

OF NOTE



The boss won't listen to me

Sixty-seven percent of workers believe leaders do not want new ideas, according to research undertaken by the University of Northern Colorado's Social Research Lab. Fifty-six percent withhold ideas out of concern they won't get credit, 49 percent say they're not regularly asked for ideas, 40 percent don't feel confident sharing ideas and 50 percent believe their ideas won't be taken seriously.

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Crisis leadership as important as making physical adjustments

Brice Wallace

The Enterprise

As the impacts of COVID-19 became apparent to business leaders, many had to scramble to address their practical aspects: setting up remote work for employees, meeting state guidelines on social distancing, figuring out how to safely accommodate customers.

But, just as importantly, they also had to tackle some intangibles, including altering their leadership style to fit the situation.

"I'm not going to lie and not admit that initially we felt that immediate rush of fear and concern," Shauna Smith, president and

co-founder of Four Foods Group, said during the ACG Utah "Leading Through Crisis" webinar series.

Smith said she admitted to her team she was concerned and had never seen anything like the virus, but reassured them "we will get through this together."

"I know that where there is a high amount of fear, there's also a need for a high amount of courage, and that courage is not necessarily not having any fear at all but it's being willing to face it. So the team and I set our own concerns and fears aside and kept showing up," she said.

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Participants in a Silicon Slopes webinar about businesspeople's mental health during the COVID-19 pandemic are shown in this composite from webinar screenshots: (from left) Mark Jaggi, partner at Advanced CFO; Dr. Megan Call, psychologist at the Resiliency Center at University of Utah Health; Page Checketts, founder and executive director of the Utah Childcare Cooperative; and Johnny Hanna, CEO of Homie.

Not enough to worry about? Add people's mental health to mix

Brice Wallace

The Enterprise

Business owners and executives who fret about the success of their companies have had a new layer of pressure in recent weeks. While focused on the financial health of their companies, many are trying to cope with their own mental health and that of their employees.

That topic was the focus of a recent Silicon Slopes webinar. The current stress is universal, according to Mark Jaggi, partner at Advanced CFO. People who are still working may be feeling shame, fear or survivor's guilt as they realize other peo-

ple are now unemployed. People are unsure where their next job will come from or if their government-supplied funding will last.

"The amount of vulnerability and uncertainty right now is at an all-time high," Jaggi said. "It's not been seen in my lifetime, for sure. ... Those are the things I think most people are dealing with. It's certainly what I've dealt with."

Johnny Hanna, CEO of Homie, said he has called people — and fielded calls — to get advice about navigating the current situation. Shame and fear were common

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COVID-19 Updates

Cancellations and postponements

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

CANCELLATIONS

June 17, 8-10 a.m.

M.A.C.H. Speed Networking, a Murray Area Chamber of Commerce event at Urban Arts Gallery in Salt Lake City.

June 25, 7 p.m.

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

POSTPONEMENTS

Utah Economic & Energy Summit is scheduled for Oct. 26, 8 a.m.-5 p.m. It is presented by the Utah Governor's Office of Energy Development, Governor's Office of Economic Development, World Trade Center Utah and the Salt Lake Chamber. The 14th Annual Utah Economic Summit was originally scheduled for June 18. The Ninth Annual Governor's Energy Summit was originally scheduled for May 18, then postponed until Oct. 21. Activities include morning and lunchtime plenary sessions, awards presentations, and morning and afternoon breakout sessions in three tracks: economic development, energy and global trade. Event also will highlight Gov. Gary Herbert's economic and energy accomplishments since 2009. Location is Grand America Hotel, 555 S. Main St., Salt Lake City. Early-bird virtual admission is \$79. Early-bird registration is \$155. Details are at <https://utaheconomicsummit.com/>.

"Pillar of the Valley" Gala, a Utah Valley Chamber event, originally scheduled for March 24, has been rescheduled for July 22, 7-9:30 p.m., at the Utah Valley Convention Center, 200 W. Center St., Provo. Details are at thechamber.org.

Business After Hours, a Salt Lake Chamber event, originally scheduled for March 19 at the Utah Museum of Contemporary Art, 20 S. West Temple, Salt Lake City, has been rescheduled for Sept. 17, 5-7 p.m. Cost is \$7 for members before Sept. 11, \$10 for members the week of the event, \$15 for nonmembers. Details are at slchamber.com.

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

New bill gives businesses flexibility with use & repayment of PPP loans

Congress has passed and Pres. Trump has signed legislation giving small-business owners who received loans through the Paycheck Protection Program more flexibility and time to use COVID-relief loan money. Nearly 48,000 businesses in Utah received \$5.2 billion in loans through the program.

Paycheck Protection Program Flexibility Act is designed to take the pressure off of borrowers in the use and repayment of funds received through the program, which gives forgivable loans to small businesses to keep people on payrolls.

Initially, Paycheck Protection loans would only be forgiven if a business spent 75 percent of the loan money on payroll. The new bill lowers that threshold to 60 percent. Businesses will also have more time to spend the money — six months instead of two.

Without the new bill, the first businesses to receive Paycheck Protection loans would have to start paying them back this week. The legislation also defers payroll taxes for businesses getting the loans, and it gives them more time to repay any part of a loan that isn't forgiven.

SNAP recipients receive extension of maximum allotment benefits

The Utah Department of Workforce Services will extend the issuance of additional Supplemental Nutrition Assistance Program (SNAP) benefits up to the maximum allotment based on household size through June. The Families First Coronavirus Response Act program was previously available to eligible Utahns in April and May.

"Throughout this pandemic, there are many Utah families continuing to feel additional financial burdens from loss of employment or reduced hours," said Jon Pierpont, executive director of Workforce Services. "By extending this federal program and the available benefits for those eligible, we hope to help ease the burden of access to food for some of Utah's most vulnerable families and individuals."

Utah's eligibility for this program requires a state of emergency declaration from the governor. With the expansion of that declaration through June, Workforce Services applied for and received an extension waiver from the USDA Food and Nutrition Services to provide these additional funds to eligible SNAP recipients. Eligibility for SNAP benefits has not changed. Individuals in need of food assistance can apply online at jobs.utah.gov/mycase.

The first supplemental payments for the month of June will be issued on June 28. Customers not already issued June supplements will receive the supplement July 29. Recipients who already receive the maximum allotment will not receive additional SNAP benefits.

State's mailing bureau sending masks for 'A Mask for Every Utahn' project

In response to the coronavirus pandemic, State Mail & Distribution Services (SMDS), which is an agency of the Utah Division of Purchasing and General Services, has joined forces with the Utah Manufacturers Association to mail face masks to Utah residents as part of the "A Mask for Every Utahn" project.

"I am proud to be a part of a significant project that has the potential to benefit many residents of Utah," said Andy Wright, program manager at State Mail & Distribution Services.

State mail employees, state of Utah volunteers, members of the Utah National Guard, missionaries from The Church of Jesus Christ of Latter-day Saints and employees of Elwood Staffing are donating their time to fulfill requests from Utah citizens for masks.

By June 2, the mask program had received 238,660 orders for over a million masks. The program has mailed or is ready to mail 570,000 masks.

SMDS is providing mail preparation and distribution services to state agencies, cities and special service districts between Ogden and Spanish Fork. Fulfillment services for the program include intelligent inserting, automated inserting, folding, tabbing, address printing, presorting and mail design.

Masks are also being distributed to first responders through the state's emergency management offices.

"It has been a great opportunity to help the people of Utah through a difficult time," said Scott Sutherland, general services manager at SMDS.

PPP loan approvals equal 30 years of regular annual SBA loans in Utah

If you think Payroll Protection Program (PPP) loans to small businesses in Utah have made a significant impact, you're right.

The U.S. Small Business Administration Utah District Office has announced that by the end of May, nearly 48,000 PPP loans had been approved totaling almost \$5.2 billion flowing into the hands of Utah small businesses.

"This volume of loan approvals equates to approximately 30 years of annual loan approvals Utah made in less than three months, according to data from SBA's Frequently Requested FOIA (Freedom of Information Act) Site," said Utah District director Marla Trollan. "If we conservatively estimate that each business has five employees, that figure translates to 239,675 jobs potentially saved. That's more than the population of Salt Lake City."

To date, the average PPP loan size is \$108,000, which is below the average loan size of the Utah District Office's 7(a) loan program in fiscal year 2019 of \$424,628. "This is significant because it means more and smaller businesses are receiving assistance now," Trollan said.

Higher education institutions join in ProjectProtect to sew 5M masks

During May, all of Utah's institutions of higher education joined other nonprofits and charitable organizations in addressing the national shortage of personal protective equipment. Through these efforts, ProjectProtect reached its goal to produce 5 million medical-grade masks to protect frontline healthcare workers during the COVID-19 pandemic.

The effort was led by Latter-day Saint Charities, University of Utah Health and Intermountain Healthcare. More than 50,000 volunteers participated in the project over a five-week period. A number of other nonprofit organizations and corporations donated to the effort, including the Tony Finau Foundation, doTerra Healing Hands Foundation, Intermountain Foundation, University Hospital Foundation, Stitching Hearts Worldwide, the Utah Area Presidency of The Church of Jesus Christ of Latter-day Saints and the church's Relief Society, Beehive Clothing, Deseret Industries, Deseret Transportation, JustServe and Dominion Energy.

Of the 5 million masks sewn, 300,000 masks were donated to the state of Utah for public use and 200,000 masks were donated to Latter-day Saint Charities for use for vulnerable populations.

"We are deeply grateful to our higher education institutions, community organizations and the many other volunteers who helped to produce 5 million masks which will help protect our frontline medical workers during the COVID-19 pandemic," said Dave R. Woolstenhulme, interim commissioner of higher education. "Our institutions saw a need and stepped up to assist. I want our frontline healthcare workers to know that we are here for them and we thank them."

Universities, colleges and technical colleges in Utah added a dimension to the project through the "Sew Your True Colors" campaign. Higher Education leaders asked their campus communities to sew masks using thread in the color of their institution so that frontline caregivers

will know that Utah's higher education community supports them when they use the masks.

Some people confused, throwing stimulus debit cards in the trash

There are three methods that the IRS has used to distribute economic impact payments, commonly referred to as stimulus checks, mandated by Congress through the Coronavirus Aid, Relief and Economic Security (CARES) Act. Most either had funds directly deposited in their bank account while others got a paper check from the IRS, which came in clearly identifiable envelopes showing they were from the U.S. Department of the Treasury. The third method has had some hiccups as it was the most recent to roll out.

The IRS has begun making some disbursements via prepaid debit cards, a method some people did not understand. Called Economic Impact Payment (EIP) Cards, they have been sent in plain, white envelopes, apparently causing confusion among Americans as to whether these cards were really from the government or if they were a scam. As a result, people have been treating the mailings as junk mail and throwing them away.

