

July/August 2010

ZIONS BANK

community

TRAVEL - HEALTH - FOOD - FINANCE



Beautiful Bike Paths

Southeastern Exposure

Rough Riding

Cheese Tours



**expert
parenting
advice
for free.**

For more than 40 years, Utah Youth Village has been helping to improve the lives of children and families. Our services reach into neighborhoods across the state, impacting thousands of lives each year.

For free online parenting classes and other resources, or to find out how you can help, please call or visit us at www.youthvillage.org.



PREDICTABLE OUTCOMES



"An internationally known heliport consultant said ours 'just might be the most impressive heliport' he's seen. We agree. Layton Construction builds world-class facilities."

-University of Utah Hospital AirMed

Layton

CONSTRUCTING WITH INTEGRITY



LES OLSON COMPANY

From 1 to 1 Million Pages...

Prices Starting at
\$299.00



We have the equipment that's right for you

We sell, service and supply **HP Printers** and **Sharp Multi-Function Products** at the fairest prices possible, backed by **superior customer service and support!**

Call, Click or Visit

1.800.365.8804

www.lesolson.com

Business Partner



SHARP
COPIERS

Logan-Ogden-Lindon-Salt Lake City-Cedar City-St. George-Las Vegas

“Good service isn't expensive...it's priceless!”



Autumn Storm, Bear Lake by Henri Moser, "Utah's Wild Beast" (1876-1951)

Storms don't scare us.

Unique Vision • National Perspective • Local Focus

CNM | CALLISTER NEBEKER
& McCULLOUGH
ATTORNEYS AT LAW

A Full Spectrum Law Firm

**Featuring
Litigation and Debtor/Creditor Rights**

**www.cnmlaw.com
801-530-7300
Salt Lake • Sugarhouse**

LEGENDS IN RADIO

KSL NEWSRADIO
102.7_{FM} 1160_{AM}



FM100.3
Soft Hits...Less Talk

For advertising opportunities, please call 801-575-5811.

BONNEVILLE SALT LAKE RADIO GROUP



the basics

Editor's Note **12**
Robert Brough

Dining and Leisure Guide **75**

The Last Word **80**
Scott Anderson

features

Bowlathon **14**
Employees Bowl to Educate Students

Rough Riding **33**
Rodeo's Thrills and Chills

Beautiful Bike Paths **37**

Southeastern Exposure **42**
Traveling Utah's Remote Backcountry

Navigating Trade in an Unpredictable World **48**
Zions Bank Trade and Business Conference

health

Tasty Snacks for Diabetics **17**

food

Say Cheese **21**
Visit a Cheese Artisan This Summer



hometown profile

- Hailey, Idaho** 24
More Than Sun Valley's Kid Sister
- Blanding, Utah** 29
Base Camp to Adventure

nonprofit spotlight

- Health Clinics for the Uninsured** 52

people

- Earl Fitzpatrick** 54
Hospital's Saving Grace
- Michael Cameron** 56
Travelers Man

speaking on business

- The Orange Peel** 58
- Live-Right Solutions** 60
- Red Iguana** 61

legal

- The Taxman Cometh** 62
Be Prepared for an Audit

finance

- 6 Tips to Help Small Business Owners Survive the Recession** 64
- Social Media 101** 66
- Spending Pinched Pennies** 68
A Frugal Approach to Financing
- Retirement Resources at Your Finger Tips** 70
- Fixed-income Investments** 72
- Real Estate Market Showing Life** 74
Zions Bank Summit Held





FREE Waterwise Landscape Classes

Learn, Grow, Save Water.

Want to learn how to make the most of your landscaping? The Conservation Garden Park at Jordan Valley is the perfect place. Attend any of our **FREE** classes and find out how you can have a beautiful yard, save water, and save money.

Do it Yourself: Plant Pressing

Saturday, July 17 | 10 a.m.

Lisa Harris, Master Gardener

Do you have a pressing need to be creative? Come learn how to prepare and use plants in your craft projects. A craft project will be provided in the class. Class is free of charge, but space is limited, so register early.

Creating a Waterwise Landscape

Saturday, August 21 | 10 a.m.

Larry Rupp, Utah State University

Learn the basic principles of waterwise landscaping. Whether you are just starting out or redesigning an existing yard, what you learn here will save you time, energy, and water.

Learn with "Joy in the Garden"

Thursday, September 9 | 6 p.m.

Joy Bossi, KNRS "Joy in the Garden"

Joy Bossi, radio host and garden consultant, will tour the Conservation Garden Park, providing excellent landscaping insights and ideas. Come with questions and walking shoes.

**Go green.
It's simpler than you think.**

Join us for the FREE Utah Green Festival at the Conservation Garden Park.

Saturday, September 11 th
10 a.m. to 4 p.m.

SUPER SATURDAY

Saturday, September 18

Plant Clinic

Saturday, September 18 | 8 a.m. – noon

Conservation Garden Park Staff

Don't know what's bugging your yard? Bring in pictures or samples of your plant problems to receive a free diagnosis.

Go Native!

Saturday, September 18 | 9 a.m.

Michelle Cook, Red Butte Gardens

Utah-native plants require less water and maintenance and are adapted to our environment. Learn how to use their beauty in your landscape

Basic Waterwise Landscape Design

Saturday, September 18 | 10:30 a.m.

Cynthia Bee, Design Resource Utah

Successful waterwise landscapes begin on paper. Find out how to develop your landscape plan to ensure maximum beauty with minimum water.



Conservation
Garden Park at Jordan Valley

DEMONSTRATING AND PROMOTING WATER-WISE LANDSCAPING

ConservationGardenPark.org

8215 South 1300 West in West Jordan | 801-565-4300



THERE'S MORE TO TILE THAN JUST WHAT'S UNDER YOUR FEET.

Our wide selection of ceramic, porcelain, and stone is just the beginning. Wander our beautiful showrooms for inspiration. Get helpful advice from our in-house design consultants. No matter where you turn, you'll find the resources you need to create the house of your dreams.

Contempo
TILE & STONE
www.contempotile.com

CONTEMPO SALT LAKE

3732 South 300 West
Salt Lake City, UT 84115
Phone: (801) 262-1717

SALT LAKE INDOOR SLAB GALLERY

2885 South 300 West
Salt Lake City, UT 84116
Phone: (801) 433-1717

ZIONS BANK
communityTM
TRAVEL - HEALTH - FOOD - FINANCE

2004, 2006 and 2008 WPA Maggie Award Winner
"Best Corporate or In-House Magazine"

2007, 2008 and 2010
Best of State Publication Winner

Zions Bank *Community* magazine is a publication for our clients in Idaho and Utah.

Editor-in-Chief
Robert Brough
rob.brough@zionsbank.com

Publisher
Arkin Hill
ahill@luminpublishing.com

Senior Editor
Julie M. Bradford
julie.bradford@zionsbank.com

Senior Editor
Gail Newbold
gnewbold@luminpublishing.com

Art Director
Kevin Kiernan

For Advertising Info:
advertising@luminpublishing.com

Advertising Director
Brandon Ellis
bellis@luminpublishing.com

Contributing Writers
Julie M. Bradford, Lori Chillingworth, Daniel S. Daines, Robert Dellenbach, Jamie Dillon, David Hemingway, Natalie Hollingshead, Farrah Lamoreaux, Jon Lamoreaux, Kris Millgate, Gail Newbold, Amelia Nielson-Stowell, Andrea Standing, Tammy Walquist, Matthew Wilcox, Brooke Wilhelmsen, David R. York

Photography
Kevin Kiernan

Publishing Consultant
Timothy Lyon
timlyon@earthlink.net

For address changes call Zions Bank
Customer Service at 1-800-974-8800.

Published for Zions Bank by
Lumin Publishing, Inc.
6015 W. Oakshade Lane
West Jordan, UT 84081
801-417-3000

© 2010 Zions Bank. All rights reserved.
Community is a trademark of Zions Bank.

lumin
PUBLISHING



THE BEES ARE BACK!

2010 SALT LAKE BEES Schedule

Come Enjoy a Night at The Ballpark!

April

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
					8	9
					15	TAC ¹⁶ 6:35
TAC ¹⁸ 2:05	TAC ¹⁹ 6:35	LVG ²⁰ 6:35	LVG ²¹ 6:35	LVG ²² 6:35	LVG ²³ 6:35	TAC ¹⁷ 6:35
					28	POR ²⁹ 6:35
						POR ³⁰ 6:35

May

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						POR ¹ 6:35
POR ² 2:05						
		ROU ¹¹ 6:35	ROU ¹² 6:35	ROU ¹³ 6:35	ROU ¹⁴ 6:35	ABO ¹⁵ 6:35
ABO ¹⁶ 2:05	ABO ¹⁷ 6:35	ABO ¹⁸ 10:35A				
					FRN ²⁸ 7:05	FRN ²⁹ 7:05

June

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						CSP ⁵ 7:05
CSP ⁶ 2:05	CSP ⁷ 7:05	CSP ⁸ 7:05				
	LVG ¹⁴ 7:05	LVG ¹⁵ 7:05	LVG ¹⁶ 7:05	LVG ¹⁷ 7:05		
						REN ²⁶ 7:05
REN ²⁷ 2:05	REN ²⁸ 7:05	REN ²⁹ 7:05				

July

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
TAC ⁴ 7:05	TAC ⁵ 7:05	TAC ⁶ 7:05	TAC ⁷ 7:05			5 HIGH SCHOOL ALL STARS
SAC ¹⁸ 2:05						
CSP ²⁵ 2:05	CSP ²⁶ 7:05	POR ²⁷ 7:05	POR ²⁸ 7:05	POR ²⁹ 7:05	POR ³⁰ 7:05	

August/September

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			OKL ⁴ 7:05	OKL ⁵ 7:05	OKL ⁶ 7:05	OKL ⁷ 7:05
NO ⁸ 4:05	NO ⁹ 7:05	NO ¹⁰ 7:05	NO ¹¹ 7:05			
						SAC ²¹ 7:05
SAC ²² 2:05	SAC ²³ 7:05	SAC ²⁴ 7:05				
	FRN ³⁰ 7:05	FRN ³¹ 7:05	FRN ¹ 7:05	FRN ² 7:05	REN ³ 7:05	REN ⁴ 7:05
REN ⁵ 2:05	REN ⁶ 2:05					

Season Long Event Schedule

- Mon:** Harmons Family Night \$3 per person, stop by any Harmons to pick up your coupon. *One coupon per family (excludes July 5.)*
- Tues:** Kid's Eat Free – Kids 12 and under eat free, *excludes 5/18/10.* KRAFT Singles Tuesday Night Tickets: Visit www.kraftsingles.com for more info!
- Wed:** Wienerschnitzel \$1 Hot Dogs
- Thurs:** Visit VLCM at www.slcvl.com to get your 2 for 1 coupon. Thirsty Thursday and 2 for 1 College Night (with College ID.)
- Fri & Sat:** Zero Fatalities Post-Game Kids Run Kids 12 & under
- Sun:** Good Neighbor Pharmacy Super Sunday 2 for 1 Tickets. Stop by any Good Neighbor Pharmacy to get your coupon (excludes July 4.)

SINGLE GAME TICKETS: CALL 801-355-SEAT(7328), SLBEES.COM, SMITH'S TIX LOCATIONS OR THE SPRING MOBILE BALLPARK BOX OFFICE

GROUP TICKETS

Discounted ticket pricing available for groups of 20 or more. Add on meals and beverages from \$6.50 per person. The Birthday Package even includes scoreboard and P.A. recognition!

10-GAME WEEKEND PLANS

Discounted ticket packages to Friday and Saturday night games.

TICKET VOUCHERS

Flexible ticket packages not only offer you a discount over individual ticket pricing, you can use your tickets in any combination you want! Packages of 10 - 100 vouchers available.



FOR SEASON TICKETS, GROUPS OR MULTIPLE GAME TICKET PACKAGES, CALL 801-325-BASE(2273).

Editor's Note



Rob Brough crosses the finish line after competing in the Zions Bank Ogden Marathon in May. Photo by Steven Brough.

My day on Saturday, May 15, began at 3:45 a.m. as I awoke after a restless night of “sleep” in my Ogden hotel.

This day was to be the culmination of a journey that began just over six months ago when I laced up my running shoes on Nov. 9, 2009, and completed my first training run toward the goal of completing the Zions Bank Ogden Marathon.

At 4:45 a.m., I found myself on the very first of what seemed like an endless queue of buses lined up along Ogden’s Washington Blvd. to take the 2,000 marathon runners to the race’s start area.

The start of the Ogden Marathon is just below the Red Rock Outfitters Ranch, which is located eight miles east of Huntsville on Highway 39. The start elevation is 5,400 feet. As I huddled around a warm fire to escape the morning cold, my stomach was in knots, and I remembered the comment made by my friend who got me into this when she said, “You are going to love and hate this. But it is awesome!”

While walking to the start area I thought about the six months of training, approximately 600 miles of running and nearly 100 hours spent putting one foot in front of the other in a state of joyful agony. I had probably hated it more than loving it to this point, and running 26.2 miles was about to be my “reward” for all of the effort.

Without warning the gun sounded, a cheer went up from the anxious runners, and we were off.

The first five or six miles were a rather easy, gradual descent down Highway 39 along the South Fork of the Ogden River. The course flattened out at about mile six and remained relatively flat for the next few miles with several long stretches. Running around the east and north side of Pineview Reservoir offered spectacular views, including Snowbasin Ski Resort and numerous horse properties with old, rustic barns.

I felt great as I reached the halfway point of the race at Eden Park and was energized by the large crowds and cheers of encouragement.

At approximately mile 14, I encountered the only serious uphill section on the course. Fortunately, it was only a half-mile long and was a gradual climb. The reward for completing the climb was a full view of Pineview Reservoir at the top.

The other reward came as we passed the Pineview Dam at mile 17 and began the biggest descent of the course. The six miles from the dam to the mouth of Ogden Canyon account for almost 65 percent of the total elevation drop.

The roaring Ogden River and breathtaking views of pine-covered slopes changing into steep rock faces provided a welcome distraction as the pain started settling in. Just before exiting Ogden Canyon at about mile 21, I hit a wall ... hard!

My body had taken me as far as it wanted to go. The final five miles of the race was one of the most strenuous mental battles I have faced as I literally willed myself to each aid station toward the finish.

When I finally reached Grant Avenue with one mile to go and saw the finish line for the first time, it looked like it was an eternity away. However, I was determined that the final mile of this more than 600-mile journey was not going to beat me.

I crossed the finish line with a time of 4:39:33. The sense of accomplishment and the indescribable feeling of joy I felt at that moment were beyond what words can adequately describe. I didn’t care how much it hurt (and it hurt a lot!) — for that brief moment, at least I realized my friend was right ... I did love it.

Robert Brough
Executive Vice President
Corporate Marketing and Communications



Start! Heart Walk and 5K Run

Saturday, September 18th
www.HeartWalkUtah.org



National Sponsor



Local Sponsors



ZIONS BANK QUESTAR

Media Sponsors



7:30 Run Registration
8:15 Kids Run
8:30 5K Run
9:10 Start! Heart Walk

- Heart-healthy exhibits
- FREE health screenings
- Live entertainment
- Kids Zone and more
- Pets welcome

Sugar House Park
Salt Lake City



KRISTA LARSON
distinctive, handmade clothing.

EXCLUSIVELY AT
THE CHILDREN'S HOUR



THE CHILDREN'S HOUR

898 South 900 East, Salt Lake City

801.359.4150

Mon - Sat 10-6

Open Late Tuesday 'til 9PM

Bowlathon

Employees Bowl to Educate Students

By Julie M. Bradford



Every year, nearly 400 Zions Bank employees, family members and friends don their bowling attire and head to local bowling alleys to participate in the Junior Achievement Bowlathon event. This past March, Zions Bank held Bowlathon events in Logan, Ogden, Park City, Provo and Salt Lake City. Proceeds went to Junior Achievement of Utah, an organization dedicated to educating students on economics, business and free market enterprise.

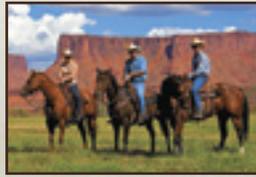
During an awards ceremony hosted by Junior Achievement of Utah on April 16, Zions Bank was honored with the Corporate Gold Pin award for raising \$46,500. In addition, Zions Bank was named the Top Giver of the Decade.



RED CLIFFS LODGE
Moab's Adventure Headquarters!



RIVER-FRONT CABINS & SUITES
WITH PRIVATE PATIOS



HORSEBACK RIDING, RAFTING, HIKING, BIKING, MUSEUM
EXERCISE ROOM, POOL & HOT TUB, TENNIS COURTS

- CATERING, CONVENTIONS, WEDDINGS & REUNIONS •

Wine tasting, tours & sales
**Castle Creek
WINERY**

COWBOY GRILL
MOAB, UT
RESTAURANT & CATERING

MENTION THIS AD AND RECEIVE
\$50 RESORT CREDIT
WITH TWO NIGHTS STAY



www.redcliffslodge.com • Mile 14 on Hwy. 128, Moab, Utah 84532 • 435-259-2002 • 866-812-2002

Tracy Aviary

Calvin D. Wilson



SOUTH AMERICAN

Now Open!

featuring dozens of colorful birds
with their captivating nest-to-sky stories

PAVILION

589 East 1300 South
Salt Lake City, UT 84105

(801) 596-8500
www.tracyaviary.org

2010 SEASON

July 7 - August 7



*Thanks to our wonderful
Patrons, we have a brilliant
future!*

SPECIAL PERFORMANCES & CONCERTS

The Four Pianists

Lerner & Loewe Concert

International Operatic Competition

Carnevale Operafesta

Musica Magnifica

The Verdi Requiem

And

MICHAEL BALLAM

As George M. Cohan in

GEORGE M!

Performed as an old fashioned
radio broadcast



*Tickets On Sale
Now!*

ufoc.org | 435.750.0300 ext 106 | 59 S 100 W | Logan



Diabetic meals do not have to be synonymous with flavorless or sugarless. People struggling with their blood sugar levels are not required to eat special foods or be deprived of others. Meal choices just have to be healthy and controlled.

“Spreading carbohydrates out throughout the day is ideal, so snacking can help individuals with diabetes follow a healthy diet,” says Melanie Gibson, a registered dietitian practicing in Utah. “Portion control is one of the most important things to remember.”

Eating a little protein or heart healthy fat with your carbs slows down how fast the body uses a carbohydrate, which promotes stable blood glucose levels, Gibson adds. Fiber will do the same thing.

Diabetics should stick with a snacking regimen healthy for all Americans — twice a day, heavy on fruits, vegetables and whole grains, and low in saturated, trans fat and sodium.

The Utah Department of Health recommends forming a meal plan with a Certified Diabetes Educator or Registered Dietitian (www.diabeteseducator.org.)

These snacks will curb hunger pangs without ruining your blood sugar.

