

OF NOTE



'No longer prudent'

Xerox Holdings Corp. has given up on its hostile bid to buy larger rival HP Inc. after the coronavirus pandemic undermined the copier maker's ability to pull off the debt-laden merger. The company said last week it is ending both its \$30 billion tender offer and the proxy fight to take over the PC and printer maker's board of directors.

Industry News Briefs
pages 8-9

Business Calendar
page 11

Opinion
page 16

State has bridge loans for businesses hurt by virus

Brice Wallace
The Enterprise

Utah state government has implemented a new loan program designed to help businesses hurt by the impacts of the COVID-19 virus.

At a special meeting conducted by phone last week, the Governor's Office of Economic Development (GOED) board unanimously approved the establishment of the Utah Leads Together Small Business Bridge Loan program, which will have about \$8 million available in its first phase to lend to Utah companies with 50 or fewer employees.

The loans will range from \$5,000 to \$25,000 and cannot exceed three months of demonstrated operating expenses.

Online applications for the first round of loans — about \$4 million — were accepted last week and awards are expected to be approved by the GOED board this week. A second round of applications are expected to be accepted this week. A third round is possible and might include nonprofits.

GOED officials are expecting "thousands" of applicants.

"Our goal is to have money in the hands

see BRIDGE LOANS page 18



Children play near the boat dock at the Arapeen Campground at Palisade State Park in Sanpete County. The COVID-19 virus has led to massive reductions in tourism visitor spending in the state, cutting it to only about 10 percent of normal.

COVID-19 impact on Utah tourism 'dire' - down 90%

Brice Wallace
The Enterprise

"Sobering." "Dire."

Those are a couple of descriptions of the COVID-19 impacts on Utah's tourism industry.

Vicki Varela, managing director of tourism and film at the Governor's Office of Economic Development, recently told a videoconference audience that visitor spending in the state is only one-tenth what it would be during normal times.

And that was before Capital Reef and Arches national parks were closed and before Gov. Gary Herbert restricted state parks to people living in the county where the parks are located.

Varela said the industry's \$9.75 billion annual visitor spending equates to \$26 million each day. "We're at 10 percent of that, at the very best, right now," she said during the conference, meaning daily losses of at least \$20 million.

see TOURISM page 17

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event at Boondocks Fun Center in Kaysville.

April 9, 9-10 a.m.

"Coffee With Clancy," a Women's Business Center of Utah event at La Barba Draper in Draper.

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

Women in Business Luncheon, a Davis Chamber of Commerce event at Canterbury Place in Bountiful.

April 9, noon-1 p.m.

"Lunch & Learn: Buffer Your Social Media," a Park City Chamber/Bureau event for members only at Park City Hospital.

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

see UPDATES page 17



UofU libraries putting idle 3D printers to work on face shields for healthcare workers

What can a library worker do to help with the COVID-19 outbreak?

As it turns out, a lot.

At the onset of the coronavirus pandemic, library employees at the University of Utah never envisioned they'd play a role in helping healthcare workers on the front lines. But now, staff members at the UofU's J. Willard Marriott Library, Spencer S. Eccles Health Sciences Library and Lassonde Entrepreneur Institute are working together to produce and distribute face shields desperately needed in the healthcare community while facing the outbreak.

"When the U's office of the vice president for research asked the campus community for donations of personal protective equipment (PPE), we looked to our 3D printing team immediately," said Catherine Soehner, associate dean and director of the Spencer S. Eccles Health Sciences Library. "Fortunately, we were able to gather the necessary supplies quickly and our team was able to get right on it."

TJ Ferrill, head of creative spaces at the Marriott Library, and Ben Engel, user experience developer at the Eccles Health Sciences Library, came together recently to begin developing prototypes of these needed supplies. They started with face shields



Ben Engel (left) and TJ Ferrill (right) collaborated to develop 3D printed face shields that are now being produced at a rate of 300 per day on the printers around the University of Utah campus.

that are used to protect the facial area, including eyes, nose and mouth from splashes, sprays and splatters of body fluids. With help from the nationwide library and maker space community who are working together to prototype diagnostics for face shield production, Ferrill and Engel designed a version to share with Tad Morley, health executive director of outreach and network development at the university, who is leading the effort for community PPE donations.

Ferrill and Engel started production after reaching an agreement with University of Utah Health that they meet the medical-

grade standards required of PPE. When all 30 3D printers are up and running, they'll be producing approximately 300 face shields a day.

"When we first started building our 3D printing program back in 2013, we had no idea the scale at which our program would expand and how we would one day play a role that would touch so many lives," said Alberta Comer, dean of libraries at the University of Utah. "We are fortunate to be a part of helping provide the protective shields that our healthcare workers so desperately need and we'll continue to help in any way we can."

Nelnet Bank receives charter from state, OK from FDIC

Nelnet, one of the nation's largest servicer of student loans headquartered in Lincoln, Nebraska, has received the approval of both the Federal Deposit Insurance Corp. (FDIC) and the Utah Department of Financial Institutions (UDFI) to establish a chartered industrial bank located in Salt Lake City. Named Nelnet Bank, the institution will operate as an Internet bank and will function primarily in the educational finance arena.

The approval from UDFI is the second such charter granted by the state in the past few weeks. Online payment provider Square was approved to start a new bank, called Square Financial Services, in 2021 to provide loans and deposit products for small businesses.

"We are excited to have earned both the FDIC's and UDFI's approval," said Tim Tewes, president of Nelnet. "This is an important milestone and brings us a step closer to launching Nelnet Bank and being able to combine our experience in education and lending to help students and families make informed education funding decisions. With a chartered bank, we will have a better opportunity to bring new borrower-focused solutions to market that leverage our superior customer experience, tuition payment plans, and education lending and servicing."

Nelnet's roots go back more than 40 years as a federal student loan servicer and more than 30 years as a private education loan originator and servicer. The company's bank subsidiary "will offer a financially secure, experienced and FDIC-insured lender to the private education loan marketplace. With diversified sources of funding that include deposits and securitizations, Nelnet Bank will act as a reliable and affordable source of funding for creditworthy, education-seeking consumers throughout all credit markets," the company said in a release. Nelnet Bank will also offer consumer loans and refinance options to help borrowers obtain better interest rates, Nelnet said.

"We appreciate the working relationship we have established with the FDIC and UDFI and are eager to continue with the bank formation process," said Andrea Moss, CEO and president of Nelnet Bank. "Our next steps will prepare us to open Nelnet Bank, including fully developing our product suite, technology systems and operational processes and controls. While we have a lot of work to do, we are excited to launch Nelnet Bank and begin fulfilling our purpose of serving students and families."

The approvals from the FDIC and UDFI are subject to a number of conditions, including a capital adequacy and liquidity management agreement and a parent company agreement with the FDIC and compliance with the terms of the orders from the FDIC and UDFI. Nelnet did not offer a timeline for the compliance measures or an opening date for the bank.

Nelnet Bank will be funded with an initial capital commitment of \$100 million from Nelnet. Nelnet Bank will operate as a subsidiary of Nelnet and the industrial bank charter will allow the company to maintain its other diversified business offerings. Nelnet Bank will be governed by a board of directors that is independent of the parent company, consistent with the requirements of the Utah industrial bank charter.

JOHN BITNER, MD

Dr. Bitner is the only physician in Utah fellowship-trained in both Facial Plastic Surgery and Hair Restoration Surgery.

UTAH HAIR RESTORATION.com



Individual results may vary.

Hair Restoration for Men and Women
Transplant and Non-transplant Treatments
Hairline Advancement and Reverse Browlift

Call today for your free consultation:

801.525.8727

THE Enterprise
UTAH'S BUSINESS JOURNAL

WHY SHARE? GET YOUR OWN COPY!

To Subscribe
Call: 801-533-0556
or go online to:
senterprise.com



Business, community leader Bob Garff dies

Robert H. Garff, chairman of Garff Enterprises Inc., the car dealership group founded by his father and a former speaker of the Utah House, died last week from complications of the coronavirus.

After driving back from a visit to Palm Springs, California, Garff and his wife Katharine were tested and confirmed positive for COVID-19, at which time they immediately self-quarantined. Robert Garff's illness became worse and he was taken to a hospital where complications took his life on March 22. Katharine continues to recover at home in Bountiful, according to a statement from the Garff Automotive Group. The couple has five children and 21 grandchildren.

"Robert was a giant in the community, a pioneer in the auto industry and the biggest cheerleader to every employee at Ken Garff Automotive. Robert loved his family immensely and will be missed by them as well as his employees and many friends," the Garff company release said.

Garff was notably the chairman of the organizing committee for the 2002 Olympic Winter Games in Salt Lake City when an international bid-buying scandal hit the Olympic movement.

"With profound sadness, I have learned that my friend Bob Garff has passed away from COVID-19. It breaks my heart," said U.S. Sen. Mitt Romney, R-Utah, who was handed the reins of the organizing committee by Garff and other Utah leaders as the scandal broke. "The scandal that surrounded the Games could have overwhelmed our collective commitment, but Bob's genuine goodness, clear-eyed optimism and can-do management experience helped to reignite our confidence and community spirit," Romney said. "The Games were arguably the best ever, in large measure thanks to the character and care of Bob Garff."

Fraser Bullock, the chief operating officer of the 2002 Olympics and the president and CEO of the new committee seeking a future Winter Games for Utah, praised Garff's "calming influence" as the organizing committee under Romney worked to get the event back on track.