The debit cards are expected to be sent to nearly 4 million Americans so far. Individuals who don't have banking information on file with the IRS from 2018 or 2019 will be mailed these cards.

Those who thought the plain envelopes weren't legitimate — or didn't realize that they were holding their economic impact payments — aren't out in the cold. According to the EIP Card website, individuals with a discarded or destroyed card can receive one free reissued card. To order a new card, the website says to call the customer service number immediately (1-800-240-8100) and select the "lost/stolen" option. The original EIP Card will be deactivated and a replacement card will be sent.



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Shaw buys Emery Co. solar project

D.E. Shaw Renewable Investments (DESRI) of New York City has acquired the Hunter Solar project in Emery County from power marketing and development company Community Energy of Radnor, Pennsylvania. DESRI also said it has closed on financing and a tax equity commitment for the project.

Hunter Solar is a 100-megawatt project that has a long-term power purchase agreement with PacifiCorp and will provide Facebook's data centers, including the one under construction in Eagle Mountain, with the renewable energy certificates from the new solar power. Financing for the project was provided by a syndicate of lenders led by investment bank

HSBC and the Canadian Imperial Bank of Commerce, while Wells Fargo provided a commitment for tax equity financing.

Swinerton Renewable Energy, a division of San Francisco's Swinerton Builders, is constructing the project and will provide operations and maintenance services following its commercial operations date.

"DESRI is very pleased to close its fifth transaction with Community Energy," said Bryan Martin, executive chairman of DESRI. "We are very excited to be able to work with Community Energy, Facebook and PacifiCorp to expand our solar presence in Utah."

"Community Energy is in-

spired by the partnership and leadership of DESRI, Facebook, PacifiCorp and Emery County in making the Hunter project a reality," said Emily Burks, executive vice president and general counsel of Community Energy. "This project illustrates the strong commitment that DESRI, Facebook and PacifiCorp have to bringing cost-effective, renewable energy to the Utah grid. The Hunter project takes us all one step closer to bringing America towards a carbon-free energy future."

The Hunter project has begun construction and is expected to employ over 300 people during construction and create significant tax revenue to Emery County over the project life.

Mortensen to succeed retiring van der Have at Ascent C.U.

Brock R. Mortensen has been named to succeed Vickie van der Have as president and CEO of Ascent Credit Union in Ogden. July 1 has been announced as the effective date for the transition.

Mortensen moves into his new job from his position as executive vice president of the credit union which was formerly known as Weber State Credit Union.

Van der Have's credit union career spans 43 years, 17 of which as the CEO, where she guided the institution's growth in in the Weber, Davis, Morgan and Box Elder communities. During van der Have's tenure, Ascent Credit Union has grown from \$53 million in assets to its current \$142 million asset size. She was instrumental in the credit union's conversion to a state-of-the-art operating system that still serves members' needs today. She also recognized the need for early adoption of mobile and online technologies to serve as financial channels for members, a release from the credit union's board of directors said.

The Ogden native is an alumnus of Weber State University and received her Bachelors and MBA in finance and marketing from Westminster Col-

lege in Salt Lake City. She has served on a number of boards over the years, including the Credit Union Executives Society, the Northern Utah Chapter of the American Red Cross and the Ogden School Foundation.

"Vickie has been a tremendous leader for our credit union and has had a powerful influence on the financial services industry in our area. We are grateful for all she has done for the credit union and our community," said Chuck Ulrich, chairman of the board at Ascent Credit Union. "The Board gives a heartfelt thanks to Vickie for her 17 years as the credit union's CEO and wishes her the very best in retirement."

SBA Utah office releases FY 2019 annual report

The U.S. Small Business Administration Utah District Office has released its Fiscal Year 2019 Annual Report, which touts its accomplishments since June 2019.

"During FY2019, the UTDO assisted numerous small businesses by providing financial assistance, counseling and contracting programs while contributing over \$1 billion to Utah's economy," the report said.

"The strong alliances we forged together and the programs we established last year expanded the UTDO's capacity to provide critical support to small businesses during the economic and health crisis we are facing today," said SBA Utah District director Marla Trollan. "Our partnerships and collaboration have propelled Utah to a No. 1 ranking in the nation in emergency business loans awarded as a percent of eligible payroll this year. These resources in the hands of small businesses will help sustain us through this crisis and launch Utah into recovery."

Among the accomplishments for the office outlined in the report is the opening a Utah Global Trade Center in collaboration with other partners. The office also conducted dozens of rural roadshows, roundtables, listening sessions, workshops, bootcamps and more in a majority of the state's numerous rural communities.

The local office of the SBA also opened a new Women's Business Center in Cedar City, which increased vital services to the southern portion of the state.

It supported the increase of the SBA STEP Grant Program in Utah by \$200,000, money that will be administered by the World Trade Center. The office facilitated the acquisition by Utah 8(a) Program firms of a \$250 million contract with the Army Corp of Engineers and served as a pilot office to initiate a memorandum of understanding with the U.S. Postal Service.

Also listed as an accomplish-

ment was the execution of SBA Utah's first-ever strategic alliance memorandum agreements with numerous partners, including World Trade Center Utah, the Hispanic Chamber of Commerce, the St. George Chamber of Commerce and Warrior Rising.

The Utah SBA also hosted the SBA acting administrator during National Small Business Week celebrations in May 2019.

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Mercato Partners announces \$90M Savory Fund I to develop restaurant concepts

Salt Lake City-based capital investment firm Mercato Partners has announced a new fund that will invest primarily in promising new restaurant concepts. Dubbed the Savory Fund, the investment project will have an initial capitalization of \$90 million.

"This new fund of \$90 million will make investments into compelling, up-and-coming restaurant concepts by providing access to capital together with a team of experienced industry professionals to fuel growth and operations," Mercato said in a release.

To create this unique investment practice, Mercato Partners founder Greg Warnock partnered with restaurant industry veteran Andrew K. Smith, along with several members of his leadership team. Savory combines the experience of Smith and his team in developing and operating over 175 geographically diverse restaurant locations with the experience of Warnock and the Mercato Partners team in executing institutional investment strategies through various economic cycles and private equity practices, ac-

cording to the statement.

The Savory operations team of more than 50 industry veterans formerly led restaurant development at Four Foods Group, one of the fastest-growing restaurant operators in the nation. The team's experience includes expertise in real estate selection and negotiation, development and construction of each restaurant location, project and event management, talent recruiting, leadership training and development, supply chain/procurement, human resources, accounting, strategic financial planning, facilities management and sales and marketing, Warnock said.

"Thousands of restaurant brands have built winning concepts with a promising mix of culture, flavor profile and momentum; however, the creativity and courage needed to launch a new restaurant is much different from the skill set required to scale a restaurant concept to dozens of locations in multiple states," said Smith, who will be managing director of Savory. "Both capital and expertise are essential to create lasting value in the restaurant industry."

Savory's current portfolio includes restaurant concepts Mo'Bettahs, R&R BBQ and Swig.

"The restaurant industry carries an undeserved reputation among certain investors for business risk and razor-thin margins, giving rise to market inefficiency and opportunity. A differentiated brand with several profitable locations and years of consumer loyalty offers a compelling risk-return profile for investors," said Warnock. "By providing both capital and relevant expertise, we have unlocked tremendous success. Savory's limited partner investors and portfolio brand founders appreciate the Savory approach to driving incremental growth and value."

"We created Mo'Bettahs to give guests an authentic Hawaiian experience, which we were able to successfully provide through lots of hard work and deliberate culture curation over the past 10 years," said Kimo Mack, co-founder of Mo'Bettahs. "Despite that success, we had reached a plateau in our expansion efforts. We were stretched thin and being pulled away from our core strengths. The

Savory team helped us to achieve a breakthrough in performance and together we quickly grew our business to heights we simply couldn't

have reached on our own. Our partnership with Savory and its value-add team remains one of our greatest accomplishments."

CORPORATE FINANCIAL REPORTS

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

HealthEquity

HealthEquity Inc., based in Draper, reported net income of \$1.8 million, or 3 cents per share, for the first quarter ended April 30. That compares with \$41.8 million, or 65 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$190 million, up from \$87.1 million in the year-earlier quarter.

The company is a health savings account (HSA) non-bank custodian.

"The team's remarkable response to the COVID-19 pandemic has strengthened HealthEquity's culture and accelerated promised synergies," Jon Kessler, president and CEO, said in announcing the results. "During a tumultuous quarter, 17 percent year-over-year increase in new HSA openings and 33 percent adjusted EBITDA (earnings before interest, taxes, depreciation and amortization) margin show just how deeply growth and profitability are embedded in our model."

Kessler said the company believes the COVID-19 pandemic's negative effect on operating performance "will fade as businesses gradually reopen, while the unprecedented economic fallout drives HSA growth and accelerates long-term trends favoring established market leaders like HealthEquity."

Sportsman's Warehouse

Sportsman's Warehouse Holdings Inc., based in West Jordan, reported a net loss of \$1.1 million, or 3 cents per share, for the quarter ended May 2. That compares with a loss of \$5.5 million, or 13 cents per share, for the same quarter a year earlier.

Sales in the most recent quarter totaled \$246.8 million, up from \$174 million in the year-earlier quarter.

Sportsman's Warehouse is an outdoor specialty retailer.

"We are excited with our first-quarter results," Jon Barker, CEO, said in announcing the results. "I could not be more proud of the Sportsman's Warehouse team as we navigated both a global health

pandemic and surging demand in our business.

"We were fortunate to be able to safely keep the majority of our stores open for business as well as serve customers through our e-commerce platform. During the first quarter of 2020, our same-store sales were up 28.6 percent compared to the same period last year, led by a surge in demand for firearms and ammunition. We introduced many new customers to the Sportsman's Warehouse brand during the first quarter and we believe this bodes well for our long-term growth."

Barker said the company believes the COVID-19 situation "is impacting consumer behavior and motivating people to spend more time outdoors. Our products fit exceptionally well into an environment in which consumers are spending more time fishing, camping, hiking and hunting. Additionally, we believe the upcoming election cycle has the potential to continue to drive demand for our firearms and ammunition products."

Domo

Domo Inc., based in American Fork, reported a net loss of \$24.9 million, or 88 cents per share, for the first quarter ended April 30. That compares with a loss of \$35.5 million, or \$1.32 per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$48.6 million, up from \$40.8 million in the year-earlier quarter.

Domo is focused on the business cloud.

"Our company was built to deliver exactly what is needed today: real-time information packaged for easy consumption, for widespread distribution on any device, at massive scale, and available in record time," Josh James, founder and CEO, said in announcing the results.

"We are pleased we could help the governors of three states have access to the actionable data they need to manage through the current health crisis. We are now applying the same capabilities to the private sector to help them manage their employee base and help them safely get back to work with apps and solutions built on our platform to address this specific opportunity."

