As I write this I’m traveling to the Kiwanis Council Meeting in New Orleans. What makes Kiwanis great is that it allows all of us to participate in community service to any degree one wants to. You can accomplish small but important acts of service and kindness all the way up to changing the world, or as Steve Jobs said, putting a dent in the universe!

My goal as Governor is one of communication. The sincerest form of flattery is imitation...therefore, if we use smart phones and Internet to share ideas, we can borrow great ideas from one another without having to reinvent the wheel. I am posting our club speakers on my clubs Facebook site, I just take a quick snapshot while I am on Facebook and then post his or name and company...it takes ten seconds and now this speaker is available to any club in the district to check out.

We post also any service project or board meeting so we have a record and let anyone share our ideas. email me at cbaker1044@gmail.com and I will communicate this idea directly to you. I am ready to start my governors visits so let me know when you have a time for me. we are planning a great mid -year convention in march remember the international president will be there . Fun will be had by all. This year, I would like to have named sponsors ...if you would like to advertise let me know...

We do so much good in the community...but the word isn’t out...I would like every act of service recorded and given to a friendly media outlet...most clubs should have a newspaper/media chair, maybe we can have a workshop or webinar on this. if we can spread the word, we can grow every club to find new members willing and ready to serve. yours in service,

Chuck Baker

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MEMBERSHIP DRIVE
YOUR BEST RECRUITING TOOL
IS ALSO YOUR WORSE RECRUITING TOOL...
By Mark Bennett, Utah-Idaho District 2011-2012, Governor Elect, Kiwanis International

Typically every new club president starts their term off with a membership drive and then has another in the Spring. There are committee chairs formed and many clubs have a competition of some sort to "raise" the bar for bringing in new members. A membership drive can run a month or I've even heard a drive can run up to three months. One club had a membership drive that ran for an entire year! Really?

I listened to an Area Director tell me about a membership drive in 2011 she helped out on in the Oklahoma/Texas District. She went out in the local community with several club members to sign up new Kiwanis members. Three days later they had signed up 13 new members! A year later when she re-visited that club only 1 of the members signed up the year before was still active.

How many clubs sign up a new member shortly after completing an activity in your community? A member of the community was so impressed by your event that they wanted to know more about Kiwanis so someone invited them to lunch and shortly afterwards they signed up!

Membership drives are held to bring more members in to our club so "we can do more" service in the community and serve our kids. I hear it all the time, but "is bigger always better" and, here's the real question to ask yourself about your club, "are we taking care of the members we have now?" How are we going to treat someone new?

Remember that new member you signed up shortly after an event that they did in the community? That event was a recruiting tool, but how many times a year do you hold that event? Your club should represent what your club "is about" 365 days of the year not just your community or sponsored youth activities. A club is built like a foundation consisting of layers. These layers aren't all made up of activity after activity. If they are than congratulations! The layers of your year are filled in with meetings consisting of speakers where announcements are made and members are updated to what activity is coming up and energy and friendship exists!

In November of 2011, I attended a new officer Installation at the Emmett, Idaho club. Great turnout with Kiwanis members, family and guests. Three members had brought guests with completed membership applications! Great energy in the meeting with Kiwanis member recognitions, activity reports, upcoming event announcements and new officer installations. What potentially new member wouldn't want to be part of a group like this? My parting words to the new president was to keep those new members busy, involved and excited to be part of the club, and, that I would be back next year to see that those three "guests" were still "Kiwanians".

Your club is the best recruiting tool you have. Week after week, activity after activity your members recruit new members by their actions in their community. We will always have members that join and for various reasons leave within a year but there's a reason for those that stay.....

Don't let the Perfect be the enemy of the Good

UPCOMING U & I KIWANIAN DEADLINES

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<td>Apr 2012</td>
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Being assertive does not mean attacking or ignoring others feelings. It means that you are willing to hold up for yourself fairly-without attacking others. - Albert Ellis, Michael Abrams, Lidia Dengelegi, The Art & Science of Rational Eating, 1992
FINDING A CONNECTION, MAKING A DIFFERENCE

When Tania Allen first heard Téa Leoni unveil The Eliminate Project during the Kiwanis International convention in Las Vegas, she immediately began planning. She and her husband, David Allen, then Australia District Governor, drafted ideas that very evening about the ways the district could participate.

For the next 12 months, they worked to inform clubs and members about The Eliminate Project. She, David, district counselor Tom DeJulio and Dr. Rosemary DeJulio held two workshops about The Eliminate Project in the district. They spoke with nearly every club about the need to eliminate maternal and neonatal tetanus, and in the process, generated enthusiasm and support throughout the district.

When Tania learned about the campaign plan to raise US$110 million, she was eager to take a leadership role. Tania now serves as a multi-division coordinator, working closely with three divisions in South Australia.

Tania has a personal and deeply meaningful connection to this cause. Although she and her husband are unable to have children, Tania and David have found a way to make an impact on the children of the world through The Eliminate Project. ―It’s painful not to be a mom,‖ Tania explains. ―I cannot imagine what it would be like to give birth to a baby, then have it taken away cruelly by neonatal tetanus.‖

Tania’s role as a campaign volunteer is incredibly important to her and she is eager to make a difference over the next four years. ―The Eliminate Project is about saving mothers and their future babies. As a volunteer, I can help make a difference and help clubs make a difference,‖ she says passionately. ―One person can make a difference, and everyone should try. As Kiwanians, we are connecting globally through this campaign.‖

Indeed, Tania has already made a difference. Working closely with campaign region coordinator Peter Kimberley and district coordinator Steve Hughes, the team has secured seven Model Clubs. These commitments make Australia one of the leading districts in the world for Model Club commitments, securing US$84,750 in pledges, and saving or protecting more than 47,000 mothers and their future babies.

Tania has also helped to spread enthusiasm for The Eliminate Project. ―People want to know how they can help once they learn what an incredible difference they can make,‖ Tania explains. Her early enthusiasm for The Eliminate Project has helped clubs to raise funds and grow their memberships.

Tania isn’t alone. Tania’s husband, immediate past governor David Allen, is also a strong supporter of The Eliminate Project. The Eliminate Project’s fundraising campaign team will also include 8,999 other Kiwanis campaign leaders worldwide.

Tania, David and the members of the campaign team encourage you to find your own connection to The Eliminate Project. Consider taking a leadership role in your division or club. One person can make a difference in the lives of mothers and families. Tania Allen is living proof.

SIERRA LEONE: ON THE BRINK OF ELIMINATION

We crowded into a room at the peripheral health unit in Sierra Leone’s Moyamba District to listen to a local mother’s story. She had given birth a few months ago at the health unit to a healthy baby boy. Shortly after the birth, the baby showed signs of tetanus. After a couple agonizing days, the baby fully recovered and health workers determined it was not tetanus after all.
This was obviously good news for the baby, the mother and her family. But it was also good news for the country. Sierra Leone is on the brink of eliminating maternal and neonatal tetanus. It’s getting harder to find the disease in any of the districts. Just five years ago, more than one in five infant deaths were attributed to tetanus. This year, only two newborns have died from this tragic disease.

What’s made the difference in Sierra Leone? For starters, the government is committed to wiping out the disease. Working with UNICEF and other partners, they have effectively implemented a plan to ensure women and their future babies are protected against tetanus.

While in Sierra Leone, we witnessed this plan in action. In the days leading up to November’s Maternal and Child Health Week, health workers were trained and prepared to give vital services, ranging from injecting women with the tetanus vaccine to distributing Vitamin A to children. Vaccinating women in the hardest-to-reach areas is no easy feat. Health workers, sometimes gone for three to five days at a time, must carry the vaccines in coolers while riding motorcycles or bicycles or walking to reach the most remote villages.

During Maternal and Child Health Week, more than 500,000 women were targeted for their third round of tetanus toxoid vaccinations in the five most at-risk districts. These campaigns could be enough to rid the country of tetanus. Many women seemed happy and hopeful, and most we spoke to knew why they were there: to protect themselves and their future babies from the tragedy of tetanus.

Mail Form To: Kiwanis Eliminate Project, Utah Idaho District, PO Box 1521, Twin Falls, ID 83303

IS YOUR CLUB A MODEL CLUB?

