

## OF NOTE



### Talk about being a long shot

If you are a Cincinnati Bengals fan and a bettor who had faith in your team when the season started, you may be in line for a big payday. The Bengals started the season at +10000 to win the Super Bowl. That means Bengals backers who put \$100 on Joe Burrow and Cincinnati to win the Super Bowl before the season will cash a ticket worth \$10,000 if the Bengals can beat the Rams on Sunday.

**Industry News Briefs**  
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**Business Calendar**  
page 11

## Lending software firm growing in Farmington, adding 459 jobs

**Brice Wallace**  
*The Enterprise*

A Farmington-based fintech software company will expand its headquarters and add 459 jobs over the next 16 years.

LoanPro provides lending software and cloud configurations to lenders, with a SaaS product providing a next-generation lending platform that enables clients to be more efficient, organized and streamlined.

The expansion announcement came after the company was approved for a tax credit incentive up to \$4 million over 16 years by the Governor's Office of Eco-

nomics Opportunity (Go Utah) board at the board's January meeting.

The company currently has fewer than 100 employees but expects to double that number this year.

"We love being in Utah," Rich Slater, vice president of human resources, told the Go Utah board. "We're home-grown boys, and we want to bring fintech to Utah even stronger than it already is. We've got a pretty good presence in the marketplace and we're growing fast, and we're glad that Utah is going to recognize this opportunity

see **LOANPRO** page 14



Florida-based Spirit Airlines will launch daily flights from Salt Lake City to Las Vegas, Los Angeles and Orlando in May.

## Spirit Airlines announces service to Salt Lake starting in the spring

Salt Lake City's formerly overcrowded airport was not only inconvenient for passengers, but it limited airline operations as well. There just wasn't enough space for any more flights to land.

That all changed with the debut of The New SLC, the \$4.5 billion airport rebuild project that opened its first new terminal in September 2020. And that made room for more airline operations.

The first air carrier to launch new operations in Salt Lake City was announced last week. Florida-based Spirit Airlines will begin flights at Salt Lake City International Airport this spring. Spirit will initially have daily, nonstop routes to Las Vegas; Los Angeles; and Orlando, Florida. The new ser-

see **SPRIT** page 14

## 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

**Feb. 9, 11:30 a.m.-1 p.m.**

"Industry Forum: Nonprofits," a Park City Chamber/Bureau event for nonprofit partners at the Blair Education Center at Intermountain Park City Hospital.

**Feb. 15, 5-7 p.m.**

**Business After Hours Mixer**, a Park City Chamber/Bureau event (location had not been announced).

**Feb. 16, 11:30 a.m.-1 p.m.**

**Business Alliance Luncheon** at Boondocks Fun Center in Kaysville.

**March 1, 10-11 a.m.**

"Financial Statements," part of the nine-week "First Step to Next Step" program presented by the Women's Business Center of Utah.

**March 2, 11:30 a.m.-1 p.m.**

**Business Alliance Luncheon** at Boondocks Fun Center in Kaysville.

**March 9, 8 a.m.-5 p.m.**

"Lean Office with Simulation," a Salt Lake Community College Employee Development Workshop at SLCC's Westpointe Campus in Salt Lake City.

**March 16, 11:30 a.m.-1 p.m.**

**Business Alliance Luncheon** at Boondocks Fun Center in Kaysville.

#### POSTPONEMENTS

"Navigating Differences in the Workplace," a ChamberWest Professional Development Series event, originally

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## Ray Pickup named Giant in Our City

The Salt Lake Chamber has named Ray Pickup, CEO and director of WCF Insurance, as recipient of its 43rd Giant in Our City award. The annual award recognizes those with exceptional and distinguished service, as well as extraordinary professional achievement, the chamber said.

“There are many individuals in our community who time and again step up to support the greater community, and within this select group Ray Pickup is first among equals,” said Derek Miller, president and CEO of the Salt Lake Chamber and Downtown Alliance, in announcing the award. “Whether he is donating time at the local food bank or raising funds



Ray Pickup

for a grant program, Ray and WCF Insurance are among the first to lend a helping hand and say, ‘What can I do to help?’ This is at the heart of Ray’s very nature, recognized by everyone who knows him, and I would be one of the first to say our community owes him a debt of gratitude. We are delighted to be able to recognize him as a Giant in Our City.”

Pickup joined WCF in 1993 as chief financial officer, became chief operating officer in

2006 and president and CEO in 2008. Prior to WCF, Pickup was vice president of finance at First Health Strategies and a senior audit manager for Ernst & Young. He is active in the community and serves on several boards, including the Salt Lake Chamber board of directors, the Economic Development Corporation of Utah board of trustees as the Audit Committee chair, the Junior Achievement of Utah advisory board and the University of Utah Kem C. Gardner Policy Institute advisory board. He is also a member of the U.S. Department of Transportation Air Ambulance and Patient Advisory Committee as a representative of the workers’ compensation insurance industry. He holds bachelor’s and master’s degrees from Brigham Young University and is a Certified Public Accountant.

“I am overwhelmed and honored to receive this recognition,” said Pickup. “I’m grateful to live in the great state of Utah and to associate with all of the amazing people who make Utah a great place to live and do business. I especially appreciate the Salt Lake Chamber for the outstanding work they do in representing Utah business.”

The award will be presented at the 2022 Giant in Our City celebration May 19 at the Grand America Hotel.

## Rooftop Anchor purchased

Heber City-based Rooftop Anchor Inc. has been acquired by Diversified Fall Protection of Westlake, Ohio, one of the nation’s leading engineered fall protection solution providers. Diversified also bought Versatile Systems Inc. of Valencia, California.

Rooftop Anchor is a provider of rooftop and suspended access fall protection products. The company designs, engineers, manufacturers, inspects and tests fall protection systems and is one of the leading safety and system providers for rooftop fall protection applications in the United States, a release from Diversified said.

Terms of the transactions were not announced.

“We’re excited to have Versatile Systems and Rooftop Anchor join the DFP family, as they

collectively provide a full portfolio of fall protection services that complements our existing market strengths,” said Jeff Schneid, CEO of Diversified. “This combination further expands our organization to better serve our customers in creating safer work environments. These acquisitions are consistent with our growth strategy and demonstrate our commitment to expanding the organization to become the largest turnkey fall protection provider in North America.”

Versatile and Rooftop Anchor are the latest entities to join the Diversified organization. The company recently acquired Fall Protection Systems of Hazelwood, Missouri, and Peak Fall Protection of Apex, North Carolina.

## PDQ.com buys SmartDeploy

PDQ.com, a South Salt Lake provider of IT asset management software, has announced its acquisition of SmartDeploy, a provider of remote computer management. The acquisition of Seattle-based SmartDeploy comes just months after PDQ.com acquired SimpleMDM, an Oregon-based provider of cloud-based Apple device management.

“Partnering with PDQ.com is a natural next step in our mission to help IT professionals simplify complex tasks,” said Aaron Suzuki, CEO of SmartDeploy. “Managing endpoints has never been more complicated. By joining forces with PDQ.com, we can help more people and organizations dramatically simplify and improve the way they work. We can’t wait to expand our reach to a broader community of professionals.”

SmartDeploy manages Windows devices offline, on-premises or through the cloud, providing IT professionals a simpler way

to manage drivers, applications, patches and scripting through the platform’s single-image management and device driver injection technology.

Founded in 2001, PDQ.com provides more than 20,000 organizations with Windows software deployment and inventory reporting through its software management platforms, PDQ Deploy and PDQ Inventory. Working with SmartDeploy will allow PDQ.com to support more stages of a device’s lifecycle, while also adding more than 3,000 customers to its community.

“We’re fortunate to team up with SmartDeploy,” said Jaren Nichols, chief revenue officer of PDQ.com. “Our customers passionately endorse SmartDeploy’s imaging capabilities. Internally, we love it. The combination of PDQ and SmartDeploy should prove even more convenient for sysadmins. We’re thrilled to welcome SmartDeploy’s team and customers into the PDQ family.”

## Origin Learning acquired by eLearning Brothers

American fork-based eLearning Brothers, a provider of education systems for companies and organizations, has announced its second acquisition of 2022. The firm has purchased Origin Learning, a learning design and technology company based in Chennai,

India. The transaction is the company’s fifth in the past two years involving hundreds of new employees.

“This acquisition augments both the eLearning Brothers learning solutions team and their product development capacity,” eL-

earning Brothers said in a press statement. “Now with nearly 500 employees, eLearning Brothers is uniquely positioned to help organizations of all sizes tackle their learning and development challenges, as well as continue to add features and innovations to their learning technology offerings.”

“Origin Learning brings a depth of experience that complements our existing products and services perfectly,” said Andrew Scivally, co-founder and CEO of eLearning Brothers. “With the additional headcount and skills that Origin brings, we’re excited to expand into new markets and help more organizations create better learning experiences.”

“At Origin, we’ve always focused on creating compelling, learner-centric content and delivering it in the right way to maximize learner engagement, retention and training ROI,” said Harikumar Subramonia, co-founder and managing director of Origin Learning in India.

“Our philosophy aligns perfectly with the eLearning Brothers mission of helping create better learning experiences. We believe we can truly make an impact in the learning industry by being part of eLearning Brothers,” said Vasanthi Balasubramanian, co-founder and CEO of Origin Learning in the U.S. Subramonia and Balasubramanian will continue with the company and join the eLearning Brothers executive team.

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## S. Jordan's ChargebackOps sold

Miami-based e-commerce fraud protection platform ClearSale has announced the acquisition of enterprise chargeback management service provider ChargebackOps of South Jordan. ChargebackOps manages credit card chargeback operations for a large number of clients, including major firms like Columbia Sportswear, Chico’s and Tractor Supply Co.

The transaction calls for an initial payment of \$3.6 million and two more installments of up to \$600,000, contingent on the company’s performance in the next 24 months.

“Chargebacks are an enor-

mous and growing problem for e-commerce merchants,” said Rafael Lourenco, executive vice president and partner at ClearSale. “Supply chain issues and friendly fraud are climbing, with 45 percent of chargebacks now attributed to delivery delays. Retailers need a comprehensive answer to protecting their businesses from unwarranted chargebacks, and with this acquisition, ClearSale will have end-to-end solutions to do that.”

ChargebackOps will continue to operate under its own brand and will be led by the same executive team, including founder and CEO Steve Fulling.

# Economic policy group decides on reboot, will tackle new issues this year

**Brice Wallace**  
*The Enterprise*

A state economic group that's not even a year old will start all over again.

Commending the Unified Economic Opportunity Commission's accomplishments during its first year, Gov. Spencer Cox and other members nonetheless believe it should tackle issues anew in 2022.

