. Details are at slchamber.com.

Oct. 15, 8-11 a.m.

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

Oct. 15, 8:30-11 a.m.

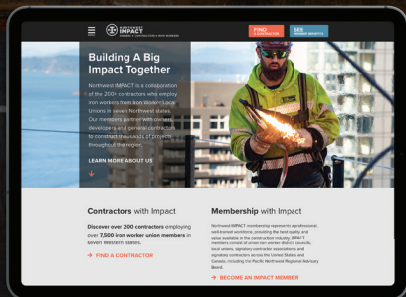
"Customers for Life," a Salt Lake Small Business Development Center (SBDC) event. Speakers are Rai Chowdhary and Bryce Jansen. Location is Salt Lake SBDC, Salt Lake Community College, Building 5, MCPC 101, 9750 S. 300 W., Sandy. Cost is \$19.97. Details are at <https://clients.utahsbdc.org/events.aspx>.

Oct. 15, 9 a.m.-4 p.m.

"Employment Law for Managers," an Employee Development program offered by Salt Lake Community College. Open to the public. Location is SLCC's Miller Campus, Sandy. Cost is \$200. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

see CALENDAR next page

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CALENDAR

from previous page

Oct. 15, 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.

Oct. 16, 7:30 a.m.-1 p.m.

2019 PTAC Symposium, presented by the Procurement Technical Assistance Center in the Governor's Office of Economic Development and featuring information about winning government contracts. Location is Salt Lake Community College's Miller Campus, 9750 S. 300 W., Sandy. Details are at <https://business.utah.gov/ptac/>.

Oct. 16, 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.

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

"Grow Your Business," 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>.

Oct. 16

Small Business Development Center (SBDC) Clinics, including "QuickBooks Workshop" and "Tax Planning Clinic." Both are 5:30-6:30 p.m. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

Oct. 17, 11:30 a.m.-1 p.m.

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

Oct. 17, 11:30 a.m.-1:30 p.m.

Teacher Appreciation Luncheon, a South Jordan Chamber of Commerce event. Location is Sagewood at Daybreak 11289 Oakmond Road, South Jordan. Details are at southjordanchamber.org.

Oct. 17, 11:30 a.m.-1 p.m.

Lunch & Learn, a Murray Area Chamber of Commerce event. Speaker is Rulon Gardner,

Olympic athlete. Location to be determined. Cost is \$20 for members, \$25 for guests. Details are at murraychamber.org.

Oct. 17, 7-8:30 p.m.

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

Oct. 18, 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.

Oct. 18, 8-10 a.m.

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

Oct. 18, noon-1 p.m.

Silicon Slopes Live, a lunch and live recording of a Silicon Slopes podcast featuring Jim Higgins, Solutionreach founder and CEO. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at siliconslopes.com.

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

Business Coaching, a West Jordan Chamber of Commerce event. Speaker is Greg Cassat of Zions Bank. Location is West Jordan Chamber office, Mountain America Credit Union, 3065 W. 5400 S., Taylorsville. Free. Details are at westjordanchamber.com.

Oct. 22-24

Utah Outdoor Recreation Summit, with the theme "Roots & Routes: Preserving Our Past and Forging Our Future." Location is Dixie Center, 1835 S. Convention Center Drive, St. George. Cost is \$155. Details are utahoutdoor-summit.com.

Oct. 22, 7:30 a.m.-2:30 p.m.

2019 Women Empowered Conference, with the theme "Rise Up," an Ogden-Weber Chamber of Commerce event. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Cost is \$65 for WIB members, \$75 for general attendees. Details are at ogdenweberchamber.com.

Oct. 22, 8 a.m.-2:30 p.m.

Intermountain CFO Summit, hosted by Advanced CFO. Location is Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Cost is \$299. Registration can be completed at Eventbrite.com.

