

Focus



CONSTRUCTION
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Construction continues on the ramp of the west parking structure at the New SLC project at the Salt Lake City International Airport. Among the few industries not devastated by the COVID-19 pandemic is construction, according to Rich Thorn, president and CEO of Associated General Contractors of Utah.

Construction industry staying busy, still looking for workers

Brice Wallace
The Enterprise

With the COVID-19 pandemic dampening or shutting down entire industries throughout Utah and the nation, one remains relatively healthy: construction.

During a recent webinar focused on the virus' impact on the real estate industry, Rich Thorn, president and CEO of Associated General Contractors of Utah, said contractors are hard at work.

"We're not aware of any projects that

our members are doing in the state of Utah that have been shuttered," Thorn said during the webinar, organized by ULI (Urban Land Institute) Utah. "That's on the state level or on the commercial side as well. There may be some. We're just not aware of it. ... Most of our members are still very busy, still looking for additional people to hire."

Asked about construction starts, Thorn said the number remains strong.

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EDC Utah: You bet COVID-19 has negative impact on Utah business

Brice Wallace
The Enterprise

The Economic Development Corporation of Utah has released the results of a survey of Utah businesses about the early impacts of the COVID-19 virus, showing 92 percent of respondents have experienced at least "somewhat negative" impacts.

The survey, sent out March 18 in partnership with the Utah Economic Response

Task Force, shows that nearly 60 percent were experiencing an "extremely negative" impact from the virus.

The virus impacted company revenue in an extreme amount at 56 percent of the companies, while 21.3 percent had revenues affected somewhat.

Two thirds, or 67.6 percent, of respondent companies saw a drop in demand for

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COVID-19 Updates

Cancellations and postponements

The following are events that have been included in The Enterprise Calendar listings and subsequently have been postponed or canceled, or have been removed from the organizers' website calendars. This is not a complete list of postponements or cancellations. Check with organizers to determine if their events will take place.

CANCELLATIONS

April 14, 7:30 a.m.-3 p.m.

Women in Business Spring Conference, a ChamberWest event at the Utah Cultural Celebration Center in West Valley City.

April 14, 9:30-10:30 a.m.

Member Showcase, a Park City Chamber/Bureau event at the Park City Chamber/Bureau.

April 15, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event at Residence Inn by Marriott in Murray.

April 15, 1-5 p.m.

2020 B2B Expo, a Davis Chamber of Commerce event at the Davis Conference Center in Layton.

April 16, 23, 30

Digital Marketing Academy 2.0, a South Valley Chamber event at Salt Lake Community College's Miller Campus in Sandy.

April 17, 7:30-8:30 a.m.

"Eggs & Issues," a Murray Area Chamber of Commerce event at Mimi's Café in Murray.

April 21, 7:15-9 a.m.

2020 Partners In Education Appreciation Breakfast, an Ogden-Weber Chamber of Commerce event at the Ogden Eccles Conference Center in Ogden.

May 20, 8-10 a.m.

M.A.C.H. Speed Networking, a

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COVID-19 AND UTAH - NEWS AFFECTING YOUR BUSINESS & YOUR EMPLOYEES

Paycheck Protection Program for businesses affected by coronavirus

The U.S. Small Business Administration Utah District office has geared up to help Utah small-business owners navigate through the process of obtaining help from the agency's \$349 billion Paycheck Protection Program that was created by the Coronavirus Aid, Relief and Economic Security Act (CARES).

"Across Utah, business owners, employees and their families are doing their part to slow the spread of COVID-19 to 'flatten the curve'. This unprecedented time has understandably, created uncertainty for many business owners and workers," said Marla Trollan, SBA Utah District director.

The Paycheck Protection Program provides forgivable loans up to \$10 million to small businesses left financially distressed by the coronavirus (COVID-19) pandemic. The loans, which will be administered at the local level by a national network of banks and credit unions, are designed to maintain the viability of millions of small businesses struggling to meet payroll and day-to-day operating expenses.

"That's why the SBA Utah District Office is working to make it as easy as possible for small businesses to apply for funding and get the information they need to make sound decisions. The Paycheck Protection Program is an opportunity for Utah small-business owners to access the much-needed financial support for their small businesses and their workers, in order to help them get through this tough time," Trollan said.

The loans, which are 100 percent backed by SBA, are being provided to small businesses without collateral requirements, personal guarantees, SBA fees or credit-elsewhere tests. Those eligible for the program include small businesses, certain nonprofits, veterans' organizations, self-employed individuals, independent contractors, and other businesses meeting size standards based on their North American Industry Classification System code.

The Paycheck Protection Program's maximum loan amount is \$10 million with a fixed 1 percent interest rate and maturity of two years. The loans are available to cover up to eight weeks of average monthly payroll (based on 2019 figures) plus 25 percent and payments are deferred for six months (interest does accrue). The SBA will forgive the portion of loan proceeds used for payroll costs and other designated operating expenses for up to eight weeks, provided at least 75 percent of loan proceeds are used for payroll costs.

Eligible expenses for the eight-week forgiveness include payroll costs, including salary, commissions, tips, certain employee benefits including sick leave and health-care premiums and state and local taxes; mortgage interest and rent payments on mortgages and leases; and utilities such as electricity, gas, water, transportation, phone and Internet.

Trollan encouraged small-business owners to visit www.SBA.gov/coronavirus for additional information about the Payroll Protection Program.

#TestUtahChallenge aims to double C-19 testing, gather citizen data

Gov. Gary Herbert has announced an ambitious initiative in partnership with Silicon Slopes Serves to double the state's COVID-19 testing capacity and gather data from each Utah citizen to help health officials better combat the virus. The Silicon Slopes Serves initiative is managing a private-public partnership to set up new testing facilities that, at scale, will more than double the state's daily testing capacity from 3,000 to 6,000-plus tests a day.

As part of the effort, the #TestUtahChallenge calls on every Utahn to complete an online assessment at TestUtah.com. All Utahns are encouraged to take the assessment regardless of symptoms. The data will be aggregated by the state to allow public health officials to better track the spread of COVID-19 throughout the state. Increased testing and tracing of the virus will allow a more effective and tar-

geted response, helping reduce transmission and infections.

The assessment, created in partnership with the Utah Department of Health, asks individuals to provide information regarding any symptoms they may be experiencing as well as related questions regarding mental health, stress and occupational considerations. All those taking the assessment will receive helpful, accurate, evidence-based information regarding the COVID-19 virus. An algorithm will process the responses and instruct each individual on whether or not they should be tested for COVID-19. For those for whom testing is recommended, the assessment will trigger an email that will provide each person a unique QR code and will recommend a testing center location. Following the test, results will be emailed or texted to each individual, informing them of their diagnosis and recommended next steps.

"We are excited to announce a first-of-its-kind public-private partnership that will help accelerate testing for COVID-19 and help us flatten the curve in Utah and save lives," said Herbert. "It has been amazing to work with Silicon Slopes and so many incredible leaders in both the technology and healthcare communities of Utah to develop a solution to keep our citizens safe, informed and help us all get us back to a normal way of life as quickly and safely as possible."

AG, online retailers launch program to combat COVID-19 price gouging

Utah Attorney General Sean D. Reyes and online marketplaces KSL Classifieds, Amazon, eBay and Facebook have announced a partnership aimed at monitoring and combating price gouging related to COVID-19. The attorney general's office will partner with the Utah Division of Consumer Protection and representatives from online marketers to communicate regularly about consumer complaints and potential price gouging by third-party sellers on their online marketplaces. The companies will also provide market analysis and other aid to help identify individuals who are using the online marketplaces in Utah to spike prices on COVID-19-related items.

"We appreciate the proactive approach of KSL Classifieds, Amazon, Facebook and eBay during this crisis," said Reyes. "They came to us with possible price gouging offenders early in this pandemic. We have asked online companies to be vigilant about this issue and want to acknowledge those companies who have answered the call."

"We take any kind of price gouging or potentially illegal activity very seriously on our marketplace," said Eric Bright, chief marketing officer of KSL Classifieds. "We're constantly monitoring for suspicious activity and are proud to cooperate with the attorney general and the Division of Consumer Protection on egregious cases."