By **Amelia Nielson-Stowell**

Photos by **Kevin Kiernan**

Tasty Snacks for Diabetics



Raspberry Smoothie

Raspberry Smoothie

Satisfy your sweet tooth with a generous helping of fresh fruit. Most fruit combinations work in a smoothie; just substitute a new fruit flavor. Five minutes prep time.

1 1/2 cup raspberries (fresh or frozen)
1 1/2 cup frozen low-fat whipped topping, thawed
1 cup low-fat lemon yogurt
ice cubes

Place raspberries, whipped topping and yogurt in blender. Put in enough ice cubes so that liquid reaches 4 cup level. Blend until smooth.

Makes 4 servings. Serving size: 1 cup.

132.9 calories

From *Diabetes Life*

Onion-flavored Cheese Rounds

These baked cheese morsels are a perfect snack for a crowd or to pack in air-tight containers for two days at room temperature and save for later. Fifteen minute prep and cook time.

1 cup shredded reduced-fat Monterey Jack cheese
2 tablespoons grated Parmesan cheese
1 tablespoon all-purpose flour
2 teaspoons onion powder

Preheat oven to 400 degrees. Spray 2 baking sheets with nonstick spray. Combine cheese and flour in small bowl. Drop spoonfuls onto baking sheets, at least 2 inches apart, making 16 rounds in all. Bake 5 to 7 minutes until cheese is melted and golden with darker brown edges. While cheese rounds are still slightly warm, sprinkle generously with onion powder; let cool 1 minute. With a metal spatula, carefully transfer cheese rounds to paper towels and let cool.

Makes 16 servings. Serving size: 1 round.

25 calories

From *Weight Watchers cookbook* 🍷

Mini Gourmet Pizza

This snack-sized pizza offers both quality and quantity. It's packed with raw veggies, giving you a colorful blast of the nutritious plants. Only 30 minutes prep and cook time.

1 whole wheat English muffin
2-4 tablespoons reduced-fat feta cheese
2-4 tablespoons basil pesto sauce
variety of toppings, chopped: peppers, tomatoes, artichoke hearts, mushrooms, onions, garlic, spinach

Split English muffin or bagel. Lay on baking sheet. Spread pesto sauce on each half — roughly 1 to 2 tablespoons on each. Sprinkle with feta cheese. Place toppings liberally on top of cheese. Bake at 375 degrees for 10 to 15 minutes. Note that feta cheese will not melt.

Makes 2 servings. Serving size: 1 half.

145-242 calories, based on toppings



Onion-flavored Cheese Rounds

Get a Plate...Change Their Fate



Buying a new car?

Simply tell the dealer that you'd like the "Pets in Utah" license plate.



Keeping your current car?

Just fill out one of our license plate slips and send it to the D.M.V.

NO MORE
HOMELESS
PETS 
IN UTAH
WWW.UTAHPETS.ORG



For more information, visit www.utahpets.org

Thousands of dogs and cats are euthanized in Utah every year because no homes can be found for them...

You can help Utah's homeless pets find new families by purchasing the "Pets in Utah" specialty license plate today.

www.utahpets.org

Beat the Heat With Cool Summer Rewards!

Use your Zions Bank Visa® card and earn cash back at these locations:*

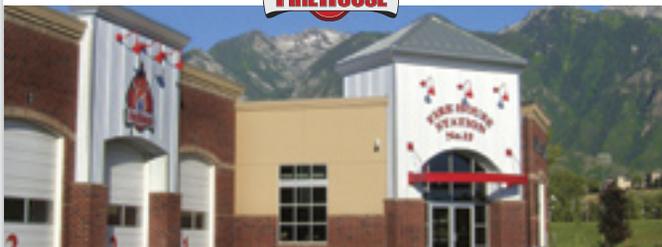


Get up to \$10 Cash Back on your purchase.
129 N Main St Logan, UT

SPRING CREEK RANCH



Get up to \$50 Cash Back on your stay.
1800 Spirit Dance Road Jackson, WY



Get up to \$6 Cash Back on your car wash.
American Fork, Sandy & North Salt Lake, UT



Salt Lake City
Golf Courses



Get up to \$5 Cash Back on golf.
1386 N Redwood Rd Salt Lake City, UT • 3602 W 100 N Salt Lake City, UT

HOTEL:

Anniversary Inn Boise, ID Logan & Salt Lake City, UT	Up to \$25 cash back
Bighorn Lodge Moab, UT	Up to \$24 cash back
Red Cliffs Lodge Moab, UT	Up to \$18 cash back
Ruby's Inn Bryce, UT	Up to \$30 cash back

DINING:

Acme Burger Salt Lake City, UT	Up to \$10 cash back
Q4U Taylorsville, UT	Up to \$10 cash back
The Sugarhouse Barbeque Company Salt Lake City, UT	Up to \$10 cash back
Lakeside Pizza Garden City (Bear Lake), UT	Up to \$10 cash back

SHOPPING:

Fanzz All Utah and Idaho Locations	Up to \$20 cash back
Sun Stop Sunglasses Logan, Sandy, Provo & Saint George, UT	Up to \$40 cash back
Burns Saddlery Park City & Salina, UT	Up to \$50 cash back
Face Off Lax - Lacrosse Salt Lake City, UT	Up to \$20 cash back

For a complete listing of participating merchants, visit www.ZionsCashRewards.com.

ZIONS BANK®



Member FDIC
EQUAL LENDER

*Zions Cash Rewards requires the use of a Zions Bank Visa debit or credit card. Business cards must register at www.zionscashrewards.com to become eligible to earn rewards. Issuance of credit cards is subject to credit approval. Cash Rewards program available at participating merchants only. Cash back offers are subject to change and may vary by location, day, time or event. Participating merchants are added to or withdrawn from the Cash Rewards program from time to time. PIN-based transactions do not qualify, so be sure to sign for your purchase. A monthly processing fee is deducted from your Cash Rewards. See www.zionscashrewards.com for a current list of participating merchants and program terms and conditions. The trademarks depicted herein are the property of their registered owners.



The scent of roasting jalapenos and red peppers wafts through Beehive Cheese Creamery at the mouth of Utah's Ogden Canyon. Co-owner Tim Welsh has been experimenting with new cheese flavors — something he and his business partner do on a regular basis. It's how they came up with such best-selling and award-winning cheeses as Barely Buzzed (rubbed with a blend of roasted coffees and lavender), Apple Walnut Smoked Promontory (smoked with English walnut shells and apples), and SeaHive (rubbed with Beehive wildflower honey and local Redmond Real Salt).

"We do some crazy things with cheese," he says. "We're kicking up our cheese curds a notch."

Beehive is just one of the many delectable cheese-making businesses dotting the landscapes of Utah and Idaho, some of which feature adjoining gift shops, tours and even restaurants showcasing their wares. Any time of the year is a great time to eat cheese, but summer is an especially fun time to incorporate a stop at one of these tasty dairy artisans.

Say Cheese

Visit a Cheese Artisan This Summer

By **Gail Newbold**

Photos by Kevin Kiernan





Rockhill Creamery

Beehive Cheese Company

Retail store hours:

Mondays to Thursdays
from 9 a.m. to 5 p.m.

Fridays and Saturdays
from 10 a.m. to 6 p.m.

2440 E. 6600 South #8

Uintah, UT 84405

801-476-0900

www.beehivecheese.com

Located just off Highway 89 at the mouth of Weber Canyon, north of the intersection of Highway 89 and I-84, behind Pitcher Sports.

Rockhill Creamery, located 12 miles north of Logan, has an open-air “farmstand” with cheeses to sell and sample. You can even meet the cows. Try the Wasatch Mountain Gruyere, a mellow, rich-flavored, whole, raw cow’s-milk cheese with a wonderful complexity of flavors — nutty, buttery, earthy. Like a traditional Gruyere, Rockhill’s version is pressed to achieve the tight texture. It melts beautifully and makes a fondue or French onion soup sing.

Farmstand hours:

Saturdays 10 a.m. to 2 p.m. from late
May through October

563 S. State St.

Richmond, UT 84333

435-258-1278

www.rockhillcheese.com

Upon entering Richmond, take 600 South (at North Cache Middle School) east to State Street (the first stop sign). Turn north on State Street and look for the first drive on the east side. Park along the east side of the street — north of the driveway — and walk up the drive. No restroom facilities are available.

Gossner Foods recently added ice cream to its lineup of cheeses, so be sure to order Big Daddy (Gossner’s version of rocky road with caramel, almonds and chocolate) or Huckleberry at either the Idaho or Utah retail stores. You can also sample any of its natural cheeses and milks, as well as cheese spreads like Swiss and onion, garden vegetable and garlic. The Idaho location even has a restaurant above it called the Upper Crust that overlooks the Snake River and uses Gossner cheeses in its offerings (of course).

Retail store hours:

Mondays to Saturdays from 8 a.m. to 6 p.m.

1051 N. 1000 West

Logan, UT 84321

435-713-6104

1200 Seventh St.

Heyburn, Idaho 83336

208-679-0971

www.gossner.com

Drake Family Farms specializes in selling top quality goat cheese and milk produced on its 10-acre historic farm in West Jordan, Utah. You’re on your honor if you want to drop by their self-serve store at the farm and buy some fresh milk, cheese, yogurt, soap, lotion and sometimes eggs. You can even buy a goat if you’re in the mood. Tours are not offered.

Mondays to Saturdays from 8 a.m. to 10 p.m.

1856 Drake Lane

West Jordan, UT 84084

801-255-6455

www.drakefamilyfarms.com

From Interstate 215, take the Redwood Road exit, go south to 7400 S. and turn west onto Drake Lane.

Litehouse Bleu Cheese Factory.

Watch bleu cheese being handcrafted in small batches for use in Litehouse’s award-winning Bleu Cheese Salad Dressing. Sample bleu cheese, fresh squeaky cheese and more. The retail store features free samples daily, gourmet cheeses, food items from the northwest, a large assortment of huckleberry items and a monthly 99-cent dressing special.

Retail store hours:

Mondays to Saturdays from 10 a.m. to 5 p.m.
125 S. 2nd Ave.

Sandpoint, Idaho 83864

208-263-2030

www.litehousefoods.com

Ballard Family Dairy and Cheese.

For \$2.50 a person you can take a one-hour tour of the farm (call or e-mail first). For \$150 a day you can learn to make cheese — starting at 6 a.m. and finishing by about 3 p.m. You’ll make white cheddar side by side with the Ballards and learn about pasteurizing, cooking and stirring the cheese, cutting the curds, and putting cheese into molds and pressing. There’s also time for tasting their award-winning cheese and other tasty snacks. If you simply want to drop by, call first to make sure they’re around. There’s no retail outlet but you can always purchase products from their cooler.

1764 S. 2100 East

Gooding, Idaho 83330

208-934-4972

www.ballardcheese.com

ballardcheese@msn.com

Located about 42 miles from Twin Falls and not far from Interstate 84. 📍



Drake Family Farms



Our Vision is Clear.

We're leading the way in eye disease research and treatment today—so both of them have vivid memories tomorrow.



With over 50 research grants, the **John A. Moran Eye Center** is a leader in research and development of new techniques and treatments of eye diseases including age related macular degeneration (AMD).

◆ Our focus is on removing the barriers to multi-discipline collaboration through **Translational Research Teams** who seek to drive new discoveries to treatments *NOW* through coordinated interaction between researchers, physicians and industry—not only for those challenged with disease today but for future generations we hope to protect tomorrow. ◆ Moran Eye Center—your vision is our vision.

To learn more visit: www.moraneyecenter.com



More Than Sun Valley's Kid Sister

Hailey



Let's just lay it out there: It's hard to talk about Hailey, Idaho, without mentioning Sun Valley. After all, the mountain-chic travel destination is a dozen miles down the road.

And make no mistake, Hailey's 6,000 or so residents understand the light shines brightly on its neighbor to the north. They know movie stars carve turns on the ski hill. They don't begrudge the resort that housed Ernest Hemingway while he penned "For Whom the Bell Tolls." They may even say they love that it lends its name to Academy Award-nominated Sun Valley Serenade.

Everyone's just fine with Sun Valley's stardom, but ...

Just because there's a great story and an all-star cast next door doesn't mean Hailey doesn't have its own social scoop and unique tapestry of residents eclectic enough to catch your interest and edgy enough to keep you engaged. And lucky for you, they are also down-to-earth enough to readily share choice spots to soak in all Hailey offers. Here are a handful of picks from some of the lifers who call Hailey home.

By Jamie Dillon

Photos by Kevin Kiernan



Hailey Skatepark



Sandwich at CK's



Hailey Museum

hometown profile - idaho



Bowl of Soul at Java



Lift Your Spirit With a Bowl of Soul

Kick your morning into high gear with a Bowl of Soul at Java. The shop's signature mocha blends espresso, organic fair-trade coffee, homemade whipped cream, Mexican chocolate and ground cinnamon in a way that earns the beverage a reputation of near-religious proportion. Check out the all-from-scratch menu and order The Everything Bagel in the café that was “built for Chicago but lives in Hailey,” says owner Todd Rippon. (111 N. 1st Avenue)

Walk the Streets, Walk a Dog

Stroll down the streets to meet the exceptionally friendly folks and see historic houses tucked in with newer buildings that show that Hailey thrives. Before you set out, stop by the Animal Shelter of the Wood River Valley to borrow a dog as an exercise companion. It's a common past-time among the locals but is something that may brighten your day as well as the day of a four-legged friend. (100 Croy Creek Road)

Munch Your Way Down Main Street

A small town doesn't necessarily mean small flavor. Make reservations at Zou 75, locally owned by Rob and Kris Cronin and Brendan and Ramie Dennehy, and dubbed as one of the top 10 best new restaurants in the country and best sushi in a landlocked state by *Wine Enthusiast*. A place to see and be seen, expect to cozy in alongside the who's who of Hailey — or even the occasional who's who of Hollywood, including movie stars and musicians who own vacation homes or full-time residences nearby. Don't overlook the spicy tempura green beans. (416 Main Street)

On good weather days — which aren't hard to come by in this high-mountain town — ask for a spot on the patio at CK's Real Food to admire the lush garden and sample globally inspired seasonal and sustainable fare. (320 Main Street)

No Idaho community is complete without at least one destination for primo potatoes. The Wicked Spud, a rustic hole-in-the-wall serves up a mean plate of fries and live outdoor music on Wednesday nights. (305 Main Street)

If dipping and sipping is more your style, pop into Di Vine Wine Bar for fondue and wine. (400 Main Street)

Catch a Live Show

If you're craving an American classic or a sure-fire chuckle, make time for a live Company of Fools production at the 220-seat Liberty Theater (110 Main Street). Now in its 15th season, Company of Fools features a local, regional and national ensemble. The 2010 summer bill features Broadway's “The 39 Steps.” In the fall, company artists take the stage for the American classic, “Who's Afraid of Virginia Woolf?”

Head to the first night of each production for Pay What You Feel, which allows you to pitch in whatever your budget allows — be it a dollar or a hundred. Other nights feature the 10-for-10 option, where 10 first-come-first-served seats cost \$10.

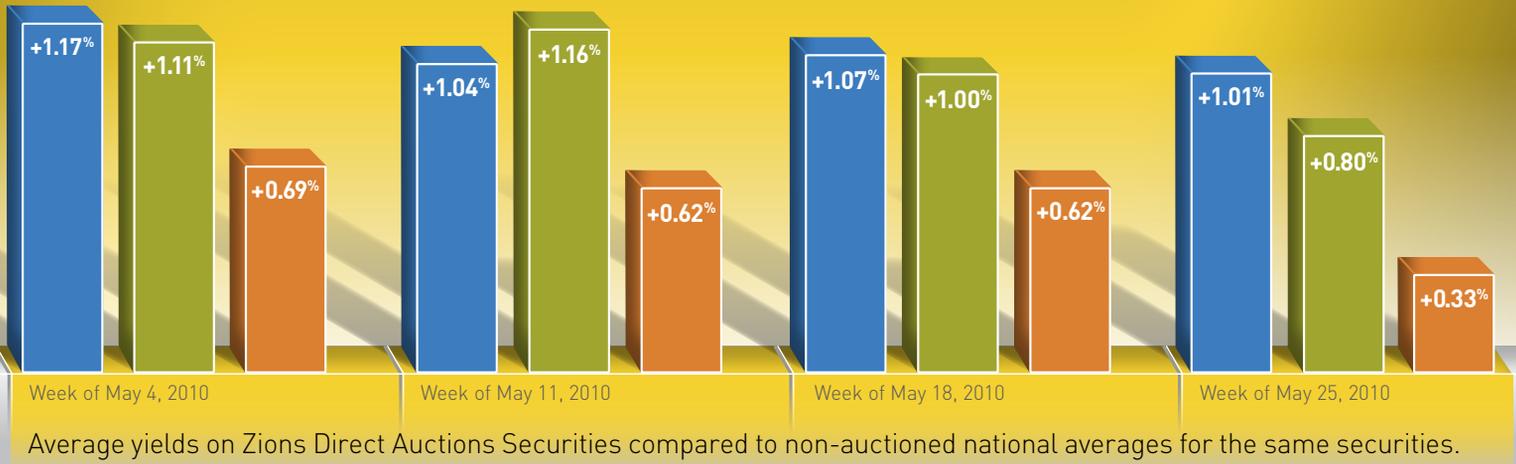
If you feel like dressing up for the show (although it's not a requirement), find your fashionable outfit at Paula's Dress Shop, a place known for its approachable sophistication and head-turning window displays. (412 Main Street)

Boogie Down, Live It Up

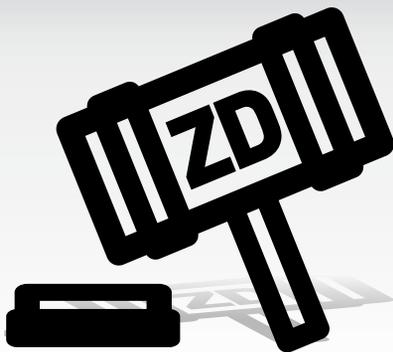
Pack your blankets and your best dance moves and head to the annual two-day Northern Rockies Folk Festival at Hop Porter Park (209 West Bullion Street). This late-summer music mélange brings together musicians like Austin's The Gourds or The Blasters from Los Angeles. Mandolin-pickin', banjo-strummin' Americana is yours at this family-friendly event. Food vendors are available, but coolers are fine, too. Get tickets to this year's festival, held July 29-30, and view the lineup at www.nrff.net.

Music blends with art, theater, history, sports, food and crafts at the annual Hailey Spring Fest, held each Memorial Day weekend at Roberta McKercher Park. ☺





Zions Direct Products: ■ 1-2 Year Municipal Bonds^{1,3} ■ 1-2 Year Corporate Bonds^{2,3} ■ FDIC Insured CDs⁴



What are you waiting for?

Something great often begins with something small. When investing in fixed income, little increases in yields today can lead to bigger rewards later.