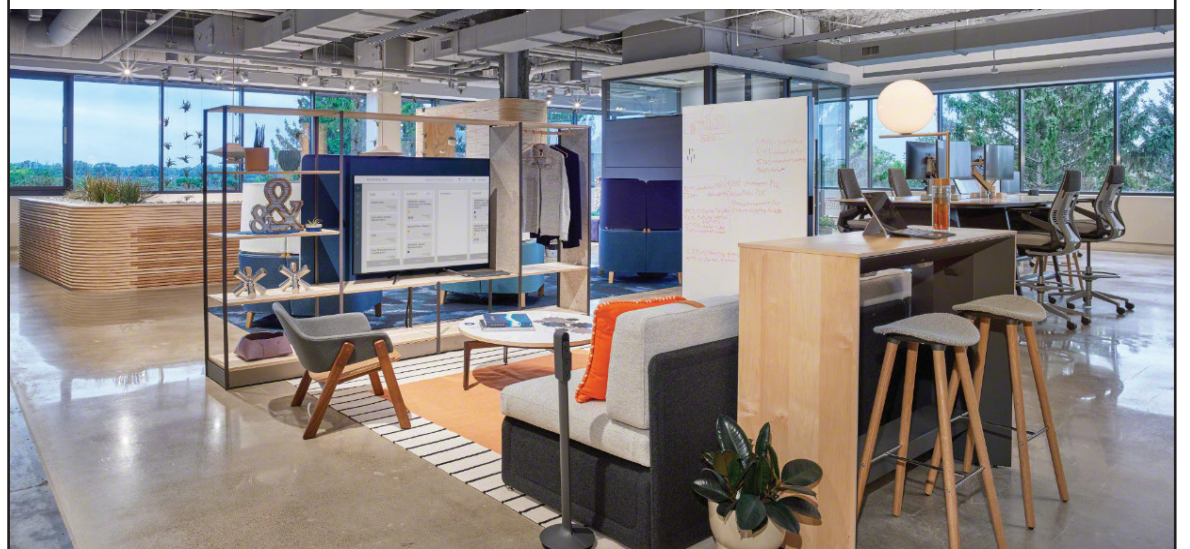
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Opinion

'Pay gap' reflects women's choices, not employer discrimination

Does capitalism help or hurt women? I recently participated in a debate on the topic at the Cato Institute. While preparing for the event, I learned many fascinating facts that may interest feminists who claim the best way to help American women is for the U.S. government to do what other governments have done: spend a lot of money on so-called “pro-family” programs.

Consider Nordic governments, often praised by modern feminists and socialists alike, as models America should emulate.

It's certainly true that, for years, these countries have been hailed for being at the forefront of gender equality with programs such as paid family leave for both men and women and generous child care handouts to help women balance home life with work life. The policies are also supposed to help slay that favorite leftist unicorn — the “pay gap” — and elevate women to positions of power traditionally occupied by men. These entitlements certainly look fantastic on global gender equality indexes.

While it's true that Nordic women participate in the labor force at high-



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er rates than women in other countries, academic studies show that higher taxes on labor income — which are used to fund these generous policies — encourage women to work not full time, but part time. More generally, higher tax rates reduce the amount of time women work and increase the amount of time they spend doing unpaid household work. A Cato Institute study on “The Nordic Glass Ceiling,” by Nima Sanandaji, explains that “Nordic professors and other workers are more inclined than their lower-taxed American counterparts to devote unpaid time to domestic work rather than work longer hours in their paid work.”

Studies by the European Commission and others find that broad-based welfare policies also create incentives for women to work part time rather than full time. Ironically, paid maternity leave policies make working fewer hours more attractive relative to working full time, which in turn hinders women's abilities to reach the top executive positions.

This phenomenon is particularly pronounced in Scandinavian countries where the benefits are more generous. For instance, while the share of female man-

agers is 43 percent in the United States, it's 28 percent in Denmark, 30 percent in Finland, 32 percent in Norway, and 36 percent in Sweden. These countries also have, relative to other developed nations, very low rates of women working in science, technology, engineering and mathematics fields.

Now let's look at the impact that generous pro-family benefits have on the gender pay gap:

When measured properly, the pay gap in the United States is small. It certainly isn't the 19 cents per dollar often advertised by the left, including some Democratic presidential candidates.

The work of Harvard economist Claudia Goldin demonstrates that this gap has almost nothing to do with discrimination. Instead, it has to do with what Goldin calls the need for “temporal flexibility.” That is, women choose to work in positions that allow them the flexibility to take care of their children. What little there is in the way of a pay gap reflects women's choices and not employers' discrimination.

This “earning” rather than “wage” pay gap is driven by women choosing to be moms, and it exists in every country, including Scandinavian ones. In fact, economic studies show that this gap is as big

or larger in European countries with huge amounts of social spending. For instance, a well-cited paper by Henrik Kleven, Jakob Sogaard and Camille Landais explains that although the United States and Sweden or Denmark “feature different public policies and labor markets, they are no longer very different in terms of overall gender inequality.” Other studies show that to the extent the gap is slightly smaller in Nordic countries than other big welfare states, it has more to do with these countries' wage structures than with pro-family benefits.

The economic literature refers to these findings as the “Nordic paradox.” The lesson here is that we should not justify social policies like mandated paid leave and generous child care benefits with the idea that they will close this gap, because they won't. American feminists should also be careful what they wish for: More generous policies might bring more women into the workforce, but they could also hinder women's rise in the workplace by incentivizing them to work part time and, as a result, never make it to the top.