Did you know that each member of your club could save or protect 416 lives? When clubs commit to becoming a Model Club, each member saves or protects an average of 416 mothers and their future newborns. A Model Club (http://sites.kiwani.org/Kiwanis/en/theELIMINATEproject/Recognition/ClubLevel.aspx) commits to giving a per-member average of US$750 to The Eliminate Project. Clubs have the ability to raise these funds over multiple years (up to five). More than 55 clubs have already committed to Model Club status. By pledging to become a Model Club, your club will inspire other clubs to join in our quest to eliminate maternal and neonatal tetanus by 2015. Contact The Eliminate Project Campaign Office to pledge your commitment level: campaign@TheEliminateProject.org.

ACHIEVE CLUB EXCELLENCE

To know where you’re going, you have to know where you’ve been and where you are now. The Club Excellence Tool (http://www.kiwani.org/Pages/Resources/default.aspx?PageID=387) is a blueprint for identifying strengths you can build on and opportunities you have for improvement. Using the online version of the Club Excellence Tool (http://www.kiwani.org/kiwansclubexcellencecolt/takesurvey.aspx), your club will have an honest assessment of club strengths and weaknesses—plus a list of tips and tools to improve in any areas that need attention. To use the Club Excellence Tool online, get you club’s login ID from the club secretary and have all members of the club take the survey within a given time period.
BE A GO-GIVER
Jim Terry, Human & Spiritual Chair

At our last district convention in August, Julie Larson spoke to us about a great book called “The Go-Giver” written by Bob Burg and John David Mann. It has a message of shifting one’s focus from getting to giving, that it’s not only a nice way to live but a more profitable way as well. The book is written as a parable and gives five laws.

Law #1 – Value: Your true worth is determined by how much more you give in value than you take in payment.

Law #2 – Compensation: Your income is determined by how many people you serve and how well you serve them.

Law #3 – Influence: Your influence is determined by how abundantly you place other people’s interests first.

Law #4 – Authenticity: The most valuable gift you have to offer is yourself. Just be yourself everyone else is taken.

Law #5 – Receptivity: The key to effective giving is to stay open to receiving.

Here are some ideas we can ponder on:

Add value: It is interesting as we look at those we consider great givers, is that they consistently give considerably more than they receive.

Serve many-serve well: The great thing about this is you get to choose. We have countless possibilities to touch the lives of many. You get to choose how much time and effort you spend adding value to others.

Put their interest first: The old adage of “treat others how you want to be treated” can be changed to “treat others better than you want to be treated.” If we do this we can eventually see the rewards of our influence.

Be yourself: Many times we try to be what other people want us to be or what we think people want us to be. The key to success is just being who you are.

Stay open to receive: Sometimes it is very hard for us to be on the receiving end. We feel uncomfortable and sometimes don’t accept giving from others. If we don’t receive we are not allowing others to give.

ANNUAL CLUB GIFT UPDATE
By Lamar Anderson, District Annual Club Gift Chair

As of November 30th, the following clubs have sent in their 2011-2012 annual club gift contributions to the Kiwanis International Foundation’s annual club gift campaign.

- Layton contributed $100 ($14.29 per member)
- Capital City, Boise contributed $672 ($6.65 per member)
- Heber Valley contributed $100 ($7.69 per member)
- Caldwell contributed $150 ($3.75 per member)
- Treasure Valley of Nampa contributed $96 ($4.80 per member)

Total contributions from Utah-Idaho Kiwanis clubs as of November 30th amounted to $1,118.00. This amounted to $0.67 per member for our district. Totals for all of Kiwanis districts so far is $98,008.76 or $0.43 per capita.

Thanks to the above early bird clubs that have sent in their donations so far this fiscal year!

RECOGNIZING OUR HONOR ROLL OF ANNUAL DONORS

Ongoing donations from our supporters mean ongoing support for children. The Kiwanis Children’s Fund would like to express our deepest gratitude to our Sustaining Donors. Those individuals who have made recurring and annual gifts have earned our sincere appreciation, as well as a place on our Sustaining Donor Honor Roll (http://sites.kiwanis.org/Kiwanis/Libraries/Foundation/Report_-_Sustaining_Donor_Honor_Roll.sflb.ashx).

I am still determined to be cheerful and happy, in whatever situation I may be; for I have also learned from experience that the greater part of our happiness or misery depends upon our dispositions, and not upon our circumstances. - Martha Washington (1732 - 1802)
Directors & Officers Liability

Many Kiwanians have asked what coverage is available for Directors or Officers of local clubs. Others mistakenly believe that any and all exposures are covered under the Kiwanis Commercial General Liability Policy. Directors & Officers Liability Insurance is specialized coverage, so let’s first take a look at what it is not designed to do.

Claims or suits brought against Club Officers or Directors alleging Bodily Injury, Property Damage and Personal Injury (libel, slander, defamation of character, or false arrest) are not covered under a Directors & Officers Liability Policy. Claims of this type would be covered under the Kiwanis Commercial General Liability Policy which renews annually on November 1st, and which is paid for by each member’s annual payment to Kiwanis International.

Directors & Officers Liability coverage is intended to protect Club Officers and Directors from allegations arising from errors or omissions committed while serving in your capacity as a Director, Officer, Committee Chair, etc… Suits are typically based on allegations of poor judgment, conflict of interest, misstatement of financial conditions, mismanagement of funds, failure to act, failure to disclose, denial of civil rights, unauthorized or imprudent loans, sexual harassment, discrimination, wrongful termination, or exceeding authority granted by the by-laws, to name just a few. It is plain to see that these allegations do not involve Bodily Injury or Property Damage, and are not covered under a Commercial General Liability Policy.

The Directors & Officers Liability Policy clearly states that a loss must result from a “wrongful act” usually defined as follows:

―Any breach of duty, neglect, error, misstatement, misleading statement, omission, or other act done or wrongfully attempted by the insured or any of the foregoing so alleged by any claimant or any matter claimed against them solely by reason of their being such Directors or Officers of the insured organization.‖

This definition is extremely broad, so underwriters typically scale down the degree of coverage with endorsements designed to exclude certain types of exposure not desired by the insurance company such as pollution, criminal acts, violations of penal law or statute, etc. Each policy is different, so it is important to review the policy terms and conditions carefully since underwriters may add their own special limitations based upon their evaluation of your club’s exposure to loss.

Understand Your Exposure: Any time you serve on an organization’s board, you can be held personally liable for any “wrongful acts”, errors or omissions that you might commit while acting in your capacity as a director or officer. Therefore, your personal assets are at risk. If you serve on the board of a not-for-profit organization, there may be some limited immunity provided by state statute, but these generally apply only to allegations involving Bodily Injury or Property Damage and usually don’t provide any protection in cases involving gross negligence, willful misconduct, or claims arising out of the use of automobiles.

Some Homeowner’s insurance policies indicate they will provide protection for liability while serving as a director or officer (usually for not-for-profit organizations only!), but this coverage is almost always restricted to allegations involving Bodily Injury or Property Damage and not “wrongful acts” as defined above. Therefore, proper protection is only available through a separate Directors & Officers Liability Policy.

MAJOR POINT: Directors & Officers Liability is a unique and specialized insurance coverage, and is not provided under the Kiwanis Commercial General Liability Insurance Program. If your club wishes to purchase this coverage, it can do so by contacting a local agent or broker, or through an exclusive program approved and sponsored by Kiwanis International making this coverage available to all member clubs on a voluntary enrollment basis.

If you have further questions contact Hylant Group toll free at (800) 678-0361.

Remember to use the General Liability Risk Management Packet as your first source for help with questions!
Jim Terry welcomed everyone in attendance and called the meeting to order at 2:24pm.

In attendance were: Jim Terry, President; Janet Flinders, Secretary; Marvin Chamberlain, Treasurer; LaMar Anderson, Rayleen Barnes, Bill Mullins, and Bob Parish. Guests: Steve Hill Trustee & Counselor from Kiwanis Int’l, John Brown, Bob Dempsay, Skip Flinders, and Kelly Ryan Rush.

Minutes of the 27 Aug 2010 District Convention and 26 March 2011 Mid-Year Conference were presented. Marv moved and Bill seconded to approve minutes as written. Vote was unanimous.

No receipts were ever received for monies given to the Key Club District when they attended International Key Club Convention in 2010. Luckily a Key Club District checking account was found to contain about $20,000 and has been put into the Kiwanis District Foundation.