Zions Direct Auctions can help you get started. Once you sign up, you take the controls—choosing when, on what, and how much to bid on FDIC-insured CDs, municipal and corporate bonds, as well as other securities.

Learn More



Visit auctions.zionsdirect.com
Call **1-800-524-8875**



1 - Information from MSRB as of 5/21/2010. The Trade Data was developed by BondDesk Group based on information from MSRB's Real-Time Transaction Reporting System, and excludes transactions in taxable bonds. The aggregate rating for each bond is based on average ratings from Moody's and S&P (when available). Although information in this Market Snapshot is believed to be reliable, Zions Direct and BondDesk make no express or implied warranties of any kind regarding this information, including as to its accuracy or completeness. The information in the Market Snapshot is not intended to serve as the basis for investment decisions. Past performance is not an indication of future results.

2 - Information from FINRA's Trade Reporting and Compliance Engine (TRACE) system as of 5/21/2010. The Trade Data was developed by BondDesk Group based on trade reporting information from TRACE, and excludes transactions in callable and floating-rate coupon bonds. Although information in this Market Snapshot is believed to be reliable, Zions Direct and BondDesk make no express or implied warranties of any kind regarding this information, including as to its accuracy or completeness. The information in the Market Snapshot is not intended to serve as the basis for investment decisions. Past performance is not an indication of future results.

3 - 1 year = anything greater than 0.5 years and less than 1.5 years to maturity; 2 years = anything greater than 1.5 years and less than 2.5 years to maturity; 3 years = anything greater than 2.5 years and less than 4 years to maturity; 5 years = anything greater than 4 years and less than 6 years to maturity; 7 years = anything greater than 6 years and less than 8.5 years to maturity; 10 years = anything greater than 8.5 years and less than 11.5 years to maturity.

4 - Information from auctions.zionsdirect.com. Data gathered 4/19/2010 through 5/21/2010.

Certificates of Deposit (CDs) are FDIC Insured Up to Applicable Limits.

Investment products and services offered through Zions Direct, Member FINRA/SIPC, a non-bank subsidiary of Zions Bank, are NOT insured by the FDIC or any federal or state governmental agency, are NOT deposits or other obligations of, or guaranteed by, Zions Bancorporation or its affiliates, and MAY be subject to investment risks, including the possible loss of principal value or amount invested.

Best Breakfast in Utah!

– 2010 Salt Lake Magazine –

Silver Fork Lodge

.....
PATIO DINING

Breakfast • Lunch • Dinner

.....

Big Cottonwood Canyon



Jim Jones

Recent Paintings

August 2–20, 2010

Monday–Friday: 10AM–5:30PM

Saturday: Noon–5PM

Limited showing at OC Tanner
15 South State, Salt Lake City, UT

ZIONS BANK
WE HAVEN'T FORGOTTEN
WHO KEEPS US IN BUSINESS!

SUU SOUTHERN
UTAH
UNIVERSITY
LEARNING LIVES FOREVER

TANNER
Established 1927

Cathedral Mountain by Jim Jones



Blanding

Base Camp to Adventure

By Jon Lamoreaux

Photos by Kevin Kiernan

hometown profile - utah

Despite whatever images are conjured up by hearing the word “Blanding,” the town itself — near Utah’s southeast corner — is anything but dull. Even the story behind its name is full of Old West lore. In 1914, wealthy Easterner Thomas Bicknell offered a library to any town willing to be named after him. Which is how a place formerly known as Grayson gained 500 volumes of books and a new name, Blanding — Bicknell’s wife’s maiden name.

Blanding sits in the center of the Four Corners – the place where Utah, Arizona, New Mexico and Colorado come together in what’s also known as the “Golden Circle,” the area with the largest concentration of national parks and monuments in the United States. During the last 50 years, the Four Corners region has blossomed into a major tourist attraction and, thanks to the National Park Service, the area will remain untouched for all future generations to see and enjoy.

“We chose ‘base camp to adventure’ as our town motto because if people use Blanding as their base camp, they could see so many wonderful things in a matter of days,” City Administrator Chris Webb says. “You could stay a week and literally see something new and different every day.”

To put Webb’s claim to the test, we mapped out a seven-day adventure that uses Blanding as home base.

Day One — We began with a visit to the Natural Bridges National Park, which covers a relatively small area in southeast Utah between Hanksville and Blanding. With a more remote location and fewer bridges than Arches National Park, Natural Bridges National Park has far less tourist traffic, making it a more intimate and personal setting to commune with nature. Visitors can also take a side-trip to the nearby Cave Towers, a group of seven towers built by Native Americans more than 900 years ago on a high cliff overlooking a spring.

Day Two — Straddling the Utah/Colorado border, Hovenweep National Monument is a hidden gem that spreads over a 20-mile expanse and includes six prehistoric villages that sit atop canyon rims and boulders. The area dates back to the Pueblos of the mid-13th century.



Hovenweep



Hovenweep

Natural Bridges





Recapture Reservoir



Edge of Cedars State Park



Edge of Cedars State Park Museum

Day Three — Blanding’s beginnings and the colonization of the San Juan area can be traced back to the Hole-in-the-Rock Trail, our next stop. In 1880, The Church of Jesus Christ of Latter-day Saints sent 250 pioneers to the southeast corner of Utah to help bring structure and order to an area that had been nearly overrun by outlaws and was seething with tension between whites and Native Americans. Their journey literally broke new ground, laying the Hole-in-the-Rock trail, which cut hundreds of miles off the journey from southwest to southeast Utah. To this day, the trail serves as a reminder of the early settlers’ fearless efforts.

Day Four — Avid ATV riders may already be planning a trip to this year’s San Juan Safari. This September, Blanding will host the three-day event that begins in the Blue Mountains and winds its way through the Canyonlands. In fact, Blanding is so ATV-friendly, that it’s actually legal to drive your four-wheeler on the streets year-round.

Day Five — No true outdoorsmen could plan a trip that didn’t include at least one day of fishing. Blanding boasts numerous fishing holes, including Recapture Reservoir, Third and Fourth Reservoirs, and Johnson Creek, each home to large quantities of Brook, Rainbow and Tiger trout, as well as Northern Pike. The majestic San Juan River isn’t too far away and is also chock full of catfish.

Day Six — The world’s largest collection of Anasazi artifacts is in Blanding at the Edge of the Cedars State Park Museum. The site itself is a pre-Columbian Pueblo Indian ruin and serves as the regional archaeological repository for southeast Utah.

Day Seven — We’ve saved the best for last — a trip to the world famous Four Corners, the only place in American where you can stand in four different states at once.

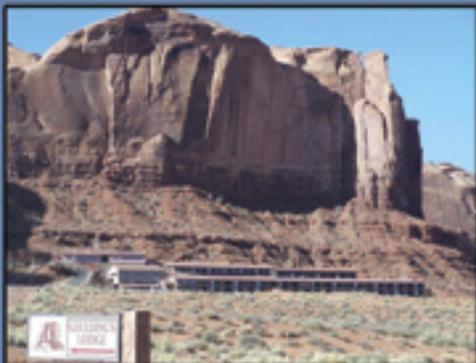
With magnificent rock formations and abundant geographic wonders, few spots in this country can match the beauty and adventure of Blanding.

“It’s still old Utah,” Blanding Mayor Toni Turk says. “The environment is uncluttered, unlike fast-paced America. There are no Burger Kings, McDonald’s or Walmarts. We’re a retreat.”

GOULDING'S LODGE Monument Valley



Phone: (435) 727-3231 • Fax: (435) 727-3344
Email: gouldings@gouldings.com • www.gouldings.com
P.O. Box 360001 • Monument Valley, UT 84536 USA



- **Comfortable Hotel Rooms With Amazing Views**
- **Group Accommodations**

Group and Individual Monument Valley Tours

Famous Movie Locations

Spectacular Scenery



- **Historic Trading Post Museum**
- **Stagecoach Dining Room**
- **Gift Shop**
- **Campground**



By Farrah Lamoreaux

ROUGH RIDING



Rodeo's Thrills and Chills

Snobs might say rodeos are only for hicks,

but that would be a surefire way to tell that they'd never actually been to one. A rodeo is one of the most heart-stopping, thrilling sports for spectators and one of the most dangerous for its competitors.

The rodeo traces its roots back to the 1800s when cowboys in the West and Southwest working on land barons' ranches began holding competitions on the weekends to show off their riding, roping and bronco-busting skills.

Near the end of the 19th century, William Frederick Cody, better known as Buffalo Bill, began bringing his Wild West extravaganzas to towns across the United States,

firmly establishing the American cowboy as an icon.

Now, with many people yearning to escape urban and suburban sameness, rodeos are experiencing a resurgence. "The rodeo is the true American sport and it's great, clean family entertainment," says Angela Askey, vice president of finance/public relations for the Dodge National Circuit Finals Rodeo, held annually in Pocatello, Idaho.

Going to a rodeo is an experience unlike any other. Patriotism and a celebration of the heartland of American abound, as do food items like giant smoked turkey legs, deep fried Oreos, sausage on a stick, fresh roasted corn and juicy bison burgers.

If you go to a rodeo, you can expect to see seven standard events presided over by a rodeo clown — also known as a barrel man — who keeps the crowd entertained between competitions:



Bull riding: Bull riding is one of the most popular, but also most dangerous, events at a rodeo. The goal is to remain seated on an animal that weighs around 2,000 pounds and is as quick as he is big. The rider tries to remain forward at all times because leaning back could cause him to be whipped forward like a rag doll when the bull bucks. A little-known fact is that half of the score in bull riding is determined by the animal's efforts. Simply put, if a bull gives a rider a very hard time, more points will be awarded.

"Bull riding is popular for the same reason NASCAR is," says Judy Duncombe, acting executive director of the Utah State Fair Corp. and chair of the Utah's Own Rodeo committee. "Everybody's hoping to see a crash. Those bulls are big and tough and a very worthy adversary for the cowboys."

Bull fighters — not to be confused with rodeo clowns, although they often wear colorful getups — protect fighters from the bull after the rider dismounts (or, more often, is unceremoniously thrown from the bull) by providing an alternative target, essentially putting their lives on the line to protect the cowboys.

Duncombe says the bull fighters are some of the best athletes out there. "They get testy if you call them clowns," she warns. "They have to be in excellent physical shape and very mentally astute because the cowboys' lives depend on them. If a rider gets hung up in their rope, the only person who can get them untangled is the bull fighter."

Team Roping: Two cowboys on horseback work together to catch and rope the front and back feet of a calf.

Barrel Racing: Contestants race horses at full speed around a series of barrels positioned in the arena, with penalties for knocking over barrels.

Saddle Bronc: During this "classic" rodeo event, riders attempt to stay on the saddle of a bucking horse for eight seconds without being thrown, letting a foot slip out of a stirrup or touching anything with their free hand.

Steer Wrestling: A timed event where two cowboys work together to wrestle a running steer to the ground as quickly as possible.

Bareback Bronc: Consistently one of the most exciting rodeo events, bareback bronc involves a rider grasping a handhold made of leather and rawhide with only one hand, while attempting to stay on a bucking horse for eight seconds.

Calf Roping: Also called tie-down roping, a rider and his horse give chase to a calf, then the rider dismounts and attempts to catch the calf and tie any three of the animal's legs together.

While not one of the seven official rodeo events, mutton busting is one of the most beloved. Basically bull-riding in miniature, little cowboys and cowgirls (usually 4 to 9 years of age) don protective vests and hockey helmets, then attempt to hang on to the back of a 250-pound sheep for eight seconds. Most hit the dirt almost instantly. While it looks mildly traumatic to city folk, this sport was the first for many of today's rodeo stars.

"These guys are real — there's no pretense in rodeo," Duncombe says. And in a day and age when not much seems "real" anymore, that sentiment may have something to do with the recent revitalization of rodeos.

Dodge National Circuit Finals Rodeo

Where: Pocatello, Idaho

When: The rodeo will celebrate its 25th anniversary in April 2011

How Much: Tickets generally range from \$18-\$25, with family packages starting at \$40

Why Go: The DNCFR is a pretty big deal in the rodeo world. Because it's a national circuit finals event, the participants must earn top scores at other rodeos throughout the year to have a shot at competing here, meaning you'll see some of the best riders around.

Oakley Rodeo

Where: Oakley, Utah

When: July 1-5, 2010

How Much: \$12 per ticket

Why Go: The drive to Oakley alone takes you through some of Utah's most picturesque scenery. Located just 45 miles east of Salt Lake City, Oakley is a quaint and charming community, mostly known for this historic rodeo, which will celebrate its 75th year in 2010.

Utah's Own Rodeo

Where: Salt Lake City, Utah

When: September 9-12, 2010; 7 p.m.

How Much: A steal of a deal — admission to the rodeo is included in a State Fair ticket. \$9 for adults, \$7 for seniors and youth ages 6-12. Children 5 and under are free.

Why Go: Any time you can combine a state fair and a rodeo, you should do it. It's the best of both worlds.

Days of '47 Rodeo

Where: The E Center, West Valley, Utah

When: July 19-24, 2010; 7 p.m.

How Much: Between \$5 and \$45.50 per ticket

Why Go: It's consistently voted one of the top rodeos in the nation by the Professional Rodeo Cowboys Association.

Find other rodeos near you by visiting www.wheretorodeo.com.



Tavaputs Ranch

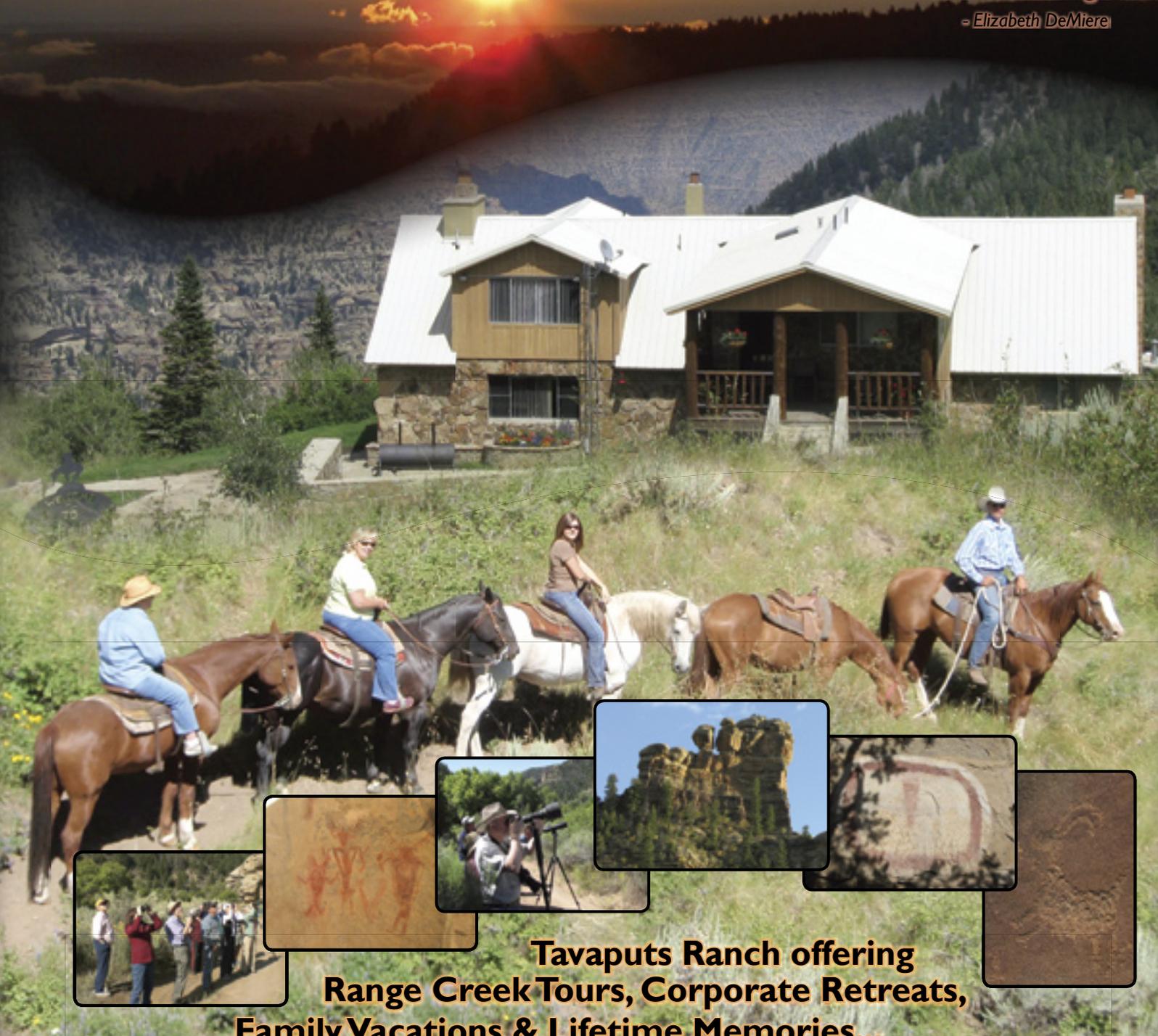


Tavaputs Ranch is as close to Heaven as one can get!

-Tug McGraw

Thank you for sharing your history and western hospitality with our family. The Fremont Indian tour into Range Creek Canyon was breathtaking!!

-Elizabeth DeMiere



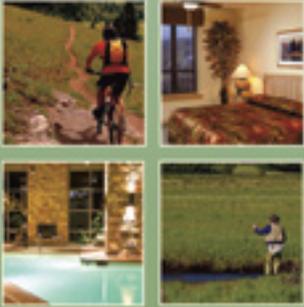
**Tavaputs Ranch offering
Range Creek Tours, Corporate Retreats,
Family Vacations & Lifetime Memories...**



CEDAR BREAKS
LODGE

223 Hunter Ridge Road
Brian Head, Utah 84719
1.888.282.3327

www.cedarbreakslodge.com



For a schedule of local events visit:

Brian Head
CHANGES OF CEMETERIES

Facilities by Nature

www.brianheadcbamber.com

A RESORT FOR ALL SEASONS

Located in beautiful Brian Head, Utah within the heart of the "Grand Circle of National Parks", this area is blessed with a cool alpine setting boasting incredible views, and amazing red rock canyons.

Here, you'll find the only full-service resort with 118 villas, 7 large comfortable floor plans, an indoor heated pool, fireside hot tubs, dry sauna, steam room and fitness center. We also have on property the Cedar Breaks Café, Double Black Diamond Steak House and Cedar Breaks Bar & Grill for your dining needs. For complete rejuvenation, visit our full-service Day Spa.

GROUPS, MEETINGS, RETREATS

The unique qualities of Cedar Breaks Lodge provide a perfect, unspoiled backdrop to create flexible and imaginative programs that will ensure the anticipated success of your event, meeting, retreat, family reunion or group function! Groups ranging from 10 to 90 can enjoy a wide variety of meeting setup options and catering possibilities in the 2,300 square feet of available meeting space.

