7-31-1989

Who's Who In Denver's Financial World

Denver Business Journal
Who makes Denver's financial community work?
The Business Journal answers the question with our first who's who feature — the people who hold Denver's purse strings. We profiled 53 leaders of the area's best-performing financial services companies, including a few whose impact is disproportionate to their job descriptions. The following pages make it clear that Denver's financial elite is still overwhelmingly male and strongly represented by Colorado natives or long-time residents. In the months ahead, we will reveal who's who in other industries that play major roles in Denver's economy.
ROBERT ALDER
President
Colorado Capital Investment Corp.
Residence: Denver

After 20 years as a financial analyst, Alder believes his major corporate accomplishment is "survival." Alder earned a B.S. in finance at the University of Colorado in 1969, then became a chartered financial analyst in 1977. His first industry position was as an analyst and portfolio manager. Today, he manages Colorado Capital Advisors, a subsidiary of Colorado National Bank with $1 billion in managed pension fund assets and 100 client accounts. Alder is a past president of the Denver Society of Security Analysts and a delegate to the Financial Analysts Federation. A native of Oklahoma City, he and his wife, Diane, have two children.

KEN ALLEN
Assistant Vice President & Branch Manager
The Money Store Investment Corp.
Aurora
Age: 41
Residence: Littleton

Hailing from Red Cloud, Neb., where his first job was working on a farm, Allen moved to Colorado four years ago and heads the local operation of the Money Store, the nation's largest Small Business Association lender. Allen began his 20 years in the financial industry as a trainee with Avco Financial Services. He graduated in business administration from Fort Hays State University and attended the Colorado School of Banking at the University of Colorado. He now holds positions on the Governor's Small Business Council and on the Aurora and Denver chambers of commerce. Allen is active in the Littleton Elks Club and the YMCA, and he and wife Tanya have one child.

MATTHEW AUTIERSON
President
Resources Trust Co.
Residence: Denver

In the last three years, Autierson has helped revive Resources Trust from a company with $1 million in losses in 1986 to one with profits of $5 million last year and 180 employees. A native of Birmingham, Mich., Autierson received a B.A. in finance from Michigan State University in 1979. He moved to Colorado 10 years ago to become a night auditor in Steamboat Springs. He then began his nine-year tenure with First Trust Corp., Autierson, former treasurer of the Retirement Industry Trust Association, belongs to the Cherry Creek and Denver sporting clubs.

JUNIUS BAXTER
Chairman, CEO and President
Western Capital Investment Corp.
Denver

Baxter has been chief executive officer of Bank Western, one of Colorado's largest and strongest savings and loans, since 1966. He has been chairman of Western Capital, Bank Western's parent holding company, since it was created in 1985. At that time, Baxter turned over the president's seat in Bank Western to Ralph Schwartz, but he remains chairman and chief executive. At the company's annual meeting in May, Baxter announced his intention to retire by the end of this year and the search for a successor is underway.

ROBERT BELCHER
Branch Manager & Vice President
B.C. Christopher Securities Co.
Denver

Belcher heads one of the Denver area's major stock and bond brokerage offices. Born in Richmond, Ind., he graduated with a finance degree from the University of Colorado and from Wharton School of Business at the University of Pennsylvania. He began his career 18 years ago as a stockbroker for Boettcher & Co., Inc., having worked previously as a loan officer for a commercial bank. A 25-year Colorado resident, Belcher and his wife, Janelle, raised two children.

D. DALE BROWNING
President & CEO
Colorado National Bank
of Denver

In addition to heading Colorado's third-largest bank, Browning, a Pueblo native, created the Rocky Mountain BankCard System, the administrative headquarters for 1 million credit card accounts and a processing center for more than 600 other card issuers. In 1982, Browning also developed Plus System Inc., an international ATM network with more than 3,200 financial institution members. He is president of both companies. Browning attended Kansas Wesleyan University and the University of Chicago and has lived in Colorado for 22 years. His first job was teaching history; he began his 26 years in the banking industry with Chicago's Continental Illinois Bank. He is a member of the boards of the Boy Scouts, University of Northern Arizona and St. John's Military School. He also serves on the Mall Management Board of the Denver Partnership and is a member of The Denver Club, Denver Athletic Club and Pinehurst Country Club.

