7-31-1989

Who's Who In Denver's Financial World

Denver Business Journal

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WHO'S WHO IN DENVER'S FINANCIAL WORLD

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.

Please turn to next page
In the last three years, Autterson has helped revive Resources Trust from a company with $38 million in losses in 1986 to one with earnings of $18 million last year. A native of Oklahoma City, he and his wife, Jeanne, have two children.

MATTHEW AUTTERTSON
President
Age: 31
Aurora Accounts Trust Co.
Residence: Denver

In the last three years, Autterson has helped revive Resources Trust from a company with $1 million in losses in 1986 to one with earnings of $18 million last year. A native of Oklahoma City, he and his wife, Jeanne, 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 Administration 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 his wife Tanya have one child.

ROBERT ALDER
President
Age: 47
Colorado Capital
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 charter 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.

DAVID BELCHER
Branch Manager & Vice President
B.C. Christopher Securities Co.
Denver
Age: 53
Residence: 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.
Continued from previous page

PETER LANSING
Chairman, President
Universal Lending Corp.
Denver
Age: 37
Residence: Denver

A Denver native, Lansing founded Universal with one other employee in 1981 and has built it into one of Colorado’s largest mortgage banking firms, with three offices and more than 70 employees. Lansing entered the industry as a title insurance representative. He serves as director of Chicago Creek Roads, a home for abused children; director of the Colorado Mortgage Bankers Association; and president of the Colorado Foreclosures Prevention Task Force. Lansing and his wife, Susanne, have two children.

ROBERT MALONE
President, CEO & Chairman of the Board
First Interstate Bank of Denver
Denver
Age: 44
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.

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 also 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.

THOMAS MEADE
Chairman & CEO
Boettcher & 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 Society, the Kidney Foundation and the Denver Community and the advisory board of the Graduate School of Business at the University of Denver. Married to Claire and the father of two, Meade is a member of the Denver Club and the University Club.

RALPH MIRES
Commissioner
Residence: Littleton

Mires was named commissioner of the Colorado Division of Banking last year following the resignation of Richard Dob. A native of Springfield, Mo., he is a veteran of 14 years in banking and government, beginning with the Missouri Department of Revenue and later working for the Federal Reserve Bank of Kansas City. Mires graduated with both a B.S. in finance and an MBA from Southwest Missouri State University. A member of the Conference of Mortgage Bankers Supervisors, Mires is married to Janice and has three children.

LARRY MIZEL
Chairman of the Board
Omnibancorp
Denver
Age: 46
Residence: Englewood

Omnibancorp, with nine subsidiaries and total assets of more $244 million, is the banking operation of home builder Mizel, who also heads MDC Holdings Inc. and Asset Investors Corp. With degrees from the University of Oklahoma and the University of Denver College of Law, Mizel belongs to a number of organizations, including the Colorado Economic Development Commission. He is chairman of Colorado Concern, 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.

WILL NICHOLSON 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 Prebyterian-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 daughters.

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JAMES O’DELL
President & Chairman
Omnibancorp 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. He’s on the American Bankers Association Government Relations Council and the board of the New Mexico School of Banking Foundation. He now claims the highest position held by a woman in the Colorado banking industry as Commissioner of Financial Services, responsible for 34 years, Olin serves on several boards including the Institute of International Education, Colorado Public Expenditure Council and the Rocky Mountain Chapter of the Arthritis Foundation. He is a past trustee of Colorado College, a current trustee of the Falcon Foundation and secretary/treasurer of the Air Force Academy Foundation. A member of the Denver Rotary Club, the Denver Club, Cherry Hills Country Club and Broadmoor Golf Club, Olin is married to Marilyn.

