

ZIONS BANK

# community

TRAVEL – HEALTH – FOOD – FINANCE

Utah Symphony's  
Mighty 5 Tour

## MUSIC IN NATURE

**Canyonlands Turns 50**

**Hometown Grocers**

**Bow to Your Inner Bonsai**



*Let the world say hello  
to your little miracle.*

Was your new baby born at a MountainStar hospital? Congratulations!  
Post his or her photo on our Facebook page and we'll share it on  
the hospital's I-15 digital billboard.

For more information\* and upload instructions  
go to [www.mountainstar.com/babyboards](http://www.mountainstar.com/babyboards)

\*Some restrictions apply. See website release form for details.



St. Mark's Hospital • Lakeview Hospital • Lone Peak Hospital  
Ogden Regional Medical Center • Brigham City Community Hospital  
Timpanogos Regional Hospital • Mountain View Hospital

**MountainStar.com | 855-849-3365**



**Not Bigger. Just Better.**





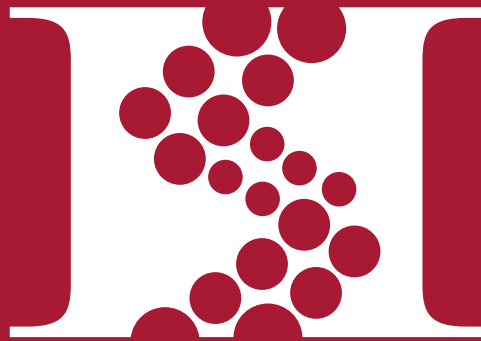
## EXPERIENCE UTAH JAZZ BASKETBALL

The individual pieces of Utah's young core are growing together,  
and the results are exciting.

For tickets and information, visit the Energy Solutions Arena box office,  
any Smith's Tix outlet, [UtahJazz.com](http://UtahJazz.com) or call 801.355.DUNK.



# Experts in Hope



**HUNTSMAN**  
CANCER INSTITUTE

Few choices matter more in life than where you choose to go for cancer treatment. Huntsman Cancer Institute provides hope for cancer patients through leading research to find cures, combined with compassionate care from dedicated health care professionals.

Huntsman Cancer Institute: Research to Cure, Caring to Heal



Your Choice. Our Experts.



Huntsman Cancer Institute  
[huntsmancancer.org](http://huntsmancancer.org)





## VISION AND PERSPECTIVE

*We are in the business of building and cultivating legacies –  
your family, your business, your future.*

At Callister Nebeker & McCullough, we are honored to represent the visionaries of our community who create jobs, foster growth, and innovate for better ways of doing business. We offer our perspective and expertise to help you lay a foundation that will prepare you for challenges and fulfill your goals. As we do so, we help protect your future and build your legacy.

Find out how Callister Nebeker & McCullough can meet your needs. Call 801.530.7300 or visit [www.cnmlaw.com](http://www.cnmlaw.com).



CALLISTER NEBEKER  
& McCULLOUGH  
*Attorneys at Law*

BANKING & FINANCE • BANKRUPTCY & CREDITOR RIGHTS • BUSINESS ENTITIES, TRANSACTIONS & FINANCING • CONSTRUCTION LAW  
EMPLOYEE BENEFITS & ERISA • ESTATE & TAX PLANNING • FAMILY LAW • INTELLECTUAL PROPERTY • LABOR & EMPLOYMENT  
LITIGATION • NATURAL RESOURCES & GOVERNMENT • REAL ESTATE

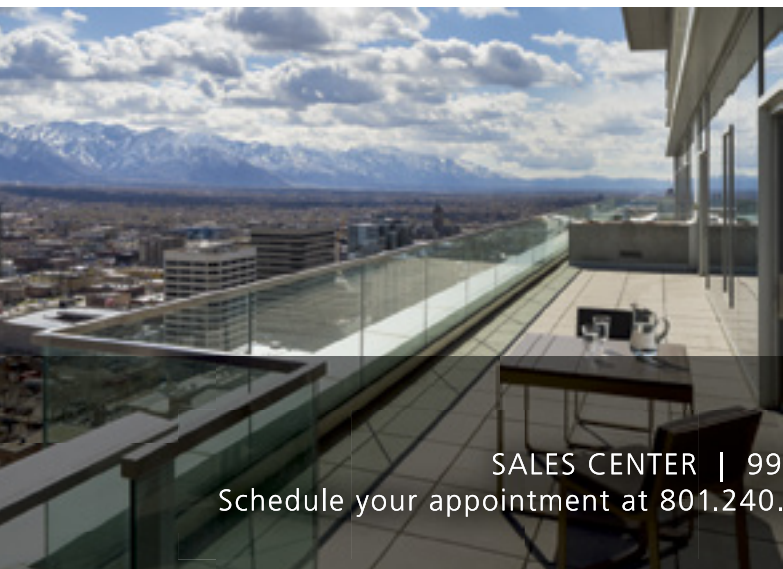
# Own Salt Lake City's Most Stunning Views



City Creek combines the best of city and mountain living with doorstep access to world-class shopping, fine dining and Utah's best nightlife. Seven of North America's most acclaimed ski resorts are a short drive away. A refined urban lifestyle at the foot of the Wasatch Mountains—uniquely beautiful living spaces, high-quality design, custom finishes and downtown's most stunning views.

**Available residences priced from the \$300s to over \$2M:**  
**99 West on South Temple | Richards Court | The Regent at City Creek**

 **CITY CREEK | LIVING**



**SALES CENTER | 99 West South Temple**  
Schedule your appointment at 801.240.8600 or visit [www.CityCreekLiving.com](http://www.CityCreekLiving.com)



Utah Symphony's  
Mighty 5 Tour

# 42 **MUSIC** **IN NATURE**



features

14

**Bankers Serve  
Veterans  
During Annual  
Paint-a-Thon**

17

**Boise Art  
Museum**  
Connecting  
Patrons to  
Art Worldwide

19

**Bow to Your  
Inner Bonsai**  
Tiny Trees for the  
Rest of Us

23

**Hometown  
Grocers**  
Feel-good  
Grocery Shopping

28

**Canyonlands  
Turns 50**  
Utah's Largest  
National Park  
Celebrates  
Anniversary

36

**How Curious**  
Lehi's World-class  
Museum





28

## the basics

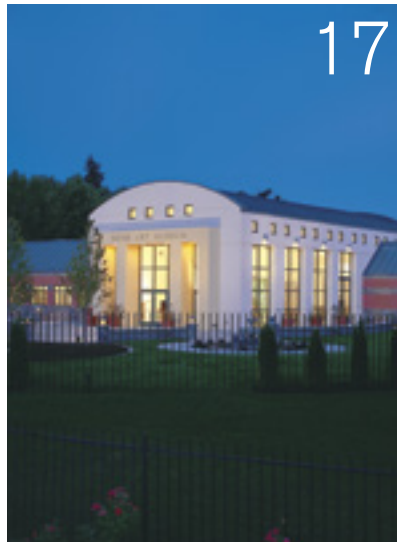
- 12 Editor's Note**  
Rob Brough
- 75 Dining and Leisure Guide**
- 80 The Last Word**  
Scott Anderson

## people

- 53 Intermountain Therapy Animals**  
Man's Best Friend Provides Comfort, Hope and Healing
- 56 Lisa Duplessie**  
To the Market
- 58 Theresa Martinez**  
Teaching Students to Care
- 60 A Renewed Image Hair Studio**
- 61 Planet Fitness of St. George**
- 64 Anna Maria Chávez**  
Leading Two Million Girls
- 66 If She Can See It, She Can Be It**  
Actor Geena Davis Luncheon Speech

## things you need to know

- 62 The Power of Diversity**  
Boise Small Business Conference
- 67 Utah Entrepreneur Challenge**  
Pastry Company Wins \$40,000
- 68 New Zions Bank Commercial Services Office Opens in Jackson Hole**
- 70 Game Planning for the Wealthy**  
Zions Premier Wealth Management Strategists
- 72 Home Renovation Financing**  
Using a Construction Loan for a Home Remodel
- 74 A Successful Act Two**  
Post-retirement Careers



17



19



36



Bella Terrazza Villas  
*at Sunbrook Communities*

More sunshine days...  
immersed in nature.

Nestled on a hill in the heart of St. George, UT, Bella Terrazza offers the perfect maintenance-free villa home or vacation retreat for those who want more warm, sunny days all year long. Breathtaking views appear in every direction in this beautiful Sunbrook community.

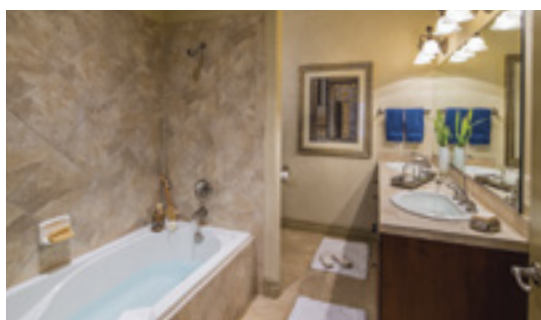
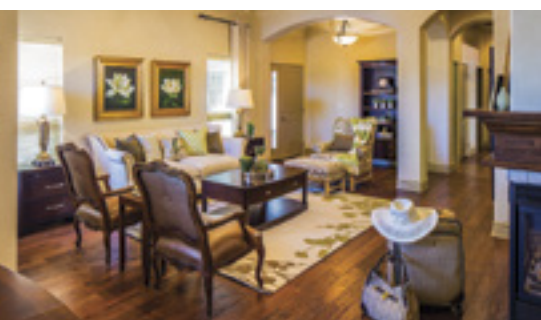
Sunbrook Sales Center  
2240 W. Sunbrook Drive #5  
St. George, UT 84770  
PHONE: 435-674-2900  
EMAIL: [sales@sunbrook.com](mailto:sales@sunbrook.com)  
Tue - Sat: 10 AM - 6 PM

Beautiful 2 and 3 bedroom villas

FROM  
THE

\$160's

Bella Terrazza Villas  
280 S. Luce Del Sol  
St. George, UT 84770



CUSTOM WOOD CABINETS • GAS FIREPLACE • WOOD FLOORS • GRANITE COUNTER TOPS • STAINLESS STEEL APPLIANCES • 10' CEILINGS • COVERED PARKING • WASHER AND DRYER

  
SUNBROOK  
COMMUNITIES

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

Exclusively marketed by

  
CITY CREEK LIVING

# LEARN HOW YOUR BUSINESS CAN SAVE TIME AND MONEY!

PLUS ENTER TO WIN \$50



TAKE A QUICK MINUTE TO WATCH OUR VIDEO AND YOU COULD WIN!

VISIT [lesolson.com/prize/#zions](http://lesolson.com/prize/#zions)

WATCH our quick, 72-second video

ENTER to win by taking our 6-question survey at the end.

We will have monthly drawings for \$50 Visa Gift Cards through December 31st.



**LES OLSON**  
C O M P A N Y

[lesolson.com](http://lesolson.com) | 800-365-8804

\*Must watch video AND complete survey to win.

ZIONS BANK  
**community**<sup>®</sup>  
TRAVEL - HEALTH - FOOD - FINANCE

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

2007, 2008 and 2010  
Best of State Publication Winner

2006, 2007, 2008 and 2013  
Golden Spike Winner

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

Editor-in-Chief  
Rob Brough  
[rob.brough@zionsbank.com](mailto:rob.brough@zionsbank.com)

Publisher  
Brandon Ellis  
[bellis@luminpublishing.com](mailto:bellis@luminpublishing.com)

Managing Editor  
Julie M. Bradford  
[julie.bradford@zionsbank.com](mailto:julie.bradford@zionsbank.com)

Senior Editor  
Gail Newbold  
[gnewbold@luminpublishing.com](mailto:gnewbold@luminpublishing.com)

Art Director  
Kevin Kiernan

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

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

© 2014 Zions Bank. All rights reserved.  
*Community* is a registered trademark  
of Zions Bank.

Articles are offered for informational purposes only  
and should not be construed as tax, legal, financial  
or business advice. Please contact a professional  
about your specific needs and advice.

*Community* magazine may contain trademarks or trade  
names owned by parties who are not affiliated with  
Zions Bank. Use of such marks does not imply any  
sponsorship by or affiliation with third parties, and  
Zions Bank does not claim any ownership of or make  
representations about products and services offered  
under or associated with such marks.

**lumin**  
PUBLISHING





to more than your heartbeat.



**Intermountain  
Clinics**

*Healing for life®*

# editor's note



Rob Brough at the O.C. Tanner Amphitheater in Springdale, Utah.  
Photo by Kevin Kiernan

As the Utah Symphony approaches its 75th anniversary in the 2015-16 season, Music Director Thierry Fischer and President and CEO Melia Tourangeau are reviving the adventurous spirit of long-time Music Director Maurice Abravanel.

Touring played a significant role in Abravanel's legacy with the orchestra during his 32-year tenure as music director. In the years between 1966-1977, they traveled to 16 countries throughout Europe, Great Britain, Central and South America making appearances at the Athens Festival (1966, 1977), the Berlin Festival (1966) and the inaugural Brucknerfest (Linz, 1977). In the U.S., they made Carnegie Hall appearances in 1966, 1971, 1975 and had their Kennedy Center debut in 1975. Numerous domestic tours took the orchestra across the U.S., including performances in the Midwest and Great Plains states, the Hawaiian and Virgin Islands, and all the major cities of the west coast.

In addition to taking the symphony's distinctive performances to many of the world's most prestigious concert halls, Abravanel was committed to ensuring the orchestra was deeply embedded in communities throughout Utah.

In that spirit, under the direction of Fischer and Tourangeau, the Utah Symphony recently embarked on a memorable tour of Utah's Mighty 5 national parks: Capitol Reef, Arches, Canyonlands, Bryce Canyon and Zion.

The week-long Mighty 5 Tour included a series of free concerts and community events that combined the state's leading arts organization with the incomparable beauty of Utah's red rock country.

My wife and I had the privilege of catching up with the symphony at its final tour performance at the O.C. Tanner Amphitheater in Springdale near Zion National Park. The excitement of the local community in the 2,000 seat amphitheater was palpable. Attendees from age 4 to 94 anxiously awaited the entrance of Maestro Fischer.

The crowd stood to its feet as the symphony began a spirited rendition of the "Star-Spangled Banner." We were moved by Dvořák's Symphony No. 9, the Orchestral Suite from "Carmen," and Gershwin's "An American in Paris." Soprano Celena Shafer brought the audience to its feet with her silvery voice and impeccable technique. The evening concluded with the patriotic "Stars and Stripes Forever," as attendees clapped in time with the symphony.

As the crowd filed out of the amphitheater, loud shouts of "thank you" rang out as grateful Southern Utah music lovers voiced their appreciation for the opportunity to experience a world-class evening of music in their backyard.

The arts bring beauty into our world and make it a better place. They enrich our lives by lifting our souls, elevating our spirits, and bringing a sense of enjoyment and pleasure.

To the Utah Symphony, Melia Tourangeau, Thierry Fischer and all who helped make the Mighty 5 Tour possible, I say, "Bravo!" Here's to another 75 years of bringing the beauty of orchestral music to the world ... and to our backyards.

