

OF NOTE



Can't I just stay home?

Utah employees would be willing to take a \$367 pay cut each month to avoid going back to their workplace after the coronavirus lockdown, according to a survey by RealBusinessSavings.com. The average U.S. employee would take a \$316-per-month pay cut. California had the highest amount, \$495, while Hawaii had the lowest, \$71.

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Utah's recent legislative special session focused on getting the state's economic engine running again by enacting new programs to help businesses as they return to full operation.

Recovery using CARES Act funds focus of special session

Brice Wallace
The Enterprise

Five programs were added and one altered during the recent legislative special session in an attempt to prime Utah's economic pump and get dollars flowing despite the coronavirus.

HB5010, approved during the special session June 18-19, is designed to use fed-

eral Coronavirus Aid, Relief & Economic Security (CARES) Act funds and focus on Utah's economic recovery. The Governor's Office of Economic Development (GOED) was assigned the task of implementing and managing the programs.

"These initiatives will help boost Utah's economy and help keep Utahns

see **LEGISLATURE** page 14

State's chambers join forces to form economic policy coalition

At least a dozen chambers of commerce in Utah have formed the Utah Chamber Policy Coalition to have one voice to "promote business success, jobs, opportunity and prosperity."

The coalition will work with state, local and federal leaders to coordinate on policies related to economic issues, including, taxation, regulation, education, housing, the environment and transportation.

"One of the most important things we have learned through the pandemic and ensuing economic crisis, is that we are better together," said Derek Miller, president and CEO of the Salt Lake Chamber and Downtown Alliance. "As chambers of commerce

across the state, we can accomplish more when we speak as a unified voice on behalf of our members and the broader business community."

"Utah's economy has been the envy of the nation," said Don Willie, president of the St. George Area Chamber. "The pandemic has been a setback, though we are better off than other states and have a firm foundation on which to bounce back. The Utah Chamber Policy Coalition will be essential to that process, allowing us to innovate together, speak with clarity and authority on areas of

see **COALITION** page 15

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

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

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

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

"Conflict: Recognizing and Navigating Workplace Differences," an Employers Council event in Salt Lake City.

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

"Family and Medical Leave Act Advanced Practice," an Employers Council event in Salt Lake City.

July 15, 8-10 a.m.

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

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

"Pillar of the Valley" Gala, a Utah

see **UPDATES** page 14

Publisher's Note

This issue of *The Enterprise* has been designed to cover both the regular publishing dates of July 6 and July 13. Following today's edition, the next scheduled paper will be published on July 20, after which regular weekly Monday publication will resume. Features that would have normally run on July 13 will run either in today's issue or on July 20.

The *Enterprise* business office will maintain normal hours during this period.



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

Ogden launches Coronavirus Relief Fund for impacted city businesses

The city of Ogden has launched its Coronavirus Relief Fund (CRF) Business Grant Program. The new program will provide grants to support businesses impacted by COVID-19, the city said in a release.

The CRF program is funded by the federal CRF, which was established by the CARES Act. Grants are intended to help businesses with unmet financial needs due to the impacts of COVID-19. Grant funds will help to cover the shortfall between necessary business expenses and existing funding sources (e.g., business revenue, federal or state assistance).

Additionally, businesses located in the Central Business District making physical modifications to accommodate physical distancing requirements can use CRF grant funds to cover the cost of these modifications.

There are four general categories of businesses eligible for a CRF grant, with a maximum grant amount for each category:

- Group One: Locally owned companies or companies with distinct profit-and-loss accountability at the local level. The maximum amount is \$200,000.

- Group Two: Any company, regardless of ownership, with employees located in Ogden. Companies do not have localized profit-and-loss accountability and accounting rolls up to a parent corporation. The maximum amount is \$100,000.

- Group Three: Sole proprietorships in Ogden. The maximum amount is \$50,000.

- Group Four: Retail businesses (including shops, restaurants, bars, etc.) located in the Central Business District making physical modifications to their business to accommodate physical distancing. The maximum amount is \$50,000.

Grant applications will be accepted on a rolling basis and will be reviewed monthly until funds are exhausted. Applicants must have an Ogden City business license to be eligible for a grant. Additional information on the application process and evaluation criteria is available at the Ogden Business website at www.ogdenbusiness.com.

DMV cleans and reopens South Salt Lake office following C-19 closure

The Utah Division of Motor Vehicle (DMV) has reopened its office located at 2880 S. 380 W. in South Salt Lake following closure on June 15 when an employee tested positive for COVID-19.

"The office has been deep cleaned, sterilized and no other employees have received positive tests" said Monte Roberts, DMV division director.

Roberts said that the policy that all customers visiting the office are required to schedule an appointment to enter the lobby and that DMV will not process new title and registration transactions in the office drive-through remains in place. Many motor vehicle actions can be completed online. However, for customers that are not able to process their motor vehicle transactions online and need to visit the South Salt Lake office or other Wasatch Front DMV offices, an appointment will be required.

Appointments can be scheduled online at dmv.utah.gov.

More road trips, much less air and cruise travel this summer, says AAA

AAA estimates that the COVID-19 pandemic will cause 15 percent fewer people to take a summer trip this year than last. The estimate of 700 million trips from July through September is the first decline in summer travel since 2009. AAA booking trends show Americans are making travel plans, though cautiously and more spur-of-the-moment.

"Americans will get out and explore this summer though they're taking a 'wait and see approach' when it comes to booking and are likely to book more long weekend getaways than extended vacations," said Aldo Vazquez, spokesperson for AAA Utah. "When they do venture out, the greatest share of travelers — 683 million — will take to the road to satisfy their wanderlust."

Car trips reign supreme accounting for 97 percent of the favored mode of transportation this year, Vazquez said. Road trips will also see the smallest decrease in travel volume of just 3 percent year-over-year. Air travel will be off by about 74 percent, while rail, cruise ship and bus travel will slide by 86 percent.

Were it not for the pandemic, AAA would be projecting 857 million trips during the third quarter, a 3.6 percent increase over last year. By this analysis, the pandemic wiped out nearly 150 million person-trips this summer.

It's not all bad news. AAA travel experts have begun to see positive trends in travel, noting that hotel and rental car bookings have been gradually increasing since April. Air travel has been slower to rebound. The share of travelers making plans 48 hours to 7 days before departure — a sign that people are arranging last-minute trips — is significantly higher than normal.

Logan company joins in developing drug for high-risk coronavirus patients

A Logan-based company and a Texas pharmaceutical developer have announced their collaboration on a therapeutic drug for COVID-19, which is showing promising results for patients who are at high risk of deteriorating health due to age or conditions such as kidney or cardiovascular disease.

Frontier Scientific, located in Logan, and Renibus Therapeutics of Southlake, Texas, said the compound they developed, RBT-9, has been awarded Fast Track designation by the U.S. Food and Drug Administration (FDA), and has demonstrated both antiviral and immune-modulating activities in preclinical studies.

Dustin Cefalo, vice president at Frontier Scientific, said they've been manufacturing the compound for almost 30 years for research purposes. And with the current global pandemic, their research may be a breakthrough for treating the coronavirus. The compound is currently going through clinical trials, he said.

"We are very excited to see the results of the trials," Cefalo said. "If it works as expected, it could help a lot of people." The results of the clinical trials should be coming out in the next two to three weeks.

"We will see in the coming weeks if the compound works as expected," Cefalo said. "The compound works by reducing the ability of the virus to replicate while reducing the runaway inflammation seen with COVID patients and it should also protect the lungs, heart, kidneys, etc., from damage."

Dads & moms differ in the way they cope with pandemic-caused stress

Lehi-based essential oil company Young Living has released the results of a study that shows there are big differences between men and women when it comes to parents dealing with the stress of COVID-19.

While 25 percent of men say they've actually experienced less stress, 38 percent of women say they're experiencing a lot more. Coping mechanisms also vary drastically among the sexes, with 52 percent of women preferring to spend time outdoors compared to 32 percent of men, and 33 percent of men turning to drinking compared to 22 percent of women.

This stress isn't only making a lasting impact on the adults. More than half of parents (56 percent) parents say that stress for their children is growing every day since the beginning of the pandemic. The study has uncovered a

clash between moms and dads when it comes to parenting styles, from bedtime routines to homeschooling, as everyone looks to bring some normalcy back to the home.

The study also reveals that men are more likely (92 percent) to say this time has changed their relationship with their children than women (81 percent). Dads are also the ones tipping the scales when it comes to homeschooling, with 68 percent saying they'd consider it now compared to just 43 percent among moms.

"Uncovering the stark differences in how everyone is dealing with stress from the current crisis is telling on how our home environments are changing," said Shante Schroeder, vice president of brand marketing at Young Living. "Knowing just how difficult the pandemic has been for parents — and the exact areas in which they're most struggling — can help communities focus on areas of highest need. It can also help all of us be more empathetic with each other."

The news isn't all bad, however. In fact, 60 percent of parents say that they've grown closer with their children by spending more time together.

COVID-19 thought to be cause of increase in alcohol abuse problems

Salt Lake City residential substance abuse treatment center Odyssey House has seen a 78 percent increase in the number of clients coming into the program during COVID-19. From May 1 through June 15, nearly half of all clients (49.7 percent) listed alcohol as a reason for seeking treatment, according to Odyssey chief operating officer Christina Zidow. During that same time period in 2019, only 28 percent said they had a drinking problem.

"This is really quite astonishing," said Zidow. "For many years we have hovered around 25 percent in this category, mostly for those seeking outpatient services. Eighty percent of our clients have sought treatment for opiates or methamphetamine. It has been that way for the last 15 years that I have been with the agency. This jump in rates constitutes a clinically significant increase that I've never seen before. We don't have enough information yet to know if this trend will continue, or to suggest a causal relationship between COVID and Alcohol Use Disorder but this change really is significant, even if it does turn out to be a blip."

Zidow doesn't discount the fact that this could be related to the pandemic. "We do know that the rates of mental illness and substance use increase in response to natural disasters and we may be at the beginning of that curve. It is something everyone in healthcare needs to attend to."

Rocky Mountain Power extends help for customers behind on power bills

Rocky Mountain Power (RMP) is encouraging customers experiencing difficulties paying bills in the wake of the COVID-19 emergency and the associated economic downturn to speak with a company customer service representative who can help them work out solutions to their financial difficulties with the company.

