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## Editor's Note



Rob Brough at the Cathedral of the Madeleine in Salt Lake City, Utah. Learn about several historic churches like this one in the cover story on p. 42.  
Photo by Kevin Kiernan

On a Sunday evening in late September I attended the viewing of the daughter of a dear friend. At the age of 37, this beautiful young mother of two had passed away unexpectedly and far too soon.

Driving home from the funeral home I found myself asking the question most of us would at a time of such tragic loss. Why? ... Why her? ... Why now?

I had turned down the volume on the radio, wanting to be alone in my thoughts. While contemplating, I heard the quiet piano and orchestral introduction to a song by Brian Stokes Mitchell entitled "Grateful." I turned up the volume to catch the final bars of the intro. Then came the beautifully poignant lyrics written by John Bucchino:

"I'VE GOT A ROOF OVER MY HEAD.  
I'VE GOT A WARM PLACE TO SLEEP.  
SOME NIGHTS I LIE AWAKE COUNTING GIFTS  
INSTEAD OF COUNTING SHEEP,

"I'VE GOT A HEART THAT CAN HOLD LOVE.  
I'VE GOT A MIND THAT CAN THINK.  
THERE MAY BE TIMES WHEN I LOSE THE LIGHT  
AND LET MY SPIRITS SINK.  
BUT I CAN'T STAY DEPRESSED  
WHEN I REMEMBER HOW I'M BLESSED.

"GRATEFUL, GRATEFUL  
TRULY GRATEFUL I AM.  
GRATEFUL, GRATEFUL  
TRULY BLESSED AND DULY GRATEFUL."

Less than one month later I found myself in a similar situation, having returned earlier in the day from the funeral of my cousin. Also, at the age of 37, this amazing young mother of three had passed away suddenly, and far too soon.

Driving to the store late that evening, I again turned on the radio and heard the powerful baritone voice of Brian Stokes Mitchell. This time I caught the final verse of his song:

"IN A WORLD THAT CAN BRING PAIN  
I WILL STILL TAKE EACH CHANCE.  
FOR I BELIEVE THAT WHATEVER THE TERRAIN  
OUR FEET CAN LEARN TO DANCE.  
WHATEVER STONE LIFE MAY SLING  
WE CAN MOAN OR WE CAN SING.

"GRATEFUL, GRATEFUL  
TRULY GRATEFUL I AM.  
GRATEFUL, GRATEFUL  
TRULY BLESSED AND DULY GRATEFUL."

In these two separate, but similar instances of tragedy and loss, I was reminded by the simple words of a song that there is peace and healing to be found in the realization of our blessings and sincere expressions of gratitude.

As we enter the holiday season and approach the end of another year, we all have so much for which to be grateful. Each of us finds ourselves in uniquely different circumstances, with distinctively diverse challenges. At the same time, we all share common blessings, as well as blessings that are irreplaceably our own.

May this holiday season be one of giving with love, receiving with gratitude, and offering thanks for how truly blessed we really are.

Rob Brough  
Executive Vice President  
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zions in the community

# United Way Day of Caring 2011



Pocatello

## Idaho Service Project

**Pocatello:** Volunteers spent the day assembling backpack meals at the Idaho Food Bank. The meals are sent to homes with children who do not have enough food to eat over each weekend. They assembled 1,400 meals by the end of the day.

## Utah Service Projects

**Logan:** Cache Valley employees painted, cleaned and landscaped the Chamber of Commerce building on Main Street in Logan.

**Ogden:** Volunteers organized items at St. Anne's Center in Ogden, a facility that offers food and shelter to the homeless. Employees also built shelves to create more storage space for the center.

**Salt Lake City:** Employees cleaned up some neighborhoods in South Salt Lake City. Other Salt Lake employees spent time recording stories and lives of elderly residents at a local senior center.

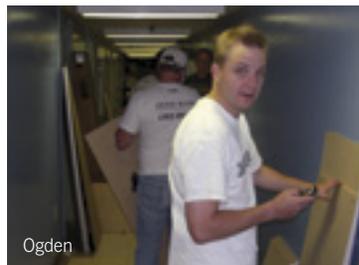
**Provo:** Utah County volunteers cleaned up a home and yard that had fallen into disrepair. They painted, fixed fences and gardened. 🌱



Logan



South Salt Lake



Ogden

Once again, Zions Bank employees showed their local communities why caring makes a difference by participating in the annual United Way Day of Caring on Sept. 8. Across Idaho and Utah, more than 200 employees did yard work, packed food, worked with elderly residents, and beautified neighborhoods and streets.

By Jamie Hauglid

“These projects are more than just a day away from the office. For the individuals on the receiving end of each project, this is a day that life can change for the better. For each employee on the giving end, it is a day to make that person's life better,” says Ryan Jensen, one of Zions Bank's United Way Day of Caring project coordinators. “The domino effect of paying it forward brings immeasurable change to the lives of all the people in the communities in which we work, live, play and serve. That is why Zions Bank chooses to Live United,” Jensen says.



Provo



South Salt Lake

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# Beat the Holiday Blues

## Turn the Blahs Into Fa-la-la-las

“Happy holidays!” Storefront windows and ads selling everything from cat food to cars use the catchy phrase. News anchors, cashiers and co-workers weave the words into their daily vernacular. It’s scripted in garland, blinking lights and faux snow. From November through December the words are ubiquitous.

**By Jamie Dillon** But for some, “happy” doesn’t come close to describing how they feel. Holiday decor, snow angels, comfort food and caroling cause stress, not joy. Overextended budgets and schedules, unhealthy eating habits, bad weather and towering to-do lists add to their depression.

Then there’s family — either too much or not enough. Family can come bearing quirky behaviors and high expectations, or there may be no family at all. Family can weigh as heavy on your heart as second helpings on your arteries.

The stress sleigh doesn’t stop there. Well-wishers encourage the beleaguered to exercise more. Sleep longer. Curb spending. Say no. Put the cookie down.

What’s to be done when the holiday blues emerge in tandem with the red and green decorations?

Try these ideas from clinical experts, busy parents and former holiday scrooges to see if you can turn the blahs into fa-la-la-las.

### Trim a Tradition

Routine usually provides comfort, so putting holiday traditions on autopilot seems part of the drill. But take stock of engrained customs, and if the thought of one puts sweat on your brow, retire it for a year, says Marilove Challenger, a licensed clinical professional counselor in Boise.

Boise resident Mindy Walker swapped the long-time tradition of attending midnight church service for a morning alternative. “It’s a lot of work rousting the family at a time when my body doesn’t want to work anymore,” Walker says. “I felt better instantly after making the switch. I wish I would’ve done it years ago.”

### Think Pink

A signature color for the holidays, red can trigger excitement instead of calm. If staying mellow is a priority this season, consider relying on the psychology of color and complementing the soothing greens of the holidays with other stress-relieving colors such as soft pinks and blues when it’s time to deck the halls and trim the tree.

### Save the Date

Missing an obligation is a sure-fire guilt generator. Keep a calendar posted in plain sight (like on the refrigerator) to mark school pageants and work parties. Consider penciling in a few want-to events in between the have-to obligations.

### Frankincense Fix

When it’s time to breathe deep, give your nose something that makes your mouth smile. Veer toward soothing fragrances like frankincense when choosing candles and scented accessories. If frankincense is hard to come by, opt for lemon, lavender, bergamot or rose.

### Give More?

When the thought of doing one more thing makes your hands shake and head ache, it may be time to do more.

Skip lunch just once to volunteer at the local mission, shelter or food bank. Leave deadlines, judgments and pressures at the door, and give 60 minutes to strangers. Listen intently, slow down and accept the appreciation.

### Random Act of Drive-thru Kindness

The only thing longer than your kids’ list to Santa is the drive-thru line in December. Use the time to tune out. Turn off the radio and cellphone as the line inches forward. At the window, purchase a \$5 gift card and request that it’s passed on to the next person, suggests Deidra Groth, a retired nurse in Salt Lake City.

### Summer Lovin’

When sunlight hours grow scarce and slumping temps make it easy to hide under the covers, look forward — or back — to sunnier times.

Those pesky holidays can be a good time to plan a summer vacation or to put photographs from your last trip to the beach into an album. The simple act of visualization can warm an icy disposition. ❧

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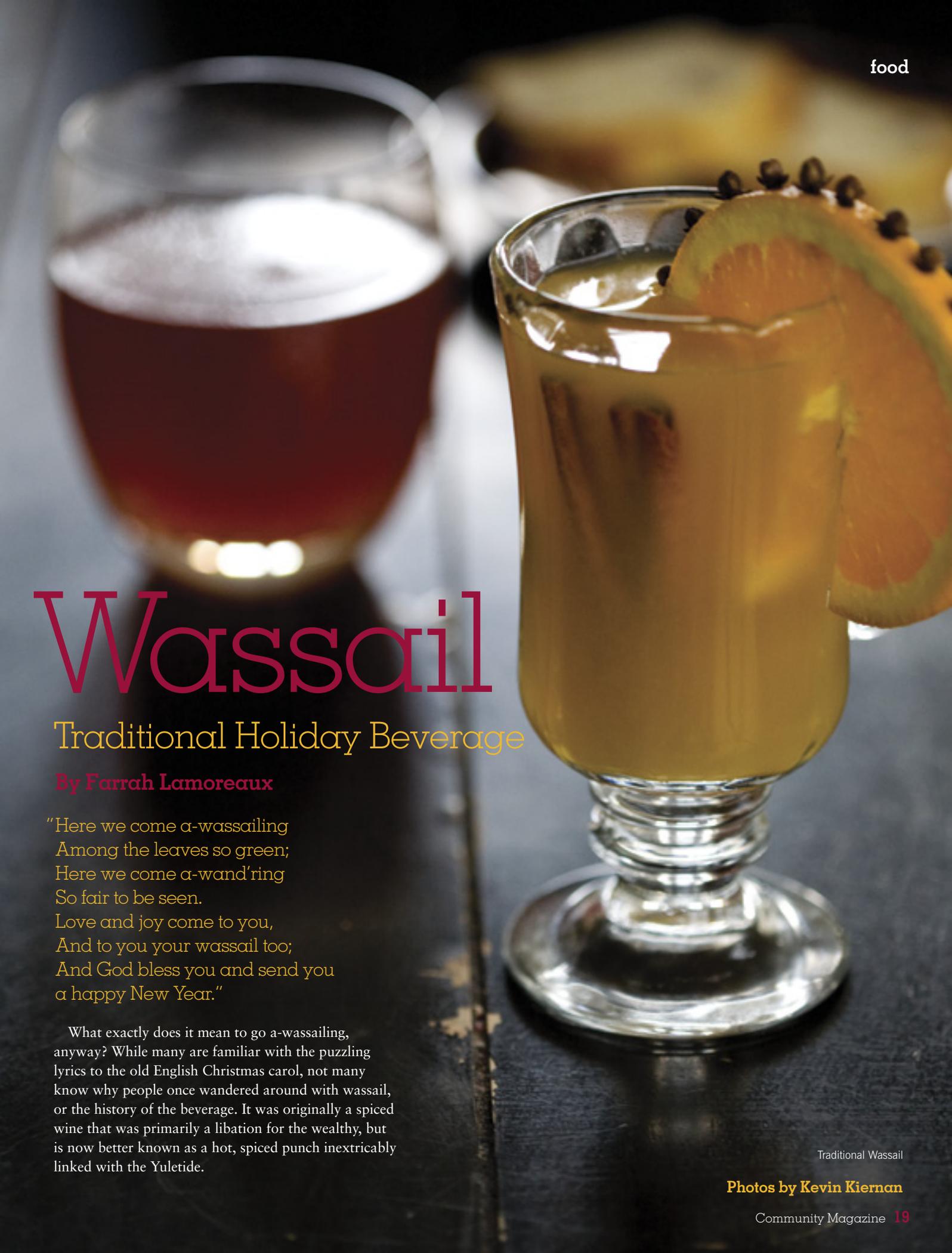
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# Wassail

## Traditional Holiday Beverage

By **Farrah Lamoreaux**

"Here we come a-wassailing  
Among the leaves so green;  
Here we come a-wand'ring  
So fair to be seen.  
Love and joy come to you,  
And to you your wassail too;  
And God bless you and send you  
a happy New Year."

What exactly does it mean to go a-wassailing, anyway? While many are familiar with the puzzling lyrics to the old English Christmas carol, not many know why people once wandered around with wassail, or the history of the beverage. It was originally a spiced wine that was primarily a libation for the wealthy, but is now better known as a hot, spiced punch inextricably linked with the Yuletide.

Traditional Wassail

Photos by **Kevin Kiernan**



Cranberry Wassail

As far back as the eighth century, people have been “a-wassailing.” The word “wassail” comes from the Anglo-Saxon phrase “waes hael,” which means “good health.” The practice of wassailing is an ancient English tradition that consisted of parties of merry-makers traveling from house to house with huge bowls of the warm beverage, offering drinks to neighbors. Often made of silver or pewter and elaborately carved, the bowls were full of a mulled cider containing wine or ale, sugar, cinnamon, cloves, roasted apples, oranges, lemons, ginger and nutmeg, and topped with slices of toast (spawning the phrase, “May I propose a toast?” or the practice of “toasting” to good health).

The necessity of importing wine and then-exotic spices from outside England made wassail especially dear, and recipes often varied according to the means of each family. Nowadays it’s much easier and less expensive to incorporate wassail into the holidays. It’s even available ready-made from Utah company Stephen’s Gourmet, which offers a Citrus and Spice Wassail that need only be mixed with hot water. But for those with the time to do it themselves, crafting a homemade wassail for the holidays won’t take much effort and will lend an infinite amount of flavor (not to mention a delicious fragrance) to any festivity.