888.282.3327



HELP FIGHT HUNGER TODAY

Feed the Need

More than 450,000 people in Idaho and Utah do not have sufficient food to eat. For the seventh consecutive year, Zions Bank and the Idaho and Utah food banks unite to answer the call.

**VISIT ANY ZIONS BANK BRANCH TO
SEE HOW YOU CAN HELP YOUR COMMUNITY.**

August 23 – September 10, 2010.

Thank you for opening your cupboard to your community.

ZIONS BANK®

MEMBER FDIC

Beautiful Bike Paths

For the recreational biker, there are many deterrents to getting out on a ride. Sharing paved bike paths with pedestrians and Rollerbladers induces claustrophobia, navigating trails composed of dirt seems daunting, and riding next to cars on city streets concerns the cautious. Fortunately, there are ways of getting around all these excuses. For those of you without clip-in pedals, who wear denim instead of spandex, bought your helmet at Costco, and covered your bike seat with a layer of memory foam pad, these trails are for you.

By Brooke Wilhelmsen

Photos by Kevin Kiernan



Area surrounding
Anasazi Family Ride



St. George, Utah

Anasazi Valley Family Ride: For a biker/history buff, the Anasazi trail makes for a stimulating ride. Last winter, the uphill path to the Anasazi trailhead was replaced with a new zigzag 1.3-mile route improved with a packed road that makes it an easy ride for beginners and children. Along the trail you'll run into a historic farmstead with crumbling walls of grain storage bins built into the ground. Continue on the trail to the rock art area at the top of the trail. Walk south of the trail end and you'll find a rough hiking trail that descends slightly below the cliff edge to reveal dozens of petroglyph panels and other rock art scattered around the area.

Getting There: Drive through Santa Clara and continue on U.S. Route 191 past Ivins. After a gentle descent, watch for the Anasazi Valley Trailhead sign. Turn left into the dirt road past an iron gate and drive 0.4 miles to the parking area surrounded by a wooden fence. The trail starts at the break in the fence.

Park City, Utah

Beaver Creek: Begin your foray into mountain biking on the Beaver Creek trail. The 4.5-mile trail begins with a short climb near the trailhead, but don't feel sheepish about getting off your bike and walking. Once the incline is over, you'll have an easy ride along a creek decorated with, surprise — beaver dams. The lush mountain scenery and dirt path will make you feel like a serious mountain biker, but the flat, well-packed path will assure you that technical skills are not required. Scout out a Forest Service campground along the way for a picturesque picnic break.

Getting There: Beaver Creek is about six miles east of Kamas on the well-marked Mirror Lake Highway. The trail begins across from the Yellow Pine parking area, just before you reach the fee station for the Mirror Lake Highway. Find a trail map at www.utah.com/bike/trails/beaver_creek_map.htm.

Salt Lake City, Utah

Avenues: Not all rides have to take place on designated bike paths. A great way to explore the charming Salt Lake Avenues neighborhood is on a bike. Cruise by the fascinating historic homes, all uniquely decorated and diversely constructed. Though it is a climb to get from First Avenue up to 10th, you can take it one uphill block at a time, coasting the flat numbered streets between the inclined lettered avenues. For bikers who are nervous around cars, the 25 mph speed limit and low traffic on most streets will put your mind at ease. Avoid E, B and I streets, which have some faster moving traffic. Third Avenue is a busier street but does have a designated bike path. If you want to be obsessive-compulsive about it, start at A Street and First Avenue and design your own route from there. You're bound to be enchanted by the Avenues, no matter which streets you explore, though the ideal route would lead you down Second Avenue between Q and R streets to Cucina Deli where you can cool off with a delicious frozen lemonade.

Getting There: Take Interstate 15 to downtown Salt Lake City and head to North Temple Street. Drive east past State Street and you'll arrive in the Avenues. Choose a starting point and park on the street, noting the residential parking restrictions.

Amazing place for a getaway or to stay at when traveling to and from Destinations like Yellowstone, Jackson Hole, or Island Park



IDAHO FALLS

Destinations Inn
295 W. Broadway,
Idaho Falls, ID 83402
208-528-8444
www.destinationsinn.com



POCATELLO

Black Swan Inn
746 E. Center,
Pocatello, ID 83201
208-233-3051
www.blackswaninn.com



"It was just what I was looking for a weekend getaway. You were left to yourselves but if you needed anything at anytime you were sure to get it. It was a GREAT experience." www.tripadvisor.com

"We had a wonderful stay at the Black Swan Inn. The staff was professional and the room was clean and unique. We will be returning on our next trip to Pocatello." www.tripadvisor.com



801.866.0324
www.itex.com

CONNECT • TRADE • SAVE

If you have the occasion,
we have the destination.
Luxurious Theme Suites

Davis County, Utah

Legacy Parkway: West of Legacy Highway on the outskirts of the Great Salt Lake lies 2,225 acres of designated nature preserve and the recently paved Legacy Parkway bike path. “I love that trail,” says Joelle Mortenson, a Bountiful resident and avid biker/hiker. “I love the long stretch of biking without interruption, and the scenery is kind of wild.” As she describes the setting it’s hard to believe the path starts only 10 minutes from downtown Salt Lake City. “There are Russian Olive trees along a stretch of the trail and when they’re in bloom, the smell is almost overwhelming. I’ve taken pictures of cows grazing almost at the end of the trail where the countryside is small farms, and close to the trail is a sheep farm with a very active and loud bunch,” Mortenson says. Because the path is new, it’s pretty quiet and you won’t have to compete for space on the trail. This could change as more riders discover the ease of the path and uniqueness of its scenery — all the more reason to get out there soon.

Getting There: There are many access points from North Salt Lake to Farmington with parking, bathrooms and water fountains. A map of the Legacy Parkway trailheads can be found on the UDOT website at www.udot.utah.gov/main.

Boutiful Pond along Legacy Parkway



Railroad Bridge on Wood River Trail

Ketchum, Idaho

Wood River Trails: A biker could spend days navigating the 32-mile Wood River Trail system connecting the communities of Sun Valley, Ketchum, Hailey and Bellevue. The trails are made of pavement and are 10 feet wide throughout, which makes them spacious enough to accommodate bikers, hikers and horses. The mountain scenery can’t be beat as it follows the Big Wood River and the former Union Pacific railroad route. The monotony sometimes experienced with a paved bike path is broken up with several historic bridges and information boards posted along the way.

Getting There: You can easily access the trails from the cities of Ketchum, Sun Valley, Hailey and Bellevue. A good path to start with is the 3.1-mile Gun Club Outer Loop with a trailhead at the intersection of Sun Valley and Dollar Mountain Roads.

Coeur d’Alene, Idaho

North Idaho Centennial Trail: This expansive 24-mile multiuse track, composed mostly of paved bike trail with small segments of marked roadway trail, carves through northern Idaho and the Washington border. For diversity of scenery, this trail is it. Enthusiasts up for a long ride can follow the trail along the Spokane River past Post Falls through neighborhoods, wooded areas and along Lake Coeur d’Alene. Don’t worry — there are a number of rest areas along the long trail. For a short ride, head out to Lake Coeur d’Alene where the views can’t be beat. If you don’t mind crowds and the cold, ride the trail past the lake to Higgins Point, where crowds gather in late fall and early winter to view Bald Eagles as they migrate south.

Getting There: Find parking areas and access points on a trail map at www.northidahocentennialtrail.org.

SMART WOMEN SMART MONEY



Get Back to the Financial Basics at
Zions Bank's

SMART WOMEN SMART MONEY CONFERENCE

Thursday, August 19, 2010

Salt Palace Convention Center • 100 South West Temple • Salt Lake City

Our Smart Women Smart Money Conference is a free day-long event designed to help you get back to the basics of money management. You'll learn how to develop a spending plan unique to your household, make sure your retirement savings are on track, and learn the fundamentals of starting a small business. Keynote speaker and author Lee Woodruff will share how getting back to the basics helped her family cope following her husband Bob's injury from a bomb attack in Iraq.

Advanced reservation is required. Seating is limited.

For more information or to register,
visit www.smartwomen.zionsbank.com

If you have questions, call 801-844-9328 or 1-800-737-6586.

— *Smart* —
WOMEN
— *Smart* —
MONEY



ZIONS BANK®

Traveling Utah's Remote Backcountry

Southeastern Exposure

Sometimes the best vacations are close to home. There is nothing quite like exploring your own backyard, so to speak, especially when it includes world-renowned scenery, historic sites and plenty of adventure.

Tucked into the southeast corner of the Beehive State is the canyon country of San Juan County. Less visited than other southern destinations within the state, this spot of earth has a lot to offer locals who think they've seen it all.

For starters, the area is part of the famous Grand Circle, a region encompassing portions of five states to create America's largest concentration of national parks and monuments. It's near to Four Corners, the only spot in the country where you can be in four states at the same time. It is also home to several national monuments, and a handful of state and national parks, too.

The area is classified as "high desert," and summer temperatures often exceed 100 degrees. The sweltering heat can make exertion downright uncomfortable, so plan now for an early fall getaway. Read on for information on a few of southeastern Utah's lesser-known gems:

By Natalie Hollingshead

Photos by Kevin Kiernan



Artists Point in Monument Valley

Monument Valley

If you've seen the Old West in classic Western movies, you've likely seen Monument Valley — or at least part of it.

The area first came on the map, so to speak, in the late 1930s when Harry Goulding, founder of the venerable Goulding's Lodge, recruited director John Ford to shoot an upcoming movie in Monument Valley, says Ronnie Baird, who has managed Goulding's Lodge and Tours since 1987. That movie, "Stagecoach," catapulted its formerly unknown lead, John Wayne, into stardom. And Monument Valley came along for the ride.

"The movie won an Oscar for cinematography, and the scenery everyone loved was Monument Valley," Baird says. "After the movie came out, people just started showing up here."

Decades later, Monument Valley Navajo Tribal Park is still a popular destination for tourists eager for a glimpse of some of Southwestern America's most iconic vistas. To see the majestic rock formations — like the Mittens, two glove-shaped sandstone buttes — Baird recommends getting off the main road and taking the 17-mile loop that winds through the area. Consider taking a tour, which is necessary anyway if you want to explore the backcountry. There are a handful of companies that provide driving and hiking tours with the required Navajo guides. Goulding's guided tours, for example, showcase Anasazi petroglyphs and cave dwellings.

"What I hear the most is that people get a spiritual feeling when they're inside the park on a tour," Baird says. "The beauty of the monoliths is spectacular."

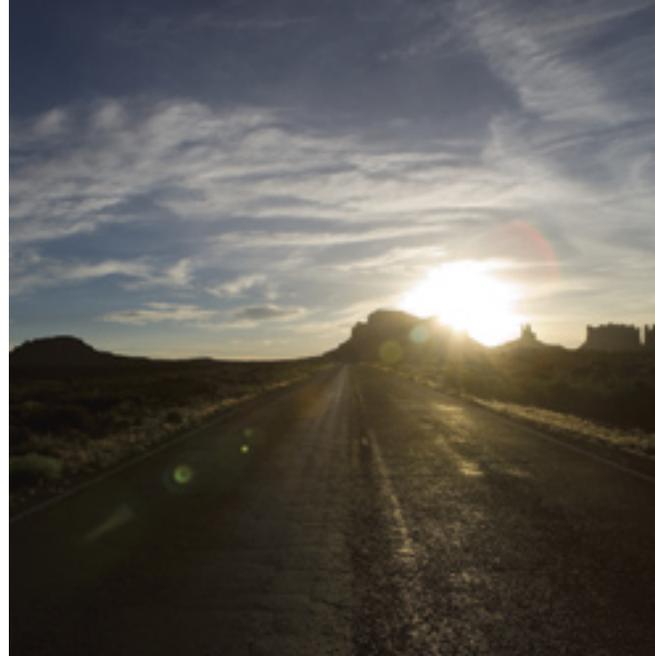


The Mittens in Monument Valley

Goulding's Lodge



Sunrise near Monument Valley



PROUD SPONSERS OF THE
GREEK FESTIVAL 2010

SEPTEMBER 9 - 12

HELLENIC MEMORIAL CULTURAL CENTER • 279 South 300 West, Salt Lake City
Thursday 5-11 p.m., Friday 11 a.m.-11 p.m., Saturday 10 a.m.-11 p.m., Sunday 11 a.m.-7 p.m.



ZIONS BANK®

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS.®

Member FDIC 

zionsbank.com®

GREEK FESTIVAL 2010

ONE FREE ADMISSION WITH COUPON

SEPTEMBER 9 - 12



Sponsored by
ZIONS BANK®

feature

Valley of the Gods

As U.S. Scenic Highway 163 winds between the towns of Bluff and Mexican Hat, travelers can enjoy the vistas of the Valley of the Gods. With its towering sandstone formations, Valley of the Gods is similar visually to Monument Valley, less the visitors, says Claire Dorgan, proprietor with her husband, Gary, at Valley of the Gods Bed and Breakfast.

“You sort of have the whole place to yourself,” Dorgan says. “It’s not developed and hopefully never will be. It’s a really wonderful place. Those of us who know about it want to keep it to ourselves.”

Navajo legend cites the area as the spot where Changing Woman (an iconic figure in Navajo lore) transformed her best warriors into gods. Young warriors would make offerings to those gods to be successful in battle. Because the site was once sacred, it has never been settled. In fact, the Dorgan’s historic stone ranch house is the only home within the 360,000-acre federal property.

A half hour north of Valley of the Gods is Natural Bridges National Monument. Here, you’ll see three natural bridges that were formed as meandering streams cut through canyon walls over time. If you can swing it, don’t miss what the National Park Service says is the park’s most spectacular vistas — its night sky. According to the International Dark-Sky Association, Natural Bridges has one of the darkest night skies in the country. At night, jillions of stars and galaxies are clearly visible.



Valley of the Gods Bed and Breakfast



Valley of the Gods



Valley of the Gods



Mule Canyon Ruin in Cedar Mesa



Butler Wash Ruin in Cedar Mesa

Cedar Mesa and Grand Gulch Plateau

Just northeast of the Dorgan's homestead is Cedar Mesa and Grand Gulch Plateau. The area is filled with rock art and ancient ruins left by the Anasazis who occupied the Four Corners area about 1,000 years ago. There aren't any visitors' centers at the remote archeological sites, so it's wise to find a guide to make sure you don't get lost – and help minimize your impact on the land.

Within the nearby town of Blanding is Edge of the Cedars State Park Museum, where you can explore the ruins of an ancient pueblo behind the museum. Also an archaeological site and repository, Edge of the Cedars houses one-of-a-kind artifacts, like a macaw feather sash dated to 1150, and the largest collection of ancestral Pueblo pottery in the Four Corners area, says Erica Olsen, contract archivist for Edge of the Cedars State Park.

Around Blanding, there are dozens of canyons, mesas, bluffs and rivers filled with Anasazi history. However, these remote areas are accessible mostly by ATV. If you want to see these spectacular sites, you'll need a seasoned guide to take you places the normal person doesn't have the opportunity to see, according to Ben Black, owner of Black Hawk Tours in Blanding. Black's tours include ruins and petroglyphs that are 1,000 or so years old.

"We have a lot of high mesas, and when you get on the rims of some of those, you can see 100 miles in three different directions, and it is magnificent," says Black, who recently started a tour of Mormon pioneer sites in the area. "The beauty is hard to describe." 🌟

Muley Point at the Grand Gulch Plateau





Karl Rove



Joel Kotkin



Francisco Sanchez



Stephen K. Happel

Navigating Trade in an Unpredictable World

Zions Bank Trade and Business Conference

By Amelia Nielson-Stowell

Navigating international trade in a world full of far-reaching natural disasters and gripping political turmoil can be an overwhelming challenge for a small business.

“This world is a dynamic and unpredictable marketplace, and change is constantly with us,” says Scott Anderson, president and CEO of Zions Bank. “Entering international markets can bring uncertainty and challenges — as well as exciting prospects.”

During Zions Bank’s ninth annual Trade and Business Conference, 800 attendees learned why trading overseas is a critical component for a healthy economy. They also learned that Utah is leading the nation in trade.

In 2008, exports hit an all-time high in the Beehive State. Even in 2009, despite the recession, Utah was the only state in the nation that saw an increase in exports with \$10.34 billion in exported goods.

“What a tribute that is to you, the businesses in the state, that take your business overseas,” Anderson told conference attendees. “I praise you for your entrepreneurial spirit, your business leadership, your courage.”

An influential group of speakers including a demographer, a White House official, an economist and former President George W. Bush’s right-hand man shared their insights on the economic, political and international climate that affects business growth.

Looking Beyond Borders

American companies need to export internationally to increase domestic jobs, said Francisco Sanchez, under secretary of commerce for international trade for the U.S. Department of Commerce. Sanchez praised Salt Lake City for its “vibrant entrepreneurial spirit.”

“I believe we really have turned the corner on the crisis that a short time ago threatened to engulf us all,” Sanchez said. “In the wake of the recession, the need to grow exports is critical to the United States. ... If we don’t grow the export sector, we can’t grow the economy we need.”

Exports make up a hefty chunk of the jobs in the local workforce. In 2008, exports accounted for 10 million jobs in the United States. That number dipped to 8.3 million in 2009.

President Barack Obama recently formed the National Export Initiative in part to achieve the ambitious goal of doubling exports during the next five years to make up that 2 million unemployment gap.

While it can feel daunting for any company to do business across American borders, Sanchez told Utah and Idaho business leaders that part of the initiative’s goal is to take “some of the mystery out of trade, and really let small businesses know that their future has to include trade.”

Taking Business Overseas

By Amelia Nielson-Stowell



Ninety-five percent of the world's consumers live outside America, making the global economy the ideal market to grow a business. But a mere 1 percent of U.S. companies — about 275,000 businesses — export. Of those, 58 percent export to only one market.

Today, exports have reached the highest level in two years in the United States, totaling \$1.9 trillion in 2009.

“I think these numbers can make us feel optimistic, but we still need to work hard,” Sanchez said. “It’s essential to take our business overseas.”

Exporting Is Key for Utah

The facts are these: By 2050, the United States will grow by an additional 100 million people — 51 percent of whom will want to live in the suburbs, and 77 percent will want children.

“For society to survive, it has to rely on families and communities,” demographer Joel Kotkin said at the conference. “Families have been the bedrock of civilization; we have thousands of years of history to support this. I don’t think that’s going to change.”

Kotkin’s facts defy the assumption of many city planners who believe people will want to live in small spaces in big cities. But Kotkin, the author of “The Next Hundred Million: America in 2050,” sees an urban future of bigger suburbs, more telecommuters and increasing diversity.

“Americans are going to want to live this way, and if they can’t do it in California, they’ll do it in Utah,” Kotkin said.

What does that mean for American businesses? They’ve got the competitive edge.

The United States is one of the few countries still producing children. While countries like China put a cap on the number of kids that families can have, and birth rates in Europe are declining, Americans make family a priority.