KSL Classifieds, Amazon, eBay and Facebook are currently analyzing sales data to identify any bad actors in Utah who are trying to profiteer off the health and safety of Utah citizens. The companies will be sharing that information with the Division of Consumer Protection and the Utah Attorney General's Office for potential legal action.

Rapid Response Team wants more businesses using federal resources

The Utah Governor's Economic Recovery Task Force and World Trade Center Utah have partnered with the SBA Utah District Office to establish a Rapid Response Team (RRT) to help level the economic impact of COVID-19 by increasing the number of Utah businesses using federal resources.

"The formation of this Rapid Response Team will greatly enhance our ability to provide the most complete and timely responses to our business community," said SBA Utah District Director Marla Trollan. "We want nothing less than to deliver the full range of SBA programs and resources that are now coming available in order to help small businesses not just stay in the fight, but to survive the

financial impacts of COVID-19. This RRT gives us a much better chance to do that successfully."

The Rapid Response Team was formed to respond more quickly to the high volume of inquiries regarding SBA Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Plan (PPP) Loans. RRT members will help SBA respond to general inquiries regarding the EIDL and PPP programs, helping ensure Utah small-business owners understand and utilize federal programs designed to help them during the COVID-19 andemic.

"There is a lot of uncertainty right now and businesses are facing unprecedented challenges," said Miles Hansen, president and CEO of World Trade Center Utah. "By connecting the Rapid Response Team to businesses, we can help provide solutions to the problems our businesses are facing. Federal resources are available, and what is important now is sharing the right information in a timely manner so Utahns can make better decisions for their businesses and employees."

There are three ways to submit inquiries to the SBA and Rapid Response Team:

- SBA Utah Email: utahgeneral@sba.gov
- SBA Utah Phone: (801) 524-3209
- RTT: coronavirus.utah.gov/business, click Federal Resources, then click Submit Inquiry.

DMV opens drive-through services at some offices in response to lines

The Utah Division of Motor Vehicle (DMV) has temporarily opened drive-through services at some offices on Saturdays. Long lines started forming at the offices after the lobbies were closed to the public in response to the coronavirus pandemic.

The following DMV offices now operate with extended hours in an effort to continue to assist the public with motor vehicle needs during the COVID-19 emergency. These offices and hours are applicable to the drive-through service lanes only:

- South Valley Office: M-F 6 a.m.-8 p.m., Saturday 8 a.m.-5 p.m.
- Salt Lake Office: M-F 6 a.m.-8 p.m., Saturday 8 a.m.-5 p.m.
- Farmington Office: M-F 6 a.m.-8 p.m., Saturday 8 a.m.-5 p.m.
- Ogden Office: M-F 6 a.m.-8 p.m., Saturday 8 a.m.-5 p.m.

All DMV offices are closed Sunday.

"We are making the adjustments to address the needs of the public," said DMV Director Monte Roberts. Roberts said he strongly encourages the public to go online to answer their questions. Renewal questions can be answered at rex.utah.gov, On-the-Spot renewal stations can be found at spot.utah.gov and all other questions can be answered at dmv.utah.gov.

Co-Diagnostics' COVID-19 test gets emergency-use go-ahead from FDA

Co-Diagnostics, Inc., a molecular diagnostics company based in Salt Lake City, announced last week that its Logix Smart Coronavirus COVID-19 test has obtained emergency-use authorization (EUA) by the Food and Drug Administration to be used for the diagnosis of SARS-CoV-2. The company's test can now be used by clinical laboratories certified under Clinical Laboratory Improvement Amendments to detect the presence of the virus that causes COVID-19 and is available for purchase from the company's Utah-based facility.

Co-Diagnostics began offering its COVID-19 test to some U.S. labs on March 2 as a result of the FDA's policy for diagnostic tests for COVID-19 during the current public

DWS providing more resources

The Utah Department of Workforce Services has added some new resources for those Utah workers seeking compensation during layoffs due to the COVID-19 pandemic.

The new resources include an "frequently asked questions" section for the those filing weekly claims and an overview of the unemployment insurance claim process. These are supplemental to the FAQs already available for employees, employers and the CARES Act.

"We hope these documents are helpful to individuals as they apply for unemployment insurance benefits," said Kevin Burt, Unemployment Insurance Division director for the Department of Workforce Services. "We recognize that for many this is the first time they have used our system and want to provide as much guidance as we can as they wait

for their claims to be processed."

The Unemployment Insurance Division is currently processing a record-high number of claims that nearly exceeds the total number of claims in all of 2019. Despite these increased demands, the team continues to process and deploy benefits, Burt said. In fact, he said, 85 percent of claims from the first week of the COVID-19 impact (March 15-21) are now processed, thus meeting the 21-day expectation of service during normal circumstances. However, in the second week (March 22-28) Unemployment Insurance saw a 2,400 percent increase in claim submissions. As a result, individuals should expect to see disruptions to normal service levels.

The new unemployment insurance resources, in addition to those previously provided, are now available at jobs.utah.gov/covid19.

Woods Cross refinery making Tier 3 fuels

HollyFrontier Corp. has announced that it will soon be producing Tier 3 fuels at its Woods Cross refinery for use along the Wasatch Front. Tier 3 fuels contain less sulfur and therefore produce far fewer emissions than lower-grade fuels.

"HollyFrontier Woods Cross cares about the environment and the air quality in the community, which is also home to many of our employees and their families,"

said Scott White, vice president and refinery manager at the facility. "By moving to Tier 3 fuels, we are advancing our commitment to deliver high-quality fuel products in an environmentally responsible way. We support Gov. Gary R. Herbert, Utah Senate President Stuart Adams and Utah Speaker of the House Brad Wilson for their diligent efforts and accomplishments to improve air quality in Utah and along the Wasatch Front,

in particular."

"The largest contributor to our air quality problem is mobile sources — vehicles," said Herbert. "When coupled with a Tier 3 car, the fuels that will be produced at HollyFrontier's Woods Cross refinery will reduce these mobile emissions by up to 80 percent. That's like taking four out of five cars off the road. We're grateful to HollyFrontier for investing in Utah's air quality."

One Utah Child Care to assist essential employees

The Utah COVID-19 Child Care Task Force has created a new program called One Utah Child Care to meet the needs of essential employees, such as healthcare workers and first responders, during the COVID-19 pandemic. The online tool for parents to register is now available and services began March 30.

With the dismissal of schools and closures of some child care centers, employees who are vital to maintaining the health and safety of Utahns are in need of options for their children, the Utah Department of Workforce Services said in a press statement. The program will connect those employees with child care providers prepared to meet this need. Centers will first be available along the Wasatch Front and will continue to grow if additional needs arise.

"The heartening results from the child care subgroup to the Utah COVID-19 Community Task Force represent the incredible efforts of individuals and organizations coming together to meet a critical need in our community during this trying time," said Lt. Gov. Spencer Cox. "I'm

humbled and proud of the One Utah Child Care team, which is displaying our state's ability to come together as one as we support our frontline healthcare workers at a time when they are valiantly serving each of us."

Parents who are essential employees can go to jobs.utah.gov/covid19 now to complete an intake form that will connect them to a network of available providers. All participating providers are following strict social distancing and public health guidelines as outlined by the Department of Health's Childcare Licensing program.

For other individuals who are working, but do not fall under the category of essential employees, many Utah child care programs remain open and available with safety protocols in place to protect both the staff and children from the spread of COVID-19. Parents can find available providers at careaboutchildcare.org. The Utah COVID-19 Community Task Force encourages everyone with child care needs to first reach out to their own network of friends, families and neighbors for help.

"Child care is always an important need, but now more so than ever," said Tracy Gruber, Office of Child Care director for the Utah Department of Workforce Services and liaison to the governor's task force. "I am proud of the solutions created by the Child Care Task Force, as well as our child care providers. Our priority continues to be meeting the needs of parents and caring for Utah's children."