JOHN BUTLER
President
Financial Programs Inc.
Denver

A native of Mercedes, Texas, Butler has helped to double the number of mutual funds offered by Financial Programs Inc., the state's largest mutual fund company, with more than $7.1 billion in assets. With a B.B.A. from Texas A & I and a J.D. from the University of Texas, he first worked as a securities analyst for the Texas State Securities Board. He began his 26-year industry career as general counsel and securities analyst for Financial Programs, then became president in 1985. Butler also serves on the boards of Financial Trust Co., Financial Funds, FG Series Inc. and MIM Britannia International Holdings Ltd. He has two children and holds memberships at Valley Country Club and the Metropolitan Club.

RONALD CAMPBELL
Senior Vice President
& Western Regional Manager
Margaretten & Co., Inc., Moore Division
Englewood

Seven-time winner of Margaretten's annual sales contest, Campbell heads one of Denver's major mortgage banking firms. Born in New Jersey, he graduated from Northern Arizona University and began his 17 years in the financial industry as a runner with Mason McDuff. A resident of Colorado for two years, Campbell now serves as director of the Colorado Mortgage Bankers Association, is a member of the National Mortgage Bankers
Largest bank to profitability in a weak economy. A native of Los Angeles, he received degrees from Loyola University of Los Angeles and the University of Southern California. Malone began his career as a credit trainee with the Bank of America and later became a corporate account officer. He sits on the boards of the Boys Clubs of Metro Denver, Colorado Alliance of Business, Denver Art Museum, the Denver Club, National Jewish Center of Immunology and Respiratory Medicine, Regis College and the Boy Scouts of America.

WILLIAM MCCALLUM
Chief Operating Officer, U.S. The Great-West Life Assurance Co. Englewood
Age: 47
Residence: Englewood
Born in Winnipeg, Manitoba, McCallum studied commerce at the University of Manitoba. As a youngster he had a paper route, but he began his 24-year business career as an actuarial assistant. Today, he heads the U.S. operations of Great-West, a major insurance company and one of the largest managers of pension funds in the state. McCallum serves on the boards of St. Joseph Hospital, the Colorado Association of Commerce and Industry and Capitol Federal Savings. He is a director of the MAXIM Series Fund Inc. and Benefits Communication Corp. and is vice chairman of Great-West Life & Annuity Co. He and wife Leslie have one child and have lived in Colorado for 15 years.

ROBERT MALONE
President, CEO & Chairman of the Board First Interstate Bank of Denver Denver Age: 54
Residence: Englewood
Malone has helped return Denver’s second-largest bank to profitability in a weak economy. A native of Los Angeles, he received degrees from Loyola University of Los Angeles and the University of Southern California. Malone began his career as a credit trainee with the Bank of America and later became a corporate account officer. He sits on the boards of the Boys Clubs of Metro Denver, Colorado Alliance of Business, Denver Art Museum, the Denver Club, National Jewish Center of Immunology and Respiratory Medicine, Regis College and the Boy Scouts of America.

THOMAS MEADE
Chairman & CEO Bonettcher & Co. Inc. Denver Age: 48
Residence: Englewood
Established in 1910, Boettcher & Co. is one of Denver’s largest stock and bond brokerage houses. Meade, a Baltimore native, has 20 years’ experience in the financial industry. He graduated from the University of Virginia and has lived in Colorado for 16 of the last 20 years. He is on the board of directors of Kemper Financial Co., the Easter Seal Soci­ ety, the Kidney Foundation and the Denver Club and the advisory board of the Graduate School of Business at the University of Den­ ver. Married to Claire and the father of two, Meade is a member of the Denver Club and the University Club.

WILLIAM NICHLSON JR.
Chairman of the Board & President Colorado National Bankshares Inc. Denver Age: 60
Residence: Denver
With more than $2.8 billion in assets and 21 subsidiaries, Colorado National Bankshares is one of Denver’s top bank holding companies. Nicholson, born in Colorado Springs, began his banking career with the company as senior vice president. With degrees from the Massachusetts Institute of Technology and the University of Denver, Nicholson was previously involved in real estate as vice president of Van Schack. He is on the boards of Colorado National Bank, Public Service Co. of Colorado, Visa, USA Inc. and Presbyterian-St. Luke’s Medical Center. He also is a director of Boys Club of Metro Denver and is involved in the Colorado Golf Association, Colorado Forum, Downtown Denver Inc., the National Western Stock Show Association and the United States Golf Association. A member of the Denver Country Club and Castle Pines Golf Club, Nicholson and his wife, Shirley, have two children.