Rob Brough  
Executive Vice President  
Corporate Marketing and Communications





Dale Ipson  
DATS Trucking Inc.,  
and WCF Policyholder

**100% OWNED BY  
POLICYHOLDERS**



WORKERS COMPENSATION FUND

# In the Community

## Bankers Serve Veterans During Annual Paint-a-Thon



Salt Lake City, Utah

Senior citizens who have struggled to maintain their homes benefited from a fresh coat of paint and landscaping help during Zions Bank's 24th annual Paint-a-Thon project this past summer. Each year, Paint-a-Thon benefits low-income, elderly and disabled homeowners.

Eleven percent of the homes painted this year belong to veterans like Terry Schoborg, who served in the Mobile Riverine Force. To honor Schoborg for his service, Zions Bank employees flanked his yard with American flags while bank President and CEO Scott Anderson presented him with a military "challenge coin," a small medallion that bears the name of the branch of military in which the veteran served. Within the military, challenge coins are often used to recognize outstanding service. Brian Garrett, director of Zions Bank's Military Relations department, made personal visits to the other veterans whose homes were painted and also presented them with challenge coins to recognize their service.

"Each year, I look forward to picking up a paintbrush to help my elderly and disabled community members in need," Anderson said. "This year it was my privilege and honor to paint the home of a man who served his country in the Vietnam War."

Bankwide, more than 4,100 employees and their families volunteered to clean, scrape and paint 59 homes in Idaho and Utah this past June. Since the project began in 1991, employees have cleaned, scraped and painted 1,000 homes in both states. Projects completed during the annual weeklong event are selected with the assistance of state housing agencies, community organizations and local churches.

In addition to painting, Zions employees provided yard clean-up, pruning, mowing, planting and minor repairs as needed by homeowners. The cost for all paint and supplies was contributed by Zions Bank. 🍷

By Jamie Hauglid

Photos courtesy of Zions Bank



Boise, Idaho



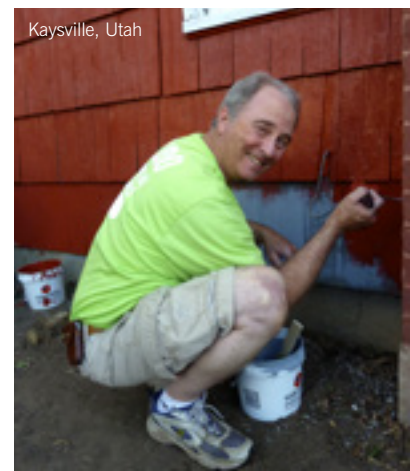
Burley, Idaho



Moscow, Idaho



Holladay, Utah



Kaysville, Utah



- 20TH ANNUAL -

**HEBER VALLEY  
WESTERN MUSIC  
& COWBOY POETRY  
GATHERING**



*Presented by:*

**ZIONS  
BANK®**

**4 DAYS**

**40 ARTISTS**

**9 STAGES**

**30 SHOWS**

**COWBOY  
EXPRESS TRAIN  
DINNER SHOWS  
BUCKAROO BALL  
COWBOY CHURCH  
WORKSHOPS  
HORSE EVENTS  
& MORE!**

**UTAH**  
LIFE ELEVATED™

**UTAH'S LARGEST CELEBRATION  
OF THE AMERICAN WEST**

**WITH MUSIC, POETRY & ART**

**OCTOBER 29 - NOVEMBER 2, 2014 HEBER CITY, UTAH**

**TICKETS ON SALE NOW! [HVCPCG.COM](http://HVCPCG.COM)**



# NKUT™

A BEST FRIENDS® INITIATIVE

**HELP MAKE UTAH  
A NO-KILL STATE.**

**ADOPT. SPAY/NEUTER.  
VOLUNTEER.**

**JOIN US AT [NKUT.ORG](http://NKUT.ORG)**



Best Friends





Boise Art in the Park  
Courtesy of Julian Jenkins

“The museum connects us to the larger art world, even the global world of art,” says Melanie Fales, executive director and CEO of the nonprofit Boise Art Museum. “Art helps people understand what is happening throughout the nation and throughout the world. We are a fairly geographically isolated state so I think those kinds of experiences are crucial.”

Boise Art Museum is the only collecting art museum in Idaho accredited by the American Association of Museums. The association’s rigorous and ongoing qualification process qualifies Boise Art Museum to receive high caliber art exhibitions on loan from other institutions nationwide.

“That is tremendously important because we are able to provide experiences for our community that you would expect to see if you were in a much larger city like Portland or Seattle or Los Angeles,” Fales says.

The museum stages between 10 to 16 exhibitions every year — an ambitious number for its size and staff. That includes temporary or traveling exhibitions, such as the two-dimensional paper and fabric installation by Seattle artist Gail Grinnell on display through November, or the Arp, Miró, Calder exhibition of Surrealist art in all media that goes through January 2015. The permanent collection includes 3,400 objects focused mostly on modern and contemporary American art.

“We are very mindful of what is happening in our local community as well,” Fales says. “Within our regular programming we do exhibitions with Boise artists, Idaho artists, regional artists and Northwest artists.”

Visitors can access interpretive materials such as handouts and audio guides, as well as ongoing educational programs and other opportunities. On the first Thursday of every month, docents are stationed within exhibitions to answer questions. The ARTexperience Gallery, designed for children ages 12 and under and their supervising adult, gives kids a hands-on break in a typically hands-off museum. An annual Art in the Park fundraiser for the museum is held the weekend after Labor Day and draws big crowds.

The museum has come a long way from its humble beginnings more than 75 years ago, and Raymond couldn’t be more pleased. “It has flourished,” the artist says. “The building has grown enormously in size, the collection and education programs have grown enormously. From my perspective the Boise Art Museum has played a central role in the coming of age of Boise.”

# BOISE ART MUSEUM

## Connecting Patrons to Art Worldwide

As a newcomer to Boise, Idaho, artist Christine Raymond took a walk down the city’s Capitol Boulevard and paused when she came across a building housing what was then known as the Boise Gallery of Art.

“I peeked in a couple of windows because I was very curious,” Raymond says. “When I saw the art inside, I knew at that moment that I was in a community that valued art, and it was a good place to be.”

By Natalie Hollingshead

Photos courtesy of  
Boise Art Museum

Forty years later, Raymond still calls Boise home, and the small museum she discovered that day is now the thriving Boise Art Museum. Through the years, Raymond’s gold leafed and painted artwork has been displayed in two, one-person shows at the museum.

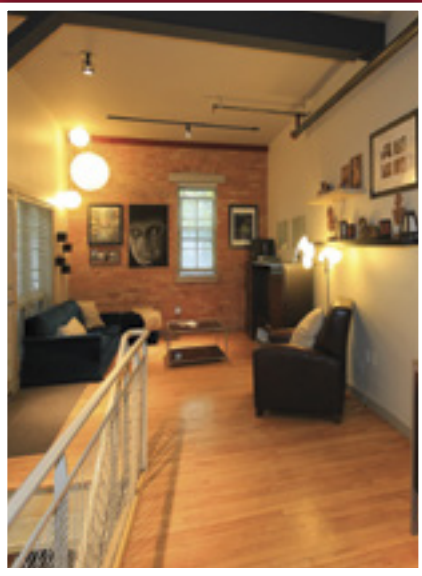
Founded in 1937 by the Boise Art Association, the museum first operated as the Boise Gallery of Art out of a small building in Julia Davis Park in downtown Boise. Three building renovations later, the museum is now 34,800 square feet and includes a sculpture court, education wing with studios, an ARTexperience gallery for families, a museum store and galleries featuring its permanent collection.



Boise Art in the Park  
Courtesy of Anne Cirillo Photography



# LIVE DOWNTOWN



**Pierpont Ave:** Open your front door and you are in the heart of downtown! Two-level loft living with the cityscape as your yard. FHA approved property requires only 3.5% down. Available through [urbanutah.com](http://urbanutah.com).

[downtownslc.org](http://downtownslc.org)

MY  
DOWNTOWN



We're by your side so your loved one can stay at home.

Returning home can leave your loved one in need of additional care and assistance. Home Instead CAREGivers<sup>SM</sup> are by your side, making it easy to follow a personalized care plan. This reduces the chance of a hospital readmission. Staying at home now becomes a real option.

- **Transportation to Follow-Up Appointments**
- **Nutrition and Medication Management**
- **Warning Sign Monitoring and Notification**
- **Physical Therapy/Exercise Reminders**
- **Personal Care Services**



Contact us to put together a personalized care plan for your loved one.

SERVING THE WASATCH FRONT  
SINCE 1996

Home  
Instead<sup>®</sup>  
SENIOR CARE<sup>®</sup>

*To us, it's personal<sup>®</sup>*

[www.HomeInstead.com/109](http://www.HomeInstead.com/109)

**SLC 801.266.9444**  
**Bountiful 385.399.7240**  
**East Layton 801.393.8700**  
**1.800.277.2975**

Each Home Instead Senior Care franchise office is independently owned and operated. © 2013 Home Instead, Inc.





# Bow to Your Inner **Bonsai**

## Tiny Trees for the Rest of Us

Say the word bonsai and most people picture Mr. Miyagi from the hit 1980s movie “The Karate Kid” with a tiny pair of clippers. The more erudite might recall the legend of bonsai’s origin wherein a powerful Chinese emperor built a miniature version of his entire empire in the palace courtyard so he could observe it from his bedroom window. Either way, many think of the art of bonsai as something beyond their abilities, a practice reserved for monks, masters and others with superhuman patience.

By Ashley Sanders

Photos by Kevin Kiernan





In fact, bonsai is fairly simple: cuttings or seedlings from large trees are put into small pots, then bent and pruned to keep them that way. “The word literally means plant in a tray,” says John Mueller, local plant geek and owner of Paradise Palm, a tropical haven tucked in between the boutiques on Broadway in Salt Lake City that sells mature bonsai to loving homes.

Mueller admits bonsai takes time and skill but insists it’s more about panache. “Think of it like a hairstyle,” he says. “Some people like their hair long, others short and curly. It’s really about learning to turn a tree into an expression of your style using the same basic principles of cutting and shaping.”

**Translation:** You no longer have to rule a vast kingdom or perfect your karate chop to become a bonsai aficionado, and the art is not as hard as it seems. Bonsai is gaining in popularity in Utah and Idaho, and an array of nurseries, classes and local clubs are here to help both beginners and experts.

“The whole Karate Kid image has convinced people that bonsai is some extreme and impossible art,” Mueller says. “In fact, there’s just one maxim for keeping your bonsai alive: If it dries, it dies. Watering your plant regularly is not hard, but it’s necessary.” On the other hand, overwatering will kill it, too.

Paradise Palm sells readymade bonsai that have already been coaxed into shape, making it a perfect stop for beginners who are willing to water and prune but not ready to shape their own plants. Cactus and Tropicals in the Sugarhouse area of Salt Lake City provides stock and supplies as well, along with friendly experts to help you ply the craft. For those looking to up the ante, the Bonsai Club of Utah is the place to start. The club meets on the fourth Wednesday of every month and hosts workshops every second Saturday. Its knowledgeable members can help even the least green-of-thumb to transform a cutting into a master creation.

For our more northern-flung neighbors, the Boise Bonsai Society offers the usual workshops and shows with an added twist: collecting trips for hobbyists willing to head for the hills. And for those looking to bask in *others’* patience and perseverance, the University of Utah Red Butte Garden’s biannual bonsai show boasts a miniature wonderland of branch and leaf, with experts, materials and sale plants on hand.

It may seem surprising that so many people devote so much time turning giant trees into smaller ones, but this millennia-old art form has endured for a reason. “I do it because it’s cheaper than therapy,” Mueller says. “I haven’t met anyone who has kept a bonsai alive who hasn’t also learned patience, focus and responsibility.” Think of it like a dog or a child that you don’t have to walk or take to Disneyland. And even if you don’t reach enlightenment, you might just get a miniature forest to show for your work. 🌱







*Reclaim  
your beauty.  
And your  
confidence.*

Providing exceptional care with skilled expertise has always been the mission of Intermountain. Our plastic surgeons provide many types of procedures at multiple Utah locations. We offer reconstructive surgery after an injury or cancer, or cosmetic surgery for a more youthful look. For more information, including 3-D educational videos about our procedures, we invite you to visit:

*[IntermountainPlasticSurgery.org](http://IntermountainPlasticSurgery.org)*



A photograph of three business professionals in a meeting. A man in a plaid shirt is gesturing with his hand while speaking to two other people. A laptop is open on the table in front of him. The background shows a large window with a view of a city.

**Working smarter  
just got more  
manageable.**

With Payroll Services from Zions Bank, managing payroll just got easier. Save time and money by switching your payroll to employee direct deposit. We also offer support through Infinisource® for online time clock, Human Resource support and direct deposit or check issuance. Plus, with in-house processing, you can import payroll files accurately and confidently for processing, enjoy next-day settlement and availability of funds, and access online reporting for ACH returns and other special reports. Now that's working smarter.

**To learn more about Payroll Services and to get started, call 801-844-8000  
or visit your local Zions Bank financial center manager.**

**ZIONS BANK®**

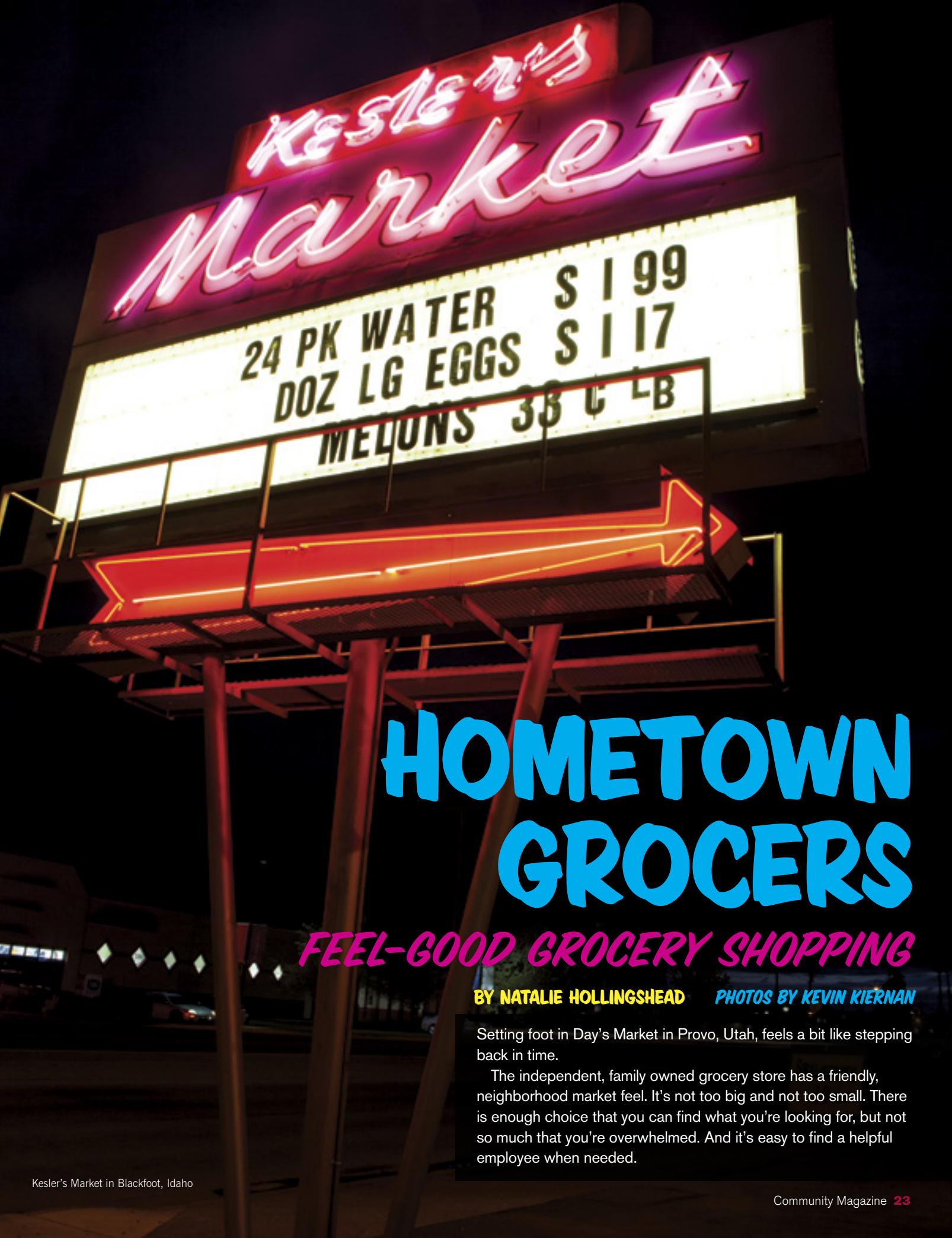
WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®

  [zionsbank.com](http://zionsbank.com)®

Member FDIC

Fees may apply. See financial center for details. Some payroll services are provided by Infinisource.® Zions Bank is not affiliated with Infinisource and does not provide, warrant or guaranty Infinisource products and services.