"Right when we started, we had a budget deficit and we had many people questioning how the organizing committee was going about its business," Bullock said in a statement. "There was something about his gentle, kind nature that was an influence for good on all of us. In every single one of my interactions with him, you could feel his care for you, his concern for you, his kindness. He always had a smile. He was always calm



Katharine and Robert H. Garff. Photo courtesy of the University of Utah Development Office.

and friendly, no matter what was going on."

Garff was the leader of a family with a legacy of being involved in and giving back to the community. He and his family are very committed to education, founding the Keys to Success program to encourage Utah students to focus on education and build their futures. He was a major supporter of his alma mater, the University of Utah, helping fund a building for the David Eccles School of Business and the planned Ken Garff Performance Zone at Rice-Eccles Stadium.

He has held multiple community positions, including chairman of the board for the Deseret Book Co. and board member for organizations such as Intermountain Health Care, the Salt Lake Convention and Visitors Bureau and the Utah Commission on Volunteers. In addition to his role as speaker of the House in the Utah

Legislature, he was board member of First Security Bank and chairman of the Salt Lake Chamber of Commerce, along with a number of positions with the American Cancer Society.

His business acumen earned him numerous accolades, including Dealer of the Year from the American International Automobile Association, the Distinguished Utah Award from the Salt Lake Chapter of the BYU Management Society, and most recently, a spot in the University of Utah's David Eccles School of Business Hall of Fame.

Garff was a lifelong member of The Church of Jesus Christ of Latter-day Saints with numerous callings, including bishop, president of the England Coventry Mission, stake president for students at the University of Utah, an area seventy serving the Fifth Quorum and president of the Bountiful Temple.

These are self-deceptions that keep us from taking advantage of opportunities

As human beings, we're experts at deceiving ourselves, all because it's so easy for us to think we know more than we do. As a result, we do less than our best work, miss out on opportunities and mess up our decisions.

To be sure, self-deception is one way we keep ourselves safe. We use it to fend off enemies that would expose us to troublesome situations. No one escapes; we all do it. With self-deception, it's easy to believe the little voice inside us is right.

Although we may picture ourselves as rational human beings who process information objectively, psychologists Karen Reivich and Andrew Shatté tell us "we are downright shoddy scientists. We collect incomplete data, we use shortcuts to process it that lead to biased appraisals, and we make errors in interpretation that often support our favored hypothesis." In other words, we construe facts until we feel good. In short, we screw up!

Here are five self-deceptions that hold us back:

Self-Deception No. 1: "Others are better equipped to handle challenges than I am."

It doesn't take much thought for most of us to conclude that others are better prepared to face personal or work life issues. Yet, the chances are they see us the same way we view them.

As it turns out, what we're doing is measuring ourselves against the wrong standard. It's not us versus them (except in our mind) since the actual competition is with ourselves. We spend time building "this is why I can't" cases against ourselves, rather than realistically assessing our capabilities against our past performance. Simply put, we don't give ourselves enough credit.



JOHN GRAHAM

see GRAHAM page 18



McNEIL ENGINEERING™

Economic and Sustainable Designs, Professionals You Know and Trust

Missing a Piece?

We Have You Covered

- ❖ Civil Engineering
- ❖ Structural Engineering
- ❖ Laser Scanning & Land Surveying
- ❖ Paving & Roofing Consulting
- ❖ Landscape Architecture



Follow Us On:






801-255-7700

www.mcneilengineering.com

Enterprise
UTAH'S BUSINESS JOURNAL
USPS # 891-300

Published weekly by:
Enterprise Newspaper Group
825 North 300 West Ste. NE220
Salt Lake City, Utah 84103
801-533-0556 FAX 801-533-0684
www.slenterprise.com

PUBLISHER & EDITOR
R. George Gregersen

PRESIDENT
David G. Gregersen
david@slenterprise.com

VP/GENERAL SALES MANAGER
Dale Dimond
dale@slenterprise.com

MANAGING EDITOR
John M. Rogers
john@slenterprise.com

CONTROLLER
Richard Taylor
richard@slenterprise.com

OFFICE MANAGER
Dionne Halverson
dionne@slenterprise.com

CLASSIFIED DISPLAY
david@slenterprise.com

CIRCULATION
Dionne Halverson
dionne@slenterprise.com

LIST DEVELOPMENT
lists@slenterprise.com

ADVERTISING INQUIRIES
david@slenterprise.com

TO CONTACT NEWSROOM
john@slenterprise.com

ART SUBMISSIONS
art@slenterprise.com

Subscription Rates:
Online only, \$65 per year
Print only, \$75 per year
Online and Print, \$85 per year

Any opinions expressed by the columnists are not necessarily the opinions or policy of Enterprise, it's owners or managers. Reproduction or use of contents without written consent of the publisher is prohibited. All rights reserved.

© 2020 Enterprise Newspaper Group Inc.
Periodical postage paid at Salt Lake City, Utah
POSTMASTER: Send address corrections to:
P.O. Box 11778, Downtown Station
Salt Lake City, Utah 84147

CORPORATE FINANCIAL REPORTS

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

Sportsman's Warehouse

Sportsman's Warehouse Holdings Inc., based in West Jordan, reported net income of \$9.7 million, or 22 cents per share, for the quarter ended Feb. 1. That compares with \$10.6 million, or 25 cents per share, for the same quarter a year earlier.

Net sales in the most recent quarter totaled \$258.2 million, up from \$242.7 million in the prior-year quarter.

For the fiscal year ended Feb. 1, the company reported net income of \$20.2 million, or 46 cents per share. That compares with \$23.8 million, or 55 cents per share, for the prior fiscal year.

Net sales in the most recent year totaled \$886.4 million, up from \$849.1 million in the prior year.

The company is an outdoor products retailer with 103 stores in 27 states.

"We are pleased with our fourth-quarter and fiscal year 2019 results," Jon Barker, CEO, said in announcing the results. "Despite some competitive challenges in December, we exceeded the high end of our updated outlook on net sales, and met the

high end of our updated outlook on earnings per share."

"We have gained significant momentum both online and in stores to date in Q1. We believe this is driven by fewer competitors, the current election cycle, and increased demand from COVID-19 uncertainty. However, there is significant uncertainty in the current environment and therefore, we will not be issuing forward guidance at this time."

Medallion Bank

Medallion Bank, based in Salt Lake City, on Jan. 30 reported results for the fourth quarter and year ended Dec. 31. However, the company last week said that just prior to the filing of the bank's 2019 audited financial statements, additional information was identified about three borrower relationships that represented 43 Medallion loans aggregating \$24.1 million. Those loans were categorized as performing, and therefore had a general allowance for credit losses allocation of \$4.9 million as of year-end.

The bank's financial results for the periods ended Dec. 31 were initially reported on that

see EARNINGS page 18

Study: Small businesses can increase their sales by offering more customer payment options

Lehi-based Weave, developer and marketer of management software for service-based businesses, has released the results of a study of payment habits of small-business customers. The study findings show that offering multiple payment options can help boost sales and increase conversion rates for small businesses. The study, commissioned by Weave among both small-business owners and their customers, suggests ways to best remove friction during the payment process for both sides of a transaction — for those making a payment and for those collecting the money.

"As a business owner, the more convenient you make it for your customers to pay you, the more often you will get paid. While this seems evident, a lot of small business owners today still only accept cash, check and credit card payments," said Jeff Lyman, chief product officer at Weave. "Now more than ever, in the midst of this pandemic, we're faced with the reality that payments are the lifeblood of a business.

Yet even with this new host of simple and remote digital payment options, we're still seeing a delay in their adoption from small-business owners. Adopting these newer technologies like text-to-pay, Bitcoin and digital wallet services like Venmo or Apple Pay speeds up the rate at which these businesses get cash in the door and saves them dollars due to typically lower processing fees associated with these more modern solutions."

Some key data points from the study include:

- 35 percent of customers are interested in paying with a text from their phone but only 4 percent of small businesses offer this payment option.

- Only 16 percent of small-businesses offer more than three forms of payment options.

- 43 percent of small business customers say they carry less cash today than they did one year ago.

- 40 percent of small-businesses say that accepting more payment types will help them win over young customers.

- Small businesses that accept four or more payment options bring in seven times more annual revenue than those that accept fewer than four payment options.

- 38 percent of small-business customers have been unable to make a purchase at a physical store because their form of payment wasn't accepted.

- Nearly half of small businesses don't know what their credit card processing fee is.

- Small business customers under 35 are over two times more interested than older buyers in paying with a text.

- 62 percent for buyers under age 35 would frequently or always pay with a text from their phone if they could.

Weave commissioned an independent market research firm to survey a random sample of 380 small-business customers and 350 small-business owners to understand their behaviors and perceptions regarding payment options. The customer study's margin of error is +/-5.03 percent at the 95 percent confidence level. The business owner's study's margin of error is +/-5.24 percent at the 95 percent confidence level.

HOW SMART SMALL BUSINESSES INCREASE SALES THROUGH PAYMENT OPTIONS

New Research Shows Small Businesses that Offer More Payment Options Increased Revenue 29%

43% of small business customers say they carry less cash today than they did 1 year ago.

Nearly 40% of small business customers say they usually don't carry enough cash to make cash purchases at the stores they frequent most.

Small business customers under 35: are over 2x more interested than older buyers in paying with a phone text

are nearly 2x more likely to avoid small businesses that don't accept the right payment type

Where customers most want to be able to pay with a text:

Grocery store, Restaurant, Gas station, Doctors' office, Movie theater

30% of small business customers would frequently or always pay with a text from their phone if they could. That number more than doubles to 62% for buyers under 35.