"The idea is this: that we start over every year," Vice Chair Dan Hemmert, also executive director of the Governor's Office of Economic Opportunity, said dur-

ing the commission's meeting in January. He proposed that "we are done with everything we've been doing" and called for all the commission's work groups and committees be disbanded.

The commission was created by the Legislature in the 2021 general session and had its first meeting in late June. With the help of several work groups and committees, it presented 26 new policy initiatives to the Legislature for the 2022 session.

Hemmert said starting fresh and tackling new issues will "help this group remain continuously relevant and working on the big issues of the day."

"My only disappointment is that I didn't think of this," replied Cox, the commission chairman. "I appreciate you and your team coming up with this idea. I think it's a brilliant idea and we should do more of it. ... just the idea of starting over, starting fresh, with new people again. We had some committees that were awesome, some that maybe struggled a little bit, but they're all gone. We get to start fresh, start new, and we get to bring up big issues."

House Speaker Brad Wilson, R-Layton, said the commission "has done remarkable work in a short period of time" and focused on big issues. "And I love the fact

that we're going to 'rinse and repeat' the process again and start from scratch and do it all over again," he said.

A calendar presented at the meeting calls for:

- March: The commission evaluates and selects new issues to tackle and assigns staff to suggest membership and deliverables.

- May: The commission approves working group topics, membership and deliverables.

- July: The working groups present high-level policy ideas for consideration and discussion.

- September: The working groups present items for consideration to propose to legislative interim committees or for the governor's budget.

- November: The working groups present on any unresolved or challenging items.

- January 2023: Final status reports are made, working groups are disbanded and the commission staff works with legislators on commission priorities.

For the current legislative session, the commission prepared bills or was working on bills that focused on the state incentive programs; 10-year statewide economic development strategy; education and training initiatives; coordinated strategic growth solutions; diversity, equity and inclusion and economic empowerment initiatives; rural economic growth; international trade; small-business and entre-

preneurship support; and affordable housing.

Cox said the commission's work "has been some of the most substantial, the most informative" he has seen since being in state government.

"We had some really difficult issues where people have been forced to the table and struggled and may not be 100 percent there, but we're 90 percent there," he said.

"State government is really slow, really methodical, really difficult by design. This is a way to cut through so much of that and get to the stuff that matters and get the right people working on it. ... What we're trying to do here is get upstream of the problems we're facing ... and taking on the big issues."

Hemmert said the commission's first year "has been pretty successful."

"We are pretty pleased with this first year's effort for this commission," he said. "[We] actually couldn't be more excited about what's come out of this commission its first year."

## GrowGeneration acquires Horticultural Rep Group

Horticultural Rep Group (HRG), an Ogden-based specialty marketing and sales organization for horticultural products, has been acquired by GrowGeneration Corp. (GrowGen) of Denver. GrowGeneration is a chain of specialty hydroponic and organic garden centers.

HRG sells hundreds of products from GrowGen and other companies that are popular brands in the hydroponics market. In addition, HRG has participated in the sourcing of products across the horticultural and hydroponics industry. HRG will continue to supply the 800-plus retail customers it currently services. HRG generated estimated revenue of \$10 million in 2021 from sales agent commissions and distribution activity.

"I am looking forward to working with GrowGen to build out a tri-continent supply chain to offer developing markets around the world a best-of-breed supply of products from Asia, Europe and the United States on one platform," said Keith Harrington, founder and president of HRG. "Given the current pace of consolidation happening in the U.S. market, I chose to partner with GrowGen because I believe it currently has the best management team in the industry and the best understanding of the culture of the market, which is important to me. I am excited to help them grow that culture and their business at the same time." Harrington has been appointed senior vice president of business development at GrowGen.

"With this acquisition, GrowGen is strengthening its global product supply chain and adding significant distribution of its growing list of private label products," said Michael Salaman, president and co-founder of GrowGen. "Keith Harrington is one of the most respected ex-

ecutives and one of the early innovators of the U.S. modern horticultural market. We are excited that he will contribute his multi-decade expertise to the GrowGen team."

Harrington, a veteran of the lighting and heavy manufacturing, started a horticultural lighting supply chain in the 1990s and was also the majority owner of a major hydroponic distributor, Diamond Garden Supplies. Harrington established manufacturing and product sourcing offices in Xiamen, China, in 1995, and he developed many of the original sources of product for the horticultural market coming out of China, many of which are still

utilized today. Over the past 25 years, he has helped to develop, manufacture and distribute many of the environmental/lighting controllers and horticultural lighting fixtures that have been sold in the 52 countries making up the global hydroponic market.

GrowGeneration owns and operates specialty retail hydroponic and organic gardening stores. The company has 63 stores in California, Colorado, Michigan, Maine, Oklahoma, Oregon, Washington, Nevada, Arizona, Rhode Island, Florida, Massachusetts and New Mexico. It operates an online superstore for cultivators and a business-to-business e-commerce platform.



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## CORPORATE FINANCIAL REPORTS

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

### Zions

Zions Bancorporation NA, based in Salt Lake City, reported net earnings applicable to common shareholders of \$207 million, or \$1.34 per share, for the fourth quarter ended Dec. 31. That compares with \$275 million, or \$1.66 per share, for the same quarter a year earlier.

Zions operates in 11 western states.

"We were pleased with our fourth-quarter results, which included \$1.4 billion of non-PPP loan growth relative to the third quarter — an 11.7 percent annualized growth rate after a period of attrition in loan volumes in earlier months of the pandemic," Harris H. Simmons, chairman and CEO, said in announcing the results.

"Credit quality remained very strong, as demonstrated by a 0.01 percent annualized net charge-off rate, both for the fourth quarter and the full year. Customer-related noninterest income increased 9.4 percent over the prior year's fourth quarter.

"Finally, continued strong growth in average deposits, which increased 19.3 percent over the prior year quarter — with average noninterest-bearing demand deposits comprising 51 percent of total deposits versus 47 percent a year ago — allowed us to increase

our securities portfolio by 43 percent from the year-ago period, while leaving considerable upside for margin expansion as interest rates rise."

### Medallion Bank

Medallion Bank, based in Salt Lake City, reported net income of \$19 million for the fourth quarter ended Dec. 31. That compares with \$14.3 million for the same quarter a year earlier.

For the full year 2021, the company reported record net income of \$70 million, up from \$2.5 million in 2020.

Medallion Bank provides consumer loans for the purchase of recreational vehicles, boats and home improvements, along with loan origination services to fintech partners.

Fourth-quarter figures include net interest income of \$37.3 million, compared to \$31.3 million in the prior-year period; provision for loan losses of \$1.6 million, compared to a quarterly benefit of \$4 million; annualized net charge-offs of 0.3 percent of average loans outstanding, compared to 9.7 percent; recreation and home improvement loan portfolios growing 20.8 percent and 30.7 percent, respectively, from Dec. 31, 2020; and total assets of \$1.5 billion, total capital of \$262.4 million, and the Tier 1 leverage ratio of 17.5 percent on Dec. 31.

Full-year figures include net

interest income of \$136.8 million, compared to \$118.3 million in 2020; return on assets of 5 percent, compared to 0.2 percent in 2020; provision for loan losses of \$3.7 million, compared to \$63 million in 2020; and net charge-offs of 1.2 percent of average loans outstanding, compared to 5 percent in 2020.

"We finished our best year since we began operating in 2003 with strong quarterly net income driven by the continued growth of our consumer lending businesses," Donald Poulton, president and CEO, said in announcing the results.

"Both our recreation lending and home improvement lending segments had exceptional years. The industries served by these segments experienced elevated demand throughout 2021, which led to sustained portfolio growth, plus we continued to benefit from historically low loan loss provisions. We ended the year with a return on assets of 5 percent and a return on equity of 29.1 percent, both consistent with supportive economic conditions and growth in the recreation and home improvement industries. We are focused on building on this momentum in 2022."

### Qualtrics

Qualtrics, based in Provo, reported a net loss of \$309.8 million, or 56 cents per share, for the fourth quarter ended Dec. 31. That compares with a loss of \$14.5 million, or 3 cents per share, for the same quarter a year earlier.

Revenue in the most recent quarter totaled \$316 million, up from \$213.6 million in the year-earlier quarter.

For the full year 2021, the company reported a net loss of \$1 billion, or \$2.05 per share. That compares with a loss of \$272.5 million, or 64 cents per share, for 2020.

Revenue in 2021 totaled \$1 billion, up from \$763.5 million in 2020.

Qualtrics is focused on experience management.

"Q4 was an outstanding quarter, capping off a record year of growth for Qualtrics," Zig Serafin, CEO, said in announcing the results. "Not only did we cross the \$1 billion revenue milestone, but we're accelerating past it, as experience management becomes even more critical to business success."

## Yurgaitis named first woman president of Industrial Supply

Salt Lake City-based Industrial Supply Co. has named Jessica Yurgaitis as its new president. The announcement, from the company board and CEO Chris Bateman, said Yurgaitis is being promoted from senior vice president of marketing and product management and will be the first woman to lead the 106-year-old business.



Jessica Yurgaitis

"Jessica has served faithfully and successfully in numerous roles within the company and knows the business and our industry inside-out," said Bateman. "Jessica has demonstrated strong leadership and commitment to the company's core values, which will ensure our business thrives for generations to come."

"During her almost 25 years at Industrial Supply, the company has witnessed significant growth, both within the company and in the Intermountain West," said the announcement from Industrial Supply. "As a member of the executive team and the board of directors, she had made certain that throughout this time of change,

the company remained relevant and never lost its commitment to personalized customer service and strong vendor relationships."

Yurgaitis succeeds Randy Evans, who remains co-chairman of the board of directors and will remain actively involved in company operations.

"Jessica will be a great leader for Industrial Supply now and in the future," said Evans. "I support Jessica as we begin the process of preparing the company for future success, supported by a highly educated and capable team."

"From warehouse workers to members of the executive office, we have such a strong team, and I am very grateful to be a part of it," Yurgaitis said.

Yurgaitis is the great-granddaughter of Industrial Supply's founder, Rudy Orlob, and is part of the fourth generation of company leadership.

Industrial Supply Co. has served the construction, manufacturing, mining, government and industrial community since 1916. The maintenance, repair and operational and production distributor has seven locations in the Intermountain West, which serve Wyoming, Nevada, Utah and surrounding areas.

## Chicago firm buys Mtn. View Title

Ogden-based Mountain View Title & Escrow Inc. has been acquired by Old Republic National Title Insurance Co., a subsidiary of Chicago-based Old Republic International Corp. In addition to its Ogden headquarters, Mountain View has eight offices and 86 employees throughout the state.

Founded in 1979 by Michael Hendry, Mountain View will take on the Old Republic Title name. Hendry will continue to run the Utah operations with the title of vice president, senior escrow officer and manager of Old Republic.