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Get ready, because your job just might become obsolete

Millions of us wake up one morning to the haunting realization that we're losing the battle to avoid becoming obsolete on the job. It affects those in their 20s, while others don't see the darkness descend until they're much older. Some are high school dropouts, others are college graduates or successful professionals.

It can strike anyone. Oxford researchers Carl Benedikt Frey and Michael Osborne, according to a *USA Today* article, estimate that "47 percent of American jobs are at high risk of automation by the mid 2030s."

Some may run faster or be in denial, but Steve Tobak got it right on CBS Radio when he said, "Nobody wants to believe they're the problem, that they're in over their head." In other words, that they're obsolete. It can happen to anyone at any age and at any point in their work life.

If you want to avoid becoming an obsolete worker, here are a few ideas to consider:

1. Don't try to pass the passionate test. Those speaking passionately about their passion for their job may have a credibility problem. Anyone committed to their work doesn't need to broadcast it. Their performance speaks more eloquently than anything they might say. In fact, being passionate about one's work is not all it's cracked up to be, at least that's what researchers at the University of Quebec at Montreal discovered. They found that being passionate about work leads to burnout, not success.

However, a colleague of mine cracked the code. At the end of every meeting, he wrote down a list of tasks that were discussed. He then announced, "Who's going to do what to whom and when?" In other words, who's going to

get the job done? Believing we should be passionate about our work is naïve, while making a commitment to do our best work is a measurable objective.

2. Don't expect work-life balance. The promise of a work-life balance isn't new, but it got a boost as technology eroded the wall between the two. Even so, trying to achieve work-life equilibrium may be dangerous.

"The idea of balance is an unattainable standard that results in an almost constant feeling of failure," said Jessica

Lutz in *Forbes*. Or, as Olga Khazan put it in *The Atlantic*, "Despite the pressure to have it all, many workers still feel they are failing both in the office and at home."

We may not like getting a text message at 2:11 a.m. that requires an immediate response, or our vacation interrupted with a crisis that demands attention. Like it or not, work demands upset the balance, just as can family needs and other personal issues. An imperfect work-life balance is the new normal.

3. Save the dreams for another day. Arguably, commencement speeches are less than memorable, even though schools may pay speakers who exhort their listeners to follow their dreams or go change the world. But dreams soon fade as life and jobs (or lack of them) take us far from what we studied in school. Everyone would be better served if someone said, "Hey, look! The chances are your chosen career will be obsolete sooner rather than later. Start planning for it now. Your permanent job is getting ready for the next one."

4. Embrace the inevita-

ble as opportunity. Don't let yourself get blindsided. It happens to those who ignore where their employer is going and who assume that "doing a good job is the best security."

Kevin is someone who didn't let it happen to him. For many years, he worked for a printing company handling prepress responsibilities, a job requiring skill and technical expertise. Then, seeing the future, he knew his job would be automated. When it happened, he was pre-

pared. Kevin and his family lived in an iconic South Boston "triple-decker," where he became skilled at taking care of the property.

The word got around to "Call Kevin" if you needed a terrific handyman. To up his income, he was also on call at the Boston Convention Center, where he earned a reputation as being available when needed and doing a topnotch job. Then it happened. His boss landed a management position at the new \$2.5 billion Encore Boston Harbor Resort and Casino — and he chose Kevin to

go with him. A big win for Kevin.

Not everyone can be like Kevin, but we can train ourselves to anticipate trends, get ourselves ready for change by sharpening our marketable skills and have a plan in place so we're always ready to make a move.

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." Contact him at johnrgraham.com.



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Succeeding in Your Business

When a side venture becomes a corporate opportunity

"I have a very successful service business with two partners who have become very close friends. The business is organized as a limited liability company (LLC).

"Our business is doing quite well, but we see an opportunity to start a wholly unrelated business (in the online retail space) that might serve as a marketing and distribution channel for our service business. Basically, we would be offering a wholly unrelated line of products online in the hopes of 'cross selling' our LLC's services down the road.

"Here's the hitch: one of my partners is very excited about the idea, but the other isn't. She feels that this is a dramatic change from our original business plan and fears that this new venture will be a 'time vampire' that will take our time and energy away from the core business.

"We are equal partners in the business, so with two votes out of three my partner and I could force the issue if we wanted to. Our LLC operating agreement does not restrict members from pursuing outside ventures as long as they don't directly compete with the LLC, which this won't.

"We really respect our third partner, however, and don't want to do anything to 'rock the boat' and jeopardize our core business.

"So, my partner and I are thinking

about launching the retail business as a side venture. We would set up a separate company with just the two of us, using our own money and none of the resources of our existing LLC. Is there any way the third partner could sue us if we did that?"

Congratulations. You and your partner are about to enter the Twilight Zone we lawyers call usurping a corporate opportunity.

In virtually all states, the majority owners of an LLC have a fiduciary duty to the LLC and the other owners. This means they should place the LLC's interests

ahead of their own. If minority owners believe in good faith that the majority has breached that fiduciary duty, they can sue.

Having said that, the majority owners of an LLC have every right to run the business as they see fit without undue interference from minority owners. Owning one-third of an LLC does not give you the right to run the show — as long as your rights are respected (you are kept informed, given the opportunity to participate in discussions, etc.), you have to go along for the ride and trust that the majority knows what they're doing.

In this situation, you and your partner are not doing any of the icky things that might get you sued for breach of fiduciary duty, such as diverting LLC funds to the

new project or using LLC equipment and other resources in the venture without fair compensation. You intend to fund the side venture yourselves without any connection to the LLC.

In many states, however, there is something called the corporate opportunity doctrine. Simply stated, it means the majority shareholders of a corporation cannot divert for their own benefit and without board approval any opportunity that should be deemed an asset of the corporation. While the doctrine applies to corporations, many states have expanded it to cover LLCs as well. You will need to talk to a local lawyer to find out where your state stands.

Courts look at a number of factors in corporate opportunity cases, including the following:

- Whether the opportunity was presented to the fiduciary in his individual or corporate capacity.
- Whether the company understood that the fiduciary would pursue other interests.
- Whether a third party in the opportunity refused to do business with the company.
- Whether the opportunity was developed with company assets.
- Whether the company is financially able to take the opportunity.
- Whether additional investment is required for the company to capitalize on

the opportunity.

• The extent to which the opportunity is consistent with the company's past and current business model.

• Whether the opportunity directly or indirectly competes with the company.

• Whether the opportunity was unique or of special value to the company.

Without knowing more about the specific opportunity you wish to pursue, it is difficult to determine how a court in your state would weigh these factors.

But note that requirement of board approval. Courts in most states have held that majority owners of an LLC can engage in a side venture without liability under the corporate opportunity doctrine if the members consent and acquiesce to the venture. Since your third member is already aware of the side venture, the best approach is to schedule a meeting with all three of you, discuss the side venture openly and then pass a resolution by which the LLC acknowledges and acquiesces to the side venture. As long as the third member is given an opportunity to attend the meeting and present her objections in a fair and open discussion, there isn't much she can do about it.

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

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

BANKING

• **Bank of Utah**, Ogden, has hired **Megan Kenley** for its marketing team. Kenley will serve as a communications and marketing specialist for the bank, drawing upon her project management, content writing and graphic design skills. She previously served for over seven years as a senior account executive at MRM/McCann in Salt Lake City. Kenley's education includes a B.A. in communications at Brigham Young University, where she performed account work in the BYU AdLab.



Megan Kenley

ECONOMIC INDICATORS

• **Utah** is the least-vulnerable state to the COVID-19 pandemic, according to rankings compiled by **Innerbody Research**. To score and rank each state's vulnerability and preparedness, the company compiled and analyzed the most recent governmental data across 20 different risk indicators, ranging from health and age demographics to various strengths of health infrastructure and emergency preparedness. In key subcategories, Utah was No. 44 for emergency preparedness, No. 50 for high at-risk population rank, and No. 47 for social and physical environment.

