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Correspondence (No Response Necessary) [5]

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MATTHEW LIBERTY **AC HAS SEEN**

Rec'd

2 March 1991

MAR - 5 1991

Dear Mr. Card,

I want to thank you for taking the time to meet with me last Thursday. I appreciate your thoughts on ways to stay involved until the campaign gets started. I'm looking into several of your suggestions and will let you know when something develops. I really value your opinions and thank you for your candidness.

With best wishes,

Matt

James Henry Dingeman

AC HAS SEEN

March 5, 1991

Dear Andy -
Thank you for your kind
note. I'm sorry we couldn't
have visited longer. Look
forward to seeing you again soon.
Sincerely Jim Dingeman

This meeting
has passed.

File? Note to
Neil? Or did you
discuss when he was
in D.C.?

Document Originally
Attached to
Following Page

NEIL MALLON BUSH

3.13.91

rec'd
MAR 19 1991

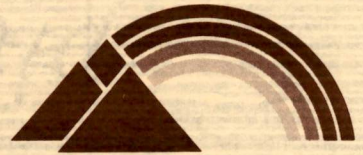
Dear Andy,

Any chance dad can
take a minute to say hello?

The Colorado Forum is an
outstanding group of active
Colorado executives,

Hang in there!

Yours,
Neil



Colorado Forum

Business leadership for Colorado's future

March 13, 1991

The Honorable George Herbert Bush
President of the United States
The White House
1600 Pennsylvania Ave., N.W.
Washington, D.C. 20500

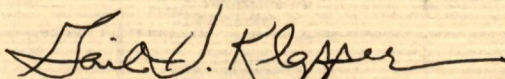
Dear Mr. President:

I am writing to you on behalf of the COLORADO FORUM, an organization of approximately 40 chief executive officers from the State of Colorado who come together on a monthly basis to focus on public policy issues. We are a bipartisan group that operates on the basis of consensus; the members of our organization play a personal and active role in the limited number of issues that we identify for action. A brochure regarding our members is enclosed for your information.

Each year, all of the members of the FORUM take a trip to Washington, D.C. to talk with government officials about areas of specific concern to Colorado, as well as more global issues. We will be in Washington on April 25 and 26, 1991, and will be in the Roosevelt room of the White House from 2:30 - 4:00 p.m. on Thursday, April 25th for a meeting with Roger Porter and others in your administration. We would be extremely honored if you could join us for a few minutes either during the afternoon of April 25th, or at another time on the 25th or 26th that would be more convenient for you.

Your son, Neil, who is a friend of many of the FORUM members, has graciously agreed to help put this on your agenda. A visit with you, no matter how brief, would certainly be the highlight of our trip. I will call Joseph Hagin of your staff to see whether we can arrange a time for us to meet. Thank you very much for your consideration.

Sincerely,


Gail H. Klapper
Member/Director

encl

The COLORADO FORUM is a not-for-profit, unincorporated association of principal officers of key and diversified business firms with major involvement in Colorado's private sector. The COLORADO FORUM is non-political and not a substitute for any trade association or general business organization. As a principal purpose, it seeks the revising, designing, enactment and effective administration of public policies which enhance the conditions of life and living in Colorado. Its process is to focus on problems and issues relating to the growth of our State, to find among the wide range of citizen advocacies the "common ground" which best provides positive answers, to propose and to build the bonds of support among public officials and private sector leaders to effect the best solutions, and to pursue effectively consensus building and networking among those who find shared viewpoints to enhance Colorado's quality of life.

Once each year, the COLORADO FORUM reviews its purposes and programs together with its own worthiness to exist. Now in its twelfth year, its current priorities on future courses are directed to Colorado water policy; the early transition of Stapleton International Airport to the land annexed to Denver from Adams County (1988); private enterprise initiative to hold prior private properties as "open lands" in perpetuity for public benefit; and public education quality/cost issues of concern, with particular focus on necessary investments in higher and early childhood education.

RICHARD H. BARD

Bard & Company

GEORGE B. BEARDSLEY

Beardsley Miller Properties, Inc.

BRUCE T. BUELL

Holland & Hart

KATHERINE A. CATTANACH

Cattanach & Associates

MERLE C. CHAMBERS

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Adolph Coors Company

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HAROLD G. EVANS

Clearwater Constructors Inc.

SAM GARY

Gary-Williams Oil Producer

GEORGE N. GILLET, JR.

Vail Associates, Inc.