"Our teams look forward to being part of Old Republic Title's Rocky Mountain Region. We will continue to serve our customers from our existing Utah office locations, now under the Old Republic Title name."

"Mountain View's commitment to serving with integrity and a genuine concern for customers in each transaction is an important part of what distinguishes them in the title industry," said Carolyn

Monroe, president of Old Republic Title. "The company and its staff have a reputation for exceeding customers' expectations through service excellence and advanced technology. Those priorities align well with the culture and standards of Old Republic Title. We are delighted to welcome Mountain View to the Old Republic family where they will benefit through their alignment with our title group's national network of operations, underwriting expertise and financial strength. This significant alignment will not only help Mountain View meet its strategic objectives, but this significant acquisition also accelerates Old Republic Title's growth plans in Utah, where commercial development, population and job growth are contributing to an unprecedented demand for housing."

Old Republic Title's direct insurance operations include more than 270 branch and subsidiary office locations nationwide, ranking it third-largest in its industry.

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## Twelve common attributes of outstanding leaders

Since my earliest childhood days, I have been fascinated by the outstanding men and women of history, especially those we esteem as great leaders. I have been mesmerized by the stories of George Washington, Abraham Lincoln, Winston Churchill, Benjamin Franklin, Mother Teresa and Florence Nightingale, as well as a host of military and religious leaders — and more captains of industry than I can count.



**RICH TYSON**

These stories, as well as my reading of the outstanding book *Impact Players* by Liz Wiseman, have led me to compile a list of some of their common traits — those attributes that correlate to their exceptional lives and leadership.

1. They are committed to learning as a life-long continuous process. They learn through *observation* of the current affairs of their days and times, through *study* of history and the processes and content relevant to their situation and through their *engagement* with others. They are curious and open to new ideas and viewpoints.

2. They are focused on a cause. They have a deep sense of personal purpose which drives them to engage their minds, hearts and actions in its pursuit.

3. They are self-disciplined. They recognize that to have a positive impact on their cause, they must dedicate themselves to the preparation and work it entails. The time clock, therefore, does not govern their actions and behavior. Rather, by developing personal processes of intellectual, physical, spiritual and social activities, they prepare themselves for service. Each day represents a new opportunity for growth and development in serving their cause.

4. They practice the art of delayed gratification. They are patient. They recognize the need for short-term progress, but they also recognize that significant impact most often comes from tenaciously playing “the long game.” They realize that great causes often take longer than anticipated.

5. They look beyond themselves, defining their value through the eyes of those they serve. They zero in on the job that their constituencies have hired them for; they seek to help in meeting their needs and solving their problems. They capably discern and respond to unmet needs. They have a heartfelt

desire to make things better.

6. They have a strong sense of agency. While they are open to the ideas and direction of others, they are comfortable acting independently. And when there are unclear roles, they willingly step up and lead.

7. They do not shrink from ambiguity. They tend to see challenges as opportunities. They are undeterred by adversity. They are willing to “be at risk.” They are not always unafraid, but they have the courage to step into the dark.

8. They readily admit their mistakes. While exhibiting a high degree of personal confidence, they are humble. They recognize their own limits and weaknesses, and therefore welcome feedback and contrary viewpoints.

9. They stick with things until the job is done. They exhibit grit and tenacity in working to completion. These traits are manifested in both their daily planning and activities as well as their resolve to stay the course over the long haul.

10. They are generally quite optimistic. Even in the face of grim circumstances, they tend to be upbeat and good-humored.

They are resilient in the face of setbacks. They work with enthusiasm, energy and passion.

11. They naturally and regularly express gratitude to others. They acknowledge the contributions of those who help them achieve their purpose and goals. They maintain valuable connections and relationships.

12. They are kind, even when it’s inconvenient. Leadership is often a heady experience. It is easy to get caught up in the emotions of driving toward a great purpose and forget your humanity — and the humanity of others. That said, there is rarely an occasion when kindness toward oth-

ers isn’t the right attitude in governing our actions. And kindness should not be reserved for only those who help us along the way; it should be extended to everyone.

In this day and age when we seem to be deeply challenged in finding strong leaders, we might all consider how we can encourage and adopt the personal attributes of the great leaders of the past.

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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# Succeeding in Your Business

## Do personal guaranties go on forever?

“My partner and I bought a small business five years ago from the person who originally started it. We assumed his existing lease for a terrific retail space and personally guaranteed the lease. As we are both getting ready to retire, we decided to sell the business. We found a great buyer, who is willing to pay us an above-market price because of the business location.

“But we’ve hit a big snag, in the form of our landlord, who will not release us from our personal guaranties of

the lease even though our buyer has agreed to give his own personal guaranty of the lease. There’s seven years left on our lease, and while we like the buyer we’re not willing to put our houses on the line for that long a period of time.

“What’s even worse, the landlord wants a personal guaranty from the person who sold us this business five years ago. We’ve kept in touch with him, but there’s no way we can ask him to guarantee a lease for someone he doesn’t even know or care about.



CLIFF ENNICO

“Do you have some ideas as to how we can deal with this situation?”

I represent a fair number of people each year who are buying or selling small businesses, and one thing is universally true: Whenever there’s a problem in a business sale, it almost invariably comes from the landlord of the business premises.

Unlike the seller and the buyer, who are both motivated to get the deal done, the landlord has no incentive to make the deal happen. I’ve heard more than one landlord tell me that “whenever a business changes hands, it inevitably starts going downhill

and we have to worry about getting our rent check on time each month.” Also, given the COVID-19 pandemic, a lot of landlords are terrified about tenants defaulting on their rent and are looking for a lot more protection than they did a couple of years ago.

But requiring a personal guaranty from someone who hasn’t been involved in the business for five years? Clearly, this landlord realizes how important the location is to the success of the business and is abusing his or her power in order to squeeze something out of you.

It is unlikely this landlord will release you from your personal guaranties, but you can and should request some protections, such as:

- A “cap” on your personal guaranty obligation to six months’ or one year’s rent.
- A “sunset” clause allowing your personal guaranties to lapse if there is no default under the lease for 12 months after you sell the business.
- A clause in your sale contract allowing you to step in and cure any defaults of the buyer under the lease before the landlord sues you under your personal guaranties.

As for the landlord’s onerous requirement of a personal guaranty from the person who sold you this business five years ago, the first thing you should do is have your lawyer review the “assignment and transfer” section of your lease. There’s a good chance the landlord’s consent to a sale of business “may not be unreasonably withheld or delayed.” If that language appears in the lease, you may be able to use it as a weapon to get the landlord to back off, as this requirement is unreasonable and clearly designed to handicap you in selling your business to anyone.

Your attorney should also look at the guaranty or “suretyship” laws of your state. In many states, a personal guaranty automatically disappears when a business changes hands unless the guarantor reaffirms it in writing. If the original business owner did not specifically reaffirm his guaranty when you bought the business, he is forever released from his guaranty, and any future reaffirmation will be void unless he receives something in return for it (such as money or an equity interest in the business).

Your buyer may be able to get the landlord to back off this requirement by offering an additional one to two months’ security deposit, or some other additional collateral for his own personal guaranty (such as a second mortgage on his home, a lien on the business accounts receivable or a percentage of his monthly gross sales as “additional rent”).

If all else fails, you will have to contact the prior business owner, explain the situation, offer him something (such as a percentage of the money you will receive for selling the business) and offer to “hold him harmless” in the event the landlord ever calls on his personal guaranty. This means that if he is ever sued on his personal guaranty, you will take over the defense of his claim, pay all his fees (including legal fees, if he retains his own attorney) and pay any judgment in favor of the landlord so that the prior owner doesn’t have to shell out a penny of his own money or put any of his own property at risk.

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

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# Industry Briefs

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## ASSET MANAGEMENT

• **The Cynosure Group**, a Salt Lake City-based independent alternatives/asset management firm, has announced that **Randal Quarles** has rejoined the firm as its executive chairman. From October 2017 through October 2021, Quarles was vice chairman of the Federal Reserve System, serving as the system's



Randal Quarles

first vice chairman for supervision, charged specifically with ensuring stability of the financial sector. As Fed vice chair, he was a permanent member of the Federal Open Market Committee, the body that sets monetary policy for the United States. For the past three years, he also served as the chairman of the Financial Stability Board, a global body established to coordinate international efforts to enhance financial stability. Before co-founding Cynosure over eight years ago, Quarles was a long-time partner of the Carlyle Group.

## BANKING

• **Bank of Utah**, Ogden, has promoted **Laura Mitchell** to branch manager at its Redwood



Laura Mitchell

Road location in Salt Lake City. Mitchell previously worked at the bank's Bountiful branch as a customer service manager, a position that launched her banking career. Prior to working in the banking industry, Mitchell had more than a decade of experience in retail and restaurant management. She earned a bachelor's degree from Utah State University in 2000.

## CONTESTS

• **Comcast RISE**, a multi-year, multi-faceted initiative launched to help strengthen small businesses owned by people of color in Utah, is expanding to include all women-owned small businesses in Comcast's service area. Business owners can apply through June 17 at <https://www.comcastrise.com/apply/>. Through this program, business owners can apply for marketing services from Effectv, the advertising sales division of Comcast Cable, and its creative agency. This includes

a TV media campaign, inclusive of the creative production and/or advertising and marketing consultations. They also can apply for a technology makeover that includes state-of-the-art equipment and technology upgrades from Comcast Business and Internet, voice and cybersecurity services for up to a 12-month period. Since the program's inception, Comcast announced over 20 Utah small businesses as Comcast RISE recipients.

## CORPORATE

• **Nu Skin Enterprises Inc.**, a Provo-based beauty and wellness products company, has transitioned its investor day activities Feb. 16, 10 a.m., to a virtual event due to COVID-related safety protocols. Ryan Napierski, Nu Skin president and CEO, and other members of the Nu Skin management team will discuss fourth-quarter and 2021 results, provide 2022 financial guidance, and share further insights into the company. Details are at [ir.nuskin.com](http://ir.nuskin.com). A replay will be available on the same page through March 2.

## DIVIDENDS

• The board of directors of **Zions Bancorporation NA**, Salt Lake City, has authorized a share repurchase for the first quarter of 2022 of up to \$50 million and declared a regular quarterly dividend of 38 cents per common share. The dividend is payable Feb. 24 to shareholders of record Feb. 17. The board also declared regular quarterly cash dividends on the company's various perpetual preferred shares. Dividends on series A, G and J series shares are payable March 15 to shareholders of record March 1. The cash dividend on the Series I shares is payable June 15 to shareholders of record June 1.