• **Utah** has three cities in the top 10 list of **best cities for job-seekers**, compiled by **Move.org**: No. 1 **Provo**, No. 2 **Ogden** and

No. 9 **Salt Lake City**. **Move.org** researched new job opportunities in metro areas across the nation to help those affected by the coronavirus outbreak. Its analysis included unemployment rates in all U.S. cities with a population of 500,000 or greater, median household income, median household rent, and the number of hours worked.

• **Utah** is the No. 29 state **most at-risk for online shopping scams**, according to rankings compiled by **SocialCatfish.com** using data from the Federal Trade Commission in 2019. The study analyzed online shopping spending, fraud rates and the most common types of scams. Utah had the No. 29 highest rate of shipping fraud with 16.4 incidents 100,000 people and the No. 16 highest rate of billing fraud with 27.1 incidents per 100,000 people. The most at-risk state is Oregon.

HEALTHCARE

• **Sera Prognostics Inc.**, a Salt Lake City-based company focused on improving maternal and neonatal health through innovative precision biomarker approaches, has appointed **Jay M. Moyes** as chief financial officer. Moyes has more than two decades of experience in C-level executive and board positions of both private and public companies. Moyes' experience includes serving as chief financial officer and director of Amedica Corp. and as CFO at XDx. He also led the finance function for 14 years at Myriad Genetics, including serving as its CFO. He currently serves as director on the public boards of Achieve Life Sciences, BioCardia and Puma Biotechnologies. Previous roles include board director service with Predictive Technology Group, Osiris Therapeutics and Integrated Diagnostics.



Jay Moyes

INVESTMENTS

• **Savology**, a Lehi-based financial technology startup providing free financial planning, oversubscribed a \$750,000 seed round of funding. Among investors in the funding round are **Brady Murray**, CEO of MassMutual Intermountain West; **Derrin Hill**, CEO of RevRoad; **Bruce Miller**, founder and CEO of PROFi; and **Ben**

Tejes, co-founder and CEO of Ascend Finance. Savology is on track to expand its network of partners to 50 providers this year.

PHILANTHROPY

• Through **Rocky Mountain Power's** charitable arm, the **Rocky Mountain Power Foundation** has committed \$311,500 for immediate support to community-serving organizations in Utah, Wyoming and Idaho in dealing with the COVID-19 pandemic. The total includes \$100,000 for the **Utah Food Bank**. Other agencies include **Catholic Community Services of Utah** and the **Cache County Community Food Bank**. Rocky Mountain Power is also helping business owners who are impacted by COVID-19 to pay their power bill by suspending disconnects due to non-payment, waiving late fees, offering flexible payment arrangements and referrals to resources made available through the government aid package.

• Team members at **Savage's** service support center in Midvale recently ran a successful 48-hour virtual giving campaign to help Utahns feeling the economic consequences of the COVID-19 pandemic and support the work of **United Way of Salt Lake (UWSL)**. The supply chain company's campaign was called "Rise to the Challenge." All of their team's donations and Savage's dollar-for-dollar match will benefit the United Way of Salt Lake's COVID-19 response efforts. Savage moved its 17th annual campaign up two months and shortened its duration from one week to 48 hours in order to address the community's immediate needs. The campaign raised more than \$82,000, which is up from about \$77,000 last year.

• **Young Living Essential Oils**, Lehi, has donated \$55,000 to Salt Lake City-based **Tracy Aviary** and \$233,767 to **Meals on Wheels** in response to the COVID-19 pandemic. The aviary donation will help the aviary maintain operations and support conservation efforts while it is closed to the public during the pandemic. The donation was raised from the sales of Young Living's Feather the Owl Oil Diffuser. Meals on Wheels delivers healthy food to the homes of senior citizens. Young Living donated 1 percent of all North American proceeds from the Thieves product line through

the month of March 2020 to Meals on Wheels. The total donation was given directly to the Meals on Wheels COVID-19 Response Fund, which benefits the program in both the U.S. and Canada.

• **Cambia Health Solutions**, based in Oregon, and the **Cambia Health Foundation** have invested in \$500,000 to care for people, including frontline healthcare workers, in local communities to combat the impact of COVID-19. The actions include the foundation matching employee donations up to \$100,000 to designated nonprofits, including **Utah Food Bank**. They also is making initial donations totaling \$300,000 into shared COVID-19 emergency relief funds in Idaho, Oregon, Utah and Washington, including **United Way of Salt Lake**.

• **Woodside Homes**, Salt Lake City, has joined **Leading Builders of America's** national call to collect unused, excess masks and eye protection equipment from its trade partners, to be presented to healthcare workers. The items are being collected at Woodside Homes' corporate office, 460 W. 50 N., Suite 200, Salt Lake City. Cash donations are also being accepted at <https://www.directrelief.org/>.

• **Squatty Potty**, a St. George-based producer of toilet accessories, has announced the all proceeds from its humorous "Toilet Paper Seeds" program will be donated to **Johns Hopkins Medicine** for COVID-19 vaccine research and patient medical care.

• **HighSpeedInternet.com**, a Salt Lake City-based Internet comparison site, is helping five Utah families by giving two months of free Internet in the wake of the COVID-19 crisis. Applications will be accepted until April 19 at <https://www.highspeedinternet.com/resources/covid-internet-reimbursement>.

• A team of student volunteers from **University of Utah School of Medicine** is encouraging Salt Lake City residents to donate supplies of personal protective equipment (PPE) to be used by frontline healthcare workers treating a surge of COVID-19 patients in the coming weeks. Donations will be accepted April 17-19, 10 a.m.-3 p.m., at the Herriman Library branch, 5380 W. Main St., Herriman; and April 24-26, noon-4 p.m., at Rio Tinto Stadium, 60 W. 9400 S., Sandy.

Students are looking for donations of N-95 respirator masks and other face masks, medical or disposable gloves, eye protection goggles (no swim goggles), face shields, medical or disposable gowns, hand sanitizer, and disinfectant wipes. Original/unopened items are preferred, but not required.

SERVICES

• **Lendio**, a Lehi-based free online services company helping small-business owners find loans, has announced plans to hire up to 200 full-time small-business loan agents to match small businesses with CARES Act loans. The workforce expansion will enable Lendio to help meet the demand for emergency capital made available by the SBA's Paycheck Protection Program.

TECHNOLOGY/LIFE SCIENCES

• **Penumbra Brands**, a North Salt Lake-based mobile device accessories and technology company, has appointed **Kevin Cundiff** as chief growth officer. Cundiff will lead the company's partnership, business development and sales efforts. He has nearly two decades of experience in the mobile phone industry, including recently serving as vice president of services and development at uBreakiFix. He also was vice president at Fortegra/ProtectCELL, worked for T-Mobile and worked as a secondary social sciences teacher.



Kevin Cundiff

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UPDATES

from page 1

Murray Area Chamber of Commerce event at the Residence Inn by Marriott in Murray.

June 25, 7 p.m.

“Business is No Laughing Matter,” a South Valley Chamber event at the Sandy Amphitheater in Sandy.

POSTPONEMENTS

“America’s Role in the World: Why Leading Globally Matters to Utah,” a U.S. Global Leadership Coalition invitation-only event originally set for April 6 at the Grand America Hotel in Salt Lake City, postponed until a date to be determined.

“Giant in Our City 2020,” a Salt Lake Chamber event originally scheduled for March 26 at the Grand American Hotel in Salt Lake City, has been rescheduled for June 11 (tentative).

Cybersecurity Conference 2020, a Salt Lake Chamber event originally scheduled for April 15 at Jordan Commons Megaplex, has been postponed until Oct. 6 (tentative).

“We Are Utah” Manufacturers Association Expo has been rescheduled for Sept. 23 at the Mountain America Expo Center in Sandy.

Utah Veteran Business Conference 2020, a Utah Veteran Owned Business Partnership event originally scheduled for May 8 at Salt Lake Community College’s Miller Campus in Sandy, has been postponed until a date to be determined.

Employers Council’s “I-9: Self-Audit Workshop,” originally scheduled for April 2, has been postponed to July 1, 8:30-10:30 a.m., at the council’s offices in Salt Lake City.

Employers Council “Interviewing: How to Gain a Competitive Edge” class, originally scheduled for March 26, has been postponed to May 14, 8:30 a.m.-12:30 p.m., at the council’s offices in Salt Lake City.