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

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Timely wisdom shed on Trump Iran policy from an ancient source

“The enemy gets a vote.” American military leaders are fond of using that line. Gen. James Mattis used it so often that it is sometimes attributed to him. In fact, it is a nugget of wisdom dating back to Sun Tzu, the Chinese military strategist, who counseled that one must “know the enemy.” It describes the central mistake of Donald Trump's Iran policy.

In confidential 2018 cables that were leaked this summer, Britain's then-ambassador to Washington, Kim Darroch, wrote something that was obvious to most observers: Trump pulled out of the Iran nuclear deal largely because “it was Obama's deal” and had given little thought toward a “‘day-after’ strategy.” Darroch also noted that Secretary of State Mike Pompeo tried to put some distance between himself and Trump on this issue, privately referring to the move as “the president's decision.” But while the decision might have been made for domestic political reasons, it has unleashed serious geopolitical consequences.

The Trump administration's strategy, such as it is, appears to have been to double down on pressure on Iran, force other nations to abide by America's unilateral sanctions, and bet that this would cause Iran to capitulate. But the goal of the pressure was never clearly outlined, so it seemed that the administration was trying to strangle the Iranians.

Tehran's initial reaction was restrained. It simply sought to bypass the United States.



FAREED
ZAKARIA

It continued to adhere to the deal and made efforts to trade with other countries. This failed. Because of the dollar's centrality to the international financial system, the sanctions worked. Iran's economy suffered a big blow, and its oil exports have plummeted. European countries, furious about the abuse of the dollar's role, tried to create an alternative payments mechanism, but so far it has not succeeded.

Iran's next effort has been to demonstrate that there is a cost to this kind of maximum pressure. It has harassed ships in the Persian Gulf, reminding everyone that 20 percent of the world's oil supply goes through that narrow body of water. It shot down an American drone, signaling to the Pentagon that it has the capacity to impede America's intelligence and reconnaissance in the region. And now, Tehran — possibly using proxies and allies in the region — seems to be behind a precision attack on Saudi Arabia's main oil processing facilities, a strike effective enough that it initially shut down half of the kingdom's oil production. The message is clear: Hostilities with Iran would spill over throughout the Middle East and disrupt the global oil supply.

The enemy voted, and its behavior was surely the opposite of what the Trump administration expected. Maximum pressure on Iran did not moderate its behavior or make it come crawling back to the table. Instead it provoked Tehran to retaliate. The status quo of sanctions is hard enough on

Iran that it must feel it has less to lose by acting provocatively, even dangerously.

There is also the reality of domestic politics within the Islamic Republic. The Iran deal was unpopular with hardliners in the United States, but it was also unpopular with hardliners in Tehran. Some wanted to impeach the lead negotiator, Foreign Minister Javad Zarif, just for shaking hands with Obama. Those who opposed the deal argued that Tehran was making major concessions — shipping away 98 percent of its enriched uranium, pouring concrete into its plutonium reactor — in return for promises that the U.S. would lift sanctions and allow

Iran back into the global economy. They predicted that Washington would renege on its commitments. Once Trump pulled out of the deal, they claimed vindication.

One line that Jim Mattis has, in fact, coined is about allies: “Nations with allies thrive, and nations without allies wither.” It is striking that America embarked on a new, risky strategy toward Iran with the support of few allies. Trump treats European allies poorly to begin with — it

see ZAKARIA page 23



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Bringing Peace through Music – One Child at a Time



Ask any aid worker in the aftermath of a global conflict and they'll tell you about the eyes. When they look at the faces of the children of war, many times the first thing they notice is the eyes. Often eyes that are wary, haunted, afraid. Eyes, though placed in small faces, that have lost their childlike innocence. If eyes are the mirrors of the soul, then these children's eyes bespeak a heartbreak most of us cannot even begin to fathom.

In 1999 Liz Shropshire, a BYU alumna and music teacher in Southern California, went to Kosovo in the aftermath of the Balkans War. She heard news reports of an Albanian ethnic cleansing leaving 10,000 dead, 300,000 homeless, and more than 1 million refugees. Shropshire couldn't shake the feeling that she needed to do *something*. She decided to travel to Kosovo as a volunteer. As a musician, Liz understood music's power to heal even the worst pain. So before leaving she was able to gather \$5000 of simple musical instruments to take with her with a plan to teach music to the children in the refugee camps. There she got her first glimpse of these refugee children and looked into their eyes. She watched them process their experience by playacting executions and other war violence. The music

lessons helped redirect their thoughts and helped them feel peace.