## ECONOMIC INDICATORS

• **Tooele County** leads all Utah counties as places with the **strongest small-business presence**, a list compiled by financial technology company **SmartAsset**. It weighed three factors: the percentage of people in a county with small-business income, the proportion of that income to county-wide small-business income and taxes paid by small-business owners. Tooele County was followed, in order, by Piute, Washington, Weber, Wayne, Salt Lake, Millard, Iron, Wasatch and Emery counties. Details are at <https://smartasset.com/checking-account/savings-calculator/#Utah/smallBusinessIndex-3>.

• **Utah** is ranked No. 9 on a list of **"Top 10 LEED States,"** com-

plied by the **U.S. Green Building Council**. The list is based on 2020 U.S. Census data and includes commercial and institutional green building projects certified throughout 2021. Utah had 21 LEED projects and 1.49 certified square footage per capita in 2021. Utah also was in the top 10 in 2015. Illinois topped the list. Among the projects that contributed to Utah's ranking are the Salt Lake County Parks and Public Works Operations Center (earned LEED Gold), Intermountain Healthcare's Dixie Regional Medical Center in St. George (LEED Silver), and Outpatient Clinic and Cancer Center in Provo (LEED Silver).

## ENVIRONMENT

• **Dominion Energy** customers in Utah and Idaho will soon have a new way to reduce their carbon footprint. The **CarbonRight** program will allow customers to voluntarily offset carbon emissions from natural gas use in their home or business by supporting projects, including in Utah, that reduce greenhouse gas emissions. Enrollment for the program will open in March. Participation is voluntary, and customers may enroll or cancel at any time. The program is available to all residential customers, as well as businesses, government buildings and schools. To participate, customers may purchase carbon offsets in \$5 blocks on their monthly bill. A typical residential customer can offset their entire carbon footprint, achieving "net zero" carbon emissions from their natural gas usage, by purchasing one block a month. That means a residential customer could offset their carbon emissions for \$5 a month or \$60 a year.

## GOVERNMENT

• The **Utah Department of Agriculture and Food (UDAF)** has created the **Medical Cannabis and Industrial Hemp Division**. Formerly a program under the Plant Industry Division, it will continue to provide services for the industry in Utah. **Brandon Forsyth** has been named as the director for the Medical Cannabis and Industrial Hemp Division. **Cody James** has been the program's manager since it was created in 2019 and will continue to play a role in the division.



Brandon Forsyth

Forsyth has worked as the UDAF Laboratory Services director and will continue in that role as well as this new position. Forsyth's experience includes working as an associate toxicologist at the

University of Utah's Center for Human Toxicology (CHT), serving as state chemist, and serving as a program health manager for the UDAF Medical Cannabis Program. Forsyth earned his doctorate in bioanalytical chemistry from the University of Utah.

## HEALTHCARE

• **Diabetes & Endocrine Treatment Specialists**, also known as **DETS**, a Sandy-based specialty medicine clinic and clinical research organization, has appointed **Dr. Amnon Schlegel** as director of clinical research. Schlegel provides clinical care for adult patients with endocrine and metabolic disorders and diabetes mellitus.



Amnon Schlegel

Schlegel will be responsible for overseeing the clinic's research operations, including establishing connections and partnering with pharmaceutical and device companies, recruiting subjects, performing study protocols, and meeting regulatory requirements for reporting. Schlegel is a physician-scientist with 20 years of leadership in academic medicine, most recently serving as a tenured associate professor of medicine at the University of Utah School of Medicine, where he directed an NIH-supported research laboratory studying liver metabolism. Prior to coming to Utah, he was an assistant professor of medicine at the University of California, San Francisco, where he had also completed subspecialty training in endocrinology, metabolism and diabetes.

• **IDbyDNA**, a Salt Lake City-based precision metagenomics company offering infectious disease testing and anti-microbial resistance profiling, has appointed **Susan (Siw) E. Daniels** as vice president of research and development and a member of the company's executive committee. She has over 25 years of experi-



Susan Daniels

ence in leadership positions at several biotech, pharmaceutical and diagnostic sequencing companies, most recently as the head of the CLIA business at Roche Molecular Systems.

• **Nivati**, a Salt Lake City-based digital mental health solution for employers, has hired **Joseph Draschil** as chief experience officer. Draschil has been leading product development teams since 2009 and building customer-facing services teams since 2013. Most recently, he served as head of (customer) culture engagement at Prenda. He also served as vice president of product and customer experience at DirectScale and was an organizer and is a current board member of Product Hive, a non-profit community of 6,000-plus designers and product managers in Utah.

• **1-800 Contacts**, Draper, has formed a standalone business, **Luna Solutions**, focused on providing technology and services to third parties in the vision space. The company, with 130 employees in Israel and the U.S., offers 20 integrated technologies and ser-



Kellen Fowler

vices, and the suite of solutions enables eyewear retailers, brands and doctors to modernize their customer experience both online and in stores. This new combined company will operate under the brand Luna. Luna is a separate business held under common ownership with 1-800 Contacts that is formed through the combination of **Premium Vision**, **Ditto**, **6over6** and **ExpressExam**. **Kellen Fowler** has been named president of Luna. Fowler previously was the senior vice president

see BRIEFS next page

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# Industry Briefs

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of strategy and business development at 1-800 Contacts.

## INVESTMENTS

• **Route**, a Lehi-based experience platform and package tracking company, has closed a \$200 million Series B funding round, taking the company to a \$1.25 billion valuation. The round was led by a large London-based investment firm. Other investors in the round include **Eldridge; Madrona Venture Group; Riot Ventures; Banner Ventures; FJ Labs; Endeavor; JAWS Capital;** and **75 & Sunny Ventures**, and individual investors, including ClassPass CEO **Fritz Lanman** and founders or executives from Venmo, Squarespace, Zillow, Flexport, Elevate Brands and Net-a-Porter. The company said the funding will be used to expand offices in Utah and Los Angeles, open new offices in New York and Miami, and add to its staff in nearly every department. Route also plans to expand its product internationally.

• **Cinch**, a startup from the Master of Business Creation program at the University of Utah's David Eccles School of Business, has raised a \$3 million seed-stage financing round to grow its marketing automation software. The round was led by **Lionel Ventures**, Orem, with a significant investment from **Cultivation Capital** of St. Louis. Cinch is software that allows businesses to automate a wide variety of business processes with a no-code interface and provides a data-enriched, personalized marketing approach to small- and medium-sized companies. Features include email communication, texting, customer data profiles, digital ad audience management, direct mail and a consumer data platform.

• **Pickle**, a Sandy-based company focused on a platform to help companies understand their customer conversations and strengthen their relationships, has closed a \$2.4 million seed funding round. Participants include **Peak Capital; Tamarak; Panoramic Ventures; Y Combinator;** and angel investors, including **Todd Pederson** and **Alex Dunn**. Pickle was founded in 2020.

• **IWorQ Systems**, a Logan-based provider of business-critical workflow software to city and county governments across the U.S. and Canada, has announced a "significant" investment from **Norland Capital**, a technology-focused private equity firm based in San Francisco, Sydney and

London. The amount was not disclosed.

## LAW

• **Dentons Durham Jones Pinegar**, Salt Lake City, has elected its board of directors for 2022. **Bradley R. Cahoon** is a member of the Firm's Environmental practice. His environmental practice spans water, zoning, energy, mining, utility, and real estate law. **Elisabeth Calvert** is a member of the Firm's Corporate group, where she works on a wide variety of corporate matters, including mergers and acquisitions and acquisition financings, equity and debt offerings, corporate governance and other matters of general corporate law. **James D. Gilson** is a member of the Firm's Commercial Litigation and White Collar and Government Investigation practice groups. His practice focuses on general business litigation. He also represents businesses and individuals in white-collar criminal defense matters, including federal and state regulatory proceedings. **Richard M. Hymas** is a member of the Firm's Employment & Labor and Litigation practice groups and also serves as the firm's COO. His practice focuses on employment law and business litigation. **Jeffrey M. Jones** is a member of the Firm's Corporate group and also serves as the firm's CMO. His practice concentrates on corporate and securities matters. **N. Todd Leishman** is a member of the Firm's Corporate group and also serves as the firm's president and chairman. He is an M&A lawyer with experience on both buy- and sell-side transactions representing private and public companies. **Joshua E. Little** is a member of the firm's Corporate group and serves as its chief financial officer. His practice represents public and private companies in a broad range of corporate finance and business combination transactions. **Sarah W. Matthews** is a member of the firm's Intellectual Property practice group. Her practice focuses on patent prosecution, including drafting and prosecuting patents related to the chemical arts. **Gretta C. Spendlove** is a member of the firm's Real Estate and Intellectual Property practice groups. Spendlove represents buyers and sellers in commercial real estate transactions; advises startups and established entities in creating, buying, selling, merging and maintaining partnerships, limited liability companies and corporations, as well as entering into a wide range of business contracts; and handles intellectual property issues such as trademarks and copyrights. The firm also announced it has hired contract



Paul Johnson

attorney **Paul S. Johnson**. Johnson specializes in trial and appellate work in both federal and state court. His practice is primarily focused on defending government entities and their employees against claims involving Section 1982 civil rights violations, constitutional issues, employment matters, contracts, torts and administrative appeals. In addition to civil litigation, Johnson also defends clients against federal criminal charges.

• **Holland & Hart** has announced that two new commercial litigation associates have joined its Salt Lake City: **Patrick Charest** and **Angelica Juarez**. Charest investigates and analyzes complexities of commercial litigation and employment law on behalf of clients. His experience includes complex general liability matters, insurance litigation, commercial litigation, and employment disputes involving trade secrets, non-compete clauses, general business disputes, wrongful discharge,



Patrick Charest



Angelica Juarez

and wage and hour claims. Juarez assists clients in developing effective litigation strategies. She collaborates with senior litigators to draft motions for summary judgment, arbitration briefs, and trial preparation. She earned both a bachelor's degree and a J.D. from the University of Utah.

• **Snell & Wilmer** has hired **Ryan S. Alba** as an associate at its Salt Lake City office. Alba is a member of the firm's commercial litigation practice group. He has represented clients in a variety of matters, including contract disputes, breach of fiduciary duty, general business litigation, general liability and insurance defense. Alba also has experience with all phases of litigation. Prior to joining Snell & Wilmer, Alba was an associate at Lewis Brisbois Bisgaard & Smith LLP. Alba received a B.S. in political science and a J.D., both from the University of Utah.



Ryan Alba

• **Mayer Brown** has added **Mark Hindley, Samuel Gardiner** and **D. Matthew Moscon** at its new Salt Lake City office. Hindley is a partner in the firm's Litigation & Dispute Resolution practice. His practice focuses on complex commercial disputes.