# HOMETOWN GROCERS

*FEEL-GOOD GROCERY SHOPPING*

**BY NATALIE HOLLINGSHEAD**

**PHOTOS BY KEVIN KIERNAN**

Setting foot in Day's Market in Provo, Utah, feels a bit like stepping back in time.

The independent, family owned grocery store has a friendly, neighborhood market feel. It's not too big and not too small. There is enough choice that you can find what you're looking for, but not so much that you're overwhelmed. And it's easy to find a helpful employee when needed.





Steven Day



“We really try to do things right,” says Steven Day, an owner and vice president of Day’s Market, which opened a Heber, Utah, location in 1972 and a Provo location in 1981. “Quality is the first thing that brings people back, and then value and convenience.”

Day’s Market is one of the few independent grocery store chains remaining in the Intermountain West. Many have been replaced with larger national chains, but the local startups are holding strong because of their commitment to the community.

“We grew up with the community and within the community,” says Bob Harmon, an owner of the family owned Harmons neighborhood grocer chains. Harmons is one of the largest independent chains, with 16 stores throughout Utah. “We understand the customer base here more than anybody else — certainly better than the national organizations — and that allows us to really provide for the communities.”

### Where Everybody Knows Your Name

Hometown grocers are invested in the success of the community because they live here, too. They donate to local schools and community groups. They care about recruiting quality employees and about training and retaining them.

“Customer service obviously goes a long, long way,” says Benjamin Swensen, a third-generation grocer and co-operator of the three Swensen’s Magic Markets locations in Twin Falls and Paul, Idaho. “I think we’re also flexible to the customer’s needs. We’ve tried to find little niche markets to keep the people who live here coming back.”

For instance, Swensen’s offers grocery delivery service and stocks items that larger chains aren’t willing to carry, such as local milk in a glass bottle and locally made cheese. The stores also sell imported Bosnian and Asian foods.



# Hand-crafted, One-of-a-kind, Wooden Artwork from the Andes



Cedarbrooke Wooden Art specializes in sculptures that are crafted from tropical Andean jungle hardwood.

A perfect gift for home décor or the holidays.

To see more, visit our website at [cedarbrookewood.com](http://cedarbrookewood.com), on Facebook at [facebook.com/cedarbrookewood](https://facebook.com/cedarbrookewood) or email us at [cedarbrookewood@gmail.com](mailto:cedarbrookewood@gmail.com).

  
CEDARBROOKE  
WOODEN ART HANDCRAFTED IN THE ANDES



Randy and Bob Harmon  
Photo by Sandy Whitaker



### Local Supporting Local

It's easier to find local eggs and produce at a hometown grocery store because these companies care about supporting local producers and providing the highest quality products available, says Day. His company was named the 2013 Retailer of the Year by Utah's Own for their support of local products. Harmons, too, has carried local products since the first store opened its doors 82 years ago. The company now sells food and goods from some 300 farmers, artisans and purveyors.

"My grandparents and parents have been supporting local businesses ever since the beginning of Harmons," Harmon says. "Fresh only happens once. The closer you get to your product, the closer you can serve it to the customer, and the fresher it's going to be."

In general, independently owned grocery stores are more selective about what they put on their shelves simply because they can be.

"I think that people come to us mainly because we are so cautious about the products that we put on our shelves," says Leslie Smoot, marketing director for Real Foods Market, a health foods grocery store with four Utah locations. "We are even different than any other health foods store."



### Keep Your Dollars Close to Home

There is a misconception that independent grocers can't compete with larger chains, Day says. But many are members of Associated Food Stores, which commands a buying power second only to Walmart. The real bottom line is that dollars spent at hometown stores stay in the community.

"It's a multiplying effect when you support and shop local because the money stays here," Harmon says. "It goes into helping build schools and communities and parks. Consumers have a tremendous amount of choice today. They go where it feels good, where they are appreciated and thanked for their business." 🍌



# *You're in* **PRIME PEACH** *Country*



*Local*  
to Utah

JUST LOOK  
FOR THIS AT SHELF

## **DELICIOUS UTAH PEACHES**

Now in season and  
fresher than ever.

**HARMONS**  
NEIGHBORHOOD GROCER®

YOUR FOOD. OUR PASSION.

[HarmonsGrocery.com](http://HarmonsGrocery.com)





# CANYONLANDS TURNS





## Utah's Largest National Park Celebrates Anniversary

Explorer John Wesley Powell described Canyonlands National Park as a place with "cliffs that cannot be scaled and canyon walls that shrink the river into insignificance." Author Edward Abbey called it "the most weird, wonderful, magical place on earth." And actor John Wayne said Canyonlands was "where God put the West."

**By Amelia Nielson-Stowell**

**Photos by Kevin Kiernan**

# 50

Island in the Sky viewed  
through Mesa Arch

Community Magazine **29**



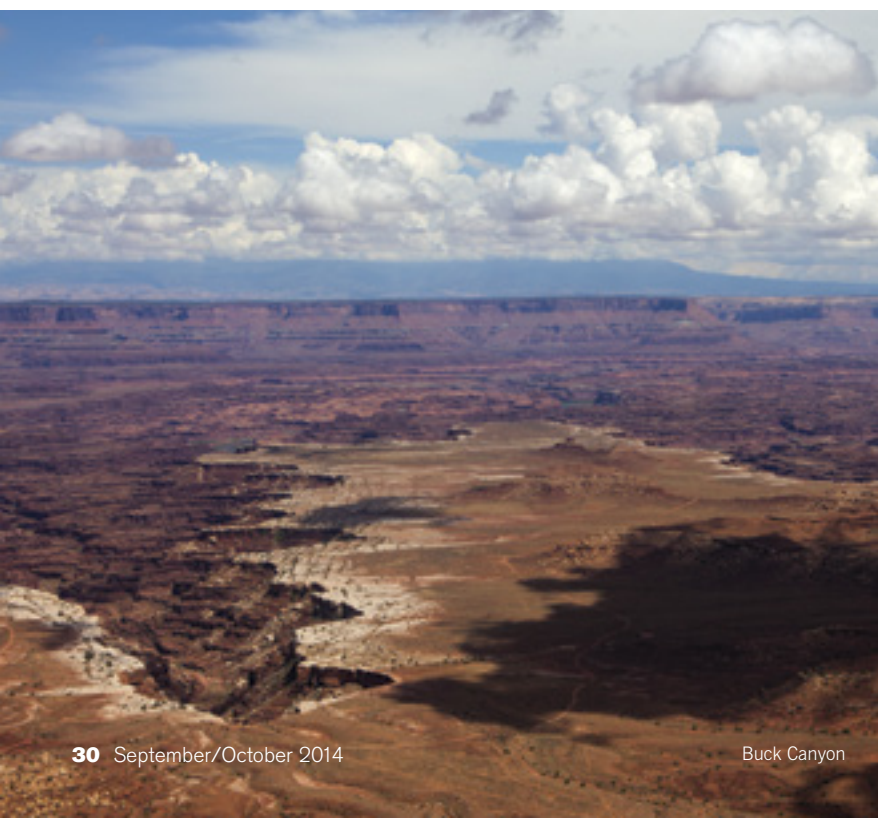


Butte near Green River Overlook

Canyonlands has entranced Native Americans, explorers, geologists, environmentalists, authors, tourists and even Hollywood movie magnates for centuries. Today, it's still a source of beauty, adventure, mystery and peace for the nearly half a million people who visit the park in the Eastern Utah desert every year. From the dramatic sandstone cliffs at the Island in the Sky mesa to the towering spires in the Needles District to the winding Colorado and Green rivers, the diverse red rock of the 337,598-acre Canyonlands National Park creates an other-worldly beauty.



Orange Cliffs Overlook



Buck Canyon

## 50 Years Young

Surprisingly, its national park status was granted only 50 years ago — making it young for a national park. While older national parks like Grand Canyon needed facilities like restaurants and hotels built inside the park to support visitors during the early 20th Century, they weren't necessary in Canyonlands when it became an official national park in the 1960s. Food, lodging and support services could be found in the surrounding communities of Moab, Monticello and Blanding.

"That makes a fundamental difference in parks," notes Kate Cannon, superintendent of the Southeast Utah Group for the National Parks Service. "Canyonlands is still a truly remote and wild place."

The park's stunning views can be experienced from the roads, rivers or hiking trails. From high points, you can see for 50 miles across the canyons and rivers to the snow-capped La Sal Mountains. On the rivers, you can float silently past canyon walls where petroglyphs remain as reminders of the ancient inhabitants.

"Visitors are struck by the quiet, the primitive feel, the feeling of solitude it offers," Cannon says.





**Call for Special Pricing!**

PRESENT THIS COUPON AT CHECK IN FOR  
**\$50 RESORT CREDIT**  
 WITH A TWO NIGHTS STAY

## RED CLIFFS LODGE

*Moab's Adventure Headquarters*



110 RIVER-FRONT CABINS & SUITES  
 PRIVATE PATIOS & KITCHENETTES



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



Trip Advisor rates  
**Red Cliffs Lodge #1**  
 Best Place to stay in Moab  
 7 plus years!



RESTAURANT & CATERING

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

CM



**redcliffslodge.com**

Mile 14 on Hwy. 128, Moab, Utah 84532

**435-259-2002 • 866-812-2002**

**NEW AWARD!**

**Pacific Rim Wine Competition 2013:**

**Castle Creek Cabernet Sauvignon - GOLD!**



Look for these award winning  
 wines in your local liquor store



**Lodging • Banquets • Weddings • Giftshop • Tours • Wine Sales/Tasting**  
**www.castlecreekwinery.com • Mile 14 Hwy 128 • Moab • 435.259.3332**





Schafer Canyon Overlook



Green River

### Protect, Preserve, Explore

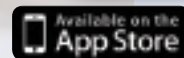
Canyonlands is much less crowded than its popular neighbor, Arches.

Joette Langanese, executive director of the Friends of Arches and Canyonlands Parks nonprofit, first discovered Canyonlands when she came to red rock country for the first time as a 20-something student with plans to camp at Arches. When she and her friends couldn't find an empty spot, "We went to Canyonlands," she says. "The main road was still dirt, and we were the only people in the park. It was so awe-inspiring. I had never seen anything so beautiful in my life. When you're all alone out there, it inspires you to protect it, preserve it and explore it."

Friends of Arches and Canyonlands Parks, who are sponsoring Canyonlands 50th celebratory events, have aimed to do just that with the anniversary events. The nonprofit is supported by the Bates Wilson Legacy Fund (Wilson advocated for the creation of Canyonlands and was its first superintendent) and has a mission to keep Wilson's memory alive by connecting people to place. The 50th anniversary is especially focused on getting locals in surrounding towns excited about where they live.



# AmaZing Deals™ at Your Fingertips



The Zions AmaZing Deals™ mobile app has instant savings and cash back deals on new Fall fashions. Save at places like:



**UP TO \$60 CASH BACK**  
All Utah & Idaho Locations

**AMARA**

DAY SPA / SALON / BOUTIQUE

**10% CASH BACK (UP TO \$5)**  
Orem



**UP TO \$16 CASH BACK**  
All Utah Locations

**Silver Loft**

**UP TO \$10 CASH BACK**  
All Utah Locations

**10% CASH BACK**  
THE NEST ON MAIN  
Springville

**10% CASH BACK**  
THE ACCESSORY SHOP  
Sandy

**10% CASH BACK**  
GREAT LENGTHS CLOTHING  
Brigham City

**10% CASH BACK**  
THE NAIL LOUNGE  
St. George

**10% CASH BACK**  
UNHINGED  
Salt Lake City

**50% CASH BACK (UP TO \$100)**  
WILD HEART WESTERN  
Logan

**10% CASH BACK**  
ALL ABOUT SOCKS  
All Utah & Idaho Locations

**20% CASH BACK (UP TO \$200)**  
LA DON'S FINE JEWELRY  
Nampa

## ZIONS BANK®

Follow us on



[zionsbank.com](http://zionsbank.com)®

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®

Member FDIC

\*The Zions AmaZing Deals™ app is free; however, data rates from your wireless provider may apply for download and use of the app. The AmaZing Deals program requires a Zions Bank Visa® debit card (requires a Zions Bank checking account) or Zions Bank Visa® credit card (subject to credit approval) when you shop at participating merchants. No enrollment fee to participate in the program and no out-of-pocket cost; a minimal monthly processing fee is deducted from your paid earnings only if a cash reward is paid. Cash Rewards are typically credited to your account within 45 days of a qualifying purchase, but in the event of delays in payment by merchants, it may take up to 90 days or more to receive payment of an earned cash reward. PIN-based transactions do not qualify so be sure to sign for your purchase. Rewards and offers are established by participating merchants; are subject to change at any time; and may vary by location, day, time or event. See [ZionsAmaZingDeals.com](http://ZionsAmaZingDeals.com) for a current list of participating merchants and program terms and conditions. The trademarks depicted herein are the property of their registered owners.