### Traditional Wassail

#### Ingredients

- 2 oranges
- 2 lemons
- 1 gallon apple cider
- 1 cup sugar
- 2 (3-inch) cinnamon sticks
- 1 teaspoon whole allspice
- Garnish: clove-studded orange slices

#### Preparation

Squeeze juice from oranges and lemons into a bowl, reserving rinds. Bring citrus juice, rinds, apple cider and remaining ingredients to a boil over medium-high heat. Reduce heat, and simmer 25 minutes. Pour through a wire-mesh strainer into a container, discarding solids. Garnish with clove-studded orange slices, if desired. Source: *Southern Living*

### Cranberry Wassail

#### Ingredients

- 4 cups apple cider
- 2 cups cranberry juice
- 1/4 cup lemon juice
- 8 orange slices
- 4 whole cloves
- 2 cinnamon sticks, broken in half
- 2 tablespoons honey

#### Preparation

Simmer all ingredients in a large pot for 20 minutes. Pour through a wire-mesh strainer, discarding solids. Serve hot. Source: [www.FoodNetwork.com](http://www.FoodNetwork.com)

### Pineapple Wassail

#### Ingredients

- 4 cups unsweetened pineapple juice
- 1 (12-ounce) can apricot nectar
- 2 cups apple cider
- 1 cup orange juice
- 1 teaspoon whole cloves
- 3 (6-inch) cinnamon sticks, broken

#### Preparation

Bring ingredients to a boil; reduce heat and simmer 20 minutes. Pour through a wire-mesh strainer, discarding spices. Source: *Southern Living*

**Note:** Wassail may be enjoyed hot or cold according to personal preference, although it is traditionally served hot. To keep warm for a few hours, transfer wassail to a slow cooker. ❖

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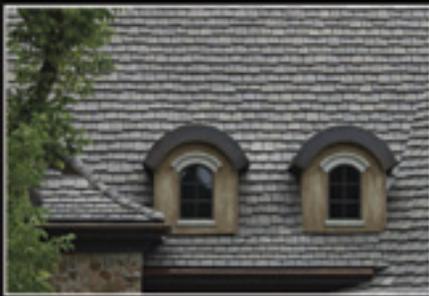
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# Hayden

## The Panhandle's City of Choice

When Mayor Ronald McIntire first moved to Hayden, Idaho, more than 40 years ago, a sign on the town line pronounced the population at 753 people. Now, the Northern Idaho city has more than 13,000 residents and is the 14th largest city in the state. Despite rapid growth, McIntire says the town is still known for its idyllic charm.

**By Natalie Hollingshead**

**Photos by Kevin Kiernan**

## hometown profile - idaho

“People want to live here because it is so beautiful,” McIntire says. “It’s a very friendly city. We are careful to make sure growth doesn’t overrun the homey feeling of living here.”

Located approximately seven miles north of Coeur d’Alene, Hayden is surrounded by picturesque mountains and freshwater lakes created thousands of years ago by glaciers. Thanks to that natural phenomenon, recreational opportunities in the area include hiking, fishing, hunting, skiing, camping and boating.

Hayden was officially incorporated in 1955 but was settled as early as 1876 by namesake Mathew Hayden, says Susan Lee, a Hayden resident and descendent of Mathew Hayden’s second wife. The city is sometimes confused with the nearby community of Hayden Lake, a 2,900-resident city that is also near the eponymous body of water. In fact, the original post office in Hayden was called the Hayden Lake Post Office. It’s a bit confusing, Lee says, but all of the settlements are named after the enterprising farmer.

### Hayden Lake

“Mat won the right to name the lake in a card game with other early settlers,” says Lee, who is working on a book about Hayden’s history. “He named it Hayden’s Lake, although later the apostrophe and ‘s’ were dropped.”

Hayden Lake is the preferred waterskiing and boating lake in the area, says Todd Walker, lake manager with Hayden Lake Watershed Association. It isn’t a massive lake but because of its irregular shape boasts about 136 miles of shorefront.

“The lake is very deep so it stays clean,” Walker says. “The mountains go right up to it and protect it from high winds. It’s kind of narrow but has a lot of different bays so you don’t get big waves.”

The city of Hayden operates Honeysuckle Beach on the lake, a lifeguard-attended park with boat launch. There are lots of other beautiful city parks in Hayden, McIntire says, including Finucane Park, Croffoot Park and Sports Complex, and Hayden City Park. Community events throughout the year include the Annual Hayden Kite Festival, Hayden Days, Hayden Lights Parade and Holiday Tree Lighting Ceremony. The Hayden Chamber of Commerce also sponsors several public events like Hayden Rocks, an outdoor music festival, and an annual golf tournament.

### Man-made Recreation

For man-made recreation, look to Triple Play Family Fun Park or Raptor Reef Indoor Water Park, both attached to Holiday Inn Express Hotel and Suites. Triple Play has a 20-lane bowling alley, two miniature golf courses, laser tag, go karts, bumper boats, climbing wall and a soft play area for smaller children. In 2010, Triple Play was named the Top Family Entertainment Center



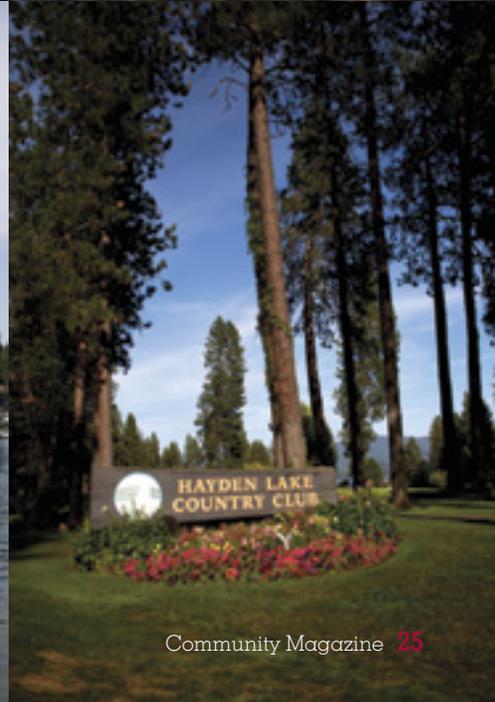
Hayden Lake



Triple Play Family Entertainment Center



Honeysuckle Beach





Hayden Lake Country Club

in North America by the International Association of Amusement Parks and Attractions. Raptor Reef is a 25,000-square-foot water park with wave pool, children's lagoon and more than 1,000 feet of waterslides.

In the summer, visitors also flock to the city because of its proximity to Silverwood Theme Park, the Pacific Northwest's largest amusement park. Silverwood is only a 20-minute drive from the city and has more than 65 rides and attractions plus a water park. There is golfing nearby, too, at Hayden Lake Country Club or Avondale Golf Course, as well as nearly 50 other golf courses within an hour's drive of the city.

In the winter months, Hayden is a hot spot for skiers and snowboarders. There are four ski areas less than an hour's drive away: Silver Mountain Resort, Mt. Spokane Ski and Snowboard Park, Lookout Pass Ski and Recreation Area, and Schweitzer Mountain.

### A Friendly Feel

Although Hayden is centrally located near many amenities, it isn't overrun by commercial development, McIntire says.

"We have a fabulous industrial park on the north end of town, and a few major retailers like Walmart, Super 1 Foods and Albertsons," he says. "Lots of the other business are service businesses and are independently owned."

Hayden's downtown business district houses many of the city's locally owned shops. The downtown area — part of an ongoing revitalization effort by the city — is reminiscent of the old Hayden Village, as the area was once known. For dining, try Ciao Mambo on Government Way (Italian), The Clark House on Hayden Lake (fine dining), The Porch Public House on Miles Avenue (American grill) or Rustler's Roost on Highway 95 (homestyle American).

"Most of the city is residential," McIntire says. "We stick together and we're pretty careful about what we do as we grow. We have lots of bike paths, city parks and walking areas. We like to keep the friendly feel no matter how the city grows." 🍷



Classic reuben with roasted corn pasta salad from The Porch





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# Tremonton



## A True Small Town

You won't find a Best Buy in Tremonton. You won't find a 7-11. You won't even find a movie theater.

Settled in 1888, Tremonton, Utah, has slowly grown into a notable city in the Bear River Valley, but has never lost its small-town tradition. "We have a few restaurants; we don't have any big chain stores. We're still in a small-town mode. It looks like a small town and feels like a small town and still has a small-town atmosphere," says Tremonton Mayor Roger Fridal, whose grandparents moved to the town in 1906 as homesteaders. "We've been here ever since."

By Conner Newbold

Photos by Kevin Kiernan



Midland Square War Memorial



Malt-O-Meal Plant





Skyway Golf Course



### A Relaxed Lifestyle

Visitors to this charming town, located 75 miles north of Salt Lake City, would agree there's an unmistakable laid-back feel. Fridal says parks and recreation are a large part of life in the community. The Bear River flows on the east side of town, and Willard Bay is a half hour south. Skyway Golf Course is a nine-hole, par-34 course built in town in 1962. It's known for having an abundance of water hazards and difficult par-three holes.

Approximately 45 minutes west of Tremonton is the Golden Spike Memorial, established on May 10, 1869, to commemorate the joining of the Central Pacific and the Union Pacific railroads. The town offers annual Last Spike reenactments each May, as well as year-round tours, hikes and a visitor center. Visitors can even see working replicas of some of the first steam engines to cross the new rail.

As of February 2009, Tremonton became home to Bear River Valley Hospital. Previously, Tremonton residents had to travel 17 miles to the nearest hospital, which is now only a couple miles from the city center. The \$25-million hospital prides itself on using the latest in radiology, MRI, emergency room and rehabilitation technologies so that residents feel safer.

Utah State University also opened a satellite campus in Tremonton in 2005. "We're growing slightly, even with a depressed economy," Fridal says. "We have all the amenities of a big city without the big city. We have everything you could want except big box stores."

### A Stroll Down Main Street

Who needs big box stores anyway? A stroll down Tremonton's historic Main Street reveals plenty of

independent stores with the same wares you'd find in any Shopko. Kings, for example, is an independently-owned hardware store set behind a classic vintage façade. And there's Crumps Cadillac, a car dealer that's celebrating its 50th year in business on Tremonton's Main Street.

Feldman's is another local business with a proud history on Main Street. Gary and Marilyn Feldman have run the copy, print and supply store for 21 years. The Feldmans moved to Tremonton in 1977, wanting to escape the fast-paced lifestyle of California. When they drove through various areas in the west scouting places to relocate, Tremonton stood out.

"It was a Sunday afternoon, and we saw something we had never seen in California — here were families all dressed up, walking to church together. It looked like a nice place to raise our family," Gary Feldman says.

Over the years, the Feldman kids have all operated their own corner of the store — Lisa's Music Room for the daughter that sold sheet music, Jonathan's Sweet Shop for the son that wanted an ice cream parlor, and Nathan's Copy Corner for the son that took over cleaning and filling the copy machine.

In January 1995, a fire in the neighboring restaurant destroyed Feldman's and three other businesses. Insurance didn't pay them enough to start up again, so the residents of Tremonton helped.

"The community had auctions for us, a benefit dinner for the fire victims. The community banded together to help us move," Gary says. "We love it here."

The biggest employer in town is Malt-O-Meal, which opened the 105-acre Tremonton plant in 2004. Malt-O-Meal produces the No. 1 selling cereals in Utah and employs 250 people locally.

There aren't really any famous residents in Tremonton, past or present — at least not that the mayor knows about. "I don't think we have any," he muses. "But I guess it depends on what you call famous. We have a Zions Bank here, so if you call the bank manager famous I guess that counts."

### Box Elder County Fair

Agriculture is the largest business in the area, according to Fridal, so it isn't surprising that the annual Box Elder County Fair has become a major attraction to townspeople with its emphasis on all things agricultural.

Staged at the fairgrounds on Main Street, the fair is held every year in August complete with rodeos, beauty competitions, a farmers market, livestock sales, art exhibits and much more. Fair Board President Monte Munns says more than 75,000 people visit the free annual fair each year — a hefty influx to the town's regular population of 7,000. The rodeo and the junior livestock exhibit draw the largest crowds, he adds.

"I think life is absolutely terrific. Sure we have issues — every city has issues — but life is great in Tremonton," Fridal says. ●

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# What Children Need



Do you know what your kids' favorite foods are? What about their favorite kind of music or video game? Do you know what your child needs from you every day? Raising children is never easy, and just when you think you have your kids figured out, they decide to change things up on you.

By Amy Whittaker, LCSW

However, children do have a few basic needs that parents should recognize. If we consistently provide these needs when they are young, it will help them move through life's challenges.

**Your children need you to listen with your heart.** Sometimes your children's words tell you what they want but not necessarily what they need. When they misbehave, their behavior can be a clue to tell you what they need from you.

**Your children need to know they are important.** Children learn to value themselves by seeing others value them. We need to make sure we are seeing the positive in them and acknowledging it because sometimes they don't see it.

**Your children need to be touched to feel connected.** Children often do not feel connection through words but do through touch. They learn that touch from you is good, safe and loving, and they will do better when they feel physically connected to you.

**Your children need to feel safe and secure.** Having a home with healthy structure and organization can not only help children feel safe and secure but can also help them understand the world.

**Your children need to make choices.** Making choices helps children think and learn as well as feel like they have control in the world. Choices also teach children that there are consequences, and they are able to learn from their mistakes.

**Your children need to feel they belong in your family.** Children need to feel claimed by you and not feel alone with their thoughts and fears. Sometimes they will test you to make you show they belong regardless of their bad behavior.

**Your children need you to play with them.** When children are able to laugh and play with family it teaches them that being close to someone is not only safe, it is also fun. It teaches them about connecting, social skills and patience. It's important to not just watch them play but to participate and be silly with each other.

**Your children need to know that it's OK to make mistakes.** Anger and frustration at children's mistakes can make them feel scared and stressed to the point that they may try to hide or lie about the mistakes because they don't want you to be mad. It's important to teach children the correct way to do something in a way that empowers them to problem solve and learn from their mistakes. Strive for empathy as your children learn life's lessons so they will feel that you are on their side.

**Your children need help to find their island of mastery.** Children need to do, create and accomplish. It doesn't matter at what, but they need to know they are good at something and need your help to do so. They need to feel proud of themselves and know that you are, too.

**Your children need you to be their emotional tutor.** Children need to be shown how to manage and express their feelings. They are constantly watching you to learn how to express their feelings. They learn from you what healthy outlets are for their angry or distressed feelings. Let them know that it is okay to be sad, mad, or even hurt sometimes, and then you need to show them the right way to express those emotions.