The children didn't just learn music fundamentals in her classroom, either. Having lost virtually everything, they now had their very own instrument. It became a treasure to them. In teaching music, Liz taught the children so much more: discipline, routine, and pride of ownership. The music program gave them confidence and hope.

As they grew older, the



students received opportunities to become teachers themselves through the Youth-Teacher Volunteer Program. These youth acquired invaluable marketable skills such as leadership, organization, time management, conflict resolution techniques, and the English language.

In January 2000, after hearing of all that Liz had

accomplished during that first trip to Kosovo, an accountant volunteered to set up a non-profit so that Liz could continue this important work. Together with a volunteer lawyer, the Shropshire Music Foundation was formed.

Through the years the program has flourished and provided dividends far beyond early expectations. The numbers tell the story: In Kosovo, only 60% of the children go to high school, compared to 100% of Shropshire students. Even more telling, while only 30% of high school graduates in the country attend college, 95% of Shropshire youth volunteers attend university.

Truly, as Khalil Gibran stated, "Music is the language of the spirit. It opens the secret of life bringing peace, abolishing strife."

In 2004, when the Kosovo program was successfully being run by Kosovo teenage volunteers, Liz began to expand her program to include other countries. After all, war, with all of its terrible aftermath, wasn't centered only in the Balkans region. Programs began in Northern Ireland, where Catholics and Protestants learn music together; Uganda - including classes for former child

soldiers; Greece, which has borne much of the brunt of refugees of the Syrian war and other turmoil in the Middle East, has Syrian, Kurdish, Afghani, and Yazidi children learning music; and now Bangladesh – home of 1.6 million Rohingya refugees and millions more of greatly impoverished children – has invited the Shropshire Music Foundation to bring its special brand of humanitarian service



to the children there.

All of these programs are based on the premise that locally-based and locally run programs are the best for these communities healing from war.

Twenty years and countless children aided through the power of music and Liz Shropshire's love. Children who have found a future and whose new-found hope keeps them from embracing the extremists who would recruit them. Children whose eyes can again smile and sparkle with childlike happiness.

But Liz isn't content with helping children in just five locations. So many more children are in need of the healing power that is unique to music and music education. Worldwide there are nearly 26 million refugees – and even here in Utah we have 65,000 – a large percentage of whom are children. Children who are desperate for the life lessons that the Shropshire Music Foundation provides.

On October 26, 2019, the Gifted Music School in Salt

Lake City is hosting a fundraiser for the Shropshire Music Foundation at Rose Wagner Hall in Salt Lake, Entitled, "Peace Through Music: an Evening of Music to Benefit Children of War." It will be a concert featuring the talents of musician Kurt Bestor, singer Celina Shafer, violinist Aubree Oliverson, and the Gifted Music School's Conservatory Orchestra. There will also be a silent auction full of amazing items that have been donated for this event. The evening will begin with a social hour and hors d'oeuvres at 6:00 and followed by the concert at 7:00. VIP ticket purchasers will meet Liz Shropshire at a reception immediately following the event.

This is an opportunity to help children worldwide. Sponsorships for the evening are still available and information can be found at www.shropshirefoundation.org. Tickets for the concert can be purchased through ArtTix.

Come enjoy a night of beautiful music while also blessing the lives of refugee and desperate children around the world. It will be a night you won't forget.



There are the nine major mistakes that can doom a company's marketing

Marketing has never been a laidback, trouble-free game anyone can play. Today, it's far more perilous than ever, particularly since prospective customers are moving targets. Just when you think you have them figured out, they've moved on. If you don't know what they want and the way they want to get it, they're gone. If you disappoint them by betraying their trust, they'll strike back. Bank on it.

Today's customers are touchy and unforgiving. They're in charge and they know it. While marketing can play a key role in a company's success, it's a fragile function; its efforts can easily be undermined and rendered ineffective.

Here are nine common mistakes that will doom a company's marketing:



JOHN GRAHAM

Mistake No. 1. The boss as marketer-in-chief. While there may be a marketing director or even a CMO, in many companies, it's the boss who calls the shots as to what works and what doesn't. Although the boss may be knowledgeable in many areas, more often than not, marketing isn't one of them. Those working in marketing get the message: Either go along or go.

Mistake No. 2. Lack of budget responsibility. "Just let us know what you need and we'll do it." Even though the words sound helpful and supportive, control of the budget controls marketing. It makes a consistent and integrated marketing plan irrelevant, along with turning marketers into beggars. Marketing initiatives are designed so they get approved rather than meet verifiable objectives.

Mistake No. 3. Always doing the same thing. This is the "well-oiled" approach to marketing. Since everything is working smoothly, why make changes?