DELWIN D. HOCK

Public Service Company of Colorado

DONALD F. HUNT

The Denver Post

GAIL H. KLAPPER

Gail Klapper, esq.*

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Koelbel and Company

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KMGH-TV

D. DALE SHAFFER

American Water Development, Inc.

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CHARLES L. STEINBRUECK

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GEORGE S. ORBANER

The Daily Sentinel

ANTHONY "Tony" PRINSTER

City Markets

San Juan Basin Consortium

MORLEY & RICHARD BALLANTINE

Durango Herald

JACKSON CLARK

Toh-Atin Gallery

FREDERICK KROEGER

Kroeger's True Value Hardware

FRANK E. (SAM) MAYNES

Maynes, Bradford & Shipps

B. STEPHENS PARKER

Burns National Bank

Southern Colorado Consortium

THOMAS T. FARLEY

Peterson and Fonda, P.C.

BRET KELLY

Steel City Agencies

BEN WEINDLING

Southern Colorado Health Plan

*Staff services for the FORUM are coordinated by Gail H. Klapper, Esq. **Advisory Member, 1990.

Colorado Forum



**Business Leadership
For Colorado's Future**

Colorado Forum

As the COLORADO FORUM moves forward in its twelfth year of existence in 1990, we review here for the interest of the reader, just what the COLORADO FORUM considers itself to be and who its members are. Since the COLORADO FORUM makes the decision each July about its own existence and future, without unanimous consent, the FORUM will automatically terminate at the end of the calendar year when that July decision is made. To date, the COLORADO FORUM continues to find that it has a role in the business leadership of our State, even though it is not a typical trade association and is not designed to be either an advocacy or lobbying institution.

The COLORADO FORUM utilizes "off-the-record" processes to (1) facilitate arriving at a public policy decision that will improve the conditions of living in Colorado, (2) mediate between adversarial interests where those interests seem stymied by their own admissions or else need to have a helping hand that will remove log jams that are unnecessary and (3) seek to find a broad enough common ground among the many interests in the particularly critical public policy areas where special attention is warranted and a positive benefit to both the living climate and business climate in Colorado will result.

Here, then, we look back as we look ahead as to why this non-institution known as the COLORADO FORUM has already elected to continue its work in 1990.

COLORADO FORUM is a non-partisan, voluntary association which believes the busi-

ness community has a responsibility to participate actively and positively in policy decisions affecting Colorado's future.

An organizing task group of Colorado business leaders met in May and June, 1978, to establish the framework of the association which was to become known as the COLORADO FORUM. In September, 1978, fifteen initial members adopted articles of governance of the FORUM.

The COLORADO FORUM is comprised of Colorado business leaders representing a broad cross-section of the state's private sector.

The major goal of the FORUM is to focus the concerns of the private sector on the development and implementation of public policy.

Historically, Colorado has been uniquely benefited by the open manner in which public policies have been created. Whether those policies were instituted by Colorado's General Assembly or through administrative direction, Colorado has the enviable reputation of having sought out and encouraged private, voluntary citizen involvement in its public policy progress.

A Positive Participant

The COLORADO FORUM seeks to be a positive participant and initiator in that private/public policy development process. A vast array of public policy questions now face this State, which has so many problems and possibilities associated with its economic growth and development. The FORUM continuously reviews that array of public policy issues and

focuses its energies on three or four of those questions which it believes of high urgency and where the FORUM can make a contribution to the State.

Once it has identified an issue, the FORUM meets with other public officials and other community leaders to exchange ideas leading to the development of a consensus on the resolution of the problem. To facilitate that process, the FORUM, at its own expense, has produced substantive, in-depth position papers reflecting a very high quality of balanced research effort and reporting of alternative solutions.

The Deliberative Role

The FORUM has limited its size to 37 members who are chief operating officers of their respective business interests or are persons who hold private sector positions focusing on public policy questions. Three of these members are consortiums of four or five persons in Western and Southern Colorado.

The breadth of the represented business interests and the communities which they serve have provided FORUM membership with significant insights that promote candor and deliberation so essential to reaching consensus.

This is a voluntary organization. Its members rely on other memberships in trade associations to represent their respective advocacies and constituencies. The FORUM, thus, is able to focus on a review of all aspects of how public policy is developed, revised and implemented.

Over the course of its brief history, the

Courtesy, Colorado Historical Society





Courtesy, Colorado Historical Society

FORUM has worked with all levels of government within Colorado, and with the Colorado delegation and other members of the Congress, Cabinet and executive officials of the Federal Government.