Mark Hindley



Samuel Gardiner



Matthew Moscon

He has represented clients in a variety of cases, including contracts; securities and corporate fraud; trademarks, trade dress, and unfair competition; land use; mass tort; and natural resources. Prior to joining Mayer Brown, Hindley was a partner at a regional law firm. His education includes a B.A. and J.D. from the University of Utah. Gardiner, a partner, has advised clients for over 24 years in a full range of transactional matters. His M&A experience includes counseling buyers or sellers in financial or strategic transactions involving private or public companies in a wide variety of industries. He also advises companies and investors in early-stage, venture capital and other private and public financings. His education includes a B.A. in philosophy and J.D. from Brigham Young University. Mascon, a partner, has a general litigation practice, though he has particular expertise in represent-

ing regulated industries in energy, regulatory, ERISA and land use disputes. His education includes B.A. degrees in political science and English and a J.D., all from the University of Utah.

## MANUFACTURING

• **Biomerics**, a Salt Lake City-based contract manufacturer for medical device companies, has expanded in Costa Rica with a new plant in Cartago. The plan will be dedicated to medical device solutions for extrusion, injection molding, micro-machining metals processing, and final assembly processes in cleanrooms. The new facility is adjacent to an existing one. The construction and equipping of the facility required an investment of \$9.5 million and covers an area of 11,000 square meters. The company already employs 400 people in its current facilities and, with this new plant, Biomerics will hire about 250 new employees in 2022 and expects to reach 1,000 employees by 2024.

• **Walker Edison**, a West Jordan-based provider of RTA furniture in e-commerce, has hired **Steve Cumbo** as vice president of distribution. Cumbo has experience as a business builder and supply chain strategist. For the past 15 years, he has created strategies for more than 200 companies and has implemented supply chain solutions that support companies' initiatives.



Steve Cumbo

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# Industry Briefs

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• **Nature's Sunshine Products**, a Lehi-based company offering herbal and nutritional products, has appointed **Vallen Blackburn** as vice president and general manager of Latin America. He joined the company in 2016 and has helped build Nature's



Vallen Blackburn

Sunshine's Synergy business and develop its business intelligence strategies for the North America team. He previously worked at Eaton Corp., ITT Corp., Danaher and HZO Inc. He holds an MBA with an emphasis in accounting from the University of Utah.

## MILESTONES

• **Sarcos Technology and Robotics Corp.**, Salt Lake City, has announced it completed the assembly of the beta version of the **Guardian XT** teleoperated dexterous mobile robotic avatar system at the end of 2021, as scheduled. The Guardian XT robot is an upper-body variant of the Sarcos Guardian XO full-body, battery-powered industrial exoskeleton. The Guardian XT system is a dual-armed teleoperated robot designed to perform tasks with human-like dexterity while keeping the operator at a safe distance in challenging and hazardous conditions, including at height. The robot can be mounted to a variety of mobile bases. Sarcos is currently conducting internal testing of the Guardian XT system and expects to deliver units to partners for additional testing in mid-2022. Sarcos expects to commence initial production of the first commercial units at the end of 2022.

## NONPROFITS

• **Visit Salt Lake**, a private, nonprofit corporation promoting Salt Lake as a convention, sports and travel destination, has hired **Evan Bauerle** to oversee sports, tourism and event sales for the west region of Salt Lake County. As part of a new partnership with ChamberWest, Bauerle will help attract new and retain existing sporting events of all sizes to utilize venues and hotels in West Valley, Kearns, Taylorsville and West Jordan. Bauerle will work with the ChamberWest team to



Evan Bauerle

grow tourism-related business. Bauerle has spent the last several years in various sales positions, most recently with Encore AV at the Hilton City Center. Visit Salt Lake recently launched its sports sales and marketing division, Sports Salt Lake.



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## REAL ESTATE

• **Citifront**, a 166-unit affordable multifamily property at 641 W. North Temple, Salt Lake City, has been sold by **Bridge Founders Group** and **NeighborWorks Salt Lake** to **Weidner Apartment Homes** for an undisclosed amount. Citifront was built in 2003 and has an occupancy of more than 99 percent. Citifront is Weidner's sixth property in Utah. Members of **CBRE's** Affordable Housing group collaborated with Eli Mills and Patrick Bodnar of CBRE Salt Lake City in representing the sellers.

## RECOGNITIONS

• **The Mill** at Salt Lake Community College has announced two winners of the **Everyday Entrepreneur Venture Fund (EEVF): Measure Once, Cut Once LLC** and **Nucle\*ART**. Both recipients completed the Everyday Entrepreneur Program and submitted an EEVF application along with a pitch. The applicant pool was narrowed down to two winners and funds are being awarded. Measure Once, Cut Once helps users minimize mistakes and save time. Nucle\*ART Creator Space seeks to become a fun, community environment that supports education and exploration in the field of STEAM (science, technology, engineering, arts and math) to people of all ages.

• **Zweig Group** has announced its **2022 ElevateHER** cohort, a task force composed of people with a commitment to promote diversity to combat recruiting and retention challenges in

the architectural, engineering and construction (AEC) industry. The cohort includes **Brittney Boyle**, director of marketing at Pentalon



Brittney Boyle

Construction, Salt Lake City. **ElevateHER** works to ensure that underrepresented demographics find success in the AEC industry by serving as an advisor and a hub of information and resources. Zweig Group is a research, publishing and consulting resource for the built environment.

• **Jon Paupore** has been named the **top golf teacher in Utah** by **Golf Digest**. Paupore is director of instruction at the Jim McLean Golf School at Red Ledges in Heber City. **Golf Digest** named the top teacher in every state, with nominees selected based on peer entries. This is the second time Paupore has been named Utah's top teacher and the fifth time he has appeared on the ranking. In 2014, Paupore was also named "Teacher of the Year" by the Utah Section of the PGA of America. Paupore has been at Red Ledges since 2010.

• **DoTerra**, a Pleasant Grove-based company focused on aro-

matherapy and essential oils, has been recognized as a winner of the **2021 SEAL Environmental Initiative Award** for its work surrounding native forest restoration (including Hawaiian Sandalwood) at the Kealakekua Mountain Reserve (KMR) in Hawaii. The company's efforts include a management plan developed in partnership with the Hawaii State Division of Forestry and Wildlife to reestablish a healthy native forest, and a nursery that is contributing to the largest reforestation initiative in Hawaii. The awards honor corporate leadership, innovation and commitment to sustainable business practices.



Jon Paupore

• **Jon Paupore** has been named the **top golf teacher in Utah** by **Golf Digest**. Paupore is director of instruction at the Jim McLean Golf School at Red Ledges in Heber City. **Golf Digest** named the top teacher in every state, with nominees selected based on peer entries. This is the second time Paupore has been named Utah's top teacher and the fifth time he has appeared on the ranking. In 2014, Paupore was also named "Teacher of the Year" by the Utah Section of the PGA of America. Paupore has been at Red Ledges since 2010.

## RETAIL

• A floral storefront boutique, **Speakeasy Floral**, has opened at 115 N. Washington Blvd., Ogden. It is owned by **Jessica Dewitt**, who also is lead creative of DeWitt Planning.

## TECHNOLOGY

• **Qualtrics**, a Provo-based company focused on experience management, has added **Omar Johnson** and **Ritu Bhargava** to



Ritu Bhargava



Omar Johnson

its board of directors. Johnson is a former chief marketing officer at Beats by Dre; vice president of marketing at Apple; and the founder of OPUS United, a professional services firm. He joins the board as an independent director and will serve as a member of the audit committee. Bhargava is the chief product officer for SAP Customer Experience and an experienced, customer-focused product and engineering leader. In her career, she was head of engineering for Sales Cloud at Salesforce and spent 10 years at Oracle. She joins the board as an SAP-appointed director.

• **Domo**, an American Fork-based business cloud company, has named **Nikki Walker** as director of diversity, equity and inclusion. This appointment will build on Walker's three-year tenure as director of community engagement, a role in which she created and managed programs for Domo and aligned with community partners to create a more diverse, equitable and inclusive community. Walker serves on the board of directors for Encircle and The Children's Center and the Utah Tech Leads PAC, the Foundation Board and President's Cabinet of Salt Lake Community College and the KUED Advisory Board.



Nikki Walker

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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](mailto:brice@slenterprise.com). The submission deadline is one week before publication. Because of COVID issues, events may be postponed or canceled. Contact the event organizers to determine whether events will take place.

## Feb. 8-9

**Annual Economic Forecast Event**, a Bank of Utah event. Speaker is Natalie Gochnour, associate dean in the David Eccles School of Business, director of the Kem C. Gardner Policy Institute at the University of Utah, and chief economist for the Salt Lake Chamber. Events take place Feb. 8, 11:30 a.m., Grand America Hotel in Salt Lake City; and Feb. 9, 11:30 a.m., at the Utah Valley Convention Center in Provo (presented in partnership with the Utah Valley Chamber of Commerce). Details are at <https://www.bankofutah.com/events/2022-economic-forecast-event>.

## Feb. 8, 11:30 a.m.-1 p.m.

**"Sports, Military and Life: It's Not Just a Man's World Anymore,"** a ChamberWest Women in Business Professional Growth Series event. Speaker is Ashlee Byrge, a sideline reporter for the Utah Warriors and manager of the Junior Warriors youth rugby league. Location is Staybridge Suites, 3038 S. Decker Lake Drive, West Valley City. Cost is \$35. Details are at (801) 977-8755 or [chamberwest.com](http://chamberwest.com).

## Feb. 8, 11:55 a.m.-12:55 p.m.

**Monthly Women in Business Luncheon**, a Cache Valley Chamber of Commerce event. Check website for location. Cost is \$14 for WIB members, \$16 for nonmembers. Details are at [cachechamber.com](http://cachechamber.com).

## Feb. 8, noon

**"Putting Women in their Place,"** a Utah Tech Leads "Lunch & Learn" event that is part of its "Tech for Good" Initiative. Speaker is Pat Jones. Location is Silicon Slopes, 2600 Executive Parkway, No. 140, Lehi. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Feb. 8, noon-1:30 p.m.

**"Focused Business Conversations for Women,"** a Women's Business Center of Utah event. Topic to be announced. Location is Sizzler, 199 N. Main St., Cedar City. Free (pay for lunch). Details are at [wbcutah.org](http://wbcutah.org).

## Feb. 9, 11:30 a.m.-1 p.m.

**"Let's Do Lunch,"** a South

Valley Chamber event featuring a discussion about Real Salt Lake's new ownership and what it means to Utah and the fans. Location is Real Salt Lake, 9256 S. State St., Sandy. Cost is \$7.50 for members, \$10 for nonmembers. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Feb. 9, 4-5 p.m.

**Venture Capital Collab**, a Utah Black Chamber of Commerce event. Location is The Shop, 350 E. 400 S., Salt Lake City. Details are at [utahblackchamber.com](http://utahblackchamber.com).