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Industry Briefs

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AGRICULTURE

• The 29th season of the **Downtown Farmers Market** opened June 13 at Pioneer Park, Salt Lake City. The market this year has a modified layout; health protocols; and a focus on safe, efficient purchasing to ensure access to locally produced products. Market staff has worked closely with city, county and state officials to redesign the market for optimal health safety. Farmers and makers will be positioned in a new configuration with generous spacing for vendors and customers. Arts and craft vendors, musicians and food service trucks and trailers have been eliminated for the 2020 season. The market is scheduled to continue each Saturday through Oct. 24.

ASSOCIATIONS

• **NACM Business Credit Services**, Salt Lake City, has named **April Tanner** of Kimball Equipment Co. as the chairperson of its board of directors. Other new board officers are **Kelly Passey**, Plastic Specialties, vice chairperson; and **Danny Wheeler** of Adobe Inc., treasurer. Newly elected board members are **Rebecca Mullins**, CESS LLC; **Scott Michelsen**, Kenworth Sales Co.; and **Tyler Steenblik**, Young Electric Sign Co. NACM Business Credit Services is an affiliate of the National Association of Credit Management (NACM) and is an advocate for business credit and financial management professionals.



April Tanner

COMMUNICATIONS

• **FatPipe Networks**, a Salt Lake City-based company focused

on SD-WAN (software-defined wide area networks) technology, has hired **Harish Motwani** as executive vice president of strategic business and solution sales for FatPipe Networks, India. Motwani previously was the executive vice president of Reliance Communications Ltd., India.



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CORRECTIONS

• **Management & Training Corp.**, a Centerville-based operator of federal Job Corps centers and an operator of private correctional facilities, has hired **Leann Bertsch** as senior vice president of corrections. Bertsch previously was director of the North Dakota Department of Corrections and Rehabilitation, a position she held for 15 years. She also served as commissioner of the state's Department of Labor and as assistant state's attorney.



Leann Bertsch

CORPORATE

• **Purple Innovation Inc.**, a Lehi-based comfort products manufacturer, has announced that

the underwriters of its previously announced underwritten secondary public offering have exercised in full their option to purchase an additional 1,618,405 shares of its Class A common stock from **InnoHold LLC**. Purple did not receive any proceeds from the sale. **BofA Securities** and **Oppenheimer & Co. Inc.** acted as joint book-running managers for the offering. **Raymond James**, **KeyBanc Capital Markets** and **Wedbush Securities** acted as co-managers.

ECONOMIC INDICATORS

• **Utah** is ranked No. 47 among states in a study of **support available for small businesses** during the COVID-19 pandemic, compiled by **Best Accounting Software**. It analyzed the grants, loans, tax deferral schemes and other measures such as foreclosure moratoriums. Top-ranked is California. Bottom-ranked is West Virginia. The report is available at <https://bestaccountingsoftware.com/us-small-business-support-covid/>.

ENERGY/NATURAL RESOURCES

• **sPower**, a Salt Lake City-based renewable energy independent power producer, has appointed **Michael Belikoff** as chief operating officer. He will oversee sPower's pan-renewable operating portfolio of nearly 2 gigawatts and lead sPower's engineering and construction teams as the company builds out its nearly 17-gigawatt development pipeline. Belikoff has been a leader in the renewable energy industry for more than a decade, most recently serving as executive vice president of engineering, procurement and construction and operations and maintenance (O&M) at Cypress Creek Renewables. Prior to that, he was chief operating officer at Strata Solar and vice president of global power plant engineering at First Solar. Belikoff succeeds **Randall Corey**, who announced his retirement earlier this year. Corey will remain with sPower through the end of the year to support the transition.



Michael Belikoff

• **Vivint Solar**, a Lehi-based residential solar provider in the U.S., has closed on two debt transactions totaling \$545 million in incremental lender commitments. The first is a \$245 million upsize to the company's existing multi-lender revolving warehouse facility

closed in 2019, for a total of \$570 million in aggregate commitments. The second is a \$300 million hold-co loan facility provided by the **Brookfield Infrastructure Debt Fund**, a global credit-focused platform managed by **Brookfield Asset Management Inc.** The revolving warehouse facility's margin will increase to 3.1 percent with no change to the maturity date, advance rate or other material commercial terms of the facility. The hold-co loan facility allows for additional borrowings on future contracted cash flows of \$100 million and will have an interest rate of 8 percent with a three-year maturity. When combined, the two debt facilities create an implied all-in interest rate of approximately 4.4 percent on new assets originated. **BofA Securities Inc.** acted as sole structurer and arranger for the hold-co loan.



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FINANCE

• **Red Door Capital Partners LLC**, a Salt Lake City-based independent private equity firm, has announced its first transaction with **PAY2DAY Solutions Inc.** dba **Authvia**, based in Los Angeles. Under the terms of the agreement, Red Door Capital Partners will provide a bridge loan and permanent financing of up to \$7 million to fund Authvia's current growth plan. Authvia is a technology firm offering applications and a platform that facilitates contactless, secure and fast payment acceptance via popular messaging platforms.

GOVERNMENT

• Two previously postponed events, the Utah Economic Summit and the Utah Energy Summit, have been combined for this year. The **Utah Economic & Energy Summit** will take place Oct. 26, 8 a.m.-5 p.m., at the Grand America Hotel in Salt Lake City. The 14th Annual Utah Economic Summit was originally scheduled for June 18. The Ninth Annual Governor's Energy Summit was originally

scheduled for May 18, then postponed until Oct. 21. Details about the combined event are at <https://utaheconomicsummit.com/>.

• The **Paiute Indian Tribe of Utah** will receive \$1.5 million to design and construct a public health facility in Cedar City. The new facility will house a range of tribal health services, including primary healthcare, behavioral and dentistry. The funding is part of \$18.25 million that the U.S. Department of Housing and Urban Development has awarded to tribes in the Rocky Mountain region. HUD announced nearly \$120 million in Indian Community Development Block Grant (ICDBG) awards to tribes across the U.S. The ICDBG program provides funding to use in developing American Indian and Alaska Native communities.

HOSPITALITY/FOOD SERVICE

• **Entrata**, a Salt Lake City-based destination intelligence platform company, has hired **Dave Bahlman** as global head of sales. Bahlman has more than 25 years of experience in the hospitality industry, managing restaurants, hotel sales and revenue teams. He most recently was vice president of ADARA's Tourism and Hospitality Division. He also served as deputy acting director at the Maryland Office of Tourism and director of Global DMO and supplier marketing strategy at Orbitz Worldwide.



Dave Bahlman

INVESTMENTS

• **Central Logic**, a patient orchestration and tools company based in Utah and Minnesota, has secured a majority investment from **Rubicon Technology Partners**, a private equity firm based in Boulder, Colorado, that is focused exclusively on enterprise software companies. The amount was not disclosed. The investment will be used to accelerate Central Logic's growth through product innovation, sales expansion, delivery and customer support, and the pursuit of acquisition opportunities. **Ziegler**, a national boutique investment bank, advised Central Logic on the transaction.

• **Tamarak Capital** has expanded to a multi-family office with an external round of funding from **Sam and Kacie Malouf**, founders of home fur-

see BRIEFS next page



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Industry Briefs

from previous page

nishings and sleep technology company Malouf, based near Logan. The funding amount was not disclosed. Founded in 2016, Tamarak is a venture-focused family office with a portfolio of companies in myriad growth stages and industries.

MEDIA/MARKETING

• **The Walton Group Inc.**, a Provo-based media and marketing relations firm, has gained two team members with the additions of **Hannah Swanson** and **Camilla Bennett**. Swanson is a Brigham Young University student studying public relations, and Bennett is a Utah Valley University student studying international business. Both will assist clients in their marketing and media relations needs.

NONPROFITS

• **Ruff Haven Crisis Sheltering**, a nonprofit aimed at keeping pets with people, has launched in Salt Lake City. It provides a temporary place to keep pets and people together in times of crisis and ultimately to decrease the number of pets entering the shelter system. The services are provided at 1370 S. 400 W.

REAL ESTATE

• **The Alloy at Geneva**, a 324-unit multifamily asset within the Geneva master-planned community in Vineyard, has been sold by an affiliate of **Dekel Capital** and an affiliate of **Mountain Capital Partners** to **Roundhouse** for an undisclosed amount. Built in 2015 on 15 acres, the 314,562-square-foot property is composed of 14 three- and four-story residential buildings and a clubhouse. Brock Zylstra, first vice president of **Institutional Property Advisors**, and IPA's Steve Gebing, Cliff David and Danny Shin represented the seller.

• **The Lotus Co.**, a Salt Lake City-based property development company, has announced two new residential communities that have broken ground in Ogden: **Whisperwood** and **Foxridge**. Scheduled for completion by February 2021, Whisperwood consists of 40 rental homes near the mouth of Ogden Canyon. Foxridge by Lotus consists of 26 rental homes and is expected to be completed by December. Also, **Kelcie Welch**, newly appointed director of design for Lotus, officially joined the company after

working on the design packages for both community developments on a freelance basis with KWA Interiors. She joins Lotus from JZW Architects.

• **Mountain West Commercial Real Estate** has opened an office in Utah County, and added the following broker partners: Cody Black, Shad Webb, Mary Street, Bill Street, Ben Ellsworth, Brandon Johnson, Nic Woods, Karli Black, Julie Johnson, Alexis Osmond, Gayla Bell and Pete Rossi. The office is at 1064 S. North County Blvd., fourth floor, Pleasant Grove.

RETAIL

• **Harmons Neighborhood Grocer** has awarded **Bitter's Lab**, **Salsa Queen** and **Days Fresh Produce** \$5,000 each as part of its **Local Supplier Development Grant** initiative. The annual grants program, now in its fifth year, rewards local businesses "for their exceptional dedication and effort in providing high-quality products to Harmons for its customers." A premium cocktail bitters company, Bitter's Lab provides educational courses, buying locally and creating partnerships with local nonprofits like Grand Staircase Escalante Partners and The Green Urban Lunchbox.

Salsa Queen produces fresh salsas and plays an active role in supporting local charities and contributing to the local food bank. Days Fresh Produce focuses on summer employment opportunities, purchasing supplies from local businesses and providing fresh food produced locally.

SERVICES

• **Buy Box Experts**, a Lindon company focused on brand management for Amazon sellers, has hired **Peter Kearns** as vice president of partnerships. Kearns has nine years of leadership experience in business development and client solutions at Amazon and agencies supporting Amazon brands. He also has experience at Feedvisor and 180Commerce.