It's not only an appealing mistake, it's also dangerous. Since conditions are always changing, marketing should be responding with more appropriate customer-centric responses.

Like others, marketers do their best work when they challenge their own performance, identify missed opportunities, make data-driven decisions and get feedback from others in the company.

Mistake No. 4. Failing to deal with unrealistic expectations. It's common for marketers to be faced with unworkable expectations, particularly when it comes to time and cost considerations for marketing initiatives. It's the old champagne taste on a beer budget.

Without a clear agreement of expectations, marketers find themselves in the unenviable position of having to say, "But, I thought you meant..." or "We don't have the budget to do that."

Mistake No. 5. Not exploiting brand

value. Countless marketing messages shout self-serving messages in the hope that something will stick: "We're the oldest..." "You can't do better anywhere else," "We love our customers..." and more.

Marketing's job is creating customers who decide it's in their best interest to do business with a brand. Self-serving messaging begs the question: What do you offer that aligns with their lifestyle, values, aspirations or needs? In other words, taking advantage of your brand's value.

Mistake No. 6. Dropping marketing initiatives too soon. There's always pressure to try something new and different. While there can be good reasons for making changes, a strong case can be made for not quitting too soon. Messages sink in slowly and action occurs when there's a felt need.

For example, the hazelnut cocoa spread Nutella has a year-long campaign to own weekend breakfasts that includes TV spots and social media. It offers rewards to consumers who report on their weekend breakfasts.

Mistake No. 7. Not engaging individual customers. "If you can't give me exactly what I want, you don't know me, so I'm gone." This stark message tells the story. Fortunately, the expertise, data, techniques and channels are available to meet the challenge for engaging individuals. As one restaurant chain puts it, "You can't fake steak."

Mistake No. 8. Permitting constant interruptions. Uber's CEO recently said the company's 1,200-member marketing team was "bloated" and promptly fired 400 of them. Far from being overstaffed, most marketing teams are spread too thin. If that isn't enough, they face a steady stream of interruptions. "Give it to marketing, they'll take care of it."

Marketers are good at solving problems, which is why companies turn to them when needs arise. Yet, if they are expected to do their best work, there comes a time to say no.

Mistake No. 9. Not having enough time. Marketing is all about creativity and that takes time. It can't be forced like squeezing toothpaste out of a tube.

Teresa Amabile, a retired Harvard Business School researcher, along with others, studied the conditions for creativity and found that their subjects were most creative "under low to moderate pressure." When under more intense pressure, they still felt creative, but, as she says, "What they tended to get done was not their most important work. They tended to get done a lot of stuff that came flying to them, crises that arose, that kind of thing."

We kid ourselves if we think we do our best work under pressure. Things take time and creativity is one of them.

There they are, nine mistakes that undermine marketing. While there are others, these will get the job done.

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."

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CALENDAR

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Oct. 22, 8-11:30 a.m.

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

Oct. 23, 7:30-8:30 a.m.

Coffee Connection, a Holladay Chamber of Commerce event. Location is 3 Cups, 4670 Holladay Village Plaza, Suite 104, Holladay. Details are at holladaychamber.com.

Oct. 23, 8-9:30 a.m.

Chamber Launch, a Salt Lake Chamber networking event. Location is the Maud's Café, 422 W. 900 S., Salt Lake City. Free. Details are at slchamber.com.

Oct. 23, 3-5 p.m.

“Purchasing a Business or Franchise,” a Utah Microloan Fund event. Speaker is Diane Hartz Warsoff, CEO/co-owner of Transworld Business Advisors of Utah County. Location is Utah Microloan Fund, 154 E. Ford Ave., Suite A, Salt Lake City. Free. Registration can be completed at Eventbrite.com.

Oct. 24, 8 a.m.-3 p.m.

“2019 WeROC (Women Entrepreneurs Realizing Opportunities for Capital),” a VentureCapital.org event. Keynote speakers are Mary-Lou Smulders, chief marketing officer, 9th Gear; and Doreen Benson of Benson Funds. Location is Salt Lake Community College's Miller Conference Center, 9750 S. 300 W., Sandy. Cost is \$95, \$25 for students, \$50 for kickoff reception Oct. 23. Registration can be completed at Eventbrite.com.

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

Fall Monthly Lunch, a Murray Area Chamber of Commerce event. Location is Brio Tuscan Grill, Fashion Place Mall, 6173 State St., Murray. Cost is \$25, \$30 after Oct. 22 and at the door. Details are at murraychamber.org.

Oct. 24, 5-7 p.m.