Annual Children’s Charity Golf Classic, a Murray Area Chamber of Commerce event originally scheduled for June 26 at Murray Parkway Golf Course in Murray, has been postponed until Aug. 21.

Business After Hours, a Salt Lake Chamber event originally scheduled for May 21 at Squatters Pub in Salt Lake City, has been postponed until July 16.

OTHER INFORMATION

The **Women’s Business Center (WBC)** has moved the following events online (details are at wbcutah.org):

- April 14, 3-4:30 p.m.: “Jump Start: Intro to Entrepreneurship,” free.

- April 16, 9-10:30 a.m.: “Coffee with Clancy,” free.

- April 22, noon-1:30 p.m.: “Solve the Business Puzzle: Write Like an Entrepreneur,” free.

- April 24, 9-10:30 a.m.: “Jump Start: Intro to Entrepreneurship,” free.

- April 29, noon-1:30 p.m.: “Business Essentials: Protecting Your Business Against Cyberattacks,” \$25.

The **Spring 2020 Nubiz Symposium** on April 29 will take place online, 9-10:30 a.m. Details are at ogdenweberchamber.com.

The **Business Alliance Networking Luncheon** on April 21, 11:30 a.m.-1 p.m., will take place online. Details are at davischamberofcommerce.com.

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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. NOTE: Because of concerns with the coronavirus, events listed here may be postponed or canceled. Check with organizers to determine if individual events are taking place.

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

“The Effective and Legal Manager,” part of the Salt Lake Community College Frontline Leader Workshop Series and designed to maximize the performance of your team, legally, from the interview and selection process through coaching, developing talent, and disciplining when needed. Location is SLCC’s Miller Campus, 9750 S. 300 W., Sandy. Cost is \$250. Details at <https://www.slcc.edu/workforce/courses/frontlineleader.aspx>.

April 15, 9 a.m.-3 p.m.

Second Annual Valley Visioning Summit, an Association of Utah County Chambers event. Location is Utah Valley Convention Center, 220 W. Center St., Provo. Cost is \$50. Details are at thechamber.org.

April 15, 3:30-5 p.m.

“Business Connections & Bowling,” a ChamberWest event. Location is Pins & Ales – All Star Bowling & Entertainment, 3620 S. 2400 W., West Valley City. Registration can be completed at www.chamberwest.com.

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

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

April 16, 4-6 p.m.

After Hours, an ACG (Association for Corporate Growth) Utah event. Location is Punchbowl Social, 6 N. Rio Grande St., The Gateway, Salt Lake City. Cost is \$10 for members, \$20 for nonmembers. Details are at acg.org/utah/events.

April 17, 8-10:30 a.m.

Third Friday Speed Networking, a South Jordan Chamber of Commerce event. Location is Megaplex at the District, 3761 W. Parkway Plaza Drive, second floor, South Jordan. Cost is \$10. Details are at southjordanchamber.org.

April 17, noon-1 p.m.

“Silicon Slopes Live,” a live recording of the Silicon Slopes podcast and featuring Sam Malouf, president and CEO of Malouf. Location is Silicon Slopes, 2600 W. Executive Parkway, Suite 140, Lehi. Free. Details are at silicon-slopes.com.

April 21, 8 a.m. – 4 p.m.

“The Effective and Legal Manager,” part of the Salt Lake Community College Frontline Leader Workshop Series and designed to maximize the performance of your team, legally, from the interview and selection process through coaching, developing talent, and disciplining when needed. Location is SLCC Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$250. Details are at <https://www.slcc.edu/workforce/courses/frontlineleader.aspx>.

April 21, 8 a.m.-2 p.m.

“Technology Grant Ideathon,” a Utah SBIR Center event in partnership with The Mill, the Veterans Business Resource Center and the Small Business Development Center that is a hands-on workshop to learn how to effectively search through a solicitation to find a grant opportunity, participate in a group ideation, validate ideas, and prepare a plan of action to get grant funding. Location is The Mill at Miller Campus, Salt Lake Community College’s Miller Campus, Building 5, Corporate Partnership Center, 9690 S. 300 W., Sandy. Cost is \$20. Registration can be completed at Eventbrite.com.

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

“Utah Ignite” Smart Cities Luncheon, presented by the Utah Valley University Business Resource Center, Point of the Mountain Chamber of Commerce, American Fork Chamber of Commerce and the South Valley Chamber of Commerce. Location is Lehi Hyatt Hotel, 3700 N. Outlet Parkway, Lehi. Details are at southvalleychamber.com.

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

Lunch Event, a Holladay Chamber of Commerce event. Speaker Sheryl Gillilan from Holladay Arts will discuss Holladay Arts Council’s goals, events and projects for 2020 and beyond. Location is Taqueria 27, Holladay, 4670 Holladay Blvd. East, Holladay. Details are at holladaychamber.com.

April 23, 1-4 p.m.

Spring Benefits & Compliance Session titled “Strategies to Improve Company Compliance, Safety and Culture,” a Hays Cos.

event. Speakers from Hays Cos. are Nick Karls, attorney and associate director of compliance; Tom Goeltz, director of risk management services; and Dave Ross, executive vice president and director of underwriting services. Location is Loveland Living Planet Aquarium, 12033 Lone Peak Parkway, Draper. Free.

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

Professional Development Series, a ChamberWest event. Speaker Ryan Nelson, Utah president of Employers Council, will discuss “Medical Cannabis in Your Workplace – Your Obligations and Options.” Location is TownePlace Suites by Marriott West Valley, 5473 W. High Market Drive, West Valley City. Cost is \$20 for members with RSVP. Details are at (801) 977-8755 or chamber@chamberwest.com.

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

Coffee Connection, a Holladay Chamber of Commerce event. Location is Coffee & Cocoa, 6556 S. 3000 E., Holladay. Details are at holladaychamber.com.

April 28, 11 a.m.-2 p.m.

Utah Diversity Career Fair, presented by Galileo Financial Technologies. Event features a diversity and inclusion panel discussion from 10-11 a.m. Location is Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Registration can be completed at Eventbrite.com.

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

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Cost is \$20 for members and first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

April 29, 7:30 a.m.-2 p.m.

South Jordan Business and Entrepreneurial Summit and Expo. Location is Salt Lake Community College’s Miller Campus, Karen Gail Miller Conference Center, 9750 S. 300 W., Sandy. Details are at southjordanchamber.org.

April 29, 9-11 a.m.

“De-Stink Your Marketing,” a Zions Bank Business Success Academy workshop. Location is Zions Bank, Business Resource Center, 310 S. Main St., first floor, Salt Lake City. Free, but registration is required. Registration can be completed at utresources@zionsbank.com or at (801) 844-7900.

May 1, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at thechamber.org.

May 1, 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.

May 5, 10-11:30 a.m.

Brunch Event and Fav Anniversary, a Holladay Chamber of Commerce event. Location is Fav Bistro, 1984 E. Murray Holladay Road, Holladay. Details are at holladaychamber.com.

May 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.

May 6, 3:30-5 p.m.

“Business Connections & Bowling,” a ChamberWest event. Location is Pins & Ales – All Star Bowling & Entertainment, 1776 W. 7800 S., West Jordan. Registration can be completed at www.chamberwest.com.

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

Morning 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.

May 7, 8:30 a.m.-12:30 p.m.

“Job Analysis and Effective Job Descriptions,” an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

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

Women in Business Networking, an Ogden-Weber Chamber of Commerce event. Location is The Argo House, 529 25th St., Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

May 12, noon-3:30 p.m.

Golf Clinic, a ChamberWest Women in Business event. Location is The Ridge Golf Club, 5055 S. Westridge Blvd., West Valley City. Cost is \$60 for mem-

bers by May 5, \$85 thereafter and for nonmembers. Details are at chamberwest.com.

May 13, 8 a.m.-5 p.m.

Lean Manufacturing 101 with Simulation, a Salt Lake Community College event featuring presentations and hands-on activities focused on lean manufacturing principles to reduce waste and improve an organization’s bottom line. Location is Salt Lake Community College’s Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$300. Details are available at mireya.castillo@slcc.edu.