If we continue to be there for our children through touch, smile, attention, guidance, understanding, and most importantly our love, they will have every opportunity to flourish throughout their childhood and into adulthood. ♡

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# Football or Nothing



## New Film Explores Highs and Lows of Polynesian Football Players

Historically, the “haka” (the traditional Polynesian war dance) began when Pacific Island warriors wanted to intimidate their enemies with their power before going to battle. This custom lives on today, but it’s played out on a new field of battle for many young Polynesian men — the football field.

**By Jon Lamoreaux**

Photos courtesy of *In Football We Trust* Movie

“Some have gang affiliations, some live in poverty, but they were each able to overcome their challenges through football.”



Filmmakers GERALYN DREYFOUS, Tony Vainuku and Erika Cohn.  
Photo by Kevin Kiernan

Not only are they battling to succeed on the field, they face battles off the field as well with pressure to join gangs or become involved with other criminal activities, and intense scrutiny from their families anxious for them to reach the highest level of gridiron success — the NFL.

The plight of young Polynesian football players is told in the new documentary, “In Football We Trust,” by first-time director Tony Vainuku of Salt Lake City with Academy-Award-winning executive producer GERALYN DREYFOUS of the SLC Film Center and award-winning producer/director Erika Cohn. The film focuses on four Tongan and Samoan high school football players in Utah and the obstacles they face as they fight to excel in football, paving their way to college scholarships and ultimately coveted positions on NFL teams.

“All four of the players in our film have gone through different challenges and experiences, but when you combine their stories you get a complete picture of our culture,” says Vainuku, who played a year of football at Highland High School. “Some have gang affiliations, some live in poverty, but they were each able to overcome their challenges through football.”

### An Idea Germinates

The seed for the film was planted about five years ago when a friend of Vainuku’s living in Baltimore told him about the love the city had for professional Ravens player Haloti Ngata. When his friend suggested he make

a movie about Polynesian football players, the aspiring filmmaker got fired up.

“I wanted to tell the story of young Polynesian American men growing up in the states,” Vainuku says. “Many of them live in Utah and are Mormon. Often, their families have only been in the U.S. for one or two generations, and in spite of facing some personal and familial struggles assimilating to a new culture, they’ve already made a huge impact in the NFL.”

In fact, there are almost 100 Polynesian football players on NFL rosters, with more than 200 more playing college football. According to CBS’s “60 Minutes,” Polynesians are 56 times more likely to make it in the NFL than any other race. Statistics like that have created a sort of chasm in the Polynesian community, implying their young men have only two options: the NFL or failure.

And, since failure often leads to crime and poverty, the pressure to succeed can be stifling.

### Making the Movie

In order to fully tell the story, Vainuku and his crew embedded themselves into the players’ lives for their senior years in high school, gaining unprecedented access to their families and friends. As their final high school football seasons come to an end, some are seeking college scholarships, while others are facing a withdrawal of college interest because of their off-the-field criminal activity.

“It is our hope that we will impact young Polynesians in the way the film ‘Hoop Dreams’ did for inner-city African Americans,” Cohn says. “Tony is really the first of his people to pave this pathway in the arts.”

The film features interviews and spotlights on several current and former Polynesian NFL players including Baltimore’s Ngata and iconic Pro Bowler for the Pittsburgh Steelers Troy Palomalu, as well as past and present Brigham Young University stars Vai Sikahema, Harvey Unga and Reno Mahe. Potential deals are being discussed with ESPN, PBS and NFL Films to get the movie in front of viewers, as well as via traditional theater distribution.

“I was so humbled by the kindness of my culture,” Vainuku says. “I was literally two or three calls away from every Polynesian NFL player. It’s that tight of a community.”

*For more information, or to make a donation that will help the filmmakers finish the movie, visit [www.infootballwetrustmovie.com](http://www.infootballwetrustmovie.com) or find them on Facebook.*

1 - Municipal bond information from MSRB as of September 23, 2011. 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. Auction information from auctions.zionsdirect.com as of September 23, 2011.

2 - Corporate bond information from FINRA's Trade Reporting and Compliance Engine (TRACE) as of September 23, 2011. 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. Auction information from auctions.zionsdirect.com as of September 23, 2011.

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.

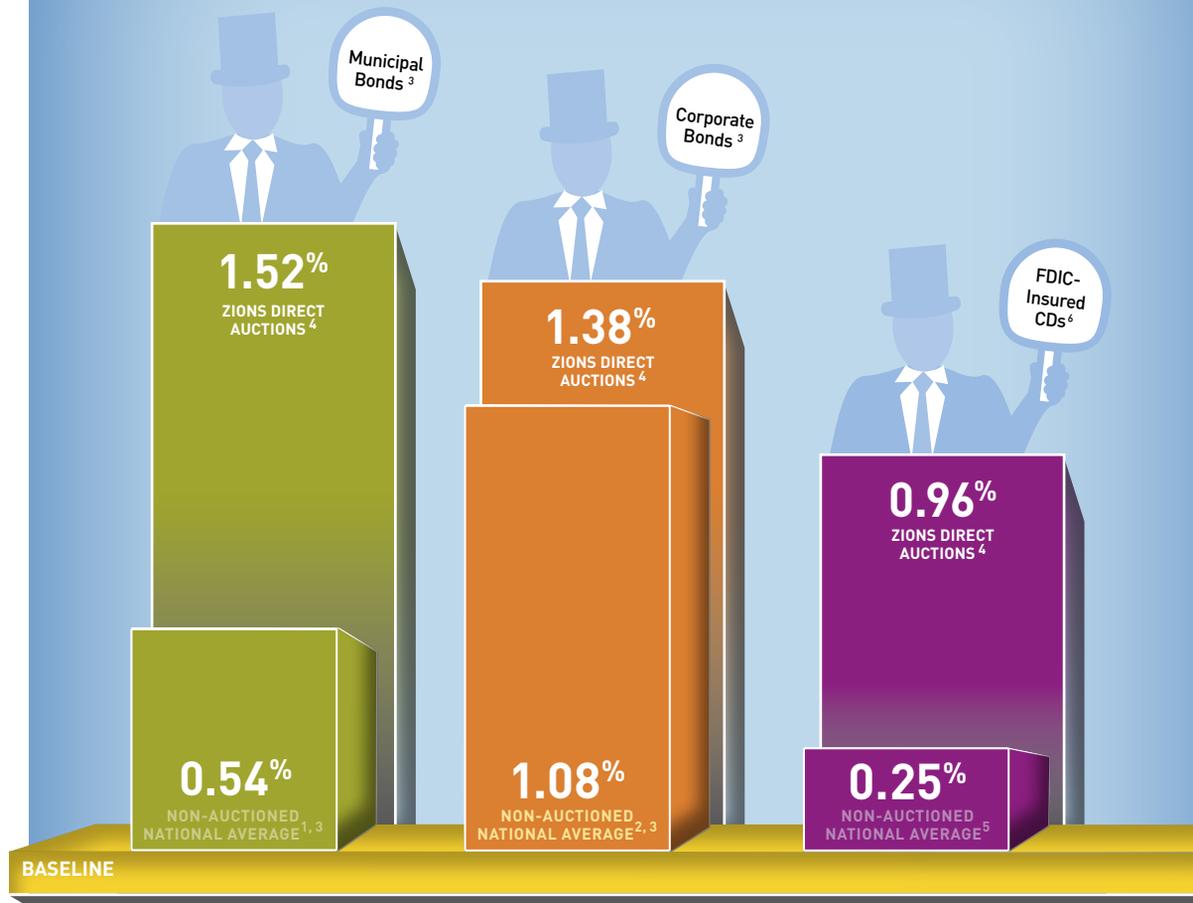
4 - Information from auctions: zionsdirect.com. Compared CD terms are 3, 6, and 12 months; compared municipal bond terms are 2 months to 3 years; compared corporate bond terms are 3 months to 21 months. CD data gathered 9/19/2011 through 9/23/2011. Bond data gathered 9/19/2011 through 9/23/2011.

5 - Top 50 National APYs - Top 50 U.S. bank and thrift holding companies by deposits (9/27/2011). Based on CD for given term at \$25,000. Copyright 2010 © Informa Research Services, Inc. Used by permission.

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6 - A weighted average is calculated when multiple CDs of similar terms are sold through the auction platform. FDIC-insured CDs with terms from 3 - 4 months are noted as 3 months; 5 - 7 months as 6 months; 11 - 17 months as 12 months.

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# Holiday Decorating



# Find Your Style

The weekend after Thanksgiving you walk, trudge or maybe bounce to the basement, attic, storage room and hall closet. You move box after bag after box of holiday decorations to the living room. Then comes the excitement of opening each box and oohing and ahing over the porcelain reindeer, the ornament great grandma gave you on your 12th birthday, the felt advent calendar passed down from your mom, and the charming-yet-blighted macaroni ornaments from your child.

# Tips

By Brooke Wilhelmsen

Sometimes it's hard to find a theme among the disparate treasures. Determining a style for your decorations will help meld holiday decor with your existing look and prevent an arbitrary diaspora of celebratory doodads around your house.

**Don't know where to start? Take this short survey to ascertain your holiday decorating style.**

1. Choose the fireplace mantle decor that sounds most appealing:
  - a. a few family photos, a muted brass hourglass and candles
  - b. a vibrant piece of original artwork, an ethnic sculpture, a globe
  - c. a vintage clock, walnut-framed photo, roses in a recycled glass bottle
  - d. a few white art objects and a bonsai tree
  
2. Where is the first place you look for a new living room chair?
  - a. Pottery Barn, Restoration Hardware, Macy's
  - b. Anthropologie, neighborhood thrift store, your next vacation
  - c. antique shop, parent's storage unit, flea market, Craigslist.com
  - d. Ikea, West Elm, CB2
  
3. The dishes in your cupboard are:
  - a. simple and sturdy
  - b. colorful and patterned
  - c. no two plates are alike
  - d. white or clear glass, clean lines





If most of your answers were “a,” your style is more traditional and rustic. If you answered mostly “b,” you like things with a whimsical bohemian vibe. Mostly “c” means you love old, vintage and eclectic. “D” equals modern, minimalist and simple. A good tip for all is to pick just two to three colors and stick to them as you shop for decor.

### Traditional Rustic

Bring the outdoors in. Go for a simple pine garland and incorporate leather, moss, stone and tree trunks. Mix in artificial elements in white, gold and silver with a pop of celery green.

Incorporate colorful fruit arrangements like a monochromatic bowl of red apples and pomegranates.

Use lots of candles. Nothing warms up a room like candlelight.

Arrange an assortment of lit lanterns on an outdoor table interspersed with natural elements like evergreen sprigs for a welcoming glow to your front porch.

Cover a bench in giant pinecones, assorted silver ball ornaments and lots of evergreen.

### Whimsical Bohemian

Remember making chains of linked construction paper when you were younger? There was one chain for each day until Christmas. Construct a modern, more visually appealing version of the paper chain garland with beautiful Japanese origami paper from a craft store. Mix different patterns with a similar holiday color scheme.

Go for the unexpected. Try an unusual color palette of lime green, pink, silver and aqua. Hang Chinese paper lanterns that match your color scheme. Glitter up some abandoned toy dinosaurs and place under a Christmas tree. Hang round glass ornaments from a chandelier. The holidays are the perfect opportunity to be bolder than usual.

Knot and bow vintage fabric scraps around a string of LED lights and hang for a colorful, lighted garland.

### Eclectic Vintage

Reuse or purchase a vintage suitcase. Include it as part of your holiday decor by propping the lid up and arranging gifts inside and around the suitcase.

Fill a large glass vase with vintage and/or holiday light bulbs with metallic stems.

Frame or shadow box old holiday items like the ornaments passed down from your grandmother or the funny sock reindeer you found at a secondhand store.

Go classic with a clear glass jar of peppermints.

Make a Christmas tree out of a stack of old books. Use five brown books as the tree trunk and base. You'll need another 10 or so hardcover books in assorted sizes for the tree branches. Starting with the largest book on the bottom, open it up to the middle and place the book pages down on top of the books set up as the tree trunk. You may need a few small blocks on top of the trunk to prop up the spine of the first book so it forms a triangle. Stack the rest of your books in ascending order so the largest book is on the bottom and the smallest book is on top and all the spines are in a straight vertical line. Place a bow or a star at the top of the book tree.

### Modern Minimalist

Shift around items you already own. White, gold and silver objects placed together next to winter green garlands and bright red berries give the non-holiday items some winter cheer while staying true to your style.

Skip gift tags altogether. Use solid color wrapping paper in holiday colors and let the color dictate the recipient. Green for mom, red for dad, white for Henry, gold for Sally, and so on.

Take one or two strands of LED mini lights and wind them around themselves evenly until they form a ball. You may need to use twist ties to secure the ball. Then hang one end of the strand from the ceiling so the ball of light hangs down like a shining pendant of light. It's a beautiful replacement for your summer hanging flower baskets.

Remind yourself as you decorate that it's not necessary to find a place for every item in your collection. The last thing you need during the holidays is to be surrounded by chaotic decorations. Stick to your color and style scheme. As Coco Chanel says about accessorizing, “Take off the last thing you put on.”