Business After Hours, a Salt Lake Chamber event. Location is Sheraton Salt Lake City Hotel, 150 W. 500 S. Salt Lake City. Cost is \$7 for members before Oct. 17, \$10 for members the week of the event, \$15 for nonmembers. Details are at slchamber.com.

Oct. 24, 6-9 p.m.

Titan Awards, a South

Valley Chamber event. Honorees are Gov. Gary Herbert; Natalie Gochnour, director of the Kem C. Gardner Policy Institute and associate dean of the David Eccles School of Business at the University of Utah; and Nick Rimando of Real Salt Lake. Location is Little America Hotel, 500 S. Main St., Salt Lake City. Cost is \$300. Registration can be completed at Eventbrite.com.

Oct. 24

Small Business Development Center (SBDC) Clinics,

including “Legal Clinic,” “Intellectual Property Seminar,” “Health Insurance Clinic” and “Accounting Clinic.” All are 6-7 p.m. Location is the Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Details are at <https://clients.utahsbdc.org/events.aspx>.

Oct. 25, 8-9 a.m.

CFO Forum, a Silicon Slopes event focusing on hot tax topics and what has been learned after one year of tax reform. Speaker is Doug Meyers, partner at WSRP.

Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at silicon-slopes.com.

Oct. 25, 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 west-jordanchamber.com.

Oct. 25, noon-1 p.m.

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

Oct. 29, 6:30-9 p.m.

“Instagram: A Beginner's Guide to Winning on the Platform,” a Small Business

see **CALENDAR** page 20



business.utah.gov/ptac

PTAC SYMPOSIUM

(Government Contracting)

Gaining the Edge in a Changing Landscape

October 16, 2019

Salt Lake Community College - Miller Campus (Miller Free Enterprise Center)
9750 South 300 West
Sandy, UT 84070

Schedule

7:30 to 8:00 a.m.
8:00 a.m.
8:15 a.m.
8:30 a.m.
9:30 a.m.

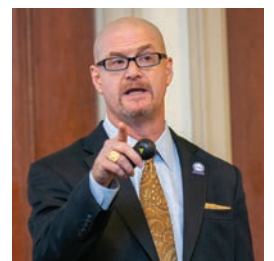
Registration
Welcome & Introduction
Lt. Gov. Spencer Cox
Keynote Speaker: Joshua Frank
1st Breakout Session
A: PTAC 101
B: How Award Decisions Are Made
2nd Breakout Session
A: Pathways To Success
Vendor Booths & Networking

10:30 a.m.

11:15 am to 1:00 pm



Lieutenant Governor Spencer Cox



Keynote Speaker: Joshua Frank

In addition to a keynote speaker and breakout sessions, this year's PTAC Symposium will feature 50 exhibitors from the Department of Defense, federal, state, city, county and local school districts and prime defense contractors.

Exhibitors

BAE Systems, Bureau of Land Management, Chenega, Davis Technical College, Dugway Proving Ground, General Services Administration, Granite School District, Hill Air Force Base, Jacobs, Kihomac, Northrop Grumman, Salt Lake City Corporation, Space Dynamics Laboratory, State of Utah Division of Purchasing, University of Utah Purchasing, Utah Transit Authority, World Trade Center and many more!

Register at: bit.ly/ptac_symposium2019

CALENDAR

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Development Center (SBDC) event. Location is the Salt Lake SBDC, Salt Lake Community College's Miller Campus, Corporate Partnership Center, Building 5, 9690 S. 300 West,

Sandy. Cost is \$19.95. Details are at <https://clients.utahsbdc.org/events.aspx>.

Oct. 30, 8 a.m.-noon

"Fair Labor Standards Act Essentials," an Employers Council event. Location is Employers Council, Utah office, 175 W. 200 S., Suite 2005, Salt

Lake City. Cost is \$145. Details are at employerscouncil.org.

Oct. 30, noon-1:30 p.m.

"Education & Workforce Forum: Utah's Dual Mission Universities," a Salt Lake Chamber event. Presidents of three universities will discuss their dual-mission model to pro-

vide more flexibility, access to quality education and options for transfer/stackable credentials for students. Panelists are Astrid Tuminez, Utah Valley University; Brad Mortensen, Weber State University; and Richard Williams, Dixie State University. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$20. Details are at slchamber.com.

Oct. 31, 11:30 a.m.-1 p.m.

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

Nov. 1, 8

Government Affairs Bootcamp 2019, a Salt Lake Chamber event. Activities take place 8 a.m.-noon each day. Activities are designed for new and experienced government affairs professionals, company executives and public policy advocates to learn how to improve their effectiveness and understanding of advocating in the state of Utah. Location is State Capitol Board Room, 350 State St., Salt Lake City. Cost is \$500 for chamber members, \$750 for nonmembers. Details are at slchamber.com.