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

Chamber Launch, a Salt Lake Chamber event. Location is Radisson Hotel Salt Lake City Downtown, 215 W. South Temple, Salt Lake City. Free. Details are at slchamber.com.

May 14, 7:30 a.m.-3 p.m.

2020 Chamber Golf Classic, an Ogden-Weber Chamber of Commerce event. Location is Mount Ogden Golf Course, 1787 Constitution Way, Ogden. Event includes breakfast at 7:30 a.m., shotgun start at 8:30 a.m., and lunch and awards at 1 p.m. Sponsorships are available. Details are at ogdenweberchamber.com.

May 14, 8:30 a.m.-12:30 p.m.

“Interviewing: How to Gain a Competitive Edge,” an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

May 18

Ninth Annual Governor’s Energy Summit, presented by the Governor’s Office of Energy Development, in partnership with Utah Media Group and HBW Resources. Morning keynote speaker is Paul Browning, president and CEO of Mitsubishi Hitachi Power Systems Americas Inc. Lunch keynote speaker is Georgios Papadimitriou, head of Enel Green Power North America. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Early-bird cost is \$129. Details are at governorsenergysummit.com.

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

“Effective Presentations,” part of the Salt Lake Community College Frontline Leader Workshop Series and focused on organizing ideas to create and deliver coherent and convincing oral presentations. Location is



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What's holding you back from achieving your goals? Is it fear?

Research first diagnosed the fear of success a couple of decades ago. The findings, at the time, related to fear of success in women, and the results proved incredibly controversial.

Since then, however, most scientists and psychologists agree that the fear of success exists for both men and women. Fear of success is similar to the fear of failure.

They have many of the same symptoms, and both fears hold you back from achieving your dreams and goals.

Signs of fear of success

The biggest problem for many people is that their fear of success is largely unconscious. They just don't realize that they've been holding themselves back from doing something great.

If you experience the following thoughts or fears, you might have a fear of success on some level:

- You feel guilty about any success you have, no matter how small, because your friends, family or co-workers haven't had the

same success.

- You don't tell others about your accomplishments.

- You avoid or procrastinate on big projects, especially projects that could lead to recognition.

- You frequently compromise your own goals or agenda to avoid conflict in a group or even conflict within your family.

- You self-sabotage your work or dreams by convincing yourself that you're not good enough to achieve them.

- You feel, subconsciously, that you don't deserve to enjoy success in your life.

- You believe that if you do achieve success, you won't be able to sustain it. Eventually, you'll fail and end up back in a worse place than where you started. So, you think, "why bother?"

What are the causes?

The fear of success has several causes:

- We fear what success will bring, for example, loneliness, new enemies, being isolated from our family, longer working

hours or being asked for favors or money.

- We're afraid that the higher we climb in life, the further we're going to fall when we make a mistake.

- We fear the added work, responsibilities or criticism that we'll face.

- We fear that our relationships will suffer if we become successful. Our friends and family will react with jealousy and cynicism and we'll lose the ones we love.

- We fear that accomplishing our goals and realizing that we have the power to be successful may actually cause an intense regret that we didn't act sooner.

Overcoming the fear of success

You can use several different strategies to overcome your fear of success. The good news is that the more you face your fears, bring them to the surface and analyze them rationally, the more you're likely to weaken those fears — and dramatically reduce your reluctance to achieve your goals.

Take a realistic look at what will happen if you succeed with your goal. Don't look at what

you hope will happen or what you fear will happen. Instead, look at what is likely to happen.

It's important not to give a quick answer to this. Take at least 15 minutes to examine the issues and write down your answers to questions like these:

- How will my life change?
- What's the worst that could happen if I achieve this goal?
- What's the best that could happen?

- Why do I feel that I don't deserve to accomplish this goal?
- How motivated am I to work toward this goal?
- What am I currently doing to sabotage, or hurt, my own efforts?

- How can I stop those self-sabotaging behaviors?

Another useful technique is to address your fears directly, and then develop a backup plan that will overcome your concern. For instance, suppose you don't push yourself to achieve a promotion and the biggest reason is because you secretly fear that the additional income and recognition would jeopardize your family relationships and your integrity. You're worried that you would be so busy working to maintain

your success that you'd never see your family and you might be forced to make choices that would destroy your integrity.

To overcome these fears, start by addressing your workload. You could set a rule for yourself that you'll always be home by 7 p.m. You could tell this to your boss if you're offered the new position.

For issues involving integrity, you *always* have a choice. If you set maintaining your integrity as your top goal, then you'll always make the right choice. By creating backup plans that address your fears, you can often eliminate those fears entirely.

The takeaway

Fear of success is common, and many of us don't realize that we have it. If this is your current situation, it's time to let go of the chains that are holding you back from reaching the ultimate level of success in all that you do. Trust me, once you break free, you'll never look back.

Angela Civitella is a certified business management coach and the founder of Intinde. She can be reached at www.intinde.com.



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Opinion

Silly and unproductive regulations not so important during a pandemic

Governments in the United States are restricting freedoms to unprecedented degrees in an effort to slow the spread of COVID-19. As dangerous as this expansion of power is, in some ways, federal, state and local governments are also reducing their intrusions into our lives by cutting many regulations.

This deregulation falls into three categories: help people deal with the virus (including those who are confined to their homes with children who need to be home-schooled), help businesses stay open and cater to their consumers under these unusual circumstances and free the private healthcare sector to better respond to the virus.

Here are just a few of the rules that were lifted to enhance our freedom and our safety:

In New York state, the government has suspended a regulation mandating that childcare providers undergo criminal background checks. The state's governor also eliminated almost two dozen other regulations, including those that artificially restrict the number of children allowed in day care facilities to ones that set minimum staffing requirements.

Many states have also lifted restric-

tions to home-based instructional policies. The Federal Communications Commission waived existing E-Rate rules to allow schools to issue Wi-Fi hotspots or devices to students who lack Internet access at home. And the U.S. Department of Education has eased rules that made it unnecessarily difficult for colleges and universities to shift classes online.

To help avoid shortages in stores, the Department of Transportation announced a nationwide exemption to some rules forbidding most commercial truckers from driving more than 11 hours in a 14-hour span. The DOT also relaxed a rule requiring that drivers' rest periods be a minimum of 10 hours; now each rest period can be split into two separate breaks. In Texas, trucks are now allowed to deliver both groceries and alcohol at the same time. Some states, like Alabama, are also allowing prescriptions to be filled for longer than 30 days. But the best deregulation of an unnecessary rule is that the Transportation Security Administration, at least during this crisis, now allows passengers to bring liquid hand sanitizer containers of up to 12 ounces in carry-on bags.

Many businesses that deal directly with

the public may now cater to consumers in ways that were once forbidden. For instance, several states, including Texas and New Hampshire, now allow restaurants to deliver alcoholic beverages with carryout and delivery orders. New Jersey just allowed microbreweries and brewpubs to deliver beers. Other jurisdictions — in order to reduce the spread of the virus — have lifted their bans on plastic bags and single-use cups. And some states now allow spirit distillers to produce hand sanitizer. Meanwhile, North Dakota now recognizes expired occupational licenses.

On the health carefront, many states now recognize physicians and other medical professionals who are licensed in other states. Colorado, California and other states extended a grace period for lapsed licenses for retired doctors and nurses who want to practice. And the Department of Health and Human Services is lifting the rules preventing doctors and medical professionals to practice across state lines.

Many states also lifted certificate of need regulations, rapidly increasing health-care capacity. HHS and many states have eased restrictions on the practice of telemedicine, too, thus allowing patients to see their doctors from the comfort and safety of their homes.

The Food and Drug Administration —

an agency that has rightfully been shamed for the role it played in our current lack of COVID-19 tests and face masks — is eliminating some of its counterproductive rules. For instance, the agency is streamlining the process to expedite COVID-19 tests. It's allowing private companies to market the COVID-19 test without prior approval as well.