Financials were presented by Marv: Contributions from clubs are down, only one Reed Culp was purchased; Two Reed Culp awards are in the process of purchase with part payments being received. CKI has $700.00 in Restricted Donations. Reminder that all SLP funds go through the Foundation. Bill moved and Bob Parish seconded. Vote was unanimous.

Kimberly has promised a donation. There will be a fund-raiser on 27 Aug 2010. Twin Falls and Kimberly will present a Magic Show with the Matinée in Kimberly and the evening performance in Twin Falls.

Twenty (20) clubs have donated to the District Foundation this year: Boise Gem State, Bonneville SLC, Burley, Caldwell, Capital City Boise, Capitol Hill SLC, Eagle, Filer, Hailey & Wood River Valley, Heber Valley, Logan, Nampa, North Ogden, Park City, Pocatello, Provo, Provo Golden K, Rexburg, Salt Lake City, Santa Clara, Saratoga Springs, South Davis County, Spanish Fork, Sugar House, Tooele, Treasure Valley of Nampa, and Twin Falls.

Since LaMar sends monthly updates on KIF donations, Jim should send monthly update on District Foundation donations to the District Board.

Saturday night will be the Foundation fund-raising event. Tickets are $1.00 each. There are many prizes including a Color Nook worth $250.00. The Governor’s quilt will be drawn for also on Saturday night. Tickets are $3.00 each, 7 for $20.00, 14 for $40.00 or 50 for $100.00.

Jim needs to send a letter to Dick Mills letting him know that the $1,000 donation went to Restricted Funds.

Pattie Hansen requested money for the ELIMINATE Program Committee. $5,000 now and $1,000 per year. Discussion: Kelly Ryan Rush noted that with 265,000 Kiwanians, the donation would have to be $415.00 per member to reach the $110 million.

Steve suggested to use the money being sent from Kiwanis Int’l first before authorizing money from the District Foundation. This is really a Kiwanis Int’l project, not a District project.

Bill moved to decline the request for ELIMINATE funds from the District Foundation. Pattie can request again after the $8,500.00 from KIF has been spent. Janet seconded. The vote was 4-2 with Marv and Bob Parish opposing.

Sugar House would like to forgo the donation to Utah-Idaho Foundation because they already spent $1,050.00 for Key Club District members to go to the Key Club Int’l Convention. Marv moved to reject, Bill seconded, vote was unanimous.

Pocatello Club requested $4,000 for playground equipment because KIF will not donate to playground equipment. Bill moved to decline the request noting that other options should be tried first: get other Kiwanis Clubs to donate and have extra fund-raisers. Bob Parish seconded, vote was unanimous.

Since the District Foundation has to make up shortages when Key Club and CKI have bigger needs, we need to keep the money for SLP support.

Jim Terry has fulfilled his three year duty to the District Foundation and will retire from the board. Marv recommended to present Jim Terry’s name to the House of Delegates. Janet moved that Josh Holt become President, Bob Parish seconded, vote was unanimous.

Bill Mullins asked Marv to make sure Jon Brown is listed on the Reed Culp list.

Bob Parish asked about Kiwanis Officers running the policy for the District and Lt. Governors. They have three (3) Trustees to vote with four (4) officers. This should be included in the Strategic Plan. Maybe the Strategic Plan should be included in the U & I Kiwanian at some future date.
Steve Hill will send Janet some information about District Trustees, which will break down the duties for Trustees and Lt. Governors.

Lt. Governors should visit each club in their division three (3) times per year and have council meetings six (6) times a year.

For clubs – a board of seven (7) is a workable number.

The meeting was adjourned at 4:35pm

WELCOME, WELCOME TO KIWANIS

Division 1
Edwards, Crystal Anne
Kimble, Julie
Theodore, Lucas
Pleasant Grove

Division 3
Allen, Michael A.
Brigham City

Division 4
Delonas, Lisa E.
Swatzel, Heide
Bannock, Pocatello

Division 5
McKay, Lundgren S.
Smith, Dustin
Dunn, Richard
Larsen, Dwain
Price, Paul W.
Rencher, Jeff
Buhl
Burley
Filer
Hailey, ID & Wood River Valley
Kimberly
Rupert

Division 6
Callister, Lora E.
Young, Linda
Meridian

Division 9
Crabtree, Lynne A.
Sorenson, Denise
Weston, Steve J.
Home Federal Savings
Wade, Matt
Emmett
Emmett
Emmett
Treasure Valley of Nampa

NEW TAX FILING REQUIREMENT FOR KIWANIS CLUBS IN THE U.S.

Beginning in 2008, some organizations in the United States that were not required to file tax returns with the Internal Revenue Service (IRS)—including Kiwanis clubs—have a new filing requirement: the electronic postcard Form 990-N (http://www.irs.gov/charities/article/0,,id=169250,00.html).

To file the electronic Form 990-N, you’ll need your club’s:

- official name
- mailing address
- website address (if applicable)
- employer identification number (EIN)
- annual tax period date
- a statement that annual gross receipts are still normally $50,000 or less.

Previously the threshold was $25,000 or less but for years ending after December 31, 2010, that amount was increased. Because Kiwanis International and most clubs operate on a fiscal year (October 1–September 30), the current year filing will be for the tax period that begins October 1, 2010, and ends September 30, 2011, with a filing due date of February 15, 2012.

Refer to the IRS website (http://www.irs.gov/charities/) to see if the ruling applies to your club.

The optimist proclaims that we live in the best of all possible worlds; and the pessimist fears this is true. James Branch Cabell (1879 - 1958), The Silver Stallion, 1926

Concentration comes out of a combination of confidence and hunger.
- Arnold Palmer (1929 - )
LT. GOVERNORS: DIVISION COUNCIL MEETINGS
TO ELECT 2012 - 2013 LT. GOVERNORS

Specifically to the 2011 - 2012 Lt. Governors:

It is very important for Governor-elect Mark Bennett to know who his team will be when he has his first board meeting in August and to have these people trained and ready to serve.

To facilitate this, including insuring that training materials can be available for training at Mid-Year Conference, it is critical that hold your Divisional Council Meetings with the Club Presidents to elect your divisions 2012 - 2013 Lt. Governor by the middle of February.

Please communicate the result to Janet Flinders as soon as the election results are known.

Janet S. Flinders
515 Bringhurst Drive
Providence, UT 84332-9439
C 435-757-2950
E-mail: uidistrict@hotmail.com

LEAVE A LEGACY WITH KIF PLANNED GIVING

A gift from your estate affords the opportunity for you to help save lives and transform communities while maximizing your financial benefits today. Volunteering, leading, contributing and planning the gift that you will leave the Kiwanis International Foundation after your death are all part of your philanthropic legacy. Learn how (and why) to consider making a bequest to KIF at www.kiwanis.org/foundation/plannedgiving.

For more information on planned giving opportunities, please contact:

Matt Morris, Chief Fundraising Officer
Kiwanis International Foundation
3636 Woodview Trace
Indianapolis, IN 46268
(317) 217-6234 (direct line)
mmorris@kiwanis.org

ARE YOU CONNECTED WITH THE ELIMINATE PROJECT?

How much do you know about The Eliminate Project: Kiwanis eliminating maternal and neonatal tetanus? Are you staying informed? Make sure to connect with The Eliminate Project in every way you can. The more updated you are, the more you can learn and the more you can share.

● Subscribe to The Eliminate Project newsletter at www.TheEliminateProject.org/email.
● Like The Eliminate Project on Facebook: www.facebook.com/TheEliminateProject.
● Follow The Eliminate Project on Twitter: www.twitter.com/EliminateMNT.
● Subscribe to The Eliminate Project YouTube Channel.
● Subscribe to the Kiwanis International Flickr photostream for updates to The Eliminate Project photo collection.