Nov. 1, 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/>.

Nov. 1, 8-10 a.m.

Business and Education Partnership Awards/Friday Forum, a Utah Valley Chamber event with the theme "How Are Utah County Businesses Partnering with Education?" Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Cost is \$30 for chamber members. Details are at thechamber.org.

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

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

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

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

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

"Let's Do Lunch," a South

Jordan Chamber of Commerce event. Location is Holiday Inn, 10499 S. Jordan Gateway, South Jordan. Details are at southjordan-chamber.org.

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

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

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

2019 Utah Life Sciences Summit, a BioUtah event. Location is Marriott Downtown at City Creek, 75 S. West Temple, Salt Lake City. Cost through Oct. 1 is \$225 for members, \$300 for nonmembers. Details are at <https://members.bioutah.org/events/details/2019-utah-life-sciences-summit-attendee-registration-5015>.

Nov. 7, 8 a.m.-noon

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

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

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

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

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

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

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

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

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



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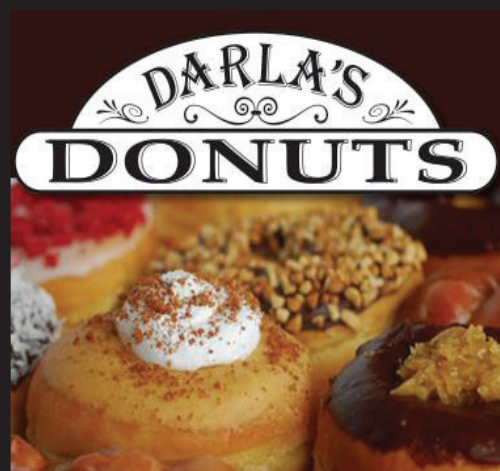



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SOLAR

from page 1

and grown solar deployment by 10,000 percent. The ITC is scheduled to begin stepping down at the end of this year, but an extension would spark \$87 billion in new private-sector investment and add 113,000 American jobs over baseline estimates by 2030, according to 10-year forecasts released last week by (SEIA) and Wood Mackenzie Power & Renewables.

The industry expects \$345 billion will be invested in solar development over the next decade, reaching \$53 billion annually through the deployment of 500 GW. Solar devices will be installed on more than 14 million rooftops by 2030, when the industry is expected to have 600,000 employees. More than half of all commercial solar capacity in the U.S. has been installed during the past three years. Corporate solar deployment is 23 times larger than it was 10 years ago.

Reaching the 20 percent goal would enable solar to provide enough power to replace 150 coal power plants, backers say.

In Utah, more than 6 percent of electricity comes from solar sources — three times the national average — and the state has more than 6,000 people working in solar jobs. A recently released report compiled by Frontier Group and the Environment America Research & Policy Center ranked Utah ninth among states for the increase in annual solar power generation between 2008 and 2017, when it grew by 2,262 gigawatt-hours.

Proponents believe reaching the goal will reduce carbon emissions; provide economic opportunity through investment and job creation; and supply clean, abundant electricity for Americans.

“Let me be clear: The road to get to a carbon-free future will not be easy,” Hamm said. “It will take the collective effort of stakeholders not just in this room, not just in the U.S., but globally to be successful. ... But we have to keep in mind that we can’t do that at all costs. We have to do that in a smart, thoughtful way that ensures that we maintain safe, affordable and reliable electricity for all people.”

Abigail Ross Hopper, president and CEO of the Solar Energy Industries Association (SEIA), noted that in 2000, the U.S. Department of Energy predicted solar would account for 2 GW in 2020 but it is on track to exceed 95 GW.

That growth in solar deployment is “almost inconceivable; it’s truly amazing,” Hopper said. “But I would posit, there’s not a single person in this room who thinks that’s good enough, we’ve done enough, let’s pack it up and go home.”

Tom Starrs, vice president of

market strategy and policy at SunPower Corp., said solar and wind are competing financially with natural gas for new electricity generation. While optimistic about the future of renewables, Starrs acknowledged that solar and wind advocacy resources and political influence “lags way behind” that of the traditional energy industries.

“The coal and nuclear industries are effectively dead in terms of incremental additions to the electric grid, but they still deliver almost half of the electricity in the U.S. and their political influence

remains substantial and hugely disproportionate to their growth potential,” he said, adding that natural gas has gained political and economic strength.

During a panel discussion, speakers said the solar industry faces obstacles in reaching its goal, including putting new technology on an aging grid infrastructure and changing an industry sector “that has been operating this way for 100 years.”