LARRY MIZEL
Chairman of the Board Omnibancorp Denver Age: 56
Residence: Englewood
Omnibancorp, with nine subsidiaries and total assets of more $244 million, is the banking operation of home builder Mizer, who also heads MDC Holdings Inc. and Asset Investors Corp. With degrees from the Uni­ versity of Oklahoma and the University of Denver College of Law, Mizel belongs to a number of organizations, including the Colo­ rado Economic Development Commission. He is chairman of Colorado Commerce, trustee of the Simon Wiesenthal Center in Los Angeles and a director of Rose Medical Center. A native of Tulsa, Mizel has lived in Colorado for 24 years and is married to Carol.

JAMES O’DELL
President & Chairman O'Dell Bancorp Inc. Brighton Age: 54
Residence: Brighton
This bank holding company, with four banks and about $60 million in total assets, has never had an unprofitable year. O’Dell is president and chairman of the holding company and all four banks. A native of Kansas, O’Dell earned a B.A. in economics and business administration from Ottawa University in his home state. After an early career in farming, O’Dell became an agricultural representative for Consolidated State Bank in Kansas. He has a long list of board memberships, ran his first marathon in 1981 and has a private pilot’s license. O’Dell is on the Ameri­ can Bankers Association Government Relations Council and the board of the New Mexico School of Banking Foundation. He is a member of the Brighton Rotary Club and has raised three children with wife Jeanne.

BOB ORULLIAN
Chair & CEO Women’s Bank Denver Age: 56
Residence: Lakewood
Years ago she began a banking career as a messenger in a Salt Lake City bank, Orullian now claims the highest position held by a woman in the Colorado banking industry as head of Women’s Bank and Equitable Bank­ shares of Colorado Inc. As a youngster in Salt Lake City, Orullian babysat by hand and picked fruit. She graduated from the American Insti­ tute of Banking and the Ohio State University Banking School, where she ranked in the top 10 percent of her class. Orullian is active in numerous associations and on several boards, including the Greater Denver Chamber of Commerce, Blue Cross/Blue Shield of Colo­ rado, American-Israel Friendship League and Freedoms Foundation at Valley Forge. She has received many awards and honors and is dedicated to encouraging young women toward careers in banking and business.

DAVID PAUL
Commissioner Colorado Division of Financial Services Denver
Since 1978, Paul has been the state’s commissioner of Financial Services, respon-
the sole Denver representative of his venture capital firm. Heidrich earned the equivalent of a master’s degree from Technical University of Munich, and his first job was as a scientific programmer and marketing manager. He has been the founding investor of three startup companies, holds positions on four company boards, was director of the Colorado Music Festival in 1986 and 1987 and was appointed by Gov. Dick Lamm to the review board of the state telecommunications and computing facilities. He and wife Marie have three children.

**Richard Heiserman**

Chairman of the Board & President

Capitol Federal Savings & Loan

Denver

Age: 51

Residence: Englewood

Heiserman is chairman and president of Capitol Federal’s First Capitol Financial Corp. and First Capitol Investments Inc. He also is chairman of the board of First Capitol Corp. and vice chairman of First Capitol Leasing Inc. An Oregon native, Heiserman received his B.S. in business administration from the University of Denver and graduated from the Institute of Financial Education and the Graduate School for Savings and Loan at the University of Indiana. He is chairman of the board of Saint Joseph Hospital, Rotary Foundation president for the Rotary Club of Denver, a trustee of the University of Denver and a board member of Junior Achievement of Metropolitan Denver. He and wife Patricia have four children.

**David Herlinger**

Executive Director

Colorado Housing and Finance Authority

Denver

Age: 53

Residence: Denver

Herlinger is responsible for the state’s major loan programs for low-income housing, small businesses and international trade. He received a National Public Administration Award for his affirmative action/equal opportunity efforts within CHFA and serves on the National Council of State Housing Agencies. Herlinger is active on the Denver Neighborhood Housing Services Board, the Colorado Housing Assistance Council, the National Housing Conference, the Denver Baseball Commission and the Piton Foundation Distribution Committee. He holds a board position with Colorado International Capital. A native of Pittsburgh, Herlinger earned his B.A. at Colgate University and his M.R.P. from the University of Colorado at Denver. He began his career as a trainee with Action Housing in Pittsburgh after working in a steel mill. A resident of the state for 20 years, Herlinger and wife Lynn have three grown children.