We believe that the COLORADO FORUM has improved the dialogue between the private sector and those engaged in the political process. Examples of its successful involvement in these issues follow.

A Record to Review

Although low key in its approach, the FORUM through its own members and hundreds of small meetings has provided that final point of difference in the positive actions required to effect the best possible solution to growth and development problems affecting these "quality of life" areas in Colorado since 1978:

- *Using the clean air and clean water commitments* of both Federal and Denver Metro governments, worked out a solution with the Regional Environmental Protection Agency (EPA) which prompted its responsible and effective involvement in the Foothills Water Treatment Facility agreement in 1978 and 1979.

- *Providing the key data in the Stapleton International Airport economic impact study* commissioned by the FORUM and conducted by the Department of Economics of the College of Business Administration at the University of Denver in 1980-1. No other public documents had pointed up the inevitable devastation of Colorado's basic economy if Stapleton's activities were decentralized to other out-of-State cities or physically moved more than a few miles

from its present site. In 1986, in cooperation with the New Airport Development office in Denver's Aviation Division, the FORUM supervised and then published the report of independent economists, updating the economic impact of Stapleton/New International Airport.

- *Continuing the process of addressing the needs of a larger but geographically adjacent site for both immediate and long-range requirements to operate Stapleton International Airport efficiently in terms of capacity to meet the demands of air and ground access*, the FORUM is in its tenth year of work.

This has transpired through a series of off-the-record activities which the FORUM has carried on effectively with the FAA, the Secretary of the Army, the residential community areas adjacent to the current Stapleton, the Denver Regional Council of Governments representatives, the executive branch and legislative leadership of the State of Colorado, local governments along Colorado's Front Range and the Commissioners of Adams County and the Mayor of Denver, in particular.

In 1985, to the credit of both jurisdictions, a Memorandum of Understanding was announced between Denver and Adams Counties with a target of completing a signed agreement in 1986 on the future location of the New Airport and all of the ramifications of what that new site will mean to each of them, the State and the Region.

From 1985 to 1990, the COLORADO FORUM has continued its work discretely and effectively during that remarkable time frame when a Boundary Commission agreement permitted Adams County in May, 1988, to approve

by a county-wide vote of electors the annexation of more than 44 square miles of land adjacent to Northeast Denver and the Rocky Mountain Arsenal to the City and County of Denver. Then that positive electorate was challenged by opponents within Denver County for a further election in May, 1989, to ratify the work that Denver was already moving into place to locate and start construction of the New Airport — again substantially supported by the Denver electors. Now, in relation to monitoring the steps being taken to have the first phase of the New Airport (Denver International) open by the midpoint of this new decade, the FORUM continues its work. Ground transportation to the new Airport and appropriate redevelopment of the present Stapleton are FORUM priorities.

The COLORADO FORUM shares the belief of the majority of citizens in Denver Metro, in particular, that Denver's International Airport clearly carries the "Welcome Banner" to passengers who alight there and to the governments and private business firms which utilize its cargo facilities.

Indirectly related to the FORUM's work in relation to Stapleton International, the FORUM prepared an analysis in 1981-82 which was one of the factors involved in both State legislative and Mesa County actions to consolidate the latter county's benefit package from the Colorado Oil Shale Trust Fund. The result has been the rebuilding of all landing and terminal facilities at Walker Field in Grand Junction, making that airport one of the finest small city airports in the nation.

- *Preparing initial Metro-Front Range*

analysis of how Colorado should prepare itself for both the benefits and costs of fixed rail public transit, in turn utilized by press and other media throughout the State in 1980.

• *Completing and publishing the first "under one cover" analysis of the current utilization and the potential of development of the Colorado water entitlements on the Upper Colorado River in 1982*, followed on by a 1983 update supplement which dealt with the relationship to Lower Basin States and Colorado in the ongoing concerns which all Basin States have about the limited resources of the River, the FORUM has expanded its role in the last several years. The Water Policy Committee has focused on (1) priority projects in Colorado and (2) building a relationship among business and public leaders across the Southwestern United States aimed at establishing a coalition where common interests on water policy, conservation and development are identified.