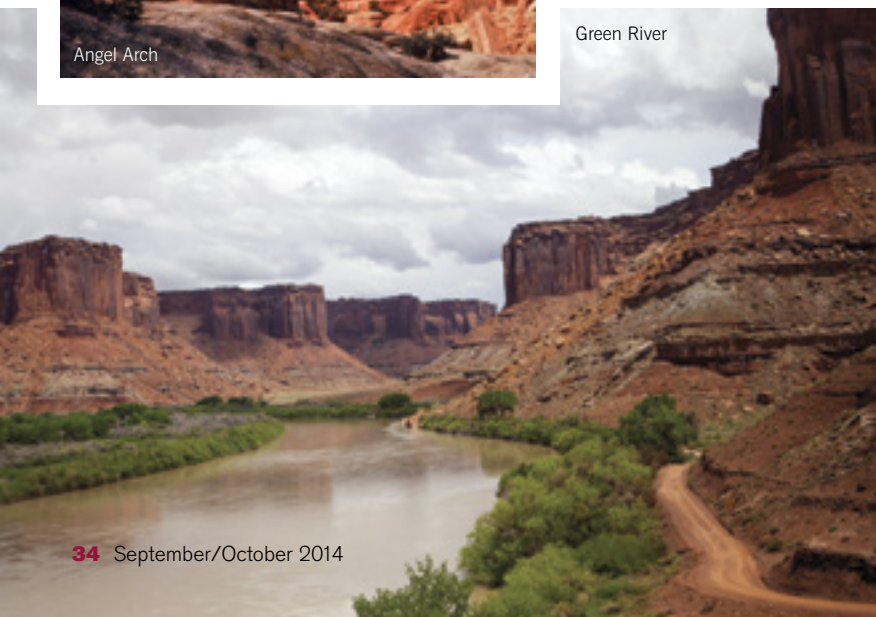
Grand Point Overlook



Angel Arch



Green River



“The community itself here is not as connected to the national parks as we’d like them to be,” Langianese says. “We thought this was a great opportunity to get the community, throughout the state and in Colorado, to be connected again and celebrate what we have here in Southeastern Utah.”

The Friends group has already started with a youth program that takes local elementary school students into the Island in the Sky district to paint landscapes. Despite living at the base of the national parks, some Moab kids and their parents have never been to Canyonlands. A Bates Wilson Youth Camp also started this summer, which encourages youth to be park advocates.

“Bates Wilson said Arches would be the people park and Canyonlands would be the primitive park, and that’s really how it is today,” Langianese adds. “It’s such an amazing place.”

The three-day anniversary celebration was Sept. 11-13. It included an alumni gathering of National Park employees, Canyonlands Film Festival, Canyonlands Art Contest, special Canyonlands exhibit at the Museum of Moab, an “Impressions of Canyonlands” quilt show, a community picnic in the park, and a commemorative event with a rededication of the park, a tribute to Wilson and various guest speakers. For more information, visit [canyonlands50.org](http://canyonlands50.org). 🌐



# There's No place like **CORN BELLY'S**

A fall family tradition since 1996

TM



THANKSGIVING  
POINT

**OVER 40 ATTRACTIONS!**

**october 3-november 1**

801-794-FARM | [cornbellys.com](http://cornbellys.com)

**CORN BELLY'S**  
corn maze & pumpkin fest

TM





# HOW CURIOUS

By Brooke Wilhelmsen

Photos courtesy of  
Thanksgiving Point





ous

## Lehi's World-class Museum

Clear your day, lace up your play shoes and leave your phone in the car. Thanksgiving Point's Museum of Natural Curiosity is the live version of your Facebook/Twitter/RSS feeds – sucking you into a steady stream of things you didn't know you were fascinated by.







It may be hard to imagine that a museum packed with kids will hold your interest as long as Instagram, so let's start with the impressive facts. The Museum of Natural Curiosity encompasses more than 400 interactive experiences in the 45,000-square-foot building and five-acre gardens. It is a project seven years in the making with doors finally opening in May after months of beta testing and revisions.

If the extensive ropes course and acres of gardens don't impress you, maybe the money that went into them will. This \$28.5 million project was built with more than 80 percent in private donations (you can find donors' names integrated into a colorful mural on the north side of the museum). Salt Lake City architects FFKR designed the LEED-certified Barbara Barrington Jones Family Foundation Building. But credit for the vision of a world-class museum in smallish Lehi, Utah, goes to Thanksgiving Point founders Alan and Karen Ashton and Thanksgiving Point CEO Mike Washburn who visited museums across the country for inspiration.

The open-ended design of the museum starts in a central hub that shoots off in five directions to the main exhibit areas: Rainforest, Water Works, Kidopolis, Discovery Garden and a traveling exhibit provided by San Francisco's Exploratorium. Trying to visit all five in one afternoon is like doing a one-week European tour. Amazing, exhilarating and fulfilling, but leaves you exhausted and wondering what great experiences you missed.



**The Rainforest** exhibit is built around the fictional character Miranda who crashed her plane into ancient ruins and built a city in the rainforest.

Highlights:

- Climbing the obstacle course up the 45-foot-tall monkey head.
- Digging something awesome out of your diaper bag to exchange for an owl pellet or fossilized insect at the Trading Post.
- Crossing the safe but terrifying rope swings suspended high in the museum rafters.
- Testing your skills against rainforest creatures. (Can you squeeze as tight as a python, catch prey as fast as a panther, hang as long as a sloth?)
- Exploring the pitch-black "Touch Tunnel" with your senses while your friends (or kids) watch you on a TV screen outside the entrance.

**Water Works** boasts a full-immersion water exhibit focused on the science of water, wind, sun and earth. No need to keep the water in the sinks. This exhibit is one big drain. (Water gear and boots provided.)

Highlights:

- A play table of shallow water and toys solely for kids 3 and under where they can sit strapped in, entertained and unable to dunk themselves.
- A wind tunnel that blows up to 85 mph. (A great way to dry off after playing in the water.)







## HELP SET YIELDS AT YOUR BIDDING.

Invest in securities through the  
Zions Direct auction platform.

**ZIONS** **DIRECT**<sup>®</sup>

Investment products and services offered through Zions Direct, member of FINRA/SIPC

Investment Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

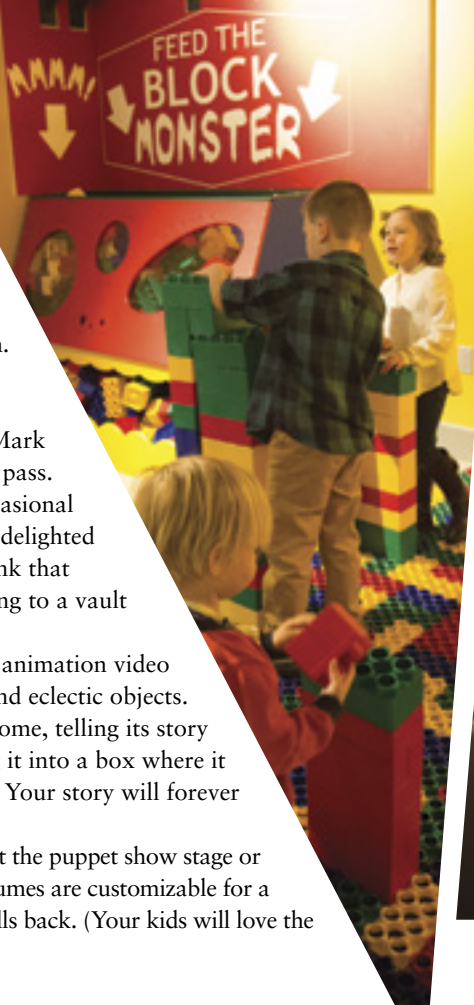
Zions Direct is a wholly owned non-bank subsidiary of Zions Bank.



**Kidopolis** is the theater, arts and culture section of the museum.

Highlights:

- Reading a book in a cozy, old-fashioned library where busts of Mark Twain spout quotes at you as you pass.
- Sending play money (and an occasional surprise object) through a tube to delighted playmates at a kid-sized Zions Bank that features a secret passageway leading to a vault with \$1 million in dollar bills.
- Creating your own stop-motion animation video with a selection of backgrounds and eclectic objects.
- Bringing an obsolete key from home, telling its story in front of a camera and dropping it into a box where it will hang from the Kidopolis tree. Your story will forever be part of the exhibit.
- Honing your performance skills at the puppet show stage or small theater where music and costumes are customizable for a new show every time the curtain rolls back. (Your kids will love the green room.)



Enjoy nature in the impeccably manicured **Discovery Garden** and learn about six simple machines disguised as an awesome playground.

Highlights:

- Kid-friendly ZIPLINE!
- Beautiful walking paths that provide a quiet escape from the nonstop sensory overload in the museum.

The traveling exhibit space features rotating experiences provided by **San Francisco's Exploratorium**.

Highlights:

- The permanent Dickson Academy funded by Blendtec engineer and inventor Tom Dickson, where the museum employs full-time facilitators to teach classes and help guests develop their inventions and ideas.

While it's easy to find yourself entertained by the museum, Thanksgiving Point has made it possible to instead be a passive participant/watchful parent while your kids go at it. Each area has a section for kids age 3 and under with low walls to keep them contained and seats for attentive parents. You'll even find a nursing nook integrated into the rainforest village. If you have older kids, sit in the center hub and check in with them as they run from one exhibit to the next, knowing there's no way they'll get past you.

You may use your kids or grandkids as an excuse to visit the museum but chances are you'll leave as excited as them.

**If you go:** Because the new Museum of Natural Curiosity is so popular, there can be a long wait to enter — but once you're in, more than 400 interactive exhibits give you space to choose your adventure to explore. 🌟



TIME IS SHORT.  
SPEND IT WISELY.

# GO FISHING

[WILDLIFE.UTAH.GOV/GO-FISHING](http://WILDLIFE.UTAH.GOV/GO-FISHING)



UTAH DIVISION OF WILDLIFE RESOURCES





Red Cliffs Lodge in Moab, Utah



## Utah Symphony's Mighty 5 Tour

# MUSIC IN NATURE

With the colorful ridges of Capitol Reef National Park as a backdrop, the Utah Symphony serenaded the usually quiet town of Teasdale with the classical sounds of Gershwin and Dvořák during an August evening.

**By Amelia Nielson-Stowell**

Photos by Kevin Kiernan





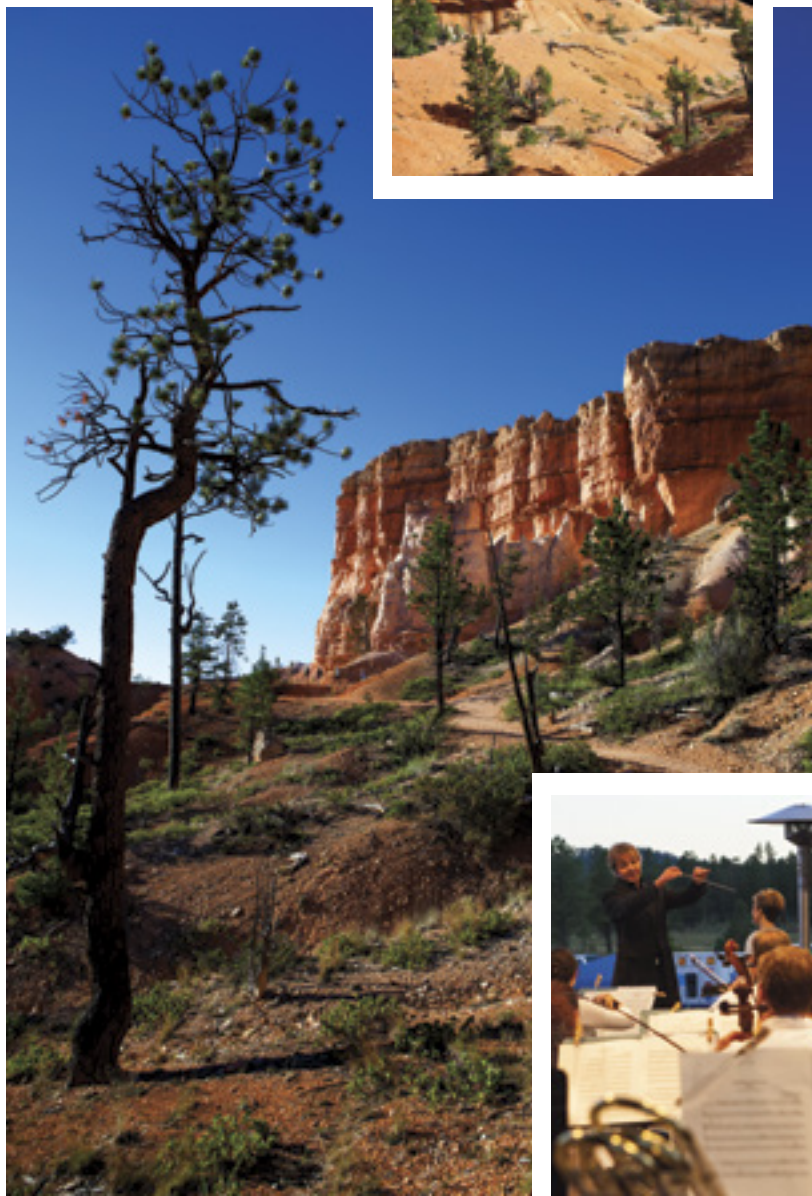


Photos on this page represent the experience at Bryce Canyon National Park



The concert was the first of four open-air concerts for the symphony's Mighty 5 Tour, named after the state's tourism campaign promoting Utah's five iconic national parks. The Mighty 5 Tour commemorated the symphony's 75th season in a fitting manner for a state famous for its canyon country by providing the soundtrack to dramatic Southern Utah sunsets near the national parks of Arches, Capitol Reef, Canyonlands, Bryce Canyon and Zion.

"Here in Utah we have the unique and wonderful fortune of being surrounded by five amazing national parks, and with this tour we celebrated by mixing all the elements of nature with beautiful sounds," says Thierry Fischer, Utah Symphony's music director. An avid skier and mountaineer, Fischer has always felt a connection between classical music and the great outdoors.





# GET AWAY LIKE NEVER BEFORE

HOTEL • CAMPING • RV PARK • SWIMMING POOLS • RESTAURANTS  
GENERAL STORE • ATV RENTALS • HORSEBACK RIDING



THE CLOSEST ACCOMMODATIONS  
TO BRYCE CANYON NATIONAL PARK

[RUBYSINN.COM](http://RUBYSINN.COM) | 866.866.6616



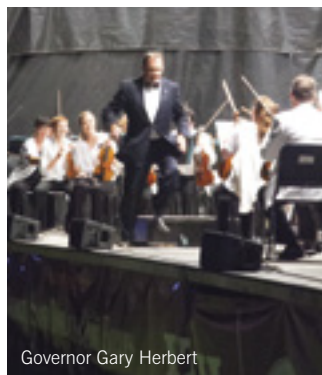




O.C. Tanner Amphitheater



Zion National Park



Governor Gary Herbert

O.C. Tanner Amphitheater

Celena Shafer and Thierry Fischer



In addition to playing its instrumental pieces, the symphony also accompanied soprano Celena Shafer singing Gershwin's "Summertime" from the opera "Porgy and Bess." Shafer, a Utah native, is the symphony's 2014-15 artist in residence.

It was a once-in-a-lifetime experience for the musicians who "performed the music they love in the landscape that many of them enjoy recreationally on a regular basis," adds Renée Huang, director of public relations. Utah's recreational wonders are a big draw for many of the talented musicians who compete for a coveted spot with the Utah Symphony, one of only 15 full-time orchestras in the country.



See video of Governor Gary Herbert leading the symphony in "Stars and Stripes Forever" and Celena Shafer and the Utah Symphony performing "Summertime" on our iPad app. Download Zions Bank Community on iTunes.