**John Hill**

General Partner

Age: 48

Hill, Carman, Kirby & Washng

Boulder

Born in New York City, Hill earned bachelor’s and master’s degrees in business administration at the University of Michigan. He began his career with IBM and later founded Hill, Carman, Kirby & Washng, one of the state’s leading venture capital firms. Hill has spent 13 years in Colorado, is married and has two children.

**J. Wayne Hutchens**

President & CEO

Denver National Bank

Denver

Age: 43

Residence: Boulder

Although he’s at the helm of one of Denver’s larger banks, Hutchens is a Boulder resident and a member of the Boulder City Council. He is also active in several civic organizations, including Denver Rotary Club and Leadership Denver through the Denver Chamber of Commerce. An Ohio native, Hutchens graduated from the University of Colorado in 1969, worked in sales for Owens-Corning Fiberglas and began his banking career as director of personnel with Affiliated Banks of Colorado. A Colorado resident for 20 years, Hutchens and wife Joyce have two children.

**Walter Imhoff**

Chairman of the Board & CEO

Hanifen, Imhoff Inc.

Denver

Age: 57

Residence: Greenwood Village

Imhoff was a founder of investment banking and securities firm Hanifen, Imhoff in 1960 and has been chairman since 1979. A Denver native and graduate of Regis College, Imhoff has spent 34 years in the investment banking industry, beginning with Coughlin & Co. He is active on many local and national boards, including Boy Scouts of America, the National Conference of Christians & Jews, St. Joseph Hospital Executive Advisory Board, The Greater Denver Chamber of Commerce and the Regis College Board of Trustees. A member of the Denver Club, Imhoff and wife Georgia have five children.

**Richard Kirk**

Chairman of the Board, CEO

United Bank of Denver

Denver

Age: 58

Residence: Denver

Kirk, who is vice chairman of United Banks of Colorado as well as head of Denver’s largest bank, was responsible for the development of United Bank of Denver’s pioneering personal banking division. Born in Morristown, N.J., he studied at Haverford College as an undergraduate and later at the Sonier Graduate School of Banking and the Advanced Management Program at Harvard Business School. His first industry position was management trainee and official assistant at First National City Bank of New York. During his 33 years in the industry, Kirk has been involved in many business and civic organizations, including Denver Botanic Gardens, Downtown Denver Inc., Greater Denver Chamber of Commerce and the Greater Denver Corp. He has been active on American Bankers Association councils and committees since 1978 and is vice chairman of the ABA’s Government Relations Council. Kirk is president-elect of the American Bankers Association and will take office in October. He has lived in the state for 31 years and is married to Susan.

**Robert Krane**

President, CEO

Central Bank of Denver

Denver

Age: 54

Residence: Denver

Krane joined Central Bancorp in 1986 as...
sible for examination and supervision of 11 state-chartered savings and loans and 96 state-chartered credit unions. Paul, a graduate of the University of Kansas, has served as president of the American Council of State Savings Supervisors and is a member of the National Association of State Credit Union Supervisors. Prior to his current position, he was a senior field examiner for the Federal Home Loan Bank Board.

**DUANE PEAR SALL**

**General Partner**

Columbine Venture Funds

Englewood

Age: 67

Residence: Genesee

As a partner in one of Denver's top venture capital firms, Pearsall has raised $78.5 million and invested $32 million in 34 high-tech startup companies, 11 of which are in Colorado. Following graduation from the University of Denver, Pearsall worked at Honeywell Inc. as a service engineer. He later founded Statitrol Corp. in Lakewood. Pearsall serves on a number of boards including AeroQuest Corp., Clinical Diagnostics, Mentor Corp., Nervest Inc., Lasertrak Corp., Statitrol Corp. and Pearsall Co. He is involved in such organizations as the Small Business Foundation of America, Colorado Alliance of Business, Osage Initiatives and Denver and Lakewood chambers of commerce and is chairman of the Colorado Association of Commerce and Industry. He has lived in Colorado for 43 years, is married to Marjorie and has four children.

**PAUL POWERS**

**Chairman of the Board**

Cherry Creek National Bank

Denver

Age: 46

Residence: Denver

New to the banking industry, Powers purchased Cherry Creek National Bank in 1988. A native of Dubuque, Iowa, Powers attended the University of Iowa and did graduate work at American University and Harvard. He has lived in the state for 21 years and was a Colorado senator for eight years. He is chairman of the board of Metro National Bank and a director of Colorado Interstate Gas Co. and Boys Clubs of Denver. He holds positions on the Vail National Bank board and the Honorary Board of the Central City Opera Association and is a member of the Denver Rotary Club and the Petroleum Club.