Not accepting the right payment options costs small businesses more customers than:

Inconvenient store hours, Poor customer service, Poor product quality, Customers having to wait in line, Unfriendly employees

Small businesses that accept 4 or more payment options bring in 7x more annual revenue than those that accept fewer than 4.

41% of customers avoid certain stores because they don't accept the right payment type

27% of small business owners say they pass on credit card fees to the customer, but...

71% of customer say they don't want to shop at businesses that charge credit card fees

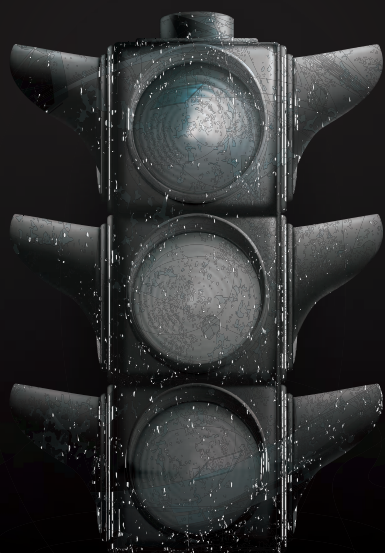
weave getweave.com

THINGS WITH FEWER YEARS OF SERVICE THAN FABIAN VANCOTT:

From Harold Fabian's efforts founding Sugarhouse Park to standing up for local businesses in antitrust cases, we've been making Utah a better place for 100 years—or since inner-city intersections were more Wild West than wait-your-turn.

fabianvancott.com

Fabian VanCott



Traffic Signal
Garrett A. Morgan, 1923

FUND YOUR BUSINESS

FUEL YOUR DREAMS

SMALL BUSINESS LOANS



ACQUIRE A BUSINESS



WORKING CAPITAL



PURCHASE REAL ESTATE



PURCHASE EQUIPMENT

**OUR EXPERT ADVISORS ARE READY
TO ASSIST YOU IN GROWING YOUR BUSINESS.**

CALL TODAY

(801) 481-8845



#ITSBETTERHERE



WWW.UCREDITU.COM



University
FEDERAL CREDIT UNION

Succeeding in Your Business

From the mailbag: Can you copyright a common name?

"I just watched your YouTube video on basic copyright law and didn't hear you touch on this subject, so I thought I'd drop you a line and ask you this question. I'm having trouble understanding the part of copyright law that does not extend to titles, names, slogans or short phrases.

"I wrote a story a few years ago and did all kinds of research on character names to make sure they hadn't been used before. But recently I found out that the first and last name of my main character was used by a minor character in one episode of a TV show. I can't say I'm surprised by this because it's a name made up of a common first name and a common last name. The two characters have nothing in common except they have the same name.

"I've heard you can't copyright names, but you can trademark them. I've heard multiple things regarding names in fictional works but don't know what to believe. I didn't use Harry Potter, James Bond, Rocky Balboa,

Darth Vader or any names that are trademarked or well-known by the masses.

"My situation is serious because, due to the nature of the character, I need to use this name, and without this character having a normal name, I'll have to scrap the entire project. So, my question is: 'Can fictional characters from two different works have the exact same first and last name?'"

I've always envied people with extremely common names, such as John Smith or Mary Jones, because they can get away with just about anything. If you went to grade school with a John Smith who bullied you, any John Smith you bump into in adult life could always get away with saying, "Well, that was probably some other John Smith," even if he actually was your kindergarten tormentor.

With a name like Clifford Ennico, however, there's no place to hide — if you ever had a bad childhood experience or cringeworthy blind date with a Clifford

Ennico, it was almost certainly me.

There are two questions this reader is really asking. The first one is fairly simple: Can characters in multiple literary works have the same name? Yes. Generally, the appearance of a name in a copyrighted work does not create a copyright in the name itself (although a character name can be trademarked — see below).

The second question is a bit tougher to answer: Can you use a common name for a literary character without being sued by anyone? The short answer is yes, but there are a few things you need to do.

First, you need to include the following disclaimer on the title and copyright pages of the finished work: "All characters in this work are fictional. Any resemblance to any actual person, living or dead, is strictly coincidental." That phrase has gotten many first-time authors out of hot water.

Second, you need to check the federal trademark records (visit the United States Patent and Trademark Office website and search the name in the trademark database) and make sure the name

hasn't been trademarked. Celebrities often trademark their names, even if they are fairly common. One of the most famous country western musicians of all time, the late George Jones, trademarked his name for a wide variety of products such as music recordings, restaurants and steak sauces. So, if your character is a musician or restaurateur named George Jones, I would rethink that a bit. If your George Jones character is a funeral director, no worries.

If you are still nervous that a legion of Bill Smiths is going to launch a class action against you if your character becomes notorious, consider changing the character's first name slightly. American country western singer and sausage entrepreneur James Ray Dean always used Jimmy Dean as his trademark to avoid confusion with the Hollywood actor James Dean (something British rocker David Essex had some fun with in his one and only hit song from 1973, "Rock On"). As Sheryl Crow noted in another hit song, "he says his name is William/ but I'm sure he's Bill or Billy or Mac or Buddy." Substituting one of these for a William should work

for a rural or blue-collar character. If he's an Ivy League lawyer or Wall Street investment banker, put a Roman numeral at the end of his name instead (but not "III" — too many of those out there).

Another great strategy is to give the character a highly distinctive middle name. When the late Gene Roddenberry came up with the idea for "Star Trek" in the 1960s, I have to believe there were a lot of James Kirks and Jim Kirks around. There may even have been quite a few James T. Kirks. But a James Tiberius Kirk? You get the idea.

As a final caution, you should avoid names of literary characters whose names are part of a book's title: for example, "Olive Kitteridge," "Caleb Williams," "Stoner" or "The Storied Life of A. J. Fikry." While character names cannot generally be copyrighted, book titles can.

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

COPYRIGHT 2020 CLIFFORD R. ENNICO
DISTRIBUTED BY CREATORS.COM



JOIN THE FIGHT AGAINST SEX TRAFFICKING

Our corporate partners work hand-in-hand with us around the world to help put an end to modern-day slavery.

These partnerships are essential in helping Operation Underground Railroad accomplish our mission. We are dedicated to building long-term and mutually beneficial strategic alliances with corporate sponsors.

Through the generosity of businesses ranging from family owned local enterprises to some of the world's largest corporations, we will put an end to modern-day slavery.

We invite your company to partner with us and support our mission. You can get involved through:

- Financial support
- Grants and awards programs
- Raising public awareness

In return, we provide our partners with a wealth of benefits, including public relations, tax deductions and a positive effect on company morale.

JOIN THE FIGHT TODAY

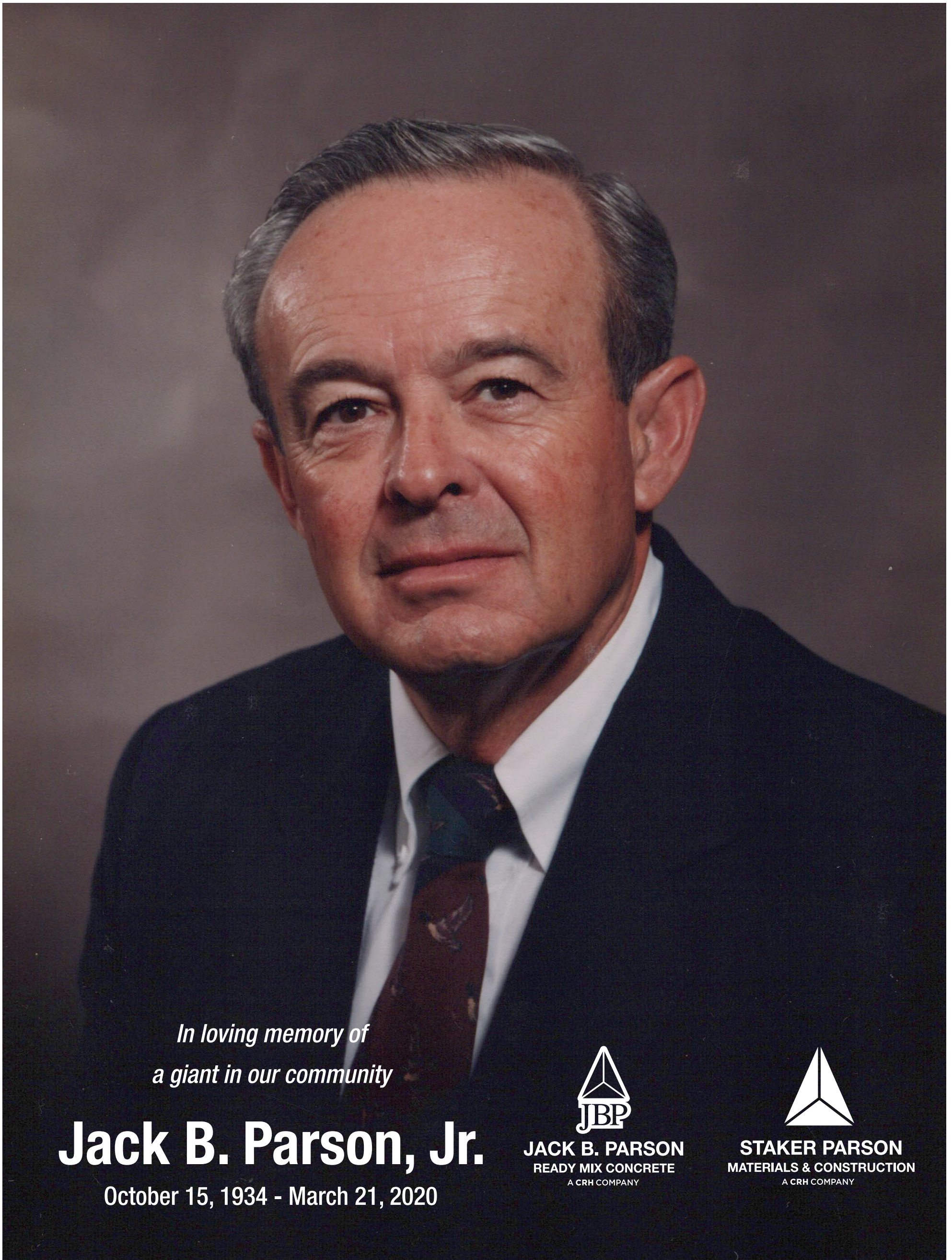
Visit www.ourrescue.org and www.ourrescue.org/partnerships



OPERATION UNDERGROUND RAILROAD

Find us on [f](#) [@](#) [@ourrescue](#)

**WE EXIST TO RESCUE
CHILDREN FROM
SEX TRAFFICKING**



*In loving memory of
a giant in our community*

Jack B. Parson, Jr.