Four decades from now, when neighboring countries are taking care of an aging population, America will have a young workforce. “Exports will play a huge part in that.”

“When we talk about exports, we sometimes only think about our global cities like New York and Los Angeles. But actually it’s happening here,” Kotkin said.

“The thing that is driving this economy, besides the fact that we haven’t forgotten how to create kids, is we attract people from all over the world,” he added. “This country is gradually becoming truly a multicultural country, which will be an advantage in the international marketplace.”

Today it’s possible to be an international trading hub in Salt Lake City. The homogenous reputation of the noncoastal U.S. city is gradually disappearing. Salt

So you’re a small business with a shrinking pocketbook in a recession. How can you get out of survival mode to affect the bottom line?

Broaden your outlook — overseas.

“With domestic customers still reeling from the recession, small business owners may want to diversify their market base by exporting their products or services,” says Daniel Hannaher, Denver-based regional administrator with the Small Business Administration. “International trade can benefit everyone by lowering costs, establishing friendships, and making economies and companies more productive and competitive.”

The following are Hannaher’s reasons why small businesses should make exporting a part of their strategic plan to expand sales:

Small business trade is larger than you think. It accounts for 30 percent of all U.S. exports, totaling \$500 billion per year.

Small firms are growing. Firms with 20 or fewer employees are the fastest growing segment of exporting companies, constituting 65 percent of all U.S. exporters.

Extend a product’s life cycle. A product nearing obsolescence in the United States may still have demand in Asia or South America.

Seasonal sales — year-round. Companies selling camping gear or ski equipment in the United States are only busy twice a year. But there are two summers and two winters every year on the planet, cutting a seasonal production cycle.

Exporting companies thrive. Exporting companies grow 22 percent faster than nonexporting companies, have higher profits and stay in business longer.

Production costs are lower overseas.

A fun schedule. Visiting a new distributor in Paris? Making sales calls in Tokyo? Companies that export have exciting work days.

Lake is attracting immigrants at a higher rate — about 4.5 percent per 1,000 people — than major cities like Chicago, Seattle and San Diego, and the middle-class job growth in Utah is ranked No. 1 in the nation.

“The big growth in America is in small business, and micro businesses can be exporters,” Kotkin said.

Estimating Future Growth

Stephen K. Happel doesn’t have to paint a picture of the economy; he’ll show it to you.

The economics professor from Arizona State University noted that an estimated 3.1 percent gross domestic product growth for 2010 and 2011 is “a darn optimistic forecast” given the current state of the economy.

But “for the last 100 years, gross domestic product growth in this country has been 3 percent,” Happel said. “Even though I’m a hardcore free market economist, I’m not stupid. I don’t believe markets can regulate themselves.”

Proper regulation will make the gross domestic product higher, Happel added.

The economy has been ugly, he said, and wide reaching across the country. Alaska has been the only state with job growth in the past year, while Utah’s at negative 1.88 percent and Idaho is at negative 1.95 percent. Utah did see 1,173 new jobs in March, however.

“The one place the state is doing very well is in education and health — No. 2 in the country,” Happel told conference attendees. “So all things considered, Utah right now is in the middle of the pack. Not awful, but not anything to write home about. But where Utah goes next is going to be determined in a large extent by where the national economy goes.”

Focusing on the Home Front

At the center of a world plagued with problems — an AIDS crisis in Africa, corrupted leadership in North Korea, immigration breaches in Mexico — Americans need to keep their focus on the home front, Karl Rove told attendees.

“I do think that we’ve got a lot of challenges, and we’ve got some answers, but we’ve got to be focused at home on growth,” Rove said, adding that any emphasis abroad should be on exports. “We cannot be a more prosperous country if we focus on taking each other’s laundry.”

Rove, a University of Utah alumnus, served as senior adviser to former President George W. Bush and as his deputy chief of staff. Today, Rove can be found on a book tour for his recently released “Courage and Consequence.”

Rove has his opinions on how American businesses can effectively compete on the worldwide playing field — a flatter tax system, streamlined regulation of free trade policies, lower obstacles for small businesses — but he lists the main priority as establishing free trade agreements with more countries.

“We sell more to Singapore with 5 million people than we do to India with 1.1 billion people,” Rove said. “The No. 1 thing we gotta do is focus on getting these agreements done.”

Rove added that he’s optimistic about the economy, but thinks the government needs to cut back on spending, just as individuals and businesses have done. “We’ve been in places like this before, and the American people have found a way to work their way out of it,” he said. ●

Cultural Exchange Builds Understanding

By Andrea L. Standing



Top left: A member of the Dance Troupe performs for an audience Feb. 27 at the Zions Bank Building. Top right: The Dance Troupe performs dances from Inner Mongolia, China. Left: Zions' Walter Young, who helped raise funds for the group to come to the U.S., joins Ambassador Huntsman with Celebrating Children Foundation Board Members Julie Haupt and Jing Jing Lin in May.

Speaking in Chinese, U.S. Ambassador Jon M. Huntsman Jr. offered a token of Chinese wisdom: “Together we proceed. Together we study. Together we can improve our circumstance.” Embracing this credo by the Han Dynasty, the ambassador warmly reflected on the impact of Celebrating Children, a Utah nonprofit organization specializing in cultural exchange with China, at a meeting in May with the nonprofit’s leadership. The former Utah governor is helping to make strides in international trade with his current position, as well as to build bridges of understanding.

“I dare say one of your greatest exports is Ambassador Jon Huntsman,” said Francisco Sanchez, under secretary of commerce for international trade for the U.S. Department of Commerce, at the recent Zions Bank Trade and Business Conference. “Not only Utah, but the United States, has no greater representative than Ambassador Huntsman.”

In 2006, young Utah pianists invited by the Soong Ching-Ling Foundation performed jointly with the CCTV Galaxy Children’s Choir while on a cultural exchange tour to China. Awed by the performance of the Chinese children, parents of the American performers wanted to invite the choir to perform in the United States. Thanks to Huntsman’s efforts, Zions Bank and other sponsors, these 82 talented singers and dancers have twice made the long journey from China to share their talents with Utah residents through the exchange hosted by Celebrating Children.

The Chinese view America as complex and chaotic, but, these musical exchanges crumbled cultural walls to reveal a deeper understanding of the ways of life in both countries, Huntsman says. “These exchanges promote progress and peace among people and cultures,” Huntsman says. “Sharing music and dance allows us to reflect on who they are, and they are able to penetrate the uniqueness of American culture. Their kids are like our kids — they sing angelically and dance. We do a disservice by not breaking through these barriers to understand what China is. When people learn who we are through culture, they better understand us as people.

“China plays an increasingly vital role in our lives,” Huntsman said. “We learn from them, they learn from us. This is something they’ll never forget.”



THE AFFORDABLE WAY TO TRANSFORM YOUR HOME INTO YOUR CASTLE.

Your home is so much more than just wood and brick. It's your personal place that reflects your dreams and aspirations. With the cost of asphalt shingles continually rising, premium Bartile roof tiles represent an even greater value. Having the best has never been more affordable.



Bartile Ultralite tile can be installed on nearly any home.
Call today for a free re-roofing estimate.

Main Office 1-800-933-5038 www.bartile.com



The Pamela J. Atkinson
Homeless
Services Center

4TH
FOURTH STREET CLINIC
HEALTHCARE FOR THE HOMELESS

Health Clinics for the Uninsured

More than 300,000 Utahns — nearly 15 percent of the state's population — are uninsured. The problem of lacking access to health care bleeds across distinctions based on ethnicity, socioeconomic class, even employment status. Though each of these uninsured or underinsured citizens' stories is different, the bottom line is that they can't, or don't know how to get help when they are sick. This problem affects their entire community as they miss work or school, or continue to go while sick and risk the spread of infectious disease. A few organizations, however, are working to build a healthier Utah from the ground up by volunteering their time and talents to provide health care for those with no recourse to it.

By Jacob Wilhelmsen

Maliheh Free Clinic

www.malihehfreeclinic.org

“Our intent is to give the best quality medical care without expectation or charges,” says Dr. Mansoor Emam, director of the Maliheh Free Clinic in South Salt Lake. “We believe that health care is a right, not a privilege.” Opened in 2005 with the praise and support of local church and civic leaders, this clinic has the health care needs of the working poor in mind. Though no one in need will be turned away, the doctors and staff at Maliheh want to help those who can’t afford private insurance but make too much to qualify for Medicaid. By treating routine health problems and administering preventative care, they help patients avoid more severe and costly illnesses in the future. Those in more serious need are referred to Maliheh’s network of volunteer specialists practicing at other institutions.

People’s Health Clinic

www.peopleshealthclinic.org

Park City is best known for its world-class ski resorts, celebrity-packed Sundance Film Festival, impressive homes, and other signs of wealth and comfort, but a large segment of the population is low-income and uninsured. The People’s Health Clinic has been serving these citizens since its humble beginning in 1999. A group of doctors, technicians and translators traveling in a medical van has turned into a permanent facility on Kearns Boulevard run by more than 100 volunteers where children, pregnant mothers, and any other uninsured residents of Wasatch and Summit County can seek help. Doctors and other volunteers donated 5,000 hours at the People’s Health Clinic last year, which is roughly \$180,000 worth of medical care.

Community Health Connect

www.communityhealthconnect.org

Community Health Connect is a nonprofit organization dedicated to offering medical and dental care to Utah Valley’s uninsured, and the list of partners who contribute to this goal is staggering. Brigham Young University and the University of Utah join forces with Utah Valley University, the LDS Church Foundation, the United Way, Zions Bank, and hundreds of other corporations, doctors, private trusts and regular citizens to enable those without insurance to get the help they need. All of these contributors put the value of their neighbors’ well-being above the cost of their individual donations, making the “Happy Valley” a little healthier, too.

Fourth Street Clinic

www.fourthstreetclinic.org

There’s an intake process for people seeking treatment at the Fourth Street Clinic. The first question asked is, “Where did you sleep last night?” At the corner of 400 South and 400 West in Salt Lake City, the Fourth Street Clinic provides health care to homeless people downtown. Whether patients need immunizations, psychiatric help or urgent care for an injury or illness, Fourth Street has the resources to accommodate them. “It takes a large skill set to work here,” says Jenn Hyvonen, explaining why doctors choose to practice there. “It’s a challenging kind of medical practice.” Allan Ainsworth, Ph.D., founded the clinic in 1988 in response to a growing population of homeless people downtown. Believing it takes a permanent home to stay in good health and good health to maintain a permanent home, Fourth Street’s 40 staff and 200 volunteers work tirelessly to get patients on their feet and off the streets.

Get Involved

Visit these organizations’ websites to make cash or in-kind donations, volunteer, or simply to learn more about what they do and why. 🌟

Earl Fitzpatrick



Hospital's Saving Grace

If moving a household is a daunting task, imagine moving an entire hospital. The to-do list is 45 pages long and moving day is actually "moving months" — eight of them.

By **Kris Millgate**

Photo by **Kevin Kiernan**

"I'm a little hyped up during the transition, but I have a feeling that after we move in and things settle down, I'm definitely going to need a vacation," says Earl Fitzpatrick, North Canyon Medical Center CEO. "I haven't taken one in a few years."

He bypassed rest and relaxation to save a hospital in tiny Gooding, Idaho — population 3,400. Fitzpatrick moved from Texas to Idaho in 2005. His wife is from Fruitland, Idaho, so the move was a welcome change, but the task he faced upon moving was not so welcome. He was hired to salvage 40-year-old Gooding County Memorial Hospital.

"The first week I was here for my interview the sewer backed up and flooded the entire cafeteria and business area," he says. "It definitely was entertaining. They did a great job trying to patch things up, but it was in bad shape."

The crumbling building matched the negative bottom line and low morale in and out of the hospital. Fitzpatrick quickly started revising expenses to increase revenue and rebuilding relationships to increase visitors. "The community was hungry for a local facility they could trust," Fitzpatrick says. "They had lost that trust and they were going elsewhere. If the public has trust and understands what a facility does, they'll use it."

Patient use increased 10 percent a year since Fitzpatrick took over, and with that increase came funds for more services. The hospital added a community gym, outpatient rehabilitation and aquatic therapy. Eventually, enough money for a new building became available. "Financing was the scariest and most difficult part of it," he says. "You can't just decide you want to build a facility. You have to have the where-with-all to make the payments."

Now, five years after Fitzpatrick moved to Gooding, the new \$28 million hospital is accepting patients and Fitzpatrick is unpacking boxes in a new office. "There's something to be said for completing something like this," he says. "I actually have a roof that's not leaking on me and giving me a shower while I'm in my office."

The 50,000-square-foot facility has 6,000 square feet dedicated to surgery. There are eight surgeons already doing procedures and eight more who want to start. "It's like going from a roach motel to a Hilton," Fitzpatrick says. "It's exciting for our community and the county. People don't have to drive an hour to get surgical services anymore."

Fitzpatrick may be willing to drive far more than an hour or two for that well-deserved vacation once all the boxes are unpacked. But he's quick to dismiss the well-deserved part. "We have this hospital because we have a dedicated community and physicians and staff that wanted to make it happen," he says. "No one man can do everything alone. All I did was provide some strategic direction and support them in the decision they were already ready to make." ❖



WE INVITE YOU TO CONSIDER THE
BLUE BOAR INN FOR ROMANTIC WEEKENDS,
WEDDINGS AND OTHER SPECIAL EVENTS,
WHERE EUROPEAN TRADITION IS COMBINED
WITH GRACIOUS HOSPITALITY.



The Blue Boar Inn & Restaurant

(435) 654-1400 • (888) 650-1400
1235 WARM SPRINGS ROAD • MIDWAY, UTAH 84049
www.theblueboarinn.com



AWARDED BEST
OF STATE IN 2009
IN FIVE CATEGORIES

Michael Cameron



Travelers Man

When Mike Cameron bought Christopherson Business Travel in 1990, the Utah travel agency was issuing \$10,000 worth of tickets a week. Today, they issue that amount in eight minutes with a weekly ticket average of \$3 million.

Amelia Nielson-Stowell “What really gets me out of bed in the morning is to grow this company,” says Cameron, owner and president. “That’s what makes it fun.”

Photo by Kevin Kiernan

On the eve of the 20th anniversary celebration of the Christopherson Business Travel acquisition, Cameron reflects on the advice of his father: “If you want to start a business, hang a shingle and make it happen.”

Cameron’s passion and business savvy are two qualities that have helped him build one of the nation’s top travel agencies.

He started his first business, Cubko Enterprises, out of high school with four friends. They remodeled fixer-upper houses and sold them for a profit. Working on an accounting degree at the University of Utah, Cameron put the real estate money aside for a future investment. Years later, when there was

an opportunity to buy into Christopherson, Cameron invested the Cubko cash.

“It wasn’t the travel that appealed to me at all. I’ve always been an entrepreneur,” he says.

His first move as owner with his wife, Camille, was to change the focus to strictly business travel. Over the last two decades, Christopherson has fought through the industry’s biggest setbacks — airlines cutting agent commissions, the Sept. 11 terrorist attacks, the growth of online booking and the recent economic downturn. None of it has slowed down Cameron and his crew of 220 team members.

Based in Murray, Utah, Christopherson has 35 offices in three states, including 32 client-dedicated offices in major companies like Regence Blue Cross Blue Shield, the State of Utah and Intermountain Healthcare. (Pixar is also a client.)

New strategy and technology have added valuable perks for clients that gave Christopherson an edge when other agencies were shutting their doors. A software division has invented 11 proprietary programs that streamline travel.

Cameron found inspiration for another perk, the AirPortal[®] Suite, through Zions Bank’s online banking model. He liked the idea of one portal to see all your travel transactions, whether it be through an agent, e-mail or Internet booking. “I realized the travel industry has no such thing. There was no way to see your booking past, present and future all in one place,” he says.

The TravelAcumen software has added another layer of security for companies. Through Acumen, managers open an interactive, real-time map of where all their travelers are at any given moment, down to the hotel. Traveling employees are spared some of the mundane tasks they don’t want to waste their time managing. From booking car rentals to logging meal orders, Christopherson proves business travel can be hassle-free.

“Traveling (for business) is not fun. It’s not fun to be away from your home, your family, eating out — it’s much better to be home,” he says. “We provide so many services for our client, that businesses are willing to pay for business travel management.”

Cameron is a father of four (and grandpa of four), and three of his children work at the company. In his downtime, you’ll find Cameron reading or at rock ‘n’ roll concerts.

And, of course, traveling. Cameron has been all over the world. Booked by Christopherson, naturally. He ranks Switzerland (for the views), Italy (for the food and culture) and Hawaii (to relax) as his favorites.

As for his flight preferences? He’ll take the aisle seat. 🍷

BUSINESS TRAVELERS TICKLED PINK.

SELECT YOUR ATTIRE ACCORDINGLY.

CHRISTOPHERSON

B U S I N E S S T R A V E L

That adorable shade of magenta can be directly attributed to our convenient, new AirPortal® traveler communication and management tools. Knowing that business travelers need to stay informed, these tools are designed to keep you in the loop while making your travel experience that much more convenient.

Take Airtinerary® for example. It keeps your itinerary at your fingertips. Whether that's through your personal online account or synced with your mobile device is up to you.

All this with dedicated travel consultants and account managers who want nothing more than to get you to your destination comfortably.

These are just a few tools and services that are exclusive to our clients. To become a client, or if you have any questions, please call or stop by our website.

CBTravel.com • 866-327-7600



The Orange Peel

Excerpts from the Zions Bank Speaking on Business Radio Series.
See www.zionsbank.com/speakingonbusiness for radio listings and for more information.



Elwood, Pamela, Derek and Annette Graf
Photos by Kevin Kiernan

Today, many people are focusing on living healthier lifestyles, and a major component of that is better nutrition. Perhaps one of the hardest parts of eating more healthfully is finding appropriate snacks. However, the Grafts have made the process easier through their business, the Orange Peel.

Derek Graf lived in Seattle for several years. He grew accustomed to a healthier lifestyle while living there, and after moving to Utah, he was frustrated that he found it so difficult to find appropriate snack foods. So he determined to do something about it. Derek and his wife, Annette, combined his entrepreneurial

experience and her marketing background and launched the Orange Peel in late 2006. Derek's father, Elwood, and his mother, Pamela, also joined the venture.

The Orange Peel, with two locations in St. George, offers customers a healthy snack option: smoothies. With more than 200 varieties to choose from, the Orange Peel's smoothies are made using vegan-friendly products, don't include dairy and can accommodate any special diet. Customers can order fresh fruit smoothies with nearly every option from tropical fruits to berries and then choose to sweeten their smoothie with Splenda, honey, stevia or Agave nectar.

Some of the top-selling smoothies include the Big Kahuna, a tropical blend of pineapple, coconut, strawberry and banana; the Green Machine, which has avocado, vanilla and green tea; Melon Explosion with honeydew, watermelon and cantaloupe; and Bubble Tea smoothies, which are a blend of green tea with a choice of more than 32 flavors and tapioca balls at the bottom of the drink.