CANYONLANDS • CAPITOL REEF • ZION • ARCHES • BRYCE CANYON



FIVE NATIONAL PARKS. ONE EPIC EXPERIENCE.  
YOUR BUCKET LIST HAS MET ITS MATCH. PLAN YOUR MIGHTY 5 ADVENTURE AT [VISITUTAH.COM](http://VISITUTAH.COM).

LIFE  
**UTAH**  
ELEVATED



“Pairing some of the most stunning beauty in Utah with the flagship of our state’s music arts organizations was one of the most unique and most important projects we have planned in the past 20-plus years,” says David Green, senior vice president and COO for the Utah Symphony Utah Opera.

Indeed, the symphony takes great pride in its role as cultural ambassador for the state. Tickets to the concerts were free to residents of the small Southern Utah communities in order to give them an opportunity to hear the symphony perform live.



Utah Symphony President and CEO Melia Tourangeau Presented by



Teasdale

Utah Symphony  
music director  
Thierry Fischer



Hickman Bridge in  
Capitol Reef



Woodwind workshop at  
Arches National Park



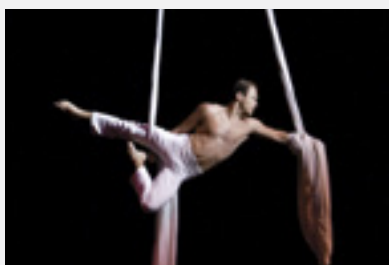
# Let Us Entertain You!



## Doc Severinsen: Solid Gold

September 26–27 / 2014

Doc Severinsen, conductor & trumpeter



## Cirque de la Symphonie

October 31–November 1 / 2014

Jerry Steichen, conductor

Cirque de la Symphonie, guest artist



## Joy to the World with Pink Martini

December 12–13 / 2014

Jerry Steichen, conductor

Pink Martini, guest artist



## The Streisand Songbook

February 13–14 / 2015

Jerry Steichen, conductor

Ann Hampton Callaway, guest artist



## The Midtown Men

April 24–25 / 2015

Jerry Steichen, conductor

Christian Hoff, Michael Longoria, Daniel Reichard, J. Robert Spencer, guest artists

Featuring the original cast of Jersey Boys

**Subscribe to the season, and see all five concerts for less than \$23 each.**

Visit [utahsymphony.org/series](http://utahsymphony.org/series) or call 801-533-6683 and reserve your seats today.

Season Sponsor:

GEORGE S. AND DOLORES DORÉ ECCLES  
FOUNDATION

**UTAH SYMPHONY**  
CLASSICALLY CHARGED  
THIERRY FISCHER, MUSIC DIRECTOR



Right: Gardner Company's CEO  
Kem Gardner  
Below: Utah  
Governor Gary  
Herbert and  
Thierry Fischer.



Utah Symphony brass ensemble performs at Dead Horse Point State Park

R. Harold Burton Foundation Executive Director Rick Horne and Zions Bank President and CEO Scott Anderson at Dead Horse Point State Park



Dead Horse Point  
State Park



See more photos of  
the Mighty Five tour  
in our iPad app.  
Download Zions  
Bank Community  
on iTunes.



The Colorado  
River in Moab



In the hours leading up to the open-air, evening concerts, Utah Symphony musicians participated in guided hikes with concertgoers, played in smaller chamber ensembles in various outdoor locations and hosted musical activities for kids at the national park visitors centers. Meanwhile, a stage crew set up and broke down staging each day for the symphony, a major logistical feat for the operations crew to pull off in the remote, Southern Utah settings.

Accompanying the orchestra was Nico Muhly, an American composer who was commissioned to write a piece for the Utah Symphony's 75th anniversary. Its world premiere, which will be inspired by the orchestra's Southern Utah journey, will be performed by the Utah Symphony in December 2015. The week-long tour reached nearly 6,000 attendees. 📍



THE UTAH NATIONAL GUARD PRESENTS:  
**59<sup>TH</sup> ANNUAL VETERANS DAY CONCERT**

# GENERATIONS OF SERVICE



## FEATURING:

UTAH NATIONAL GUARD 23RD ARMY BAND  
GRANITE SCHOOL DISTRICT HIGH SCHOOL CHOIRS

TUESDAY, NOVEMBER 11, 2014 / 7:00 P.M.

UNIVERSITY OF UTAH  
JON M. HUNTSMAN CENTER

ZIONS BANK PRESENTS ITS 5TH ANNUAL VETERANS SERVICE AWARD

## ZIONS BANK®



# STATE OF IDAHO *Governor's Trade & Business*

## CONFERENCE

Presented by ZIONS BANK



As Idaho's economy continues to strengthen and its companies expand overseas, this stimulating half-day conference offers strategies for small and large businesses to succeed. Don't miss high-caliber speakers who share their insights into the world marketplace.

### Keynote Speakers

### Featured Speaker



**MITT ROMNEY**

*Former Governor,  
Commonwealth of  
Massachusetts*



**MEG WHITMAN**

*Chairman, President and CEO,  
Hewlett-Packard*



**TODD BUCHHOLZ**

*Economist and  
Best-selling Author*

**Wednesday, Oct. 22, 2014**

**7:30 a.m. – Registration**

**8:30 a.m. to 1:30 p.m. – Speaker presentations and luncheon**

**BOISE CENTRE | 850 W. Front Street, Boise**

Seating is limited, so visit **[zionsbank.com/tradeconference](http://zionsbank.com/tradeconference)** to reserve your space.

Registration for the event is \$35 and includes lunch.

## ZIONS BANK®

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®

Follow us on:



[zionsbank.com](http://zionsbank.com)®

Member FDIC





# INTERMOUNTAIN THERAPY ANIMALS

Man's Best Friend Provides Comfort, Hope and Healing

Suzanne Doutre was first introduced to the concept of animal assisted therapy while visiting her sister-in-law at a rehabilitation center. As medical staff made their rounds, they offered patients a unique visit from a team with Intermountain Therapy Animals. The experience was so positive Doutre knew right away it was exactly what she wanted to do.

**By Rachel Tueller**

**Photos courtesy of Intermountain Therapy Animals**





Soon after that visit, Doutre called the nonprofit. Within a month of her application, interview, additional tests and training, Doutre and her Golden Retriever “Scout” became an official animal assisted therapy team.

First used in 1742 in York, England, the practice of animal assisted therapy didn’t truly take hold until the 1980s. Intermountain Therapy Animals was formed in 1993 and today spreads hope and healing with its 350 teams to more than 110 facilities. These include children’s hospitals, rehabilitation centers, assisted living facilities, university campuses, prisons and a host of other locations.

While the Salt Lake City based group shares a similar name with Intermountain hospitals throughout Utah and Idaho, Intermountain Therapy Animals is not affiliated with the hospitals, though the group frequently visits Intermountain Healthcare facilities.

Susan Daynes, a nonprofit volunteer, visits a half dozen of these facilities weekly with either Diva, her Lab Retriever, or Reggie, her Golden Retriever. At a doctor’s request, Daynes recently visited a young girl with a traumatic brain injury. “She had a faraway look in her eyes,” Daynes says. When Daynes instructed Reggie to put his paws on the bed, the girl started clicking — beckoning big, tenderhearted Reggie to stay at her side. “The doctor was amazed,” Daynes says. But after 15 years and all she has witnessed with Intermountain Therapy Animals, Daynes was not surprised. “Dogs are miracles,” Daynes says.

Daynes and Diva also aided Pete Benda, who suffered a traumatic brain injury at age 14. Now 15, he plays lacrosse and continues to make significant progress in his recovery. His mother Chris Benda says the animals bring a change in the atmosphere that comforts patients. “I think it makes a hospital seem more like home,” she says.

According to Doutre, “For just a few minutes, the animal takes them away from that focus on tubes and shots and medication.”

Volunteers recognize that facing the pain and rigors of rehabilitation is no easy task and hope their work will make the job just a little easier. “The biggest thing you need to do is to encourage the patient to engage in therapy,” says Kathy Klotz, a volunteer of 17 years who now serves as the group’s executive director. “Animals are huge motivators for people — when the animal walks in, it lights up the room and a good therapy dog lights up, too.”

Chris Benda firmly believes animal therapy contributed significantly to her son’s healing and recovery. Her doctor told her “something else besides medicine is working for your son.”

According to Chris Benda, “Prayers, support, music and animal therapy — all those parts and pieces together have helped Pete heal.”

For more information on Intermountain Therapy Animals visit [www.therapyanimals.org/Home.html](http://www.therapyanimals.org/Home.html). 🐾





# EXPERIENCE



## 60 years later, still building Utah.

"The success of the company has not come from any brilliance on my part, but rather, employing wonderful, dedicated, loyal people who are allowed to get involved making major decisions, to grow and develop their abilities."

-Alan W. Layton, Founder (1917-2009)



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

9090 So. Sandy Parkway | Sandy, UT 84070 | (801) 568-9090

PHOENIX | BOISE | IRVINE | SALT LAKE CITY | ORLANDO | HAWAII | NASHVILLE

EOE/AA

**Layton**  
CONSTRUCTING WITH INTEGRITY





# Lisa Duplessie



## To the Market

It's a sunny Saturday morning in downtown Boise. Four city blocks are closed to cars and open to crafts, produce, art and almost anything made locally.

By Kris Millgate

Photo by Jennifer Collins

Lisa Duplessie stays one step ahead of the products unpacked at the Capital City Public Market by marking out vendor spaces with chalk. Her dust-covered hands create a weekend road map for the more than 15,000 people who walk and shop her map as soon as she's done drawing the lines.

"Anyone who's involved with the market just falls in love with it," says Duplessie, Capital City Public Market executive director. "I love what it does for the community. I love what it does for our members. It's really exciting to be part of an organization that allows so many small businesses to flourish."

Duplessie joined the staff a decade ago and became its executive director in 2012. In her 10 years with the organization, the market that was created 20 years ago with 20 vendors has grown from 80 to 140 vendors.

"Farmers markets, over the years in the U.S., have had a huge spike in growth, but a few years ago we hit our peak. We do not have much more room to grow," Duplessie says. "There's only so much we can do on a weekend."

Vendors face a juried application process, and there's a waiting list for one of Duplessie's chalked-out spots on the road. The market's success is a garden of opportunity that she's committed to cultivating for small businesses and groups in and around Boise.

"It's been really fun to watch vendors over the years have enough success at farmers market to quit their day jobs," Duplessie says. "Or start at farmers market then open retail shops. The market is an economic driver. The opportunity is definitely there for them to grab."

Duplessie finds her own opportunity at the market by involving her family. Her two little girls are growing up at the market alongside Duplessie while she coordinates the weekend schedule. She knows they're learning the value of hard work and buying local.

"Having the market helps them understand where their food comes from and what it takes to run a business," she says. "On my own, I would not be able to teach them that. Having the market means my kids get to go to farms and they know food just doesn't show up. That's the huge gift the market gives me. Market is just part of our life."

It's also part of life for the thousands of shoppers who visit with vendors every Saturday, April through December. The atmosphere is vibrant, the people are friendly and that's what Duplessie likes to see as she walks the rows with chalk on her hands and a smile on her face.

"My favorite thing about market is seeing everyone's smiling faces every Saturday. The atmosphere is one of happiness and fun," she says. "I love seeing the joy it brings to people. It's grown to be a staple in the community. It's the thing you have to do on the weekend." 🌱





THE CAPITAL CITY  
*The*  
**MARKET**



est. 1994  
PUBLIC MARKET



*Something Fresh*  
**HAPPENS HERE**  
*every Saturday*

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



# Theresa Martinez



## Teaching Students to Care

By Chelsea Ratcliff Bush

Photo by Kevin Kiernan

Laughter and shouting ring from Theresa Martinez's office on the University of Utah campus. The associate professor of sociology is brainstorming with a pair of graduate students. After the meeting ends, the students depart and Martinez animatedly greets colleagues in the hall.

Martinez's ability to connect on a personal level is what makes her a powerful teacher. Leading classroom discussions on race, class, gender, sexuality, deviance and juvenile delinquency, she often changes the way her students see the world. They tell her so years later, filling her office with letters, cards, drawings and eclectic gifts — tokens of their appreciation sent from around the globe.

"I work at knowing all their names," says Martinez of her students. She also remembers personal details about even the quiet ones (no small feat in classes with up to 235 seats). It's no wonder that in 24 years of teaching at the University of Utah, she's been the recipient of many awards, the latest being the school's highest teaching honor: The Hatch Prize.

Students are often surprised to learn that Martinez comes from poverty. "I tell them I'm the youngest of 12 children, and then I make them laugh and say that's no big deal in Utah," she says. When Martinez's father died, her mother raised the large Mexican-American Catholic family alone. Despite their circumstances, Martinez and 10 of her siblings earned college degrees, including six master's degrees and two doctorate degrees among them.

"My mother firmly believed that if you got an education, you could do anything," she says. "She also instilled in us a huge sense of social justice. She told us two things: Get an education and help those who are suffering."

Martinez found a way to combine the two by studying and teaching about social inequality. She currently serves on the boards for the Salt Lake Legal Defenders and the Inclusion Center for Community and Justice, and previously served on the Zions Bank board. While she frequently speaks out for the underrepresented in the media, her greatest contribution is unarguably in the classroom, where she inspires hundreds of students to adopt her mother's vision.

Martinez also credits her mother with shaping her teaching philosophy, which begins with an awareness of how individuals are influenced by family and community structures. She uses popular culture, especially music, to illustrate. Songs by artists like the Grateful Dead, Tupac Shakur or Pink Floyd can create an emotional moment for students, she says. "If you can make a person feel something, and think of their own family and their own experiences, you can create compassion in a classroom. People want to make a difference."

The Hatch Prize is an honor bestowed on only one longstanding University of Utah professor each year. When Martinez was nominated for the award this past spring, some of her students created a website to host more than a hundred notes from those she's inspired over the years. "It was really, really moving," she says. "My students go on to do amazing things. I wish my mom was alive to see this." 🍌



*a Beautiful  
Smile  
speaks for itself...*



 Member of the  
AMERICAN ACADEMY  
OF COSMETIC DENTISTRY

Actual patient of Dr. Nelson

From Prevention to Perfection, we're here for your smile.

  
*Signature Smiles*

KEITH V. NELSON, D.D.S.  
[www.signaturesmilesdentalspa.com](http://www.signaturesmilesdentalspa.com)



2009, 2010, 2011, 2012, 2013

801-968-9147





# A Renewed Image Hair Studio



Vickie Burchfield  
Photos by Kevin Kiernan

Think about how this situation would affect you. A woman got into a car accident and had half her hair removed. She spent years wearing wigs to cover the damage until she heard about Vicki Burchfield's A Renewed Image Hair Studio, which specializes in hair replacement, clinical treatments and hair loss prevention. Burchfield helped the client get replacement hair so natural looking it changed her life.

## Speaking on Business

Hosted by Chris Redgrave

See [www.speakingonbusiness.com](http://www.speakingonbusiness.com) for radio listings.



That's the type of work A Renewed Image Hair Studio in Boise offers. It is the first in the United States to offer Capilactif hair loss products and Coiffance Professionel, leaders in France and Canada, and now gaining traction in the U.S. The hair salon also offers Capilactif scalp and hair scope analysis and treatments.