GET THE RESOURCES YOU NEED

People join Kiwanis to help children and improve the world. Give members what they want! Help your club right now with the Kiwanis Literature Resource Page—a complete listing of free printed material for membership growth, member retention, marketing, public relations, and more. Check out these helpful resources, too:

● Community Analysis 9 - A guide to help you ensure your club’s projects and services are still needed and identify new initiatives your club can support.
● Exit Interview - A questionnaire for departing members that will help improve your club.
● New Member Survey - A questionnaire for new members to help improve the club experience.
● Roster Analysis - A tool to help you focus recruitment efforts in your community.
Governor-Elect
Roster Entry should read:
Governor-elect Meridian
Mark BENNETT
1445 N. Cormorant
Boise, ID 83713
H 208-870-6194
E-mail: mlbennett7@q.com

Division 1
K04505 Orem
Brad Whittaker, President
  Corrected e-mail: bradw@fiber.com
K06093 Pleasant Grove
Joe Goff, President
  Corrected e-mail: jr@blackcanyonsigns.com

Division 2
K17643 South Salt Lake Valley
Meeting Information Change: 1st & 3rd Friday’s, Noon, Christopher’s Steakhouse,
  1122 Draper Parkway, Draper

Division 4
K00556 Idaho Falls
Craig Tibbitts, President
  Corrected Phone Number: 208-529-3051
  Corrected e-mail: tibbits64@msn.com
Division 5
K17234 HAILEY IDAHO & WOOD RIVER VALLEY
Trina Isaacs
Update to Phone Numbers
H 208-309-2128  W 208 – 788- 9830 x22
K18108 Kimberly
Gary Ross, President
  Corrected e-mail: glross333@cableone.net

Division 6
K03557 Capital City, Boise
Jeremy Parkinson, President
  Corrected e-mail: jap@idahotrust.com
Meeting Location Update:
  Fri, noon @ Jerry’s State Court Cafe, 6767 W. Fairview Ave., Boise

K16207 Eagle
Meeting Location: Update
1st Mon, noon, Business meeting; 3rd Mon, noon, Regular meeting w/ speaker; both
  @ Mickey Ray’s Bar-B-Que, 395 W. State St., Eagle; 5th Monday (whenever they are)
  at a place TBD, Evening social hour
K07303 Les Bois, Boise Removed

Division 8
K00107 Salt Lake City
Kara Fowers, President
  Corrected e-mail: kfowers.s06686.us@samsclub.com

Division 9
K00546 Caldwell
Brad Jackson, President
New Address: 1518 Idaho Ave
  Caldwell, ID 83605-4205
New Phone Number: 208-454-1302
New E-mail: fairlanebrad@hotmail.com
K00811 Nampa
Jennifer Pennington, President
  Corrected e-mail: jpennington@clearwire.net
CALL TO “ALL” MEMBERS OF THE UTAH-IDAHO DISTRICT!!
MID-YEAR CONFERENCE IS COMING 23-24 MARCH 2012
AT THE HAMPTON INN IN SALT LAKE CITY, UTAH

KIWANIS INT’L PRESIDENT ALAN PENN
WILL BE IN ATTENDANCE

If you have never met a Kiwanis International President before, now is the time to register for the Mid-Year Conference. The registration form is included in this issue. Let's honor President Alan Penn and his First Lady by having the best attendance at a Mid-Year Conference in a very long time.

There will be lots to learn and fun to be had. Socializing and fellowshipping, meeting new Kiwanis friends, and being in a tremendous environment that will inspire you to more great Kiwanis service.

Incoming club Presidents and Secretaries need to attend Club Leadership Education, but don't stop there. Bring members from your club who might be considering stepping up to a leadership position. Everyone is invited to attend CLE, all sessions, workshops, and meals.

The ELIMINATE Project, “Anti-aging” and learning how to use “Facebook” to your advantage. These are just some of the new and entertaining and interesting workshops that are being planned. This will not be a same-old, same-old Mid-Year Conference. The feel is changing because we live in a changing world.

With the new Kiwanis International World-wide Project that was kicked off in Geneva, Switzerland this summer, we need to learn what we are expected to accomplish in our District for Eliminating Maternal and Neo-Natal Tetanus. The Kiwanis world has the goal of $110 million in just a few years. Let’s get everyone on board to help save the lives of children and mothers in third-world countries around the world.

Sponsors are being sought to advertise at the Mid-Year Conference. A small booth can be set up for Friday and Saturday for $100 or a larger space can be had for $150. Call Chuck Baker at 801-390-6772 if interested.

Let’s keep the Kiwanis spirit alive and well in the Utah-Idaho District. Come to Mid-Year Conference to learn and have some FUN.

KIWANIS INTERNATIONAL FOUNDATION
WHAT WE DO …

At the Kiwanis International Foundation, our raison d’être is helping children. Children at risk. Underserved children. The children who need help most.

Working together with Kiwanis International, we serve the children of the world, supporting the Kiwanis International mission (http://www.kiwanisone.org/Pages/Resources/default.aspx?PageID=196). The lion’s share of our work happens at the club level, as Kiwanis members raise funds to underwrite foundation grants (http://sites.kiwanis.org/Kiwanis/en/Foundation/What/ClubGrants.aspx) and improve their communities and the world.

We give youth scholarships. We support Kiwanis International’s Service Leadership Programs (http://www.kiwanisone.org/Pages/Resources/default.aspx?PageID=158) for youth. Our new global campaign for children (http://sites.kiwanis.org/Kiwanis/en/theELIMINATEproject/home.aspx), announced in June 2010, will take this spirit of giving to a new, more consequential level.
TENTATIVE SCHEDULE FOR MID-YEAR CONFERENCE
March 23 – 24, 2012
Hampton Inn, 425 South 300 West, Salt Lake City, UT (801) 741-1110

Friday, March 23, 2012
9-12:00 noon Registration and Sponsors – Sponsors: any business or group, can advertise or showcase their group, product, or service
1:00-5:00pm Third Board Meeting of the Utah-Idaho District Board of Trustees
1:00-5:00pm Club Leadership Education for Presidents-elect, Secretaries, Board Members, and ALL club members in general. The District Education Team will facilitate the session: District Master Instructor Joshua Holt. Instructor Jim Terry, District Leadership Ed Chair Erland Elmer. This is open to all interested Kiwanians are invited to this seminar. The idea is that if you are not an officer in the immediate future, you will be, and this will be a great opportunity to introduce yourself to the larger world of Kiwanis. If you have been, or are an officer now, nothing like a refresher! And besides, you’ll probably be an officer again, soon... and there is nothing like an update!
6:00 -? Dinner on your own.

Saturday, March 24, 2012
Workshops presented at the Mid-Year Conference will include:
• Anti-Aging A workshop with nutritionist, personal trainer, & psychologist
• How to get the most out of a smartphone
• A Facebook clinic
• Eliminate Training for Division and Club Leaders
• Eliminate Basics for all members
• Fundraising ideas for Eliminate for Clubs/ Model Club is reachable
7:00-9:00 Breakfast for those staying at the Hampton Inn
9:00-Noon Opening Session and workshops
Noon Lunch & Awards
1:00-4:00 Workshops and Closing Session

Please put these dates on your calendar and plan to attend and have some fun, learn more, and develop new friendships.
The Krafty-K-Korner will be open all day Saturday with gift baskets for sale. The closing time will be announced Saturday morning. The Governor’s Quilt will be on display and Quilt tickets will be available for purchase. The quilt winner will be drawn at the District Convention in Aug 2011 in Pocatello, Idaho. All monies received through the Krafty-K-Korner and the Governor’s Quilt will go directly to the Utah-Idaho District Foundation. Quilt tickets are: 1 ticket for $5.00; 3 tickets for $10.00; and 7 tickets for $20.00.

Vast appeal with a small-town feel... welcome to the Hampton Inn Salt Lake City-Downtown.

Take your time and explore Salt Lake City, a unique city that combines small town familiarity with the vast cultural and natural offerings of a metropolis. The Hampton Inn® hotel in Salt Lake City-Downtown is located just blocks from Temple Square, the Salt Palace Convention Center and the Energy Solutions Arena. We are within walking distance of shopping, restaurants and theaters, and only a short drive to most major attractions.

Step out the door of our hotel in Salt Lake City and you are immersed in a diverse world of business, cultural and historical sights. Start with the Historic Temple Square, featuring nearly twenty attractions related to Mormon pioneer history and genealogy. Tour the Salt Lake Temple grounds and the Salt Lake Tabernacle, home of the Mormon Tabernacle Choir. Get a feel for the natural thrills of the area at one of many ski resorts, including Snowbird, Alta and Park City... Or take a short ride to see Kennecott's Bingham Canyon Mine. Our hotel in Salt Lake City also puts you within reach of the State Capitol. Take a day trip to experience breathtaking scenery at Zion National Park, Bryce Canyon National Park or Arches National Park. Get more tips on the endless attractions of this area from the team at our Salt Lake City hotel.