Mom won't mind if the only place for that felt advent calendar is in your heart. ❖



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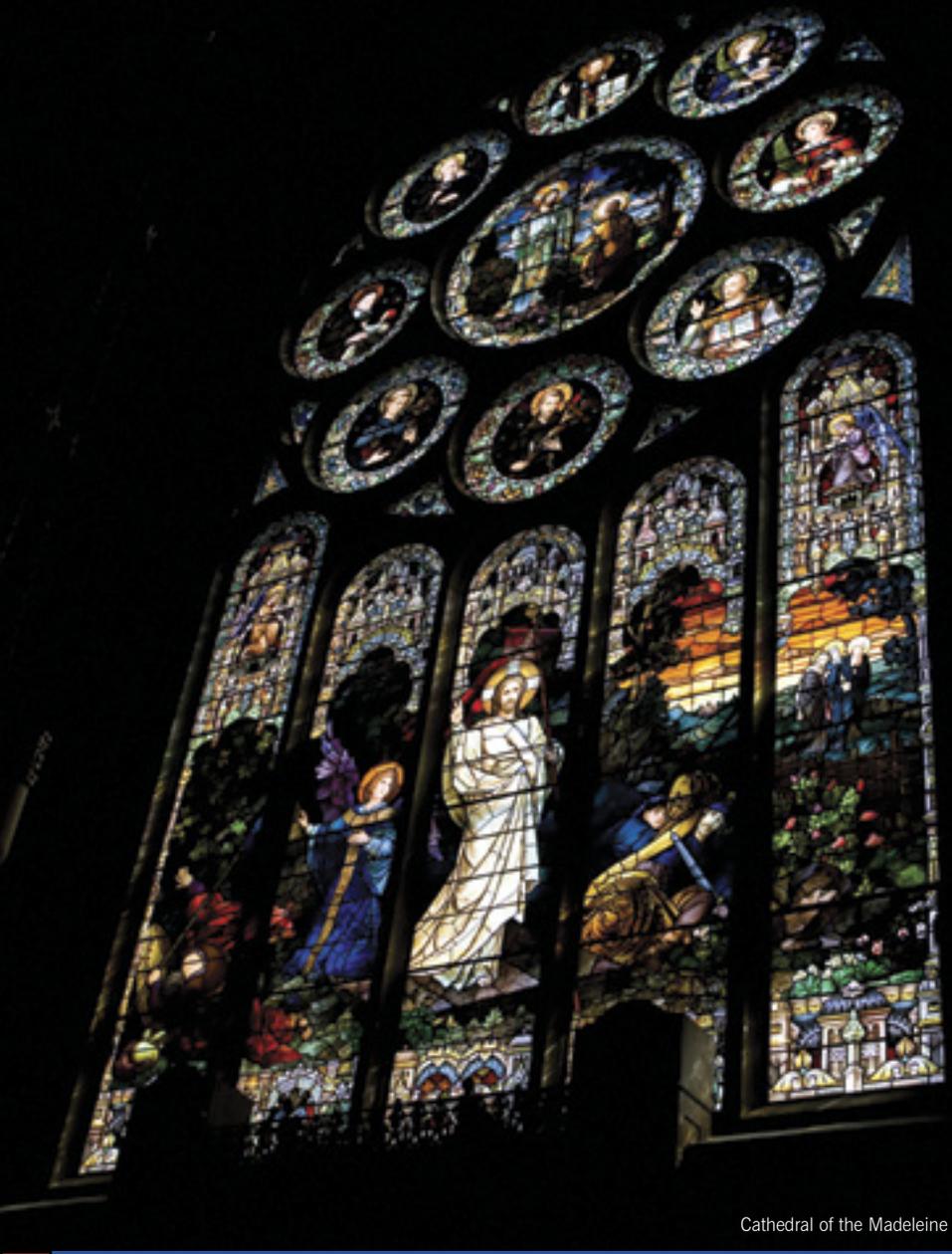
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# Historic Churches

## RELIGIOUS ROOTS OF THE WEST

By AMELIA NIELSON-STOWELL

PHOTOS BY KEVIN KIERNAN



Cathedral of the Madeleine

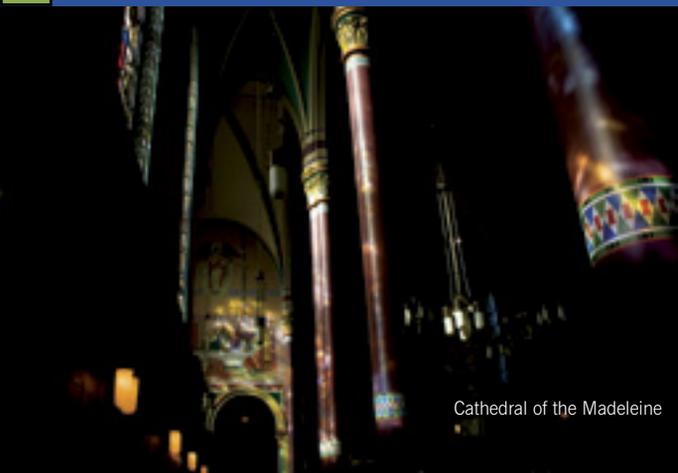


Cathedral of the Madeleine



Cathedral of the Madeleine

Historic churches stand as a reminder to the roots of the West. Missionaries from various sects were among the early pioneers to settle Utah and Idaho. Their faithful devotion is as inspirational as the monuments they left behind.



Cathedral of the Madeleine



Cathedral of the Madeleine



Cathedral of the Madeleine

## Utah

### Cathedral of the Madeleine

331 E. South Temple  
Salt Lake City

With two huge Norman towers and a colorful stained-glass rosary window, this Roman Catholic cathedral rises dramatically from South Temple. Construction on the worship house began in 1900 and was finished in 1909. Rich in Utah history, the cathedral cost \$344,000 to build and was largely funded by Irish immigrants working in Utah's mines. The Romanesque structure is the only cathedral in the United States to be placed under the patronage of Mary Magdalene, known as the first witness to Christ's resurrection.

### St. Mark's Cathedral

231 E. 100 South  
Salt Lake City

This Episcopal cathedral is known as the oldest non-Latter-day Saint church in Utah. The cornerstone of the church was laid in 1870; construction was completed in 1874.

Richard Upjohn, founder of the American Institute of Architects and a famed church designer, donated blueprints for the Gothic Revival-style cathedral. Bishop Daniel S. Tuttle wanted the cathedral to encompass the spirit of frontier America. So, Upjohn designed a simple and traditional cathedral that was built using thick, native red sandstone with room for 500 people — massive for the time.

### First Methodist Episcopal Church

203 S. 200 East  
Salt Lake City

Another built in the heart of Salt Lake City, this Victorian Eclectic-style church was finished in 1906. The century-old domed roof and bell tower are an impressive sight among the downtown office buildings.

It was the only church in Utah that famed Salt Lake architect Frederic Albert Hale ever designed. His auditorium-style, boxy interior was appealing — discarding the Gothic tradition of a long, narrow nave with a distant altar associated with churches in predominantly Catholic countries. His design was adopted by most Protestant religions throughout the nation from 1880-1930.

Much of the octagon-shaped church has remained intact, including the iron auditorium seats and curved wooden pews on the main floor.



St. Mark's Cathedral



First Methodist Episcopal Church



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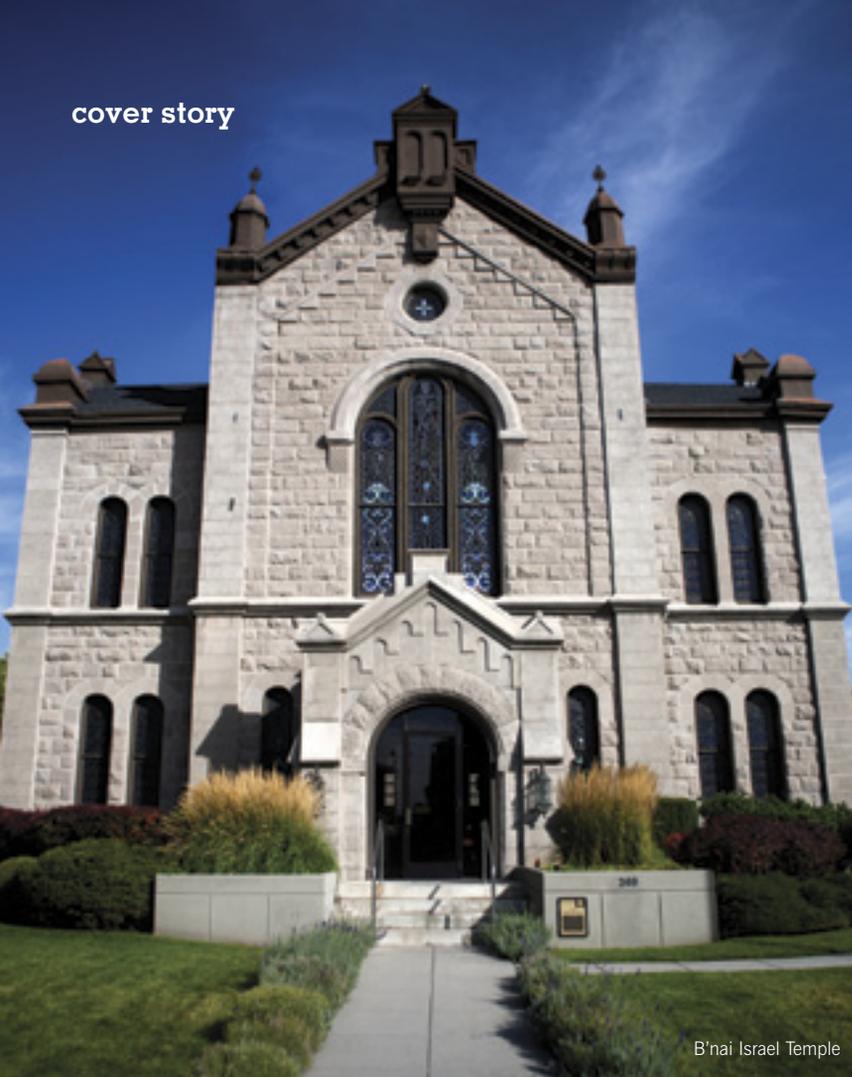
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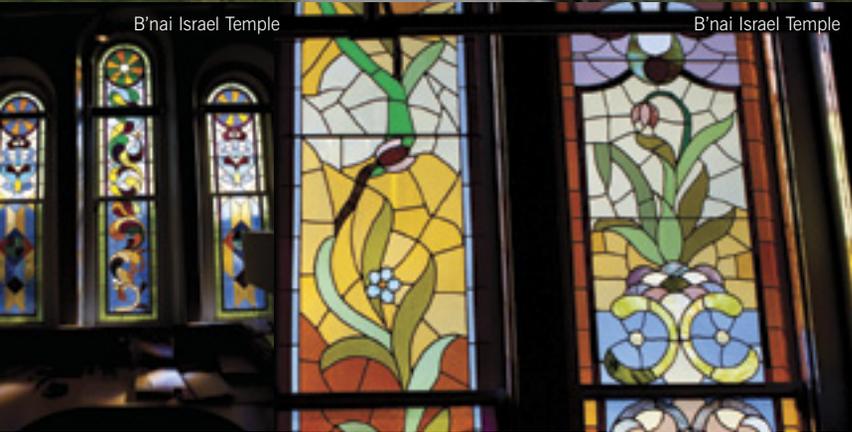
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B'nai Israel Temple



B'nai Israel Temple

B'nai Israel Temple

### B'nai Israel Temple

249 S. 400 East  
Salt Lake City

One of the last remaining structures built by Utah's Jewish pioneers, the Romanesque Revival temple was based on the Fasanenstrasse Synagogue, a famous Jewish temple in Berlin. The Jews who immigrated to Utah wished to emulate the great temple.

Described as "an ornament to the city" by the *Salt Lake Tribune* during the temple's construction in 1890, the temple is built of rusticated Kyune sandstone and brick, and the façade is highlighted by two stained-glass windows.

When local Jewish congregations combined to form a unified Reform and Orthodox community synagogue (known today as Congregation Kol Ami), the temple was sold. It has housed a restaurant and offices since 1976 but remains a testament to the Jewish culture. The Fasanenstrasse Synagogue was later destroyed during the Nazi regime, and Philip Meyer, the architect brought from Germany to help design B'nai Israel, died in a Nazi death camp.

### Kaysville Tabernacle

195 W. Center St.  
Kaysville

With a rapidly growing Mormon congregation, the old adobe meetinghouse on Kaysville Center Street became too small, so plans were made to build a tabernacle just across the street. Kaysville architect William Robert Allen designed the structure, which was completed in 1914. It combines modern and Greek Revival styling and is known for its stained-glass windows (a rare feature in Mormon churches).

During the 1970s, there were debates over whether or not the old structure should be torn down. It escaped the wrecking ball and was remodeled. Windows were protected with an exterior shell, the sound and cooling systems were upgraded, and office space was added. Mormons still worship in it today.

### Old Rock Parowan Church

90 S. Main St.  
Parowan

The historic jewel of the area stands in the town square in Parowan, the first settlement in Iron County. Local Mormon pioneers wanted it to be built from the yellow sandstone and timbers in the nearby red rock canyons. They designed the balcony after the Salt Lake City Tabernacle.

Construction extended from 1861 to 1867, and the Old Rock Church served as a place of worship, town hall, school, social hall and tourist camp. After a restoration in 1939, it is now a museum to Parowan's history. It sits at the center to Heritage Park, full of statues and memorials honoring the founders of the southwest town.



Kaysville Tabernacle

Old Stone Church in Spring City, Utah



### Idaho

**Mission of the Sacred Heart**  
31732 S. Mission Road  
Cataldo

With the dual distinctions of being the first mission in the Northwest and the oldest standing building in Idaho, the Mission of the Sacred Heart is a Gem State treasure. Coeur d'Alene Indians and Jesuits constructed the building between 1850 and 1853 without using a single nail. The local tribe used a wattle-and-daub method to create the one-foot thick walls. They also latticed hand-hewn logs with saplings, then wove them with grass and caked them with mud.

Other indigenous building and decorating techniques adorn the mission. The Catholic missionaries wanted to imitate the elegant style of European cathedrals, but the natives were too poor to pay for an elaborate interior. Hand-painted newspapers decorate the walls, huckleberries stained the wood blue to resemble marble and tin-can chandeliers mimic the detailed European versions.