## Feb. 9, 4-6 p.m.

**"VCO 101: What Are Angel Investors and Venture Capital?"** a Utah Black Chamber event, co-presented with New Pattern Utah. Seminar will cover what are angel investors, venture capitalists and family office investors. Panelists include Susanna Duke, Pelion Ventures; Kimmy Paluch, Beta Boom; and Nick Singleton, AIM Ventura Capital. Location is The Shop, 340 E. 400 S., Salt Lake City. Cost is \$20-30. Details are at [utahblackchamber.com](http://utahblackchamber.com).

## Feb. 9, 5 p.m.

**"Black in Tech: Mixer and Panel,"** a Utah Tech Leads event that is part of its "Tech for Good" Initiative and presented in partnership with Entrata. Activities include a panel discussion, 5-6 p.m., followed by networking, 6-7 p.m. Location is Silicon Slopes, 2600 Executive Parkway, No. 140, Lehi. Free. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Feb. 9, 5-6 p.m.

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

## Feb. 9, 5-7 p.m.

**"Business After Hours,"** an Ogden-Weber Chamber of Commerce event. Location is The Foundry Weddings and Events, 2452 E. 6700 S., Unit C, Uintah. Free for employees of chamber members and first-time guests, \$10 for nonmembers. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

## Feb. 9, 6-7 p.m.

**"All You Need to Know About Employee Benefits,"** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Feb. 9, 6-8 p.m.

**"Ms. Biz: What You Need to Succeed,"** a Women's Business

Center series that continues Feb. 16 and 23 and March 2. Event takes place online via Zoom. Details are available by contacting Debbie Drake at [debbie@wbcutah.org](mailto:debbie@wbcutah.org).

## Feb. 10, 7:30-9 a.m.

**Networking Breakfast**, a Box Elder Chamber of Commerce event. Location is Hampton Inn Tremonton, 2145 W. Main St., Tremonton. Cost is \$6. Details are at [boxelderchamber.com](http://boxelderchamber.com)

## Feb. 10, 11:30 a.m.

**"Romania: The Next Destination for Your Global Business,"** a World Trade Center Utah event, in partnership with the Governor's Office of Economic Opportunity and the Salt Lake Chamber. Event features lunch with Ambassador Andrei Muraru. Location is World Trade Center Utah, 60 E. South Temple, Suite 300, Salt Lake City. Registration can be completed at <https://wtcutah.formstack.com/forms/romania>.

## Feb. 10, 6-8 p.m.

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

## Feb. 11, 8-9:30 a.m.

**Outdoor Recreation Day on the Hill**, an Office of Outdoor Recreation event featuring an opportunity to learn about the outdoor industry's impact on Utah's economy and quality of life from local organizations and brands. Location is Utah Capitol Rotunda, 350 State St., Salt Lake City. Free, but registration is required. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

## Feb. 11, 5-7 p.m.

**Business After Hours**, a Utah Black Chamber of Commerce event. Location and other details to be announced at [utahblackchamber.com](http://utahblackchamber.com).

## Feb. 15, 8:30-11 a.m.

**"Sales,"** part of the 10-week Key Bank Business Accelerator program presented by the South Valley Chamber and Suazo Business Center. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Cost for the 10-week program is \$500 (must be a chamber member to apply). Details are at [southvalleychamber.com](http://southvalleychamber.com).

## Feb. 15, 9-11 a.m.

**"Pay the IRS Less Without Going to Jail,"** a Small Business Development Center (SBDC) event that takes place online. Cost

is \$12. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Feb. 15, 10-11 a.m.

**"Hearing Loss Diversity: Deconstructing Misconceptions,"** a Women's Business Center of Utah event focusing on accommodation for people with some kind of hearing loss. Event takes place online via Zoom. Free. Details are at [wbcutah.org](http://wbcutah.org).

## Feb. 15, 11:25 a.m.-1 p.m.

**Leadership Luncheon**, a Cache Valley Chamber of Commerce event. Location is The Riverwoods Conference Center, 615 Riverwoods Parkway, Logan. Cost is \$16 for members and \$17 for nonmembers preregistered, \$20 for members and \$22 for nonmembers not preregistered. Details are at [cachechamber.com](http://cachechamber.com).

## Feb. 15, 11:45 a.m.-1:15 p.m.

**Annual Chamber Awards and Installation Luncheon**, a Point of the Mountain Chamber of Commerce event. Location is Thanksgiving Point, Garden Room, 3900 Garden Drive, Lehi. Details are at [thepointchamber.com](http://thepointchamber.com).

## Feb. 15, 4-6 p.m.

**ChamberWest Tourism & Hospitality Mixer** featuring Visit Salt Lake/ChamberWest sports, tourism and events sales manager for the west region, Evan Bauerle. Location is Pins and Ales, 3601 S. 2700 W., West Valley City. Cost is \$25. Registration deadline is Feb. 10. Details are at [chamberwest.com](http://chamberwest.com).

## Feb. 15, 5-6 p.m.

**Corporate Tour**, a Utah Black Chamber of Commerce event. Location is WCF Insurance, 100 W. Towne Ridge Parkway, Sandy. Details are at [utahblackchamber.com](http://utahblackchamber.com).

## Feb. 15, 6:30-8 p.m.

**"How to Make Your Website Sell, So You Don't Have To,"** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

## Feb. 16, 8 a.m.-4 p.m.

**"Managing Conflict,"** part of the Salt Lake Community College Frontline Leader Workshop Series and focusing on recognizing and utilizing proactive communication techniques to manage the impact of conflict in the workplace. Location is SLCC's Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

## Feb. 16, 9-11 a.m.

**Women in Business Women's Golf Clinic**, a South Valley Chamber of Commerce event. Location is Glenmoor Golf Club, 9800 S. 4800 W., South Jordan. Cost is \$35. Registration can be completed at [Eventbrite.com](http://Eventbrite.com).

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

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

## Feb. 17, 7:15-9 a.m.

**ACG Utah Speaker Series**, an Association for Corporate Growth event. Speaker is Cydni Tetro, CEO of Brandless. Location is Marriott City Center, 220 S. State St., Salt Lake City. Free for ACG Utah members, \$30 for nonmembers for the first two breakfast meeting attendances, \$45 for nonmembers after attending two meetings at the discounted rate. Details are at [www.acg.org/utah](http://www.acg.org/utah).

## Feb. 17, 11:30 a.m.-1 p.m.

**2022 Athena Award Luncheon**, a Davis Chamber of Commerce event. Award recipient is Linda Kelley. Location is the Davis Conference Center, 1651 N. 700 W., Layton. Cost is \$30 for chamber members, \$40 for guests. Details are at [davischamberofcommerce.com](http://davischamberofcommerce.com).

## Feb. 17, 11:30 a.m.-1:30 p.m.

**"95 State at City Creek: Building for the Future,"** a ULI (Urban Land Institute) Utah event focused on the 25-story tower and featuring a panel discussion from the development team, architect and brokerage firm about the unique features of the project. Panelists are moderator Hayley Pratt, partner, Castlewood Development; Matt Baldwin, global head of real estate development, City Creek Reserve; Dana Baird, executive managing director, Cushman & Wakefield; Steven Sobel, managing director, Skidmore, Owings & Merrill; Kory Jardine, construction manager, City Creek Reserve; and Sean Tuite, construction manager, City Creek Reserve. Location is 95 State at City Creek, Salt Lake City. Costs vary. Details are at <https://utah.uli.org/events-2>.

## Feb. 22, 9 a.m.-1:30 a.m.

**"Day on the Hill,"** presented by the South Valley Chamber Women in Business and the U.S. Small Business Administration.

**CALENDAR***from page 11*

Location is Utah State Capitol, 350 State St., Salt Lake City. Registration can be completed at [Eventbrite.com](https://eventbrite.com).

**Feb. 22, 11 a.m.-1 p.m.**

**“Sweet Success: Growing into Small Businesses,”** a Women’s Business Center of Utah event. Speaker is Shaun Banda, owner of the Nothing Bundt Cake. Location is Women’s Business Center of Utah, 201 S. Main St., No. 2300, Salt Lake City. Details are at [wbcutah.org](https://wbcutah.org).

**Feb. 22, 11:30 a.m.-1 p.m.**

**Women in Business Luncheon**, an Ogden-Weber Chamber of Commerce event. Location is Jeremiah’s Restaurant, 1307 W. 12th St., Marriott-Slaterville. Cost is \$20 for WIB members and first-time guests, \$30 for nonmembers. Details are at [ogdenweberchamber.com](https://ogdenweberchamber.com).

**Feb. 23, 9-11:30 a.m.**

**“One-Page Business Plan,”** part of the 10-week Key Bank Business Accelerator program presented by the South Valley Chamber and Suazo Business Center. Presenter is Winthrop “Win” Jeanfreau, CEO of iMPact Utah. Location is Salt Lake Community College, Free Enterprise Building, 9750 S. 300 W., Sandy. Cost for the 10-week program is \$500 (must be a chamber member to apply). Details are at [southvalleychamber.com](https://southvalleychamber.com).

**Feb. 23, 10 a.m.-4 p.m.**

**MAPR’s Annual Southwest Regional “Meet the GCs Event,”** a face-to-face construction business networking event presented by the Mountainlands Area Plan Room. Supply chain subs and suppliers can meet general contractors and key vendors from all over the region in an open-house-style opportunity. Location is Hilton Garden Inn next to the Dixie Convention Center, St. George. Free. Details are at [MeetTheGCs.com](https://MeetTheGCs.com) or (801) 288-1188.

**Feb. 23, 6-7 p.m.**

**“Teamwork Trifecta: Building a Powerhouse Team,”** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

**Feb. 24-25**

**38th Annual Investors Choice Capital Conference**, a VentureCapital.Org event featuring up to 30 startups pitching their companies to an investor audience. Ski day and investor reception take place Feb. 24 at

Solitude Ski Resort. Conference takes place Feb. 25 at the Grand America Hotel, 555 S. Main St., Salt Lake City. Virtual option for conference is available. Costs vary. Registration can be completed at [Eventbrite.com](https://eventbrite.com).

**Feb. 24, 7:45 a.m.-5 p.m.**

**Utah’s SBDC’s Employer Tax Workshop**, a Small Business Development Center (SBDC) event. Location is Salt Lake Community College, MCPC 101, Sandy. Details are at <https://clients.utahsbdc.org/events.aspx>.

**Feb. 24, 8:30-11 a.m.**

**ConnectShare B2B Networking Event** designed for business leaders and decision-makers. Location is the Miller Conference Center, 9750 S. 300 W., Sandy. Details are at [www.connectshare.com](https://www.connectshare.com) or by contacting Randy Hunt of the ConnectShare Advisory Board at [randy@clearpath-strat.com](mailto:randy@clearpath-strat.com).