Hair restoration is an exact art so it takes years to perfect the technique. When Burchfield started learning, she had already been cutting and styling hair for more than 20 years. After being introduced to hair restoration, she decided to get the very best training available. So she started flying across the U.S. and paying to learn from top hair replacement specialists, including an expert in Beverly Hills famous for this work.

A Renewed Image Hair Studio treats each client as an individual. All hair replacement consultations are done one-on-one in a private room. The clinic books enough time to get a complete picture of what the client is looking for and what can be done to help. It is part of an exclusive group of only 60 salons in the United States called Transitions studios. A Renewed Image covers Transitions referrals for Idaho, Washington and Montana.

A Renewed Image Hair Studio has grown so much it will soon be adding a transplant clinic to its existing 3,000-square-foot building, making it a complete hair replacement center for men and women. 🌱

### A Renewed Image

10110 W. Overland Road

Boise, ID 83709

208-884-4245

[www.a-renewed-image.com](http://www.a-renewed-image.com)





# Planet Fitness of St George



Heather and Josh Moran  
Photos courtesy of Josh Moran

Josh Moran of Planet Fitness in St. George, Utah, didn't invent fitness centers. But back in 1992 in New Hampshire, he observed the creation of a low-cost, no-contract workout model that caught on.

## Speaking on Business

Hosted by Chris Redgrave

See [www.speakingonbusiness.com](http://www.speakingonbusiness.com) for radio listings.



It was called Planet Fitness, and the franchise was a perfect fit for Moran. He added a commitment of his own: To provide a clean, comfortable environment with the latest equipment — all of which helped him find a niche with people in St. George who were looking for something better in a workout.

Today, his St. George location boasts 15,000 square feet full of equipment for people at any fitness level plus a “judgment-free zone” designed for those who might otherwise be uncomfortable working out. Famous for their “lunk alarm” and mottos like “No critics,” and “You belong,” it’s the same feeling you’ll find at the other 800-plus Planet Fitness locations around the world. The St. George location also recently added HydroMassage beds to its growing list of amenities, which includes tanning beds, massage chairs and fitness training classes. With 24-hour weekday access in a facility that is always staffed, there’s no question that Planet Fitness provides exceptional value for its affordable memberships.

Planet Fitness frequently makes the list of top five fastest-growing franchises, with locations now in Puerto Rico and Canada. In Utah, they’ve grown steadily and expanded to multiple locations in Salt Lake City, Bountiful, Logan, Ogden, Orem, Roy and Taylorsville. With more than 5 million members strong, Planet Fitness is definitely making its mark on the fitness industry.

One of the uber-cool ideas the franchise has masterminded is a monthly pizza night because they want people to understand that yes, it’s OK to have your favorite foods, in moderation. There are even Tootsie Rolls at the front desk, and bagels the second Tuesday morning of every month. It’s not the way every club does business, but Planet Fitness wants members to know that workouts should be part of life, not all of it.

Moran and his staff are always amazed at how many people want to stay fit. Their oldest member, 92 years young, joined to stay in shape and keep healthy. She’s a great example of the great mix of people there from old to young. And best of all, Planet Fitness has no-commitment memberships starting at just \$10 per month. 🍷

### Planet Fitness of St. George

42 S. River Road, Ste. 8  
St. George, UT 84790  
435-673-3788  
[www.planetfitness.com](http://www.planetfitness.com)







Sallie Krawcheck

# The Power of Diversity

## Boise Small Business Conference

As a global business leader with a front-row seat to the financial crisis of 2007, former Wall Street executive Sallie Krawcheck said trading losses could have been curtailed if businesses had greater diversity in their senior management teams.

By Nicola McIntosh

Photos by Jason Hunsperger

“As I began to cast back on my personal experiences that could have potentially made the crisis less bad, I thought we should have done fewer stupid things,” Krawcheck told an audience of hundreds of business owners and managers attending Zions Bank’s inaugural Small Business Conference in Boise recently. “One of the things that drove us to do more stupid things was group think ... diversity in senior management teams could have lessened that crisis.”

Krawcheck wasn’t referring only to women in her comments about diversity. She included diversity of thought, background and perspective. Using a sports analogy, she noted that you can’t have a winning basketball team comprised entirely of point guards.

### Diversity Yields Higher Returns

Krawcheck pointed to research showing diversity leads to higher returns on capital, greater client focus, greater long-term focus and greater innovation, among other things. “The power of diversity is so great that diverse teams have been shown to outperform more capable or smarter teams,” she said. “That to me was a wow — how could that be?”

For the entrepreneurs in attendance, Krawcheck was quick to point out how diversity creates business opportunity. “Women are the largest emerging market in the history of the planet, more than twice the size of India and China combined,” said Krawcheck, the former president of Global Wealth and Investment Management for Bank of America, which was the largest wealth management business in the world during her tenure. “The market for women serving women is huge.”

She noted that women purchase first-time homes at a greater rate than men, own 40 percent of U.S. small businesses and are responsible for 83 percent of household purchases. She also indicated that women will inherit 70 percent of the intergenerational wealth transfer and will soon comprise the majority of U.S. millionaires.



Zions Bank President and CEO Scott Anderson





Carolyn Holly and Forbes Chairman and Editor-in-Chief Steve Forbes

## Focus on Women

Business owners need to ask themselves the following questions: How big is my women's market? How many women are my clients? How am I approaching them?

"Women like to consult with other women through social media friends much more than men," Krawcheck advised. "Women are interested in what something does, not how it works. The stories that women respond to are the ones that show which product or service will help her, or help others, or her family."

She said marketing should position the woman — not the product — as the hero. "If you are putting a pink ribbon on it and dumbing it down, it's not going to work," Krawcheck warned, citing the example of Apple as a company that changed its industry by targeting women, but not in an obvious way. The result was a shift in the consumer electronics industry away from wires and complicated logistics to Apple's signature functionality.

Creating diversity is not without its challenges, Krawcheck acknowledged. "It is much more natural for us to be comfortable with people who are like ourselves, particularly if our business is under pressure. Every day for small business is a day that matters."

## Other Conference Speakers

Attendees at the conference also heard from Forbes Chairman and Editor-in-Chief Steve Forbes and Idaho Sen. Mike Crapo, as well as Zions Bank President and CEO Scott Anderson.

Both Forbes and Crapo advocated for tax code reform and less onerous regulations for small businesses. Forbes predicted that at least three candidates for president in 2016 will offer flat tax proposals and said there will be a mandate after 2016 to reform the tax code.



"Taxes are a huge burden, as is regulation, which is another form of taxation," said Forbes, who twice sought the Republican nomination for president. "We need sensible rules, but there's a huge world of difference between saying, 'Don't go 100 miles per hour in a school zone' to having rules that say what you should drive."

He also called for a return to the gold standard, which was abandoned under President Nixon in 1971. "The housing bubble would never have happened if the dollar's value had not been undermined," Forbes said. He blamed the weak dollar for the loss of \$8 trillion in economic growth over the past 40 years.

Also at the conference, Anderson announced the Idaho Entrepreneur Challenge, a series of workshops and events culminating in a statewide business plan competition with a \$40,000 grand prize. The program will be managed by Boise State University's Center for Entrepreneurship, and all 22 colleges and universities in the Gem State are being invited to participate.

"While all student participants will develop the skills needed to launch new businesses, financial support — in the form of prize money and other resources — will help turn a few of these business concepts and product prototypes into new businesses," Anderson said. "We believe this program will not only contribute to the success of the individual businesses, but will provide economic development to the state of Idaho." 🌐



# Anna Maria Chávez



## Leading Two Million Girls

There are 59 million living Girl Scout alumni in the United States. “That’s one out of every two women in this country,” Anna Maria Chávez, CEO of Girl Scouts of the USA, told the audience at a recent Zions Bank Premier Wealth Management Speaker Series event.

By Chelsea Ratcliff Bush

Photo by Scott Halford

Founded in Savannah, Georgia, in 1912, Girl Scouts has become a global movement. Far more than an after school activity or cookie sales program, the goal of Girl Scouts is to help girls build confidence and leadership abilities. Alumni have gone on to run companies (70 percent of women business owners are Girl Scouts) and close the gender pay gap (Girl Scouts earn \$12,000 more per year, on average, than non-Girl Scouts).

Chávez is passionate about driving the Girl Scouts’ mission forward. She was named to *Fast Company*’s list of 100 Most Creative People in Business, as well as the STEMconnector list of 100 women leaders in STEM (science, technology, engineering and math). Today’s Girl Scouts go camping, participate in educational events, give back through service projects, and earn numerous badges in activities like STEM and financial literacy, among many others.

“It’s not boys against girls. It’s what are we going to do collectively to ensure they all have the same opportunity?” Chávez said. “By fourth grade, we see girls opting out of leadership roles — they stop raising their hands. They stop being assertive and confident and start doubting their abilities.”

Joining Facebook COO Sheryl Sandberg and former Secretary of State Condoleezza Rice, Chávez helped create the “Ban Bossy” media campaign that went viral this year. The purpose was to raise awareness about mixed messages girls often receive when taking leadership initiative or asserting themselves in class.

“Gender equality is no longer simply a women’s issue — it’s a growing economic imperative,” Chávez said. She explained that gender equality improves national productivity and competitiveness, and attracts top talent to firms. Bottom line: “We need more leaders in the pipeline.”

There are currently 2.3 million girl members of Girl Scouts and 890,000 adult members who work primarily as volunteers. This may sound like a lot, but Girl Scout participation in America has steadily declined since the 1970s. It’s not because girls aren’t interested — many local councils have long waiting lists. The issue is a consistent shortage of volunteers. To make it easier for community members to get involved, Girl Scouts launched a new online volunteer tool kit and streamlined the sign-up process.

“It takes a village to raise a girl,” Chávez said. Other efforts to boost membership include partnerships with nonprofits, religious organizations, and national and state government leaders. Chávez even met with President Obama to discuss the need for the nation to invest in girls. Her message is about the need to empower girls to pursue their goals and aspirations and how Girl Scouts can help. “What we do every day, in every zip code in America and more than 90 countries around the world, is having an impact on the lives of girls,” she said.

This October, Girl Scouts holds its 2014 national convention in Salt Lake City. To make a donation, become a volunteer or find a Girl Scouts council in your area, visit [www.girlscouts.org](http://www.girlscouts.org). 🌐



UTAH  
NONPROFITS  
ASSOCIATION



## Connecting nonprofits, business and government for a strong and vibrant Utah.

### Nonprofit Services:

Technical assistance, public policy, networking, training and member benefits for nonprofit leaders, board members and staff serving our communities across Utah.

### Business Services:

UNA's Community Impact Challenge include tools, resources and partnership opportunities for corporate leaders, entrepreneurs and family business committed to volunteering, board service and investing in nonprofits.

### Government Services:

Data on the health and impact of nonprofit community on Utah's growing economy. Technical assistance for efficient contracting and effective cross-sector collaboration.

[www.UtahNonprofits.org](http://www.UtahNonprofits.org)

801-596-1800  
1-888-596-1801

UNIFY. STRENGTHEN. ELEVATE.





# If She Can See It, She Can Be It

## Actor Geena Davis Luncheon Speech

Call it the 17 percent rule.

It's the percentage of female characters represented in group and background scenes in family films and television, according to research from the Geena Davis Institute on Gender and Media. And — perhaps not coincidentally — it's a figure reflected off-screen in the small number of women serving in elected positions, on boards of directors and in executive management.

By Nicola McIntosh

Photo by  
Jason Hunsperger

“Could it be that we get so used to seeing that (on screen), that it's trained us to see that as normal?” the institute's founder, Geena Davis, asked more than 230 guests at a recent Zions Bank Premier Wealth Management Speaker Series luncheon in Boise, Idaho.

The Academy Award-winning actor said her institute's research shows life imitating art, but she's hoping to reverse the equation and increase women's profiles both on-screen and off.

It was her role in “Thelma & Louise” — and the passion it ignited in everyday women — that was a real game changer for her. “‘Thelma & Louise’ led me to a profound interest in the way women and girls are depicted,” she said. “(The film) had a dramatic impact that would change the course of my life.”

Her second “aha” moment came after she became a mom and had the opportunity to watch television and films alongside her young children. She was astounded not only by the lack of women but also by the hypersexualization of the female characters.

“Women and girls are far less valued than boys, and when female characters do exist, they are very narrowly stereotyped or sexualized,” she said, noting that in animated movies, female characters wear the same type of sexually revealing clothing as they do in R-rated films.

She founded the Geena Davis Institute on Gender in Media in 2004 to gather facts with a goal of affecting real change in Hollywood. And the facts were astounding, with male characters outnumbering females three to one in family films — a ratio that remains unchanged since 1946. She also found that 80 percent of jobs depicted in films are held by men, in sharp contrast to women comprising half the workforce off screen.

With concrete evidence to make her case, Davis began meeting with studio and television executives to share her findings and campaign for change. “The universal reaction was the same,” she said. “Their jaws were on the ground. They had no idea. Is it because they were raised on the same ratios?”

She told her audience that change needs to come more quickly to children's media. “If we continue adding female characters at the rate that we have been for the past 20 years,” she deadpanned, “we will achieve parity in 700 years ... and we are determined to cut that in half.”

Joking aside, she implored guests to advocate for more rapid change. “Girls need to see girls doing interesting things and taking up space in the world,” she said. “The bottom line is: If girls can see it, they can be it.”

With that in mind, Zions Bank took the opportunity to recognize six women at the event for their leadership, professional accomplishments and commitment to their communities. The honorees were recognized in several categories: Business Leadership: Mary Pat Thompson, CFO, MWI Veterinary Supply; Administrative Leadership: Idaho First Lady Lori Otter; Arts Leadership: Independent filmmaker Heather Rae; Nonprofit Leadership: Nora Carpenter, CEO, United Way of Treasure Valley; Health Leadership: Zelda Geyer-Sylvia, president and CEO, Blue Cross of Idaho; Civic Leadership: Idaho Sen. Cherie Buckner-Webb. 🌟



See more photos of these award winners in our iPad app. Download Zions Bank Community on iTunes.



# Utah Entrepreneur Challenge



Stevan Hewett, Derek Johnson, John Christensen, James Divver

## Pastry Company Wins \$40,000

This year's Utah Entrepreneur Challenge in April attracted 126 entries from companies making devices to help with surgery, fitness, Alzheimer's prevention and digital key storage.

By Breanna Olaveson

Photo courtesy of  
Lassonde Entrepreneur  
Institute

But it was a bakery owner with a bright idea for improving kolaches — sweet, buttery pastries stuffed with a variety of meats, cheeses, vegetables or fruits — who took home the \$40,000 grand prize.

“He’d really thought through his idea from A to Z,” says Jim Divver, senior vice president of community development at Zions Bank. “It was a lower-tech idea, but, man, he just had it nailed. Every single point or question that anyone asked, he had it covered.”

### Cowboy Kolaches

Derek Johnson, an MBA student at BYU and founder and CEO of Cowboy Kolaches, took home the prize after spending three years helping run Cowboy Donuts, a doughnut shop in Wyoming.

“We’ve been prototyping our technology since we starting rolling kolaches in our doughnut shop in the very beginning,” Johnson says. “We’d make several hundred thousand per year, all by hand. We just said, ‘There’s got to be a better way.’”

Manually rolling kolaches is time consuming and labor intensive. It also requires a lot of human involvement, which sometimes results in human error. Johnson wanted to streamline the process and tried several prototypes before creating a machine that worked the way he hoped it would.