**St. Michael's Episcopal Cathedral**  
518 N. 8th Street  
Boise

Still home to the Episcopal Diocese of Idaho after its construction in 1902, the English Gothic-style cathedral was built with sandstone from nearby Table Rock quarry. The first Episcopalian minister in Idaho, Rev. St. Michael Fackler, raised \$1,500 in gold to begin a building fund for the church in 1866. The budding congregation helped raise the rest of the \$25,000 to build the church by hosting concerts and dances. It was the first Episcopal church in the Idaho, Utah and Montana territory. Today renamed Christ Chapel, it stands on the Boise State University campus behind Bronco Stadium. 📍



Mission of the Sacred Heart

## More Historic Churches

### Utah

**Holy Trinity Cathedral**  
279 S. 300 West  
Salt Lake City

**First Presbyterian Church**  
12<sup>th</sup> C Street  
Salt Lake City

**First Church of Christ Scientist**  
352 E. 300 South  
Salt Lake City

**Saints Peter and Paul Orthodox Church**  
355 S. 300 East  
Salt Lake City

**First Baptist Church**  
777 S. 1300 East  
Salt Lake City

**Prophet Elias Church**  
5335 S. Highland Dr.  
Holladay

**Old Church Meetinghouse**  
Grafton  
Washington County

**Echo Canyon Church**  
Echo  
Summit County

**Old Stone Church**  
164 S. Main St.  
Spring City

**Torrey Log Church**  
49 E. Main St.  
Torrey

### Idaho

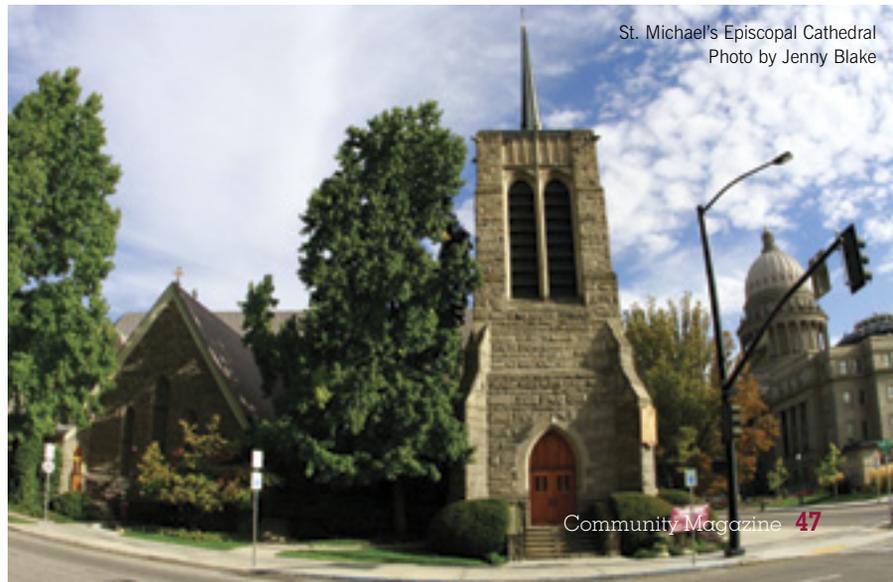
**Paris Tabernacle**  
U.S. Highway 89  
Paris

**Shelton Church**  
13576 N. 105 East  
Idaho Falls

**Our Lady of Tears Catholic Church**  
Silver City  
Owyhee County

**St. Joseph's Catholic Church**  
200 E. Hill Road  
Idaho City

**Our Lady Queen of Heaven Catholic Church**  
Oreana Road  
Oreana



St. Michael's Episcopal Cathedral  
Photo by Jenny Blake

feature



# Smart Women Grant Winners

## Zions Awards \$18,000 in Grants

Women are leading the way in the business frontier, owning 40 percent of privately-owned businesses in the United States and 50 percent in Utah.

"Women have a significant impact on our economy. You are running and starting a significant number and a rapidly growing number of businesses," Zions Bank President Scott Anderson told women at the Smart Women Smart Money conference.

For seven years now, Zions Bank has awarded more than \$145,000 Smart Women grants to Utah and Idaho women with extraordinary nonprofits and businesses. This year, six recipients were selected from 110 applicants. A total of \$18,000 will be used to renovate a building for a food pantry, build a shed for a community garden and shoot videos for an ACT test-taking class.

Following are the 2011 Smart Women Grant Winners in six categories.

**By Amelia Nielson-Stowell**

**Photos by Colin Kelly Jr., Julie M. Bradford and Emily Nielson**

**TOP ROW (left to right):**  
Zions Bank's Toni Nielsen presents the Hall of Fame award to Shirley Helpenstell at the Smart Women, Smart Money conference in Boise.

More than 1,600 women attend the Smart Women Smart Money conference in Salt Lake City.

Zions Bank's Lori Chillingworth and Scott Anderson meet with Geena Davis at a reception at Rose Wagner Theatre in Salt Lake City.

**SECOND ROW:**  
Geena Davis is the keynote speaker at the Salt Lake conference.

Zions Bank's Diana George welcomes attendees to the Salt Lake conference.

Zions' Suzie Jones speaks about investing at the Salt Lake conference.

**BELOW:**  
Attendees enjoy the Salt Lake conference.





**Women of Color Alliance**

Arts and Culture

When Sonya Rosario found a battered woman walking alone on Christmas Day 1998, Rosario’s life was never the same. With the help of women like Sonia Martinez, the Women of Color Alliance ([wocaonline.org](http://wocaonline.org)) was created for Idaho women struggling financially and emotionally.

“Women come in to WOCA and have a voice,” says Martinez. Adds Rosario: “It’s for women that need sisterhood.”

In addition to being a place for information and support, the Women of Color Alliance helps women to place their handcrafted items in Dunia Marketplace (formerly 10,000 Villages). Grant money will be used for more crafting supplies.



**Partnering With Wasatch Community Gardens**

Community Development

A statistic on hunger shocked Morgan Barron: One in seven children under 5 years old goes without food every day.

Partnering with Wasatch Community Gardens, Barron spent more than 110 hours volunteering at community gardens in South Salt Lake and Magna. Barron — a 13-year-old Girl Scout — dug paths for top soil plots, raised garden beds for handicapped people and grew food that was donated to the food bank.

She plans to continue serving at community gardens — right now she’s working with gardens at Daybreak. “My goal is to no longer have people go hungry in Utah,” Barron says.

Funds from Zions Bank will buy a shed and gardening supplies at the South Salt Lake garden.



TOP TWO PHOTOS: Attendees enjoy the Salt Lake conference.

ABOVE: Twenty years after “Thelma and Louise” opened in theaters, Geena Davis gets back in a Thunderbird with her new Louise, drawing winner Gina Jensen.

LEFT: Idaho clients Sonya Rosario and Sarah McDaniel are two of the 2011 Smart Women Grant Winners.

BELOW: The 2011 Smart Women Grant Winners each receive \$3,000.

**The C.O.P. Community Food Pantry**

Small Business Start-up and Expansion

Tee J. Evans knows what it’s like to be homeless — the pastor of the Church of Philadelphia in Salt Lake was once homeless herself. After she got a job, she kept thinking of all the women and children still on the streets without food.

With the help of the Utah Food Bank, The C.O.P. Community Food Pantry became a reality, feeding 1,200 people per month. Evans is using grant money to renovate the building.

“Especially in these tough economic times, people are losing their jobs left and right,” Evans says. “You come in the C.O.P. pantry feeling one way and you leave changed, feeling like you can still make it.”



# Geena Davis Encourages Female Equality



Women are powerful agents for change and need to push for more females in corporate jobs, government positions and media roles. That was the message actress and activist Geena Davis gave to the 1,600 attendees of the sixth annual Smart Women Smart Money conference.

"Unfortunately, gender inequality is everywhere we look. We can't wait for gender equality to happen when history has showed us that it won't," Davis says. "Add women, include women, vote for women, hire women."

Davis, an Oscar- and Golden Globe-winning actress, celebrated the 20th anniversary of her cultural landmark film "Thelma & Louise" at the September conference. The female-led movie, which was filmed in Moab, changed the course of her life. It taught her how powerful women can be in the media.

But it's rare that this actually happens, she adds. A skewed media message is sent to the public — especially young girls and boys — about women's role in society.

"Women need to come out of a movie excited and inspired about female movie characters," says Davis, founder of The Geena Davis Institute on Gender in Media.

Her institution sponsored the largest research project on gender in children's entertainment, a study called "Where the Girls Aren't." It found that for every one female character in a show there are three male characters. And the few female characters portrayed in movies are stereotyped, hyper-sexualized and often have the occupation of royalty.

"The worldview we're reflecting to children is very unbalanced," Davis says. "We're saying that women's and girls' value is less in society than men and boys."

It's also unbalanced in American's corporate and political world, where only 16 percent of Congress is female. Davis encouraged women to be examples to young girls by monitoring their media literacy, promoting change and gaining financial- and business-savvy.

"Women take up half the space in the world and we need to have our space at the table," she said.

## Score Higher Utah

Continuing Education and Teacher Support

Knowing that higher ACT scores lead to college admission and scholarship opportunities, Amanda Grow began Score Higher Utah (a division of College Fast Lane) with the goal of improving Utah's public education approach to standardized test preparation.

Grow began teaching techniques on test taking and college preparation in 2008. Her dream is to film a series of 22 10-minute films on test-taking skills. Students can watch the fun, educational clips once a week during their junior year of high school, and then practice what they've learned in a workbook. Grow will use her grant to shoot the pilot film and improve the workbook.

"If we can raise a student's ACT score by a few points, they could potentially receive thousands more in scholarship money," Grow says. "The ACT score only matters for a short period in a student's life, but it can take them one direction or another."

## All About Home Care

Child and Elder Care

Sarah McDaniel saw a void in elder care — seniors were being treated as part of a business plan, not cared for as people. Adopting the Eden Alternative, a philosophy that views age as a continued stage of development and growth, she founded All About Home Care in Boise in 2010.

"It's such an intuitive idea, but no one really practices it," McDaniel says. "It's about person-centered care, rather than diagnosis- or business-centered care."

McDaniel will use funds from Zions Bank to revamp literature and train and certify caregiving staff in the Eden Alternative.

## Quilters Without Borders

Health and Human Services

In a city where the religious divide runs deep, Salt Lake-based Quilters Without Borders ([quilterswithoutborders.org](http://quilterswithoutborders.org)) invites women of any religion, race or age to join them in serving towards a common good: making quilts for the needy.

Comprised of six church groups, Quilters Without Borders meets every other month to sew handmade quilts. So far, almost 300 quilts have been sent to hospitals, homeless shelters and various charities. Each quilt includes a custom "Made with Love and a Prayer" tag to let the recipient know the quilt is something special.

"That cross-age group connection is as great as cross-religion," says member Polly Parkinson, praising the valuable friendships and mentors she's made through the group. Adds Valoree Dowell: "If you can tie a knot, you can come."

Grant money will be used to buy supplies and make more quilts. 🧵



# ZOOLIGHTS! AT UTAH'S HOGLE ZOO. BIGGER AND BRIGHTER THAN EVER!

VISIT WITH SANTA AND HIS REINDEER EVERY NIGHT THROUGH CHRISTMAS EVE.

ZooLights! returns to Hogle Zoo this holiday season with more sparkling lights, over 160 animated light displays and more nightly fun than ever before! Join the reindeer parade each evening at 5:30 in the Entry Plaza as two of Santa's reindeer make their way to Santa's Station presented by Macy's—then visit with the Jolly Old Elf himself! And don't forget to wish the tigers, leopards and lynx of Asian Highlands a Merry Christmas! They're all very active this time of year.



For operating hours and admission prices, including Zoo member discounts, plus nightly event information, visit [hoglezoo.org](http://hoglezoo.org). Make ZooLights! a part of your family holiday traditions.



## *American Banker* Magazine Recognizes Women Executives at Zions



Local executives from Zions Bank and Zions Bancorporation are among 46 women honored as one of four top teams by *American Banker* magazine.

# Zions Ranks Among Top Banking Teams

By Julie M. Bradford

Photos by Kevin Kiernan

## Linderman Named One of the Most Powerful Women in Banking and Finance

A team of 46 women from Zions Bank, its affiliate banks and its parent company, Zions Bancorporation, has been honored as one of four top banking teams in the nation in *American Banker* magazine's prestigious "Most Powerful Women in Banking" issue, which came out in October 2011.

The magazine honors the most powerful women in banking and finance each year. Since 2004, numerous Zions Bank women executives have made the rankings in the individual awards (see sidebar on LeeAnne Linderman).

This is the second time that the Zions Bank team has been included in the annual rankings for top teams, but the first time Zions Bancorporation has been honored for its team of women bankers throughout the corporation and all of its affiliates. Zions was selected for promoting women to the company's highest ranks and for expanding its mentoring programs and diversity efforts.

"In what remains a challenging environment for financial institutions, the leadership of our women executives has helped drive our substantially stronger business results in recent quarters," said Harris Simmons, Zions Bancorporation chairman and CEO. "This team of women bankers has helped contribute to significant improvement in the quality of our loan and securities portfolio, enhancements in our loan and deposit portfolios, expense controls, and capital and liquidity over the past year."

At a luncheon honoring the team, Zions Bank President and CEO Scott Anderson commended the efforts of the women in helping the bank carry out its guiding principles of bringing value to the corporation and for supporting the communities in which the bank serves. "This is a well-deserved honor for you and for the bank," he said. "Your efforts are inspiring and rewarding to those you serve." 🌟



LeeAnne Linderman

LeeAnne Linderman, executive vice president and director of branch banking, has been recognized as No. 23 among *American Banker* magazine's October rankings of "The 25 Most Powerful Women in Banking."

Linderman is responsible for Zions Bank's network of 133 retail branch offices in Utah and Idaho. She also directs Retail Sales Administration, Retail Branch Operations, Zions Bank@Work, Executive Banking, and the Diverse Markets and Emerging Market initiatives. Additional responsibilities include consumer and business deposit acquisition, and consumer, small business and branch commercial lending.

Through a training program for front-line employees, Linderman drove a 7 percent increase in cross-selling in 2010. She suggests focusing on skill-building rather than promotion-seeking. "When I speak in front of groups of young professionals, I encourage them to 'focus on lattice, not ladders,' as a visual reminder that it's more important to grow their abilities before they strive to climb their career trajectory."

Linderman was previously honored by the magazine in 2004, 2009 and 2010.

# South Davis Community Hospital



Steve Griffin/The Salt Lake Tribune



## A Lifelong, Loving Commitment

South Davis Community Hospital may meet all the criteria for being an institution, but you can leave any negative connotations that word may conjure at its Bountiful, Utah, doors — just as its 500 employees cheerfully do. South Davis Community Hospital serves a unique role in the health care community.