"Rocky Mountain Power understands the uncertainty many of our customers are facing and temporarily suspended disconnection for non-payment earlier this spring," RMP said in a release. "The company will resume normal billing practices in July. The company has several important resources available for those facing difficulty paying electric bills, including setting up a flexible payment plan, connecting with services offering financial assistance and evaluating energy usage for insights on reducing costs."

When speaking with a representative, customers can request to have their current late fees waived while setting up a payment plan tailored to their circumstances. Customers can also enroll in Equal Pay to even out seasonal bill differences, the company said.

Customers can visit www.rockymountainpower.net/billhelp for further information.

Mastercard acquires Finicity

New York-based Mastercard has acquired Finicity, a financial data company based in Murray. The purchase price was announced as \$825 million.

"The addition of Finicity's complementary technology and teams strengthens the existing Mastercard open banking platform to enable and safeguard a greater choice of financial services, reinforcing the company's long-standing partnerships with and commitment to financial institutions and fintechs across the globe," the credit card giant said in a release.

Mastercard defined open banking as a process that gives people and businesses more control over their financial data. This includes determining how and where third parties — such as fintechs or other banks — can access that information to provide new services like money management programs or initiate payments on their behalf.

"Open banking is a growing global trend and a strategically important space for us. With the addition of Finicity, we expect to not only advance our open banking strategy, but enhance how we support and accelerate today's digital economy across several markets," said Michael Miebach, president of Mastercard. "Finicity has a proven business, built on partnerships with thousands of banks and fintechs, similar to us. Finicity also shares our commitment to consumer-centric data practices, ensuring consumers have a say in how and where their

information should be used. It's through the use of next generation open banking APIs and clear consumer approvals that this financial information can deliver streamlined loan and mortgage processes, rapid account-based payment initiation and personal financial management solutions."

"Since our founding, Nick Thomas and I have focused on developing industry-leading technology and building an organization that empowers consumers and organizations to better understand, manage and use their financial data to improve their financial lives," said Steve Smith, chief executive officer and co-founder of Finicity. "Enabling people to access and control their data, while ensuring best practices to protect that data, will continue to drive tremendous innovation that increases financial literacy, inclusion and health."

"Bank of America is a strong believer in giving people control over their financial information and the ability to share it securely," said Mark Monaco, head of Enterprise Payments at Bank of America. "We've worked with both Finicity and Mastercard, as well as industry groups such as Financial Data Exchange, to accelerate the adoption of the highest standards of privacy and security for data sharing, and to eliminate the retention and storage of individuals' financial details by third parties. We look forward to continuing our work with Finicity and Mastercard to further improve the customer experience."

Businesses can assure customers by taking 'Stay Safe to Stay Open' pledge

Brice Wallace
The Enterprise

A "Stay Safe to Stay Open" campaign established by the Salt Lake Chamber is designed to assure customers that a particular business is following state COVID-19 guidelines.

The chamber has invited businesses to take a pledge that they will follow best practices to protect employees and customers. Businesses that take the pledge will receive a "seal of approval" and other collateral to display in their commercial locations and be included in an online searchable database.

"In recent days, we have been reminded of the need to focus on the health imperative when it comes to coronavirus," said Derek Miller, president and CEO of the Salt Lake Chamber and Downtown Alliance. "Along with that imperative is the need to appropriately support economic engagement and job creation. 'Stay Safe to Stay Open' seeks to balance these imperatives in a way that supports businesses as they support their customers, allowing them to pledge that they are complying with guidelines set out by the Utah Department of Health and contained in the 'Utah Leads Together' plan."

Participating businesses pledge their teams will follow state health guidelines and to

conduct temperature checks before work and stay home when sick; wash hands frequently and avoid touching face and eyes; practice physical distancing, including wearing face coverings in close common areas; learn about high-risk groups and help protect them; cover mouths when coughing or sneezing; clean high-touch surfaces frequently; and follow public health guidance as updated.

The campaign is a partnership between the Salt Lake Chamber and the Utah Department of Health, supported by government, business and community leaders.

"Combating this virus requires vigilance from all parts of our community," said Jefferson Burton, acting executive director of the Utah Department of Health. "As important as it is for individuals to follow health guidance to protect themselves and their families, it is equally as important for the businesses they visit to provide an environment they can have confidence in. We applaud the Utah business community for their commitment to follow our health guidelines and give their customers confidence that they can engage safely."

Among businesses participating are those in the Larry H. Miller Group of Companies.

"Our businesses are proud to commit to 'Stay Safe to Stay Open,'" said Steve Starks, CEO of the group. "The safety and

well-being of our employees and our customers is paramount. It is important to prioritize best practices in our places of business so that we can continue to serve our customers and provide opportunities for our employees.

"We not only want to comply, but we want to provide a level of comfort for our guests. The more businesses who take this pledge, the better our public health and the greater our ability to keep our economy going."

To take the pledge, companies can go to stayopenutah.com to pledge to follow the safety guidelines, complete a short form so customers can find the business in the pledge database, and receive an email confirmation with instructions on how to obtain the signage that demonstrates the company has taken the pledge.



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UTAH'S BUSINESS JOURNAL

USPS # 891-300

Published weekly by:

Enterprise Newspaper Group

825 North 300 West Ste. NE220
Salt Lake City, Utah 84103
801-533-0556 FAX 801-533-0684
www.slenterprise.com

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Subscription Rates:

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

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Periodical postage paid at Salt Lake City, Utah
POSTMASTER: Send address corrections to:
P.O. Box 11778, Downtown Station
Salt Lake City, Utah 84147

Ski season good despite C-19 closures

Utah ski resorts were likely headed for a record season in 2019-20, but early closures prompted by the coronavirus wiped that out.

Despite the virus' effects, the resorts recorded their fourth-best season ever, with nearly 4.4 million skier visits. Still, the industry is estimated to have lost \$232.4 million in revenue because of COVID-19-related closures.

"Ending the ski season early in Utah was devastating for our ski resorts and for our community," said Nathan Rafferty, president and CEO of Ski Utah, "but to see this abbreviated season still rank as our fourth-highest visitation on record shows the strength of Utah's ski industry."

A skier day is counted when a person visits a ski area for all or any part of a day or night in order to ski or snowboard.

The 4.4 million skier visits fell short of the 2018-19 season record of more than 5.1 million visits, representing a 14.3 percent drop. Still, skier visits were up 2.4 percent from the 10-year average.

Per capita spending last season reached a new record and contributed to an overall direct economic impact of \$1.55 billion, the second-highest level ever, behind only \$1.7 billion in 2018-19.

Utah's skier visit numbers were down a similar amount to the national figures. Utah's total was down 14.3 percent from the prior season, while the national figure dropped 14 percent, totaling 51.1 million.

U.S. ski areas were open for 99 days in 2019-20, down from 121 days the prior season, and 93 percent of resorts in the United States closed earlier than projected.

As resorts open for summer activities, they have begun to operate under a new normal, featuring limited capacities and additional health and safety precautions. Resorts also are looking ahead to the 2020-21 season by offering deferral programs, additional insurance and extended deadlines for season pass purchases.

"Utah was poised to log a second record season in a row before resort closures began on March 14, one of the busiest check-in days of the season," Rafferty said. "I am proud of our industry and the difficult but responsible decisions made by Utah resorts to prioritize the safety of their guests and employees. While it's sure to look different next winter with new safety measures in place, I am optimistic that skiing and riding will be better than ever during the upcoming 2020-21 ski season."

McKenna to head Walker Edison

Walker Edison, a Salt Lake City provider of ready-to-assemble furniture, has named Joana McKenna as its new president, effective immediately. The company said the transition is occurring at a "pivotal time" for the business as it seeks a new stage of growth.

McKenna was most recently the vice president of growth at Walmart Inc., where she led marketplace business growth strategy, fueled record development for Walmart's e-commerce front and spearheaded numerous successful and forward-thinking initiatives, Walker Edison said in making the announcement.

"I am thrilled to have some of Joana's expertise join our senior management team at Walker Edison," said Brad Bonham, CEO of Walker Edison. "Her initiatives have led to billions of dollars in growth across some of the largest e-commerce retailers in the world. Joana's commitment to her teams and to lifting the communities around her also mirrors our passion for charitable giving

and cultivating an inclusive and fulfilling work environment.'

A graduate of Loyola Marymount University, McKenna brings over 20 years of e-commerce experience to Walker Edison. She has held several senior positions at Amazon, Johnson & Johnson and Walmart.

"I am honored to join this extraordinary company at a time of tremendous opportunity to capitalize on its core business and innovate for the future," McKenna said. "Walker Edison is in a unique position to not only transform but lead the industry in best-in-class products. Their focus on data and innovation is inspiring and offers endless potential. I believe Walker Edison is well-positioned to become the leader in this space and I'm excited to get started."

Walker Edison was established 15 years ago by Bonham and has become one of the fastest-growing companies in Utah and a leader in the drop-ship e-commerce furniture industry.

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The Post House planned community will occupy an entire block between 300 West and 400 West in Salt Lake City.

Ground broken on Post House multi-use community near downtown Salt Lake City

Ground has been broken for Post House, a 488,754-square-foot, mixed-use, pedestrian-friendly development in Salt Lake City's Post District near downtown. Occupying the full city block from 500 South to 600 South and from 300 West to 400 West, the project will serve as a social hub for area residents and include walkable restaurants, cafes, shops, open green space and plazas in addition to residential development. The five buildings of new construction will be interwoven within existing adaptive-reuse structures to help revitalize the downtown region while preserving the area's historic industrial nature, developers said.

Post House is being developed by a partnership of Lowe Property Group, BCG Holdings and Q Factor. MVE+Partners, a Salt Lake City-based architecture, planning, interiors and graphic design firm, is handling the design and management of the project. Bridge Investment Group is the primary capital partner for Post House.

The new community is comprised of five buildings with 580 residential units, 22,405 square feet of retail and 86,000 square feet of private and public outdoor space. Completion is expected by

spring of 2023 with the first residential units and retail scheduled to be completed in spring of 2022.

"We're honored to partner with Lowe Property Group, Q Factor, BCG Holdings and Bridge Investment Group to introduce a self-sustaining urban environment that will serve as a model for the revitalization of Salt Lake's larger city blocks," said Pieter Berger, senior associate partner at MVE. "Designed to be the 'complete neighborhood,' Post House will be a curated live-work-play environment with an emphasis on the pedestrian with forward-thinking shared amenities for urban residents, commercial tenants and visitors alike."

