

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

ROBERT ALDER

President
Colorado Capital
Advisors
Denver

Age: 47
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 AUTTERSON

President
Resources Trust Co.
Denver

Age: 31
Residence: Denver

In the last three years, Auttersson 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., Auttersson 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. Auttersson, former treasurer of the Retirement Industry Trust Association, belongs to the Cherry Creek and Denver sporting clubs.

He and his wife, Lori, expect their first child in September.

THOMAS BAILEY

Founder and President
Janus Capital Corp. &
Janus Group of Mutual
Funds
Denver

Age: 52
Residence: Vail

As chairman of the board of both Janus Capital Corp. and the Janus Group of Mutual Funds, Bailey ranks as a major accomplishment. The Janus Fund's average annual rate of return of 17 percent over nearly 20 years. A native of Pittsburgh, he received his B.A. from Michigan State University and an M.B.A. from the University of Western Ontario; he has done additional graduate work at New York University. Bailey's first job was selling office equipment for Bell & Howell, then he moved into the financial industry working for Boettcher & Co. Inc. He is on the board of directors of the Ski Club of Vail and is a member of the Denver Athletic Club, the Vail Racquet Club and the Cascade Club. Bailey, who has lived in Colorado off and on since 1965, is married to Jeanne and has two children.



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, United Way, Salvation Army 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.

CHARLES BRUNER

President
Neidiger, Tucker, Bruner
Inc.
Denver

Age: 59
Residence: Denver

From its beginning with a sales staff of eight in 1977, the securities firm Neidiger, Tucker, Bruner Inc. has grown to employ more than 100 salespeople and other workers in 12 branch offices throughout the western United States. A native of Alamosa, Bruner has been in the financial industry for 27 years. After two years at the University of Colorado, Bruner joined the Air Force. A second lieutenant and pilot in the Korean War, he became an assistant securities trader with Copley & Co. after his military service. An Air Force reserve officer, Bruner has lived in Colorado for 55 years and is the father of four children.

**JUNIUS BAXTER**

*Chairman, CEO and
President*
Western Capital Investment Corp.
Denver

Age: 65

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.

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.

D. DALE BROWNING

President & CEO
Colorado National Bank
of Denver
Denver

Age: 52
Residence: 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

**JOHN BUTLER**

President
Financial Programs Inc.
Denver

Age: 55
Residence: Littleton

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 \$1.7 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 1983. 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

Age: 40
Residence: Denver

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 McDuffie. 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

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The
Denver Business Journal
expresses
its deepest sympathy
to the
families and friends
of those killed
in the
Sioux City crash
of
July 19th, 1989

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president and chief operating officer and in June of last year was named CEO. He now holds the same positions at Central Bank of Denver, the largest Central Bank, and has been named managing director of Central Banks of Colorado, the Colorado region of First Bank Systems of Minneapolis, which acquired Central Bancorp. late last year. A veteran of 29 years in the banking industry, Krane served as vice chairman and director of Norwest Corp. of Minneapolis before coming to Denver. He is on the board of directors of Greater Denver Corp., the Greater Denver Chamber of Commerce, Mile High United Way, ConAgra Inc. and the Boy Scouts of America-Denver Area Council. A graduate of the University of Iowa, Krane is married to Marcia and has four children.

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 Foreclosure 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 also 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.

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 Club 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
Colorado Division of
Banking
Denver

Age: 41

Residence: Littleton

Mires was named commissioner of the Colorado Division of Banking last year following the resignation of Richard Doby. 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 State Bank 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 Schaack. 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.

JAMES O'DELL

President & Chairman
Valley 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 American Bankers Association Government Relations Council and the board of the New Mexico School of Banking Foundation. He belongs to the Brighton Rotary Club and has raised three children with wife Jeanne.

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 trainee. 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. LaRAE ORULLIAN

Chair and 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 5 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-

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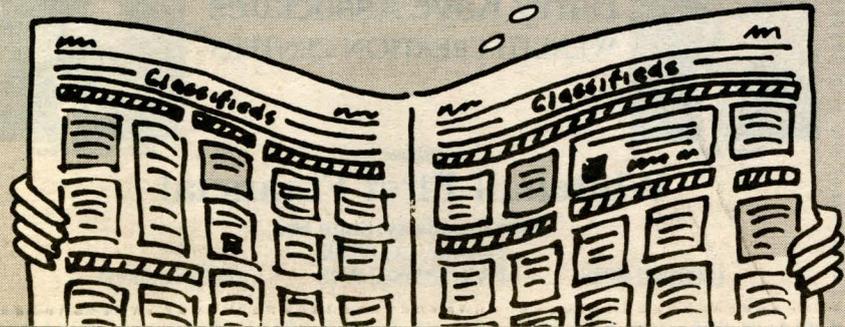
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the sole Denver representative of his venture capital firm. Heidrich earned the equivalent of a master's degree from Technical University of Munich, and his first job was as a scientific programmer and marketing manager. He has been the founding investor 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
Hill, Carman, Kirby & Washing
& Washing
Boulder

Age: 48
Residence: 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 & Washing, 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 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 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 Stonier 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
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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: 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., Enervest 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
- Trusts
Central Bank of Denver
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.