**By Clint Dalton**

Photos courtesy of South Davis Community Hospital



“There is a real negative connotation to the concept of ‘institutionalization,’” points out Dr. Nancy A. Murphy, the hospital’s pediatric medical director. “[As a society], we put people in institutional care when we’re done, we’ve run out of ideas, we can’t change it, can’t fix it. ... That is so contrary to everything we do here.”

What they do at South Davis is a lot of tender, person-to-person healing and care giving. The organization’s innovative specialty services include pediatrics, home health, orthopedic rehab, hospice and assisted living. But perhaps its most unique specialty is the long-term acute-care department that provides an extension of services initially received at an acute-care hospital. The hospital first began admitting patients from Primary Children’s Medical Center in 1981, and ever since has been the go-to hospital for treating people requiring daily medical attention and ongoing specialized care.

“We are looking at kids who have lifelong conditions,” Murphy says. “Success is not equated with cure; we’re not looking to make it all go away. What we’re looking for is adapting to current situations.”

To its credit, South Davis Community Hospital features the type of two-way symmetry found only in the best organizations — where daily motivation is mutual between patients and staff. This closeness is the driving force behind the improved quality of life that the patients, often with significant disabilities, embrace as they celebrate new milestones.

While some patients at the hospital may stay for weeks or months, it’s not uncommon for a patient to stay for decades — nor is it uncommon for their caregivers to stay that long as well. And although the environment is decidedly more home than hospital for many of the children in its care, the hospital’s rooming capacity and floor plan could use an upgrade.

That’s the next big chapter in South Davis Community Hospital’s history, one that includes collaboration with the University of Utah Department of Pediatrics and prestigious honors from the American Health Care Association. The South Davis Community Hospital Foundation is currently at work raising funds for an expansion of the pediatric unit that will help the hospital continue its charity care and enhance healing opportunities for pediatric and other patients.

There is more than one way for citizens to get involved in the foundation’s cause. To find one that fits, visit [www.sdchfoundation.org](http://www.sdchfoundation.org).



**SDCH Foundation**  
 401 S. 400 East  
 Bountiful, UT 84010

# Joe Malay



“When you get kids coming in to see you with worn shoes and dirty clothes and all they’re asking for is new shoes, you say, ‘Wow, I should be able to do more than give them a candy cane.’”

He assumes both personas for one reason: children. “When you do something for kids, you get a lot back,” Malay says. “Kids are No. 1 in my lifestyle, and if we can help them at all, it’s going to be a better place for all of us.”

Malay grew up with a golf pro for a dad. He started shagging balls at age 9. He carried bags until he was 18, when he realized he could hit a ball as well as anybody. “I caddied for all these people who were rich and bad golfers. I would say to myself, ‘Why are they so rich and bad at golf, and I’m so poor, but I can hit a long way?’ That’s when I decided I wanted to play golf.”

He’s still driving, chipping and putting as Idaho’s most active amateur, but with a new dimension to his commitment. He founded the Idaho Junior Golf Foundation, which provides up to \$20,000 for youth education, and he created Ho-Ho Express. It’s the reason he sees so much red in the off-season. He’s Weiser’s Santa and he’s in charge of the annual holiday shopping spree for children that started 20 years ago.

“It’s one of my joys,” he says. “When you get kids coming in to see you with worn shoes and dirty clothes and all they’re asking for is new shoes, you say, ‘Wow, I should be able to do more than give them a candy cane.’”

Every December, 200 kids are corralled onto a school bus bound for Walmart with 200 teenage helpers and a thrilling police escort. Each helper is in charge of making sure “his child” spends \$50 on whatever she wants.

“The emphasis is on whatever they want, not what they need,” Malay says. “If they want to buy \$50 worth of Snickers bars I let them, but most of the time they’re thrifty and caring. They buy for their family.”

The Santa fund sits open year-round at Zions Bank and collects as much as \$20,000 annually. As Santa, Malay makes sure the money is divided among local kids, and he does so with an authenticity only he can provide.

“I am Santa and I get into it instantly when I put the outfit on,” he says. “The glasses are on and the eyebrows are in place. I’ll be walking through town with sleigh bells on both feet and a pack on my back. To make it look perfect, I cut my hair and trim everything back, but I don’t do that until after Thanksgiving.”

Until then, he continues to putt for par as good cover for his winter celebrity status. “For 43 years I’ve been chasing white balls all over the grass and looking for greener pastures,” he says. “I play golf and get by with what I got. When the golf season ends, I get the opportunity to slow down and give back to the community.” ●

## Santa on the Green

Joe Malay thinks a lot about red while he’s on the green. A golf nut by profession and Santa by preference, the Weiser, Idaho, man carries clubs when it’s warm and swings a sack over his shoulder when it snows.

By Kris Millgate

Photo by Kevin Kiernan

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# Patricia Jones



She could probably tell you a lot about raising a family, traveling, skiing and University of Utah football, too. Never one to shy away from a challenge, Jones encouraged her husband, Dan Jones, to start his own business when they moved to Salt Lake City from Logan in 1980. They were the first two (and only) employees of Dan Jones & Associates. Impressively, they never borrowed money. Profits were used to grow the business to about 75 employees before the Cicero Group acquired it in 2010.

Jones admits it has been difficult to let go of the reins, but is excited by the energy infused by its young, new Harvard-educated owners. “It’s a good mix of the old guard and the young new business grads,” Jones says. The business is still a big part of her life as she continues in her roles as president and focus group moderator.

Her profession of moderating has helped Jones make a living out of listening. She likens being a focus group moderator to being an orchestra conductor. Her job is to ask questions to a small group of people, listen, and most of all, try to understand their responses, which are then given to her clients to improve their product or service and the way it is sold. She has to know when to “bring in the strings,” i.e., ask the right questions, elicit responses from quiet group members, tone down the boisterous ones, all the while balancing the goals of the client and keeping the room discussion organic and progressive.

Many of Jones’ focus groups have been political public opinion surveys during which she was privy to citizens’ opinions of their government. “I heard people say, ‘I don’t think our lawmakers represent us very well,’” Jones says. “And ‘Why aren’t we focusing on education?’ That stuck in my head.”

Then Jan Graham, Utah’s attorney general at the time, telephoned Jones every day for two weeks encouraging her to use her political polling experience to run for public office. On a whim, Jones registered to run. That decision turned into a five-term winning streak — first in the Utah House of Representatives, then in the Senate where she served as the first female Senate minority leader in Utah history.

You may hear about Jones as she fights for long-term educational funding, a cause she is proud to champion. She is also very proud to have sponsored and passed bills increasing financial literacy among students K-12, making Utah’s school lunches healthier, protecting elderly citizens from abuse and neglect, and requiring parental consent for minors using tanning beds.

Twelve years in politics later, does she feel like a veteran? “No, I really don’t,” Jones says. “Every day I learn something new. I don’t think you should ever feel like you know it all.” Luckily for Utahns, Jones is a professional listener, galvanizing their voices for change. ●

## From Research to Politics

Patricia Jones knows a little bit about a lot of things and a lot about research and politics. After 30 years as a research analyst and focus group moderator, she could tell you that most mothers have a stash of their favorite ice cream hidden in the back of the freezer, and why some people ignore the danger of racing motorcycles for the thrill of it. That’s the little bit.

By Brooke Wilhelmsen

Photo by Kevin Kiernan

As president of Dan Jones & Associates, the public opinion and market research firm she and her husband built, she knows a lot about how to moderate a research focus group to understand what makes people do what they do (like hide ice cream from their kids). A veteran of Utah politics and currently serving in the Utah Senate, Jones knows a lot about what it takes to listen to her constituents and get important bills passed into law.

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## Metcom Studios

Excerpts from the Zions Bank Speaking on Business Radio Series.  
See [www.zionsbank.com/speakingonbusiness](http://www.zionsbank.com/speakingonbusiness) for radio listings and for more information.



Brent Marshall and John-david Brewer  
Photo by Kevin Kiernan

When faced with an imminent and unexpected change to your business, you have two choices. You can choose to fight the change or you can choose to accept it and use it as a means to grow. That's what Brent Marshall and John-david Brewer decided a few years ago when their business arrived at a crossroads.

Salt Lake City was buying the block where their media production facility, Metropolis Integrated Media, was located. They chose to see their move as an opportunity to reinvent their business from a traditional platform to corporate digital media. Metropolis became Metcom Studios. A visit to their stunning state-of-the-art studio in Salt Lake City shows what a wise move this was.

Metcom Studios is Utah's newest resource for leading-edge creativity and development of digital media. It's a full-service production company offering creative and strategic resources, including writers, video editors, audio engineers, directors and animators in a building nearly twice the size of the old facility.

Its 15 full-time employees are putting Utah on the map — servicing a good share of clients from out of state. They focus on corporate product and training videos, direct response TV spots, national voiceover services telephony, IVR audio, commercial production and now, music recording.

This company's reach doesn't end within the United States. Metcom Global, on the second floor of the building, was created to address the growing need for corporate foreign language voiceover work. Currently it has access to more than 400 English-speaking voice talents and speakers of 30 different languages who can translate training videos or audiobooks into a variety of languages for clients that include Chevron, Tahitian Noni and Microsoft. Metcom Global is also equipped to provide production with American Sign Language.

Metcom Studios will continue to be known for its strategic planning, creative account planning and stellar production. 🍷

**Metcom Studios**  
**352 S. 500 East**  
**Salt Lake City, UT 84102**  
**801-994-6141**  
**[www.metcomstudios.com](http://www.metcomstudios.com)**



## Colorland Sales and Service

Excerpts from the Zions Bank Speaking on Business Radio Series.  
See [www.zionsbank.com/speakingonbusiness](http://www.zionsbank.com/speakingonbusiness) for radio listings and for more information.



LaRene, Dean, Robert and Ann Cox  
Photos by Kevin Kiernan

During the past 60 years, much has changed at Colorland Sales and Service in St. George, Utah, but quality service from a family-owned operation has stayed the same.

Members of the Cox family have been running the business at 550 N. Bluff St. since 1946 and are proud of its reputation for delivering excellent service.

Founder Bob Cox served in both the European and Pacific Fronts during World War II. When he returned to Washington County, he bought a little business on Bluff Street called Theodore Dill Automotive Service and renamed it Bob's Garage.

Bob became known for his ability to fix anything. Most of his business came from local farmers and ranchers and the agriculture industry. He and his wife, Jean, worked hard and the little business prospered, even though St. George was then just a small bump on the old Arrowhead Highway.

What has changed about the business? Well, the owners are now Bob's sons, Dean and Robert, and their wives, LaRene and Ann. When they bought the company in 1981, they changed the name to Colorland Sales and Service. The boys had worked with their dad in the shop since they were little kids. They knew their customers and the business well and had the expertise and desire to grow the company.

As area homes and farms were subdivided and agricultural business began to dwindle, the Cox brothers began to focus on power equipment sales and service. They secured lines like Honda, Stihl, Walker, Snapper, Briggs and Stratton, Hustler and other respected companies. They became the second largest Stihl dealer in Utah and one of the largest Walker Mowers dealers in Utah.

The power equipment business has proved to be a great success for the company. Colorland Sales and Service has experienced a dramatic increase in sales, and its 10 employees are always busy selling and servicing equipment for the growing population of Washington County and the surrounding area. 🍷

**Colorland Sales and Service**  
550 N. Bluff St.  
St. George, UT 84070  
435-673-4824  
[www.colorlandsales.com](http://www.colorlandsales.com)



## SouthWind Farms

Excerpts from the Zions Bank Speaking on Business Radio Series.  
See [www.zionsbank.com/speakingonbusiness](http://www.zionsbank.com/speakingonbusiness) for radio listings and for more information.

Rod Lake with Jerry and Robert Tominaga  
Photos courtesy of SouthWind Farms



Idaho is the single largest potato-producing state in America. Approximately 400,000 acres are planted each year, which accounts for nearly 34 percent of the nation's potato harvest. That's a lot of potatoes!

While the Gem State is most known for the Russet Burbank, thanks to brothers Robert and Jerry Tominaga and Rod Lake, they're also gaining a reputation for specialty potatoes known as heirloom fingerlings. These are the narrow finger-shaped potatoes used in gourmet dishes in many fine restaurants. This year, SouthWind Farms in Heyburn, which produces the potatoes, is celebrating its 10<sup>th</sup> anniversary of selling the fingerling.

Let me tell you about the humble beginnings of this growing company. Robert is a third-generation potato farmer. He was following in his father's and grandfather's footsteps as a conventional farmer growing hay, grain and, of course, potatoes when an acquaintance approached him at a produce show. He asked if Robert was familiar with fingerlings and if he might be willing to try growing them to sell.

Robert started small with just half an acre of the potatoes. They're more difficult to grow than regular potatoes, so it took a couple of years to figure out just the right soil conditions. And since they're so small, he had to hand dig the entire crop. It was quite an ordeal the first few years. After purchasing equipment and bringing Rod and Jerry on board, the operation began to flourish. They now grow 350 acres of heirloom fingerling potatoes every year, and SouthWind Farms is the second largest fingerling potato grower in the United States.

Their main markets are major urban areas in Southern California, along the East Coast and in the Upper Midwest. The timing couldn't have been better since fingerling potatoes have become a favorite for foodies. They've been featured on several major cooking shows including Iron Chef, Martha Stewart and the Food Network.

Robert couldn't be more pleased with the success of SouthWind Farms and the quality products it produces. 🍅

**SouthWind Farms**  
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208-436-8164  
[www.southwindpotatoes.com](http://www.southwindpotatoes.com)

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Stephanie Loud  
Photos by Kevin Kiernan



The prospects for succeeding as a female owner in a male-dominated industry have made Loud's professional life interesting. "I had to go through a very extensive learning curve for both the business and the industry," Loud recalls. A self-described overachiever, she dedicated herself to learning all she could as fast as she was able.

A fortuitous referral to Catherine Arik of Zions Bank's Women's Financial Group enabled Loud to identify and work with a banking professional who helped accelerate the company's prospects. The combination of business mentoring and Loud's confidence, knowledge and professional drive has produced impressive results and increased strategic relationships.

In nine years, Mountain West Precast has grown from a staff of two to 14 supporting major supply contracts the company earned from state and federal projects. A creative marketer at heart, Loud has worked hard to get the word out about Mountain West Precast and its innovative products, including a new line focused on architectural precast designs.