Hopper said the next decade “will be one of radical market transformation” for energy in the

U.S. and called on conference participants to be part of it.

“We have a bold vision for the 2020s — a vision that will benefit your company,” she said. “There is enormous opportunity as politics change around tackling climate change and investing in clean energy, and working together, all of us, we can make the next decade the ‘Solar+ Decade.’”

David Bywater, president and CEO of Lehi-based Vivint Solar, said his children “can’t fathom a future that isn’t powered by clean, renewable energy.”

“Our not-so-distant future should be one that is powered completely by renewable energy,” he told the crowd. “We are the drivers of this revolution. We need to elevate our craft. We need to elevate this industry. We need to accelerate it. There is no better industry for us to champion, and I applaud your efforts collectively for what you’re doing.”

Details about the Solar+ Decade are at www.seia.org/solar-decade. SEIA’s plans for reaching the 20-percent goal is at www.seia.org/roadmap.



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UMPA

from page 1

energy path for UMPA. "This solar project is wonderful news for Provo and UMPA member cities and will offer a dependable and sustainable energy source for residents and businesses in my district," Curtis said. "I want to continue the dialogue of a diverse national energy strategy, which includes renewables like solar, while improving our environment and air quality for a sustainable future. Clover Creek Solar is a great example of how to protect the environment and provide clean energy to our local cities, while also providing jobs and a positive economic impact to rural Utah."

During the four to six months of construction, Clover Creek Solar will employ approximately 300 construction workers, representing a significant capital expenditure in rural Juab County.

sPower operates over 1,650 megawatts of wind and solar power at facilities across the United States. Although the company is headquartered in Salt Lake City, Clover Creek Solar will be the company's first utility-scale project developed in Utah. Utah has seen nearly 800 megawatts of solar power installations built in the past five years.

"We are excited to be a long-term neighbor in Juab County and look forward to creating supportive relationships with the county, school district and other local businesses," said sPower CEO Ryan Creamer. "Developing solar power in Utah is important to sPower, because we live, work and play here. It is our home.

Working cooperatively towards a common goal with UMPA, Rocky Mountain Power and numerous other teams has been critical in bringing this agreement together. I am proud of this milestone and the hard work that has been demonstrated to date."

"I have served on the UMPA board for over 12 years and am delighted to be involved in bringing this large solar project into our supply mix," said Spanish Fork Mayor Steven Leifson. "For the past several years, we have been working on replacing a coal-fired contract that soon will expire. We are pleased to be able to partner with sPower, a Utah-based company, and secure a long-term contract for clean renewable energy

at a low cost which will serve our communities well into the future."

"Utah is among the most energy-rich states in the nation with some of the best solar and other renewable resources that complement conventional energy resources to deliver new, clean energy solutions," said Laura Nelson, Gov. Gary Herbert's energy advisor and executive director of his Office of Energy Development. "As Utah continues to grow, we recognize the value of a diverse, clean energy portfolio to deliver on our economic, energy and environmental goals. Solar provides an excellent option for meeting growth and delivering new production for a clean, robust energy system."

JOBS

from page 1

increases were in professional and business services (10,200 jobs), education and health services (10,000 jobs) and manufacturing (6,300 jobs). The fastest employment growth occurred in construction (5.4 percent), natural resources (5.2 percent) and

education and health services (5 percent).

Following Utah's release of the August 2019 employment numbers, the U.S. Bureau of Labor Statistics (BLS) data shows Utah is ranked No. 1 for total job growth in the U.S. at 3 percent, tied with Nevada. In addition, Utah is ranked No. 1 for private-sector job growth at 3.4 percent.

ZAKARIA

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appears to be the main reason Mattis resigned as secretary of defense. They too have a vote and, far from helping, some are actively seeking to thwart America's policies toward Iran. Even the United Arab Emirates, perhaps Saudi Arabia's staunchest ally, has placed some distance between itself and Riyadh in recent months, getting out of

what it believes is a failed intervention in Yemen.

In *The Art of War*, Sun Tzu writes that victory is only possible with a leader who knows when to pick his battles and is prepared. Defeat is all but guaranteed with a leader who is reckless, mercurial and prideful. Timely analysis from the Sixth century B.C.

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

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CLASSIFIED

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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¹Centers for Disease Control and Prevention, <https://www.cdc.gov/physicalactivity/walking/call-to-action/index.htm>, accessed June 20, 2019

²Participants 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.

UnitedHealthcare Motion is available to employers with 51 or more employees. UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or certain credits may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us at 855-256-8669 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Utah, Inc. 9191170.0 5/19 ©2019 United HealthCare Services, Inc. 19-12556