**GORDON ROCKAFELLOW**

**President**

First Trust Corp.

Denver

Age: 52

Residence: Greenwood Village

First Trust Corp. ranked as Colorado's largest chartered trust company in 1988 with more than $2.1 billion in assets. Rockafellow has directed the company's growth over the last seven years from earnings of $200,000 per year to "several million" a year and deposits of more than $250 million. A native of Orange, N.J., Rockafellow earned his B.S. in accounting from Northwestern University and an M.B.A. from Harvard Business School. His first job was as a brand manager for Procter & Gamble Co.; he entered the financial industry seven and a half years ago when he joined First Trust. Rockafellow is former chairman of Cuts Deluxe Inc. and a former board member of the Genro Corp. In 1988, he was appointed to the Colorado Banking Commission's Administrative/Resources Task Force, charged with reviewing and recommending legislative and funding plans for the commission. Rockafellow, who moved to Colorado 20 years ago, is married to Nancy and has three children.

**VINCENT SCHMITZ**

**Chairman of the Board**

Greater Metro Bank Holding Co.

Aurora

Age: 62

Residence: Denver

Schmitz was named Businessman of the Year in 1987 by both the Aurora Chamber of Commerce and the Korean Chamber of Commerce in Aurora. With assets of more than $133 million, the holding company he heads has five subsidiaries. Schmitz, a Denver native, graduated from Regis College. He is also a certified public accountant, which launched him into the financial industry. Schmitz is a member of the boards of several closely held companies. He serves on the finance commission for the Archdiocese of Denver and is president of the Aurora Rehabilitation Board. As a young man he worked as a caddy and now is a member of the Lakewood and Fox Acres country clubs. Schmitz has six children with wife Marilyn.

**KENT SCOTT**

**Vice President & Branch Manager**

Denver Branch, Federal Reserve Bank of Kansas City

Denver

Age: 39

Residence: Highlands Ranch

Three years ago, Scott transferred to Denver to manage the local branch of the Federal Reserve Bank. He started his 17-year career at the Kansas City headquarters as an analyst. Scott, a native of Kansas City, earned a B.A. in economics at the University of Pittsburgh and graduated from Stonier Graduate School of Banking at Rutgers. A member of the Denver Rotary Club, he is married to Shirley and has one child.

**THOMAS STOKES**

**Senior Vice President**

Central Bank of Denver

Denver

Age: 54

Trusts

Residence: Denver

Stokes, with 33 years in the banking industry, heads the trust department of Central Bank of Denver. Born in Ames, Iowa, he received a B.S. from the University of Colorado. He began his career as a management trainee with U.S. National Bank. Stokes holds positions with the Metropolitan YMCA and the Public Education Coalition and is on the board of trustees of the Denver Symphony Association and the Denver Arts Center Foundation. Stokes, who has lived in Colorado 37 years, has two children with his wife, Kathleen.

**PETER AEBY**

**DANA ROBINSON**

**ROGER SMITH**

**WHAT DO THEY HAVE IN COMMON?**

**THEY MAY BE AMONG THOSE INCLUDED IN THE DENVER BUSINESS JOURNAL'S AUGUST 28TH ISSUE:**

**WHO'S WHO IN THE HOSPITALITY INDUSTRY.**

**WE WILL EXPOSE THE RANGE OF INFLUENTIAL DECISION MAKERS, FROM THE HIGHLY VISIBLE TO THE UNEXPECTED.**

**TO CREATE YOUR OWN VISIBILITY IN THIS SECTION, CALL LINDA SMITH FOR ADVERTISING INFORMATION AT 433-0033.**
An Alabama native, Tankersley attended Denison University and Dartmouth College’s Amos Tuck School of Business Administration. He began his career with Continental Illinois Bank in Chicago and moved into the venture capital realm with Continental Illinois Venture. A Colorado resident for eight years, Tankersley is on the boards of Amperif Corp. and Conner Peripherals Inc. He is chairman of the advancement committee of the Denver Area Council-Boys Scouts of America. Married to Nancy, he has two children and belongs to the Denver Athletic Club, Rolling Hills Country Club and the Colorado Arlberg Club.