Amenities:
• 24 hour pool, hot tub, and fitness center
• Meeting Room for up to 150 People
• Free Wireless High-Speed Internet Access
• More than 10 restaurants within 2 blocks of the hotel
• Parking: Self Parking & complimentary
• Pets: No Pets Allowed

Directions & Transportation:
For GPS Devices please enter our cross streets: 400 South and 300 West. From SLC International Airport, take I-80 east toward City Center. Exit at 600 South, at 300 West turn left the hotel is on the right. From I-15 northbound and I-80 westbound, exit at 600 South, at 300 West turn left, the hotel is on the right. From I-15 southbound, exit at 400 South, turn left, hotel is on the right.
Kiwanian: _____________________________________

Guest(s):   ___________________________________________

Address:  __________________________________________

City/State/Zip:  _______________________________________________________

Phone: ( _____ ) _____________________

Club:___________________________________

Division: _________________________________________

E-mail:_______________________________________

Cost  Number  TOTAL

Mid-Year Conference Registration Fee   $50

Total Amount  Due:

Lodging: Hamiton Inn  $98.00 for up to 2 persons/room + tax
425 South 300 West Free Breakfast for Hotel Guests
Salt Lake City, UT 84101 Please reserve early
801-741-1110

Utah-Idaho Kiwanis District
Mid-Year Conference
c/o Janet S. Flinders
515 Bringhurst Drive
Providence, UT 84332-9439

If you wish to use a credit card (check one) □ Visa  □ Mastercard  □ American Express  (We will call you to obtain the three digit security #) OR Pay by PayPal on the Internet.  If paying by internet, please snail mail this registration form to the address listed for Janet Flinders.

Card No. ______________________________________________  Exp. Date: ____________________________

Print name as it appears on card: _________________________________________________________________

Signature: __________________________________________

Billing Address on Card: ________________________________________________________________________

Additional Information

• ALL ATTENDEES MUST BE PROPERLY REGISTERED FOR THE MID-YEAR CONFERENCE.

• Each Kiwanian should use a separate Registration Form. "Non-Member" should be registered on the same form as the "Member" they are coming with.

• All MID-YEAR CONFERENCE Registration Forms & Fees must be received NO LATER THAN March 19, 2012. If registration is not sent by March 16, 2012, you will need to call Janet Flinders 435-757-2950 AND hand carry your form & funds to the Conference to register at the on-site registration desk.

• If paying by internet, please snail mail this registration form to the address listed for Janet Flinders.

• All MID-YEAR CONFERENCE Registration Forms & Fees must be received NO LATER THAN March 19, 2012. If registration is not sent by March 16, 2012, you will need to call Janet Flinders 435-757-2950 AND hand carry your form & funds to the Conference to register at the on-site registration desk.

• No registration can be accepted unless this form is accompanied by payment.

• Payment may be made by check, by charge card – Visa, MasterCard, and American Express or PayPal.  No Credit Card Payment at the Door, only checks or cash.

Cancellation Policy

• CANCELLATION REQUESTS MUST BE MADE IN WRITING - phone or verbal requests cannot be honored.

• There will be a $10.00 processing fee for any cancellation request received after March 16, 2012.

This form is also available on the District Website

NEW ORLEANS IN 2012:
DISCOVER THE CITY’S ESSENCE
AT INTERNATIONAL CONVENTION

Maybe it's something in the food you ate or the music you heard or the way you fell in love.”

Best-selling author, Pulitzer Prize-winning columnist and New Orleans resident Chris Rose hints at the possibility that you'll never be the same after you've experienced New Orleans. Read more about this mysterious city, the host city of the Kiwanis International convention in July 2012, in the October issue of Kiwanis magazine (http://kiwanis.imirus.com/Mpowered/book/vkiw11/i6/p32).
Heading to the 97th Annual Kiwanis International Convention in New Orleans, Louisiana, USA? Consider volunteering for the sergeant-at-arms committee (SAA)!

Volunteers play an important role in the success of the convention by providing logistical assistance and support at all sessions, forums, and events. Volunteering for this committee is enjoyable and lets you play a behind-the-scenes role—while still allowing plenty of time to enjoy your favorite convention activities and the New Orleans sites. Sign up now!


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**Registration instructions**

**How to register**

For fast and easy registration, we suggest you sign up online at www.KiwanisOne.org/convention/registration. But you can also use the registration form here and mail the completed version to us at:

**Constitution Registration**

Kiwanis International
3636 Woodview Trace
Indianapolis, IN 46260-2196 USA
Or, fax it to +1-317-217-6532

**Venue**

The convention will take place at the New Orleans Ernest N. Morial Convention Center.

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

**What do I get with my registration?**

- Access to all sessions—Opening, Business and Closing
- Entertainment on stage, including shows and international celebrities, during the Opening and Closing sessions
- Training sessions and workshops
- Access to special ticketed events (at additional cost)
- Access to the convention exhibit hall (including exhibitors, Kiwanis Family Store, various Kiwanis-related booths, family lounge, etc.)

**INSTRUCTIONS**

- Use one registration form per Kiwanian. Copies are acceptable.
- Full payment is due at time of registration. There is no charge for children under 21.
- Submit this form with a postmark no later than May 14, 2012. After that date, registration can be made on-site in New Orleans.
- Questions? Contact us at memberservices@kiwanis.org. You also may call +1-800-549-3427, ext. 411 (toll-free in the United States and Canada) or +1-317-875-8755, ext. 411 (worldwide).

**CANCELLATION AND REFUND POLICIES**

- All cancellation requests must be made in writing. (Email is acceptable. Send cancellation notice to registration@kiwanis.org.)
- There is a US$25 per person deduction for cancellations after April 14, 2012.
- No refunds will be given after May 14, 2012.

**REMEMBER**

- Register by February 15 and take advantage of the discounted rate. Kiwanians who register early will pay only US$195—that’s $55 less than the standard rate. Kiwanians’ adult guests pay only US$195.
- To register online, go to www.KiwanisOne.org/convention/registration

**Notice:** By attending the Kiwanis International convention or related activities, registrants agree to be photographed by any means and allow Kiwanis the right to use photos, videos or film likeness for any purpose without compensation or notice.

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**What do I get with my registration?**

- Access to all sessions—Opening, Business and Closing
- Entertainment on stage, including shows and international celebrities, during the Opening and Closing sessions
- Training sessions and workshops
- Access to special ticketed events (at additional cost)
- Access to the convention exhibit hall (including exhibitors, Kiwanis Family Store, various Kiwanis-related booths, family lounge, etc.)

**Transportation**


**Cancellation and refund policies**

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Notice: By attending the Kiwanis International convention or related activities, registrants agree to be photographed by any means, including still photography and video, and allow Kiwanis International the right to use photos, video or film likeness for any purpose without compensation or notice.

New Orleans Map

The convention will take place at the New Orleans Morial Convention Center.

The Utah - Idaho District assigned Hotel is the Residence Inn New Orleans Convention Center (the RI on the map).
FOUR WAYS TO RESERVE YOUR ROOM

Phone Reservations
To reserve your hotel room via telephone, please contact 2012 Kiwanis International Convention Housing at 1-877-777-7607 (toll free in the U.S. and Canada) or 1-801-903-1766.

Faxed Reservations
To reserve your hotel room via fax, download and complete the reservation form (http://community.kiwanisone.org/media/p/22460.aspx) and fax it to 1-704-924-1349. Please be sure to include your first and second hotel choices when filling out the form. Housing forms received via fax require 48 hours for processing and receipt of acknowledgment via email. If you do not receive your acknowledgment in this time frame, please contact 2012 Kiwanis International Convention Housing at 1-801-903-1766 or email kiwanis@conferencedirect.com.