The Grafts are in the process of franchising the Orange Peel so it can expand throughout the state and into other areas as well. The Orange Peel offers only one thing — smoothies — but they do it well. They care about their customers and are dedicated to fulfilling customers' needs in any delicious and healthy way possible. 🍌

The Orange Peel
42 S. River Road #13
St. George, UT 84790

806 N. Bluff St.
St. George, UT 84790
435-817-7085
www.theorangepeel.biz



Wondering Who Is Behind Her Beauty?

Renato Saltz, M.D. and SpaVitória, the first Medical Spa in the Intermountain West!

At Spa Vitória, we offer a wide range of traditional and signature spa treatments. Our full service menu includes relaxing facials, skin care, medical peels and treatments, massage, laser hair removal, IPL, Thermage hand and foot therapies and much more.

Board Certified Plastic Surgeon Renato Saltz, M.D. specializes in Facial Rejuvenation, Breast Surgery, Body Contouring, Botox, Dermal Fillers and Laser Treatments.

We proudly feature Skin Medica, NIA24, PreVage MD, YonKa Paris, and Jane Iredale Mineral Make-up.



SALTZ PLASTIC SURGERY

SPA VITÓRIA
MEDICAL SPA



www.saltzplasticsurgery.com • www.spavitoria.com

In Salt Lake City

5445 S. Highland Drive • 801.274.9501

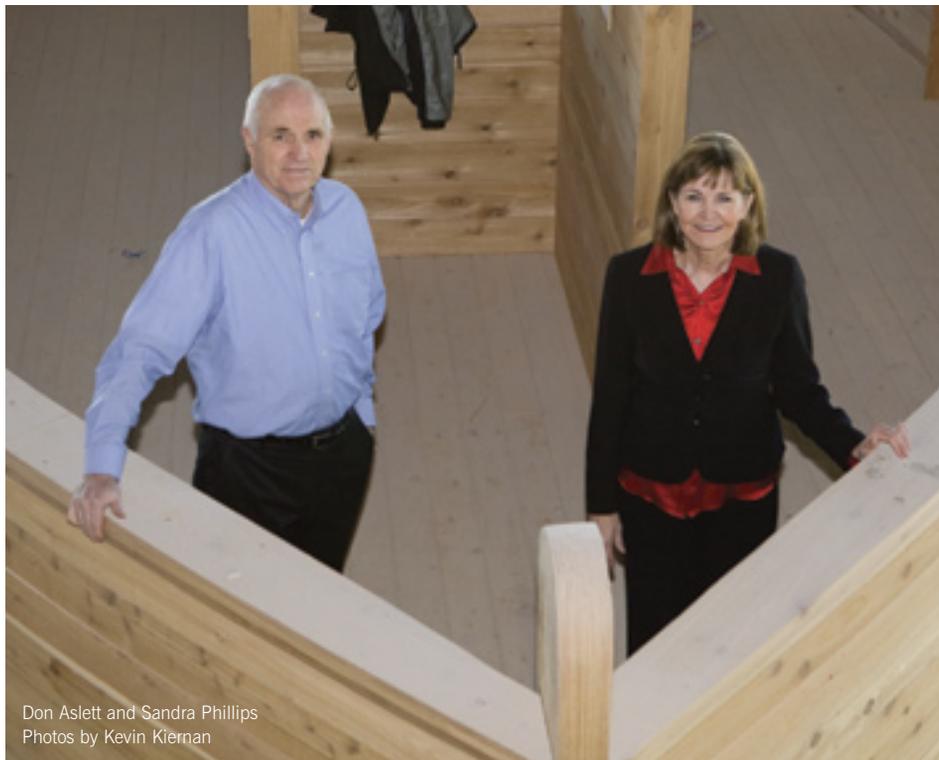
In Park City

1820 Sidewinder Drive, #115 • 435.655.6612



Live-Right Solutions

Excerpts from the Zions Bank Speaking on Business Radio Series.
See www.zionsbank.com/speakingonbusiness for radio listings and for more information.



Don Aslett and Sandra Phillips
Photos by Kevin Kiernan

Who would have thought that a chance meeting between a successful Idaho businessman and a mother of eight would result in a partnership that's still going strong almost 25 years later? But that's exactly what happened with Don Aslett and Sandra Phillips.

In 1984, Sandra attended a presentation given by Don, a well-known cleaning guru and author. She realized that having eight children offered her some experiences that he hadn't yet thought to include in his books. She approached Don about it, and within months they had teamed up to present de-junking lectures and to co-write books. Her main focus was to help women like herself become happier and more efficient in homemaking skills.

Things really took off for Sandra in early 2000 when Don and his wife went to Boston to serve a mission for the LDS Church. Now on her own and still searching for ways to simplify house cleaning, Sandra developed the idea for a mobile cleaning cart that carried all the products necessary for basic housecleaning and that could easily move from room to room. Sandra called her new product the Klean-GuRoo. She created her own company to develop and market the Klean-GuRoo, as well as other similar products, and Live-Right Solutions was incorporated in 2001.

Pocatello-based Live-Right Solutions became the vehicle for Sandra to create other personal and household care products. For example, she observed that babies needed clean teeth but should have a safer product than a traditional hard toothbrush to get them. In 2008, she developed and patented the Baby Banana® Brush, a flexible, bendable silicone toothbrush designed to gently massage babies' gums and teeth. The product, which can even help with teething, has been so successful that it's now sold at all Babies-R-U's stores nationwide, on target.com and in many foreign countries.

Sandra still feels passionate about her inventions and books, and speaks regularly about ways Live-Right® concepts and products can help simplify lives. ☺

Live-Right Solutions
P.O. Box 4943
Pocatello, ID 83205
208-233-2392
www.live-right.com



Red Iguana

Excerpts from the Zions Bank Speaking on Business Radio Series.
See www.zionsbank.com/speakingonbusiness for radio listings and for more information.

Today, Red Iguana is operated by Ramon and Maria's daughter, Lucy Cardenas, and her husband, Bill Coker. It has 98 seats, 120 employees and serves more than 275,000 clients per year. The restaurant has grown to include an active catering business and a second location that opened in December 2009. Lucy and Bill created a new business model, opening Red Iguana 2 just two blocks from the original location, to accommodate dedicated customers frustrated with long wait times.

The hostess at Red Iguana 1 now directs clients to Red Iguana 2 by reserving their table on a new centralized VOIP phone system. In March, a quick-service version, Taste of Red Iguana, opened in City Creek Center Food Court. It provides a model and platform for potentially franchising the Red Iguana brand nationwide.

The Red Iguana has won many awards over the years including the Governor's Culinary Artist Award for 2006, *City Weekly's* Best Mexican Restaurant for several years running, *Men's Journal's* Best in Country "m" for Moles, and inclusion in *Salt Lake City Magazine's* Hall of Fame. Most recently, Red Iguana was named as the "Minority Small Business of the Year" from the Salt Lake Chamber of Commerce. 🍷

The Red Iguana
736 W. North Temple
Salt Lake City, UT 84116
801-322-1489
www.rediguana.com

866 W. South Temple
Salt Lake City, UT 84116
801-214-6050



Lucy Cardenas
Photos by Kevin Kiernan

Ramon and Maria Cardenas shared a passion for fine Mexican cuisine. They created recipes and dishes proudly served as expressions of their cultural heritage, from San Luis Potosi, and Chihuahua, Mexico. They've owned restaurants in Salt Lake since 1965, but their culinary dreams truly reached fruition in 1985 with the opening of the Red Iguana.

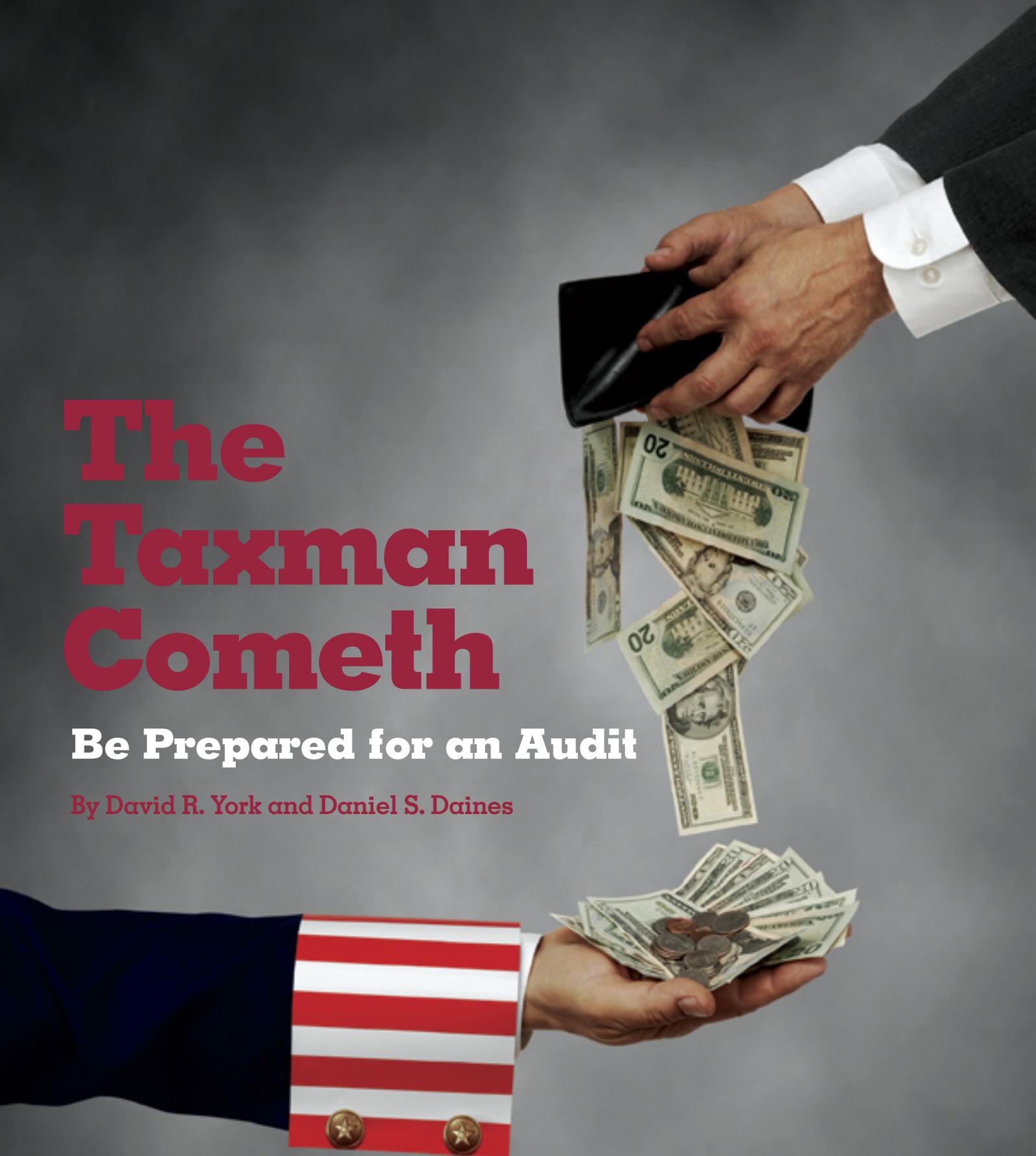
Ramon single-handedly opened the restaurant with no employees. However, the eatery quickly gained a loyal customer base that was drawn to its authentic Mexican cuisine, particularly the selection of house-made moles. The location on North Temple expanded throughout its original building from serving 150 customers per day to an average of 750 customers each day.

legal

The Taxman Cometh

Be Prepared for an Audit

By David R. York and Daniel S. Daines



In recent years, Congress and the IRS have become increasingly focused on what they refer to as the Tax Gap, the difference between what the IRS believes should be paid to the government and what taxpayers actually pay. For 2008, the IRS estimated the Tax Gap at just more than \$500 billion. Of that, the IRS believes that underreporting (in the form of unreported receipts and overstated expenses) constitutes more than 82 percent of the total Tax Gap.

As a result, the IRS has dramatically stepped up audit efforts and has allocated additional resources to fund them. It recently announced the hiring of 4,000 new auditors in the Small Business/Self-Employed Division, as well as the creation of a new specialized division called the Global High Wealth Industry Group to target high-wealth individuals. Although audits of all types are on the rise, those with incomes more than \$100,000 are twice as likely to be audited as those with incomes less than \$100,000, and those with incomes more than \$250,000 are six times more likely to face an audit. What should you do if you think the taxman may one day come for you?

Before the Letter Comes

As the adage goes, an ounce of prevention is worth a pound of cure. The best way to deal with an audit is to avoid one in the first place. Many audits are triggered by errors like inaccurate names and Social Security numbers, missed 1099s, incorrect W-2 figures, and mismatched K-1s. Using a professional such as a CPA to prepare your taxes can reduce your audit risk because he or she understands the complexities involved, knows the myriad of forms required, and uses sophisticated software to accurately calculate your tax liability.

Good record keeping is also critical. Although in general the IRS can only audit your past three years of tax returns, some records should be kept permanently. These include prior tax returns and audit reports, W-2s, real property deeds, legal correspondence, and retirement and pension records. You should also keep records relating to real property, insurance and stock for as long as you own those investments plus an additional three years. Cancelled checks and check registers should be kept for at least three years, though cancelled checks for important payments should be kept permanently.

After the Letter Arrives

If your tax return is selected for examination, the IRS audit will take one of three forms.

1. **Correspondence Audit.** This is the most common type of audit. Through correspondence, the IRS will tell you if it believes you owe additional taxes, or ask you to send documentation to clarify information on your return. This form of audit is easy if you have kept accurate and complete records.

2. **Field Audit.** A field audit is normally conducted for businesses and rarely for individuals. The IRS will send a group of auditors to a business to examine its books and other documentation.

3. **In-office Audit.** In this audit, individuals or businesses are required to take their tax documentation to an IRS auditor to substantiate claims on a tax return. These audits are typically difficult and the taxpayer bears the burden of proving his or her tax information is correct.

Due to the complexity of tax laws and the adversarial nature of the audit process, taxpayers are often wise to hire a professional to represent them in an IRS audit. A competent tax attorney, a CPA or an enrolled agent can help manage the stress of a difficult audit.

What If You Disagree?

Although more than 90 percent of all audits are resolved at the audit level, if you don't agree with an auditor's decision, you can appeal the decision to the IRS Appeals Office, which is an independent body created to review and mediate such disputes. If you still can't agree, you can petition the U.S. Tax Court for relief. Once again, competent professional representation can be the key to success.

Conclusion

Accurately preparing your tax return is the best way to avoid an audit in the first place. If you are audited, accurate and complete records and professional assistance are your best chances for a positive outcome with your encounter with the taxman. ❖

David R. York is a shareholder and director with the law firm of Callister Nebeker and McCullough, where his practice focuses on estate planning, tax, business planning, nonprofit entities and representing clients before the IRS.

Daniel S. Daines is an associate with the law firm of Callister Nebeker and McCullough, where he practices in the areas of tax, estate planning, business law and IRS disputes. Visit them at www.cnmlaw.com.

Please note: The preceding article is offered for informational purposes only, and should not be construed as legal advice or as pertaining to specific factual situations. Consult with an attorney concerning your own needs and circumstances and to obtain any legal advice with respect to the topics discussed in the article.

6 TIPS

to Help Small Business Owners Survive the Recession

By Lori Chillingworth



Most business owners are likely waiting impatiently for the recession to end so they can return to operations as they were before the economy crashed.

Such is not the case for Gina Davis. She launched her business — Davis Creek Cellars — in Marsing, Idaho, in the summer of 2008, which means she's never known what running a business in a normal economy is like.

"I've been operating through the recession so I haven't experienced anything but that," she said.

However, a recession can be an excellent time for business owners to re-examine their business structure and make changes that will help it not only survive, but also thrive. Here are six tips to help your company weather the storm.

1) Build relationships. If your business needs to borrow capital, be sure you engage in relationship-based banking. This means that you include a knowledgeable lender in your decision-making process. When borrowers share their goals with their bankers, they can learn about what products can help them achieve their goals.

Establishing fresh lending relationships is costly and time consuming, so many small business owners choose to stay where they are. But in the same way that business owners are wise to select good lawyers and accountants, they should also build a long-term relationship with a banker with whom they feel comfortable. In most cases, this type of relationship banking can provide a decrease in your interest rate.

2) Fine-tune your business plan. Research potential competitors, industry trends, financial projections and new marketing concepts and add them into the plan — even if your company is already established. During a recession, even existing business owners can benefit from going back to the basics of their business plan to see what has affected their supply, profit margin and revenue projections.

3) Organize your organization. Review your business structure and confront any organizational concerns. Increase communication with your staff and be open about your business challenges. You don't want to blindside them with bad news, so it's better to keep them in the loop. Keep your banker informed, too. He or she might have products or other suggestions for how to help you.