GEORGE TURNER
President
Belko Credit Union
Denver
Age: 60
Residence: Denver

Turner, head of the area’s largest credit union and president of Belko Financial Services Corp., has helped develop Belko from a $6 million institution with 5,000 accounts to more than $300 million in assets and 165,512 accounts in nine branch offices. A Kansas native, Turner has spent most of his life in Colorado. He first worked at Colorado Central Power Co. in Englewood and began his financial career with Englewood Federal Credit Union. He is a director of several organizations including the Colorado Credit Union League, Colorado League Services Corp. and Colorado Corporate Federal Credit Union. Turner also is a member of the Greater Denver Chamber of Commerce and a board member of the Denver First Church of the Nazarene. He and wife Vivian have two children.

JUDITH WAGNER
Chair
Equitable Bankshares of Colorado Inc.
Denver
Age: 46
Residence: Littleton

Wagner has a long list of accomplishments in 21 years in the financial industry. She is proudest of having founded two banks and a bank holding company, which she chairs. As chair and CEO of Wagner and Hamil, she has managed client assets at an average rate of return of 18 percent a year for the past 14 years. A Pennsylvania native, Wagner received her B.A. from the University of Washington and began teaching. She later changed careers, becoming a security analyst and portfolio manager at Boettcher & Co. Inc. and graduating from the New York Institute of Finance. Wagner is president of the Denver Society of Security Analysts, a director of Women’s Bank and Equitable Bank of Littleton and treasurer of the Women’s Foundation of Colorado, the Denver Rotary Foundation and Downtown Denver Inc. She is married to Joseph and has one child.

HENRY WEIBLER JR.
President & Treasurer
Age: 53
Denver Public School Employees’ Credit Union
Denver

Weibler has spent 32 years in the financial industry and has seen his credit union grow to $27.6 million in assets. A Los Angeles native, Weibler earned a B.S. in accounting from the University of Denver and attended the School for Credit Union Personnel at the University of Wisconsin. His first job was with the Denver Public School Employees Credit Union as an accountant. He is treasurer of Denver Education Senior Citizens Inc., a past director and secretary of National Education Credit Union Council, a director of the Colorado Corporate Federal Credit Union and a director of Members Mortgage Corp. A member of the Delta Sigma Pi Alumni Club, he and wife Patricia have two children.

Look Who’s Back!

Peter Boyles
5:00 a.m. - 9:00 a.m.

Gary Tessler
9:00 a.m. - 12:00 noon
DON CHILDEARS
Executive Vice President
Colorado Bankers Association
Denver
Age: 39
Residence: Greenwood Village

Childears has led Colorado banks' legislative battles over interstate banking law (successfully) and branch banking (unsuccessfully) in a time of financial pressure and differing opinions among the state's banks. He serves on the Mountain Banks Insurance Services Board and Bancshares, a multi-state, multimillion-dollar insurance company. A Colorado native, he earned a marketing degree from Colorado State University and a J.D. from the University of Denver. He began his career as a legislative assistant for Rep. James P. Johnson. Childears, a member of the Denver Athletic Club, is involved with the Arapahoe County Republicans and is married to Dinah Lewis.

GILBERT CISNEROS
Regional Administrator
U.S. Small Business Administration
Denver
Age: 45
Residence: Golden

At 3 months old, Cisneros moved to Colorado from Taos, N.M., with his family. By age 10 he sold newspapers and at 15 became a butcher's apprentice. With degrees from Adams State College and the University of Colorado-Denver, he began helping ex-cons and welfare recipients know how to look for jobs. Cisneros is a member of the SBA Executive Resources Board and the Greater Denver Chamber of Commerce Small Business Council, and participates in the Governor's Task Force on Latin America, the Opportunity Network Committee of the Independence Institute and U.S. Rep. Joel Hefley's Small Business Advisory Council. He is active in the Jefferson County Republican Men's Club. He is married to Rosie, has three children and is legal guardian of two nieces and one nephew.

JON COATES
President
Commercial Bancorp. of Colorado
Denver
Age: 54
Residence: Denver

Coates heads the holding company for the eight Century Banks statewide, with total assets of more than $274 million. A native of Tulsa, Okla., Coates graduated with a B.S. in business administration from the University of Tulsa, received his M.B.A. from the University of Indiana and attended Stonier Graduate School of Banking at Rutgers State University. From his first job as messenger for a savings and loan, Coates has built a 31-year career in the banking industry. He sits on all eight Century Bank boards and is active in several charity and professional organizations, including the Muscular Dystrophy Association, the Denver Public Library Friends Foundation, the Disease and Related Disorders Association and the Government Relations Council of the American Bankers Association. A Colorado resident for 22 years, he is active at the Cherry Hills Country Club and the Cherry Creek Rotary Club. He and wife Sheila have raised four children.