To better handle existing business and the planned product expansion, Loud needed a more suitable location for her ever-developing operations. Together with her Zions' banking team of Arik, Diana George, and Peg Silverwood, Loud is now working on plans for the company's new facility, expanding into nano materials upgrades, and creating new product lines with divisions in architectural and structural concrete.

"Having experienced everything I've been through with the business has been a real eye opener," Loud admits. "It particularly taught me the value of working with good people and solid companies, and to learn from *their* experience. Zions Bank's Women's Financial Group is an outstanding partner to work with." 

#### **Mountain West Precast**

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[www.mwprecast.com](http://www.mwprecast.com)

# Mountain West Precast

## Setting a Successful Future in Concrete

Stephanie Loud, owner of Mountain West Precast, is a prime example of the old adage, "Experience is the best teacher." Never intending to make a career out of a seemingly short-term job in a family member's company during 2002, Loud quickly found herself running the business on a day-to-day basis. She reorganized the company under her own name in 2005, and has never looked back.

## WOMEN'S FINANCIAL GROUP



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# Transforming Education



“America is facing a crisis even greater than our current economic recession,” he said. “Millions of students enter and leave our schools every year without gaining the knowledge and skills they need to achieve their God-given potential. Our greatest challenge is to equip today’s students for success in the 21st century global economy. Our nation’s destiny depends on it.”

Bush noted that the U.S. spends more money per student than any country in the world, but that the achievement gap is great when we compare ourselves to the rest of the world. “We’re not getting enough return on that investment. An alarming one-third of high school students do not graduate from high school,” he said.

“We have an education challenge, made worse by an economic challenge,” he said. “Education is not a partisan issue, nor an ideological issue. We need to get beyond partisanship and work together for structural transformation. When we are unified, we can accomplish a lot.”

Bush offered five suggestions to transform education:

**Start early.** Moms and dads are the first teachers in a young person’s life. Expand family literacy programs and engage parents early.

**Implement higher standards.** Measurement matters. Low standards are irrelevant. Higher, deeper standards that are benchmarked to the world’s standards create a great opportunity to change how we operate in our school systems.

**Improve teacher quality.** Teacher quality is essential to improved learning. We need to depoliticize teaching and treat teachers as professionals.

**Accountability.** Transparent accountability keeps progress sustainable. Good data is needed in this line of work.

**Embrace technology.** Technology provides teachers ways to reach students faster in interesting and dynamic ways. A customized learning experience allows students to learn at their own pace and in their own way.

Data-driven accountability, high expectations for all students, choices for families, a focus on literacy, an effective workforce of teachers and customized learning are critical components of a quality education system, Bush said. @

*To participate in future Zions Bank’s Premier Wealth Management Center Speaker Series events, please contact your local Zions Bank relationship manager or visit [zionsbank.com/wealth](http://zionsbank.com/wealth).*

## Former Florida Gov. Bush Speaks in Salt Lake City

As part of Zions Bank’s Premier Wealth Management Center Speaker Series, former Florida Gov. Jeb Bush was invited to Salt Lake City in September to share his views with clients on a national crisis: transforming the quality of education.

By Julie M. Bradford

Photo by Scott Halford



# Feel at Home in the Homeowner's Café

## Zions Bank's New Center Guides Homeowners

Zions Bank recently celebrated the grand opening of a new resource center dedicated to addressing important issues involving homeownership. The Homeowner's Café serves as an education center where both clients and nonclients of Zions Bank can go for questions about homeownership.

By Julie M. Bradford

Photos by  
Scott Halford

Amid a changing landscape of homeownership, it is more important than ever for first-time homebuyers or troubled homeowners to seek guidance about complicated processes and procedures.

Located at 7634 Union Park Ave. in Midvale, Utah, the Homeowner's Café is the first resource of its kind from a bank in the area. The café provides free materials to members of the community who can stop by for a one-on-one consultation to discuss situations in detail or use individual kiosks to study online resources while enjoying beverages and snacks.

At a ribbon-cutting ceremony on Sept. 29, local business leaders, community leaders and elected officials praised the opening of the café, which may help more people benefit from the American dream — homeownership.

“At Zions Bank, we understand how overwhelming homeownership can be, which is why we have created a new resource for the community — The Homeowner's Café,” said Scott Anderson, president and CEO of Zions Bank. “Our goal is to make you feel at home when it comes to homeownership. This facility will be both an online venue and a physical location for first-time homebuyers, experienced owners or investors, and troubled homeowners looking for guidance. Consultation at The Homeowner's Café is free and available to everyone in our community.”

Prior to the ceremony, a luncheon was held at the Zions Bank Building in downtown Salt Lake City to celebrate the grand opening. Co-sponsored by the Salt Lake Board of REALTORS® and the Utah Bankers Association, the program included speakers such as Dwight Robinson, senior vice president of Corporate Relations and Housing Outreach at Freddie Mac, and Bryan Kohler, CEO of the Salt Lake Board of REALTORS®.

“We applaud Zions Bank for opening The Homeowner's Café and giving borrowers strong and reliable guidance for achieving long-term homeownership,” Robinson said. “Zions Bank is a proven leader whose expertise has earned the community's trust to foster homeownership opportunities and help distressed borrowers understand and pursue their best options.”

Whether you want to buy, build or remodel, the specialists at the café are available to guide you in all the necessary steps.

To learn more about The Homeowner's Café, visit [www.thehomeownerscafe.com](http://www.thehomeownerscafe.com) or contact Michele Weaver at [Michele.Weaver@zionsbank.com](mailto:Michele.Weaver@zionsbank.com) or at 801-316-1612. Members of the community who are interested in visiting The Homeowner's Café are encouraged to make an appointment by calling 801-316-1700. ☎

*Please note: Zions Bank sponsors The Homeowner's Café as a service to the community; therefore, all information provided should be considered as educational in nature and not as professional services. By utilizing the services of, and the information provided by, The Homeowner's Café you acknowledge and agree this does not constitute any legal commitment to become a customer of any bank including Zions Bank and its affiliates nor does it constitute an offer of any extension or modification of any credit to you by Zions Bank or its affiliates.*

# Building a World-class Sales Organization



## 5 Keys to Winning All Year

A successful business owner once told me, “Nothing solves company problems quite as well as customer money. The more customer money I get, the more options I have in solving almost any kind of problem.”

By Robert Jeppsen

So how do you find more of that elusive customer money as markets, customers, competitors and options consistently change? Organizations that show growth in all four quarters do so by leveraging these five secrets:

**Have a Process.** The first law of sales is simple: Use a process in every purchase decision. Take the time to discover your sales process. It will double your chances of success.

**Start Fast.** Remember the adage, “The better you start, the better you finish.” Don’t spend too much time refining your pitch. Spend your preparation time in reviewing the problems you are best at solving and the opportunities you are helping clients find. Focus on problems instead of products. Understand how they are valuable.

**Adapt.** The better a person is at adapting his communication style, the more likely he is to succeed. Adaptive communication is a skill that helps you connect with other personality types in order to better correct problems or achieve goals. Find ways to connect before you correct. People with different communication types process information in different ways. Understanding these types and how best to engage them is a skill that will show clearly in your bottom line.

**Create Value.** In a world where return on investment matters, remember that it isn’t the client’s job to find the return. It is yours. Take the “return” away, and all the client will focus on is the investment. Help clients understand the value of solving their problems early in the process.

**Lead, Don’t Manage.** Success or failure in an organization is a reflection of leadership. The quality of sales coaching in an organization drives sales, engagement, lifetime customer value and retains employees. The good news is coaching is a skill that can be learned relatively quickly. Leaders understand they haven’t been successful until they’ve helped everyone else cross the finish line first. They celebrate small successes and win the hearts and minds of their team. Managers set expectations and then keep score. Leaders set goals and then help people achieve.

Build a world-class sales organization and start winning more often. Keep winning and before you know it, winning will be a way of life in your business — not an event. 🍀

*Robert Jeppsen is senior vice president and manager of Commercial Sales for Zions Bank.*



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# Investing in Individual Bonds



When it comes to fixed-income investing, professionals have argued for years whether bond funds or individual bonds are best. With pros and cons to both, nearly the only agreed upon conclusion is that the answer ultimately depends on an investor's circumstances (age, health, employment status, tax bracket, net worth, investment understanding) and investment objectives (growth, income, preservation of principal).

By David Hemingway For the investor opting for individual bonds, there are several key benefits:

## Control

One of the primary benefits of investing in individual bonds is that decision-making responsibility and investment control remain with the investor. Individual bonds generate relatively predictable income with semiannual interest payments and are redeemable at specific maturity dates. The investor has the opportunity to review the specifics of each investment and is able to decide the type of issuer, maturity dates, call provisions, credit parameters and Alternative Minimum Tax appropriateness.

## Cost

Using Zions Direct as an example, individual bonds may be purchased online for an exact price at a flat fee per trade (in this case, \$10.95 per transaction), regardless of the dollar amount of the transaction. Zions Direct and other online brokerage websites offer thousands of bonds representing the secondary market inventory of many broker/dealers.

After individual bonds are purchased, they are held in an investor's brokerage account. As such, an investor doesn't pay the management fees typically associated with mutual funds for principal and interest received, call redemptions processed, and year-end tax information provided.

## Interest Rate Risk

Individual bonds have a defined maturity date. Interest rate risk is eliminated by purchasing individual bonds and holding them to maturity. The market price of any fixed income investment fluctuates prior to maturity based upon the level and direction of interest rates. As a result, absent a credit default, if a bond is held to maturity it provides principal protection by being redeemed at par value regardless of prevailing interest rates.

## Portfolio Size

Most individual bonds are sold in \$1,000 denominations (municipal bonds are generally sold in \$5,000 increments) and may be purchased in much larger blocks pending the investor's net worth and available funds. A portfolio size of \$100,000 or greater gives an investor an opportunity to achieve a level of diversification by issuer, bond type or maturity.

## Conclusion

If an investor: (a) wants to retain investment control, (b) is looking for lower expenses and potentially higher yield by virtue of buying bonds online directly off the secondary market, (c) intends to protect principal by holding bonds to maturity and (d) has at least \$100,000 or more of investable fixed income assets, then purchasing individual bonds may be an ideal investment choice. ●

*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 Bank, 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.*



# An Innovative Venture

## ZARS Pharma and Zions Bank Partner for Success

By Natalie Hollingshead

In 2007, Salt Lake City startup ZARS Pharma was in need of capital. The specialty pharmaceutical company needed \$10 million in debt financing. Securing a loan of that size is no small task for most businesses, including a promising company like ZARS Pharma, which had been developing proprietary drug delivery technologies since 1996.

The management team at ZARS wanted to partner with a bank that would invest the time necessary to understand their business, says Shan Edwards, CFO at ZARS Pharma. They found their match with Zions Bank.

“We did have other banks that were interested in working with us but we found the Zions team to be responsive and reasonable,” Edwards says. “They were willing to spend the necessary time to understand our industry and business, which provided the foundation for a successful partnership.”

ZARS Pharma was the first company to receive a loan under the bank’s venture lending initiative. Because the program was new, the loan process was more involved but worth the effort, says Jevan Sadler, portfolio manager. The bank has since transacted a dozen loans under the program.

“It did take a little more work to understand lending to an early stage company but we really wanted to help local technology companies grow,” Sadler says. “They were helping us and we were helping them.”

Unlike companies with assets tied up in brick-and-mortar, the most valuable resource at ZARS Pharma is the research behind its innovative topical pain therapeutics. In fact, the company was founded as a result of technology developed at the University of Utah. The name ZARS comes from combining the first letter of the founders’ last names: Jie Zhang, Ph.D.; Michael Ashburn, M.D.; Larry Rigby; and Theodore Stanley, M.D.

Initially, the founders used funds from angel investors, says Robert Lippert, CEO at ZARS Pharma. Later, they brought in institutional money including investments from Salt Lake City-based venture capital firms vSpring Capital and Epic Ventures. The loan from Zions Bank helped ZARS expand its product portfolio, which now includes two FDA-approved products: Pliglis, a topical local anesthetic cream and Synera, a topical local anesthetic patch.

“In our industry it takes significant amounts of money to take an early-stage concept, mature it through the development process and obtain FDA approval. This investment occurs years before any product revenues are generated,” Edwards says.

As the economy spiraled down and credit was harder to come by, Zions Bank stepped up to help ZARS Pharma restructure its loan in a way that would help the company more effectively develop its assets and mature them as needed.

“Having the extra cash through debt financing with Zions was pivotal for the company, especially over the last few years,” Lippert says.

In April 2011, ZARS Pharma was acquired by Nuvo Research, a Toronto-based company also focused on developing products for the treatment of pain. That deal was possible, in part, because of the positive relationship developed between ZARS and Zions Bank, Lippert says.

“I hope the banking community, and banks like Zions, continue to be supportive of entrepreneurs going forward, especially during difficult economic times,” he says. “There are good companies out there with promising technologies that need to be funded.”

# How Cellphones Change Communication



There are currently more than 4 billion cellphones in use worldwide, and that number continues to increase. More than 25 percent of these phones are considered smartphones (phones that are Web-enabled), and more than 75 percent of cellphones are SMS/text enabled. It's estimated that by the end of 2011, more people will search the Web via mobile devices than personal computers. On average, Americans now spend 2.7 hours per day socializing on their mobile device, or more than twice the amount of time they spend eating, according to Microsoft Tag, a division of Microsoft promoting barcodes that can be scanned by smartphones.

By Matt Wilcox

With the increased use of mobile phones, companies are coming up with innovative ways to reach out via apps, mobile-optimized websites and offers catered to a specific location. The way we communicate with friends, colleagues and family is also changing thanks to cellphones.

## What Can Cellphones Do?

Cellphones can make life easier. Smart company leaders understand this and are creating mobile apps that solve problems and make life easier. For better health, users can now track calories and workouts via Tap & Track ([www.tapandtrack.com](http://www.tapandtrack.com).) On the gaming and entertainment front, smartphone users can download movies to their phones thanks to a Netflix app. The ever-expanding app market is also helping people get organized on the go with programs like Dropbox ([www.dropbox.com](http://www.dropbox.com)) to allow users to quickly upload and carry files on their phone.