Comprised of 461,921 square feet of rentable space, Post House Apartments will offer units ranging from 385-square-foot studios to 2,030-square-foot lofts. The community will also feature private outdoor spaces, including four rooftop decks that offer a mix of amenities including firepits, an outdoor bar and lounge, seating, barbeque grills, and sweeping views of the greater Salt Lake Valley, Wasatch Mountain range and beyond, Berger said. The development also will include two private

outdoor courtyards featuring a series of indoor/outdoor pools to be utilized during all weather conditions. Finally, a 5,604-square-foot fitness center will be offered as a shared amenity for use by commercial and residential tenants.

The site currently holds a variety of mixed-use industrial buildings, most notably the Newspaper Agency Corp. Building, which will be integrated into the community's plan.

"As a local family business and with a local equity partner in Bridge Investment Group, we're excited to introduce a dynamic mixed-use project to our community that delivers on the need for a rejuvenated and pedestrian-friendly center at the primary entrance to Salt Lake City," said Alex Lowe at Lowe Property Group. "We are confident that MVE's design for Post House will not only fill this community need but inspire revitalization in the surrounding city blocks and beyond."

MVE is working with landscape architects Loft Six Four, landscape architect Wenk and Associates and civil engineering firm McNeil Engineering on the project.

GOED combines programs

The Governor's Office of Economic Development (GOED) has combined a pair of programs and created a resource center dubbed the Utah Industry and Innovation Center.

The initiative combines GOED's focus on targeted industries with the Small Business Innovation Research (SBIR) program. In announcing the action, GOED said the new name represents a closer alignment of its business services team resources and goals to develop key industries throughout Utah, supporting the state's already diverse economy.

The state's targeted industries include aerospace and defense, energy, financial services, life sciences, outdoor products and recreation, and software and IT.

The Utah Industry and Innovation Center will maintain a focus on supporting Utah-based startup businesses with a full range of free services, including training, workshops and seminars; consultations; editing and writing; proposal guidance and evaluation; and grant submission assistance.

"Combining our efforts to de-

velop our targeted industries with the impressive work of the SBIR Center creates better efficiency, increased focus, and more synergy in growing Utah's powerhouse economy," said Ryan Starks, GOED's managing director of business services.

The merger of two successful programs will unite the talents of Chanel Flores, GOED's industry director of aerospace and defense, with the expertise of Mary Cardon, GOED's SBIR Center director, in the newly formed Utah Industry and Innovation Center.

"The addition of Chanel Flores, with her background in aerospace and defense industries, will be the perfect complement to our talented team," said Cardon.

Small business technology companies interested in applying for grants or receiving assistance from the new center are encouraged to participate in free monthly workshops, access the center's online video library, or contact the center to schedule a free consultation. Details are at business.utah.gov/industry-and-innovation-center.

Maloufs acquire Downeast

Downeast, a Salt Lake City-based women's clothing and furniture company, has been purchased by Sam and Kacie Malouf, co-founders of Utah bedding and furniture company Malouf. Founded in 1991 by brothers Charlie, Bill and Jonathan Freedman, Downeast's product lines are sold in retail stores throughout Utah, Idaho, Arizona and Nevada.

"As Utah businesspeople, Kacie and I are excited to work with Downeast — a community staple," said Sam Malouf. "They've done an excellent job building their brand through a unique product line. We look forward to keeping that momentum while finding new prospects for growth."

"We're eager to learn from Sam and Kacie's leadership as we start a new chapter in our company's history," said Downeast CEO Rich Israelsen. The Freedman brothers began Downeast by selling off-price clothing and furniture throughout the Wasatch Front. Gradually, they evolved into designing an in-house clothing line, which includes layering basic tees and essentials, monthly fashion collections and accessories, all under the Downeast label. The company then added its own furniture collection in 2016, which includes sofas, dining tables, accent chairs, occasional tables, bedroom sets and home accessories.

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There's no going back: Consumers like the new 'safe' ways of doing business

As the nationwide response to the COVID-19 pandemic caused local businesses that could remain open to quickly adopt new ways of serving customers — like more convenient communications, curbside pickups, local delivery and contactless payments — their customers began to like and expect the new service options. New research from Lehi-based customer interaction management software company Podium shows that the overwhelming majority of Americans have both used these services (84 percent) and expect local businesses to continue offering them

(86 percent) as the pandemic winds down. “While previously just a nice way to do business, offering options like contactless payments, texting and curbside pickup have become the only way for local businesses to operate,” said Eric Rea, co-founder and CEO at Podium. “There has been steady movement towards digital transformation among local businesses in recent years, which was exponentially accelerated over the past few months. Consumers have become accustomed to the new forms of communications and services, and

there’s no going back.” To determine how much consumer priorities have shifted due to COVID-19, respondents were asked to consider their top three factors in choosing a local business before the outbreak, and then identify their top three now. Prioritizing businesses that offer pick up, curbside or contactless services jumped from 13 percent to 49 percent. Consumers who appreciate well-communicated safety practices jumped from 14 percent to 44 percent. Meanwhile, the new services have eclipsed price in the minds of

the survey participants. The importance of the price of offering lowered from 78 percent to 50 percent. The lower importance of price was most notable among seniors, falling from 78 percent to 41 percent. Nearly three in five Americans (57 percent) said a local business’ pandemic-friendly services (including curbside pickup, local food and grocery delivery and contactless payments) led them to purchase goods or services from a local business for the first time,

while 43 percent said a failure to offer pandemic-friendly services led them to seek out and work with or purchase from a competitor or discontinue patronage altogether. And Americans would like local businesses to continue offering pandemic-friendly solutions after COVID-19 restrictions lift, with 80 percent continuing to seek curbside pickup options, 79 percent looking for grocery delivery options and 78 percent appreciating contactless payment options.

Utah maintaining steady salary increases

Utah’s average salary increased 3.3 percent since last year, matching the prior-year’s jump but staying ahead of rises seen in surrounding states. The figures come from Employers Council’s 2020 Benchmark Compensation Survey, which also showed that the average hiring wage for full-time, inexperienced entry-level personnel rose to \$15.65, up from \$14.88 in 2019. Utah’s 3.3 percent increases compares with 3.1 percent in Colorado, 3 percent in Arizona and 2.4 percent in Wyoming. The survey features salary benchmarks for positions of all kinds, ranging from clerks to CEOs. More than 400 positions

were surveyed and more than 11,000 employees participated. The survey is designed to help Utah organizations stay current and competitive with employee salaries. It provides an examination of state and regional salary policies, including base salaries, average percent pay increases and hiring rates. “This year’s annual Employers Council Compensation Survey with projected stats for the future may be particularly more important than previous years, considering how much has changed in the job atmosphere in 2020,” said Ryan Nelson, president of Employers Council’s Utah office. “It’s always been a top prior-

ity of ours to provide relevant data to help support employers in their decision-making, and we hope our newest survey will be a strong resource for the next 12 months.” Details and survey purchasing information are available at employerscouncil.org or (801) 364-8479. Employers Council serves more than 4,500 employers, of all sizes and industries. Members are assisted by more than 70 human resource, organizational development and survey professionals and 60 staff attorneys out of offices in Salt Lake City; Scottsdale, Arizona; and Denver, Colorado Springs, Loveland and Grand Junction, Colorado.

Vinck new CEO at Recovery Ways

Recovery Ways, an addiction treatment center in Murray, has named Jaime W. Vinck as the company’s new CEO. Vinck joins Recovery Ways from Sierra Tucson Group, where she led the rebranding of Sierra by the Sea and Sunrise Ranch as the company’s CEO. Vinck has been recognized as a leader in Arizona in both health-care and behavioral health. In 2019, she was named one of Arizona’s Most Influential Women by *Arizona Business Magazine*. She serves on the board of directors of the National Association of Addiction Treatment Providers. Patrick J. Kennedy, board member and founder of the Kennedy Forum, said, “Recovery Ways has established itself as one of the nation’s leading providers

for clinically integrated, evidence-based care for mental health and addiction. Adding a recognized industry leader with Jaime Vinck’s experience and vision positions Recovery Ways to reach more families and patients with critically needed quality care.” “During these dynamic times, we identified and sought out a leader with a unique vision, talent and experience to enable Recovery Ways and its leadership team to advance our mission of expanding access to quality, evidence-based care,” said Greg Kazarian, executive chair of Recovery Ways Holdings. “Jaime Vinck’s track record of success and strong voice as an industry leader made her our first choice. We are thrilled to have her join our team.”

It really matters how we respond to this moment in history

The news headlines of recent days have been incredibly unsettling. The pandemic, while showing some signs of easing, continues to disrupt, with deadly consequences for many, and continuing concerns for the world economy. On Memorial Day, the nation was stunned with the brutal, deadly treatment of George Floyd at the hands of policemen in Minneapolis. The video evidence is damning and virtually all who have seen it condemn what was done. Protesters have taken to the streets of our nation to express their outrage. Most, I believe, desired to show that expression in peaceful ways. However, there were others who used the George Floyd tragedy as a catalyst for rioting, looting and destruction of property. They literally brought anarchy to our doorsteps.

One American business that directly felt the impact of the violence was Target. Their store in Minneapolis was ransacked by looters. While Target was not the only company experiencing this, the response of their CEO is well worth noting. I think it’s safe to assume that the first reaction to the destruction of our livelihood would be anger and even a desire for retribution. Although Target CEO Brian Cornell did not express this in any way, he surely is not exempt from these very human feelings. Instead of following these normal emotions, however, he did something very different. Cornell states, “As a Target team, we’ve huddled, we’ve consoled, we’ve witnessed horrific scenes similar to what’s playing out now and wept that not enough is changing. And, as a team we’ve vowed to face pain with a purpose.”