Cowboy Kolaches’ machine can produce 4,800 kolaches in an hour — a major improvement over the approximately 90 per hour an average bakery can make by hand. Johnson’s machine also improves quality by erasing the possibility of human error. In short, Cowboy Kolaches can produce thousands more kolaches at a consistently higher quality in a fraction of the time it takes anyone else in the market.

### OTHER UTAH ENTREPRENEUR CHALLENGE WINNERS

**Best-written Business Plan:** Doxy.me, University of Utah — A telemedicine tool that is HIPA compliant, free, easily customizable and simple to use.

**Best Presentation:** nanoKeys, Utah State University — A company working to provide for various keys to be scanned digitally and then resized to fit into a small, sleek device.

**Best Technology:** 6S Medical, University of Utah — An improved fascial closing device for laparoscopic surgery.

**People’s Choice Video Award:** nanoKeys

**Incubator Award:** Alternitiy GmbH, University of Utah — A virtual-gaming solution that incorporates both physical and cognitive training to prevent the onset and effects of Alzheimer’s.

**Best Bootstrap:** AeroGym Fitness System, Utah State University — A portable fitness device that uses elastic bands and weights.

**Best Speed Pitch:** Tie between Cowboy Kolaches, Brigham Young University, and Veritas Medical, University of Utah — a laser device that uses light to disinfect medical catheters.

**Best Tabling Award:** nanoKeys

### Next on the Horizon

With technology like that, Cowboy Kolaches could easily compete with other bakeries across the country. But Johnson doesn’t want to compete.

Cowboy Kolaches aims to “set the standard for kolaches” by distributing the pastries to bakeries across the United States and especially in Texas, where kolaches are already popular. Just a month after the competition, Cowboy Kolaches already had \$100,000 in purchase orders.

“I recently presented my idea at a competition in Austin all morning, then at 3 a.m. I was calling doughnut shops,” Johnson says. “I was saying, ‘This is what we have and what we can offer you.’ They’re foaming at the mouth for this. We’ll be able to save them time, increase the money they’re making on kolaches and help them focus on running their businesses.”

Shops who are interested in purchasing from Cowboy Kolaches can contact Derek at [cowboykolaches@gmail.com](mailto:cowboykolaches@gmail.com).





Listen to new radio spots featuring Jackson Hole business clients.  
Download Zions Bank Community on iTunes.

# New Zions Bank Commercial Services Office Opens in Jackson Hole



John Resor, photo by Matt Thomas

There was a time when John Resor had several banks knocking at his door.

But the president of Jackson Hole's Shooting Star, a residential development and golf course, knew he'd found something special with Zions Bank: trust and innovation.

**By Elizabeth Neff**

**Photos by Florence McCall**



Matt Ronnow, Henry Jones and Todd Harris make up a dynamic Commercial Services team in Jackson, shown here with Scott Anderson.

"Zions Bank understood us," Resor says. "They were very flexible and they tailored a credit facility to us. It wasn't just something they took off the shelf."

By establishing a new Commercial Services Office in Jackson Hole, Wyo., Zions Bank has bolstered its commitment to helping businesses like Shooting Star maximize their time and cash flow with innovative banking solutions. The new office, located at 25 S. Willow St., opened on July 9.

Seasoned relationship managers in the office provide commercial lending, commercial real estate lending, treasury management, private banking and residential mortgage services to help Teton County businesses reach their full potential.

Jerry Blann, president of Jackson Hole Mountain Resort, described the bank as a "tremendous partner" throughout one of the biggest construction periods in the resort's history. During this time the iconic Jackson Hole Aerial Tram was built with Zions Bank's help.

"Zions Bank really understands this industry," Blann says. "Without their assistance, there's no question, we couldn't have built this wonderful icon, the tram, and a lot of our other improvements."

Zions Bank Senior Vice President Todd Harris serves as the president of the Commercial Services Office, bringing 24 years of banking experience to the new post. He has been a commercial loan relationship manager at Zions Bank for the past 10 years and previously worked as a commercial loan officer with Washington Mutual.

Although the office is new to Jackson, Zions Bank has a 140-year legacy of strength, stability and service in the Intermountain West.

"For years we have operated financial centers in Sun Valley, Idaho, and Park City, Utah, so we understand the unique needs of businesses and residents in resort communities," says Zions Bank President and CEO Scott Anderson. "We look forward to helping Teton County businesses find innovative solutions that allow them to spend their time doing what they do best — serving tourists and their local clients."

A champion of businesses that help drive economic growth and create jobs, Zions Bank was also the title sponsor of the Rocky Mountain Economic Summit in Jackson Hole on July 11. The summit gathered top economists and entrepreneurs to discuss economic issues facing businesses and investors on a national and global scale. 🌐

Jackson Hole Mayor Mark Barron and Chamber President Jeff Golightly join Scott Anderson and Todd Harris to cut the ribbon at the grand opening.





# Commercial Services Banker There's a new sheriff in town.



## Zions Bank is ready to serve your business.

Recently, Jackson welcomed Zions Bank Commercial Services to the community. Commercial businesses and commercial real estate companies, as well as high net worth individuals, can now benefit from working with a financial institution with more than 140 years of experience. Our commercial lending, commercial real estate, treasury management, private banking and residential mortgage services can help you reach your full potential.

**To learn more about Zions Bank Commercial Services, call Todd Harris at 307-200-3267, or visit our new building at 25 South Willow Street, Suite 2, Jackson, WY.**

# ZIONS BANK®

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®



# Game Planning for the Wealthy



## Zions Premier Wealth Management Strategists

Having more money than one can likely spend in a lifetime comes with considerable responsibilities, risks and liabilities. Properly managing riches and the implications of every dollar earned, invested, spent, gifted and bequeathed is a complex task. It requires expert advice and planning.

By James Rayburn

Zions Bank's Premier Wealth Management Group — recognizing that clients need more than just savings, investment and money management products — also offers specialized and unbiased advice on wealth management strategies.

Eric Jacobsmeyer and Alexander Mojica, both Zions Bank senior wealth planning strategists, travel throughout the West to meet face-to-face with wealthy clients to analyze, architect and implement integrated wealth plans that address multiple financial areas of concern.

“We put together a nice consolidated plan for clients that encompasses all aspects of wealth management. We make sure everything flows appropriately and in the right direction so that their ultimate objectives are accomplished,” Jacobsmeyer says.

Jacobsmeyer, a certified public accountant, personal finance specialist and certified financial planner, has been a wealth management strategist with the bank since 2010. Previous to Zions, Jacobsmeyer served the ultra-wealthy business owners at large public accounting firms in California and Colorado. He brings 12 years of experience to the group.

Mojica, with a law degree from New York Law School, took a position with Zions in January 2014. He has more than 13 years' experience with several national banks in developing and implementing financial planning.

The two senior wealth planning strategists work side by side with the client's team to advise on areas such as income and estate taxes, family governance planning, cash-flow planning, retirement planning, risk management and philanthropic trust strategy.

“The clients that we work with are very capable of running large businesses or making large gifts, but that comes with implications to their overall picture. We help them understand those implications,” Mojica says.

Many high-net-worth clients are business owners. Jacobsmeyer and Mojica help them understand deferred compensation plans, stock options and employee stock purchase plans. A common area of need is business succession planning — how to properly pass ownership to children, preparing a business to sell to a third party or transferring ownership to employees.

“Financial matters for people who have a lot of net worth and assets become quite complex. It's very difficult for them to juggle all of those financial balls,” Mojica says.

Once the strategists understand the client's needs, they do some number crunching and analysis. Then a strategy is determined, a model is formulated, necessary documents are drafted and executed in conjunction with the client's legal counsel, and a plan is implemented.

These services are completely independent of any product or sales influence. Jacobsmeyer and Mojica are not paid on commission and have no other banking relationship with the clients.

“It provides a lot of comfort to clients to know that the advice they are given is tailored to the goals that we've identified and that we're not giving them advice that's directing them to a particular product,” Jacobsmeyer says.

Many clients learn about planning at Zions Bank's Family Business seminars or through the experience of peers in the market.

“We're there to help clients assimilate and implement the things they soak in at these seminars. We fine tune things for them and provide the custom advice that they need,” Mojica says. ●



The path to financial freedom  
shouldn't be traveled alone.  
Let financial professionals guide you.



Our Premier Wealth Management Group offers a full suite of services designed to help you succeed with your finances. To get started on your path to financial freedom, meet with a wealth management consultant by calling **888-290-8488** or visiting **[zionsbank.com/wealth](https://zionsbank.com/wealth)**.

**ZIONS<sup>®</sup>**

**PREMIER WEALTH MANAGEMENT**

\* Zions 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 adviser 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 Zions Trust, National Association (Zions Trust). Cash Management services are provided by Zions Bank, Contango and Zions Trust. 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, Zions Bancorporation or its affiliates, and may be subject to investment risks, including the possible loss of principal value or amount invested.

Insurance services are offered through Zions Insurance Agency, Inc., a subsidiary of Zions Bancorporation. Insurance products offered through Grant Hatch & Associates  
Insurance products: Not FDIC-insured - No Bank Guarantee - May Go Down in Value

# Home Renovation Financing



## Using a Construction Loan for a Home Remodel

When homeowners start thinking about remodeling or renovating their home, the most common financing method that pops into their mind is a second mortgage. Financing a remodeling project through a construction loan, however, often offers more benefits.

By James Rayburn

“Many homeowners don’t realize that they may have the option of financing their home renovation project with a construction loan,” says Jeremy Lowry, president of Home Financing for Zions Bank. “Construction loans are not just for newly constructed homes, as most people think.”

A construction loan used to finance a remodeling project — commonly called renovation loans by bankers — is basically a refinanced first mortgage. A first mortgage almost always has a lower interest rate than a second mortgage.

“It’s a normal construction loan rate and can be a very attractive rate,” Lowry says.

In addition to securing a lower interest rate, financing a remodeling project through a construction loan also allows homeowners to borrow more money. With a second mortgage, homeowners are limited by the current equity in their home. With a construction loan, however, they can borrow up to the increase in value the improvements and additional square footage will add to their home.

“We can loan off the future value of what the home will be worth once the improvements, additions and renovations are complete,” Lowry says.

For example, the owner of a \$200,000 home with \$50,000 in equity can only borrow \$50,000 for a remodeling project through a second mortgage. That \$50,000 may not be adequate to make the renovations the homeowner desires or needs. Through a construction loan, however, that homeowner may be able to make \$80,000 or more in renovations. Instead of having a second mortgage payment in addition to a first mortgage payment, the homeowner would only have a refinanced first mortgage payment — often at a lower interest rate.

“There are some people who don’t have the equity in their home or the cash available to fund the remodeling project that is adequate for their family’s needs, so this is an option that allows them to finance those needed home improvements. Those considering a major home renovation project should contact a mortgage loan officer to discuss this option,” Lowry says.

A renovation loan also comes with the other benefits of a construction loan. It can be a one-time close construction loan, with one set of closing documents and closing costs. Or it can be a construction loan that converts to a long-term mortgage at the end of construction.

The project can take up to 12 months to complete and often a 12-month extension is available. Interest payments during the construction period can be built into the loan. Perhaps most beneficial, bank officials handle all of the fund disbursements to the contractors.

“Any construction project can be a stressful experience, but having the funds set aside in advance and having that part of the project managed for you can eliminate a lot of the stress and allow you to focus your attention on things like flooring, cabinets, wall coverings and things like that,” Lowry says. 🍷





The right-size  
home loan  
**for any size  
family.**

What makes a home perfect is different for everybody. Whether it's the distance from the master bedroom to the potential baby room, or the perfect window seat for your very best friend, Zions Bank can help get you into something just right for you and your family. With a variety of loan options for new construction, refinancing and first-time homebuyers, we can help get you financed and moved into exactly what you're looking for.

**Visit a Zions Bank financial center to get preapproved for your perfect home today.**

**ZIONS BANK®**

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®

Follow us on



[zionsbank.com/homes](https://zionsbank.com/homes)

Member FDIC  Equal Housing Lender

Loans subject to credit approval; terms and conditions apply. See your local financial center for details. NMLS #467014.



## Post-retirement Careers

# A Successful Act Two

By Gail Newbold

Jerry Sandberg is one of the lucky ones. After retiring at age 60 from a career spanning 36 years first as a full-time seminary teacher and then as a teacher at the Ogden Utah LDS Institute of Religion, he turned his after-hours job as a psychologist into a post-retirement career with part-time hours.

Most aren't so fortunate. The fact is that while many who are tired of the long hours and stress of full-time employment dream of an encore career like Sandberg's, statistics show that for most that dream never becomes a reality. According to a recent national survey from the Employee Benefit Research Institute, about 65 percent of workers say they plan to work for pay after retirement, but only 27 percent report actually doing so.

"I was happy to retire," Sandberg says. "I'd been doing two jobs; teaching at the institute and seeing 10 to 12 patients a week in the evening and I was getting tired. It's nice to have a break."

And yet, he never considered full-time retirement. "I want to stay sharp mentally," he says. Sandberg also admits he doesn't want to follow in his father's footsteps. "My mom had a bad case of empty nest syndrome, so my dad retired early to stay home with her. And then he tried desperately to find something to do every day in his garage workshop — a project, an invention — things I call puttering. I do not want that to be me."

### From High School Teacher to Designer

Seventy-four-year-old Vern Bangerter of Salem, Utah, retired in 1995 after teaching physics and electronics in the Provo School District for 32 years. As if working with active adolescents wasn't tiring enough, he went on to work for Moxtek in Orem for five years while still teaching two classes. Then for the past 14 years he's worked full time at Moxtek designing and researching optical instruments.

It's not like he needs the money. "I haven't even touched my retirement fund," he says. He works because he enjoys it. And because, "I have to be able to design." He even designs after hours — a game table he calls Poly Pong ([www.polypong.com](http://www.polypong.com)) that allows up to 16 people to play table tennis at once. He's sold about 500 tables throughout the country and even internationally.

Does he think he'll ever retire? "It sounds fun to travel, do service, go four-wheeling," he says. "But then everything I do is fun, including teaching, but I was ready to move on. My wife's not urging me to retire. I'm afraid I might end out like the cat — 'Kick him out, he's underfoot.'"

## ADVICE ON STARTING A SECOND CAREER

- Find something you feel passionate about. Consider turning a hobby into a job or business.
- Go slowly. Give yourself a few years to make the transition.
- Do your homework. Volunteer, moonlight, learn new skills if needed.
- Don't plan on making money right away.
- Consider redirecting skills you already have into something new.
- Think about doing a different job within your present company.
- Check out websites like [Encore.org](http://Encore.org), [RetiredBrains.com](http://RetiredBrains.com), [Workforce50.com](http://Workforce50.com) and [aarp.org/workresources](http://aarp.org/workresources).
- Start planning long before you retire.

### Disc Drive Inventor Shifts to Refrigeration

"I'm kind of living a weird life I guess," says Provo, Utah, resident Bill Moon, age 65. "Most of my friends hate their work and hate what they're doing, so as soon as they can retire, they do."

Not Moon, although he did retire once at age 52 after inventing at a computer disk drive company, Quantum Corp. in San Jose, Calif. When Moon was 61, a friend asked him to do some inventing on a refrigeration unit for a semitrailer using liquid nitrogen as fuel.