Mailing Reservations
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Mail completed forms to:
2012 Kiwanis International Convention Housing
C/o Conference Direct
5600 Seventy Seven Center Drive, Suite 240
Charlotte, NC 28217

HOTELS | DISTRICT ASSIGNMENTS | SINGLE/DOUBLE | SUITE
--- | --- | --- | ---
New Orleans Marriott | Illinois-Eastern Iowa, Kansas, Missouri-Arkansas, Rocky Mountain | $158 | $158
New Orleans Marriott | Alabama, Kentucky-Tennessee, Minnesota-Dakotas, Texas-Oklahoma | $165 | $165
Renaissance Arts | Capital, New England | $149 | $149
Springhill Suites New Orleans Convention Center | Nebraska-Iowa, Pennsylvania | $138 | —
Courtyard New Orleans Convention Center | Austria, Belgium-Luxembourg, Ecuador (CIDF), France-Monaco, Germany, Iceland-Faroes, Italy-San Marino, Netherlands, New Jersey, Northeastern Europe, Nordic, Poland (CIDF), Switzerland-Liechtenstein | $150 | —
Residence Inn New Orleans Convention Center | Montana, Utah-Idaho, Western Canada | 1-bedroom $139, 2-bedroom $169 | —
Lowes New Orleans | Eastern Canada and the Caribbean, Southwest | $141 | $184
Hilton Garden Inn Convention Center | Pacific Northwest, Wisconsin-Upper Michigan | $143 | $184
Hilton New Orleans Riverside | Andean and Central America, Australia, California-Nevada-Mexico, Florida, Georgia, Japan, Korea, Malaysia, New York, New Zealand-South Pacific, Northeastern Asia Pacific, Northeastern Latin America, Ohio, Philippine Luzon, Philippine South, Taiwan | $165 | $330
Westin New Orleans Canal Place | Carolinas, Michigan | $125 | $252-299
Hampton Inn & Suites New Orleans Convention Center | Louisiana-West Tennessee, Indiana | $146 | $107

Taxes do not include application fees (usually 13 percent). Additional charges may apply for more than two adults occupying a room. Toll rates vary depending on type. For more information about the 2012 Kiwanis Convention Housing Reservations and details and availability from 9 a.m. to 5 p.m. EST, Monday through Friday. All rates include a 10 percent reservation税费。To obtain Kiwanis rates, hotel accommodations cannot be made with the 2012 Kiwanis Convention Housing Bureau by June 1, 2012, all dollar amounts listed are U.S. dollars.

HOTELS

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Mail completed forms to:
2012 Kiwanis International Convention Housing
C/o Conference Direct
5600 Seventy Seven Center Drive, Suite 240
Charlotte, NC 28217

TAXES DO NOT INCLUDE APPLICATION FEES (USUALLY 13 PERCENT). ADDITIONAL CHARGES MAY APPLY FOR MORE THAN TWO ADULTS OCCUPYING A ROOM. TOLL RATES VARY DEPENDING ON TYPE. FOR MORE INFORMATION ABOUT THE 2012 KIWANIS CONVENTION HOUSING RESERVATIONS AND DETAILS AND AVAILABILITY FROM 9 A.M. TO 5 P.M. EST, MONDAY THROUGH FRIDAY. ALL RATES INCLUDE A 10 PERCENT RESERVATION FEES. TO OBTAIN KIWANIS RATES, HOTEL ACCOMMODATIONS CANNOT BE MADE WITH THE 2012 KIWANIS CONVENTION HOUSING BUREAU BY JUNE 1, 2012, ALL DOLLAR AMOUNTS LISTED ARE U.S. DOLLARS.
Internet Reservations
When you reserve your hotel online (https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=3531603), you will receive an automatic confirmation email from our housing bureau, ConferenceDirect. Acknowledgments will be emailed within six hours of your reservation being processed directly online. If you do not receive your acknowledgment in this time frame, please contact 2012 Kiwanis International Convention Housing at 1-801-903-7607 (toll free in the U.S. and Canada) or 1-801-903-7607 or email kiwanis@conferencedirect.com.

WIN THE KIWANIS ONE DAY CONTEST

You may have exciting plans for Kiwanis One Day www.kiwanisone.org/oneday on April 21, but imagine how much more exciting that day will be with a video crew there recording your cause. Use the video to show your community and the Kiwanis community the impact your group was able to make in One Day. Enter the Kiwanis One Day contest http://www.kiwanisone.org/Pages/Resources/default.aspx?PageID=500 and let everyone know what a winning One Day project looks like!

Having once decided to achieve a certain task, achieve it at all costs of tedium and distaste. The gain in self-confidence of having accomplished a tiresome labor is immense. - Arnold Bennett
EMPOWER A CHILD.

As an engaged and supportive Kiwanian, you try to prepare a child for life’s challenges. You offer them experiences that build confidence and character—experiences like those offered on a Key Leader weekend. During three action-packed days, teens learn life skills, meet new friends, get outdoors and out of their comfort zones—all in a safe, positive environment supported by Kiwanis International.

Key Leader will encourage students to build their leadership skills through a series of seminars, small break out group activities and working together through outdoor challenge courses. A Key Leader will learn the most important lesson of leadership—leadership comes from helping others succeed.

Today’s teens are tomorrow’s leaders.

Through Key Leader, you can make a difference in a teen’s life. Change a life, inspire a leader and join Key Leader Today!

The 5 Keys of the Key Leader program.

The program is founded on five principles known as the 5 Keys, and that when practiced by the Key Leader will develop leadership competencies to better serve the individual, organization and community. The principles are applicable for leaders of all ages and levels of experience.

• Personal Integrity – Doing the right thing
• Personal Growth – Developing in mind, body and spirit
• Respect – Showing consideration for self, others and property
• Building Community – Developing relationships to achieve positive goals
• Pursuit of Excellence - Expecting and achieving the best

Idaho Key Leader details:

• May 18-20, 2012 at Trinity Pines Camp, Cascade, Idaho.
• Open to all students ages 14-18.
• $200 for the weekend, $175 for Key Club or Builder Club Members.

Students will receive all materials, food and lodging. Transportation will be provided in the Boise Valley and Twin Falls area.

• For more information and to register go to: www.keyleaderidaho.org
• Questions? Call Derek Schenck at 208.412.4903 or email questions to info@keyleaderidaho.org

SNAG A CUSTOM WEBSITE DOMAIN NAME FROM OUR PREFERRED VENDOR

Does your club have a website, or are you thinking about creating one? In conjunction with Club Resource, the Kiwanis International Web team has hand-picked Hover as the partnered domain vendor for Kiwanis-family clubs and districts.

Hover offers a clean, simple, and easy-to-use interface free of popups and high-pressure add-ons. Hover only sells domains, which means they aren’t going to try to get you to buy other things you may not really need through the checkout process.

The checkout process is simple. Pick the name you want, add it to your cart, create a basic username and password, pay and that’s it. You now own the domain. View the Hover video tutorial (http://tinyurl.com/d8csfrp) for more information on how to register for a domain.
ALBERTSONS FREEDOM PATRIOT AWARD

On 12/14/2011, Brigadier General Gayhart, Commander of the Idaho Army National Guard attended the Kiwanis meeting held at the Blaine County Senior Center. He was given a pin to be an honorary charter member of our local Kiwanis Club of the Wood River Valley. While at the meeting, Josh Robertson from Albertsons was given a plaque for Freedom Patriot Award for continued volunteer donations to the Armory. Also present in picture Trina Isaacs, President of Kiwanis.

Winter Wonderland In Hailey Has Its Biggest Year Ever!

The Kiwanis Club of Hailey and the Wood River Valley Hosted their 7th Annual Winter Wonderland event at their new venue, courtesy of Staff Sergeant Mittelstadt and the Hailey Army National Guard Armory on December 3. This event was attended by almost 200 children of the Valley, with Santa Claus in attendance. The attendance was up over 100% from all the previous years. The children had 8 different Christmas crafts to make, and Ginger Bread Houses. Winter Wonderland is the biggest children’s event at Christmas time. Photos courtesy of Hailey Charter Member Kathleen Cameron.

ONLINE MILESTONES: KIWANIS DISTRICTS LEAD THE WAY

Welcome to our newest Kiwanis International districts using the personalized website template and content management system in KiwanisOne:

Eastern Canada & Caribbean (EC&C)
Philippine Luzon

Their new sites illustrate the versatility and professional format available free to all Kiwanis International districts wanting an easier way to manage their Web presence.

Nearly 50 percent of Kiwanis International districts are currently using the free website template and content system. Kudos to those forward-thinking districts leading the way with graphic standards, great online communications strategy and Web prominence!