RICH TYSON

Rather than focus on the punishment of looters, Cornell and his executive team have sent first-aid supplies to areas affected by the riots and, when it is safe to do so, they will rebuild their looted stores and re-open. Author Daniel Goleman has written much about what he calls “emotional intelligence.” The dictionary defines this as “the capacity to be aware of, control and express one’s emotions, and to handle interpersonal relationships judiciously and empathetically.” Goleman has identified five key elements to emotional intelligence:

- Self-Awareness
- Self-Regulation
- Motivation
- Empathy
- Social Skills

Cornell’s response to the George Floyd incident and its impact on Target is the epitome of emotional intelligence. He and his team are undoubtedly aware of the negative impact wrought upon them by the rioters. Nevertheless, they self-regulated: They followed the old rule of counting to 10 before reacting, and then listened to their better angels. They were then motivated by the greater good of their communities, and they have reached out with caring and kindness. One of my favorite poems is “If,” by Rudyard Kipling. A few lines are worth sharing here:

*If you can keep your head when all about you
Are losing theirs and blaming it on you,
If you can trust yourself when all men doubt you,
But make allowance for their doubting too;
If you can wait and not be tired by waiting,
Or being lied about, don’t deal in lies,
Or being hated, don’t give way to hating,*

*And yet don’t look too good, nor talk too wise...
If you can watch the things you gave your life to, broken,
And stoop and build ‘em up with worn out tools:
If you can talk with crowds and keep your virtue,
Or walk with Kings—nor lose the common touch,
If neither foes nor loving friends can hurt you,
If all men count with you, but none too much;
If you can fill the unforgiving minute
With sixty seconds’ worth of distance run,
Yours is the Earth and everything that’s in it,
And — which is more — you’ll be a Man, my son!*

Mr. Cornell, I salute you: You are, indeed, a man cut out of the cloth that Rudyard Kipling so eloquently described. Your emotional intelligence and that of your executive team set a much-needed example for our nation.

While we cannot turn a blind eye to injustice or brutality, we must not let it become an excuse for more injustice and brutality. As Mahatma Gandhi once said, “An eye for an eye only ends up making the whole world blind.” We must face our problems, in the world, in our country, and in our businesses with both eyes wide open — and with emotional intelligence. We must not gloss over our issues. Full awareness is essential. But we must also self-regulate; how we respond matters! And more leaders like Brian Cornell need to step forward, motivated by the greater good, with caring and kindness for all. Now the question for each of us: How will we respond to this moment in history and the subsequent trials we inevitably will face? Richard Tyson is the founder, principal owner and president of CEObuilder, which provides forums for consulting and coaching to executives in small businesses.



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Industry Briefs

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BANKING

• **Zions Bancorporation**, Salt Lake City, has announced that **Claire A. Huang** has been elected to its board of directors. Huang has worked as a global brand builder for over 30 years in multiple industries. She served as the chief marketing officer for J.P. Morgan Chase and Co.



Claire Huang

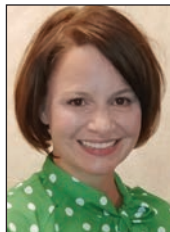
from 2012-14, following her work as head of global marketing, international communications and corporate social responsibility at Bank of America Merrill Lynch. Prior to her work at Bank of America, she was head of Fidelity Investments' marketing and customer strategy groups. Her first role in financial services was at American Express. Earlier in her career, she worked at consumer products companies, beginning at Procter & Gamble. Huang has previously served as a board member of several companies, including Mirador, Scottrade, Foster Farms and Stag's Leap Wine Cellars. She currently serves on the boards of directors of PODS and Prosper, in addition to several nonprofit boards. Zions also announced the retirement of **Jerry C. Atkin**, who had served on the board since 1993. He built St. George-based SkyWest from an airline with three nine-passenger aircraft and 13 employees, into the nation's leading regional airline, with a fleet of nearly 500 airplanes and more than 14,000 employees.



Jerry Atkin

the nation's leading regional airline, with a fleet of nearly 500 airplanes and more than 14,000 employees.

• **Bank of Utah**, Ogden, has hired **Amy Renner Hendricks** as digital content writer for the corporate information technology team. Hendricks will write and edit content for the bank's website and assist the corporate marketing team with the bank's annual report, social media and marketing campaigns.



Amy Hendricks

She previously worked for more than 13 years for Weber State University, most recently as senior writer/editor for the Department of Marketing & Communications. In that position she served as editor of *Wildcat*, WSU's alumni magazine, and editor of the university's annual report. Prior to that position, she served as a writer/project manager, assisting WSU with its publications and managing projects for the Dr. Ezekiel R. Dumke College of Health Professions. Hendricks previously worked as a communications specialist for the Tennessee Health Care Association in Nashville, creating content for newsletters and a quarterly magazine.

ECONOMIC INDICATORS

• **Provo** is ranked No. 4 among U.S. cities for welcoming "digital nomads," according to **StorageCafe**, which ranked destinations on 20 metrics, including cost of living, Internet speed, healthcare and population density. The top-ranked U.S. location is Tampa, Florida. Details are at <https://www.storagecafe.com/blog/best-destinations-for-digital-nomads-covid19-aftermath/>.

• **Utah** is ranked No. 23 among the best states for retirees in 2020, compiled by **Blacktower Financial Management Group**. The rankings were calculated by using weighted metrics from cost of living, crime rates, life expectancy, property prices and population age. The top-ranked state is Florida. The worst-ranked is Alaska. Details are at <https://www.blacktowerus.com/the-best-us-states-for-retirees/>.

• **West Valley City** has the least-expensive average apartment rental rate in Utah, according to rankings compiled by **Rent.com**. The average one-bedroom rental price in West Valley City is \$956. Following West Valley City are, in order, Midvale, Taylorsville, Pleasant Grove, North Salt Lake, West Jordan, Bountiful, Herriman, Layton and Centerville. The current Utah average is \$1,315, up only \$1 from a year ago. Details are at <https://www.rent.com/blog/>

cheapest-cities-in-utah-for-renters/.

• **Daggett County** has the most purchasing power among Utah counties, according to the sixth annual study on purchasing power in counties across the U.S., compiled by **SmartAsset**. The study compared median income and cost of living data nationwide to find the counties where people hold the most purchasing power. In Daggett County, the average cost of living is \$37,819, while the median income is \$85,000. Daggett County was followed, in order, by Summit, Morgan, Davis, Uintah, Utah, Wasatch, Salt Lake, Tooele and Millard counties. Details of the study are at <https://smartasset.com/mortgage/cost-of-living-calculator#Utah/purchasing-power>.



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EXPANSIONS

• **Kiln**, a Utah-based flex-office and coworking company, has expanded with a new location in Boulder, Colorado. The 22,000-square-foot space will be available to startups and entrepreneurs alike. Kiln said Boulder's innovative business culture was a critical component in its decision to expand to the city, as well as the community's commitment to wellness and sustainability. Kiln's first two locations, in Salt Lake City and Lehi, serve more than 250 companies and 1,000 employees.

HEALTHCARE

• **HealthEquity Inc.**, a Draper-based health savings account administrator, has appointed **Tyson Murdock** as executive vice president and deputy chief financial officer. Murdock joined HealthEquity in 2018 as senior vice president and corporate controller and brings 25 years of corporate finance experience to his new role as CFO. Prior to joining



Tyson Murdock



Darcy Mott

31, 2021, to ensure a smooth transition and completion of the fiscal year 2021 Form 10-K filing for the company and will then transition into an advisory role to the CEO. Mott will complete 14 years of service as HealthEquity's CFO.

• **Listen Technologies Corp.**, a Bluffdale-based provider of wireless listening solutions, has promoted **Sam Nord** to vice president of global sales. He works with



Sam Nord

the company's partners to sell the company's audio and content solutions to their customer bases and oversees the company's outside and inside sales teams. Nord has spent his entire career in the AV industry. He joined Listen Technologies in 2013, after having been a customer for many years in previous roles as a dealer and integrator. Most recently, he was director of global sales at the company.

• **Sera Prognostics Inc.**, a Salt Lake City-based company focused on improving maternal and neonatal health through innovative precision biomarker approaches, has appointed **Dr. Thomas J. Garite** as vice president of clinical sciences. Garite will work closely with Sera to advance clinical development programs that support the company's growth from



Thomas Garite

development into a commercial-stage company. Garite is an expert in obstetrics and gynecology and maternal-fetal medicine and a recently retired Edward H. Quilligan Professor of Obstetrics and Gynecology at the University of California at Irvine. Garite served 18 years as the department's chairman, and now holds the title of Professor Emeritus. He is also the past editor-in-chief of the *American Journal of Obstetricians and Gynecology* and remains Editor Emeritus. Until recently, Garite served as director of research and education for Obstetrix, MedNax Medical Group. He currently serves as chief clinical officer for patient safety company Perigen Inc.

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INVESTMENTS

• **Vivint Solar**, a Lehi-based residential solar provider, has secured \$300 million in new tax equity financing commitments from two repeat investors to support the growth of Vivint Solar's

see BRIEFS next page

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Industry Briefs

from previous page

residential solar business. With the new commitments, Vivint Solar has committed financing capacity for approximately 185 megawatts. The investment is expected to allow Vivint Solar to design and build low-cost, clean energy systems for approximately 24,000 new residential customers. Vivint Solar operates in 22 states.

• **Foldax**, a Salt Lake City-based company focused on heart valves, has closed on a \$20 million Series D funding round. **MemorialCare Innovation Fund** led the round, with **Angel Physicians Fund** and **Sayan Bioventures** joining as new investors. All existing investors also participated in the round, including **BioStar Capital**, **Kairos Ventures** and **Caltech**. **Brant Heise**, MCIF managing director, joined the board in conjunction with the investment.



Brant Heise

Foldax will use the funds to continue to add patients to the recently completed EFS clinical trial for the company's surgical aortic Triabipolymer heart valve, initiate and enroll patients into the clinical trial for the surgical mitral valve, and continue development of the transcatheter aortic valve replacement device for the first-in-man clinical study.

NONPROFITS

• **United Way of Salt Lake** has launched the "Stay Safe, Stay Connected" Initiative to address urgent, short-term and multi-faceted needs of thousands

of Utah families. The **Mark & Kathie Miller Foundation** has offered a \$3 million lead donation to the initiative. Launched by United Way of Salt Lake's **Promise Partnership**, in collaboration with the **Utah State Board of Education**, the initiative weaves together many school district and community-based programs in order to connect disconnected students to academic, social-emotional and technology supports over the summer; help families meet their basic needs through 211 resources; engage community members to get involved through mentor programs; and provide school supplies to support and enable students' learning.

• The **Lung Cancer Research Foundation** has announced that **Dr. Trudy Oliver** has joined its Scientific Advisory Board. Oliver is an associate professor of oncological sciences at the University of Utah's Huntsman Cancer Institute (HCI), where she has served since 2011, and is an HCI Endowed Chair in Cancer Research. The board includes



Trudy Oliver

renowned scientists, physicians and thought leaders spanning a broad range of disciplines in lung cancer research who leverage their collective experience and expertise to maintain the objectivity of the grant selection process and help to ensure that LCRF continues to fund research of the highest caliber. Oliver joined the University of Utah and Huntsman Cancer Institute in 2011.