Peter Kearns

TRANSPORTATION

• Aviation ground services company **TAC Air** has promoted **Christina Lang**, a Salt Lake City native who once worked at the TAC Air Fixed Base Operations in Provo, to lead its fixed base operation in

Fort Smith, Arkansas, as general manager. A six-year veteran of TAC Air, Lang will be responsible for overseeing day-to-day operations, hangar management and leasing while maintaining relationships with TAC Air



Christina Lang

customers and the Fort Smith Regional Airport. Most recently, Lang worked in Dallas, where she served three years in a systemwide role for TAC Air as manager of administrative services. Prior to that, she was customer service manager at TAC Air in Raleigh-Durham, North Carolina, and customer service representative at TAC Air in Provo.



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Economic development is the engine that drives everything

We are currently in a recession. The reasons for the recession are not important for this article but it is a fact that the recession is not a natural, market-driven variety.

There have been and will continue to be efforts to stimulate the economy and provide relief to those that need it. At best, these financial relief programs will only be helpful in the short term and fall short of actual need. This approach is not sustainable and leaves us with a massive debt to pay.

The only long-term solution is to get everyone back to work with permanent, well-paying jobs. We need to get our economy up and roaring again. In order to accomplish this, we need to think differently and act differently than we have in the past. That means ridding ourselves of old biases that hold us back.

One of the things I believe we need to think differently about is taxes. It is no longer good enough to simply be for or against taxes. It is not even enough to evaluate taxes based who benefits from the revenue. Our goal must first and foremost be the economy. It doesn't matter what you believe that people need for quality of life, without a strong economy, your priority is in jeopardy of being cut or reduced.

In other words, quality of life is directly related to the economy. The very strength of our nation is reliant on our economy.

With the power to tax comes great responsibility but, more than that, it requires trust and confidence. It is up to elected officials to rebuild that trust. However, this can't be a one-sided effort. We all need to learn more about the relationship between taxes and the economy. If you have business experience you most likely have a better understanding of that relationship than most. You may have even said, "If the government would just let the free market work and reduce tax burden then we would all be better off."

There is something almost magic that

happens when a business can create value and wealth where there was none before. Like planting a garden in what appears to be worthless dirt. With vision, faith and hard work there is soon a bountiful harvest.

There is something else about a free market that I find fascinating. Though competition of opposing interests can sometimes appear savage, if based on value, it will produce a higher quality product and promote honesty. This is the magic of a free market and why capitalism requires honesty and predictability in order to thrive. This can be demonstrated with the purchase of your favorite canned beverage. You buy the beverage, pop open the can and begin to guzzle

it down. All this without being able to see what you are drinking, let alone have proof that the content is safe and satisfying. If at any time, you can no longer have that level of blind faith and confidence in the manufacturer, you will no longer buy the product.

This is no different with government. When I say government, I am primarily speaking of taxing entities. As government, we are stewards that must make an accounting and show our value not by our standard but by the standard of God and the people we both tax and serve. Not measured by any one part but measured in total effect on all parties. One measure of this is by demand. A city, county, state or country can measure this by people and businesses that want in or out.

The difficulty here is that taxes and fees are not simple things and not one-size-fits-all. As a clear example we see the struggle our legislature has had to improve on our state tax structure.

I think most people understand the importance of economic development, not only for jobs but to help shoulder the tax

burden that residents would be left with otherwise.

Where the confusion sets in is regarding Tax Incentive Financing or TIF. The reason it can be confusing is that there are so many different varieties of TIFs. Unfortunately, those that are against TIFs tend to throw them into a one-size-fits-all thinking.

Let's first break them down into two major categories: pre-performance and post-performance. In pre-performance, a cash or equivalent value investment is made to the company up front to be paid back in any number of ways. This type often is the first to come to mind but in fact is very rare because of the high risk and usually involves special circumstances. To my knowledge Eagle Mountain City has never done this and is not likely to.

Post-performance TIFs are very different and are the tool the Eagle Mountain uses. In these cases, a business does not receive any benefit until after they fulfill their obligations. This most often is a cash investment into the community for such

things as roads, power, water, sewer, assistance to schools, and other investments in the community. If you are familiar with how impact fees work in a residential development, you will notice some similarities.

When a business does receive a tax benefit it is only after they have made an investment and after they start making money.

I often hear that these incentives are taking money away from the city, school district or whomever but nothing could be further from the truth. Through a post-performance TIF, everyone benefits. The community gets an immediate cash investment and a guaranteed growing tax base that was not there before.

Let's use the Facebook's Eagle Mountain Data Center for an example. Facebook invested over \$100 million into

the community that will get paid back to Facebook over a twenty-year period. That is like a 20-year interest-free loan that you don't have to pay back with your current income. It is only paid back as Facebook and, as a result, the city makes money with a portion of the taxes going toward paying off the loan. On top of that, Facebook has purchased computers for the school district and sponsored class programs. They have also issued substantial grants to small businesses through the chamber of commerce, among other examples of community support.

Compare this to the tax revenue brought in from the land the data center now sits on. The grand total of tax revenue brought in by that land was less than \$50 a year. I am not sure that is even enough to cover the costs to collect. Now it brings in millions of dollars per year.

So, the next time someone says that a post-performance TIF is taking money away from residents, children or anyone else, remind them of the facts. The TIF agreement created wealth where there was none before. It created a positive impact to the economy through jobs and support businesses that follow.

Eagle Mountain is geographically the largest city in Utah County and one of the largest in the state. If in 20 years it is nothing but a large bedroom community, it will be a huge burden on the county and neighboring cities in traffic alone.

If we are not preparing now for the future, the future will be plagued with difficulties and disappointment. It is as true in economic development as it is in life and planting trees. The best time for planting a tree is 20 years ago, the second-best time is today because 20 years may seem like a long time, but it comes quicker than we realize. It will come. The question is, will we be prepared?

Delayed gratification is a common theme in any discussion of success in life. This is demonstrated wonderfully in George S. Clayson's *The Richest Man in Babylon*.

If we plant our economy trees and invest for the future, we will reap the fruit of our investment and others will call us lucky and fortunate.

During this time of COVID-19, we hear a lot of talk of stimulus, which is nothing more than borrowing money that we must pay back. What if we instead invest for the future, building an economy today so that when others are paying off debt, we are collecting on our investment in economic development?

This is Eagle Mountain's plan.

Tom Westmoreland was elected mayor of Eagle Mountain in 2017 after serving on the city council for four years. He served a mission for The Church of Jesus Christ of Latter-day Saints in Indiana and attended Utah Technical College (now Utah Valley University). Prior to being elected as full-time mayor of Eagle Mountain, he worked in business development, primarily in the advertising and publishing industries. He and his wife, Rebekah, a nurse, have nine children.



Dignitaries from the state of Utah, Utah County and Eagle Mountain join Facebook officials on May 30, 2018, as the company announces plans to invest \$100 million in the city for a huge data center.



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Calendar

Calendar listings are provided as a free service to our readers. Information about upcoming events may be sent to brice@slenterprise.com. The submission deadline is one week before publication. NOTE: Because of concerns with the coronavirus, events listed here may be postponed or canceled. Check with organizers to determine if individual events are taking place.

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

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

June 16-18

FSMA-PCQI Certification Course, a Salt Lake Community College event featuring how to meet the FDA's requirements for the Preventive Controls for Human Food regulation of the Food Safety Modernization Act; and how to develop a food safety plan, analyze hazards, and identify preventive controls. Event takes place online. Cost is \$849. Details at <https://www.slcc.edu/workforce/courses/employee-development.aspx>.

June 16, 8 a.m.-4 p.m.

"Coaching for Results," part of the Salt Lake Community College Frontline Leader Workshop Series featuring information about how to apply the coaching process to ensure performance, productivity and profitability and to help people meet or exceed expectations through effective coaching relationships. Location is SLCC Westpointe Campus in Salt Lake City. Cost is \$250. Details at <https://www.slcc.edu/workforce/courses/frontline-leader.aspx>.

June 16, 9-11 a.m.

"Instagram for Business: Perfect Your Profile," a Small Business Development Center (SBDC) event that takes place online. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

June 16, 11 a.m.-12:30 p.m.

"Business Essentials: Working with Difficult Customers," a Women's Business Center of Utah event. Event takes place online. Free, but registration is required. Details are at wbcutah.org.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event taking place online via Zoom. Free. No RSVP required. Details are at davischamberofcommerce.com.

June 16, 6:30-7:30 p.m.

"Sales Growth Boot Camp: Sessions 1," a Small Business Development Center (SBDC) event. Locations is Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

June 17-18, 10-11:30 a.m.

"Employment Law for Managers," a Salt Lake Community College event. Speaker is attorney Jonathan Driggs discussing realistic scenarios and how to navigate employment law challenges created by the coronavirus pandemic. Event takes place online. Cost is \$149. Details are at <https://www.slcc.edu/workforce/courses/employee-development.aspx>.

June 17, July 1, July 8

Virtual Trade Mission to India, hosted by World Trade Center Utah and allowing participants to connect directly with business and government leaders from India on topics related to doing business or expanding a business in India. Each event begins at 8:30 a.m. June 17 event is "India Market Briefing with the U.S. Embassy in New Delhi," in partnership with U.S. Commercial Services, India. Details are at https://wtcutah.formstack.com/forms/india_market_briefing. July 1 event is "The View from India: Doing Business in India: Opportunities for Partnership and Collaboration," in partnership with World Trade Center Mumbai. Details are at https://wtcutah.formstack.com/forms/view_from_india. July 8 event is "India as a Supply Chain Partner and Alternative to China," in partnership with Dezan Shira & Associates. Details are at https://us02web.zoom.us/webinar/register/WN_lzDkaHumQiaG4fF_Zf7oPA.

June 17, 9-10 a.m.

"Women Owned Small Business Certification," a Women's Business Center of Utah event that is part of its "Coffee with Clancy" series. Speakers are Speaker Cody Neville, 8(a) program manager in SBA's Utah District office; and Clancy Stone, business advisor for the northern region for the Women's Business Center of Utah. Event takes place online. Free. Details are at wbcutah.org.

June 17, noon-1 p.m.

"Deliberate Discomfort," hosted by the Salt Lake Chamber Military Affairs Committee. Speaker is Jason Van Camp, entrepreneur and U.S. Army Ranger and Special Forces veteran. Event

takes place online. Details are at slchamber.com.

June 17, 3:30-5 p.m.

"Business Connections," a ChamberWest event. Event takes place online via Zoom. Cost is \$15 for members, \$20 for nonmembers. Details are at chamberwest.com.

June 17, 4:30 p.m.

Millcreek Hike, a ULI (Urban Land Institute) Utah event. Event starts in the parking lot of Log Haven, 6451 E. Millcreek Canyon Road, Salt Lake City. Hike is limited to 40 participants and will follow social distancing guidelines. After the hike, participants will gather at Log Haven, where Pitt Grewe, director of the Utah Office of Outdoor Recreation, will discuss his work to expand and improve Utah's outdoor recreation opportunities and assets. Free for members, \$10 for nonmembers. Details are at <https://utah.uli.org/events-2/>.