PAUL COFFEY
Far West Regional Officer
A.G. Edwards & Sons
Englewood
Age: 49
Residence: Littleton

Born in San Francisco, Coffey received his B.A. from the University of Denver in 1963. His earliest job was as owner and manager of Lou Coffey's Steak House in Denver. Coffee began his 14-year career in the brokerage industry as a trainee with A.G. Edwards & Sons in 1975. He became manager of the Englewood office in 1982 and reached his current position in May 1988. A.G. Edwards is the nation's fifth largest investment firm in terms of number of locations, with 375 offices in 48 states. Excluding 10 years as a college resident for 45 years, Coffee and his wife, Lynn, have two children.

WILLIAM COLEMAN
Partner
Colorado Venture Management Inc.
Boulder
Age: 56
Residence: Boulder

Coleman is president and one of three partners in CVM, a 10-year-old business development and venture capital firm named Small Business of the Year in 1986 by the Boulder Chamber of Commerce for its impact on the Boulder community. Coleman is proud of raising two venture funds that have invested in 22 startup companies in Colorado. A native of Greenup, Ill., his background is in chemistry, with a B.S. from the University of Illinois and a Ph.D. from the University of California. His first job was at Arapahoe Chemicals Inc. as a research chemist. Coleman is chairman of the board of children's products, and is a member of the boards at B.I., Inc., Staodynamics Inc., Micro Decisionware Inc., Hauser Chemical Inc., United Bank of Boulder and others. He and wife Elizabeth have three children.

MALCOLM COLLIER
President & CEO
First Federal Bank of Colorado
Lakewood
Age: 51
Residence: Golden

First Federal Bank was chosen Colorado Business Magazine's 1988 Company of the Year, the same year Collier was named Person of the Year by the Jefferson County Chamber of Commerce. As president and CEO of one of the Denver area's largest savings and loans, "Bud" Collier has spent 27 years in the thrift industry. A Denver native, he graduated from Colorado College and began his career as a loan officer. He chairs the board of Chisholm Federal Savings in Oklahoma City and served on the Federal Home Loan Bank Board from 1974 to 1979.

JAMES CORBOY
President & CEO
Corboy & Co. L.P.,
Denver
Age: 48
Residence: Cherry Hills Village

Corboy established his investment banking career in the fall of 1988 to build on a 25-year career in the investment business. Born in Erie, Pa., Corboy received degrees from Allegheny College in 1962 and the University of Colorado in 1966. Early in his career, he worked as an over-the-counter stock trader for Boettcher & Co. Inc. He serves on the board of Human Services Inc. and is active at Cherry Creek Country Club, the Metropolitan Club and the Denver Club. A Colorado resident for 25 years, Corboy is married to Suzanne and has two children.

DONALD EDER
Senior Vice President, Resident Manager
Dain Bosworth Inc.
Denver
Age: 48
Residence: Golden

Eder is manager of Dain Bosworth's Rocky Mountain region as well as the securities firm's Englewood and Denver offices. A South Dakota native, he earned a B.S. in industrial engineering at Montana State University and worked with IBM as a salesmen. He began his brokerage career 20 years ago as an account executive and moved to Colorado 10 years ago.

CHARLES FERGUSON
Chairman, President, CEO
Affiliated First Colorado Bank & Trust
Denver
Age: 54
Residence: Greenwood Village

Ferguson lists his first job as a paper route. A native of Alida, Neb., he began his 25 years in 1963 as a management trainee with the National Bank of Commerce in Lincoln. Ferguson did his undergraduate work at the University of Nebraska and studied at the graduate school of banking at the University of Wisconsin at Madison. He serves on the board of First Colorado Bank & Trust and Bethesda Hospital Psychs Ventures Board. He is also director of the Bank Marketing Association. A Colorado resident for 25 years and member of Cherry Hills Country Club, Ferguson and his wife, Barbara, have two children.

JAMES GALBREATH
President
Galbreath Financial Services
Greenwood Village
Age: 43
Residence: Greenwood Village

Galbreath, one of Colorado's most respected venture capitalists, holds the title of vice president in NWQ Investment Management in addition to his position with Galbreath Financial. Born in Pomonca, Calif., he earned a degree in finance from the University of Denver. He began his financial career at the Daiwa Bank in Osaka, Japan. A Colorado resident for 25 years, he holds positions in the Leadership Denver Association, Denver Society of Security Analysts, Rockies Venture Club and Venture Capital Association of Colorado.