• **Odyssey House**, Salt Lake City, has seen a 78 percent

increase in the number of clients coming into the residential treatment program during COVID-19. From May 1 through June 15, 2020, nearly half of all clients (49.7 percent) listed alcohol as a reason for seeking treatment. During that same time period in 2019 only 28 percent said they had a drinking problem.

PARTNERSHIPS

• **East Penn Manufacturing**, a Pennsylvania-based manufacturer of batteries and accessories, has announced a partnership with **Apex Industrial Battery**, a newly formed company in the Salt Lake City. Apex will serve as an exclusive Deka representative offering Deka Motive Power batteries (both lead and lithium technologies) and provide chargers and accessories to power electric lift trucks. Apex was founded by **Matt Johnson**, president of Johnson Battery, and **Gabriel Sampson**, president of Averest.

• **Schramm**, a Pennsylvania-based manufacturer of hydraulic rotary drilling rigs, has announced a joint venture with longtime collaborator **Hardwick Machinery**, a Salt Lake City-based equipment design, repair and rebuilding firm. The combination will enable Schramm to deliver a wider array of aftermarket services to customers worldwide, including same-day on-site maintenance at mines throughout the western United States.

RECOGNITIONS

• **Avetta**, an Orem-based company that connects organizations with suppliers, contractors and vendors, has been named a recipient of the **SDCE 100 Award** for 2020, presented by **Supply & Demand Chain Executive**, a user manual for successful supply and demand chain transformation. The SDCE 100 spotlights successful and innovative projects that deliver bottom-line value to small, medium and large enterprises across the range of supply chain functions. The award recognizes Avetta's implementation of its supply chain risk management tools for a global building solutions client that is a supplier of cement, ready-mixed concrete and aggregates.

SERVICES

• **Mike Perfili** has retired from **Les Olson Co.** after 48



Mike Perfili

years with the company. Perfili started at the company in 1972 at age 17 through a high school work-release program. He was the company's Northern Utah branch manager for the past 17 years, overseeing two offices serving thousands of customers.

TECHNOLOGY/LIFE SCIENCES

• **InMoment**, a Salt Lake City-based enterprise experience data and customer feedback company, has added **Tony Weisman** to its board of directors. Weisman



Tony Weisman

is an expert in brand and marketing strategy. He previously was chief marketing officer for Dunkin' Brands; CEO of DigitasLbi North America; president of Digitas' Boston, Chicago, Detroit, and San Francisco offices; chief marketing officer of DraftFCB Chicago; and held various roles for over 19 years at Leo Burnett.

• **Midigator**, an American Fork-based chargeback and dispute technology company, has hired **Domenic Cirone** as senior vice president of acquirer solu-



Domenic Cirone

tions. Cirone has nearly 30 years of chargeback experience spanning both the issuing and acquiring perspectives. Prior to joining Midigator, Cirone was the vice president of chargeback processing for EVO Payments International.

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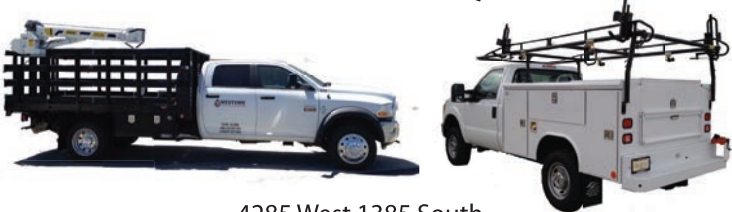
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Calendar

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.

July 7, 6:30-8 p.m.

WordPress Workshop, a Small Business Development Center (SBDC) event taking place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

July 8, 8:30 a.m.

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. 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.

July 8, 9-10:30 a.m.

"Jump Start: Intro to Entrepreneurship," a Women's Business Center of Utah event that takes place online. Free. Details are at wbcutah.org.

July 8, 10:30-11:30 a.m.

"Paid Leave for Workers Under the Families First Coronavirus Response Act," a Salt Lake Community College Miller Business Resource Center event taking place online. Details are at <https://dolwhd.cosocloud.com/paidleavetrainingjuly8/>.

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, 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 individu-

al webinars. Details are at <https://utah.uli.org/events-2/>.

July 9, 1:30-2:30 p.m.

"Business Live," a Salt Lake Chamber networking event that takes place online. Free for members, \$10 for nonmembers. Details are at slchamber.com.

July 9, 2-3 p.m.

"Ultimate PPP Webinar: Everything You Need to Know," a Now CEO event that takes place online. Free. Registration can be completed at Eventbrite.com.

July 9, 6-8 p.m.

"Business Essentials" Webinar, a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

July 9, 6-8 p.m.

"The Customer Factory Framework: How to Build an Unstoppable Business," a Small Business Development Center (SBDC) event taking place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

July 10, 8-9 a.m.

WIB Networking, an Ogden-Weber Chamber of Commerce event. Location is Mount Ogden Golf Course Pavilion, 1787 Constitution Way, Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

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

Second Friday Casual Lunch, a ChamberWest event. Location is Wild Ginger Asian Cuisine, 4782 W. 4100 S., West Valley City. Cost is the purchase of lunch. Details are at chamberwest.com.

July 10, noon-1 p.m.

"Fulfillment Friday," presented by Now CFO. Speaker Angie Morgan will discuss "Leading in Uncertainty: Handling Fear, Ambiguity and Productivity in Our New Normal." Free. Registration can be completed at Eventbrite.com.

July 13, 8 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, 9-10 a.m.

"Coffee With Clancy," a Women's Business Center of Utah event. Speaker Raymond

Christy, airport senior planner, Disadvantaged Business Enterprise (DBE) coordinator for Salt Lake City International Airport, will discuss "Understanding the Airport Concessions DBE Program." Event takes place online. Free. Details are at wbcutah.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 \$150. Details are at employerscouncil.org.

July 16, 10-11:15 a.m.

"Business Essentials: Efficiently Scheduling Your Social Media Posts," a Women's Business Center of Utah event. Speaker is Lynn Smargis, author podcast producer, consultant and content writer. Event takes place online. Free. Details are at wbcutah.org.

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

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

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 16, 5:30-6:30 p.m.

"QuickBooks" Webinar, a Small Business Development Center (SBDC) event taking place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

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 a.m.-1 p.m.

Business Women's Forum: "Virtual Handshakes: Effective Leadership in this New World of Business." Speaker is Jennifer Goodwin, sales manager at Hotel Monaco. Event takes place online. Cost is \$30 for members, \$40 for nonmembers. 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 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 28, 11:30 a.m.-2:30 p.m.

Women in Business Golf Clinic, a ChamberWest event that includes lunch; refreshments; contests; prizes; and lessons by pros on driving, chipping and putting. Location is The Ridge Golf Course, 5055 S. Westridge Blvd., West Valley City. Cost is \$60 for members by July 21, \$80 thereafter and for nonmembers. Details are at chamberwest.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, 9-10 a.m.

"Coffee With Clancy," a Women's Business Center of Utah event. Speaker is Clancy Stone, business advisor for the Northern Region of the Women's Business Center of Utah. Event takes place online. Free. Details are at wbcutah.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

Succeeding in Your Business

Protect yourself when buying a business during these tough times

"My wife and I are looking to buy a small business.

"We were looking for a very specific type of business, but we're a little nervous because there's a good chance the business model will be affected by COVID-19 and any future economic shutdowns.

"We've found a fairly healthy business in our area. The seller is willing to sell, and acknowledges our concerns, but insists that the purchase price be based on his annual gross sales for the past year. While that would be fair in a normal environment, we're concerned that sales for the next couple of years will be significantly lower because of the impact of COVID-19 and related government shutdowns.

"No one can predict the future, and we don't want to deny this seller the opportunity to get a return on the last 10 years he has spent building this business. But we don't want to buy at the 'top of the market' if this business model is destined to collapse in the near future."

Normally, the purchase price of a business is based on the business' past performance. Usually, it's a multiple of the seller's average gross sales or pretax earnings over a

number of years. The first thing you should do is look at this seller's gross sales over the past five years (the "go-go" years of 2018 and 2019 probably distorted his results, so you need to look back over a longer period).



CLIFF ENNICO

Do a quick arithmetic average of his gross sales over the five-year period. If the average is significantly lower than his gross sales last year, then the purchase price is not reasonable, COVID-19 or not.

Assuming his quoted purchase price is reasonable, you will need to factor in the risk of another government shutdown. It will be almost impossible to quantify that risk, so the best you can do is make the seller share that risk with you.

Under no circumstances should you pay for this business in all cash. You should insist that the seller accept at least 25 percent to 30 percent of the purchase price in monthly installments over the next two to three years, with interest at a commercial rate (currently about 5 percent to 6 percent per annum).

If the seller is agreeable to that, then you need to limit your downside risk. The most common way to do that is to put a "ratchet clause" in the contract of sale allowing you to reduce the portion of the

purchase price you pay over time in the event COVID-19 — or, indeed, any change that is beyond your control (such as racial unrest in your community) — reduces your gross sales or squeezes your profits.

First, you would figure out what the seller's average gross sales were for the past three to five years. Then, you and the seller would agree that if your average gross sales fall below 90 percent of that monthly average for three consecutive "rolling" months due to circumstances "beyond your reasonable control," you can reduce the balance due to the seller dollar for dollar by the amount of the shortfall each month for as long as the situation continues. You are still stuck with a potentially losing business, but the seller is sharing the pain with you by seeing the outstanding portion of his purchase price get lower and lower each month.

What happens, though, if the business suffers a revenue loss due to your own incompetence in running the business? Reducing the purchase price dollar for dollar in that situation allows you to profit from your own lack of business skills, which the seller won't tolerate.

As Shakespeare would say, "Ay, there's the rub." Your attorney will need to draft the ratchet clause very carefully and provide for informal but binding third-party media-

tion if there's a dispute down the road over whether the business downturn is your fault or the government's.

Another but less common way to protect yourself against future risk is to insist that the seller guarantee your monthly revenue for a period of time after the business changes hands (usually one year). You would hold back a portion of the purchase price (10 percent to 20 percent is customary) and deposit it in a no-interest escrow account. Then, if your actual monthly gross sales during the next year fall below the agreed-upon threshold, you simply withdraw the shortfall amount from the escrow deposit. At the end of the one-year period, the seller gets whatever is left in the account.