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.

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**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.

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*The Denver
Business Journal*

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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 Bay-



lor 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
Bellco Credit Union
Denver

Age: 60
Residence: Denver

Turner, head of the area's largest credit union and president of Bellco Financial Services Corp., has helped develop Bellco 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 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 Residence: Lakewood
Employees' Credit
Union
Denver

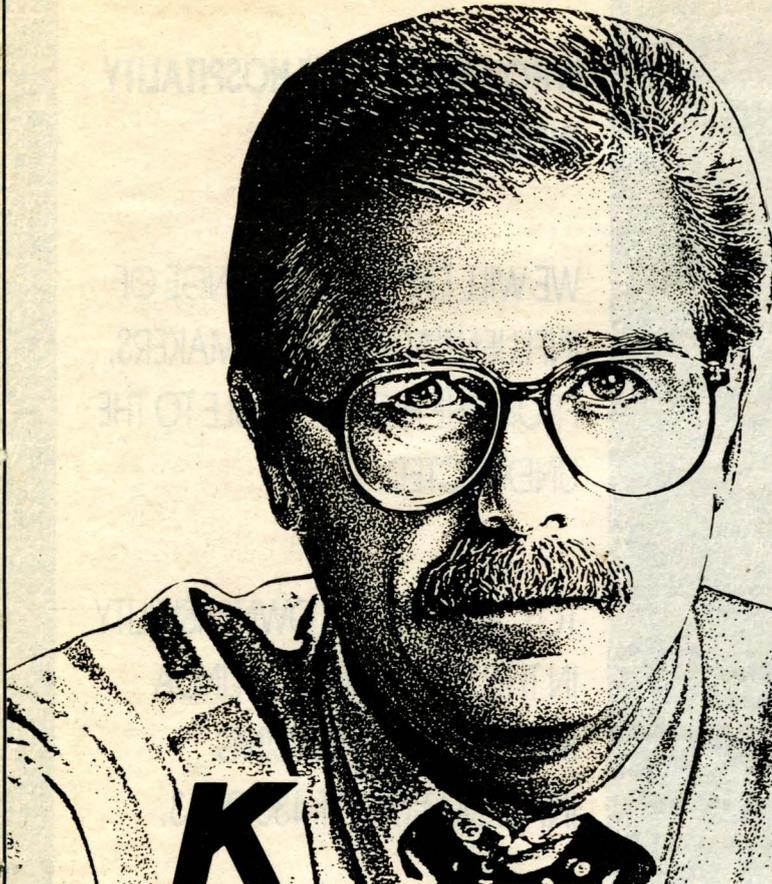
Weibler has spent 32 years in the financial industry and has seen his credit union grow to \$27.6 million in assets. A Los Angeles native, Weibler earned a B.S. in accounting from the University of Denver and attended the School for Credit Union Personnel at the University of Wisconsin. His first job 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.

Compiled by Sabrina L. Wilson

Look Who's Back!

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

Gary Tessler
9:00 a.m. - 12:00 noon



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Association and sits on the legislative and membership committees of the Home Builders Association. He and wife Phyllis have two children.

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 BancInsure, 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 his career teaching 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 he 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 COFFEE

Far West Regional Officer
A.G. Edwards & Sons
Englewood

Age: 49
Residence: Littleton

Born in San Francisco, Coffee received his B.A. from the University of Denver in 1963. His earliest job was as owner and manager of Lou Coffee's Steak House in Denver. Coffee began his 14 years 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. A Colorado 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 Biostar Medical Products Inc. and is a member of the boards at B.I. Inc., Staodynamics Inc., Micro Decisionware Inc., Hauser Chemical Research 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
Corboy & Co. L.P.
Denver

Age: 48
Residence: Cherry Hills
Village

Corboy established his investment banking firm 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 1986. 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 Glenmoor 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 salesman. 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 Alda, Neb., he began his 29 years in banking as a management trainee with the National Bank of Commerce in Lincoln, Neb. 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 Psych 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 senior vice president in NWQ Investment Management in addition to his position with Galbreath Financial. Born in Pomona, Calif., Galbreath earned a degree in finance from the University of Denver. He began his financial career at the Daiwa Bank in Osaka, Japan. A resident of Colorado 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 and 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, beginning 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 Rotary Club and the Economic 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 affiliate banks, planning 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, Hazelrigg 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 Age: 49
Weiss, Peck & Greer Residence: Boulder
Venture Partners L.P.
Boulder

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

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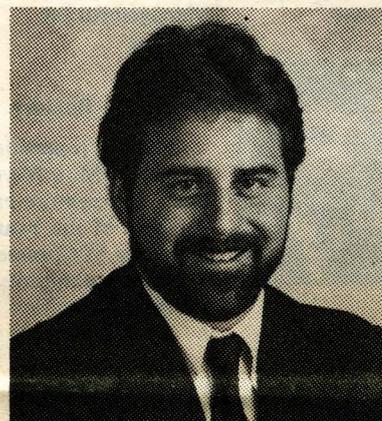


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Isabelle Verretta
Vice President
Central Bank Denver

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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



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Central Bank Denver

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