June 18, 8-9:30 a.m.

Breakfast Series, presented by the Utah chapter of the Pacific Island Business Alliance and hosted this month by the Kiva program at the Women's Business Center of Utah. Event takes place online. Free. Details are at wbcutah.org.

June 18, 9-10 a.m.

"IT Considerations for Remote Work," a South Valley Chamber event designed to help attendees understand the challenges, the opportunities, and the tools that will help people and companies work from home effectively. Presenters are from Executech. Event takes place online. Free. Registration can be completed at Eventbrite.com.

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 westjordan-chamber.com.

June 18, 1:30-2:30 p.m.

"Salt Lake Chamber-Business Live," part of a virtual networking series. Event takes place online via Zoom. Free for members, \$10 for nonmembers. Details are at slchamber.com.

June 18, 5:30-6:30 p.m.

Quickbooks Online, a Small Business Development Center (SBDC) event. Free. Details are

at <https://clients.utahsbdc.org/events.aspx>.

June 19, 10-11:30 a.m.

Roundtable Networking, a West Jordan Chamber of Commerce event that is limited to 20 people. Location is Hampton Inn-Draper, 13711 S. 200 W., Draper. Free. Registration can be completed at Eventbrite.com.

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

Classic Golf Tournament, a Salt Lake Chamber event. Activities 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 22, noon-1 p.m.

"Unlock the Financial Power" Online, a Small Business Development Center (SBDC) event. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

June 23, 9-10:30 a.m.

"Jump Start: Intro to Entrepreneurship," a Women's Business Center of Utah event. Event takes place online (registration is required). Free. Details are at wbcutah.org.

June 23, 9-11 a.m.

"Instagram for Business: Curate Your Instagram Feed to Get Customers," a Small Business Development Center (SBDC) event that takes place online. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

June 23, 10-11 a.m.

"The 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 westjordan-chamber.com.

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

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

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

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

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

Women in Business Lunch-

eon, 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 23, 6:30-7:30 p.m.

"Sales Growth Boot Camp: Session 2," a Small Business Development Center (SBDC) event. Locations is Orem/Provo SBDC, Utah Valley University, 815 W. 1250 S., Orem. Free. Details are at <https://clients.utahsbdc.org/events.aspx>.

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, 11:30 a.m.

"Mid-Year Construction Forecast Review for Utah and the Region," hosted by the Mountainlands Area Plan Room to benefit the American Society of Professional Estimators (ASPE) and the National Association of Women in Construction (NAWIC) Utah chapters. Location is Megaplex at Valley Fair Mall, 3620 S. 2400 W., West Valley City. Cost is \$25 pre-paid donation to NAWIC or ASPE, \$35 at the door. Seating is limited to the first 100 paid RSVPs. RSVPs can be completed by contacting Mike Luke at mike@MAPR.com.

June 24, noon-1:30 p.m.

"Solve the Business Puzzle," a Women's Business Center of Utah event. Event takes place online. Free. Details are at wbcutah.org.

June 25, 11 a.m.-noon

"Our Evolving Landscape: Getting to Stable Ground," part of ULI (Urban Land Institute) Utah's Summer Speaker Series titled "Interdisciplinary Insights on our New Normal." Speaker is Jim Zboril, president of Tavistock Development. Event takes place online via Zoom. Free for ULI Utah members; \$45 for nonmembers for the entire series; \$15 for nonmembers for individual webinars. Details are at <https://utah.uli.org/events-2/>.

June 26, 8-11 a.m.

Professional Development Workshop, a Salt Lake Chamber event. Sara Jones, president of InclusionPro, will discuss "Inclusion by Design." Location

Succeeding in Your Business

Some rules of thumb when considering bankruptcy

Last week's column on the new small-business bankruptcy law (known as Subchapter V) generated a ton of email responses, most of which asked for guidance on whether a small business should consider a bankruptcy filing under the new law as opposed to toughing it out and negotiating with creditors.

When it comes to bankruptcy, every situation is unique, and you are best advised to speak to an accountant, financial advisor or bankruptcy attorney to determine whether or not you are so in over your head financially that bankruptcy is the only option.

Having said that, there is some general guidance I can offer.

First, pull together the following information:

- A list of your creditors and how much you owe each of them.
- The amount of debt that is secured by a lien on your business assets.
- The amount of debt that is held by reasonable creditors (banks, commercial landlords and sophisticated investors who

are likely to act rationally, not emotionally, and realize that your business is worth more alive than dead).

- The amount of debt you have personally guaranteed (most credit card debt, leases and franchise obligations will fall into this category).

• How much you would get for your business assets if you were to sell them all today at fair market value.

- Your best estimate of your business's free cash flow (the amount by which your revenue each month exceeds your essential operating expenses and current debt service) over the next six, 12, 18 and 24 months.

Next, pour yourself a drink and consider how burned out you are running this business. Even if your business is salvageable financially, is it worth spending the next three to five years of your life working for your creditors?

When you have this information handy, here are some rules of thumb to help you figure out the best way to proceed with your small business:

Scenario No. 1: You are

burned out; you have little debt that is personally guaranteed; and you could pay most, if not all, of your debt by selling your business assets and shutting down.

If you have a corporation or limited liability company, file for voluntary dissolution and liquidate under state law. If you are a sole proprietorship, negotiate with the holders of the debts you have personally guaranteed. If you have only a few creditors and they can be expected to act rationally, consider an assignment for the benefit of creditors under state law (see <https://www.nolo.com/legal-encyclopedia/free-books/small-business-book/chapter13-3.html>).

Scenario No. 2: You are burned out; you have many creditors, both rational and otherwise; and by staying in business and cutting back your living expenses, you could pay most of the debt you have personally guaranteed out of free cash flow in the next six to 12 months.

Painful though it may be, your best bet is to hang in there, stay in business and apply every penny of free cash flow to pay off the debt you have personally guaranteed. Once that is paid off, consider an orderly

dissolution under state law or liquidation under Chapter 7 of the Bankruptcy Code.

Scenario No. 3: You are burned out; you have many creditors, both rational and otherwise, including lots of personally guaranteed debt; and there is no way you will be able to pay even a small portion of what you owe over the next six to 12 months.

Your best bet is to liquidate under Chapter 7. You may have to file personal bankruptcy as well if you cannot pay off your personally guaranteed debt within a reasonable amount of time.

Scenario No. 4: You want to stay in business, you have only a few creditors and they can be expected to act rationally.

Your best bet is to negotiate a workout of your debts with each creditor.

Scenario No. 5: You want to stay in business, you have many creditors including some personally guaranteed debt, and you think you can pay 50 percent or more of your debt out of free cash flow over a three- to five-year period. Consider filing for bankruptcy under the new Subchapter V. Put together a reorganization plan providing for the payment of at least 80 percent to 90 percent of what

you owe each creditor over a three- to five-year period.

Scenario No. 6: You want to stay in business, you have many creditors including a manageable amount of personally guaranteed debt, but there's no way you can pay even 50 percent of your debts over the next three to five years.

Time to get tough. Consider filing for bankruptcy under the new Subchapter V with a plan that will cram down most of your existing creditors (force them to accept less than what they are currently owed). Your creditors won't be happy about this, so be prepared for a fight.

Scenario No. 7: You want to stay in business, you have many creditors including lots of personally guaranteed debt, and there is no way you will be able to pay even a small portion of what you owe over the next three to five years.

You are probably in denial and in need of more than just financial counseling. Re-read scenario No. 3.

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

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CLIFF ENNICO



GARY OWEN

Those COVID-19 scams are out there; here's how to steer clear of them

The coronavirus has put a financial strain on many families and businesses. The government, financial institutions and other organizations are rallying to support those in need. As more support is offered to Americans and businesses that are struggling financially, the threat of fraud is increasing.

It is important for consumers and business owners to pay close attention to any communication they receive regarding COVID-19, especially as it relates to financial assistance. Recognizing scams and knowing how to avoid them will help protect you from fraud.

Here are a few tips that can help keep your accounts and information secure:

Watch out for schemes tied to economic impact payments.

The IRS will not call, email or text you asking to verify or provide your financial information to get your stimulus checks faster. If you receive an unexpected request that appears to be from the IRS, do not respond, click on links or open attachments.

Also, be suspicious of any communication from an organization that claims it can help put a rush on your payment. To learn more about economic impact payments, including eligibility and payment amounts, visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus).

Beware of unexpected requests and offers for financial assistance. Look out for emails and text messages that include an urgent request for you to update your information, verify your identity or take advantage of a special offer. Fraudulent finan-

cial aid and loan offers are also common on social media. You may be prompted to call a phone number, sign on to a spoofed website or respond with personal or account information.

Be sure to look closely at the email address or text message for any COVID-19 communication you receive. On the surface, it may appear to be from a reputable or trusted source like your financial institution or a major nonprofit, but if the sender's email domain looks different from other communications (e.g. "wells-fargo.info" instead of "wellsfargo.com"), then it could be a scam. For text messages, be cautious when receiving a text from an unknown phone number. Text scams may contain unusual language or text treatments, ID numbers, all caps or punctuation like exclamation points.

If you receive a suspicious request that appears to be from

your bank or other legitimate company, do not respond, click on links or open attachments. Call the number on the company's website or the back of your debit or credit card to verify the request.

Verify a company or charity before opening your wallet. Other popular schemes include medical supply scams and fraudulent donation sites that impersonate a company, charity or government agency to convince you to make purchases or donations on spoofed websites or do business with a phony vendor. Do your research to help ensure you are working with a legitimate vendor or organization.

Running a small business? Take note of these additional tips:

First, be sure to reconcile accounts daily to detect suspicious activity. Make sure to verify all account changes, including

changes to payment instructions from vendors. If you receive a request to change payment details such as bank account or invoice information, verify the request using a different method of contact to make sure it's authentic. For example, if the vendor contacts you by email, confirm the information by phone. Be sure to use the information you have for the contact on file, not the contact information contained in the request you received.

If you detect it, report it. For suspicious requests that claim to be from your bank, forward the email or send an email with the text message copy to the fraud number listed on your bank's website.

You also can report scams to the Federal Trade Commission at www.ftc.gov/complaint.

Gary Owen is the chief information security officer for Wells Fargo Bank.

Legal Matters

Utah Construction Update

With the summer of 2020 upon us, construction throughout the state has been largely unaffected by COVID-19. As coronavirus limitations were imposed, construction was deemed essential. In early April, OSHA released project site guidelines for protecting construction workers and most employers provided additional sanitation and protective equipment for their workers. These measures appear to have kept most projects moving and on schedule. But in a few isolated instances, particular contractors and projects were impacted by COVID-19 illness.