The steps have been many and continuing as the FORUM has undertaken the particular and general work necessary to reach identifiable goals. They have included but have not been limited to meetings with the key water management and policy makers in all the Southwestern and Mountain States; three Secretaries of the Interior; the chief administrators of the Bureau of Reclamation; the managers or chief administrators of the Western Power Administration, the Colorado Water Resources and Power Authority, the Salt River Project, the Tri-State Generation and Transmission Association, the San Diego County Water Authority, the Los Angeles Metropolitan Water District, the Central Arizona Project, Western Colorado's Club

20 and the Colorado Water Conservation Board; the water and energy resources deputy director of the Federal Office of Management and Budget (OMB); and the key U.S. Senators and Representatives who do the committee decision-making on both water and energy policy in each of the Houses of the Congress. The FORUM also cosponsored the Vail Symposium of 1982 on Water in the West, bringing the Governor of Arizona and the key administrator of the Colorado River Board of California to Vail for some significant "opening discussions" on the issues yet to be resolved among the States of the Southwest, especially the greatest potential and actual users of current Colorado River stream flows. In 1985, the FORUM cosponsored with Senators DeConcini (Arizona) and Dole (Kansas) a meeting of water policy and business leaders on behalf of the National Water Alliance (NWA) in Denver, NWA now seeking under their Congressional leadership a consensus on key elements of a national (not Federal) water policy. Also in 1985, the FORUM conducted a comprehensive and in-depth look at Western Water Policy in Montrose, where fourteen spokespersons representing community and public leadership in the seven States of the Colorado River Basin gathered to outline steps for coalition building to seek water policy agreements relating to the River.

Sparing the reader the details, from early 1985 through 1988, the COLORADO FORUM became the principal non-water management voice to the Administration and the Congress in proposing the cost-sharing with the Federal Bureau of Reclamation and two States, Colorado and New Mexico, for the authorizing of

the Animas-La Plata Project. Even though Presidents Carter and Reagan both said they would no longer approve a new Federal Reclamation project, the Indian Water Rights issue was raised to its highest level by the COLORADO FORUM. With the focus on the eight-party negotiated settlement resulting in the Ute Indian Tribes Water Rights Treaty, the FORUM became the key player in the passage in both houses of the Congress (October, 1988) and the obtaining of the signature and approval of President Reagan (November 2, 1988) of this authorizing measure. Animas-La Plata is on its way; the Indian Tribes' water rights resulting from Animas-La Plata are about to be established without litigation (at one-fourth the price); the good faith settlement has drawn all people in the San Juan Basin together rather than keeping them artificially separate; and 1990 is a positive upturn and look ahead for all of the Southwest, particularly the Four Corners Area of Colorado.

The FORUM pays close attention to the records of weather cycles as it addresses the need to build common interests into effective action coalitions across the Colorado River Basin States. Blessed with more above normal snowpacks than dry years along the crest of the Continental Divide in the past ten years, the River has filled reservoirs to the brims and overflowed its banks. Newcomers to Colorado and particularly the arid Southwest's burgeoning cities are seemingly unaware of the limitations on the water resources in the years of lesser flows, both normal and sub-normal. It is in that light that the FORUM seeks to draw the Basin States leaders together to establish the new patterns of water management, conservation and develop-



ment which must be established for the total River, not just for Colorado alone. Although without portfolio, the FORUM finds its efforts being welcomed by both public and private sector leadership. After all, Colorado is the head of the ditch for water already being used by over nineteen million people in California, Arizona and Nevada, alone — more than six times the population of our own State — but 70% of the stream flow commences here.

The COLORADO FORUM has determined that it will leave Water Policy on its "three program" agenda in 1990. The FORUM is looking at the leadership role that needs to be forged — and to include every interest from water development to environmental impacts — to meet the increased demand for effective water policy actions along Colorado's Front Range as well as melding the common interests of Eastern and Western Slope Colorado. The state of limbo caused by the EPA pronouncement from the Nation's Capital early in 1989 is quite clear as Colorado begins the 1990s.

Refocusing the business community's interests in the economic, cultural and quality of life benefits that are enhanced by the continuing education investments required for early childhood through graduate university programs, the FORUM elected in 1985 to undertake as its third program area an evaluation of higher education in Colorado.

This new direction has resulted in the FORUM's convening the presidents and chancellors of all thirty-two institutions and campuses of higher education in our State; separate convenings of four year and graduate school chief executive officers, of community and junior college presidents, of chief officers of the Colorado Commission on Higher Education (CCHE) and the Community College and Occupational Educational System (CCOE), of the Colorado Advanced Technology Institute (CATI) and of the business leadership organizations who have developed agendas in support of higher education (CACI, Greater Metro Denver Chamber of Commerce, Colorado Concern, Colorado Plains Inc. and Western Colorado's Club 20).