The seller won't be wild about either option, but if he has a brain, he probably recognizes the risk and will accept the fact that it may be a lot harder to sell this business two or three years from now — when the full impact of the healthcare law changes are known — than it is today.

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

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CALENDAR

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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 Network-

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

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.

Aug. 6, 7:30-9 a.m.
Morning Speaker Series, an Ogden-Weber Chamber of Commerce event. Location is Weber Center, 2380 Washington

Blvd., Ogden. Free for chamber members and first-time guests. Details are at ogdenweberchamber.com.

Aug. 6, 9-10 a.m.
"Coffee With Clancy," a Women's Business Center of Utah event. Speaker is Clancy Stone, business advisor for the Northern Region of the Women's Business Center of Utah. Event takes place online. Free. Details are at wbcutah.org.

Aug. 6, 3-6 p.m.
Veteran Deal Forum, a VentureCapital.Org event hosted along with the PenFed Foundation and Warriors Rising and featuring five entrepreneurs pitching their startups to a panel of active investors. Event takes place online. Registration can be completed at Eventbrite.

Aug. 6, 6-8 p.m.
"Start Smart" Webinar, a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Aug. 7, 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

see CALENDAR next page



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CALENDAR

from previous page

Plaza Drive, South Jordan. Details are at westjordanchamber.com.

Aug. 8, 9-10:30 a.m.

“Jump Start: Intro to Entrepreneurship,” a Women’s Business Center of Utah event that takes place online. Free. Details are at wbcutah.org.

Aug. 10, 7 a.m.-2 p.m.

UMA Annual Golf Tournament, a Utah Manufacturers Association event. Activities include registration at 7 a.m. and shotgun start at 8 a.m. Location is Stonebridge Golf Course, 4415 Links Drive, West Valley City. Cost is \$175, \$600 for a four-some. Registration can be completed at umaweb.org.

Aug. 11, 8 a.m.-4 p.m.

“Practical Leadership,” part of the Salt Lake Community College Frontline Leader Workshop Series focusing on the transition from an individual contributor to a leader with the practical skills needed to motivate, coach, communicate with, and effectively teach employees. Location is SLCC’s Miller Campus in Sandy. Cost is \$250. Details are at <https://www.slcc.edu/workforce/courses/frontline-leader.aspx>.

Aug. 13, 6-8 p.m.

“Business Essentials” Webinar, a Small Business Development Center (SBDC) event taking place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

Aug. 14, 7:45-9 a.m.

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

Aug. 14, 10 a.m.-noon

“Strengthening Our Influence as Women: Confidence, Competence and Leadership,” a Women’s Business Center of Utah event. Speakers are Susan Madsen, founding director of the Utah Women & Leadership Project; and Ann Marie Wallace, state director of the Women’s Business Center of Utah. Event takes place online. Details are at wbcutah.org.

Aug. 18, 8 a.m.-4 p.m.

“Practical Leadership,” part of the Salt Lake Community College Frontline Leader Workshop Series focusing on the transition from an individual

contributor to a leader with the practical skills needed to motivate, coach, communicate with, and effectively teach employees. Location is SLCC’s Westpointe Campus in Salt Lake City. Cost is \$250. Details are at <https://www.slcc.edu/workforce/courses/frontline-leader.aspx>.

Aug. 18, 9-10:30 a.m.

“Financial Foundations: Understanding Financial Jargon,” a Women’s Business Center of Utah event. Speaker is Elizabeth Zeldes, CPA and Certified Daily Money Manager. Event takes place online. Free. Details are at wbcutah.org.

Aug. 18, 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. 19, 7:30 a.m.-3 p.m.

2020 Chamber Golf Classic, an Ogden-Weber Chamber of Commerce event originally scheduled for May 14. Activities include breakfast at 7:30 a.m., shotgun start at 8:30 a.m. (four-person scramble format) and 1 p.m. lunch and awards. Location is Mount Ogden Golf Course, 1787 Constitution Way, Ogden. Cost is \$250. Details are at ogdenweberchamber.com.

Aug. 19, 8-10 a.m.

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

Aug. 19, 8:30 a.m.-3:30 p.m.

Utah Employers Summit, an Employers Council event. Location is Radisson Hotel Salt Lake City Downtown, 215 W. South Temple, Salt Lake City. Cost is \$319. Details are at employerscouncil.org.

Aug. 19, 3:30-5 p.m.

“Business Connections and Bowling,” a ChamberWest event. Location is All-Star Bowling & Entertainment, 3601 S. 2700 W., Valley Fair Mall, West Valley City. Cost is \$15 for members, \$20 for nonmembers. Details are at chamberwest.com.

Aug. 19, 5:30-6:30 p.m.

“QuickBooks” Webinar, a Small Business Development Center (SBDC) event taking place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

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LEGISLATURE

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safe,” said Val Hale, GOED’s executive director. “We’re grateful for the federal CARES Act funds and that the Legislature has entrusted us with administering these important programs. We will use these funds most efficiently and effectively. We hope that companies and individuals that qualify will take advantage of these pandemic recovery initiatives.”

The tweaked program is the COVID-19 Commercial Rental Assistance Program, or ComRent, originally created through SB3006. ComRent features \$40 million in commercial property rental assistance. The GOED-administered grants are designed to help Utah small businesses — including nonprofits, sole proprietors, independent contractors and self-employed persons — that have lost revenue due to measures taken to minimize the public’s exposure to COVID-19.

But ComRent has had little participation. As of June 22, only 2,897 applications were started, only 1,588 full applications were submitted and only \$3 million was used. The average check was \$2,702. The sectors with the most requests are retail, food and beverage, and healthcare.

Among the program changes approved during the special session is a restructuring of revenue loss percentage adjustments. Those with a revenue loss of 30 percent to 44.9 percent are able to get up to 50 percent of the rent amount awarded per month. Those with a 45 percent revenue loss or more may get up to 100 percent of the rent amount

awarded per month.

The new legislation also removed the Paycheck Protection Program (PPP) award adjustment; extended from a single month’s rent to two month’s rent; raised the maximum award from \$10,000 to \$15,000; increased to \$30,000 and \$5,000 per location the maximum award for entities with multiple locations; adjusted the small-business definition from 100 employees maximum to 100 full-time employees; and removed unnecessary documentation requirements.

Companies that already have applied do not need to re-apply for the ComRent grant; they will automatically be reconsidered. Those qualifying for additional grant funds will see checks mailed beginning July 7.

Details about the program are at utahgoed.info/comrent.

Programs established during the special session are:

- The COVID-19 Impacted Businesses Grant Program. Known as the “Shop in Utah” grant, the \$25 million initiative provides funds to businesses hurt by the COVID-19 pandemic. To qualify, businesses must offer a discount or other offer with an estimated value to consumers of at least 50 percent of the grant amount. GOED must award at least 75 percent of grant funds to Utah small businesses — those with 250 or fewer full-time employees.
- Tourism COVID-19 Recovery. The Utah Office of Tourism, part of GOED, will use \$12 million to respond to the health emergency through state and regional marketing to increase tourism to the state’s national parks and surrounding communities. The tourism office is to address transportation to and within the state’s national parks to facilitate

visitor access, and other activities intended to stimulate tourism throughout the state.

- The COVID-19 Displaced Worker Grant Program. Dubbed “Learn In Utah,” the \$9 million initiative will provide training for workers displaced due to COVID-19 by funding GOED’s Utah Works program within Talent Ready Utah. The initiative includes support for the Utah System of Higher Education’s Custom Fit program and several other workforce training programs to provide education and training to displaced workers. As part of this initiative, the Department of Workforce Services will create a dashboard to identify unemployment and job opening trends to match workers with job opportunities.

- The COVID-19 PPE Support Grant Program. Called “Safe In Utah,” the \$5 million initiative will provide grants to businesses to improve workplace safety for workers and customers during the pandemic through measures such as PPE purchases, workplace redesigns, signage and technology solutions that allow for distance working.

The grants are capped at either \$100 per full-time-equivalent employee or the actual expenses a company incurs in implementing the health and safety measures, whichever is lower. At least 75 percent of grant funds will go to small businesses.

- The COVID-19 Outreach and Education Program. Known as “Healthy in Utah,” the \$1 million initiative will fund a public information campaign to encourage healthy activity during the pandemic, such as following current Centers for Disease Control, state and local health guidelines, and not forgoing other preventive or urgent medical care.

UPDATES

from page 1

Valley Chamber event originally scheduled for March 24 at the Utah Valley Convention Center in Provo and subsequently rescheduled for July 22.

Sept. 1, 9 a.m.-3 p.m.

Valley Visioning Summit 2020, originally scheduled for April 15 at the Utah Valley Convention Center in Provo.

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/>.

The South Jordan Business and Entrepreneurial Summit and Expo, a South Jordan Chamber of Commerce event originally scheduled for April 29 at the Karen Gail Miller Conference Center in Sandy, has been postponed until a date to be announced.

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

“Coffee With Clancy,” a Women’s Business Center of Utah event July 15, 9-10 a.m., will be held online. Details are at wbcutah.org.



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CALENDAR

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Aug. 20, 7 a.m.-3 p.m.

Annual ChamberWest Golf Classic, originally scheduled for June 24 and for ChamberWest members only. Activities include 7 a.m. check-in and breakfast, and 8 a.m. shotgun start. Location is Stonebridge Golf Club, 4415 Links Drive, West Valley City. Details are at chamberwest.com or (801) 977-8755.

Aug. 20, 11:30 a.m.-1 p.m.

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

Aug. 21, 8 a.m.-3 p.m.

Annual Children's Charity Golf Classic, a Murray Area Chamber of Commerce event (date tentative). Activities include a 7 a.m. breakfast/check-in and 8 a.m. shotgun start. Location is Murray Parkway Golf Course, 6345 Murray Parkway Ave., Murray. Details to be announced.

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

Golf Classic, a South Valley Chamber event. Registration begins at 7 a.m., followed by the tournament at 8:30 a.m. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Details are at southvalleychamber.com.

Aug. 23, 9-10 a.m.

"Coffee With Clancy," a Women's Business Center of Utah event. Speaker is Clancy Stone, business advisor for the Northern Region of the Women's Business Center of Utah. Event

takes place online. Free. Details are at wbcutah.org.