The Trump administration is also relaxing some of its tariffs on certain medical equipment and supplies. And the Federal Emergency Management Agency lifted the protectionist Buy American Act, now giving Puerto Rico and other territories discretion to acquire personal protective equipment from non-U.S. sources.

The large number of rules lifted by federal, state and local governments in response to this pandemic reveals the sad reality that many regulations serve little to no good public purpose. Hopefully, people will realize how counterproductive these rules were and will not allow them to be reinstated after the crisis is over. In the end, we'll all be freer and safer.

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

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Coronavirus' effect today just the first in a series of cascading crises

Even as we are just beginning to confront the magnitude of the shock caused by the COVID-19 coronavirus, we need to wrap our minds around a painful truth. We are in the early stages of what is going to become a series of cascading crises, reverberating across the world. And we will not be able to get back to anything resembling normal life unless the major powers can find some way to cooperate and manage these problems together.

The first phase has been the healthcare crisis in the world's major economies. The next phase is the economic paralysis, the magnitude of which we are only just beginning to comprehend. In just the two-week period ending March 30, America lost some 10 million jobs, exceeding the 8.8 million total jobs lost over 106 weeks during the 2008-2010 recession. But this is only the beginning.

Next up will surely be the danger of countries defaulting. Italy entered the crisis with the highest level of public debt in the "eurozone" countries and the third-highest in the world. The country's debt will skyrocket as it spends money to combat the economic fallout from COVID-19. Italy has the third-largest economy in Europe, but it is only one of many European countries that will face a fiscal breakdown. And this will happen at a time when Europe's most dynamic economies, which often provide the money and guarantees for bailouts and support mechanisms, are themselves

under water. Germany, which has not had a full-blown recession in 40 quarters, now expects its economy to contract by 5 percent this year.

Next come the explosions in the developing world. So far, the numbers of infected have been low in countries such as India, Brazil, Nigeria and Indonesia. The likely reason is that they are less linked by trade and travel than the advanced world. These countries have also tested very few people, which is keeping their numbers artificially low. But unless we get lucky, and it turns out that heat does temper the virus, these countries will all get hit — and hard. All of

them are cash-strapped, and the loss of tax revenues, combined with the need for large new subsidies, could easily tip them into their own versions of the Great Depression.

And then there are the oil states. Even if the quarrel between Saudi Arabia and Russia gets resolved, at this point, demand for oil has collapsed and will not soon recover. An industry insider told me, his firm is forecasting that oil will likely drop to \$10 and stay there. Consider what this means for countries like Libya, Nigeria, Iran, Iraq and Venezuela, where oil revenues make up the vast majority of government revenue (often of the entire economy) — but they make a profit on oil sales only at prices of over \$60 a barrel. Expect political turmoil, refugees, even revolutions, on a scale we have not seen for decades — not

since the last phase of \$10 oil, when the Soviet Union collapsed.

The world has entered this pandemic with two challenges. It is awash in debt — government and private. With a total global GDP of \$90 trillion, public and private debt add up to \$260 trillion. The world's two leading economies, the U.S. and China, have debt to GDP ratios of 210 percent and 310 percent, respectively. This would be more manageable if not for the second challenge. This crisis is occur-

ring at a time when global cooperation has collapsed and the traditional leader and organizer of such efforts, the United States, has abandoned that role entirely.

Last month, the G-7 meeting was not even able to issue a joint statement because the United States refused to sign anything that did not label the disease as the "Wuhan virus" — a dispute that

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FAREED ZAKARIA



CALENDAR

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Salt Lake Community College's Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$250. Details are at <https://www.slcc.edu/workforce/courses/front-lineleader.aspx>.

May 19, 8 a.m.-3:30 p.m.
Third Annual Wasatch Back Economic Summit. Location is Zermatt Resort, 784 Resort Drive, Midway. Details are at <https://www.visitparkcity.com/members/chamber-bureau-events/rsvp/>.

May 19, 11 a.m.-1 p.m.
Business Women's Forum. Location is Hilton Garden Inn Salt Lake City Downtown, 250 W. 600 S., Salt Lake City. Cost is \$30 for members, \$40 for nonmembers. Details are at slchamber.com.

May 19, 11:30 a.m.-1 p.m.
Lunch Event, a Holladay Chamber of Commerce event. Location is Taqueria 27, Holladay, 4670 Holladay Blvd. East, Holladay. Details are at holladaychamber.com.

May 19, 11:30 a.m.-1 p.m.
Business Alliance Networking Luncheon, a Davis Chamber

of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free. No RSVP required. Details are at davischamberofcommerce.com.

May 20, 3:30-5 p.m.

"Business Connections & Bowling," a ChamberWest event. Location is Pins & Ales – All Star Bowling & Entertainment, 3620 S. 2400 W., West Valley City. Registration can be completed at www.chamberwest.com.

May 20, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Javier's Authentic Mexican Food, 755 N. Harrisville Road, Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

May 21, 8 a.m.-4 p.m.

"Employment Law Update — Utah," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$329. Details are at employerscouncil.org.

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

"Multiplying Lasting Profitable Relationships," a West Jordan Chamber of Commerce event. Presenter is Clay Neves of

Personal Sales Dynamics. Location is West Jordan City Hall Community Room, 8000 S. Redwood Road, West Jordan. Free for members, \$10 for nonmembers. Details are at westjordan-chamber.com.

May 26, 10-11 a.m.

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

May 26, 11:30 a.m.-1 p.m.

Women in Business Luncheon, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Cost is \$20 for WIB members and first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

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

Coffee Connection, a Holladay Chamber of Commerce event. Location is Kokopellis Koffee House, 3955 S. Highland Drive, Holladay. Details are at holladaychamber.com.

May 27, 8:30-10 a.m.

"Retaliation: The Trap That Keeps Catching Employers," an Employers Council event that is part of the five-part Legal

Breakfast Briefing Series. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

May 28, 8:30 a.m.-12:30 p.m.

"Emotional Intelligence, Optimism and Resilience," an Employers Council event that is part of the five-part Legal Breakfast Briefing Series. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

June 1, 7 a.m.-2 p.m.

Chamber Champions Golf Tournament 2020, a Utah Valley Chamber event. Location is Fox Hollow Golf Club, 1400 N. 200 E., American Fork. Cost is \$450 for members, \$600 for nonmembers, \$1,500 per foursome. Details are at thechamber.org.

June 2, 11:30 a.m.-1 p.m.

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

June 3, 6-8 p.m.

"Starting Your Business," a Small Business Development Center (SBDC) event. Location is Salt Lake SBDC, Salt Lake Community College, Building 5, Room 110, 9750 S. 300 W., Sandy. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

June 4, 7:30-9 a.m.

Morning 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.

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

"Harassment Prevention for Managers and Supervisors," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

June 5, 8-10 a.m.

Friday Forum, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., No. 200, Provo. Details are at thechamber.org.

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CONSTRUCTION

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"I've not seen any slowdown at this point. ... We're relatively new into this. A month ago, we weren't having this conversation. But the communications we've had from our members here locally, they're still moving full steam ahead," he said.

"Now, again, 'full steam ahead' is qualified a bit because there are some unknowns at this point, but we're not aware of any projects that have been scuttled. So we're optimistic. I think we need to be that way. This could change quickly, but we're not seeing it at this point from our members."

Associated General Contractors of Utah has just under 600 members firms that include general contractors and specialty contractors involved in all sectors of the commercial construction industry, including building, highway, industrial and utility/infrastructure, plus service/suppliers. Its members complete over 85 percent of the commercial construction in Utah every year.

While its members remain busy, Thorn said the pandemic has nonetheless affected the industry because of members im-

plementing actions to ensure their safety and well-being.

"Some of the production has been slipping a little bit because we have embraced things like social spacing, making sure that we've amped up all of the safety protocols that have been suggested by the CDC (Centers for Disease Control), by the World Health Organization, by local best practices, etc., etc., etc. So some of those things are taking a little bit more time," he said.

Those protocols are "extraordinary measures," he added.