Although COVID-19, thus far, has not directly slowed construction, the question on everyone's mind is will it have a delayed or longer-term impact? Perhaps, depending on the macro-economic effects of coronavirus. For example, if unemployment remains high through 2020 and into 2021, depressed levels of spending on housing will slow that sector of the industry, which is typically followed 12 to 24 months later by a commercial construction slowdown.

Two significant indicators of the foreseeable health of the construction industry will be Utah legislative decisions during the interim and in the 2021 legislative session on construction spending. That is because state construction spending on roads, highways and buildings accounts for a substantial portion of the annual gross construction spend. Moreover, state spending is based on projected tax revenue. Accordingly, if the state budget hawks foresee depressed tax revenues, the state will slow its spending in anticipation of less tax revenue. Less tax revenue means Utahns will not only have less money to pay in taxes, but they will also have less to spend on housing and consumption that drive the construction of stores, strip malls and other commercial construction.

Finally, what about commercial office property? With the advent of coronavirus, we became familiar with "telecommuting" — working from home via VPNs and other remote connections to office servers. As companies adjust to this, will workers return to the office, or will we see an increased number of workers working from home? If telecommuting increases it will directly affect the need for office space, and indirectly affect businesses

that support office workers, such as restaurants, fuel, fast food and other business and commuter-related businesses.

In short, the faster the unemployment drops, the less COVID will affect the construction industry.

What about major projects underway in Utah?

Salt Lake City International Airport: Completion, September 2020

Serving more than 26 million passengers a year with 50-year-old facilities is not feasible. The new terminal, parking and concourses provide current and ongoing needs for Delta's Western hub and growing regional demand.



DANA FARMER

The Salt Lake Airport Authority has been clear that no local tax dollars are being spent on the project, which will be paid for using a combination of airline and passenger user fees. But with an 80 percent reduction in air travel due to coronavirus, will the airport authority be able to keep this promise with fewer passengers and planes passing through? According to the airport, yes.

With reduced travel now, the rate at which air travel returns to pre-COVID levels dropped a two-year, \$300 million bundle of joy in the airport's lap. How, you may ask? The slowdown allowed the old terminal and concourses to be demolished at once instead of in phases. Reduced travel means fewer planes and fewer planes mean the new terminal and concourses will be able to accommodate demand until the east concourse is complete.

Utah State Prison: Completion, Spring 2021

Like the airport, the Utah State Prison's aging buildings are inefficient and expensive to operate. The Draper facility also sits on some of the most valuable remaining land in the Salt Lake Valley. These factors, in combination with low-interest rates, allowed the state to acquire property in 2016 and begin construction in 2019. As a result, taxpayers will realize significant cost savings over time with a new, efficient, state-of-the-art complex.

Savings will be realized from such things as state-of-the-art surveillance technologies, eliminating the need for staffing watchtowers and more-effective direct supervision.

UDOT

If you feel like I-15 along

the Wasatch Front has been under construction since they announced the Olympics, you are not alone. Since the beginning of the millennium, all of I-15, from Hill Field Road in the north to Payson in the south, has been rebuilt. In fact, the I-15 Timpanogos Highway interchange has been rebuilt twice. But, by the end of next year, drivers will be able to travel all Wasatch Front counties without encountering a major highway reconstruction project when the following two projects are complete:

- David-Weber Express (Layton Parkway to Riverdale Road), completion 2021. Removing the last original I-15 concrete and providing new, widened lanes, bridges and ramps at Church Street and 200 South.

- Technology Corridor (Lehi Main Street to Timpanogos Highway), completion late 2020. Widening I-15 to six lanes in each direction from Lehi Main Street to Timpanogos Highway, one-way frontage roads system, interchange reconstruction at Timpanogos Highway, new bridges, ramps and bike and pedestrian paths.

Facebook

Facebook was already building a data center in Eagle Mountain, when, in December 2019, it announced plans for expanding the unbuilt data center by 50 percent. Facebook agreed to spend at least \$100 million on Eagle Mountain's infrastructure to accommodate the facility. The social media giant also hopes that the new data center will be 100 percent renewable energy.

Downtown Salt Lake City

Three major projects are underway in the heart of the capital: the Salt Lake City Temple reconstruction, the Salt Palace Convention Center hotel and 95 State at City Creek. The completion of these projects is slated for 2022 and beyond. In that time, other high-rise residential towers are expected to begin. Instead of dodging orange barrels on I-15 year after year, Utahns will be dodging them downtown.

Dana T. Farmer is a member of litigation section of Durham, Jones & Pinegar in Salt Lake City. His practice focuses primarily on the preparation and filing of construction notices, reviewing and negotiating contracts and resolving contract and payment disputes, among other common legal issues for subcontractors and suppliers.

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CALENDAR

from page 11

is the Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. Cost is \$75 for members, \$99 for nonmembers. Details are at slchamber.com.

June 29, 3-4:30 p.m.

"Understanding Financial Statements to Manage Your Business," a Women's Business Center of Utah event. Event takes place online. Free, but registration is required. Details are at wbcutah.org.

July 1, 3:30-5 p.m.

"Business Connections and Bowling," a ChamberWest event. Location is All-Star Bowling & Entertainment, 1776 W. 7800 S., West Jordan. Cost is \$15 for members, \$20 for nonmembers. Details are at chamberwest.com.

July 2

"Manage Your Business Remotely in Times of Uncert-

ainty," a Google pre-recorded online event. Free, but registration is required. Details are at wbcutah.org.

July 3, 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.

July 7, 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.

July 8, noon-1 p.m.

"Startup Stories," a Kiln event featuring speaker Syd McGee, CEO of Studio McGee. Location is Kiln, 2701 N. Thanksgiving Way, Suite 100, Lehi. Details are at kiln.co.events.

July 9, 8:30 a.m.-12:30 p.m.

"Conflict: Recognizing and Navigating Workplace Differences," 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.

July 9, 11 a.m.-noon

"Utah Leads Together on Housing," part of ULI (Urban Land Institute) Utah's Summer Speaker Series titled "Interdisciplinary Insights on our New Normal." Speakers are from the Governor's Economic Response Task Force Housing Subcommittee discussing the work to respond to the COVID-19 pandemic and what it means to Utah's economy. Event takes place online via Zoom. Free for ULI Utah members; \$45 for nonmembers for the entire series; \$15 for nonmembers for individual webinars. Details are at <https://utah.uli.org/events-2/>.

July 10, 7:45-9 a.m.

WIB 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.

July 13, 9 a.m.-2 p.m.

Slopes Cup '20, a Silicon Slopes event. Check-in starts at 8 a.m. Scramble-style, four-person format. Location is Alpine Country Club, 5000 W. Alpine Country Club Lane, Highland. Details are at <https://www.slopes-cup.com/>.

July 15, 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.

July 15, 8:30 a.m.-12:30 p.m.

"Family and Medical Leave Act 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.

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

"Business Connections and Bowling," a ChamberWest event. Location is All-Star Bowling & Entertainment, 1776 W. 7800 S., West Jordan. Cost is \$15 for members, \$20 for nonmembers. Details are at chamberwest.com.

July 16, 8:30-10:30 a.m.

"Confidentiality and Privacy Rights in the Workplace: Briefing for Managers and Supervisors," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$99. Details are at employerscouncil.org.

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

"Multiplying Lasting Profitable Relationships," a West

see CALENDAR next page

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Business Tech

Quick steps to improve cybersecurity when working from home

Do you need to work from home but not sure where to really begin? Especially in this climate with illnesses and stressors everywhere, people need to be able to work from the safety and privacy of their own home as though they were working from the office. Because of this, we are going to discuss what is needed for you to do all your important work from your living room, kitchen or home office.



**BAHAR
FERGUSON**

First things first. You need to be able to work from your home computer as if nothing had changed and you were still sitting in your desk in the office. To do this, you need a bridge between home and the office.

In order to explain the concept of these bridges, imagine a paper airplane being thrown from your desk to a coworker's desk down the hall. The paper airplane has a message written on the side.

This message could be, "I need the expense report document" or it could be "Check out this funny cat video" or any other digital request. When you are in the office, there aren't that many issues since the paper airplane can go to your co-worker's desk without a problem and then they can send a new paper airplane back saying, "Here is the file" or "That was hilarious!"

When you are at home, things become different because throwing the paper airplane from home has a long way to go before it will reach that coworker's desk and it has those pesky windowpanes blocking things from getting in (these are kind of like the firewalls of the network).

This is where virtual private networks (VPN) come in. They create a bridge between home and the office. That way when you send that request via paper

airplane for the expense report or funny cat video, it travels safely across the bridge in order to reach the server where that file is stored. As a bonus, since the firewall knows who is sending the request, the paper airplane goes through the window without issue.

This is a basic necessity of working from home. With a VPN you can access files and services on the server from your home computer quickly, easily and securely. There are a lot of services that can help create these bridges and they can be as complicated as you want them to be. But, if you want it to be easy and mostly hassle-free, you can talk to your IT department and they can recommend a good one that will play nice with the company firewall.

The final (and sometimes optional) step which can make it really feel like you never left the office, is to use remote tools to be able to remote into your computer. Microsoft has some built-in tools

for Windows machines that will work well over VPN connections so that it feels like you are working directly from your computer at the office with minimal downtime and setup. They even made some of those tools available for Mac users so that if you are connecting from a Mac to a PC, it is just as convenient.

Remember this when working from home: The bridge needs to be built before you send out the requests. In the example, the paper airplanes can find the office just fine but without the open window for the VPN bridge it will end up with a broken nose and lost in the bushes.

Another important safety tip is to remember that when you have the bridge between your home and the office set up, you have a direct line to your office. If someone gets ahold of your computer and the VPN is still connected, they can connect to the office just like they were sitting there themselves. This is especially important to hackers

who can do a lot of damage if they sneak past the windows.

It is also a great time to ensure you have the proper policies in place to ensure everyone is following best practices while working from home. Your responsibility to ensure your company and customer data does not pause simply because you are working remote. Enlisting your IT partner to assist in a remote cyber training is another way to keep your team focused on the importance of security and on their toes to better avoid any cyberattacks.

We already have had earthquakes and a pandemic. Don't add a crippling cyberattack to the mix. Implementing some of these steps will help keep you, your team and your customers a bit safer in an increasingly dangerous cyberworld.

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

CALENDAR

from previous page

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 non-members. Details are at westjordanchamber.com.

July 16, 5-7 p.m.

Business After Hours, a Salt Lake Chamber event originally scheduled for May 21. Location is Squatters Pub, 147 W. Broadway (300 S.), Salt Lake City. Cost is \$7 through July 9 for members, \$10 for members the week of the event, \$15 for nonmembers. Details are at slchamber.com.

July 17, 8 a.m.-noon.