KENT OLIN
President & CEO
Affiliated Bankshares of Colorado Inc.
Denver
Age: 59
Residence: Englewood

Affiliated Bankshares of Colorado has 29 subsidiaries and more than $2.6 billion in total assets. Olin, a Chicago native and graduate of Ripon College, began his career as a manufacturer’s representative and entered the banking industry as a trainer. A Colorado resident for 34 years, Olin serves on several boards including the Institute of International Education, Colorado Public Expenditure Council and the Rocky Mountain Chapter of the Arthritis Foundation. He is a past trustee of Colorado College, a current trustee of the Falcon Foundation and secretary/treasurer of the Air Force Academy Foundation. A member of the Denver Rotary Club, the Denver Club, Cherry Hills Country Club and Broadmoor Golf Club, Olin is married to Marilyn.

B. LOEAE ORULLIAN
Chair & CEO
Women’s Bank
Denver
Age: 56
Residence: Lakewood

Years after 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 Bankshares of Colorado Inc. As a youngster in Salt Lake City, Orullian babysat and picked fruit. She graduated from the American Institute of Banking and the Ohio State University Banking School, where she ranked in the top 20 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 Colorado, 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 HERLINER
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 & Washig, 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 Fiberglass and began his banking career as director of personnel with Affiliated Bankshares 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 Boys 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, the National University of Ireland, the University of Colorado at Denver and graduate of Regis College, Kirk was a 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 KRAKE
President, CEO
Central Bank of Denver
Denver
Age: 54
Residence: Denver

Krake joined Central Bancorp in 1986 as

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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 PEARSALL**
**General Partner**
Columbine Venture Funds
Englewood
Age: 67
Residence: Geneseo

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., EnerVest Inc., Lasertrek Corp., Statitrol Corp. and Pearsall Co. He is involved in several 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
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 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.

**G. JACKSON TANKERSLEY JR.**
General Partner
The Centennial Funds
Denver
Age: 40
Residence: Golden

Tankersley was a co-founder of The Centennial Funds, a leading venture capital firm.

**PETER AEBY**
**DANA ROBINSON**
**ROGER SMITH**

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Continued from previous page

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.

JAMES THOMAS
Executive Manager, Independent Bankers of Colorado
Denver
Age: 59
Residence: Denver

Thomas lists his major accomplishment as the "growth and prosperity of independent banking," both statewide and relative to other states. Born in McKinney, Texas, Thomas was a produce packing shed supervisor as a young man. He earned a B.A. at Baylor University and a master's from Ohio State University and has done postgraduate work at North Texas State University and the University of Washington. Thomas was public relations counsel for the Colorado Bar Association and has been a director of Independent State Bank of Colorado, vice president of Frozen Foods Inc. and a banking lobbyist to the Colorado Legislature. A Colorado resident since 1956, he and wife Courtney have two children.

GEORGE TURNER
President, Belco Credit Union
Denver
Age: 60
Residence: Denver

Turner, head of the area's largest credit union and president of Belco Financial Services Corp., has helped develop Belco 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 five 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 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, Denver Public School Employees' Credit Union
Denver
Age: 53
Residence: Lakewood

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.

Compiled by Sabrina L. Wilson

Look Who's Back!

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

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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 Banciseum, a multistate, 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. At 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 preparing for ex-convicts and welfare recipients 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. Coffey began his 14-year career in the brokerage business 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, including 10 in Colorado. Coffey is a resident for 45 years, Coffee and his wife, Lynn, have two children.

N. BERNE HART  
Chairman of the Board & CEO  
Affiliated First Colorado Bank & Trust  
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, Boys Scouts of America, Denver Museum of Natural History and United Way of Colorado. A member of the Denver Country Club and the University Club, Hart has raised three children with wife Jeannie.

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

Hazelrigg is responsible for managing affiliated banks, holding companies and quality service for United Banks of Colorado Inc., the state's largest bank holding company. A native of Oxford, 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 charterd financial analyst, Hazelrigg also is on the board of Colorado Outdoor Roundtable Foundation, 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.

DIETER HEIDRICH  
General Partner  
Weiss, Peck & Greer  
Age: 49  
Residence: Boulder  
Partners L.P.  
Venture Partners L.P.  

A Colorado resident for nine years, Heidrich was born in Salzburg, Austria, and is
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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 Zurnowski
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.