"I've never worked with liquid nitrogen before, so that seemed exciting and a great way to learn something new and help a friend," he says. They recently test drove the refrigeration unit in a 53-foot semitrailer full of produce to California, and then drove it with a load of ice cream to Denver. The unit is much greener, nonpolluting and quieter than traditional diesel systems.

Moon also started a company called Nu-Med Plus, with other friends, that uses a nitric oxide gas delivery system to help cure malaria and tuberculosis in developing countries. "It's yet to be proven, but looks very promising," Moon says, who only works about 40 hours a week compared to the 70 he worked at Quantum.

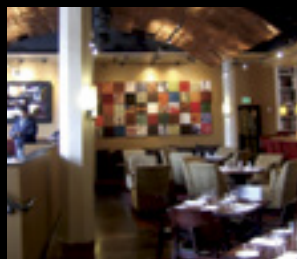
Does he ever plan to retire? "I've always loved learning about the world and designing things," he says. "So I think I'll always love to be involved. Someday I'd like to build houses again and outfit them with the latest technology." 🌟





# dining & leisure guide

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



ZIONS BANK  
**community**  
TRAVEL - HEALTH - FOOD - FINANCE





## Black Swan Inn & Destinations Inn

Relax in a two-person jetted tub while experiencing the ambiance created by a luxurious theme room. The Black Swan Inn in Pocatello and Destinations Inn in Idaho Falls can offer such an experience. Beautiful hand-painted murals, big screen TV, massage table, sauna, steamer, fireplace and an aquarium are some of the features you can find at these amazing inns. For more information and pictures, visit [www.blackswaninn.com](http://www.blackswaninn.com) or [www.destinationsinn.com](http://www.destinationsinn.com).

**Black Swan Inn**  
746 E. Center  
Pocatello, ID 83201  
208-233-3051  
[www.blackswaninn.com](http://www.blackswaninn.com)

**Destinations Inn**  
295 W. Broadway  
Idaho Falls, ID 83402  
208-582-8444  
[www.destinationsinn.com](http://www.destinationsinn.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)



## La Caille

Located on 20 elegant acres at the mouth of Little Cottonwood Canyon, La Caille offers an unmatched experience and atmosphere. The restaurant, pavilion, gardens and the new Chateau at La Caille all provide spectacular settings for your dinner or private party. Stroll through the 3-acre vineyard, enjoy a canyon breeze on the patio or host an unforgettable event – La Caille is your perfect place.

9565 S. Wasatch Blvd.  
Sandy, UT 84092  
801-942-1751  
Tue.-Sat. 4 p.m. to 9 p.m.  
Sunday brunch 10 a.m. to 3 p.m.  
Sunday dinner 3 p.m. to 8 p.m.  
Closed Mondays  
Special events and weddings – 365 days a year

## 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)

## MacCool's Public House

There are no strangers here ... only friends who have not met! MacCool's is an authentic and welcoming Irish pub-style family restaurant where all are welcome to enjoy house-created and house-roasted selections of home comfort — light, traditional and seasonal. Enjoy local favorite lamb riblets, an array of burgers from the Burger Board (fried cheeseburger pictured), 17 salads, our signature fish 'n chips, fresh salmon, vegetarian selections and steaks. We have lots of items for the kids, and yes, full beer, liquor and wine for those that choose 'em. Salainte (cheers)!

We do banquets, catering and events.

1400 Foothill Drive #166  
Foothill Village  
Salt Lake City, UT 84108  
801-582-3111  
855 West Heritage Park Blvd.  
Heritage Park Plaza  
Layton, UT 84041  
801-728-9111  
In the Ben Lomond Suites Hotel  
2510 Washington Blvd.  
Ogden, UT 84401  
801-675-5920  
[www.maccoolsrestaurant.com](http://www.maccoolsrestaurant.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](http://www.ruthsdiner.com)  
8 a.m. to 10 p.m. daily

## Shula's 347 Grill

Shula's 347 Grill has everything from gourmet salads to fresh specialty fish, and exclusively serves Premium Black Angus Beef® burgers and steaks; the best beef money can buy. At Shula's 347 we serve SHULA CUTS, which are second to none. The atmosphere of Shula's is casual, warm, inviting and full of energy, which includes dark woods and dark leather booths, making it the perfect place for you to hold a business lunch, special occasion dinner or private event.

3524 S Market St,  
West Valley City, UT 84119  
801-966-3470  
Lunch Hours  
M-Sun. 11 a.m. to 2 p.m.  
Dinner Hours  
M-Sat. 5 p.m. to 11 p.m.  
Sun. 5 p.m. to 10 p.m.







## Silver Fork Lodge and Restaurant

Silver Fork Lodge and Restaurant is open daily for breakfast, lunch and dinner. Voted "Best Breakfast in Utah" by *Salt Lake Magazine*. At Silver Fork Lodge, you will find an "atmosphere thought to be forgotten" while enjoying finely prepared meals, outstanding hospitality and stunning views of the surrounding mountains. Enjoy the outdoor patio or dine inside next to a roaring fire. Full service liquor license and excellent wine list available. Banquet facilities available for weddings, parties, business meetings and more.

11 miles up Big Cottonwood Canyon  
11332 E. Big Cottonwood Canyon Road  
Brighton, UT 84121  
801-533-9977  
888-649-9551  
[www.silverforklodge.com](http://www.silverforklodge.com)  
Open Daily 8 a.m. to 9 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](http://www.torreyschoolhouse.com)



## Tuacahn's 2014 Fall Concert Series

THRILLER Oct. 25-Nov. 1, \$18.50-\$28.50

SAWYER BROWN Nov. 7, \$19.50-\$39.50

STAYIN' ALIVE: ONE NIGHT OF THE BEE GEES Nov. 8, \$18.50-\$24.50

AIR SUPPLY Nov. 15, \$19.50-\$39.50

1100 Tuacahn Drive  
Ivins, UT 84378  
877-682-7926  
[tuacahn.org](http://tuacahn.org)

## Tuacahn's 2014 Broadway Season

### Disney's 'The Little Mermaid'

Back by overwhelming popular demand, don't miss Broadway's under-the-sea spectacular! Runs through Oct. 18.

### 'The Wizard of Oz'

Click your heels together and journey through the magical Land of Oz! Runs through Oct. 17.

### 'Joseph and the Amazing Technicolor Dreamcoat'

Enjoy this retelling of the Biblical story of Joseph and his coat of many colors! Runs through Oct. 16.

1100 Tuacahn Drive  
Ivins, UT 84378  
877-682-7926  
[tuacahn.org](http://tuacahn.org)



## The Last Word

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

# Renew ZAP to Protect Utah's Quality of Life



I strongly encourage Salt Lake County residents to vote resoundingly to support ZAP renewal. It is crucial to the quality of life we enjoy. Voting for ZAP won't increase taxes any further. It will simply continue the existing ZAP tax, which amounts to one penny for every \$10 spent.

For that small amount, ZAP helped fund more than 30 parks and recreational facilities and provided grants to more than 160 arts and cultural organizations in virtually every community and region of Salt Lake County. More than 7 million people have attended performances and events put on by these programs. These groups also sponsor 20,000 educational events, have cumulative annual expenditures of \$67 million and employ 2,000 people.

Voters need to know that ZAP funds are highly leveraged and combined with other money raised for these programs. In many cases, these facilities and programs would not be possible without ZAP money.

ZAP was authorized by 60 percent of voters in 1996. It has since been renewed twice, most recently in 2004 by 71 percent of voters. It has the support of almost all elected officials, business leaders and community leaders in Salt Lake County.

Here is a sample of the facilities and programs the ZAP program helps support: Hogle Zoo, Tracy Aviary, Millcreek Arts Council, Arts Council of Magna, numerous recreation centers across the county, Babcock Performing Readers, Ballet West, Beehive Statesmen Chorus, Big Cottonwood Trail and Regional Park, Bonneville Shoreline Trail, Capitol Theatre, Centennial Swimming Pool, Bluffdale Arts Council, Chamber Music Society, Children's Media Workshop, Fairmont Aquatic Center, Fiesta Mexicana, Fort Douglas Military Museum, Gina Bachauer International Piano Foundation, Great Salt Lake Audubon, Hale Centre Theatre, HawkWatch International, India Cultural Center of Utah, Japantown Festival, Jordan River Trail, Magna Swimming Pool, Natural History Museum of Utah, Odyssey Dance Theatre, Off Broadway Theatre, Oquirrh Mountain Symphony, Parley's Trail, Pioneer Craft House, Red Butte Garden, Repertory Dance Theatre, Ririe-Woodbury Dance Company, Salt Lake Choral Artists, Salt Lake Astronomical Society, Salt Lake Film Society, Salty Cricket Composers Collective, SpyHop, Sundance Institute, Tanner Dance, Days of '47 Inc., The Leonardo, The Living Planet Aquarium, This is the Place Heritage Park, Tree Utah, Utah Arts Alliance, Utah Arts Festival, Utah Chamber Artists, Utah Film Center, Utah Heritage Foundation, Utah Museum of Fine Arts, Utah Symphony, Utah Opera, Wasatch Community Gardens, and many more.

I agree with Salt Lake County Mayor Ben McAdams who said, "ZAP truly is about us. It's about our neighbors and our friends. The revenue goes directly back into the community to improve the small-town feel and make Salt Lake a great place for families and individuals to live and play." 🍷

We enjoy a great quality of life in this region, in part because of the excellent recreational, cultural and arts programs available.

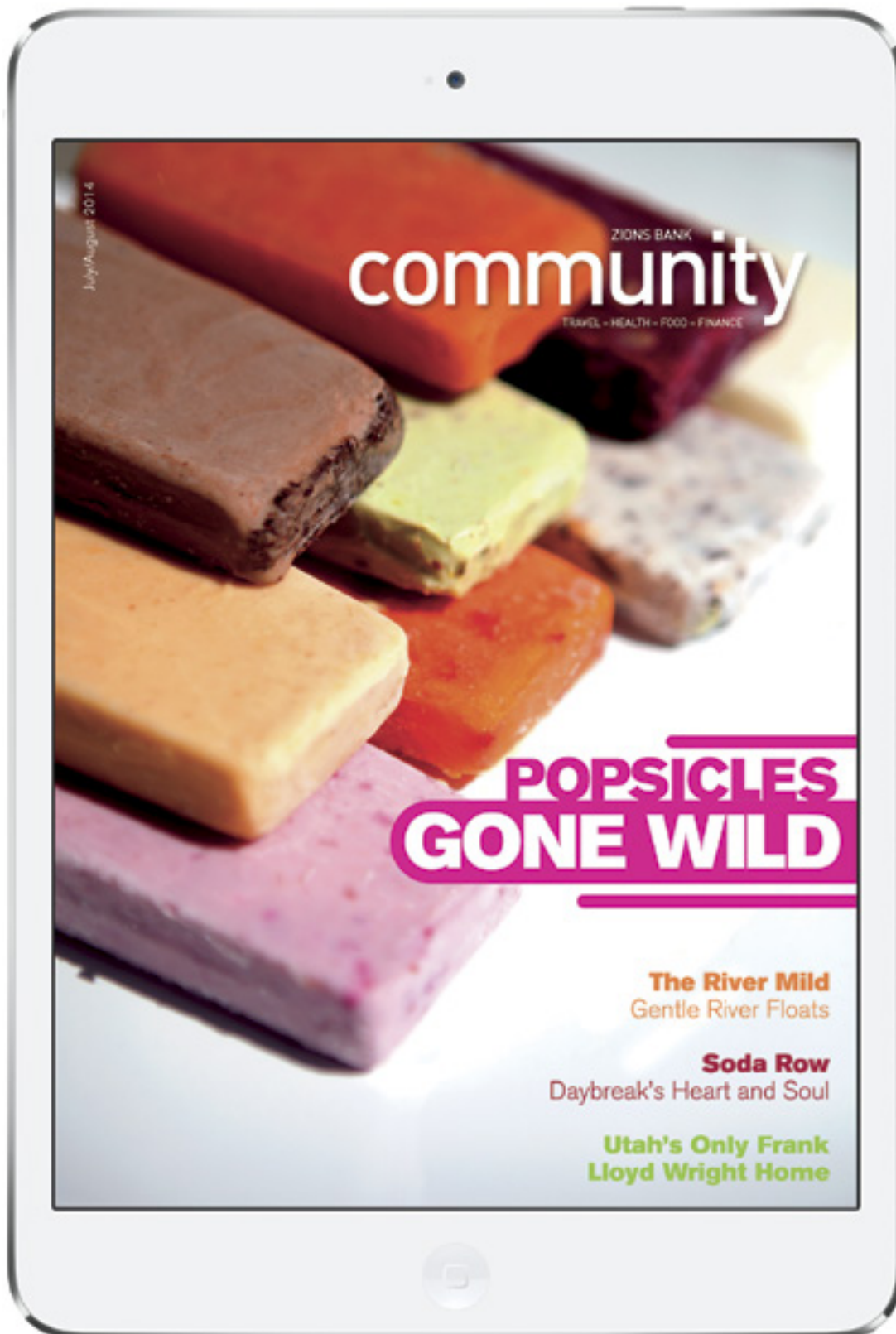
It would be hard to find a family who hasn't enjoyed playing and picnicking in a park, watching animals at the zoo, walking on a trail, attending a dramatic production or concert, working out at a recreation center, learning at a museum or art gallery, swimming at a community pool or watching children play sports at a local ballfield.

In Salt Lake County, all of these great experiences — which bring families and friends together, renew our spirits, feed our souls, and keep us healthy — are made possible, in part, because voters have strongly supported a small county sales tax to fund these programs.

This sales tax initiative, called the ZAP or Zoo, Arts and Parks program, is up for renewal this year. In November, county voters will have the opportunity to continue this program for another 10 years.



# Be Part of a Larger Community.



Zions Bank *Community* Magazine is now available to download as an iPad app.

Now you can enjoy even more content – videos, additional photography, audio interviews and links to external bonus content. To get more of *Community* Magazine go to the iTunes Store and search for Zions Bank *Community* Magazine. Then download the FREE app.

Look for this icon



ZIONS BANK  
**community**



# NEWS SPECIALISTS



MIKE HEADRICK | DEANIE WIMMER | DAVE MCCANN





**K&R**  
EST. 1988  
**CUSTOM BEDDING**  
**FURNITURE & DRAPERY**



**Bedding • Drapery • Designer Fabric**  
**Fine Bedroom Furniture**

801-364-2128

736 West 300 South Salt Lake City, UT 84104

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





## pictureline helps me capture fleeting moments.



As so many wildlife photographers know, the perfect photographic moment can be fleeting. Spending years in the field to capture that long-anticipated image requires patience, luck and knowledge. I shoot with Nikon, and I gained much of my knowledge from the staff at pictureline. Their support over the last 20 years has proven priceless to my success in the field, as well as when I'm processing the images later in the studio. Pictureline is where I will always go to attain those fleeting moments. – Gary Crandall



*At the heart of the image.*



D3300



D7100



D810

305 WEST 700 SOUTH  
SALT LAKE CITY (801)364-1200

ALL NIKON PRODUCTS INCLUDE NIKON INC. USA LIMITED WARRANTY



**pictureline**

*Nikon Authorized Dealer* ■