"You've Got Two Minutes: Modifying Your Message for Any Audience," a Salt Lake Chamber event. Speaker is Bill Nixon, chairman and CEO of Policy Impact Communications. Location is Salt Lake Chamber, 175 E. 400 S., Suite 600, Salt Lake City. 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.

July 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.

July 22, noon-1:30 p.m.

"Solve the Business Puzzle," a Women's Business Center of Utah event. Event takes place online. Free. Details are at wbcutah.org.

July 22, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Ogden Pioneer Days Office, 1810 Washington Blvd., Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

July 22, 7-9:30 p.m.

"Pillar of the Valley" Gala, a Utah Valley Chamber event originally scheduled for March 24. Location is Utah Valley Convention Center, 200 W. Center St., Provo. Details are at thechamber.org.

July 28, 8:30 a.m.-4 p.m.

"Lead Worker Training," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost

is \$225. Details are at employerscouncil.org.

July 28, 10-11 a.m.

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

July 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 WIB first-time guests, \$30 for nonmembers. Details are at ogdenweberchamber.com.

July 29, 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.

July 30, 8:30 a.m.-4 p.m.

"Supervisory Skills Program," an Employers Council event over four consecutive Thursdays. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$740. Details are at employerscouncil.org.

July 30, 11 a.m.-noon

"Post-COVID-19 Capital

Markets Update," part of ULI (Urban Land Institute) Utah's Summer Speaker Series titled "Interdisciplinary Insights on our New Normal." Speaker Mike White, managing director of capital markets at JLL, will discuss how lenders and private equity are dealing with rapidly changing economic risks, liquidity, and actions by the Federal Reserve and central banks. Event takes place online via Zoom. Free for ULI Utah members; \$45 for nonmembers for the entire series; \$15 for nonmembers for individual webinars. Details are at <https://utah.uli.org/events-2/>.

Aug. 4-6

FSMA-PCQI Certification Course, a Salt Lake Community College event featuring how to meet the FDA's requirements for the Preventive Controls for Human Food regulation of the Food Safety Modernization Act; and how to develop a food safety plan, analyze hazards, and identify preventive controls. Event takes place online. Cost is \$849. Details are at <https://www.slcc.edu/workforce/courses/employee-development.aspx>.

Aug. 4, 8:30 a.m.-12:30 p.m.

"HR Management Program: Introduction to Core HR Functions," an Employers Council event taking place over five consecutive Tuesdays. Location is Employers Council,

Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$740. Details are at employerscouncil.org.

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

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

Aug. 5, 8:30 a.m.-noon

"Recordkeeping for Human Resources," 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.

Aug. 5, 3:30-5 p.m.

"Business Connections and Bowling," a ChamberWest event. Location is All-Star Bowling & Entertainment, 1776 W. 7800 S., West Jordan. Cost is \$15 for members, \$20 for nonmembers. Details are at chamberwest.com.

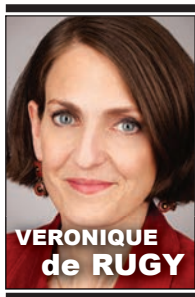
Aug. 5, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location is Golden Spike Event Center, 1181 Fairgrounds Drive, Ogden. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

Opinion

Is wealth redistribution called universal basic income worth the cost?

Spain is the latest country talking about adopting a universal basic income, or UBI, program in response to the COVID-19 pandemic. Many libertarians, including myself, have always been open to the idea of moving away from traditional welfare programs to cash payments. That said, I have never come around to endorsing the concept, which suffers from very serious flaws. Unfortunately, the proposed Spanish program would suffer from these same flaws and add a few others to the mix.



VERONIQUE
de RUGY

The idea of a UBI isn't new. It isn't even a particularly progressive idea. Libertarian/conservative scholar Charles Murray of the American Enterprise Institute gave UBI a new lease on life a few years ago when he published his book *In Our Hands: A Plan to Replace the Welfare State*. Murray argued for an unconditional \$10,000 annual cash payment from the government to all adult Americans, coupled with the repeal of all other welfare transfer programs. Further, many libertarian giants such as Milton Friedman, Friedrich Hayek and even Nobel laureate James Buchanan have praised one form or another of a UBI.

In a world where governments already

redistribute income with all of the inefficiency that comes with overlapping bureaucracies, frequently resulting a very mediocre welfare system, the notion of direct cash payments has some appeal due to its relative simplicity and fairness. For many, it is certainly preferable to the current system.

The appeal of a UBI isn't really about shrinking the size of government. The program cost would be quite large if the monthly payment is around \$1,000 and universal, even though the number of public employees required to administer a true UBI system would be smaller than the army of bureaucrats that taxpayers currently employ to administer the welfare system.

For many, an interest in UBI also comes from the perception that welfare programs are demeaning and paternalistic by design. These current programs dictate to poor people what to spend on food, housing or healthcare instead of allowing them to determine those trade-offs. In other words, if you believe that all individuals have the capacity to promote their own interests and are, in fact, better able to

make decisions about their own lives than anyone else (like government bureaucrats), UBI should pique your curiosity.

But a UBI program does have features that are problematic.

As George Mason University economist Bryan Caplan has noted, a system that taxes everyone in order to redistribute to everyone is nonsensical in and of itself. Then there is the fact that in places where it has actually been tried, UBI has created some disincentives to work. But that's hardly a surprise since most welfare programs, including the earned income tax credit, also have this downside. The real question is whether UBI is worse than the current system as a whole. One thing is for sure, as a two-year experiment in Finland demonstrated: We know that UBI doesn't compel people to work.

But there are additional concerns surrounding UBI, which are deal-breakers for me. Without a strong guarantee that *all* anti-poverty measures would be terminated — and that they will not be brought back to life later — UBI is a terrible idea. Under such circumstances, UBI won't live up to one of its chief selling points, namely, to serve as a more efficient substitute for the highly inefficient welter of existing wel-

fare programs and to do it in a simple and uniform manner. Herein lies a lot of the problem with the Spanish scheme.

For starters, it's not universal. It's means-tested, which is to say that the UBI recipients must demonstrate they lack a certain level of wealth or income. This defeats the universal and simple aspects of the system. In addition, Spain's UBI program would be added on top of existing welfare programs, so it only makes existing programs more complicated, more bureaucratic and more expensive.

A few years ago, George Mason University's Peter Boettke and Adam Martin of Kings College in London wrote, "The most robust protection against poverty comes from institutions that generate a harmony of interests rather than those that foment distributional conflicts." A guaranteed income may or may not be an improvement over the current state of affairs, but either way, a massive wealth transfer and regulatory state harms the poor.

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

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Trump's cheerful collaborators: Republicans complicit in his debacle

I have not been one to argue that the United States under Donald Trump is on the verge of turning into a tyranny. But it is clear that, left to his own devices, Trump would act with little regard to law, precedent or the Constitution. As president, he has shown a willingness to shut down investigations into his conduct, offer pardons to those whose law-breaking he approves of and punish media organizations and social media platforms that are, in his mind, biased against him.

Even many of his supporters will privately say that we need not worry about Trump because his excesses are always checked. But the American system does not work through magic. It needs its other leaders — judges, bureaucrats, generals, and, above all, politicians — to speak out when they see blatant abuses of power. Some have done so — most recently including military leaders — but one gaping hole remains. That is the one inside the president's own party.

Recently, in Lafayette Square, in the shadow of the White House, police in riot gear descended upon a peaceful protest — which is explicitly protected in the Constitution — and disbanded the demonstration using force and weaponry, including pepper balls, smoke canisters and rubber bullets. The protesters were not violating a curfew or committing acts of violence. The police used brute force on law-abiding citizens so that the president

could stage a photo op holding a Bible in front of a church.

When asked to comment on this dangerous abuse of governmental authority, which flashed across every news channel and website in the world, the president's allies had this to say: Sen. John Kennedy, R-Louisiana, wouldn't comment because he "wasn't there." One wonders whether he will from now on only comment on world events at which he is physically present. Several senators — Mitt Romney, R-Utah; Ron Johnson, R-Wisconsin; Mike Lee, R-Utah — demurred because they "didn't watch it closely enough," in Romney's words. Sens. Rob Portman, R-Ohio, and Mike Enzi, R-Wyo., said they were late for lunch. A few Republican senators did break with the president, but others went out of their way to defend him. Ted Cruz, R-Texas — who used to describe Trump as "utterly amoral" and a "pathological liar" — said the only abuse of power was "by the protesters" themselves.

In a brilliant essay in *The Atlantic*, the historian Anne Applebaum reminds us that collaboration is actually quite common, while it is principled dissent that is rare. She invokes the Polish poet Czesław Miłosz's nonfiction masterpiece, *The Captive Mind*, which describes how collaboration provides a relief. It means no more struggle with your ideals, no more internal turmoil. Once the collaborator has come to terms

with his decision, Miłosz wrote, "he eats with relish, his movements take on vigor, his color returns. He sits down and writes a 'positive' article, marveling at the ease with which he writes it."

Milosz could well have been describing Sen. Lindsey Graham, who in 2015 called Donald Trump a "race-baiting, xenophobic, religious bigot," but in 2018 announced on "The View," with a hearty chuckle, that he no longer believed any of that. Applebaum notes that "Miłosz is one of the few writers to acknowledge the pleasure of conformity, the lightness of heart that it grants, the way that it solves

so many personal and professional dilemmas."

Explaining how Trump creates complicity, Applebaum cites a small example right from the start of his presidency. In the days after the inauguration, he decided to insist that the crowds at his ceremony were larger than any before, though the evidence clearly contradicted him. He pushed his press secretary to lie publicly and got the Park Service to alter photo-

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FAREED
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Opinion

Why the outrage for Trump's tough talk on riots, not the riots themselves?

Why is it that so many in Washington are more outraged with President Trump's tough talk on the riots plaguing our cities than they are with the riots themselves?

Consider the response to Trump's announcement that he may invoke the Insurrection Act and mobilize the U.S. military to quell the riots. The Insurrection Act has been used by almost a dozen American presidents to put down violent unrest. Ulysses S. Grant used it to suppress the Ku Klux Klan. Dwight D. Eisenhower used it to protect the "Little Rock Nine" — African American students enrolled in Little Rock Central High School. John F. Kennedy used it to enforce the desegregation of the University of Mississippi and the Alabama public schools. George H.W. Bush invoked it to stop looting in St. Croix following Hurricane Hugo and to subdue the Los Angeles riots following the police beating of Rodney King.

Trump should use the act only if local and state law enforcement agencies, backed by their National Guard units, fail to quell the rioting. But to suggest that it would be unprecedented or inappropriate for him to do so is simply historical ignorance.