Alabama
Asia-Pacific (AS PAC)
Australia
Capital
Carolinias
Georgia
Illinois-Eastern Iowa
Indiana
Kansas
Kentucky-Tennessee
Louisiana-Mississippi-Tennessee
Michigan
Minnesota-Dakotas
Missouri-Arkansas
Nebraska-Iowa
Ohio
Rocky Mountain
Southwest
Texas-Oklahoma
United Kingdom (U.K.)
Utah-Idaho
West Virginia
Wisconsin-Upper Michigan

You’re a shining example to the clubs in your region. Keep up the good work.

There are admirable potentialities in every human being. Believe in your strength and your youth. Learn to repeat endlessly to yourself, ‘It all depends on me.’ - Andre Gide (1869 - 1951)
MANAGING THE DEBT ON YOUR PERSONAL BALANCE SHEET 
LOOK AT YOUR DEBT LEVELS IN ORDER TO MITIGATE RISKS AND MAXIMIZE OPPORTUNITIES
By Matt Alderton

Left unchecked, a personal balance sheet can start to look a lot like an untended garden. If you ignore it, it will grow out of control and accumulate unwanted vegetation. In a garden like that, it’s often hard to tell the flowers from the weeds.

And just as you would tend a garden regularly, you also should review and clean up your balance sheet on a routine basis, says Paul C. Hornung, senior credit officer of Wells Fargo Private Bank. He suggests that your liabilities are a good place to start, and explains, “The goal is to grow your net worth over time. You should look at your balance sheet and think about the amount of leverage in it. If your debt keeps getting bigger over time, your net worth is going to get smaller.”

There are three dimensions to evaluating the amount of leverage in your balance sheet:

- Debt payments. Assess whether you can afford your payments and whether you are comfortable with the amount you’re paying, based on your income

- Debt-to-asset ratio. Consider the amount of debt on your balance sheet compared to the amount of assets

- Type of debt. Understand the type of debt on your balance sheet

Define Your Debt. In addition to calculating your debt, analyzing it requires categorizing it, Hornung says. He notes there are three basic types of debt on the typical individual balance sheet:

- Mortgage debt. This is the first and most obvious category of debt and consists of the loan you used to buy your house.

- Investment debt. This kind of debt is used to pay for assets, such as rental properties. Your investment should generate a sufficient rate of return to carry the debt.

- Lifestyle debt. There are two kinds of lifestyle debt. The first kind includes credit card debt, which typically is used for its convenience factor to buy groceries, gas, entertainment and other everyday purchases. The second kind of lifestyle debt, such as a home equity loan, is used to finance major purchases, such as college tuition or a home remodel, to close cash flow timing gaps.

Assess Your Risk Exposure

Whether your debt is helping or hurting your personal balance sheet depends on several factors, including whether there is any expected return on your investment. Because they can generate income or lead to capital appreciation, for instance, mortgage debt and investment debt are typically more welcome on a balance sheet than lifestyle debt, which tends to cost money rather than make it. If your lifestyle debt is growing over time, it may suggest that you are living beyond your means.

Still, by definition, all debt carries risk and, therefore, should be managed carefully. “Debt is an extra expense that you choose to incur,” Hornung says. “The most obvious risk is that your disposable income is reduced due to loan payments. Ensure that your expected cash flow is adequate before taking on the debt burden. Would an interruption to your cash flow cause the debt to become a problem? If something happens—you get sick and can’t work, you get laid off from your job, there’s a divorce and the family income declines by half—meeting those debt payments can become a real problem.”

Protect Your Financial Future

No matter the type or amount of debt, the best way to mitigate its risks is to assess it in relation to your income. Hornung says, “There is no magic number for the right amount of leverage,” he says. “The most important thing is to make sure that the debt you’re taking on is at a relatively tolerable level in relation to your overall financial picture.” Even if you can afford to make all your monthly loan payments, if you’re not investing in assets that are growing, your balance sheet is decidedly unbalanced, Hornung concludes. “Debt isn’t intrinsically bad,” he says. “But if the asset against which you took out the loan is not earning a rate of return that matches or exceeds the interest that you’re paying on your loan, it’s probably not a very good investment. In that case, I would say it probably makes more sense to sell the asset, pay off the loan and stop earning a negative return on that investment.”

Utah State University
College of Eastern Utah

We are proud to support the Kiwanis Clubs in our great state.
451 East 400 North, Price
(435) 637-2120

Sandman Motel
585 W. Main Street
Tremonton, Utah
(435) 257-5675

Love-Less Ash Company
1285 East 650 South, Price, UT 84501
Telephone: 435-637-5885
Fax: 435-637-5895
www.lovelessash.com
www.dustlesstechonologies.com
IN THEE I TRUST:
CHOOSING THE RIGHT EXECUTOR—OR EXECUTORS—
TO TEND YOUR LEGACY.

By LISA E. DAVIS, Illustration by MICHAEL GIBBS
Special Thanks to Don Showalter, CFTA, Senior Trust &
Fiduciary Specialist, Wells Fargo Private Bank

The family patriarch prepares for the future. He writes a will meting out his assets—the stock portfolio, the beach house, the heirloom Biedermeier chest—to the adult children from his first marriage. Then the sad day comes, and the kids find out whom he chose to execute the will: his second wife.

Cue the fireworks. “There is almost immediate conflict,” says Pat Ross, head of Estate Management Services at Wells Fargo. The children, he says, are wondering, “Is she going to look after my best interest, even though we haven’t exactly been close these past 12 years?” Also worth considering: An arrangement like this can put the second spouse in a difficult position. And family dynamics change when a patriarch or matriarch dies, so what may have been fine before might not be after a death. The discord can wrench a family apart and lead to a long estate settlement.

Ross sees this scenario increasingly often. As the ranks of blended families grow, as relatives scatter from coast to coast and as estates swell in size, it can be harder than ever to choose the right executor. But, says Susan Lill, also with Wells Fargo Estate Management Services, it’s one of the most important decisions you can make. “You are choosing an individual to carry out your wishes when you are not going to be there to oversee it,” she says. “It deserves careful consideration.”

The job requirements for executors are daunting. They must be individuals the beneficiaries trust and people with good business judgment and integrity. It is helpful if they also have a grasp of probate law, income- and estate-tax strategies, accounting, and investment management, but potential executors lacking these qualifications could rely on a team of professional advisors. Any executor also must have time to assure everything gets done, from inventorying the safe-deposit box to fielding creditors’ claims and filing tax returns.

Sometimes one family member—a lawyer daughter, say—stands out as the perfect choice. But that doesn’t always happen. The person you select might need backup.

Corporate Executors

Consider enlisting the help of a corporate fiduciary, such as Wells Fargo, which can marshal a team of professionals to settle an estate quickly and efficiently while helping to minimize the tax burden.

The corporate fiduciary can be sole executor or an agent hired by the executor. Another option is naming co-executors to administer your estate—usually the spouse or another family member and the bank. “The corporate executor is going to do the legwork,” Lill explains. “We’ll do the heavy lifting, but the spouse or family member is a partner in the decision-making process. They can send us back to the drawing board.”

Along with technical experience, corporate agents offer impartiality, which can be just as valuable, especially when the time comes for one of the thorniest parts of estate settlement—resolving disputes over personal property.

“Suddenly everybody wants the grandfather clock; everybody wants the ratty old end table,” Ross says. “It causes the most rifts, the most lawsuits, the most bad blood in estate administration.” A neutral corporate executor can help avert that. When one son doesn’t inherit Dad’s tool set, for example, it might be better to hear it from the trust company than from his brother.

But no matter whom you choose, try to lighten the load. Make sure your will is clear and detailed, and tell your executor the location of important documents. Theodore Hughes, author of The Executor’s Handbook, suggests writing a letter of instruction with a list of assets and debts, including insurance-policy and bank-account numbers, as well as other vital information. “Without that,” he says, “it can take survivors days to trace and put together that life story.”

Replacement Executors

Just as you update your will every few years, you should also revisit your choice of executor. Is your wife still healthy enough to take on the task? Has the friend you counted on moved across the country? Name at least one alternate, but don’t pick only your peers. As you grow older, so do they.

What happens if the individuals you named can’t serve and you didn’t designate a
corporate backup? Then the probate judge decides. State laws differ, but usually the beneficiaries petition the court with recommendations, Ross says, and the judge chooses from among them.