DAVID HARDER
Vice President & Division Manager
FBS Mortgage Corp.
Englewood
Age: 47
Residence: Littleton

FBS Mortgage Corp. originated more than $105 million in loans in Colorado in 1988, making it one of the major players in the Denver mortgage banking industry. As president of Interstate Lending Corp., Harder helped engineer that company's recent sale to FBS, a subsidiary of First Bank System of Minneapolis, which also owns Central Banks. Harder earned a B.S. and master's in education from Colorado State University and started his working life as a teacher. He began his 14-year mortgage banking career as a loan officer. Currently, Harder is CEO of both Interstate Lending Corp. and Colorado National Mortgage Co. He is past president and current board member of Colorado Mortgage Bankers Association and serves on the boards of the Colorado Home Builders Association, Colorado Housing Council, Rams Horn/Colorado State University. A Colorado resident for 24 years, Harder and wife Patricia have two children.

N. BERNE HART
Chairman of the Board & CEO
United Banks of Colorado Inc.
Denver
Age: 59
Residence: Denver

A native Denverite, Hart heads Colorado's largest bank holding company, with more than $5.8 billion in total assets. After receiving his B.A. in business administration and money and banking, Hart joined United States Rubber Co. as a sales trainee. He later became an executive trainee at United Bank of Denver, began a 35-year career in the banking industry. Hart holds board positions with United Banks of Colorado Inc., United Bank of Denver and The Great-West Life Assurance Co. He is active in civic organizations such as the Air Force Academy Foundation Board, Boy Scouts of America, Denver Metropolitan Chamber of Commerce and the Denver Performing Club of Colorado. A member of the Denver Country Club and the University Club, Hart has raised three children with wife Jeanie.

CHARLES HAZELRIGG
President & Chief Operating Officer
United Banks of Colorado Inc.
Denver
Age: 56
Residence: Evergreen

Hazelrigg is responsible for managing affiliated banks, the bank's sales and quality service for United Banks of Colorado Inc., the state's largest bank holding company. A native of Ohio, he graduated from Miami University in his home state and became an agent for New York Life Insurance Co. He later joined the Air Force as a finance and accounting officer. Hazelrigg joined United Bank of Denver in 1958 and since has developed the charge card department and United Capital Management Group, which manages group retirement funds. A chartered financial analyst, Hazel- rigg also is on the board of Colorado Outward Bound School, the Denver Museum of Natural History, the Denver Petroleum Club, INROADS/Denver Inc., the Institute for International Education and Bank Administration Institute. He is active in the Girl Scouts-Mile Hi Council and the Graduate School of Banking at the University of Colorado. A member of the Association of Reserve City Bankers, Hazelrigg is married to Luanne and has three children.

K. DIETER HEIDRICH
General Partner
Weiss, Peck & Greer
Residence: Boulder
Venture Partners L.P.

A Colorado resident for nine years, Heidrich was born in Salzburg, Austria, and is
At Central Bank's, Capital Markets Division, we have a renewed commitment to serve our customers and communities as never before. You see, our recent partnership with FBS has not only strengthened our combined resources, it's given all of our employees a new opportunity to show you, our customers, just how much you mean to us.

"Banking at Central Bank today is the way banking used to be; a commitment to personal attention, and service with that personal touch. I don't have to tell my customers this is a great bank, they know it every time they need us."

Isabelle Verretta
Vice President
Central Bank Denver

"Central Bank's commitment to being a driving force in the municipal bond business, both in underwriting and the secondary market is just one of the reasons why our department is making a difference for the people of Colorado. Our honesty, integrity and desire to be the best is what separates us from the rest."

Steven Mickelson
Assistant Vice President
Central Bank Denver

"When you're dealing with something as important as a person's investments, you really understand their significance in achieving one's goals and fulfilling their dreams. So I have made a very personal commitment to my customers because, ultimately, if they are successful, everyone wins!"

Molly Zurawski
Vice President
Central Bank Denver

"I think the most important goal for an investment banker is to earn their customers' trust. Because with that trust you have the opportunity to help them gain the highest yield from their investment. That's when you know they'll really profit from your experience."

Joan Mohar
Investment Officer
Central Bank Denver

From all of us at Central Bank's Capital Markets Division, we extend an open invitation to come in and talk with us about your needs. And to all of our valued customers, we'd like to say thank you for investing your time and trust with us.