**Feb. 24, noon-1 p.m.**

**Women in Business Meeting**, a Box Elder Chamber of Commerce event. Contact the chamber for meeting location. Cost is \$10. Details are at [boxelderchamber.com](https://boxelderchamber.com).

**Feb. 24, 5-7 p.m.**

**Business After Hours**, a Salt Lake Chamber event. Location is The Millrock Business Lounge, 6510 S. Millrock Drive, Holladay. Cost is \$10 for members, \$15 for nonmembers. Details are at [slchamber.com](https://slchamber.com).

**Feb. 24, 5-6 p.m.**

**Legal Clinic** (in English and Spanish), a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

**Feb. 25-27**

**“Becoming an Outdoors Woman,”** a Utah State University Extension event. BOW is a non-profit educational program offering hands-on workshops to adult women ages 18 and older. The BOW workshop is a three-day, multi-course event where women have the opportunity to learn a variety of outdoor skills. Location is Holmstead Ranch Resort, 1000 E. Holmstead Ranch Road, Central. Costs range from \$250 to \$400. Registration can be completed at [Eventbrite.com](https://eventbrite.com).

**Feb. 25-26**

**2022 Be Ready Utah Expo**, a Utah Division of Emergency Management event that offers classes, an interactive center, and exhibitors booths for emergency preparedness, health and safety. Location is Mountain America Exposition Center, 9575 S. State St., Sandy. Cost is \$5 each day, \$9

for both days. Registration can be completed at [Eventbrite.com](https://eventbrite.com).

**Feb. 26, 11 a.m.-5 p.m.**

**Utah Black Business Expo**, presented by K&A Events and featuring more than 20 black-owned businesses. Theme is “Representation.” Location is the Utah Museum of Contemporary Art, 20 S. West Temple, Salt Lake City. Free, and open to all. Registration can be completed at [Eventbrite.com](https://eventbrite.com).

**March 1-2**

**2022 Intermountain Deal-Source Summit and Ski Event**, an ACG (Association for Corporate Growth) Utah event featuring middle-market deal flow content, multiple networking and meeting opportunities and activities. Theme is “Celebrating Utah Dealmakers.” Location is Pendry Hotel Park City, 3720 N. Sundial Court, Park City. Details are at <https://www.acg.org/utah/events/2022-intermountain-deal-source-summit-and-ski-event>.

**March 1, 8:30-11 a.m.**

**“Financial Statements,”** part of the 10-week Key Bank Business Accelerator program presented by the South Valley Chamber and Suazo Business Center. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Cost for the 10-week program is \$500 (must be a chamber member to apply). Details are at [southvalleychamber.com](https://southvalleychamber.com).

**March 1, 9 a.m.-noon**

**“Value That Attracts Customers,”** part of the nine-week “First Step to Next Step” program presented by the Women’s Business Center of Utah. Event takes place online via Zoom. Free. Details are at [wbcutah.org](https://wbcutah.org).

**March 1, 1-3:30 p.m.**

**“Managing the Health of Your Risk Pool: How to Develop a Winning Health Plan in the Wake of COVID, and Strategies for Managing Mental Health & Stress in the Workplace,”** a Brown & Brown “Whiteboard Event” featuring information about the true costs associated with healthcare and how to make more informed decisions in 2022. Presenters are professor Dave Ross and Sherri Wittwer, mental health expert. Location is Loveland Living Planet Aquarium, 12033 Lone Peak Parkway, Draper. Details are at (801) 505-6500.

**March 1, 6:30-8 p.m.**

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

**March 2-May 4**

**Executive Certificate of Global Business Management**,

presented by The Mill Entrepreneurship Center at Salt Lake Community College. The 10-week course takes place Wednesdays, 5:30-8:30 p.m., at 9690 S. 300 W., Sandy. Cost is \$995. Registration deadline is Feb. 23. Details are available by emailing [venita.ross@slcc.edu](mailto:venita.ross@slcc.edu).

**March 2, 11:30 a.m.-1 p.m.**

**“Lunch & Learn: What is Integrative Medicine?”** a Park City Chamber/Bureau event. Dr. Jeanne Falk, an integrative medicine physician, will address integrative medicine and its benefits. Location is Blair Education Center at Intermountain Park City Hospital, 900 Round Valley Drive, Park City. Details are at <https://www.visitparkcity.com/members/chamber-bureau-events/rsvp/>

**March 3, 9-10 a.m.**

**Morning Speaker Series**, an Ogden-Weber Chamber of Commerce event. Event takes place online via Zoom. Free for chamber members and first-time guests. Details are at [ogdenweberchamber.com](https://ogdenweberchamber.com).

**March 3, 6-8 p.m.**

**“Entrepreneur 101,”** a Small Business Development Center (SBDC) event that takes place online. Details are at <https://clients.utahsbdc.org/events.aspx>.

**March 4, 5-7 p.m.**

**“First Friday,”** a Utah Black Chamber of Commerce networking event. Location is The Shop, 350 E. 400 S., Salt Lake City. Cost is \$10 for members, \$20 for nonmembers. Details are at [utah-blackchamber.com](https://utah-blackchamber.com).

**March 4, 6-9 p.m.**

**2022 Cache Valley Awards Gala**, a Cache Valley Chamber of Commerce black-tie event. Opening reception is followed by dinner at 7 p.m. and program at 7:30 p.m. Location is Riverwoods Conference Center, 615 Riverwoods Parkway, Logan. Cost is \$90. Details are at [cachechamber.com](https://cachechamber.com).

**March 8, 11:55 a.m.-12:55 p.m.**

**Monthly Women in Business Luncheon**, a Cache Valley Chamber of Commerce event. Check website for location. Cost is \$14 for WIB members, \$16 for nonmembers. Details are at [cachechamber.com](https://cachechamber.com).

**March 9-10**

**Entrepreneur & Investor Life Sciences Summit 2022**, presented by BioUtah, BioHive and the PIVOT Center at the University of Utah and designed to bring investors and innovators together to showcase Utah’s entrepreneurship. Summit takes place March 9 at the Peterson Eccles Alumni House on the University

of Utah campus. Ski day is March 10. Details to be announced.

**March 9, 5-7 p.m.**

**“Business After Hours,”** an Ogden-Weber Chamber of Commerce event. Free for employees of chamber members and first-time guests, \$10 for nonmembers. Details to be announced at [ogdenweberchamber.com](https://ogdenweberchamber.com).

**March 10, 11:30 a.m.-1 p.m.**

**Women in Business Luncheon**, a Davis Chamber of Commerce event. Cost is \$20 for members, \$30 for guests. Details to be announced at [davischamberofcommerce.com](https://davischamberofcommerce.com).

**March 10, 6-8 p.m.**

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

**March 15-April 5, 8 a.m.-5 p.m.**

**Lean Six Sigma – Green Belt**, a Salt Lake Community College Employee Development Workshop taking place on Tuesdays. Participants will learn methodologies for waste reduction and process improvement skills and apply problem-solving and quantifiable tools through Lean Six Sigma strategies. Location is SLCC’s Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$1,450. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

**March 15, 8:30-11 a.m.**

**“Banking,”** part of the 10-week Key Bank Business Accelerator program presented by the South Valley Chamber and Suazo Business Center. Location is Salt Mine Productive Workspace, 7984 S. 1300 E., Sandy. Cost for the 10-week program is \$500 (must be a chamber member to apply). Details are at [southvalleychamber.com](https://southvalleychamber.com).

**March 15, 9 a.m.-noon**

**“Culture That Attracts Talent,”** part of the nine-week “First Step to Next Step” program presented by the Women’s Business Center of Utah. Event takes place online via Zoom. Free. Details are at [wbcutah.org](https://wbcutah.org).

**March 15, 11 a.m.-1 p.m.**

**“Women’s Equality in Utah: Why Utah is Ranked as the Worst State and What Can Be Done,”** a Business Women’s Forum event. Speaker Susan Madsen will discuss results of a white paper that analyzed a WalletHub report titled “2021’s Best & Worst States for Women’s Equality.” Location is Hilton

## Consumers choose brands based on safety and how they treat their employees

The COVID-19 pandemic has accelerated the degree to which U.S. consumers choose brands based on their health and safety standards and how well they treat their employees and customers, according to new research from Provo-based experience management platform Qualtrics.

Consumers expect brands to go above and beyond recommended safety standards. Thirty percent of consumers started purchasing from new brands over the past 18 months because they liked new safety measures that brands adopted, such as curbside pickup or delivery. Conversely, 22 percent of consumers have stopped shopping with a brand because they felt their health and safety measures were insufficient.

The results underscore a trend among U.S. consumers who expect more of the brands they are doing business with, and who will switch brands if they feel they don't share their ethical and social values.

During the pandemic, J. Dawgs, a Utah gourmet hotdog restaurant, began selling do-it-yourself gourmet hot dog kits and launched a number of new food trucks to safely reach their customers outdoors. Many customers said this move increased the likelihood they'd continue to purchase from the restaurant and now they are making those changes permanent because of continued customer demand.

"We found that 72 percent of our customers who purchased DIY hot dog kits said they would not have purchased from the restaurant during the pandemic otherwise and were keen on seeing the kits continue, even after we reopened," said J. Dawgs founder Jayson Edwards. "We also discovered that our new food trucks were massively popular with customers and that they wanted to see them more often, which completely changed our strategy long term."

Consumers not only care about how they are treated, but also how businesses treat their employees. Nearly half of consumers (47 percent) said they would trust a brand more if they took care of their employees, which was just behind taking care of customers (66 percent).

Consumers care about how brands approach societal challenges and whether they fulfill their brand promises

More than half of consumers (57 percent) said they are aware of the brand values of the products and services they purchase or use. A third (36 percent) said they would likely stop purchasing from a brand if they felt dis-

connected from the company mission, values or stance on societal issues. In fact, only 27 percent of respondents felt that the companies they do business with were doing enough to address environmental and societal challenges.

Consumers are also quick to ditch brands that underdeliver on their promises. Nearly two-thirds (65 percent) of consumers have switched brands because their experiences did not live up to an advertised brand promise (such as "fast delivery" or "great customer service"). When asked what factors would cause them to stop pur-

chasing from a brand, 69 percent said poor customer service — ahead of product quality (50 percent) or price increases (42 percent).

"A brand promise needs to be the North Star for every experience an organization delivers," said Bruce Temkin, head of Qualtrics' XM Institute. "Organizations that continuously listen to their customers and employees and find new ways to deliver on their brand promise will create a long-term competitive advantage."