October 15, 1934 - March 21, 2020



JACK B. PARSON
READY MIX CONCRETE
A CRH COMPANY



STAKER PARSON
MATERIALS & CONSTRUCTION
A CRH COMPANY

Industry Briefs

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

BANKING

• **KeyBank** has named **Cameron Cole** as **Key Private Bank** team leader for the bank's Utah market.



Cameron Cole

Cole will lead the efforts of the private bank in Utah to provide comprehensive, integrated investment, trust, banking and planning solutions for high-net-worth clients and their families. He will also help drive collaboration with Key business partners to generate revenue growth. Cole worked at Zions First National Bank before joining Key Private Bank. He also held positions at TD Ameritrade and Bernstein Global Wealth Management. His education includes an Executive Master of Business Administration from the University of Utah David Eccles School of Business.

• **Bank of Utah**, Ogden, has hired **Matthew Linford** as relationship manager on the bank's treasury management team at its corporate Ogden branch at 2605 Washington Blvd. For the past five years, Linford worked in business development for Bank of the West, where he partnered with the bank's commercial and construction lenders to service his clients. Prior to his career in banking, Linford spent eight years as a full-time soc-



Matt Linford

cer coach for youth ranging from age 6 to college age. He also directed a youth soccer club and continues to coach in his spare time. Linford graduated with a Bachelor of Arts in business administration (marketing) from Weber State University.

CORPORATE

• **Purple Innovation Inc.**, a Lehi-based manufacturer of comfort products, has withdrawn its full-year 2020 revenue and adjusted EBITDA (earnings before interest, taxes, depreciation and amortization) guidance "due to the heightened uncertainty related to the full potential impact arising from the COVID-19 outbreak." Joe Megibow, CEO, noted that several states have mandated that all non-essential businesses close temporarily to slow the spread of the virus, and, as a result, more than half of Purple's wholesale doors were closed and more may close over the coming weeks.

HOSPITALITY

• **DCC**, a Provo-based hotel developer and asset manager, has appointed **Ryan Phelps** as chief investment officer. He will lead the execution of the company's overall investment strategy, which includes the acquisition, development, construc-



Ryan Phelps

tion and disposition of DCC's portfolio of assets. Phelps most recently was vice president of investments at T2 Hospitality. Before that, he held roles at Lehman Brothers and worked for AEW Capital Management's opportunity fund.

INVESTMENTS

• **Zenerchi LLC**, a private biotech company based in Salt Lake City and Vietnam, has expanded its initial round of \$1.2 million in seed funding from private accredited investors to \$1.775 million. The company said it is preparing for a \$5 million funding round later this year with institutional investors and has secured its first paying customer. The company also announced a third outside member of the company board. **Brandon Fugal** is Utah chairman of real estate company Colliers International. Zenerchi specializes in life extension and biomedical simulation and visualization AI.

MANUFACTURING

• **Perfectly Posh**, a Salt Lake City-based manufacturer of beauty products, has announced that **Jennifer Harmon** has been selected as vice president of business development. Harmon has extensive experience in direct sales, both in the field and at the corporate level. She spent 14 years as a consultant in recruiting with Pampered Chef. In 2011 she became director of business development at Jamerry Nails. In 2015, she left to start her own corporate consulting business.



Jennifer Harmon

PHILANTHROPY

• **The Sallie Mae Fund**, the charitable arm of Sallie Mae, has donated \$200,000 to the **Utah Food Bank** to support people affected by COVID-19. The fund is contributing \$1 million to five food banks where nearly 2,000 Sallie Mae employees live, work and serve. Also, Sallie Mae customers who are experiencing hardship due to COVID-19 can request to temporarily postpone payments for three months.

• **Walker Edison**, a Salt Lake City-based e-commerce furniture company, recently donated more than 500 desks to individuals and families. The

company had issued a call for nominations for those whose budgets were tight but in need of a desk to successfully work and teach their kids remotely.

• **StateFoodSafety**, Orem, has launched a free online food safety training course for charitable feeding and disaster relief volunteers. The 22-minute course provides volunteers with a basic understanding of vital food safety principles. Topics covered include how to safely serve food to highly susceptible populations; proper food worker health and hygiene; and how to keep food safe during transportation, receiving, storage, and preparation. The course can be used to help train volunteers for charitable feeding programs as well as for disaster relief operations. Along with the disaster relief training course, StateFoodSafety offers other free resources that are intended to help in times of need, including multiple food safety posters, handwashing stickers, and handwashing videos. The course does not replace a food handler card or a food protection manager certification. Details are at <https://www.statefoodsafety.com>.

REAL ESTATE

• **EnerBank USA** has become the first company to sign an office lease at the **650 Main** project in Salt Lake City. The tower at the corner of Main Street and 600 South is a 10-story, 326,000-square foot Class A office building. EnerBank will occupy 88,900 square feet on the top three floors of the building starting in early 2022. The action was announced by a development venture consisting of **Patrinely Group** and **USAA Real Estate**. Dennis Tarro of Patrinely Group and Aaron Jones, Todd McLachlan and Roman Bernardo of **Newmark Knight Frank** represented the

landlord in the transaction.

• **Interpointe Shopping Center** at 300 W. 2100 S., Salt Lake City, has been sold by **PMJ Cos.** to **DBA Midtown National Group LP**. The announcement was made by **Mountain West Commercial Real Estate (MW)**. The sale included approximately 100,000 square feet of leasable space and seven acres of land. MW also was able to broker the 3,399-square-foot sale of



Everything for the
Contractors

We rent the best

4343 Century Drive
Salt Lake City, UT 84123

801-262-5761

www.centuryeq.com

CASE
CONSTRUCTION

the Carl's Jr. pad located on the same property. MW broker Chris Monson represented PMJ. DBA Midtown was represented by MW broker Lance Pendleton on both transactions.

RECOGNITIONS

• **Nu Skin Enterprises Inc.**, Provo, has received a **Communitas Award** for outstanding corporate social responsibility, ethical and environmental responsibility, and green initiatives. The Communitas Awards program is an international effort to recognize the spirit of communitas, or people helping people for the ben-

see BRIEFS next page



For all your trailer needs

New & Used trailer sales

(Tanks, lowboys, slide axles, belly dumps, tag trailers, vans & flats)
Brands: Heil, J&L, LBT, Landoll, XL Sepicalized, Trailmax, Trailing

State of the art repair & paint facility

Parts sales & show room

COME SEE US!



4285 West 1385 South
Salt Lake City, Utah 84104
1-800-442-6687
www.semiservice.com

HOWE RENTAL & SALES

NEED EQUIPMENT?

- Forklifts
- Scissor & Boom Lifts
- Scaffolding
- Excavators
- Mixers
- Welders
- Sweepers & Scrubbers
- Compressors
- Compaction Equipment
- Skid Loaders
- Backhoes
- Dump Trucks

24 Hour Emergency Service

- Ogden
- Layton
- Tooele
- Park City
- Provo
- Salt Lake City

ALL EQUIPMENT IS SAFETY INSPECTED
PROMPT DELIVERY

Genie S-80X

CALL TODAY! 801.463.7997

Toll Free 866.436.HOWE • Fax 801.463.7488
4235 South 500 West • Murray, UT 84123

www.howerentals.com

Industry Briefs

from previous page

efit of their community. The award recognizes Nu Skin's sustainability initiatives during the past year, including holding a global sales conference that was energy-neutral across multiple facilities, announcing several new commitments and tracking the progress, and taking additional steps at its global facilities to reduce waste. The awards are an outgrowth of the pro bono recognition program of the Association of Marketing and Communication Professionals (AMCP).

• **Reese & Co.** won the **People's Choice Prize** in the **2020 Utah Entrepreneur Challenge**, and **Pocket Change** won the **People's Choice Award** in the **2020 High School Utah Entrepreneur Challenge**. Reese & Co. is a bag accessory company from Southern Utah University. The 2020 Utah Entrepreneur Challenge is a statewide business model competition managed by the Lassonde Entrepreneur Institute, a division of the David Eccles School of Business at the University of Utah, and the high school version is a business-idea competition. Reese & Co. won after collecting 880 of 3,906 total votes during several weeks of public online voting. This year, students from universities and colleges in Utah submitted more than 150 applications for the Utah Entrepreneur Challenge. More than 40 judges with diverse industry expertise reviewed the submitted applications. The second-place team in the People's Choice competition was **Parq** from the University of Utah, which is developing a platform that allows home and business owners to rent their parking spots to the pub-

lic. The third-place team was **BidMyCrib** from Utah Valley University, which created a website that allows students and young professionals to list their partial housing contracts for sale. In the high school competition, **Pocket Change**, a team from Murray High School, won 69 out of 3,757 total votes. **Pocket Change** is an app that enables students to investigate educational and career options,

acquire professional skills, and enter the workforce with confidence in their selected career. This year, students from over 40 high schools submitted more than 350 applications. The top 20 teams in both the college and high school competitions advance to the final judging, showcase and awards event.

• **Qualtrics**, a Salt Lake City-based company focused on customer experience, has

announced that its platform **CoreXM** was named a 2020 gold winner by the **Edison Awards** in the Applied Technology category. Each year, the Edison Awards recognize and honor the best innovations and innovators in the world. Among the nomination entries comprising the best products, services and businesses in innovation for the year 2020, Qualtrics CoreXM was

chosen as a winner by a panel of over 3,000 business executives from around the world.

SERVICES

• **McKinney Trailer Rentals**, a California-based provider of trailer rentals and leases, has opened a branch at 3215 W. 500 S., Salt Lake City. **Justin (JT) Touchette** will be branch manager. McKinney has 16 branch locations.



RAYCOM Digital Services

"Quantifiable results and a proven ROI"

DIGITAL SERVICES

Content Marketing

Online Reviews

Google My Business

These days, converting online visitors into paying customers takes more than a web presence. It's getting Google to rank you above your competitors. Below are three key services we offer to get you noticed on the web:

Inbound Marketing

We don't just drive more visitors to your site, but visitors ready to do business with you.

Digital Reputation

Our exclusive software helps you quickly respond to any negative comments about your business, and at the same time, build more positive customer feedback.

Local Marketing

Our **Online Marketing Guide** simplifies tapping into the 85% of consumers who conduct "local" online searches.

To boost your website's bottom line, contact us today!

raycomtech.com

385-232-2464



HE HONNEN
EQUIPMENT



1380 S. Distribution Dr., SLC
801-262-7441



WASATCH I.T.

MANAGED I.T. SERVICES

We are here to support your business during these unique and challenging times.



SETUP

Setting up remote access for employees to work from home.



IMPLEMENT

Implementing various tools to facilitate virtual collaboration or provide increased security.



SUPPORT

Supporting users ongoing needs: handling remote access issues, as well as day-to-day I.T. challenges.



PROTECT

Protecting your company's critical data with geo-redundant offsite backups.



STRATEGIZE

Strategizing and gameplanning with your team regarding I.T. goals, changes, and upgrades moving forward.



Info@WasatchIT.com



(801) 983-3671



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 7, 6:30-8 p.m.

After Hours Social, a Holladay Chamber of Commerce event. Location is Raw Health & Wellness, 4190 S. Highland Drive, Suite 113, Holladay. Details are at holladaychamber.com.

April 8, noon-1 p.m.

"Startup Stories," a Kiln event featuring Mike Maughan, head of brand growth, global insights and strategic initiatives at Qualtrics. Location is 2701 N. Thanksgiving Way, Suite 100, Lehi. Details are at kiln.co/events.

April 8, 5-7 p.m.

"Business After Hours," an Ogden-Weber Chamber of Commerce event. Location is Capstone Classical Academy, 3885 U.S. 89, Pleasant View. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

April 9, 11 a.m.-1 p.m.

"Protecting Your Business with Business Contracts," 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.

April 10, 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.

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 a.m.-noon

"Sticky and Strong: Winning Campaign Strategies," a Salt Lake Chamber Professional Development Series event. Speaker is Bill Nixon, chairman and CEO of Policy Impact Communications. Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. "Sticky and Strong" workshop costs \$99 for members, \$149 for nonmembers. Course fee for "Mastering Media Management" is \$350 for members, \$550 for nonmembers (includes three workshops during 2020). Details are at slchamber.com.

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 southjordan-chamber.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, 7:15-9 a.m.

2020 Partners In Education Appreciation Breakfast, an Ogden-Weber Chamber of Commerce event. Location is Ogden Eccles Conference Center, 2415 Washington Blvd., Ogden. Free for chamber guests. Details are at ogdenweberchamber.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.

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

April 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.-noon

Spring 2020 Nubiz Symposium. Location is Weber State University, Shepherd Building, 3910 W. Campus Drive, Ogden. Cost is \$49. 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 southjordan-chamber.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 westjordan-chamber.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.

With COVID-19, remote meetings are the new normal

Here are 16 suggestions to make them more effective

With COVID-19 here for the foreseeable future, businesses are rethinking everything. More and more employees are working from home, which means people who once met face-to-face must now meet virtually. The good news is, platforms like Zoom and Google Hangouts make it easy to hold these meetings. The bad news, says Howard Tiersky, is that leading virtual meetings requires a skillset many people don't have.

"Remote meetings are inherently different from in-person meetings and this means they are often poorly run," said Tiersky, coauthor along with Heidi Wisbach of *Impactful Online Meetings: How to Run Polished Virtual Working Sessions That Are Engaging and Effective*. "That's a serious concern even in normal times, but in times like these, it can be disastrous. It's crucial that leaders get meetings right, right away."

Another bit of good news (which we need plenty of right now) is that well-run online meetings can be extremely beneficial, said Tiersky. According to the *Harvard Business Review*, online meetings can be even more effective than in-person meetings when done right.

Here are a few tips from Tiersky for making your meetings more impactful:

Don't underestimate the socialization factor. There are various reasons to hold meetings: sharing information, brainstorming solutions, coordinating activities and so forth. But one big reason is socialization. Remotely located teams need to build social bonds in order to work better together. Right now, you may need to hold more meetings than in "normal" times because so many people are feeling isolated and disconnected.

"The more you can build a sense of community right now, the better for everyone's emotional health and work performance," said Tiersky.

Establish the mood up front. Meeting attendees will likely be coming from a wide range of emotional "spaces" when they arrive (many of them negative). Take control of their mindset and mood by facilitating casual conversation before the official start time. Don't let it be awkwardly silent or dominated by a side conversation between just a few of the many people on the line.

"In normal times, you'd start out by chatting about sports or vacation plans, but of course these aren't normal times," said Tiersky. "You can't *not* acknowledge the pandemic — that wouldn't be authentic — but keep topics around it as positive as possible. Don't let it overrun everything."

Know your purpose ahead of time and keep it front and center during the meeting. Before you hold a meeting, try to identify your "why" and stay on message. You might say, "Today's goal is to finalize the form we will use for the performance management process. This is *critical* because it's a tool that will help facilitate thousands of conversations between employees and their supervisors,

and many of those conversations will be turning points in those employees' careers. When we get this right, we can really impact employee morale and productivity and reduce attrition."

Make introductions. Introductions are necessary when people at a meeting don't all know each other. Instruct individuals to share their name, department, role, and give a brief fun fact. Instant messaging platform Slack reported that a study found that workers who shared a funny or embarrassing story about themselves with their team produced 26 percent more ideas in brainstorming sessions than workers who didn't.

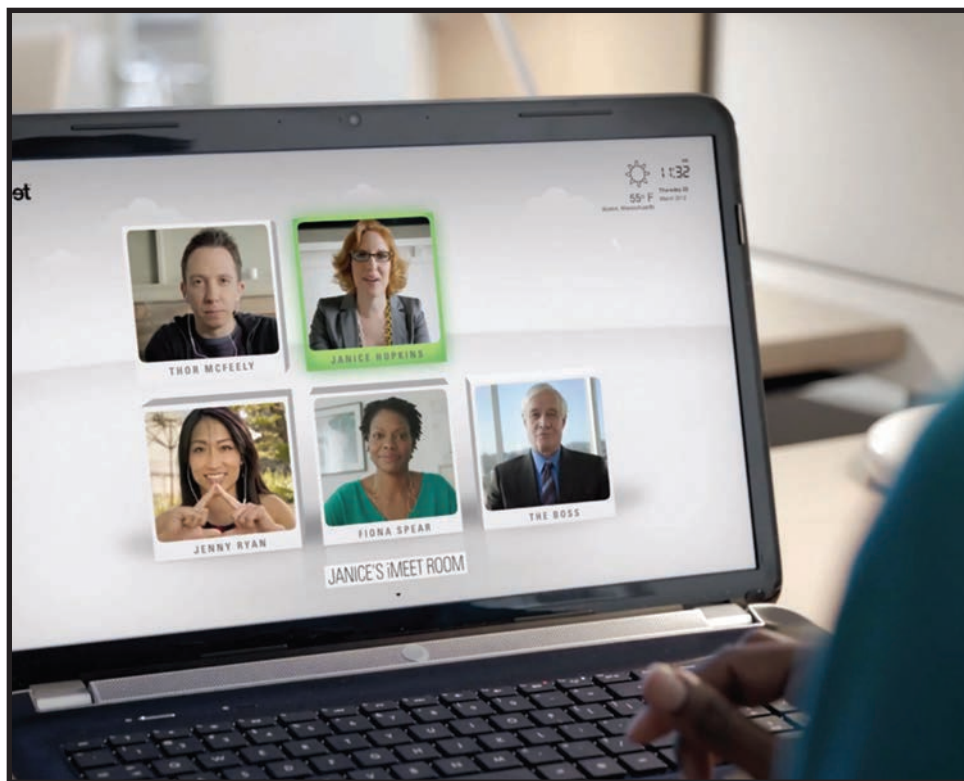
Keep the cameras on. Expect a 200 percent-plus improvement in the effectiveness of online meetings if everyone has their cameras on, turning an audio call into a video conference. This keeps people engaged because they know what they're doing is visible to everyone else. These

responses. The same can be done with chat questions.

- **Presenters.** Make everyone a presenter — even if you simply ask them to read a slide to the group.

- **Breakouts.** A breakout workshop allows more participation, because people break into smaller groups to do work. Several of the major online meeting platforms, including Zoom and Google Hangouts, now offer breakouts.

Try to give everyone a task. It's possible for one person to present content, facilitate questions, ensure the meeting stays on time and take notes, but why? Usually there are others who can take on some of these responsibilities. Seek to distribute the roles of facilitator (responsible for running the agenda), presenter (responsible for sharing specific units of content), timekeeper (watches the clock and alerts facilitators and presenters how to adjust their speed and content), and the notetaker (documents the



days, most of your participants will have sufficient bandwidth, and nearly all computers have cameras, so any barriers are largely matters of habit.

Be strategic about sequencing of activities and announcements. The first item on your meeting agenda should be a restatement of the purpose of the meeting. After that, strategize on the sequence of your activities. For example:

- If there are any "elephant in the room" topics, deal with those early or they will be a distraction.

- If you have some sort of fun or exciting announcement, you may want to hold it for the end, letting the participants know that it is coming but keeping the outcome a surprise to create suspense.

- If an agenda item may be intense or create some heated discussion, put it in the middle — get people warmed up and feeling productive first, then hit them with the challenging topic.

Find creative ways to keep people engaged. For example:

- **Polls.** Many online meeting platforms have the ability to issue multiple choice polls and then show a graph of participant

meeting) among the participants.

Gear up with a good headset. If you will be participating in or leading online meetings with any regularity, it is highly recommended that you purchase a headset that you plug into your device's "aux" port. A good headset will make your voice sound both clearer and richer and will eliminate more of the background noise. Furthermore, if you are using a laptop and plan to type at all during the meeting (for example to take notes), microphones embedded into laptops amplify typing noise, and it can be distracting to those on the call (and make it sound like you are multitasking even if you aren't). This problem is largely eliminated with a headset.

Keep your background visually clean and professional. Pay attention to what is behind you in the shot. Ensure the background is neat and professional. Alternatively, some tools such as Skype for Business will blur the background or allow you to automatically insert a substitute background, hiding the environment around you. Also, avoid very bright areas of the background, such as a window on a sunny day, as this may put you into shadow.

Dress professionally. You should consider dressing as you would if you were meeting in person. Cultures and situations vary, but remember that you will be judged by others based on your attire and grooming. Jeans and a sweatshirt might be fine for a meeting of your direct reports, but for an executive call, Tiersky suggests dressing in office attire — whatever that means in your industry.

Take care not to accidentally share sensitive documents (or a messy desktop). "If you are going to be sharing your screen, close extra open applications, confidential documents, email or other material you would not want to be accidentally seen," said Tiersky.

Sharpen your presenting skills. Here are a few to remember:

- **Use a story.** People tend to snooze when people start talking in bullet points, so try to find a way to make your content into a story.

- **Keep it brief.** Look to the meeting outcomes to determine what the audience really needs to know and present only that.

- **Vary your tone.** Change up your pitch, rhythm and volume. It will make your presentation more interesting to listen to.

- **Use body language.** This can help you tell your story.

Record your meetings. One highly valuable capability of web conferencing platforms is their ability to automatically record meetings for playback later. This is useful for participants who may have to miss the meeting or for project managers who want to be sure they have correctly captured all the action items and want to be able to replay.

Use "chat" to help facilitate discussion. The "chat" function on your online meeting platform can serve as a queuing system when people need to speak. Ask people to type "I have a question" and wait to be recognized by the facilitator. This allows the facilitator to see how many people wish to comment (as can everyone).

Wrap things up with a polished completion. Leave time in your agenda for at least a two-minute "ending" to the online meeting. As part of the ending, remind everyone what the objectives of the meeting are and measure progress against the objectives. If the team fell short, indicate what the plan is to address the remainder. Thank the participants and especially anyone who presented or made a particularly big contribution and ask the rest of the group to thank them as well. Applause is perfectly appropriate.

"Thanks to the coronavirus, the concept of 'business as usual' has gone out the window for most organizations," said Tiersky. "But this is a great time to learn to hold better virtual meetings, which will ultimately strengthen your organization in the long run and prepare it for the future."

In addition to being an author, Tiersky is a successful entrepreneur and was named one of tech research firm IDG's "10 Digital Transformation Influencers to Follow Today." He is the founder of The Digital Transformation Agency and Innovation Loft, where he works with numerous clients to create online workshops, seminars, conferences and other types of collaborative experiences.



Comcast Business goes beyond with the extraordinary speed, reliability and security your business needs.

All from one provider.

The power of a **Gig-speed network**.
Reliability of **4G LTE Internet backup**.
Protection of **cybersecurity** for all devices on your network.

Switch today to give your business powerful solutions.

Call **1-800-501-6000**
or visit **ComcastBusiness.com**

COMCAST
BUSINESS

BEYOND FAST

CALENDAR

from page 11

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 employer-souncil.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 8, 8-11 a.m.

Professional Development Workshop, a Salt Lake Chamber event. Sara Jones, president of InclusionPro, will discuss “The Language of Inclusive Leadership.” Location is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$75 for members, \$99 for non-members. Details are at slchamber.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 members 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 employer-souncil.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 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/frontlineleader.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 non-members. 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, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event. Location is Residence Inn by Marriott, 171 E. 5300 S., Murray. Free with pre-registration. Details are at murraychamber.org.

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 non-members. 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 21, 5-7 p.m.

Business After Hours, a Salt

Lake Chamber event. Location is Squatters Pub, 147 W. Broadway, Salt Lake City. Cost is \$7 for members through May 14, \$10 for members thereafter, \$15 for non-members. Details are at slchamber.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 non-members. 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 employer-souncil.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 employer-souncil.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 non-members, \$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

see CALENDAR page 17



What We Do:

South Valley Services (SVS) provides options through counseling, case management, prevention and shelter to women, children and men who have experienced domestic violence to live life free from violence.

Making a Difference:

- 2,057 Hot Line Calls
- 1,606 Hours of Child Care
- 1,647 Hours of Case Mgmt.
- 413 Community Outreach Events
- 1,864 Volunteer Hours
- 1,472 Hours of Crisis Therapy
- 14,702 Nights of Safe Shelter



www.svsutah.org

To donate, volunteer, or if you need help, call 801-255-1095.



HAWAII IS WAITING

Exclusive rates for Utahns at AlohaUtah.com



KOLOA LANDING
RESORT AT POIPU

(808) 240 6600 | koloalandingresort.com

Opinion

Creativity and compassion continue as part of the coronavirus battle

It's easy to feel depressed and scared these days. News about the impact and death toll of the new coronavirus, COVID-19, is constant. Government responses have been chaotic, ranging from near indifference to suddenly shutting down the economy, with politicians offering to pay for everything.

Yet we shouldn't lose sight of the exceptional vitality that the private sector is demonstrating during this mess. It will make a difference, so cheer up!

After what can only be described as a multilevel government failure that resulted in the United States having practically no coronavirus tests available for weeks after the onset of the pandemic, the private sector ramped up its production so much that we were testing more than 65,000 people *every day* by last week and this number is growing. The tests are a crucial component of making it through this crisis, and they'll become even more accurate and deliver results faster as innovators do what they do best when they're unhindered by silly or contradictory government regulations.

Singapore's Veredus Laboratories, for example, said it will soon release "Lab-on-Chip" kits to test patients for three

kinds of coronavirus within two hours. Four American startups had also launched at-home tests for COVID-19, until the Food and Drug Administration unwisely demanded they stop issuing or testing kits.

There are many other remarkable developments. For instance, only a few weeks after the beginning of this outbreak in the United States, many pharmaceutical firms worked at lightning speed to develop a vaccine. Two weeks ago, the first doses of an experimental COVID-19 vaccine were administered to a group of volunteers. Many companies are hard at work trying to come up with a cure. Whether it's testing old medications to figure out if they can mitigate the virus' effects or developing new drugs, the private sector is going full speed ahead to help.

Americans, especially healthcare professionals, need face masks. Companies nationwide are shifting resources to produce more masks. The firm 3M, for instance, announced that it "ramped up to maximum production levels of N95 respirators and doubled our global output to a rate of more than 1.1 billion per year, or nearly 100 million per month." 3M chairman and CEO Mike Roman added that "more than 500,000 respirators are on the way from our

South Dakota plant to two of the more critically impacted areas, New York and Seattle, with arrivals expected starting tomorrow. We are also ready to expedite additional shipments across the country."

What about companies that weren't in the face mask business? A group of American apparel and textile companies like Fruit of the Loom and Hanesbrands came together almost overnight to create a medical face mask supply chain to help hospitals, healthcare workers and citizens battling the virus's spread. Efforts like this abound.

It gets even better. Researchers trying to understand where best to send supplies or how to mitigate outbreaks are now being helped by Facebook's disease prevention maps that display population density, demographics and travel patterns. As George Mason University's Tyler Cowen also explains for Bloomberg, "Skype and Zoom sessions will replace many a class, and the textbook companies are stepping forward with electronic portals that present classroom materials, interactive exercises and grade student answers."

Creativity and selflessness are on display everywhere. In Canada, an anesthetist managed to turn one life-saving ventilator into nine. In Italy, a company used its 3D printer to manufacture much-needed

ventilator valves to be used in that country's overwhelmed hospitals. These entrepreneurs then created another life-saving device. As they explain in *The New York Times*, they modified "a snorkeling mask already on the market to create a ventilation-assisted mask for hospitals in need of additional equipment, which was successful when the hospital tested it on a patient in need."

And where I live in Virginia, a couple has been 3D-printing shields to protect N95 masks. *The Washingtonian* reports, "For each request received, the Filkos are covering shipping costs and sending four free masks to doctors, nurses and other healthcare workers."

Companies are indeed stepping up to help those in need. Burger King is giving out two free kids' meals to everyone who orders food through their app. U-Haul is providing one month of free storage for students displaced from their universities by the virus.

So, during these depressing times, don't underestimate human ingenuity. Just keep your eyes open and prepare to be amazed.

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

COPYRIGHT 2020 CREATORS.COM



VERONIQUE
de RUGY

Democrats show true colors trying to load up the stimulus package

Editor's note: Marc Thiessen wrote this column just prior to the passage of the Coronavirus Aid, Relief and Economic Security Act. The final legislation eliminated many of the provisions included by Democrats but still contained billions of dollars in spending unrelated to the economic effects of COVID-19.

For the first time in history, the U.S. government is intentionally putting the American economy into a recession — requiring businesses to stop operating and workers to stay home, to stop the spread of the deadly novel coronavirus. This has never been done before, and the stakes are incredibly high.

If we act quickly to keep businesses afloat and workers employed, there is a strong chance we can create a "V-shaped" recession — a steep, rapid decline, followed by an equally steep, rapid recovery once the danger from the virus has been mitigated. But if we delay, and millions of businesses go under, we may enter not just a recession but a full-fledged depression.

But at this critical moment, when Americans needed their leaders in Congress to rise above their differences and work together to save the country, Democrats decided to take the American economy hostage by blocking a \$2 trillion bipartisan emergency relief bill.

Only a few days ago, Senate Minority Leader Charles E. Schumer (D-N.Y.) was

expressing his "delight and surprise" at the bipartisan cooperation in crafting the bill. He was right. Conservatives who abhor government intervention in the economy came together with Democrats to support the largest intervention in U.S. history. They agreed to provide direct cash payments to Americans of up to \$2,400 per couple and \$500 per child.

They embraced a bipartisan plan by Sens. Ben Cardin (D-Md.), Marco Rubio (R-Fla.) and Susan Collins (R-Maine) to provide more than \$350 billion to small- and medium-sized businesses to cover payroll and rent, via loans that would be forgiven if the businesses don't lay off workers. They backed a \$250 billion expansion of unemployment

insurance — which includes \$600 a week more than a state normally pays each person — advocated by Democrats. They created a \$500 billion "Exchange Stabilization Fund" — including \$425 billion in loans and loan guarantees to be administered by the Federal Reserve — for businesses, states or municipalities hit hardest by the economic lockdown, money the Fed could leverage to inject as much as \$4 trillion of liquidity into our struggling economy. And they agreed with Democrats to prohibit stock buybacks by any company that receives loans.

The Senate appeared ready to pass this vital legislation Sunday (March 22) — until suddenly Democrats balked.

They attacked the stabilization program as a "slush fund" and started to issue demands that the relief bill include a host of left-wing priorities that had nothing to do with the coronavirus. Rep. James E. Clyburn (D-S.C.), the House minority whip, told fellow Democrats in a conference call over the weekend that the relief bill was "a tremendous opportunity to restructure things to fit our vision."

House Speaker Nancy Pelosi (D-Calif.) introduced competing legisla-

tion that included elements of Democrats' Green New Deal, including a requirement that airlines fully offset their carbon emissions and list their greenhouse gas emissions from every flight. It includes a requirement that any company receiving loans must report on pay equity and corporate board diversity and adds other extraneous items such as guaranteed collective



MARC
THIESSEN

see THIESSEN page 18



TOURISM

from page 1

And the outlook in the Salt Lake County area also is grim. A business impact survey by Entrata Insights for Visit Salt Lake shows that 69 percent of the surveyed Salt Lake tourism businesses are facing declining gross business revenues of 75 percent or more in the next 30 days, 67 percent are considering layoffs in next 30 days, and 50 percent expect to run out of cash in next 60 days. Only 12 percent of Salt Lake tourism businesses can sustain their business operations for five months or more, the results show.

"It's a sobering report," said Derek Miller, president and CEO of the Salt Lake Chamber and chairman of the Utah Economic Response Task Force.

"I'm in conversations every day with longtime guides and outfitters, hoteliers and restaurateurs who are facing the question of whether they will make it another day," Varela said.

For example, one tour bus operator has only five of his 107 buses in use, she said. The Utah Office of Tourism website describes the situation as "difficult and surreal days for our industry and for the world."

The tourism office has responded to the virus, in part, by stopping its mass marketing efforts.

"We're not out there promoting travel right now," she said. "It wouldn't be responsible. ... But we are starting to innovate around how we will get back into market when it's the right time."

"We can't just go back to 'business as usual' because we've had such a significant drop in everything that we've got to have 'Mighty 5' type of innovation when we come back into the market, so we're working on that marketing strategy."

Among innovative approaches to the virus in the tourism industry are hotels talking to counties and hospitals to accommodate the overflow of patients, restaurants becoming resource centers for affected workers, and distilleries started to produce sanitizers.

"We're doing all that we can in every sector to try to get through this and to try to help protect public safety," Varela said.

The Entrata Insights survey March 18-25 included 140 respondent tourism businesses that have 7,800 full-time-equivalent employees and over \$1 billion in combined revenue. The survey report points out that tourism jobs are labor-intensive and cannot be replaced by telework.

The hope is that poring over the results will help guide the industry's eventual rebound.

"The results are kind of dire and it's hard to hear, but what it does do is it baselines for us to know what we need to do to bring that recovery forward and make sure we can benchmark that along the way so that we can know when we have really started [along] that road," said Kaitlin Eskelson, president and CEO of Visit Salt Lake.

"The news they gave back was sobering," said Esra Calvert, chief data advisor at Entrata, "but it also gives us concrete information to figure out how to start solving the problem. ... The more we know about exactly where the pain is, where the problems are, the better we can start to address them. ... This is the reality and the shock that we are living in from business revenue and workforce perspectives."

Varela said she hopes that federal, state and local government programs can be used to help Utah's tourism companies. "All of these tools," she said, "are necessary for so many of our businesses to actually survive over the next 60-plus days."

CALENDAR

from page 14

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.

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

UPDATES

from page 1

Chamber of Commerce event at Mimi's Café 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.

"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 has postponed its "I-9: Self-Audit Workshop," originally scheduled for April 2, to July 1, 8:30-10:30 a.m., at the council's offices in Salt Lake City.

Employers Council has postponed its "Interviewing: How to Gain a Competitive Edge" class, originally scheduled for March

26, 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.

OTHER INFORMATION

The **Utah State Tax Commission** has temporarily closed its tax counter in the tax commission building except for critical issues like cash payments for lien releases. All other needs can be accomplished via telephone or online at <https://tap.utah.gov>. Also, the Ogden and Hurricane offices are closed to the public until further notice.

Silicon Slopes is having virtual Town Halls with the community on YouTube every Monday, Wednesday and Friday at 4 p.m. to discuss needs, questions and updates regarding the COVID-19 situation in Utah.

The **Business Alliance Networking Luncheon,** a Davis Chamber of Commerce event April 21, 11:30 a.m.-1 p.m., at Boondocks Fun Center in Kaysville, has been moved online.

Employers Council has moved its April classes online (details are at employerscouncil.org). In Utah, those classes include:

- April 14, 8 a.m.-noon, "HR Management Program: Advanced HR Competencies," over Tuesdays through May 12.

- April 17, 8:30-10:30 a.m., "Reasonable Suspicion: Briefing for Managers and Supervisors."

- April 23, 8:30 a.m.-12:30 p.m., "Fair Labor Standards Act Essentials."

- April 29, 8:30 a.m.-3 p.m., "Managing the Ill or Injured Worker Under the ADA, FMLA and Workers' Compensation."

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.

see CALENDAR next column

CALENDAR

from previous column

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:"

see CALENDAR page 19

GRAHAM

from page 3

Self-Deception No. 2. “I need a little space to get everything all set.” There are those who view themselves as perfectionists. But wait a minute, it could be something else. “I don’t want to pull the trigger too soon. I would rather wait a little longer.” Some of the seemingly most competent people suffer from this self-deception.

It’s easy to set the bar so high we never get ready. If we get close, we keep raising it higher. It’s easy to convince ourselves that anything less than flawless is failure. “I need to go over the proposal one more time to be sure it’s right. I’ll have it to you by tomorrow.” As we all know, tomorrow never comes.

Self-Deception No. 3. “I’m afraid something will go wrong and I will fail.” Few of us escape the fear of failure’s grip at one time or another. Which is why there is so much advice available on how to loosen fear’s hold on us. But when it comes right down to it, trying to get over the fear of failure isn’t the point.

When I was 11, three of us hiked up to a police shooting range. The goal was to dig out the lead buried in the hillside behind the targets. Hauling our bounty home, we lit a Coleman gasoline camp stove in our garage and melted the lead in a Hills Bros. coffee can. To see what might happen, one boy poured gasoline in the can. Instantly flames shot up, along with hot, liquid lead. Although we were scared stiff, miraculously none of us was hurt.

Fear can be an effective survival technique is the point of the story. Ignore it and you can get hurt. But you can also use fear to your advantage by asking, “What could possibly happen if I move forward with this project?” Lay it all out on the table, evaluate it thoroughly, and then make your decision.

Self-Deception No. 4. “I may not meet the requirements, but I know I can do it.” As a taxi driver said about Mexico City traffic, “If you don’t try, you’ll never make it.” Such daring describes the “go get ‘em attitude” of many successful people. But the results don’t always come out that way. We can also wind up in trouble.

Perhaps this may be why Nobel Laurette Daniel Kahneman ended a Ted Talk this way: “Don’t trust yourself too much. Don’t trust in ideas and beliefs just because you can’t imagine another alternative to them. Overconfidence is really the enemy of good thinking, and I wish

that humility about our beliefs could spread.”

Self-Deception No. 5. “I’m good at what I do so I’m not worried.” I’ve wondered why Hewlett-Packard runs endless ads for its printers at near-giveaway prices. Declining printer supply sales may be the answer. As a recent *Bloomberg Businessweek* article points out, HP’s 1989 annual report stated, “New products are the lifeblood of our company.” But, as the Bloomberg reporters note, “Today, old products are arguably the lifeblood of the company.” Marketing printers results in a continuing stream of printer supply sales. Yet, the article notes, sales of supplies declined for the last three quarters. Companies, as well as individuals, can suffer from self-deception.

No one lives or works in a “Self-Delusion-Free Zone”. We are all victims of self-delusions. We’re the prisoners of our own self-serving thoughts, which can be deceptively calming and protecting us from danger. We’re eager to believe the little voice, “Everything’s going to be OK.” For example, “Others may come down with the COVID-19, but I’ll escape it.” Or, “Others may be laid off, but I’m needed.” We are suckers for selfies of our own reality.

There’s one self-deception that ties all five together, one that can get us in deep trouble, professionally and personally. It’s this: **“There’s so much we think we know that we don’t know.”** The future may well depend on admitting there are glaring gaps in our knowledge, when being tough on ourselves can make a difference.

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.

BRIDGE LOANS

from page 1

of these businesses by the end of [this] week,” Val Hale, GOED’s executive director, told the board. “And the purpose of this is really just to bridge them to where they get SBA loans and other things. Those will be coming in the near future.

“We want to get this money into their hands as soon as we can so they can use this and then hopefully also apply for SBA loans and other loans that would be coming down the road. ... We hope to help as many small businesses as we can.”

THIESSEN

from page 16

bargaining for all federal workers, a bailout for the U.S. Postal Service and requirements that all states allow early voting and same-day voter registration. With the backing of the Democrats’ presumptive nominee Joe Biden, Democrats have also demanded that any relief bill include a minimum of \$10,000 per person in forgiveness for federal student loans, despite the fact that President Trump already waived interest on those loans for 60 days starting March 13 and gave student borrowers the option to request a 60-day forbearance on repayments.

Little or none of this is likely to become law. At this writing, Senate leaders are reportedly close to an agreement that will include tweaks to the legislation, such as a few extra weeks of enhanced unemployment payments, more money for hospitals, and tighter controls and oversight on the Exchange Stabilization Fund. But if those had been the extent of the Democrats’ demands, a deal could have been worked out Sunday night. The relief bill would already be signed into law, banks would already be extending lifesaving loans to keep businesses afloat, and relief payments to struggling families would already be in the works.

Instead, Democrats needlessly delayed the delivery of this emergency aid while American workers were losing their jobs and businesses teetered on the brink of bankruptcy. Americans will not forget that, at a critical juncture, Democrats tried to use the coronavirus pandemic as leverage to ram through a laundry list of left-wing agenda items. It will go down as one of the most shameful displays of partisanship in American history.

Follow Marc A. Thiessen on Twitter, [@marcthiessen](https://twitter.com/marc Thiessen).

The loans will be zero interest for up to five years, with the first repayment not due for the first year. At least one-fourth of the loans will go to businesses in rural Utah.

Applicant companies must be viable and have been established and licensed by Jan. 1. Applying is not a guarantee of funding. Preference for funding will be given based on specific criteria available online but will include companies with an effect on supply chains, those that have a multiplier effect on other industries and those with high-paying jobs.

Eligible loan uses include working capital to support payroll expenses, rent, mortgage pay-

EARNINGS

from page 4

basis. The bank now has determined to categorize these loans as impaired loans and classified these loans as troubled debt restructurings (TDRs). While calculating the impairment amount, the bank also determined that 13 Medallion loans already classified as TDRs should be treated similarly.

The net effect of these adjustments was an additional \$3.4 million provision for credit losses for the periods ended Dec. 31 and an increase in the total TDR amount of \$24.1 million.

The revised figures have the bank reporting net income of \$6.7 million for the fourth quarter ended Dec. 31. That compares with \$2.4 million for the same quarter a year earlier.

Net interest income was \$27.7 million, compared to \$24.4 million in the prior-year period. Provision for loan losses was \$9.8 million, compared to \$11.2 million in 2018. Total assets were \$1.2 billion as of Dec. 31.

For the full year 2019, the bank reported net income of \$20.4 million, up from \$5.7 million in 2018. Net interest income was \$104.2 million, compared to \$98.2 million in the prior year, driven by loan growth in the consumer loan portfolios.

Medallion Bank is an industrial bank that specializes in providing consumer loans for the purchase of recreational vehicles, boat, and home improvements. It is a wholly owned subsidiary of Medallion Financial Corp., a finance company that originates and services loans in various industries.

“The bank had a productive fourth quarter. ... This was the bank’s second straight quarter of strong net income, which helped to produce a 1.85 percent

return on average assets for the year,” Donald Poulton, president and CEO, said in announcing the results.

“Our results reflect consistent performance from our recreation and home improvement lending segments as we continue to liquidate the remaining Medallion loan portfolio. With more than \$227 million of equity, we are positioned for prudent asset growth.”

Co-Diagnostics

Co-Diagnostics Inc., based in Salt Lake City, reported a net loss of \$6.2 million, or 36 cents per share, for the full year 2019. That compares with a loss of \$6.3 million, or 50 cents per share, for 2018.

Sales in 2019 totaled \$214,974, up from \$39,911 in 2018.

Co-Diagnostics is a molecular diagnostics company with a platform for the development of molecular diagnostic tests.

“Our milestones, steady growth, strengthened strategic relationships, and expanded product pipeline during 2019 have established a solid foundation from which Co-Diagnostics can pursue its commitment to providing the highest quality molecular diagnostic solutions on a global scale,” Dwight Egan, CEO, said in announcing the results.

“Recent events have dramatically changed our trajectory and outlook as we leverage our skill set in the field of infectious disease diagnostics, and we find ourselves in a position to have a significant positive impact on the COVID-19 pandemic. The work we have performed to bring a sorely needed test to market, first as a CE-marked IVD to countries across the world and now to the United States, speaks to our commitment to providing diagnostic tools that have the potential to save lives by providing accurate diagnoses — the first step in ensuring accurate treatment.”

will review applications weekly, with subsequent review and approval by the GOED board.

GOED is repurposing Industrial Assistance Fund money for the bridge loan program and Utah Department of Workforce Services has also contributed \$500,000 to the program. GOED is hoping to secure additional funding from the Utah Legislature and/or the federal government. About \$2.3 million in Technology Commercialization and Innovation Program (TCIP) funds might be available but would require legislative approval.

Details about the bridge loan program are at coronavirus.utah.gov.

A committee chaired by Hale



Brandon Wixom
Licensed Commercial & Residential Broker
801.864.2626 • bwixom@gmail.com



Revolutionizing Real Estate!

No matter what you are looking for, I can help you find it!

Why Brandon?

- Real-time notification of new listings and price changes.
- One-stop-shop access to ALL agent listings on one convenient website.
- Online access to large photos, home tours and maps that include Google® Street View.
- Prompt service and support to help you find that "just right" property.



Start your search today at: SoldByWixom.com

CLASSIFIED

CAREERS

QA ENGINEER III

Varex Imaging Corp. Opening for **QA Engineer III** in Salt Lake City, UT. Develop, evaluate, revise, and apply technical quality assurance protocols. Apply: mail resume to Brittney Walje at 1678 S. Pioneer Road, Salt Lake City, UT 84104 - Job # 11941.44.6.

CALENDAR

from page 17

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 employer-scouncil.org.

July 1, 8:30-10:30 a.m.

"I-9: Self-Audit Workshop," an Employers Council event rescheduled from April 2. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$99. Details are at employer-scouncil.org.

VOLUNTEERS



You can make a difference!

Join a volunteer team to rebuild homes for families devastated by the California wildfires.

2020 DATES

January 19-26

March 8-15

May 3-10

July 12-19

September 20-27

November 8-15

Our one-week teams deploy to Redding, California to repair homes for the elderly, disabled, uninsured, and low-income families who cannot recover on their own. We need volunteers of all skill levels, with a preference for roofers, framers and those with finish carpentry experience. \$175 team fee.

Contact Brett for more info: bschwemmer@irteams.org



How much should you pay for checking?

Zero, Zip, Zilch, Nada, Nothing, Ever.

FREE BUSINESS CHECKING is the ideal account for businesses, like yours, that average fewer than 100 transactions per month. Need to deposit cash? No problem – we won't charge you for coin and currency deposits.

- Unlimited deposits and Visa debit card transaction
- 100 ACH debits and checks per month
- No minimum balance requirement
- Free internet and Mobile Banking
- FDIC-insured to the legal maximum for peace of mind



Let us help you switch your business accounts today!

801.308.2265

firstutahbank.com/businesschecking