Thorn spent a chunk of the webinar defending the concept of construction being deemed an essential activity. He said the construction industry is working to ensure that government leaders understand that concept. He noted that a public health order issued by Salt Lake County Mayor Jenny Wilson listed construction as an essential service and that various construction trade positions are listed as essential as well.

"We feel like we're clearly outlined as an essential service, and I think that's probably one of the reasons why you're seeing construction move forward," he said. "It's really, really important. We're still a major part of the economic sector. ..."

His organization has posted a lot of useful information on its website (<http://www.agc-utah.org>) to help contractors navigate the current unusual times and is trying to be nimble in dealing with whatever changes become necessary.

"We're in challenging times, there's no doubt. We have never seen anything like this. I'm in my 40th year here at AGC, [and] I can't remember anything even close to what we're going through, and it seems like it's changed so quickly over the past few weeks," he said.

"It is very fluid. It changes every day. We're blowing up our members' inboxes with basically how to do different things."

The webinar also featured speakers discussing the potential impacts of the coronavirus on commercial real estate. Most believed that the fluid nature of the impacts will result in building owners, mortgage bankers, lending agencies and tenants needing to be flexible in their relationships. Deferrals on rent payments and evictions will become the norm temporarily, they said, and the stakeholders will strive for a continuation of cooperative relationships.

"Be generous," said Robert Hyde, an attorney at Kirton & McConkie. "We want these tenants back. I think ultimately we're all looking forward to a recovery and how do we best effect that."

C-19 NEWS

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health emergency. Previously, the company had initiated sales of its CE-IVD test in Europe and to other global markets.

"We believe that this authorization confirms the quality and performance of our COVID-19 test, and that it is a significant step in opening more doors and helping this test to reach an even wider audience," said Dwight Egan, CEO of Co-Diagnostics. "Many experts agree that accessibility of widespread testing is an important element to 'flattening the curve' as U.S. cases of COVID-19 continue to rise, and that increased testing throughput is vital to achieve this objective. We look forward to continuing our goal of increasing the availability of advanced, high-throughput and cost-effective COVID-19 testing solutions both close to home and across the globe."

SBA clarifies faith-based organizations' eligibility for PPP and EIDL loan programs

The Utah District office of the U.S. Small Business Administration has issued guidance clarifying that all faith-based organizations impacted by COVID-19 are eligible to participate in the Paycheck Protection Program and the Economic Injury Disaster Loan program, without restrictions based on their religious identity or activities, to the extent they meet the eligibility criteria outlined in the CARES Act that was passed by Congress and signed into law by Pres. Trump.

"Following the passage of the emergency economic relief assistance, the administration and Congress acted to ensure that small businesses and nonprofits alike have access to critical funds to keep their workers paid and employed," said SBA Administrator Jovita Carranza. "Faith-based organizations have always provided critical social services for people in need, and SBA will make clear that these organizations may access this emergency capital."

"During an economic crisis, often the first thing people have to cut back on is making donations to their favorite charities. But it's the nonprofits that step in and fill the gaps when people are in need. It's critical that these organizations are able to continue to provide services to their communities," said Utah District Director Marla Trollan.

CALENDAR

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June 5, 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.

June 10, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is The Argo House, 529 25th St., No. 200, Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

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

"Orientation/Onboarding Essentials: Accelerating Competence, Connection and Commitment," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

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

Women in Business Networking, an Ogden-Weber Chamber of Commerce event. Location is The Argo House, 529 25th St., No. 200, Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

June 15, 6:30 a.m.-2 p.m.

2020 Annual Golf Tournament, a Davis Chamber of Commerce event. Location is Valley View Golf Course, 2501 E. Gentile St., Layton. Details are at davischamberofcommerce.com.

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

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

June 17, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event. Location is Urban Arts Gallery, 166 S. Rio Grande St., The Gateway, Salt Lake City. Free with pre-registration. Details are at murraychamber.org.

June 17, 8:30 a.m.-noon

"Performance Documentation Skills," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

June 18

14th Annual Utah Economic

Summit, hosted by Gov. Gary Herbert and presented by the Governor's Office of Economic Development, World Trade Center Utah and the Salt Lake Chamber. Event includes Utah Global Forum programming. Several general and breakout sessions will address Utah's role in the global marketplace, how local businesses can benefit from an international strategy and Utah's already strong track record of global exports. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Early pricing is \$155. Details to be announced.

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

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

June 22, 7 a.m.-2 p.m.

Classic Golf Tournament, a Salt Lake Chamber event. Events include a 7 a.m. registration/breakfast and 8 a.m. shotgun start. Location is Salt Lake Country Club, 2400 Country Club Drive, Salt Lake City. Cost is \$500, \$1,800 for a foursome. Details are at slchamber.com.

June 23, 8:30 a.m.-12:30 p.m.

"I-9: Advanced Practice," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$145. Details are at employerscouncil.org.

June 23, 10-11 a.m.

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

June 23, 11 a.m.-1 p.m.

"Business Women's Forum: Cultivating Strength, Bravery and Confidence," Location is Hilton Garden Inn Salt Lake City Downtown, 250 W. 600 S., Salt Lake City. Cost is \$30 for members, \$40 for nonmembers. Details are at slchamber.com.

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

Lunch Event, a Holladay Chamber of Commerce event. Location is Taqueria 27, Holladay, 4670 Holladay Blvd. East, Holladay. Details are at holladaychamber.com.

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

Women in Business

Luncheon, an Ogden-Weber Chamber of Commerce event. Location is The Monarch, 455 25th St., Ogden. Free for WIB members, \$20 for first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

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

Coffee Connection, a Holladay Chamber of Commerce event. Location is Coffee & Cocoa, 6556 S. 3000 E., Holladay. Details are at holladaychamber.com.

June 24, 8:30 a.m.-4 p.m.

"Supervision: Critical Skills for Effective Leaders," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$225. Details are at employerscouncil.org.

SURVEY

from page 1

their business. They were managing their revenue losses by using money from savings, 45.9 percent; cutting costs, 40.1 percent; and reducing their workforce, 37.7 percent. Already, 65.9 percent had reduced their spending due to uncertainty caused by the virus, and 50.9 percent had rescheduled or canceled large meetings and events.

About one in five respondent businesses said they needed no financial assistance to handle the virus' effects. About one-third said they needed no or low-interest loans of up to \$50,000.

Respondents were generally looking for the impact to last a while, with 40.2 percent expecting it to be six months or more and a mere 1.5 percent anticipating it to last less than one month.

The results showed that

state and local policymakers should consider provide low- or no-interest loans or grants for operating capital, including federal contracts; offer expansion and/or acceleration of unemployment benefits; and offer tax deferment at the state level for Utah sales, withholding, payroll and/or income taxes.

Businesses, according to the study, should consider offering low- or no-interest loans or grants; provide flexible repayment options on loans and billings, including delaying foreclosures; and offer assistance, donations, equipment and more to support the local healthcare industry and those in need.

Utah residents should consider increasing online spending at Utah companies; continuing to shop when able to safely do so; and "be the solution" through social distancing, improving hygiene and supporting those in need.



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ZAKARIA

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sounds like something out of high school. The centerpiece of any global effort would have to be close cooperation between the United States and China. Instead, the relationship is in free fall, with each side deflecting blame on itself by blaming the other. The follow-up G-20 meeting was also a dud. Even the European Union has been late to recognize the seriousness and scale of the pandemic. A rash statement by the head of the European Central Bank caused Italy's worst stock market crash in its entire history.

What would be achieved by greater global cooperation? Since so much of the containment strategy involves travel, it would be far more effective if travel bans and advisories were coordinated. During the 2008-2009 recession, central banks and governments worked with each other, helping to contain and dampen financial contagion. Without some assistance and coordinated effort, countries like Iraq and Nigeria will explode, which will likely mean the spread of refugees, disease and terrorism beyond their borders. If the richest countries pool funds and share information, that will speed up the arrival of treatments and vaccines. And when the time comes to reopen economies, coordinated action — on trade and travel, for instance — would give us all the biggest bang for the buck.

The problem we face is broad and global — but unfortunately the responses are increasingly narrow and parochial.

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

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