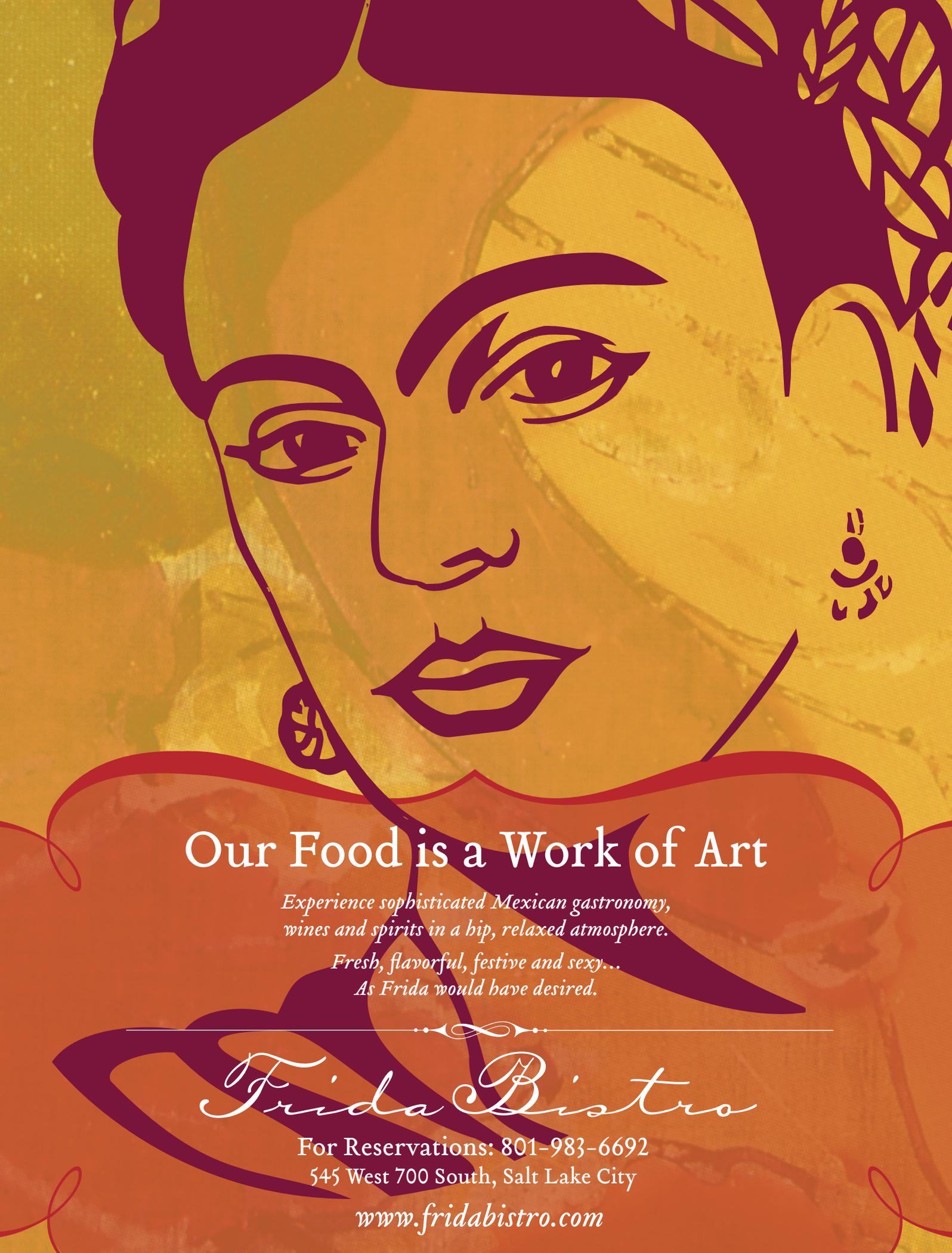
4) Tighten your belt. Carefully track cash flow and expenses. Since small businesses typically don't have the resources of larger companies, hunker down, streamline processes, trim costs and run lean. Remember, cash is king so look for opportunities to cut costs without losing talent or under delivering.

5) Deliver. Map out the best ways to bring your products to the market and don't be afraid to use all the free or low-cost online resources that you can. Monitor your sales data to determine whether to keep your foot on the accelerator or throttle back.

6) Stick it out. Don't be afraid to let your survival instincts kick in. Get tough and plan to emerge from the recession stronger than ever. Keep the future in mind and remember the competitive advantage you're building by staying in the game.

With these tips, Davis and fellow business owners should be well-positioned to emerge from the recession in good shape. ●

Lori Chillingworth is senior vice president and director of Zions Bank Business Banking.

A stylized, high-contrast portrait of Frida Kahlo in shades of purple and blue. Her face is the central focus, with large, expressive eyes and a slight smile. Her hair is styled in her signature braids, with a large, ornate floral or leaf-like accessory on the right side. The background is a textured, light purple wash. The overall style is graphic and artistic, reflecting the 'work of art' theme of the advertisement.

Our Food is a Work of Art

*Experience sophisticated Mexican gastronomy,
wines and spirits in a hip, relaxed atmosphere.*

*Fresh, flavorful, festive and sexy...
As Frida would have desired.*

Frida Bistro

For Reservations: 801-983-6692

545 West 700 South, Salt Lake City

www.fridabistro.com



Social Media 101

We live in an era in which the Internet is continually evolving and new technologies are changing on a daily basis. A phrase many of us have heard over the past year is social media, but what exactly constitutes this online realm? There are many ways to define the social web, and these definitions change as new platforms are introduced. However, at its most basic level, social media is a collection of user-generated content created to be shared by others. It's affecting the way people communicate, make decisions, socialize, learn, entertain themselves and interact with each other and the companies, products and services they purchase.

By Matthew Wilcox

There are social networking sites for the young, the old, professionals and more. Whether you are an active participant in social media (through blogging, tweeting or even just connecting with old friends on a social network) or a staunch opponent, you can't argue with the statistics of its astronomical growth according to Erik Qualman, author of "Socialnomics":

- Social media is now the No. 1 activity on the Web.
- If Facebook were a country, it would be the world's fourth largest.
- Eighty percent of companies are using LinkedIn as their primary tool to find employees.
- And the fastest growing segment on Facebook is women ages 55-65.

Social media is causing a shift in the way we communicate both personally and professionally. People are becoming accustomed to having online discussions with businesses they frequent, and businesses are increasing online activity in order to provide better customer service, generate proactive dialogue, address customer needs and build better relationships.

In addition, the demographics of those flocking to social networking sites are becoming more varied. The age 35-plus demographic on Facebook now represents more than 30 percent of the entire user base, and the 55-plus audience grew more than 900 percent in 2009. LinkedIn also has more than 60 million members from more than 200 countries and territories around the world.

E-commerce sites, real estate companies, the entertainment industry and others are all realizing the importance of representing themselves in social media by joining in the conversation with clients and consumers.

The banking industry is no exception. Banks are now using social media for community building, customer service, product research, marketing and promotion, and to show transparency and authenticity. Community sites are becoming popular for relationship building and as hubs for innovative financial services. There are hundreds of sponsored and independent blogs on banking issues now being published on the Web.

As technology advances and we become more connected to one another online, we can expect that more aspects of our lives will be affected and enhanced through social media. Whether that is through online banking communities, sharing business interests or family photos, we are putting details of our lives online more and more. This will allow for increased sharing of global information across all demographics, as well as a closer connection personally and professionally. 🌟

Matt Wilcox is vice president and manager of Zions Bank Interactive Marketing.

MAKING WHAT YOU DO BEST, EVEN EASIER.



Business
Loans



Business
Credit Card



Business
Checking

Presenting a comprehensive approach to business banking.

Zions Bank Business Plus

Better business involves forming relationships. And the best business relationships involve trust. At Zions Bank, partner with the dependability and expertise of Zions Bank Business Plus. This all-in-one kit offers flat-fee business checking accounts and several personal banking benefits. Find the flexibility you want and the personal attention your company needs. As the number-one SBA lender the past 16 years, we'll help you build your dreams. To learn more, drop by a local branch, or visit zionsbank.com.

ZIONS BANK®

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS.®

Spending Pinched Pennies



Bill Child

A Frugal Approach to Financing

Warren Buffet bought R.C. Willey in 1995. Now Buffet and R.C. Willey Chairman Bill Child are good friends with a lot more in common than just the furniture giant. They are both thrifty with their money right down to their half-soled shoes. "It's cheaper to have shoes re-soled with a half sole than to buy new shoes," Child says. "They fit better than a new shoe and they are a better value."

By **Kris Millgate**

Photo by
Kevin Kiernan

Child manages money wisely. That's how he built the debt-free R.C. Willey empire. "I don't like to spend money on things that don't represent a good value," Child says. "Conservative? Yes. Penny pincher? Probably no."

Following are some of Child's principles of business success from his book, "How to Build a Business Warren Buffet Would Buy: The R.C. Willey Story."

Cash vs. Credit

R.C. Willey was in dire straits in 1954 when Child took over his father-in-law's business. The company was in debt and out of assets. "I couldn't blame the banks for not wanting to loan us money. When you looked at the cold hard facts, we didn't deserve a loan," Child says. "From then on, I decided if I can't pay cash, I can't build it."

Now expansion is financed out of earnings. The money has to be there before the building is constructed. Child admits it's a slower way to grow, but it's also safer. He hasn't carried a mortgage debt since he paid off all the debts that were looming when he took over. "We need banks and we need to borrow money to expand, but we also need to be able to pay it back," he says. "A lot of people don't think much about how they're going to pay it back. Sound financial planning is so crucial. It's good business for the banker and the borrower."

Cheap vs. Frugal

There's a big difference between cheap and frugal. Cheap is not replacing dead light bulbs. Frugal is finding the lowest price on the best replacement bulbs. Child isn't cheap. "I'm always willing to spend money if I know I'll get a return on it or it will make our operation better," he says. "When we build a store, we want it to be cost effective, but it's better to spend now and build for the future rather than make do for today and two years from now need to repair it."

Wages vs. Workers

Need motivates customers. Employees are in place to meet that need, and fair wages ensure they do. "You have to give people the opportunity to earn as much as they can," Child says. "But you can't compensate beyond contribution."

Customers visit R.C. Willey because they have lumpy mattresses and broken recliners. Child wants each employee to deliver a remedy to those problems. Sales associates have a base salary, but their gravy is commission. If they increase customer care, they increase sales and return visits, which result in increased commission. "All of them exceed their base," Child says. "That tells us they want to take care of customers. Our employees have to earn their keep. That makes them well worth their pay." ☺

TAKE ADVANTAGE OF OUR SPECIAL INTRODUCTORY OFFER
FOR ZIONS BANK COMMUNITY MAGAZINE READERS.

50% OFF YOUR FIRST MONTH'S CLEANING.

SO CLEAN YOU COULD EAT OFF OF IT!



Whether in your office or in your home, a clean environment is important to you. So why choose Squeaky Cleaner? We can think of three very important reasons. First, no one cleans better. **Floors you can eat off of? Absolutely!** Second, Squeaky Cleaner integrates several different cleaning services, including the traditional vacuuming, dusting, and garbage removal, but Squeaky Cleaner also cleans carpets, washes windows, and even cleans out that nasty company refrigerator! And third? All of this comes at the same price you are paying now for less services! Interested? Call us today at **801-417-3001**.

SQUEAKY CLEANER

WWW.SQUEAKYCLEANER.COM

Retirement Resources at Your Finger Tips



Due to today's challenging economic climate, the word retirement has taken on a whole new meaning. For those already in retirement, it causes heart palpitations. And for those thinking about retirement, it seems like a daunting and almost insurmountable task. Prudent financial planning and wise money management are essential.

By Robert Dellenbach

“One thing is for certain: Without a well-designed plan, prudent investing and proper oversight, your retirement could be in serious jeopardy.”

For more than 135 years, Zions Bank has been in the business of providing financial guidance. No other financial institution in the intermountain west has such a distinguished history.

Zions Bank is offering a new online service, Retirement Resources, for our customers and friends.

Though not intended to be a comprehensive digest on all retirement subjects, each video vignette is designed to provide answers to your questions and motivate you to more thoroughly investigate the topic.

The primary goal of the new website is to help you define your retirement objectives and to determine the amount of money you need to sustain your current or future lifestyle. We provide the information you'll need to help decide if an IRA or a Roth IRA is best, whether or not to sell the “north forty” or if you should do a 1031 tax-free exchange.

The list of considerations goes on and on, but one thing is for certain: Without a well-designed plan, prudent investing and proper oversight, your retirement could be in serious jeopardy. Zions Bank will set the stage for you to review your current situation and explore options for your financial future.

Zions also offers seminars throughout Utah and Idaho on a variety of retirement related subjects to get you thinking about your options. The dates and places of these events are posted on our Zions Bank website along with timely information on current trends in retirement planning. Just log on to www.zionsbank.com/retirement_resources.jsp or call 877-594-1031. We look forward to being of service. ☺

Please consult a tax adviser for tax advice.

Robert Dellenbach is vice president of Zions Bank Retirement Services.



Huntsman Cancer Institute
a worldwide cancer resource

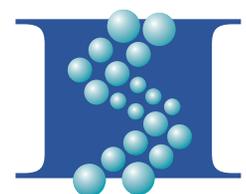
Jon Huntsman, Sr., often speaks of how his mother, father, and stepmother all died of cancer, leading him and his family to pledge \$225 million to build and support Huntsman Cancer Institute. The institute has done much to fight cancer with their contribution.

Your contributions will help our scientists and doctors perform research and clinical studies to find better ways to prevent, detect, and treat both common and rare cancers in adults. They share these research findings with scientists throughout the world. Your gift to Huntsman Cancer Institute benefits cancer research everywhere.

Please make your donation to Huntsman Cancer Foundation today at our website: www.huntsmancancerfoundation.org. To learn more about the many giving opportunities available, call 801-584-5800.

A reason to hope[®]

huntsmancancerfoundation.org • 801-584-5800



HUNTSMAN
CANCER INSTITUTE
UNIVERSITY OF UTAH

Fixed-income Investments



In order to maximize long-term portfolio returns, investors should regularly evaluate the use of fixed-income investments within their portfolio. Fixed-income investments generally include U.S. Treasuries, U.S. Agencies, FDIC-insured certificates of deposit, municipal bonds and corporate bonds. Despite today's extremely low-interest rates, fixed-income investments play a strategic, long-term role in preserving principal, generating income and stabilizing overall investment returns.

By David Hemingway By staggering fixed-income maturities, an investor is able to provide liquidity for both expected and unexpected needs. Hence fixed-income investments should not be overly focused on yield, but should first be structured to return principal on the stated maturity date. However, investing too conservatively may expose a portfolio to inflation risk because smaller returns might not keep pace with rising prices.

Another reason for using fixed-income investments is to reduce overall portfolio risk. When investing in stocks, an investor becomes a company shareholder with no guarantee of either a continued dividend or a rising stock price. On the other hand, fixed-income investments specify a rate of interest and provide for the return of principal at a future date. Because fixed-income investments generally don't move in tandem with stocks, they provide a source of return with lower volatility and hence are an important diversification tool in reducing the overall investment risk of a portfolio.

When looking for ways to achieve higher yield, it is important for investors not to assume too much credit risk or interest rate risk.

Investors become exposed to credit risk when evaluating the likelihood of a default by the issuer of the debt. The lowest credit risks, such as Treasury Securities backed by the U.S. government, are deemed to be risk free and carry the lowest yields. Treasuries are followed on the risk spectrum by FDIC-insured certificates of deposit (guaranteed by the FDIC up to the amount of the insurance), debt issued by federal government agencies, highly rated municipal or corporate debt, and finally, junk bonds or emerging market debt. The highest yielding fixed-income categories come from investment in those entities deemed most likely to default.

The other way to achieve higher yield is to accept interest rate risk by investing in longer maturities. In normal market conditions, investors are paid higher yields when they are willing to commit their money for longer periods of time. However, if interest rates rise there may be a loss of principal because bond prices and interest rates move in opposite directions. Because money market funds, short certificates of deposits and treasury bills have maturities of less than one year, they provide the lowest comparative yield. On the other hand, treasury bonds and long-term corporate or municipal bonds provide the highest yields due to longer maturities.

FDIC-insured certificates of deposit, U.S. Treasury and Agency Securities, municipal bonds, corporate bonds, and other fixed-income investments may be purchased through Zions Direct at 1-800-524-8875. 📌

David Hemingway is executive vice president and chief investment officer of Zions Bancorporation, the holding company for Zions Bank. Larry Denham, senior vice president and business development officer for Zions Direct, also contributed to this article.

Please note: The preceding article is offered for informational purposes only. Investment products and services are available through Zions Direct, member of FINRA/SIPC, a nonbank subsidiary of Zions Bank. Investment products are not FDIC insured, are not guaranteed by Zions Bank and may lose value.

WOW! Don't you deserve the BEST?



HEAT • STAIN • SCRATCH RESISTANT

From the exquisite countertops to rich cabinet refacing, Granite Transformations will give you the WOW! kitchen of your dreams! There is no messy demolition. Our expert fabricators measure and create your STYLE! Call Granite Transformations today to be just in time!

CALL 801-657-5544

or visit us online at

granitetransformations.com

**Visit our Salt Lake City showroom
to see the countertop that fits on top!**

615 West 9400 South Ste 110
Sandy, UT 84070

FITS ON TOP



- No Demolition
- Lifetime Warranty



FREE
undermount
sink with purchase!
Some restrictions apply.

Real Estate Market Showing Life



Zions Bank Summit Held By Tammy Walquist

The financial crisis isn't over, but the real estate market may be bottoming out, financial gurus told attendees at a recent Zions Bank Real Estate Summit held in Salt Lake City.

"It's like we're dealing with the wizard, someone behind a curtain," said Harris Simmons, chairman, president and CEO of Zions Bancorporation. "Recent events have triggered regulation and political actions where credit is more expensive and banks are less profitable."

Although credit and real estate markets remain tight, it appears recovery is on the horizon. "There are great opportunities in the real estate market if you know where to look and how to structure deals," said Scott Anderson, president and CEO of Zions Bank.

Navigating the Crisis

Gene Ludwig, former U.S. comptroller of the currency and founder and CEO of Promontory Financial Group, focused his remarks on the economy and its vulnerabilities, Washington, the national mood, and new federal compliance and regulations. Even with recent American economic growth, the country remains vulnerable to outside threats, he said.

"The nation is under siege from a poisonous national mood. The American people are angry at Washington and Wall Street, so Washington is working to win back the public trust," he said. "The regulations and compliance bar is being raised and will continue to be raised."

To make their way through the current crisis, Ludwig suggested companies beef up their own compliance activities, conduct a review of sales practices, immediately fix any problems that are discovered, and inspect each problem to determine if it's an isolated incident.

Benefits and Drawbacks

Dr. Ken Rosen, chair of the Fisher Center for Real Estate and Urban Economics at the Haas School of Business for UC Berkeley, said the financial crisis has both positive and negative effects. Positives include monetary and fiscal stimulus, the federal "zero boundaries interest rate policy," and the foreclosure relief plan. The negative impacts include the massive job loss and long-term dislocation of more than 40 percent of the work force, increased global competition, exploding deficits and unfunded liabilities.

"Oil prices have come down as the world economy slowed. Americans have no choice but to move away from oil consumption,"

Rosen said. "The U.S. currency is rebounding, so we're in a safe haven. The Federal Reserve is containing inflation."

Foreclosures continue to mount because people are unable to make their payments. Yet, single family housing market affordability has improved dramatically on the national level. The current market in Salt Lake City and Boise is holding its own, relative to the national recession.

Job loss is still a top concern with the unemployment rate hovering around 10 percent.

"My forecast for this region is 5,000 new jobs in 2010," Rosen said. "We've lost a lot of jobs. It'll take three to five years to recover all of them."

Multifamily housing is at the lowest level of building it's ever been in the modern era. Too many condos and hotels have been built, leaving a large unsold inventory. Vacancy rates are peaking and have caused a loss, but hotels are rebounding more than other types of commercial property.

The market has a debt shortage of \$150 million to \$200 million. There's still a window for mortgage funds to rebound. Rosen said he felt the aggressive lending pattern from 2005 to 2007 is unlikely to be repeated.

Stabilization on the Horizon

Michael Morris, executive vice president and executive director of real estate for Zions Bank, said in the first quarter of 2010, apartment property values rose slightly nationally and locally while other commercial income property values continued to decline. In the office market, rent rate declines and vacancies show signs of slowing, but nothing dramatic is in the works to suggest true stabilization or equilibrium. Multifamily housing is the favored property type for now, followed by industrial and then retail. The office sector will take some time to rebound and will do so as employment picks up, but vacancies are approaching historic highs.