In his own will, Ross has named his wife and Wells Fargo as co-executors. Not surprisingly, he strongly advocates using corporate executors. Still, five years ago, at his family’s request, he personally settled his father’s estate. “I was happy to do it,” he says, “but, as it can be very time consuming, I wouldn’t recommend it to others. Get help if you need it.”

Originally printed in Renaissance magazine, Fall 2006 issue. Lisa E. Davis writes about business from her home in Charlotte, NC. Illustrator Michael Gibbs’ work has appeared in Newsweek, Time and Harvard Business ReVIEW.

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BONNEVILLE KIWANIS SUB FOR SANTA

This past Christmas season the Bonneville Kiwanis Club of Salt Lake City teamed with the Utah Youth Village to provide a memorable Christmas to children in foster care facilities throughout the Salt Lake Valley. Under the direction of Wesley Sine, President of the Bonneville Kiwanis together with club member Mark Anderson, gifts and funds were collected and provided to the Utah Youth Village as it worked to meet the needs of 158 children in twelve group homes in the Village system. Many of our club members were actively involved in this effort and it made the entire Christmas season brighter for all of us!

KIWANIS KOATS FOR KIDS
FROM THE COMMUNITY SCHOOL

Janet Salvoni and the 3rd and 4th Graders from the Community School joined the Hailey Kiwanis Club’s Koats for Kids program this year. They collected over 250 articles of warm clothing including jackets, snow pants, hats and boots. These articles were delivered to the Mountain West Bank in Hailey, a Charter Member of the Hailey Kiwanis Club. These clothes will be distributed to all the elementary schools in the Wood River Valley this winter. Kiwanis International is a global organization of volunteers dedicated to changing the world one child and one community at a time. For more information and additional donations, call 721-7246.

GLEN STUART PURDIE
(July 23, 1932 - December 2, 2011)

Born July 23, 1932 in Ogden, Utah to Robert Stuart Purdie and Lois Newey Purdie. Died December 2, 2011 in Salt Lake City, Utah. He had 1 daughter and 2 sons with Evelyn Wagstaff. Later divorced. Married Dorothy Ann Kostman Lucas Purdie who brought a daughter and 2 sons to join the family.

Graduated from the University of Utah in Accounting, served his country in the US Navy during the Korean War. Worked in public accounting and for various other companies until he retired as the Chief Financial Officer for Bay Alarm in California.
GLEN STUART PURDIE (Continued)

Upon returning to Utah he attended classes at the University, was an avid Ute fan, served on the Midvale Planning Commission, and continued his long time involvement with Kiwanis in Utah and California including ongoing support of the Kiwanis Club of Oakland Foundation. He enjoyed doing things with his family, traveling the world with Dorothy, opera and jazz.

Survived by wife Dorothy, children Karen (Dave) Breitenbeker, Mark (Lisa) Purdie, stepchildren Pamela Mollner, Rick (Teri) Lucas, sister Leah Porter, 12 grandchildren and 8 great-grandchildren. Preceded in death by son Scott Purdie stepson George Lucas, 4 sisters and 3 brothers.

In lieu of flowers; Contributions to the Kiwanis Club of Oakland Foundation - PO Box 32506, Oakland, California 94604-2506, in support of their scholarship fund, this will allow his work to continue.

Published in Salt Lake Tribune on December 4, 2011

WARREN CHILD PORTER


He was born March 15, 1920, to Arthur Porter Jr. and Nell Child Porter, the eighth child in a family of 11 children. He grew up in Rexburg, graduating from Madison High School and Ricks College.

As a child, he worked in the family businesses, The Rexburg Journal and Porter's Book Store. He started out taking advertising proofs to the various businesses in Rexburg for approval and later became a "printer's devil." Except for an LDS mission to Brazil and U.S. Army service during World War II, Porter worked in the family business until 1950 as a printer.

In 1950, he bought the bookstore from his father and expanded it in downtown Rexburg by adding a Ben Franklin store. Later, he sold his farm and cattle and purchased a second Ben Franklin store. Porter remained active in these businesses until his 80s, when health prevented him from doing so.

In December 1943, Warren married Viola Hunter in San Francisco. They had met originally at Ricks College. In the early years of their marriage, they lived in Washington, D.C., and Kansas, per his military assignments. In the military, Porter served as a translator and interpreter for Brazilian army officers being trained in the United States. In 1946, he left the Army with the rank of master sergeant in the Military Intelligence Service and returned to Rexburg.

Porter was an organizer and board member of an office supply wholesale company in Salt Lake City. He also served on the national advisory board for the Ben Franklin variety store organization. In 1986, he was presented with the Businessman of the Year award by the Rexburg Chamber of Commerce.

He served in various capacities in the Chamber of Commerce, 14 years on the board of Madison Memorial Hospital, as president of the local Kiwanis Club, two terms on the Rexburg City Council and on the advisory board of the Idaho Public Television History Series.

Porter was an active member of the LDS church, serving in many ward and stake positions and in the Idaho Falls Temple. He was preceded in death by his parents, one daughter, one grandson, three brothers and four sisters.

He is survived by a son, Chuck (Linda) Porter of Rexburg; son, Alan (Sheila) Porter of Stansbury Park, Utah; daughter, Rebecca (Marc) Berke of Alamo, Calif.; son, T. Flint (Susan) Porter of Salt Lake City; three younger sisters; 15 grandchildren; and 12 great-grandchildren.

R. MAX ROGERS
1918 ~ 2011

R. Max Rogers, age 93, passed away peacefully in his home in Provo, surrounded by his adoring family. He was born in Peterson, Utah to Curtis W. and Rachel Robison Rogers and was the last living grandchild of Aurelia Spencer Rogers. He attended Morgan High where he was an athlete and student-body president. After graduating from BYU he pursued a Masters Degree and a love affair ending in temple marriage to Florence Karalee Ransom...
LOUIS RUSSELL "SKIP; SANTA" FLINDERS
(1939 - 2011)

Skip Flinders, 72, passed away Nov. 21, 2011, at his home in Providence, Utah, after a valiant three-year battle with prostate and bone cancer. He lived more than a year longer than the oncologist thought he would.

He was born Jan. 19, 1939, in Glendale, Calif., to Frederick Roy and Elsie Marie Malan Flinders. He graduated from Burbank High School. Except for two years serving an LDS mission and two years in the Army at Fort Bragg, N.C. (he received an honorable discharge from the Army Reserves in 1967), Skip lived in Burbank, Calif., until 1992, then moved to Providence, Utah.

He married Lynne Michele De Mille Fannin on Sept. 21, 1962, which resulted in the birth of a son, Russell Dean Flinders, on June 2, 1964. Their marriage ended in divorce.


He married Janet Skidmore on Oct. 13, 1990. With the move to Providence, Utah, on Nov. 17, 1992, they began their, retired lives doing community service. They helped many charitable organizations: Kiwanis Club of Logan, Eccles Theatre Cache County Chapter of the American Red Cross, USU Aggie Auction Committee, Cache Employment & Training Center’s Christmas Party and their 50th celebration this last summer, Utah Festival Opera Guild, the Key Club’s booth at the Cache County Fair (Rubber Duckie Derbies), and joined the Hyde Park Lions Club last January.

Skip worked 36 years for his father in the Flinders Insurance Agency in Burbank.

He enjoyed his first deer hunt in 1994 and got his first buck in 1995. Traveling and the out-of-doors were some of the joys in his life, along with ice fishing at Hyrum Dam. He attended all but one of the yearly Kiwanis International Conventions since 1995. This year it was in Geneva, Switzerland. He and Janet were able to travel to Switzerland, France, Italy, Belgium, Austria, Holland and Germany. His favorite meal during that 21 days was at the Geneva Airport at Burger King.

He was preceded in death by his baby sister, Elaine Marie Flinders, and his parents.

He is survived by his three sons, Russell in Florida, Craig in Wisconsin and Brian in Providence, Utah; ex-wife in Cody, Wyo.; current wife; sister, Evelyn LaVerne Harris in Desert Hot Springs, Calif.; his brothers, Robert Frederick in Agua Dulce, Calif., William Oscar in Burbank, Calif., and Charles Steven in Burbank, Calif.; and eight grandchildren. Interment will be at the Providence Cemetery in River Heights, Utah.

Condolences and memories may be shared with family at bergmortuary.com. If preferred, the family suggests contributions to L.D.S. philanthropies of your choice: