



**SPECIALIZED INSURANCE
PRODUCTS AND SERVICES
SINCE 1974**

ANNUAL REPORT 2012 UTAH LOCAL GOVERNMENTS TRUST





Jeffrey W. Horrocks
Commissioner, Emery County

Trust Board of Directors
Executive Committee

PROTECTING PUBLIC ASSETS.
THIS IS THE TRUST.

PROTECTING

211 Cities and Towns **11** Counties **299** Special Service Districts



MEET THE TRUST MEMBERSHIP

A Alpine City
Alta Canyon Sports Center
Alta Town
Altamont Town
Alton Town
Amalga Town
Angell Springs Special Service District
Annabella Town
Antimony Town
Apple Valley Town
Ash Creek Special Service District
Ashley Valley Sewer Management Board
Ashley Valley Water and Sewer Improvement District
Aurora City

B Ballard Town
Ballard Water Improvement District
Bear Lake Special Service District
Bear River Association of Governments
Bear River City
Bear River Commission
Bear River Health Department
Bear River Mental Health
Bear River Water Conservancy District
Beaver City
Beaver County Special Service District #5
Beaver Valley Hospital
Benchland Water Company
Benson Culinary Water Improvement District
Bicknell Town

Big Cottonwood Canyon Improvement District
Big Plains Water and Sewer
Big Water Municipal Corp.
Blanding Cemetery Maintenance District
Blanding City
Bluff Service Area
Bluff Water Works Special Service District
Bluffdale City
Bona Vista Water Improvement District
Box Elder County Special Service Area #1
Box Elder County/Willard Flood
Box Elder Mosquito Abatement District
Brian Head Town

C Cache County
Cache County Emergency Medical Service Authority
Cache Metro Planning Organization
Cache Mosquito Abatement District
Cache Valley Transit District
Cannonville Town
Canyon Land Improvement District
Canyonlands Health Care Special Service District
Carbon County
Carbon County Conservancy District
Carbon County Recreation/Transportation Special Service District
Castle Dale City
Castle Valley Special Service District
Castle Valley Town
Cedar City

Cedar City Housing Authority
Cedar Fort Town
Cedar Hills City
Cedarview-Montwell Special Service District
Centerfield Town
Centerville City
Central Box Elder Fire Special Service District
Central Davis Sewer District
Central Iron County Water Conservancy District
Central Utah Counseling Center
Central Utah Public Health Department
Central Valley Town
Charleston Town
Church Wells Special Service District
Circleville Town
Clarkston Town
Clawson Town
Cleveland Town
Clinton City
Coalville City
College-Young Mosquito Abatement District
Color Country Community Housing
Copperton Improvement District
Corinne City
Corinne Drainage District
Cornish Town
Cottonwood Heights City
Cottonwood Heights Parks and Recreation
Cottonwood Improvement District
Council on Aging-Golden Age Center
Crescent Cemetery

D Daggett County Mosquito Abatement District
Daggett Water District
Daniel Town
Davis and Weber County Canal Company
Davis Community Housing Authority
Davis County Mosquito Abatement District
Davis-Salt Lake Aerial Spray Authority
Davis Soil Conservation District
Delta City
Deseret Oasis Special Service District
Deweyville Town
Dixie Deer Water Special Service District
Duchesne City
Duchesne Conservation District
Duchesne County Economic Development
Duchesne County Mosquito Abatement District
Duchesne County Water Conservancy District

E Eagle Mountain City
East Carbon City
East Duchesne Culinary Water Improvement District
East Riverton Drainage District
East Zion Special Service District
Eastland Community Special Service District
Eden Park Service District
Elk Meadows Special Service District
Elk Ridge City
Elmo Town
Elsinore Town
Elwood Town
Emery County

Emery County Fire Protection District
Emery County Housing Authority
Emery County Nursing Home
Emery County Recreation District
Emery County Special Service District #1
Emery Town
Emery Water Conservancy District
Enoch City
Enterprise City
Enterprise Valley Medical Clinic
Ephraim Ambulance Association
Ephraim City
Eureka City

F Fairfield Town
Fairview City
Farmington City
Farr West City
Fayette Town
Ferron City
Fielding Cemetery Maintenance District
Fielding Town
Fillmore City
Five County Association of Governments
Flaming Gorge Road and Transportation Special Service District
Fountain Green City
Four Corners Community Behavioral Health
Francis Town
Freedom Academy
Fruit Heights City

Fruitland Special Service District

G Garden City Cemetery Maintenance District
Garden City Fire District
Garden City Town
Garland City
Genola Town
Glen Canyon Special Service District
Glendale Town
Glenwood Town
Goshen Town
Grand County
Grand County Cemetery Maintenance District
Grand County Recreation Special Service District
Grand County Transportation Special Service District
Grand Soil Conservation District
Grand Water and Sewer Service Agency
Grantsville City
Grantsville Conservation District
Grantsville Soil Conservation District
Green Hills East Water Sewer Improvement District
Green River City
Green River Conservation District
Grouse Creek Solid Waste Special Service District
Gunlock Special Service District
Gunnison City
Gunnison Valley Hospital

H Hanksville Town
Hanna Water and Sewer District
Harrisville City

MEET THE TRUST MEMBERSHIP

Hatch Town
 Heber City
 Heber Valley Special Service District
 Helper City
 Henefer Town
 Henrieville Town
 Herriman City
 Hideout Town
 Highland City
 Hildale City
 Hinckley Town
 Holden Town
 Holladay City
 Honeyville City
 Hooper City
 Hooper Water Improvement District
 Housing Authority of Carbon County
 Housing Authority of Salt Lake City
 Housing Authority of Salt Lake County
 Housing Authority of Utah County
 Howell Town
 Huntington City
 Huntsville City
 Hurricane City
 Hurricane Redevelopment Agency
 Hyde Park Cemetery District
 Hyde Park City
 Hyrum City

I Indian Ridge Water Conservancy District
 Intermountain Power Agency

Ivins City
J Jensen Water Improvement District
 Johnson Water Improvement District
 Jordan River Commission
 Joseph Town
 Junction Town

K Kamas City
 Kanab City
 Kanarrville Town
 Kane County Human Resource
 Special Service District
 Kane County Task Force
 Kane County Water Conservancy District
 Kanosh Town
 Kearns Improvement District
 Kingston Town
 Koosharem Town

L La Sal Recreation Service District
 Lake Point Cemetery and Parks Service Area
 Lake Point Improvement District
 Laketown City Fire and Cemetery
 LaVerkin City
 Leamington Town
 Leeds Area Special Service District
 Leeds Town
 Lehi City
 Levan Town
 Lewiston City

Lindon City
 Logan City
 Lone Peak Public Safety District
 Lyman Town
 Lynndyl Town

M Maeser Water Improvement District
 Magna Mosquito Abatement District
 Magna Water District
 Manila Town
 Manti Ambulance Association
 Manti City
 Mantua Town
 Mapleton City
 Marriott-Slaterville City
 Marysvale Town
 Mayfield Town
 Mendon City
 Metro Fire Agency
 Mexican Hat Special Service District
 Midvale City
 Midvalley Improvement District
 Milford City
 Milford Valley Hospital
 Military Installation Development Authority
 Millard Conservation District
 Millville City
 Minersville Town
 Moab City
 Moab Mosquito Abatement District
 Moab Valley Fire Protection District

Mona City
 Monroe City
 Monticello City
 Morgan City
 Morgan City Redevelopment Agency
 Morgan Conservation District
 Morgan County
 Moroni City
 Mountain Green Fire Protection
 Mountain Green Sewer Improvement District
 Mountain Meadow Special Service District
 Mountain Regional Water Special Service District
 Mountainland Association of Governments
 Mt Pleasant City
 Municipal Building Authority of Vernal City
 Mutton Hollow Improvement District
 Myton City
 Myton City Housing Authority

N Naples City
 Neola Community Park District
 Neola Water and Sewer District
 Nephi City
 New Harmony Town
 New Harmony Valley Special Service District
 Newton Town
 Nibley City
 North Davis County Sewer District
 North Davis Fire District
 North Fork Special Service District
 North Logan City

North Pointe Solid Waste Special Service District
 North Salt Lake City
 North Sanpete Ambulance
 North Sevier Recreation
 North Summit Fire Protection District
 North Summit Recreation Special Service District
 North Tooele Special Service District
 North Utah Valley Animal Services
 North View Fire District
 Northern Utah Regional Landfill Authority

O Oak City
 Oakley City
 Ogden Valley Recreation Transmission
 Special Service District
 Oquirrh Mountain Water Company
 Oquirrh Recreation/Parks District
 Orangeville City
 Orderville Town

P Panguitch City
 Paradise Town
 Paragonah Town
 Park City Fire Service District
 Parowan City
 Paunsaugunt Cliffs Special Service District
 Payson City
 Peoa Recreation Special Service District
 Perry City
 Perry-Willard Wastewater Treatment Plant
 Pine Meadow Mutual Water Company

Pine Valley Local Administrative District
 Pine Valley Special Service District
 Pioneer Special Service District
 Plain City
 Pleasant Grove City
 Pleasant View City
 Plymouth Town
 Portage Town
 Powder Mountain Water and Sewer
 Improvement District
 Price City
 Price River Water Improvement District
 Price River Watershed Conservation District
 Providence City
 Provo Housing Authority

R Randolph Fire District
 Randolph Town
 Recreation and Transportation Special Service District
 Redmond Town
 Richfield City
 Richmond Cemetery Maintenance District
 Richmond City
 River Heights City
 Riverdale City
 Riverside Cemetery Maintenance District
 Riverside Community Special Service District
 Riverton City
 Rockville Town
 Rockville/Springdale Fire Protection District
 Rocky Ridge Town

MEET THE TRUST MEMBERSHIP

Roosevelt City
 Roosevelt City Housing Authority
 Roy Water Conservancy District
 Rural Water Association of Utah
 Rush Valley Town

S Salem City
 Salina City
 Salt Lake City Mosquito Abatement District
 Salt Lake Conservation District
 Salt Lake County Service Area #3
 Salt Lake Urban Search and Rescue
 Salt Lake Valley Fire Service Area
 Sandy City
 Sandy Suburban Improvement District
 San Juan Conservation District
 San Juan Counseling Mental Health
 San Juan County Transportation
 San Juan County Water Conservancy District
 San Juan County
 San Juan Spanish Valley Water and Sewer
 Special Service District
 Sanpete Conservation District
 Sanpete County Fire Special Service District
 San Rafael Conservation District
 Santa Clara City
 Santaquin City
 Saratoga Springs City
 Scipio Town
 Scofield Reservoir Special Service District
 Scofield Town

Sevier Conservation District
 Sevier County Special Service District #1
 Sigurd Town
 Six County Association of Governments
 Skyline Mountain Special Service District
 Smithfield City Corp.
 Snowville Town
 Snyderville Basin Recreation District
 Snyderville Basin Water Reclamation District
 Solid Waste Special Service District #1
 South Davis Sewer District
 South Davis Water District
 Southeastern Association of Governments
 Southern Utah Shooting Sports Park
 Southern Utah Valley Power Systems
 South Ogden City
 South Salt Lake Valley Mosquito Abatement District
 South Summit Cemetery Maintenance
 South Utah Valley Electric Service District
 South Valley Animal Special Service District
 South Valley Sewer District
 South Valley Water Reclamation Facility
 South Weber City
 South Weber Water Improvement District
 Southwestern Special Service District
 Southwest Mosquito Abatement and Control
 Spanish Fork City
 Spring City
 Springdale Town
 St. George City
 St. George Housing Authority

Stansbury Park Improvement District
 Stansbury Service Agency
 Sterling Town
 Stockton Town
 Sugar House Park Authority
 Summit County
 Summit County Service Area #3
 Summit Mosquito Abatement
 Sunnyside City
 Sunset City Corporation
 Syracuse City

T Tabby Valley Parks and Recreation Special
 Service District
 Tabiona Town
 Taylor/West Weber Water
 Taylorsville City
 Teasdale Special Service District
 Thatcher/Penrose Fire Department
 Thompson Special Service District
 Ticaboo Special Service District
 Ticaboo Utility Improvement District
 Timberline Special Service District
 Timpanogos Special Service District
 Tooele City
 Tooele Valley Mosquito Abatement District
 Toquerville City
 Torrey Town
 Trans-Jordan Cities
 Tremonton City
 Tremonton/Garland Drainage District

Trenton Town
 Tridell-Lapoint Water Improvement District
 Tropic Town

U Uintah Animal Control and Shelter Special
 Service District
 Uintah Basin Assistance Council
 Uintah Basin Association of Governments
 Uintah Basin Narcotics Strike
 Uintah Care Center
 Uintah City
 Uintah County
 Uintah County/Vernal Interlocal
 Uintah Fire Suppression Special Service District
 Uintah Health Care Special Service District
 Uintah Highlands Improvement District
 Uintah Impact Mitigation Special Service District
 Uintah Mosquito Abatement District
 Uintah Recreation District
 Uintah Transportation Special Service District
 Uintah Water Conservancy District
 Unified Fire Authority
 Upper Country Water Improvement District
 Utah Association of Conservation Districts
 Utah Association of Counties
 Utah Association of Special Service Districts
 Utah Chiefs of Police Association
 Utah County
 Utah League of Cities and Towns
 Utah Local Governments Trust
 Utah Local Governments Trust Board

Utah Municipal Finance #2
 Utah Municipal Finance Co-op
 Utah Municipal Power Agency
 Utah Valley Dispatch Special Service District
 UTOPIA

V Vernal City
 Vernon Town
 Vernon Water Works Special Service District
 Vineyard Town
 Virgin Town

W Wales Town
 Wanship Cemetery Maintenance District
 Warren/West Warren Water
 Improvement District
 Wasatch County
 Wasatch County Fire Protection
 Special Service District
 Wasatch Front Regional Council
 Wasatch Integrated Waste Management
 Wasatch Mental Health Services Special
 Service District
 Washington City
 Washington County Economic
 Development Council
 Washington County Water Conservancy District
 Washington Terrace City
 Wayne County
 Wayne County Medical
 Weber Basin Water Conservancy District

Weber County Housing Authority
 Weber County Service Area #5 Liberty Park
 Weber Human Services
 Weber Mosquito Abatement District
 Weber/Morgan Narcotics Strike Force
 Weber Soil Conservation District
 Wellington City
 Wellsville City
 Wendover City
 West Bountiful City
 West Corinne Water Company
 West Haven City
 West Haven Special Service District
 West Millard Mosquito Abatement District
 West Point City
 West Warren Community Park
 Western Kane County Special Service District #1
 Western States Water Council
 White City Water Improvement District
 White Hills Special Service District
 Willard City
 Wolf Creek Water and Sewer Improvement District
 Woodland Hills City
 Woodruff Cemetery Maintenance District
 Woodruff Fire District
 Woodruff Town
 Woods Cross City
 Woods Cross City Redevelopment Agency

Gary L. Hatch
Manager, Davis County Mosquito
Abatement District

Trust Board of Directors
Executive Committee



**THE LAW OF LARGE NUMBERS –
IT'S IN YOUR FAVOR. THIS IS THE TRUST.**



“The Trust insures more than \$3 billion in property values and provides hundreds of millions in general liability and workers compensation protection.”

2012 MARKS THE EIGHTH CONSECUTIVE YEAR OF UNPRECEDENTED GROWTH AND SUCCESS FOR THE TRUST.

We welcome 10 new members to Utah’s premier governmental insurance pool: comprised of cities and towns, counties, and special service districts. A fundamental principle of insurance is the law of large numbers. Your participation strengthens 500 plus members joined to safeguard precious public resources. We leverage size to reduce costs, expand services, and to broaden coverage – providing more for less. At the same time, we increase the spread of risk resulting in more protection and more security for members. Our exceptional results paint the picture.

Among other things, the Trust insures more than \$3 billion in property values and provides hundreds of millions in general liability and workers compensation protection. The structure of our pool provides this protection and benefits members by allowing us to tailor coverage to meet needs.

When it comes to insurance, we know you have options. We listen to you and we partner with you to deliver results and to earn your loyalty. At the end of the day, member retention tells the story best – running at nearly 100% for six years. The common thread in our success is your commitment to our partnership and to the principle of the law of large numbers. Thank you for placing your confidence with the Trust. We’re the finest pool in the state of Utah and among the finest in the country. We pledge continued operational expertise, transparency, accountability, and progressive leadership.

—STEVEN A. HANSEN, President and CEO, Utah Local Governments Trust

A handwritten signature in black ink that reads "Steven A. Hansen". The signature is written in a cursive, flowing style.

The image shows the exterior of a building with a curved sign. The sign is dark with white text that reads "THE UTAH LOCAL GOVERNMENTS TRUST" in large letters, and "INSURANCE PRODUCTS & SERVICES SINCE 1974" in smaller letters below it. The building has a stone or brick facade. The sign is curved and follows the edge of the building's entrance.

THE UTAH LOCAL GOVERNMENTS TRUST
INSURANCE PRODUCTS & SERVICES SINCE 1974

**THE UTAH LOCAL GOVERNMENTS TRUST WAS ORGANIZED IN 1974.
IT WAS TIME SOMEONE STEPPED UP.**

Started with \$112,745 and a dedicated team of public servants, the Trust has grown from 16 members to over 500 – more than doubling in size over the past five years. We provide the best products and services at the best price possible. We partner with members and work together to reduce injury and loss. As public fiduciaries we protect and preserve public resources.

As of December 31, 2012, the Trust holds \$81,160,409 in assets. Trust member equity is \$47,447,546. Superior financial strength allows us to expand coverage and services. This strong position allows us to withstand volatile markets, stabilize premium, and reduce economic uncertainty for members.



SNOW PLOWS TO FIRE ENGINES, ICY SIDEWALKS TO SEWER SYSTEMS, WE'VE GOT YOU COVERED.

Each member of our team has extensive academic and field qualifications – including professional designations of: ARM, ARM-P, CIH, and CPSI. We help members develop and strengthen a culture of safety and accountability. We partner with members top down – fully recognizing that executive leadership and executive commitment to accountability are key to reducing loss and preventing injury.

With executive buy-in and a culture of accountability, safety and loss prevention initiatives yield results. More than 150 members have earned the Trust's Excellence in Risk Management Certification (ERMC). Many are working towards the ERMC. This program provides broad-based training in risk management and helps members become skilled in loss prevention measures. Here's what one member said, "I didn't realize how much impact I could make by being more accountable. I just want to make sure I don't spend the rest of my life knowing that a serious injury may have been avoided if only I'd done something."



WHAT DOES IT MEAN TO BE A TRUSTED FIDUCIARY? IT MEANS WE'VE GOT YOUR BACK.

We handle claims with commitment, transparency, and accountability. We look to provide coverage. We protect member resources by promptly paying claims for which members are liable. We protect member resources by vigorously defending claims for which members are not liable. We value members' insight, feelings, and perspective. We communicate throughout the claims process and provide information and tools to keep members informed.

Members value meaningful and accurate information. We invest heavily in technology to meet member needs. Members receive summary claims information showing the latest developments. Members have access to the Mobile Risk Manager App for the iPhone and iPad. These tools provide real-time information on claims activity for all lines of insurance, including adjuster notes. We're committed to leveraging the best technology available to keep you informed.

**THERE'S BEING COVERED, AND THEN
THERE'S BEING TAKEN CARE OF. THIS IS THE TRUST.**

JoAnn B. Seghini
Mayor, Midvale City

Trust Board of Directors
Executive Committee



FINANCIAL STATEMENTS

ASSETS	2012	2011
CURRENT ASSETS:		
Cash	\$ 202,166	\$ 3,780,215
Investment in State of Utah Public Treasurers' Investment Fund	19,114,309	17,218,920
Receivables:		
Premiums	453,137	616,986
Investment income	386,867	373,828
Administrative fees	55,277	93,575
Reinsurance recoverable on paid claims	3,744	34,100
Other	22,995	109,579
Prepaid reinsurance premiums	762,881	843,674
TOTAL CURRENT ASSETS	\$ 21,001,376	\$ 23,070,877
NON-CURRENT ASSETS:		
Investment in debt securities	50,235,244	44,371,824
Investment in debt securities held by state treasurer	3,998,166	1,998,575
Capital assets:		
Land and construction in progress	701,867	1,137,362
Depreciable, net of accumulated depreciation	4,585,909	2,722,833
Deposit with Constitution State Services LLC	112,552	-
Deposit with NLC Mutual Insurance Company	525,295	525,295
TOTAL NON-CURRENT ASSETS	\$ 60,159,033	\$ 50,755,889
TOTAL ASSETS	\$ 81,160,409	\$ 73,826,766

LIABILITIES	2012	2011
CURRENT LIABILITIES:		
Estimated unpaid claims and claims adjustment expenses	\$ 11,472,221	\$ 11,525,348
Unearned premiums	6,549,254	6,002,268
Accounts payable and accrued expenses	783,387	1,452,863
State premium tax payable	57,102	76,430
TOTAL CURRENT LIABILITIES	\$ 18,861,964	\$ 19,056,909
NON-CURRENT LIABILITIES:		
Estimated unpaid claims and claims adjustment expenses, net of current portion	14,850,899	12,435,261
TOTAL LIABILITIES	\$ 33,712,863	\$ 31,492,170
NET POSITION		
Invested in capital assets	\$ 5,287,776	\$ 3,860,195
Unrestricted	42,159,770	38,474,401
TOTAL NET POSITION	\$ 47,447,546	\$ 42,334,596

We honor our fiduciary responsibility—financial strength guarantees our ability to deliver on our promises in times of need. *The financial statements shown in this report are derived from the Trust's audited financial statements for 2012 and do not include notes. A complete audited financial statement can be obtained from the Trust upon request.*

REVENUES & EXPENSES	2012	2011
OPERATING REVENUES:		
Gross premiums earned	\$ 20,672,586	\$ 19,049,023
Reinsurance premiums	(2,984,554)	(3,271,856)
NET PREMIUMS EARNED	\$ 17,688,032	\$ 15,777,167
OPERATING REVENUES:		
Administrative fees	658,745	869,959
Other revenue	2,255	2,212
TOTAL OPERATING REVENUES	\$ 18,349,032	\$ 16,649,338
OPERATING EXPENSES:		
Claims and claims adjustment expenses	11,175,780	12,264,377
State premium tax expense	468,318	607,143
General and administrative expenses	3,595,959	3,859,453
TOTAL OPERATING EXPENSES	\$ 15,240,057	\$ 16,730,973
OPERATING INCOME (LOSS)	\$ 3,108,975	\$ (81,635)
NON-OPERATING REVENUES:		
Investment income	1,820,479	3,521,813
Other income	183,496	1,108,717
TOTAL NON-OPERATING REVENUES	\$ 2,003,975	\$ 4,630,530
CHANGE IN NET POSITION	\$ 5,112,950	\$ 4,548,895
NET POSITION AT BEGINNING OF YEAR, AS RESTATED	\$ 42,334,596	\$ 37,785,701
NET POSITION AT END OF YEAR	\$ 47,447,546	\$ 42,334,596

BOARD OF DIRECTORS

JOE L. PICCOLO
CHAIR, EXECUTIVE COMMITTEE
Mayor, Price City

JEFFREY W. HORROCKS
EXECUTIVE COMMITTEE
Commissioner, Emery County

W. DEAN HOWARD
Mayor, Hyrum City

JOANN B. SEGHINI
EXECUTIVE COMMITTEE
Mayor, Midvale City

TODD S. BEUTLER
General Manager,
Cache Valley Transit District

E. KENT SUNDBERG
Civil Division Chief,
Utah County
Appointed

GARY L. HATCH
EXECUTIVE COMMITTEE
Manager, Davis County Mosquito
Abatement District

BLAKE L. FRAZIER
Auditor, Summit County

RUSSELL D. WALL
Director, Public Works and
Regional Development,
Salt Lake County
Appointed

TRUST STAFF

STEVEN A. HANSEN
PRESIDENT AND CEO

ADMINISTRATIVE SUPPORT
MARILYNN BEESLEY
Executive Assistant

ACCOUNTING
JODY PETTET
Manager

JESSA ANDERSON
Accounts Payable

DENISE FOWLER
Accounts Receivable

CLAIMS
CHRIS ROZELLE
Manager

MEMBER SERVICES TEAM
TRAVIS GARTON
Manager

JILL JOHNSON
Account Manager

SUZIE POPE
Account Manager

MEMBERSHIP DEVELOPMENT TEAM
RYAN HATCH
Manager

GREG BAUMGARTNER
Account Executive

JOSH MCKELL
Account Executive

DARIN PALMER
Account Executive

LOSS PREVENTION
JASON WATTERSON
Manager

DOUG FOLSOM
Consultant

LANCE MERGENS
Consultant

INFORMATION TECHNOLOGY
BRADY LOVELAND
Technician



Joe L. Piccolo
Mayor, Price City

Trust Board of Directors Chair
Executive Committee

**PROTECTING YOUR BUDGET ON THE
FRONT END AND THE BACK. THIS IS THE TRUST.**



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North Salt Lake, UT 84054
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www.utahtrust.gov

UTAH LOCAL GOVERNMENTS TRUST