Or take the outrage over Trump's announcement that he may declare antifa

— the Marxist anarchist movement behind much of the arson and vandalism — domestic terrorists. They *are* domestic terrorists. Federal law defines "domestic terrorism" as "activities that involve acts dangerous to human life that are a violation of the criminal laws of the United States or of any State [and] appear to be intended to intimidate or coerce a civilian population [or] to influence the policy of a government by intimidation or coercion." That is a textbook description of antifa. Antifa is an organized, violent and dangerous terrorist movement that, according

to the New York Police Department, set up supply routes to move rocks, bottles and Molotov cocktails to protest areas, and uses them to burn down businesses and attack police officers.

That is why, long before today's riots, the U.S. government had already classified antifa members as domestic terrorists. In September 2017, Politico reported that "the Department of Homeland Security formally classified their activities as 'domestic terrorist violence,'" and that a number of Antifa leaders "have been deemed dangerous enough to be placed on U.S. terrorism watch lists." If we saw neo-Nazis doing what Antifa is doing today, no one would hesitate to declare them

domestic terrorists. But because they are neo-Marxists and Trump is doing it, it's a scandal.

Or take the outrage over Trump's visit to St. John's Episcopal Church, and the decision to remove protesters from Lafayette Square. According to U.S. Park Service police, "intelligence had revealed calls for violence against the police, and officers found caches of glass bottles, baseball bats and metal poles hidden along the street" — a hallmark of antifa. Moreover, people threw "projectiles including bricks, frozen water bottles and caustic liquids" at police, while some even "attempted to grab officers' weapons."

Lost in the outrage is the reason Trump went to St. John's in the first place — because the night before, someone among the "peaceful" protesters set the church *on fire*. Yet his posing with a Bible is the sacrilege? He's the president of the United States. If he wants to visit "the Church of the Presidents" after its attempted burning, he has every right to do so.

The Secret Service also has the right to move protesters so the president can move safely. The Supreme Court unanimously upheld agents' right to do so in 2014, and President Barack Obama signed a law strengthening their authority to disperse protesters. Police and National Guard troops arrested more than 400 people who

sat at intersections trying to block President Bill Clinton from attending a World Trade Organization meeting in Seattle. The Secret Service moved peaceful demonstrators protesting Joe Biden's 2012 appearance at Wright State University. But if they do the same for Trump, it's a violation of the First Amendment?

Do I wish Trump's tough rhetoric were leavened with more compassion? Of course. I'd like to hear more of what he said at Cape Canaveral, when he declared, "I understand the pain that people are feeling. We support the right of peaceful protesters, and we hear their pleas. ... I stand before you as a friend and ally to every American seeking justice and peace." The president should repeat these words with every statement he delivers on today's unrest. Because America needs to hear it — and because if he doesn't, then his critics will pretend he never said it. But the president is also right when he says the violence needs to stop. Because we can't heal the country when the country is on fire.

Marc Thiessen writes a twice-weekly column for *The Washington Post* on foreign and domestic policy. He is a fellow at the American Enterprise Institute and the former chief speechwriter for President George W. Bush.

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WEBINAR

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themes, he said.

"I heard a few CEOs say, 'I don't want to be a bad CEO and let my people go,' so they were telling themselves they were bad if that was what they had to do, versus 'This is out of your control, really. You need to survive as a company,'" Hanna said.

"I heard others that said, 'I need to go meet with my team tomorrow and tell them everything's going to be OK, while the news is in the background telling me the world is crashing and falling apart. And then I need to go and be that same person for my family and my wife and kids and I have to be this 'leader.'"

"If I need to reduce salaries for employees, how do I have those conversations and are they going to be OK? And if they're not, is it my fault? Am I a bad leader? So, these are just really challenging, hard questions that are happening right now."

Discomfort is also permeating the business world, according to Page Checketts, founder and executive director of the Utah Childcare Cooperative. She has owned the business for just over

a year, meaning she already was nervous because of the newness. "So now we add in this COVID uncertainty and then it's even scarier," she said.

Dr. Megan Call, a psychologist at the Resiliency Center at University of Utah Health, said the virus' impacts have caused some people to strengthen their relationships with colleagues, friends and family, while the downsides have included panic attacks and heightened levels of stress.

But you might not have heard about those, speakers said. Take Hanna, who said he grew up on a ranch with his "cowboy dad" and did not talk about his feelings.

"I think a lot of that's in the business community," Hanna said. "I think people think it's weak: 'Don't talk about your feelings. Leave that stuff at home. Come in and get work done.'"

"I think that's been one of our biggest problems as a society. I think we tuck away how we're feeling, we try to bottle it up and it doesn't go anywhere. It just stays right there and we continue to deal with it."

"We don't want to talk about our problems, don't want to talk about our feelings," Jaggi added. "That's just straight-up pride, and

that's always been an Achilles' heel of growth."

The webinar participants offered tips for people to help cope with the current environment. Most prominent was sharing personal struggles, opening up, providing hope and trust, while being real and vulnerable. They suggested leaning heavily on "truth-tellers" who will be honest.

"Just acknowledge the reality, the truth of the situation, that this is hard, this is more than you've been asked to do before," Checketts said. "Your normal support system and resources that you go to — the park that you just go to — is no longer available for you to let go and let loose. Just acknowledge that it's hard and listen to each other." By making connections with others, "then the solutions just start to flow," she said.

Other suggestions included setting boundaries and prioritizing work tasks, scheduling "escape" activities and balancing work with the rest of life.

"Like, it's inevitably painful that we're here, in this economic situation, in this pandemic," Hanna said. "We couldn't control that. That's inevitable pain. Optional pain is what we put on ourself, like the worry, the stress. Worrying doesn't ever get you

anywhere. It's additional pain. It's causing more pain."

The webinar moderator, Angie Balfour, chief people officer at Weave, said she has reached out to others, seeking help.

"Nobody's great at COVID-19. Nobody has the plan. ... I think we're all navigating through this and learning from each other," Balfour said.

Jeremy Andrus, CEO of

Traeger Pellet Grills, said everyone should recognize that stress currently exists in "many of us, if not all of us."

"It happens all along life's journey, but certainly in this moment," Andrus said. "Pick up the phone, talk to a friend, talk to a loved one. There are all sorts of people who will stop on a dime to have a great conversation with you."

ZAKARIA

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graphs. Applebaum compares this action to the kinds of propaganda posters that the Soviet Union routinely put out, often about trivial matters, which they knew their citizens would not believe. "The point of the posters was not to convince people of a falsehood. The point was to demonstrate the party's power to proclaim and promulgate a falsehood. Sometimes the point isn't to make people believe a lie — it's to make people fear the liar."

We can see how this process has worked in the Trump presidency. It starts with the small matter of the inauguration

but keeps on going. He claimed that he actually won the popular vote because millions of people voted illegally, that China pays for his tariffs, that Alabama was at risk from Hurricane Dorian, that windmills cause cancer and that he did not pressure the Ukrainian president to investigate Joe Biden. As president, Trump has lied or misled almost 20,000 times — and Republicans have repeated those lies, at first hesitantly, but increasingly with a "lightness of heart," "marveling at the ease" with which they can justify their deception.

If the United States does descend further down a dark path, much blame will lie with these Republican leaders, Donald Trump's cheerful collaborators.

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LEADERSHIP

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She and the team established three goals: stay safe, keep customers eating well and keep the employees working.

"For us, we were really strategic," she said. "We had to switch to that strategic leadership, focusing on solutions and positive thinking, and not necessarily giving in to fear and the negativity, even though it was very present and it existed. We chose to focus on the positive thinking and the solutions."

Eddie Christensen, general counsel at CHG Healthcare, said CHG emphasized being "more honest and more transparent."

"It's not that weren't before, but we feel that it's important to make sure that everybody has as many facts as they possibly can, even if it's bad news. We need to share that," he said. "We do need to be optimistic in terms of how we deal with problems. But transparency and honesty is at the top of the list. I don't know that it's a change or a pivot, but it's more focused as to those two issues."

That approach manifested itself in communications straight from leaders "to the masses," he said, eliminating the normal trickle-down through the organization. "Everybody in the company gets all the information, right from the source, and it's as honest and transparent as possible," he said.

Asked about the most surprising elements of tackling the virus situation, Smith said it was the rate of change. "I thought I

had whiplash some days" because of how quickly things moved, she said.

She also was reminded quickly that "we have emotions to manage."

"COVID is scary, and COVID affects humans, and humans have emotions," Smith said, adding that the company had to accommodate the emotions of both employees and customers — from those "who haven't left their houses in a long while but also those who are, like, unaware maybe of the severity of COVID."

In each company, leaders had to deal with employees' wide range of preferences and personalities. Smith said some were excited to face a challenge and some were not. At CHG, some people liked working from home and some did not. The latter included employees who felt disconnected to the company and missed the close-knit conversations and socialization of the office, Christensen said.

Smith said she tried to lead by example and had to "uplevel" her skills.

"I knew that it would be vital for me to show up in the spirit of 'cooler heads prevail' and also the transparency of 'I'm a little nervous, this is a scary thing, I don't have all the answers right now, but we will get through this together and we're in this together,'" she said.

"We've always been an optimistic bunch, but optimism is not always about smiling and speaking positively, but meeting challenges and offering words of reassurance to those who aren't as certain about the future."

UPDATES

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Annual ChamberWest Golf Classic, originally scheduled for June 24 at Stonebridge Golf Club in West Valley City, has been postponed until Aug. 20. Details are at chamberwest.com.

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.

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

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

The South Jordan Business and Entrepreneurial Summit and Expo, originally set for April 29 at Salt Lake Community

College's Miller Campus in Sandy, has been postponed until a date to be determined.

The **Zions Bank Business Success Academy** workshop titled "De-Stink Your Marketing," originally scheduled for April 29 at Zions Bank Business Resource Center in Salt Lake City, has been postponed until a date to be determined.

Professional Development Series, a ChamberWest event, originally set for April 23 at TownePlace Suites by Marriott West Valley, has been postponed until a date to be determined.

"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, has been postponed until a date to be determined.

The **2020 Chamber Golf Classic**, an Ogden-Weber Chamber of Commerce event, originally scheduled for May 14,

has been postponed until Aug. 19, 7:30 a.m.-3 p.m., at Mount Ogden Golf Course, 1787 Constitution Way, Ogden. Details are at ogden-weberchamber.com.

OTHER INFORMATION

"Business Connections," a ChamberWest event on June 17, 3:30-5 p.m., will take place online via Zoom. Details are at chamberwest.com.

Employers Council events scheduled for June have been canceled. They include "Performance Documentation Skills," originally set for June 17; "I-9: Advanced Practice," originally set for June 23; and "Supervision: Critical Skills for Effective Leaders," originally set for June 24.

The **Business Alliance Networking Luncheon**, a Davis Chamber of Commerce event originally scheduled for June 16, 11:30 a.m.-1 p.m., at Boondocks Fun Center in Kaysville, has been moved online. Details are at davis-chamberofcommerce.com.

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