Money-saving sites like [www.groupon.com](http://www.groupon.com) are going mobile with apps to show people where to get the best deals instantly. There are even apps that turn cellphones into microscopes, help blind people navigate city streets, and identify constellations.

The banking world is also getting in on the mobile market as people increasingly opt for financial institutions that offer mobile banking features, according to a recent study conducted by Mercatus, a financial services strategy firm in Boston. A growing number of banks, including Zions Bank, now offer mobile banking to customers enrolled in online banking accounts. Individuals can use mobile banking to check their balance and transfer money, among other functions.

## How Are Cellphones Changing Life?

With every technological advance, there are cheerleaders predicting marvels just around the corner. In the coming months and years, we will see more companies targeting cellphone users with offers based on geographic location, providing real-time customer assistance and valuable services at the touch of a button (or screen).

More and more interactions will take place on mobile platforms, such as video-chats with loved ones, check deposits and getting medical information. As mobile devices play a larger role in our lives, businesses should embrace them for the increased touch points they give us and our clients. ●

*Matthew Wilcox is vice president and director of Affiliate Interactive Services for Zions Bancorporation.*



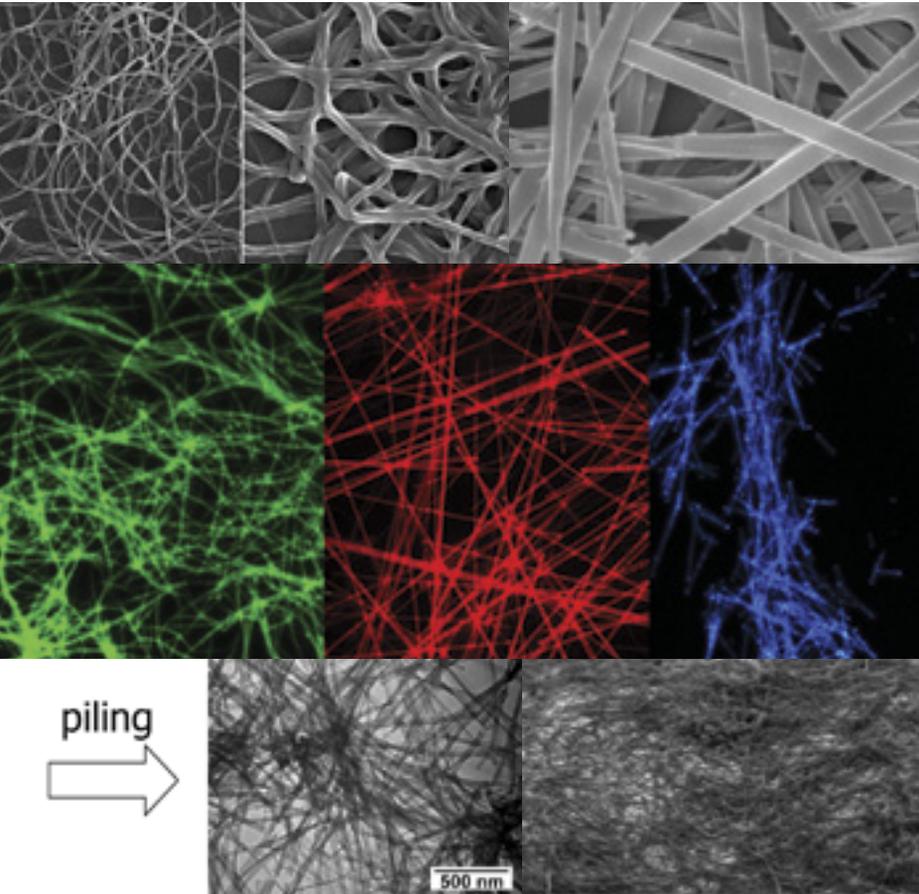
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“These tiny nanowires are intertwined like a spider web,” Zang says. “The threads capture single molecules from an explosive just like a web catches flies.”

Zang’s team has been working to fabricate a microchip incorporating a set of these nanowire screens. After a single pass, the chip alerts the user to the presence of any dangerous compounds that wind up in the “web.”

In 2009, the Department of Homeland Security published their transportation “High Technology Priority Needs” and cited a number of gaps in current approaches to airport security screening. The document noted that available technologies are expensive, slow to provide results, or have sampling methods that are impractical for screening every single person or item. Furthermore, no single technique, material or device can detect all, or even most, of the explosives that threaten security today.

“The Department of Homeland Security requires detection from at least 50 centimeters and in less than 20 seconds for airport checkpoint security,” Zang says. “We can do much better than that.”

According to Zang, deploying multiple nanowire filters on a single computer chip could screen for a full range of explosive threats. His team plans to integrate the sensor into current screening technology including luggage scanners, full body scanners and handheld wands. With USTAR’s help, Zang has launched a company called Vaporsens to commercialize the novel approach and enter the \$1 billion market.

The Department of Homeland Security, which includes the Transportation Security Agency and the National Science Foundation, has allocated more than \$1 million to support the research. In addition, the Governor’s Office of Economic Development’s Technology Commercialization and Innovation Program awarded \$40,000 to the team.

The technology has further application in military operations and building security.

“Of the dozens of technologies I’ve been involved with at the university, Vaporsens has the most potential for commercialization and job creation,” says USTAR analyst Ben Rollins. ☪

*USTAR is the Utah Science Technology and Research initiative. Its faculty members are at the forefront of energy, nanotechnology, medical imaging, biomedical devices and other focus areas. Visit [www.innovationutah.com](http://www.innovationutah.com).*

# No Mean Feet Nano Net Detects Explosives

More than 780 million passengers traveled domestically on airlines last year, and thanks in part to the infamous 2001 “shoe bomber,” all those people had to take off their shoes to go through security.

By Michael O’Malley,  
USTAR

A revolutionary sensor under development at the University of Utah may change all that. The technology has the potential to detect all explosive threats on a person’s body at checkpoint security quickly, inexpensively and at high sensitivity — which means someday you may not have to tug your shoes off when rushing for a flight.

Ling Zang, a U. nanotechnology professor and researcher with the Utah Science Technology and Research initiative, is working with colleagues to use atomic-scale nanotechnology for homeland security. Their sensor is made up of nanowires — infinitesimally small threads that act as super-fine filters to catch molecules from explosives as they float through the air.



# dining & leisure guide

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[www.idahoblueheron.com](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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.

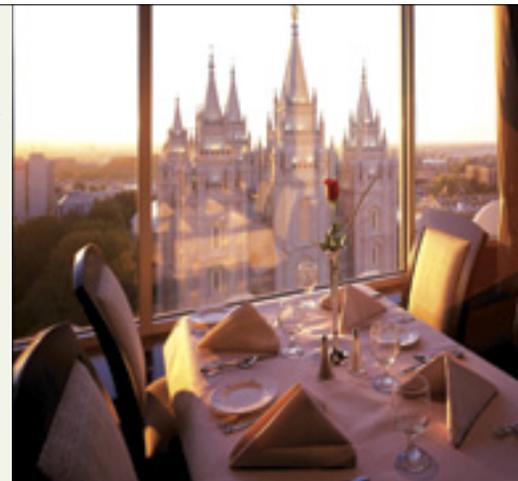
Red Cliffs Lodge is also home to the largest winery in Utah. Set high on the banks of the Colorado River, Castle Creek Winery and Vineyard is one of the most scenic in the world. Castle Creek Winery offers daily wine tasting, self-guided tours and wine sales.

Mile 14 Highway 128  
Moab, UT 84532  
435-259-2002  
866-812-2002  
[www.redcliffslodge.com](http://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](http://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](http://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 Breakfast in Utah" by SL Magazine. 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 for 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

# Debit Card Usage Fees Who Saw It Coming? We All Should Have



When a handful of financial institutions announced plans to impose monthly fees on customers for debit card transactions in some states, the announcements sparked a great deal of discussion, including consumer protests and political posturing.

Following are a few examples of statements made regarding this issue:

HOLDING UP A PLASTIC DEBIT CARD ON THE SENATE FLOOR, SEN. DICK DURBIN, D-ILL., STATED:

“Bank of America customers, vote with your feet, get the heck out of that bank. Find yourself a bank or credit union that won’t gouge you for \$5 a month and still will give you a debit card that you can use every single day. What Bank of America has done is an outrage.”

PRESIDENT OBAMA, IN AN INTERVIEW WITH GEORGE STEPHANOPOULOS COMMENTED:

“You don’t have some inherent right just to get a certain amount of profit if your customers are being mistreated. ... This is exactly why we need this [Consumer Financial Protection Bureau]. We need somebody whose sole job is to prevent stuff like this.”

IN AN OCT. 1, 2011, EDITORIAL IN THE *Deseret News* TITLED “RISING BANK FEES,” THE NEWSPAPER NOTED:

“If you want to know who to blame for this, look no further than Sen. Dick Durbin, D-Ill. ... It may be argued that the previous 44-cent (debit card merchant fee) was not based on the market cost of servicing debit transactions, but it’s fairly safe to say that banks and merchants are better equipped to determine that price than Washington bureaucrats.”

As I add my voice to the chorus of commentary on the issue of bank fees, let me first state that **Zions Bank does not charge our clients a monthly fee for using their debit cards, and we have no plans to do so.**

Having said that, the fact that some banks considered taking the unpopular step of introducing a \$3, \$4 or \$5 monthly fee for debit card use should come as no surprise to anyone. In fact, I addressed this issue in my column in the March/April issue of *Community* when I made the following statement:

“If the Federal Reserve’s rule is not stopped, banks will have fewer resources available to make loans in their communities and will be faced with very difficult choices, including not issuing debit cards, raising other fees, eliminating staff, and limiting other services that customers have come to expect.”

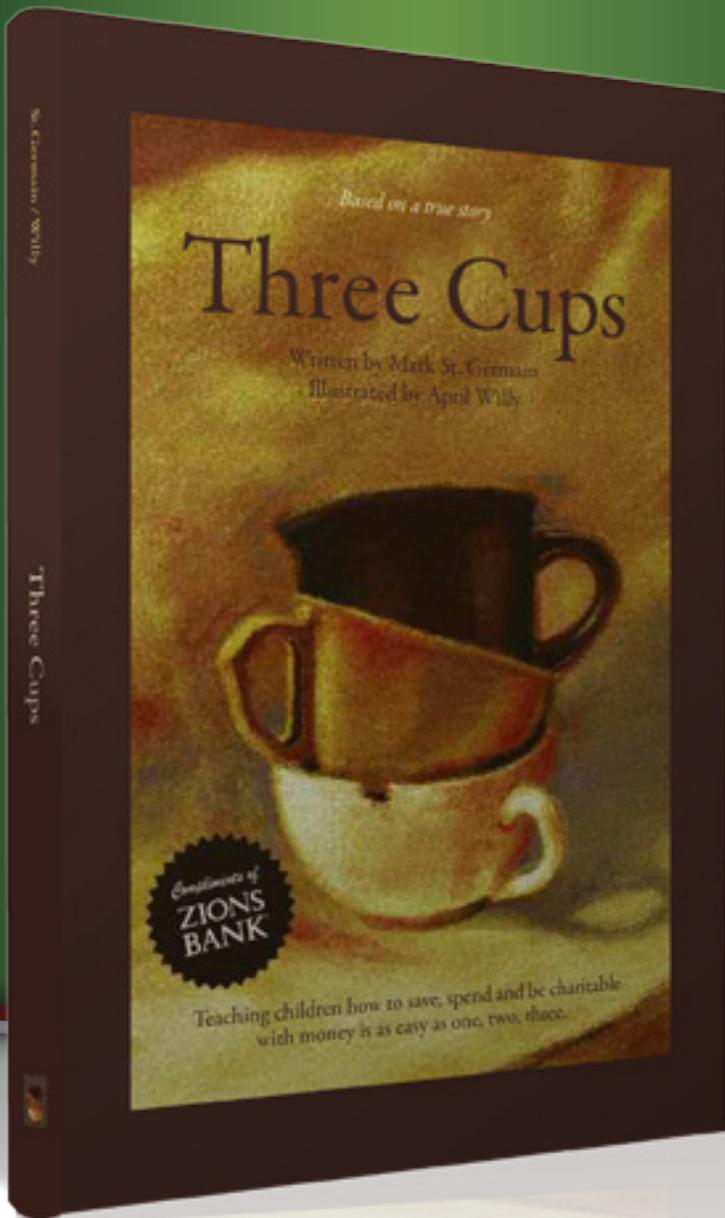
How many of us remember the impact of caps on gasoline prices imposed by the Nixon administration in the 1970s? The result was a gasoline shortage and long lines at service stations across the country.

Interchange regulations similar to those legislated in the Durbin amendment were enacted in Australia. The result: Consumers paid more (approximately \$480 million in additional fees), rewards programs went away, and there was no decrease in prices at the register.

At Zions Bank, we remain committed to ensuring our account benefits remain high, while your costs remain low. We offer a variety of checking account options — all of which allow you to have fee-free banking based on your account activity.

However, the implications of the Durbin amendment are clear and have already begun to take shape. It is hurting financial institutions large and small. And it’s hurting consumers.

So who wins? In this case, it’s hard to find a winner when everyone appears to lose. ❁



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\* Zions Bank offers wealth management services through various affiliate companies and non-bank subsidiaries including Contango Capital Advisors, Inc., which operates as Zions Wealth Advisors in Utah and Idaho. Contango Capital Advisors is a registered investment advisor and a non-bank affiliate of Zions Bank and a non-bank subsidiary of Zions Bancorporation. Online Bond Auctions and some investment products and services are offered by Zions Direct, a non-bank subsidiary of Zions Bank, and a member of FINRA/SIPC. Trust Services are provided by Western National Trust Company (WNTC). Cash Management services are provided by Zions Bank, Contango and WNTC. Deposit products are provided by Zions Bank, Member FDIC.

Investment products and services are not insured by the FDIC or any federal or state governmental agency, are not deposits or other obligations of, or guaranteed by Zions Bank, Zions Bancorporation or its affiliates, and may be subject to investment risks, including the possible loss of principal value or amount invested.

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