"In the greater Salt Lake market, values of most commercial property types are declining; however, on the single family front, the new home inventory supply is down," he said. "That is a good thing. Until the single family home foreclosure dust settles, a floor on median home prices will be elusive. High-end residential valuation has yet to see a meaningful floor as prices continue to decline due to a lack of affluency on the buy side." ●



dining & leisure guide

To be listed in the Community Dining & Leisure Guide, please call an advertising consultant at 801-417-3000 for listing rates.



ZIONS BANK
community
TRAVEL - HEALTH - FOOD - FINANCE



The Blue Boar Inn & Restaurant

The Blue Boar Inn & Restaurant offers fine dining nestled in the enchanting Heber Valley. The AAA Four Diamond establishment boasts the highest possible Zagat rating, six Wine Spectator's Awards of Excellence and numerous Best of State awards including 2008 Best European Dining. Whether feasting on the Hinterhof patio or in the inviting dining room, guests feel as if they have escaped to a secret European hideaway. Award-winning rooms are also available to complete a getaway. Open daily for breakfast, lunch and dinner and five-course brunch each Sunday.

1235 Warm Springs Road
Midway, UT 84049
888-650-1400
www.theblueboarinn.com
Breakfast M-Sat. 8 to 10:30 a.m.
Lunch M-Sat. 11:30 a.m. to 2:30 p.m.
Dinner M-Sun. 5:30 p.m. to 11 p.m.
Sunday brunch 10 a.m. to 2 p.m.



The Blue Heron Inn

The Blue Heron Inn bed and breakfast is located on the banks of the Snake River. The inn features spectacular country views with old-fashioned hospitality. Select one of the inn's seven beautiful rooms, each with a private bath, and every morning enjoy a delicious gourmet breakfast served in the sunny dining room. Let the innkeepers arrange a memorable honeymoon, a romantic getaway, guided fly-fishing, horseback riding, snowmobiling, skiing and a host of other activities.

4175 E. Menan Lorenzo Highway
Rigby, ID 83442
208-745-9922
866-745-9922
www.idahoblueheron.com

Fanny's Grill

Fanny's Grill offers a casual atmosphere with dining on the patio overlooking the golf course or indoors so you can catch the game. Fanny's offers breakfast, lunch and dinner with house specialties like bread pudding French toast, banana granola pancakes, the "Crater Club" and grilled portobello sandwich. Our menus also include an assortment of steaks, pasta, seafood, salads and sandwiches sure to please everyone. We also have an ice cream bar featuring Ben and Jerry's premium ice cream and our wine list has the best prices in the valley.

700 North Homestead Drive
Midway, UT 84049
800-327-7220 or 435-654-1102
www.homesteadresort.com
Breakfast 7 a.m. to 11:30 a.m.
Lunch 11:30 a.m. to 4:30 p.m.
Dinner Sun.-Wed. 4:30 p.m. to 9 p.m.
Thu.-Sat. 4:30 p.m. to 10 p.m.



Garden Café

Relax and enjoy the eclectic menu and charming ambiance of the Garden Café. Located in The Grand America Hotel, the café features breakfast and lunch buffets, as well as an extensive a la carte selection for breakfast, lunch and dinner. The Garden Café is highly acclaimed for "The Best Sunday Brunch" offered each Sunday from 11 a.m. to 2:30 p.m. The Grand Seafood Buffet offers an array of fresh seafood and takes place Saturday evenings from 5 p.m. to 9 p.m.

555 South Main St.
Salt Lake City, UT 84111
801-258-6708
www.grandamerica.com

The Garden Restaurant

Built on the location of the Starlight Gardens, The Garden Restaurant retains the charm of that historic open-air restaurant with Corinthian columns and a retractable glass roof. Our delicious menu prepared by Chef Scott Ackley is sure to make your favorites list. Among diners' favorites are our Chicken Parmesan and Roasted Pacific Salmon Teriyaki, along with our gourmet sandwiches and paninis. Be sure to try our specialty appetizers such as the Fried Dill Pickles or Artichoke Spinach Cheese Dip.

10th Floor, Joseph Smith Memorial Building
15 E. South Temple
Salt Lake City, UT 84150
801-539-3170
www.diningattemplesquare.com/garden.html



Harvest

Experience the simple elegance of Thanksgiving Point's signature restaurant, Harvest. We offer a tasty blend of American dishes with exotic Mediterranean influences. The result is so good, you may end up facing the most delicious decision of your life.

3003 N. Thanksgiving Way
Lehi, UT 84043
801-768-4990
Lunch M-Sat. 11 a.m. to 3 p.m.
Dinner M-Sat. 5 p.m. to 9 p.m.

The Lion House Pantry Restaurant

Housed in the personal residence of Brigham Young, Utah's first territorial governor, The Lion House Pantry has great home-style cooking in a self-serve setting. The menu changes daily and each delicious entrée comes with one of our world-famous Lion House rolls. As well, our house salads and home-style pies complement any of our home-style cooking entrées. Come in for a fresh, economical dining option downtown.

63 E. South Temple
Salt Lake City, UT 84150
801-539-3258
www.diningattemplesquare.com/pantry.html



Lugano

Celebrating eight acclaimed years in Salt Lake's Millcreek neighborhood, Lugano offers award-winning Italian cuisine thriving on fresh organic ingredients, grown locally when possible. The restaurant combines a cozy bistro-style atmosphere with the rich textures of Italy. An open-air kitchen with wood-burning oven is centrally located to allow guests a view as their meals are cooked to perfection.

Visit www.luganorestaurant.com to find out more about this award-winning menu and international wine list, special public events, cooking classes, private parties, and a wide variety of catering opportunities.

3364 S. 2300 East
Salt Lake City, UT 84109
801-412-9994
www.luganorestaurant.com



Nauvoo Café

The Nauvoo Café serves a variety of hot-carved sandwiches, soups and meat pies. Open for breakfast, lunch and dinner this café has become a Salt Lake City hotspot since its opening in January 2007. Succulent meats are carved when selected, then toasted on artisan bread to create a unique, stunning combination during each visit. Come in and enjoy great sandwich combinations in a peaceful setting near the Main Street Plaza.

Lobby Level, Joseph Smith Memorial Building
15 E. South Temple
Salt Lake City, UT 84150
801-539-3346
www.diningattemplesquare.com/nauvoo.html



Red Cliffs Lodge

The Red Cliffs Lodge is Moab's adventure headquarters with a restaurant, pool, spa, horseback rides, museum and more. Accommodations include spacious suites and individual cabins each with private patios overlooking the Colorado River. Dine in our on-site restaurant with spectacular views of the Colorado River and Fisher Towers.

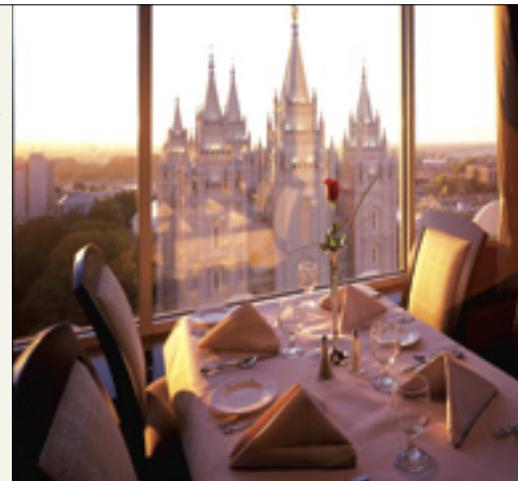
Red Cliffs Lodge is also home to the largest winery in Utah. Set high on the banks of the Colorado River, Castle Creek Winery and Vineyard is one of the most scenic in the world. Castle Creek Winery offers daily wine tasting, self-guided tours and wine sales.

Mile 14 Highway 128
Moab, UT 84532
435-259-2002
866-812-2002
www.redcliffslodge.com

The Roof Restaurant

Try dining elevated. The Roof Restaurant is Salt Lake's premier gourmet buffet, legendary for its cuisine and view overlooking Temple Square. The Roof features a daily variety of American and international entrées, a carving station with prime rib and honey baked ham, as well as salads, cheeses, soups and a renowned dessert buffet. Celebrate your engagement, anniversary, or any special occasion with the elegant atmosphere and world-class dining that is found at The Roof Restaurant. Reservations recommended.

10th floor, Joseph Smith Memorial Building
15 E. South Temple
Salt Lake City, UT 84150
801-539-1911
www.diningattemplesquare.com/roof



Ruth's Chris Steakhouse

The world-famous Ruth's Chris Steak House at Hotel Park City features U.S. prime steaks broiled to perfection at 1800 degrees, expertly executed seafood, New Orleans-inspired appetizers, unforgettable desserts and an award-winning wine list. This is a steakhouse to which others aspire. Private dining available for groups and special events. Located within Hotel Park City on the Park City Golf Club. Member of The Leading Hotels of the World.

2001 Park Avenue
Park City, UT 84068
Inside Hotel Park City
435-940-5070
www.hotelparkcity.com

Ruth's Diner

Since its beginning in 1930 as Ruth's Hamburgers, we have been serving American comfort food to generations of families. Whether it's our famous Mile-High Biscuits or our signature Raspberry Chicken, you will be sure to find satisfaction in our array of tempting offerings.

2100 Emigration Canyon Road
Salt Lake City, UT 84108
801-582-5807
www.ruthsdiner.com
8 a.m. to 10 p.m. daily



Silver Fork Lodge

Voted "Best Food with a View." For an atmosphere thought to be forgotten, enjoy the rustic charm with indoor or outdoor dining both offering beautiful views of Big Cottonwood Canyon. Menu offers a wide variety of items from children to the most sophisticated adult. Full-service liquor license and an excellent wine list available! Serving breakfast, lunch and dinner. Open year-round. Stay the night and have breakfast on us.

11332 E Big Cottonwood Canyon Road
Brighton, UT 84121
801-533-9977
888-649-9551
www.silverforklodge.com
Breakfast Mon.-Fri. 8 a.m. to 11:30 a.m.
Sat. 8 a.m. to 12 p.m. Sun. 8 a.m. to 1 p.m.
Lunch until 5 p.m. daily
Dinner Sun.-Thu. 5 p.m. to 9 p.m.
Fri.-Sat. 5 p.m. to 9:30 p.m.

Solitude Mountain Resort Dining

Creekside Restaurant offers a unique European vintage cuisine for both the brunch and dinner menu — a perfect complement for the stunning patio vistas of the mountain. The Yurt will satisfy both your appetite for adventure and gourmet meals. A short hike through the woods leads you to a chef who prepares your meal while the sun sets on the Wasatch.

Inquire about Solitude's culinary weekends, which mix cooking classes and ample opportunity to "dine-a-round" Solitude.

12000 Big Cottonwood Canyon
Solitude, UT 84121
Creekside
801-536-5787
Brunch Sat.-Sun. 10 a.m. to 2 p.m.
Dinner 5 to 9 p.m.
The Yurt
801-536-5709
One seating Wed.-Sun. at 6 p.m.



Torrey Schoolhouse B&B Inn

For your next weekend getaway, enjoy Torrey and Capitol Reef in luxury and convenience. Close to great dining, shops and galleries, the newly renovated historic Torrey Schoolhouse B&B combines comfort, quiet and beauty in one of the most spectacular settings in Utah. And it's only three hours from Salt Lake City! Offering delicious full hot organic breakfasts and massaging recliners in every room, we're open from March 28 until Nov. 1.

150 N. Center St.
Torrey, UT 84775
435-491-0230
www.torreyschoolhouse.com

The Last Word

By A. Scott Anderson,
President and CEO, Zions Bank



20 Years, 784 Homes, Countless Benefits

Last month I was privileged to help Marie Ashton of South Salt Lake celebrate her 76th birthday. A widow since 1992, Marie has lived in her home since 1962.

The birthday cake was delicious and I enjoyed hearing Marie's stories about the years she has spent in her home. However, I wasn't there simply for a birthday party. I was there with a number of other Zions Bank employees to help give Marie's home a fresh coat of paint and to beautify her yard as part of the bank's 20th annual Paint-a-Thon.

Marie was one of 52 homeowners throughout Utah and Idaho whose homes were scraped, prepped and painted by Zions Bank employees during the week of June 14.

Launched in 1991, Zions Bank's Paint-a-Thon began as a volunteer project for a dozen homes along Utah's Wasatch Front. Today, the event has grown to become the area's largest single-employer event of its kind.

Including the projects completed this year, Zions Bank employees have put aside summer pastimes for a week each year — volunteering in the evenings after work and on Saturday — to paint a total of 784 homes throughout Utah and Idaho.

Without accounting for the dollar value of volunteer hours through the years, the bank has donated more than \$800,000 toward beautifying homes throughout Utah and Idaho. During this year's Paint-a-Thon week, more than 3,000 employee volunteers and their families donated more than 10,000 hours of service.

The average age of this year's homeowner was 75, with an average annual income of \$18,145. Utah's 65-plus population is projected to increase by 165 percent between 2000 and 2030, and its 85-plus population will increase by 123 percent between 2000 and 2030. In Idaho, people aged 85 and older constitute the fastest growing segment of the population and their numbers are increasing five times faster than those of the state's total population.

With the aging population booming, Zions Bank is helping elderly homeowners by fixing up their homes, which enables them to live independently in their homes while maintaining their dignity and health.

Many things have changed over the last 20 years, but Zions Bank employees have proudly maintained the annual Paint-a-Thon, which gives each of us the opportunity to help meet the needs of local homeowners.

Along with our employees, I look forward to our Paint-a-Thon each year. For me, it represents much of what has made our bank great over the years and serves as an active demonstration of our commitment to be actively engaged in our communities and provide creative solutions to important community needs.

I express my sincere thanks to each of our employees who do so much for the communities in which they live and work. They are Zions Bank, and I am proud to stand side by side with each of them in serving our communities. 🍷



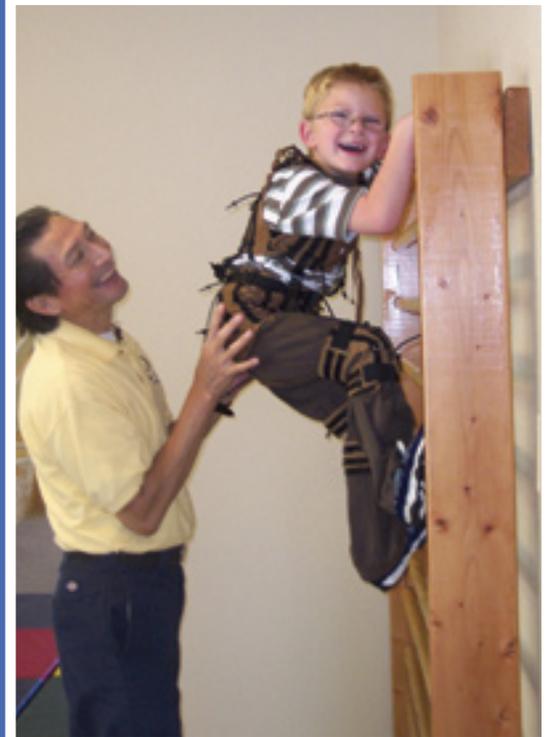
*Helping all children reach
for a stronger future!*

The *Now I Can Foundation* is a non-profit organization providing physical therapy to disabled children. Our goal is to help all children reach their full potential and greatest independence. Our team specialize in intensive and traditional physical therapy.

Conditions Treated

Cerebral Palsy
Traumatic Brain Injury
Spina Bifida
Muscular Dystrophy
Developmental Delays
Neuromuscular Disorders

*"My son is making steady and marked progress as a result of our sessions at Now I Can...He has moved from using a walker to crutches!"
- Patient's Mother*



Free Screening



Find out how we can help your child. Call today: (801) 228-1835.

Visit www.nowican.org to learn how you can make a difference in the life of a child by donating.



LOWEST

ongoing variable rate

CREDIT CARD

IN AMERICA*

7.00% APR

Online
Banking



Gold
Checking



Credit
Card

Get the card ranked #1 in America for lowest ongoing variable interest rate*

In sports, being #1 is a symbol of success. It represents teamwork, commitment and achievement. At Zions Bank, our trophy isn't gold or silver—it's platinum, our Low Rate Visa Platinum. And it's ranked #1 in the country for having the lowest ongoing variable interest rate. When you sign up, you can consolidate your debt and improve your rate at the same time. After all, we've always believed in treating customers fairly, therefore our cards come without annual fees or gimmicks. At 7.00% APR, you can hoist it proudly above your head, or just tuck it in your wallet. Learn more at a local Zions Bank branch, visit zionsbank.com, or call 800-494-1698.

ZIONS BANK®

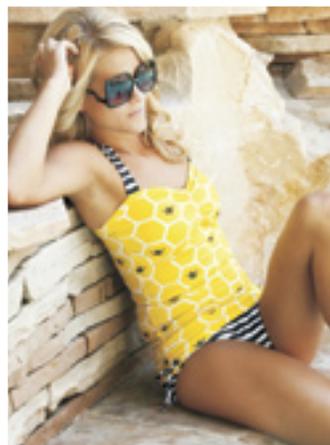
WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®

zionsbank.com®

 Member FDIC

*Ranked by www.nerdwallet.com, winner Money Magazine 2010 Best Money Website for credit cards. Ranking as of 6/14/10 for cards with no annual fee and best ongoing variable rate for consumers with good credit. Subject to credit approval. \$35K min. household income required. 7.00%APR is variable based on a prime rate of 3.25% as published in the Wall Street Journal as of 6/24/10 plus a 3.75% margin. APR is subject to change without notice. Zions Bank is not affiliated with or sponsored by Money Magazine or www.nerdwallet.com. Money® is a federally registered trademark of Time Inc.

Springtime
is here!



Time to put away winter, and shop for spring!

The Hidden Closet is a fine women's apparel and accessory boutique located in the historic Rock Loft. We specialize in women's apparel sizes 2 to 16, and our products range from casual denim to Sunday best.

Clothing and accessory lines include:

Lime Ricki (swimsuits featured in this ad), Nic + Zoe, Jag Jeans, True Grit, Aventura, Lilly, Brighton accessories and more!

Store Hours: Monday - Saturday 11:00am - 5:30pm, closed Sunday

Come and see what treasures we have hidden in our closet!

Bring this ad in and get 15% off any one item! (excluding Brighton)



283 South Mountain Road
Fruit Heights, UT 84037

801-444-9207

Invest in energy efficiency today and increase your profits for tomorrow.



Think ThermWise[®]



It's easy to save money with the ThermWise rebate program for businesses. Receive cash rebates for the installation of natural gas high-efficiency equipment and receive substantial savings on your energy costs year after year.

Learn more at ThermWise.com
or contact business@thermwise.com

1-800-567-3460

Receive cash rebates for the installation of natural gas high-efficiency equipment. Boilers, Boiler Tune-ups, Furnaces, Water Heaters, Infrared Heaters, Programmable Thermostats, Commercial Clothes Washers, Commercial Cooking Equipment, High-Efficiency Windows and Insulation, and much more!