Aug. 24, 7:45-9 a.m.

WIB Networking, an Ogden-Weber Chamber of Commerce event. Location is The Argo House, 526 25th St., Ogden. Free for WIB members. Details are at ogdenweberchamber.com.

Aug. 25, 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.

Aug. 25, 11:30 a.m.-1 p.m.

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

Aug. 25, 6-8 p.m.

"Get Known Everywhere," a Women's Business Center of Utah event in partnership with the eWomenNetwork. Speaker is Jill Lublin, international speaker, author and publicity strategist. Event takes place online. Details are at wbcutah.org.

Aug. 26, 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.

Aug. 26, 8:30-10 a.m.

"FMLA: The Rules and How the Courts Interpret Them," an Employers Council event that is part of the five-part Legal Breakfast Briefing Series. Location is Employers Council,

Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$99 for members, \$150 for nonmembers. Details are at employerscouncil.org.

Aug. 26, noon-1:30 p.m.

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

Aug. 27, 7 a.m.-2 p.m.

15th Annual Scholarship Golf Tournament, a South Jordan Chamber of Commerce event. Location is Glenmoor Golf Course, 9800 S. 4800 W., South Jordan. Details are at southjordanchamber.org.

Aug. 27, 7:30 a.m.-2 p.m.

ACG Utah Golf Tournament, an Association for Corporate Growth event. Activities include breakfast and registration at 7:30 a.m., shotgun start at 8:30 a.m., and lunch and awards following play. Location is Eaglewood Golf Course, North

Salt Lake. Cost is \$250 for ACG members, \$300 for nonmembers, \$1,000 for foursomes. Details are at <https://www.acg.org/utah/events/2020-golf-tournament>.

Aug. 27, 8:30 a.m.-12:30 p.m.

"I-9: Basic Compliance," 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.

Sept. 1, 7 a.m.

Executive Golf Tournament, a South Valley Chamber event. Registration begins at 7 a.m., followed by the tournament at 8:30 a.m. Location is River Oaks Golf Course, 9300 Riverside Drive, Sandy. Cost is \$300 per foursome. Details are at southvalleychamber.com.

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

Business Alliance Networking Luncheon, a Davis Chamber of Commerce event. Location is Boondocks Fun Center, 525 Deseret Drive, Kaysville. Free.

No RSVP required. Details are at davischamberofcommerce.com.

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

"Employment Law Essentials for Supervisors and Managers," 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.

Sept. 2, 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.

Sept. 3, 7:30-9 a.m.

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

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COALITION

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mutual interest, and make decisions over the next few months that will strengthen our state for years to come."

The coalition said it will identify, discuss and determine areas of common interest, with all members maintaining their own voices and independence on issues unique to each local chamber.

"We expect that there will be much to unite us and that on those issues our voice will resonate with government, business and community leaders," said Aaron Quarnberg, board chair of the Utah Hispanic Chamber of

Commerce. "In this way, we will even more effectively serve those individuals and businesses with whom we have stewardship."

Among the founding members of the coalition are the Salt Lake Chamber, St. George Area Chamber of Commerce, Cedar City Chamber of Commerce, Utah Black Chamber, Utah Hispanic Chamber, Davis Chamber of Commerce, Cache Valley Chamber of Commerce, Kanab Area Chamber of Commerce, Point of the Mountain Chamber, Vernal Area Chamber of Commerce, American Fork Chamber of Commerce and ChamberWest.

Details about the coalition are available by contacting Kaitlyn Pieper at info@utahchamber-policycoalition.com.

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Opinion

Congress predictably drops the ball on small-business rescue measures

The Payroll Protection Program, or the PPP, is the crown jewel of the Coronavirus Aid, Relief and Economic Security Act's attempt to rescue small businesses from effects of the coronavirus pandemic. Unfortunately, the program has been a mess in its implementation and its results. This predictable failure is likely to distort and delay our economic recovery.

Here's the idea behind the PPP: The Small Business Administration, with the help of the Treasury Department, would issue hundreds of billions of dollars in low-interest-rate loans to small businesses. In theory, all small businesses with fewer than 500 employees qualified. Also in theory, if a business used 75 percent or more of its loan to cover payroll costs and keep paying workers for an eight-week period after the loan was granted, that loan would be forgiven.

In practice, things didn't work out as planned. First, the application process was a mess. Lenders kept changing the terms or decided they would only lend to businesses that already had an account with them.

Many small businesses were thus left looking for lenders. Then, the SBA — an agency infamous for its terrible record helping small businesses after disasters — rejected applicants for all sorts of reasons, including not being able to jump through the agency-made regulatory requirements.

Data also reveal that some enterprises with far more than the maximum of 500 employees — many of them publicly traded — got large loans approved before many others could even get access to a bank to apply. Some large firms, including Ruth's Chris Steak House and Shake Shack, returned the money, but others have dragged their feet. Companies like these usually have plenty of access to capital elsewhere, which is not always the case with small businesses. The size of the loans these big guys got would make your eyes pop, especially compared with what smaller companies in direr straits got.

Meanwhile, a fair number of self-employed workers — who constitute 81 percent of all small businesses — could not get a PPP loan because in the eyes of the federal government, they don't actually

exist as businesses.

Take science-based syndicated columnist and author Amy Alkon. As she told me via email a few weeks ago, because of coronavirus, she's had a big cutback in earnings. She explained, "I need to avoid just burning through my savings until I'm living in a tent under an underpass." Yet, she hasn't been able to get a loan with PPP.

The anecdotal evidence that PPP didn't make it to the right places is confirmed by several academic papers so far. The authors of a National Bureau of Economic Research paper titled "Did The Paycheck Protection Program Hit the Target?" find that the funds didn't flow to where the economic shock was greatest.

According to calculations by MIT's Lawrence Schmidt and Northwestern University's Dimitris Papanikolaou, the professional and technical services sector received the largest number of PPP loans — around \$65 billion in total. This sector also has the highest fraction of workers who are remote and, hence, are least exposed to pandemic-related disruptions. They also reported that nonremote, lower-paid workers were 15 percentage points more likely to be unemployed compared with workers

in sectors where working remotely is an option.

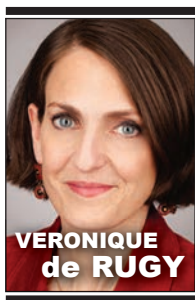
Using 2017 estimates of employment in firms with fewer than 500 employees, the professional and technical services sector received \$12,500 per employee. By contrast, accommodation and food services, a sector hit much harder, received a mere \$4,800 per employee.

Finally, while the PPP allows for loan forgiveness in theory, generous and easy-to-get unemployment benefits given to workers during the coronavirus response mean that many firms will have a hard time retaining enough employees to qualify for it. That will be an unwelcome surprise to those who received a loan under the lure of forgiveness.

The bottom line is that the PPP was poorly thought through, implemented and administered, and even more poorly targeted — in other words, typical congressional carelessness.

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

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VERONIQUE de RUGY

China's actions causing its neighbors to become increasingly hostile

As the United States has faltered in its handling of the coronavirus pandemic, many experts have warned that China is using the situation to enhance its influence across the world. This is part of a familiar pattern in which America has worried that its competitors or adversaries were 10 feet tall and growing. But in fact, a striking feature of the recent international landscape has been China's strategic blunders.

The most significant example is China's recent incursion into India, in the Galwan Valley, long under dispute by the two countries. For reasons that are not entirely clear, Chinese forces have reportedly taken about 23 square miles of arid land, sparking a deadly skirmish. This has triggered a powerful backlash in India. New Delhi has tried for years to maintain good relations with both the United States and China. India's Prime Minister, Narendra Modi, has met with President Xi Jinping 18 times and often rejected talk of aligning with the United States, pursuing a foreign policy characterized as "multi-aligned."

No one is using that phrase now. India's media has erupted with anti-Chinese sentiment, and serious analysts are advocating a sharp shift in its foreign policy. India's recently retired foreign secretary, Vijay Gokhale, wrote an op-ed arguing that China's neighbors had to stop accommodating China's aggressive moves and recognize that they need "a robust U.S. military presence" to "help them in managing the situation." He declared, "In the post-COVID age, enjoying the best of both

worlds may no longer be an option."

Or consider China's relations with its other neighbors. In the last few months, Chinese ships have sunk or harassed ships from Vietnam, Malaysia and Japan in areas that those countries consider their "exclusive economic zones." This kind of behavior has led to a remarkable strategic reversal in the Philippines. Under President Rodrigo Duterte, Manila had been drifting away from Washington. In February, Duterte announced

that he was terminating the Visiting Forces Agreement, a significant setback for Washington's efforts to maintain close military ties in the region. This month, Manila announced that it would no longer be terminating that agreement, "in light of political and other developments in the region."

Or consider Australia, whose economy has benefited enormously from China's rise. As a result, Canberra had sought friendly relations with Beijing. No more. Australian officials suspect China of mounting a string of cyberattacks against the country, while reports also suggest Beijing has intimidated Chinese students studying there to remain loyal and used Chinese businessmen in the country as agents of influence. In 2017, Australia's head of domestic intelligence, Duncan Lewis, testified to its Parliament that foreign interference — meaning Chinese — was occurring on "an unprecedented scale" and had "the potential to cause serious harm to the nation's sovereignty, the integrity of our political system, our national security capabilities, our economy and other interests." More recent-

ly, after Australia called for an inquiry into the origins of the novel coronavirus, China moved to restrict Australian imports and discourage tourism there, while state media said Australia was "gum stuck to the bottom of China's shoe."

China has adopted a confrontational foreign policy in words as well as deeds. Foreign ministry spokesman Zhao Lijian is now famous for his sharp, sometimes abusive language. In the wake of COVID-19 and the discussion of China's culpability in its handling of the outbreak, he publicly floated a conspiracy theory that the disease might have been brought to China by the U.S. Army. The country's new breed of diplomats, the so-called "wolf warriors,"

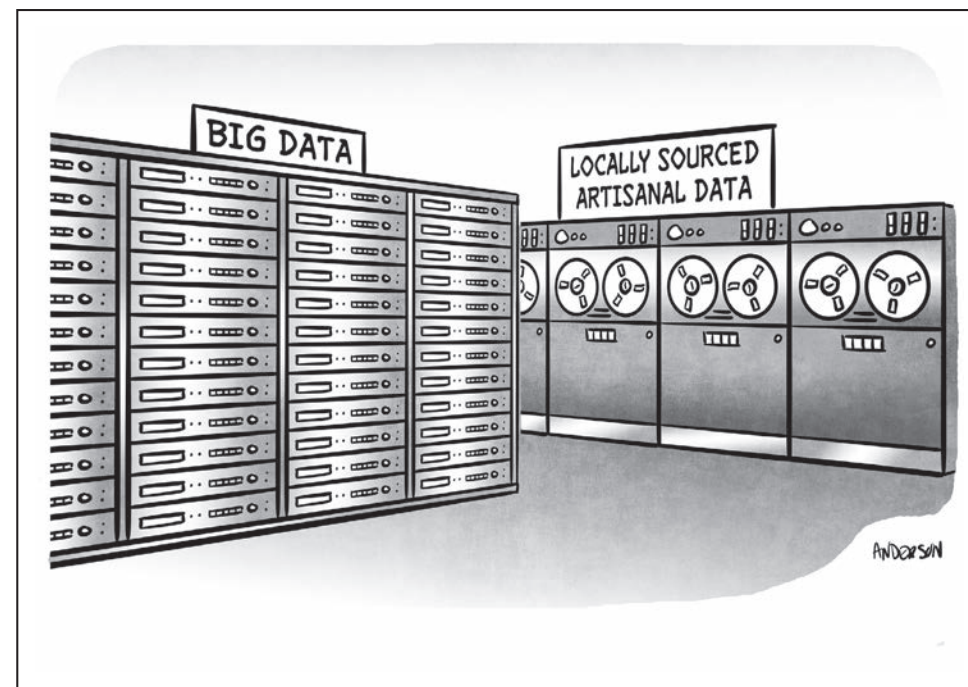
tend to be just as aggressive and confrontational, believing that offense is the best defense and heaping scorn on anyone who doubts the country's propaganda. They have also pushed countries to heap praise on China, including for recent shipments of medical supplies (which have often been found to be defective).

Deng Xiaoping, the Chinese leader who brought his country into a quasi-alliance with the United States and initiated economic reforms, had always counseled that Beijing should not push its weight

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FAREED ZAKARIA



Opinion

Properly executed, troop withdrawal from Germany could strengthen NATO

President Donald Trump is under fire from his own party for his announcement he plans to reduce the number of U.S. troops in Germany from 34,500 to 25,000. In a letter, 22 Republican members of the House Armed Services Committee expressed concern the troop reductions would “strengthen the position of Russia to our detriment.”

Well, that depends on what the Trump administration does with those troops.

Trump is not the first president to announce troop withdrawals from Germany. In 2004, President George W. Bush pulled nearly 70,000 troops out of Europe and Asia, including about 30,000 troops in two heavy divisions from Germany — moving them out of Cold War garrisons, bringing some of them home and repositioning the rest so they could better respond to hot spots in the world. Doing so, Bush promised, would “reduce stress on our military families” and simultaneously “raise the pressure on our enemies.”

Trump’s national security advisor Robert O’Brien says this administration is doing much the same thing. Writing in *The Wall Street Journal*, O’Brien explained



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while the details are still being worked out, thousands of American troops currently stationed in Germany may soon “redeploy to the Indo-Pacific, where the U.S. maintains a military presence in Guam, Hawaii, Alaska and Japan, as well as deployments in locations like Australia,” while thousands more “may be reassigned to other countries in Europe.” If that comes to pass, then the move will deter — not strengthen — Russia as well as China.

There is simply no reason to station so many troops in Germany in the 21st century. The iron curtain secretary of state Mike Pompeo patrolled as a young Army officer came down three decades ago. Yet American troops are still stationed on the old Cold War line of contact that separated East and West Germany. We no longer need to stop a Soviet tank invasion across the Fulda Gap. Today, the threat from Moscow has moved east and the time has come for U.S. forces to move east with it.

Right now, the Trump administration is finalizing an agreement to move thousands of American troops to permanent bases in Poland. The U.S. already inaugurated a

new divisional headquarters in Poznan that could soon be the home of a U.S. armored brigade combat team. The Poles have even offered to name the facility Ft. Trump. Having Ft. Trump on its border can’t make Russia happy.

Why should Germany be rewarded with the presence of so many U.S. forces, with all the economic benefits they bring, when Berlin continues to shirk its responsibilities to the NATO alliance?

Germany has the world’s fourth-largest economy, yet it spent just 1.38 percent of its gross domestic product on defense last year — far below the 2 percent NATO countries agreed to in 2006.

By contrast, Eastern European allies including Poland, Bulgaria, Romania, Lithuania, Latvia and Estonia are all meeting or even exceeding their defense spending commitments. There is nothing wrong with rewarding those countries for their steadfastness by moving American troops out of Germany and stationing them on the territory of more reliable allies.

This is especially true since Berlin is endangering the security of these NATO allies by building the Nord Stream 2 natural gas pipeline over the Trump administration’s vociferous objections. Right now, Russian natural gas travels

through pipelines that cross the territory of Poland and Slovakia, which means if Russia wanted to cut off natural gas to Eastern Europe, it would have to sacrifice its lucrative sales to the West to do so. Once the Nord Stream 2 is complete, Russia will be able to bypass Eastern Europe and send natural gas to Germany under the Baltic Sea — leaving Russian President Vladimir Putin free to threaten our Eastern European allies without endangering his Western gas sales. As Trump put it during his Tulsa rally, “We’re supposed to protect Germany from Russia, but Germany is paying Russia billions of dollars for energy coming from a pipeline, brand-new pipeline How does that work?” It doesn’t.

The Trump administration should tell Berlin if the pipeline goes forward, more American troops may soon be moving east. Properly executed, Trump’s decision to move forces out of Germany could strengthen the NATO alliance and enhance U.S. deterrence against Russia.

Marc Thiessen is a syndicated columnist for *The Washington Post*. He is a fellow at the American Enterprise Institute and the former chief speechwriter for President George W. Bush.

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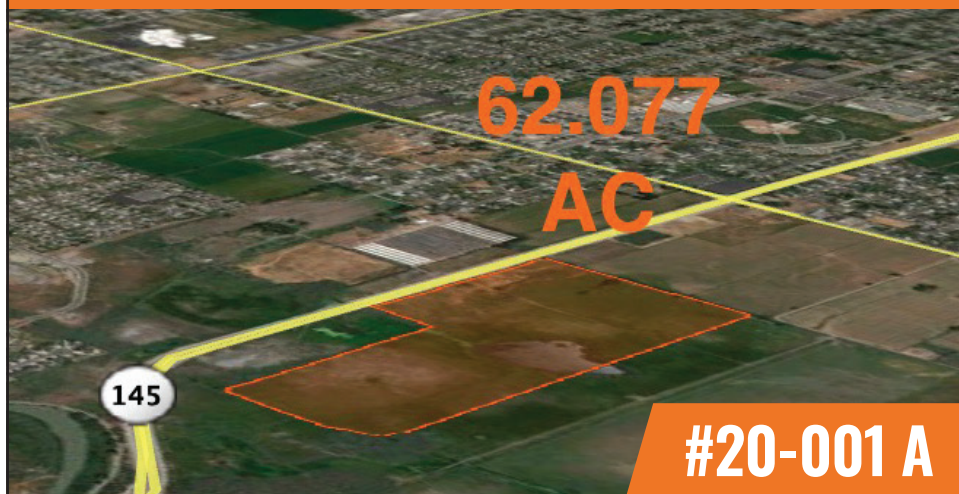


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CALENDAR

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Sept. 4, 8-10 a.m.

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

Sept. 9, 8 a.m.-4 p.m.

"Interpersonal Commun-ication," part of the Salt Lake Community College Frontline Leader Workshop Series. Location is Salt Lake Community College's Miller Campus, Sandy. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

Sept. 9, 5-7 p.m.

Business After Hours, an Ogden-Weber Chamber of Commerce event. Location to be announced. Free for chamber members and first-time guests, \$10 for nonmembers. Details are at ogdenweberchamber.com.

Sept. 10, 8:30 a.m.-12:30 p.m.

"Fair Labor Standards Act Advanced Practice," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$220. Details are at employerscouncil.org.

Sept. 10, 9-10 a.m.

"Coffee With Clancy," a Women's Business Center of Utah event. Speaker is Clancy Stone, business advisor for the Northern Region of the Women's Business Center of Utah. Event takes place online. Free. Details are at wbcutah.org.

Sept. 11, 7:45-9 a.m.

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

Sept. 11, 8 a.m.-4:30 p.m.

"PHR/SPHR Study Pro-grams,"

an Employers Council event taking place over five consecutive Fridays. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$1,445 for members, \$1,645 for nonmembers. Details are at employerscouncil.org.

Sept. 15, 11:30 a.m.-1 p.m.

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

Sept. 16, 7:15 a.m.-3 p.m.

Annual Fall Business Con-ference, a ChamberWest event featuring keynote presenters, breakout sessions, exhibitor tables and more. Location is the Utah Cultural Celebration Center, 1355 W. 3100 S., West Valley City. Details are at chamberwest.com.

Sept. 16, 8:30 a.m.-3 p.m.

"Recruitment Strategies: Win the War for Talent," an Employers Council event. Location is Employers Council, Utah office, 423 W. Broadway, Suite 200, Salt Lake City. Cost is \$205 for members, \$310 for nonmembers. Details are at employerscouncil.org.

Sept. 16, 3:30-5 p.m.

"Business Connections and Bowling," a ChamberWest event. Location is All-Star Bowling & Entertainment, 3601 S. 2700 W., Valley Fair Mall, West Valley City. Cost is \$15 for members, \$20 for nonmembers. Details are at chamberwest.com.

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

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

ZAKARIA

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around. "Hide your light," he would say, paraphrasing a Chinese proverb. In 2005, an advisor to President Hu Jintao wrote an influential essay titled, "China's 'Peaceful Rise' to Great-Power Status" in *Foreign Affairs*, expanding on this concept of China as a quiet great power.

These ideas might have sounded like good global citizenship, but they were rooted in an acute understanding of China's geopolitical position. China is not rising in a vacuum but in a region with other major countries such as Japan and India and Australia. Every action Beijing takes should be considered in relation to the reaction it causes in those capitals. Thanks to its actions over the last few years under Xi, China today finds itself in the same strategic situation as the Soviet Union did during the Cold War — surrounded by countries that are growing increasingly hostile to it.

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