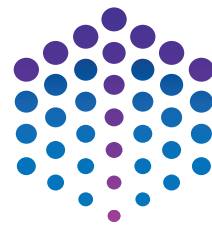
Word-of-mouth referrals matter more than ever. A majority

of consumers (78 percent) look at customer reviews before buying from a new brand. And when considering a new brand, 83 percent said they were somewhat likely to purchase a new product if it has good reviews — compared to just 16 percent who said they may still purchase from a brand with poor reviews.

In addition to online reviews, consumers were also heavily influenced by their friends, family and colleagues when considering whether to purchase from a new brand. Two-thirds of consumers said they were at least somewhat

likely to purchase a new brand if recommended by a friend, family member, or colleague. As it turns out, more than two-thirds have purchased from a new brand recommended by someone they know in the last year.

The Qualtrics study asked more than 2,000 U.S. consumers what they thought about customer and brand experience. Participants were selected from a randomized panel and considered eligible if they live in the United States and are at least 18 years of age. This survey was taken in the fourth quarter of 2021.



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**SPIRIT***from page 1*

vice marks the first time Spirit will serve the state of Utah,

"We listen to our guests and they told us they wanted more exciting western destinations to experience the great outdoors. This spring is a great time to launch service to Salt Lake City, 'The Crossroads of the West,'" said John Kirby, vice president of network planning for Spirit Airlines, at a ceremony announcing the new service. "We're also excited to introduce our high-value travel proposition for our new Utah guests looking for convenient nonstop flights to some of the nation's most popular leisure desti-

**LOANPRO***from page 1*

and help us stay here locally."

Rhett Roberts, CEO, said LoanPro provides loan servicing software to lenders of all sizes, from "mom-and-pop" lenders to large organizations that work with partner banks. The software helps them manage their back office, manage their business, be more efficient, and provide better financial products to their customers," he said.

"This increases the footprint of who can participate in the financial products and services that are provided. ... Our core thesis is that as financial services are democratized, everyone becomes a lender, and we're providing the technology to enable that," Roberts told the board.

LoanPro currently manages over 3.25 million loans with over \$17 billion serviced. It has more than 800 lender clients throughout the U.S. and Canada.

"We love living in and growing our business in Utah," Lloyd Roberts, the company's co-founder and chief revenue officer, said in a prepared statement.

"Utah provides the perfect environment to grow a fintech company. Amazing people, a business-friendly environment, growth-oriented leadership, and a culture that values progress and innovation make it possible to build something that can make a real difference. It's so exciting to be a part of something bigger than any one individual. That improves the marketplace we all rely on and has a positive impact in the world we live in."

The \$45 million project is expected to generate jobs paying an average of \$113,327. Total new wages over 16 years is

nations."

The new routes serving Salt Lake City will launch on May 26, with daily flights to and from Los Angeles and Orlando and twice-daily flights serving Las Vegas. Salt Lake City will be Spirit's 53th destination in the U.S. and 86th worldwide.

Kirby said the Utah flights will feature Spirit's Fit Fleet airplanes for fuel efficiency; cabin interiors with ergonomically designed seats, more usable legroom and Spirit's unique Big Front Seat; and Wi-Fi service that allows passengers to watch content from streaming services. He said that Spirit currently operates 170 aircraft and will grow its fleet to 350 planes over the next five years.

estimated at about \$437.2 million, and new state tax revenue is projected to be nearly \$20.5 million during that time.

Chanel Flores, Davis County's community and economic development deputy director, told the Go Utah board that the expected wage is over twice the county average.

"Davis County definitely wants to keep LoanPro here. ... We want to see these homegrown companies stay in our county and expand in our county," Flores said.

"As a fintech company, LoanPro is experiencing significant growth," Dan Hemmert, Go Utah's executive director, said in a prepared statement. "With this Davis County expansion, the company has the opportunity to create new high-paying jobs above the average county wage. This expansion is a big win for Utah."

"LoanPro choosing to expand its headquarters operation in Davis County will be a catalyst for the tech sector in Northern Utah," said Chris Roybal, president of the Northern Utah Economic Alliance. "We're confident that LoanPro will find the skilled workforce and quality of life for their success in our region."

"Farmington is proud of what LoanPro has accomplished as part of Utah's fintech revolution," said Brigham Mellor, Farmington City assistant manager. "We love seeing LoanPro team members riding Lagoon roller coasters on their lunch break or hiking and biking our beautiful trails. What a great and fun place to work."

Go Utah does not provide upfront cash incentives. Each year that the company meets the obligations in its contract with the state, it will qualify to receive a portion of the new, additional state taxes the company paid to the state.

**CALENDAR***from page 12*

Garden Inn Salt Lake City Downtown, 250 W. 600 S., Salt Lake City. Cost is \$30 for members, \$40 for nonmembers. Details are at slchamber.com.

**March 15, 11:25 a.m.-1 p.m.**

**Leadership Luncheon**, a Cache Valley Chamber of Commerce event. Location is The Riverwoods Conference Center, 615 Riverwoods Parkway, Logan. Cost is \$16 for members and \$17 for nonmembers preregistered, \$20 for members and \$22 for nonmembers not preregistered. Details are at cachechamber.com.

**March 15, 11:30 a.m.**

**"Navigating Differences in the Workplace,"** a ChamberWest Professional Development Series event. Speaker Chris Redgrave, generational differences expert and professional speaker, will discuss generations, cultural characteristics and trends cur-

**UPDATES***from page 1*

scheduled for Jan. 25, has been postponed until March 15, 11:30 a.m., at TownePlace Marriott West Valley City, 5373 W. High Market Drive, West Valley City. Cost is \$25 for members by March 9, \$35 thereafter and for nonmembers. Details are at chamberwest.com or (801) 977-8755.

**2022 Awards Gala**, a ChamberWest event, originally scheduled for March 8, has been postponed until March 29, 5-8:30 p.m., at the Maverik Center in West Valley City. Details to be announced at chamberwest.com.

**"Evening In Harlem,"** a Utah Black Chamber of Commerce event, originally scheduled for Feb. 4, has been postponed until April 1, 6-11 p.m., at The Leonardo, 209 E. 500 S., Salt Lake City. Cost is \$50. Details are at utahblackchamber.com.

**2022 Athena Leadership Award Ceremony & Luncheon**, an Ogden-Weber Chamber of Commerce event, originally scheduled for Jan. 25, has been postponed until April 26, 11:30 a.m.-1 p.m., at Timbermine, 1701 Park Blvd., Ogden. Award recipient is Raquel Da Silva, executive director of Family Promise of Ogden. Cost is \$30. Details are at ogdenweberchamber.com.

**Utah Manufacturers Association Annual Awards**

currently affecting the workplace. Location is TownePlace Marriott West Valley City, 5373 W. High Market Drive, West Valley City. Cost is \$25 for members by March 9, \$35 thereafter and for nonmembers. Details are at chamberwest.com or (801) 977-8755.

**March 15, noon-1 p.m.**

**Local First Collab**, a Utah Black Chamber of Commerce event. Location is The Shop, 350 E. 400 S., Salt Lake City. Details are at utahblackchamber.com.

**March 15, 5-6 p.m.**

**Corporate Tour**, a Utah Black Chamber of Commerce event. Location is Zions Bank, 1 S. Main St., Salt Lake City. Details are at utahblackchamber.com.

**March 16, 7:15-9 a.m.**

**2022 Partners in Education Appreciation Breakfast**, hosted by the Ogden-Weber Chamber of Commerce and its Partners in Education sponsors. Location is Ogden Eccles Convention

**Banquet** at the Little America Hotel in Salt Lake City, originally scheduled for Jan. 29, 6-9 p.m., has been postponed until a date in November to be determined.

**MISCELLANEOUS**

**RainFocus**, a Lehi-based provider of an enterprise event marketing platform, has announced that its RainFocus Insight 2022 event, originally a hybrid program with in-person components Feb. 7-9, will now be offered as a fully virtual experience.

**Nu Skin Enterprises Inc.**, Provo, has transitioned its investor day activities Feb. 16, 10 a.m., to a virtual event. Ryan Napierski, Nu Skin president and CEO, and other members of the Nu Skin management team will discuss fourth-quarter and 2021 results, provide 2022 financial guidance, and share further insights into the company. Details are at ir.nuskin.com. A replay will be available on the same page through March 2.

Several **Small Business Development Center (SBDC)** events originally scheduled to take place at the Orem/Provo SBDC at Utah Valley University have been moved online (details are at <https://clients.utahsbdc.org/events.aspx>):

- Feb. 10, 6-8 p.m.: "Business Essentials."
- Feb. 15, 6:30-8 p.m.: "How to Make Your Website Sell, So You Don't Have To."
- March 3, 6-8 p.m.: "Entrepreneur 101."

Center, 2415 Washington Blvd., Ogden. Free. Registration deadline is March 4. Details are at [ogdenweberchamber.com](http://ogdenweberchamber.com).

**March 16, 8 a.m.-4 p.m.**

**"Business Writing,"** part of the Salt Lake Community College Frontline Leader Workshop Series. Participants will consider critical writing skills to achieve clarity, organization, readability and accuracy in business messaging. Location is SLCC's Westpointe Campus, 1060 N. Flyer Way, Salt Lake City. Cost is \$250. Details are at <http://www.slcc.edu/workforce/courses/index.aspx>.

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

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

**March 16, 6:30-7:30 p.m.**

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

**March 17, 11:30 a.m.-1 p.m.**

**Chamber Luncheon**, a Davis Chamber of Commerce event. Details to be announced at [davischamberofcommerce.com](http://davischamberofcommerce.com).

**March 18, 8 a.m.-12:30 p.m.**

**Box Elder Business Summit**, a Box Elder Chamber of Commerce event with the theme "Leadership in Today's Business World." Keynote speakers include Wendy Williams, vice president of propulsion systems for Northrop Grumman Space Systems, and Cody Vaibell, entrepreneur and investor. Panel discussions will focus on topics including workforce and diversity and inclusion. Location is USU Brigham City Regional Campus, 989 S. Main St., Brigham City. Cost is \$40. Details are at [boxelderchamber.com](http://boxelderchamber.com).

**March 22, 9 a.m.-noon**

**"Generating Revenue/Marketing,"** part of the nine-week "First Step to Next Step" program presented by the Women's Business Center of Utah. Event takes place online via Zoom. Free. Details are at [wbcutah.org](http://wbcutah.org).

**March 22, 2-5 p.m.**

**Utah Valley Job Fair**, a Utah Valley Chamber event. Location is Utah Valley Convention Center, 220 W. Center St., Exhibit Hall A, Provo. Details are at [thechamber.org](http://thechamber.org).

**see CALENDAR next page**



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<sup>2</sup> Based on year-to-date 2021 average network availability excluding commercial power outage and planned maintenance.