The FORUM's program relating to this evaluation of higher education has led to our continuing advocacy for required increases in State supported higher education of thirty-five million dollars annually for Fiscal Years 1988 through 1990, of recouping during the same period at least forty million of dollars for capital equipment and deferred maintenance needs and of funding at least fifteen hundred dollars per year per Colorado resident student in the four independent colleges of our State.

In 1988, we added to this agenda a pre-school investment for child care and early childhood education. Our efforts parallel the recommendations of the Committee on Economic Development's (CED's) 1987 report on where the school drop-out problems really commence — from conception through the early primary years of schooling (or lack of schooling). Encouraged by Owen "Brad" Butler, who chaired the CED study and report and who has met with the entire FORUM, as well as First Lady Bea Romer, the FORUM membership has reviewed Metro Denver's "Child Opportunity" programs, has visited public school programs in other areas of the Country, has conferred with Federal and

national teacher union officials and will be drafting new recommended programs for Colorado in 1990.

The FORUM's only role on the State's interest in the new Convention Center was aiding "off-the-record" mediation with the legislative leaders in 1988. The FORUM's agenda is full but proud of its assist for the 1990 completion of Colorado's Convention Center in Downtown Denver.

The Role/Objectives/Process

All the descriptions in this brochure have fundamental threads of weaving the cloth of a constantly improved future for Colorado and all of us who now do or will live here.

The FORUM's role is intended to reflect the people's appreciation of the climate and environment in which we now reside and desire to reside.

The FORUM's role of "pre-mediation" is being constantly refined and upgraded by its members. It seeks by persuasion to make its process effective through the elimination of unnecessarily polarized positions.

The FORUM deals with both process and substance. Its process task forces or committees focus on three areas: (1) annual evaluation of its own membership and their respective participation; (2) continuing review of public policy areas where the Statewide community needs seem to be most demanding of answers; and (3) refining

the techniques and strategies by which support groups are put together to achieve goals consistent with a wholesome pattern of growth for Colorado — and the FORUM calls this process, "consensus building and networking."

In dealing with the substance — the issues which must be addressed — the FORUM undertakes each issue on the basis of unanimous agreement and limits itself to addressing no more than three issue areas at any time. The "Record to Review" notes more than three issues because some areas of work have been spun-off or were completed in accordance of the tasks which the FORUM defined for itself from the outset.

The FORUM sees its role as one of defining positive answers to public issues which broadly affect the citizens and communities of our State. Once clearly defined, the FORUM then seeks to put together the ingredients of leadership required to resolve the conflicts around such issues so that public policies are revised to meet the demands of our future life in Colorado.

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Denver, Colorado 80202-1619
303/573-6502 or 573-6527
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1990 Edition



Courtesy, Colorado Historical Society



The Members



George B. Beardsley

*Chairman,
Beardsley Miller
Properties, Inc.*

Mr. Beardsley is Chairman of Beardsley Miller Properties, Inc. of Denver, Colorado

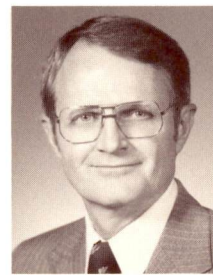
which specializes in the development and operation of commercial real estate properties, including offices, business parks and shopping centers in Colorado and California. He was a co-founder of the firm with Alvin L. Cohen in 1974.

He is managing partner of the Inverness Business Park in Southeast Metro Denver. This is a nine hundred acre development now containing over 3,000,000 square feet of office and service buildings, hotel, golf course and independent municipal utilities. Mr. Beardsley is President of the Inverness Metropolitan Water and Sanitation Municipal Districts, a Trustee of The Gates Foundation and serves on the Board of Directors of Colorado Open Lands, the United Bank of Denver and the Dartmouth College Real Estate Advisory Committee. He is also a member of The Urban Land Institute.

Mr. Beardsley has been a member of the Boards of Directors of the Denver Art Museum, Kent Denver County Day School and the Rocky Mountain Center on Environment.

After graduation from Dartmouth College in 1959 and military service as an officer in the United States Coast Guard Reserve, he attended the University of North Carolina, where he received his Masters Degree in City and Regional Planning.

His professional career has been in urban planning and in large scale real estate development. Mr. Beardsley, a native of Colorado, and his wife, Pam, are the parents of four young adults.



Bruce T. Buell

*Partner,
Holland & Hart*

Bruce T. Buell is a partner in the law firm of Holland & Hart. He has been resident in the firm's Colorado Springs office since 1986 and served as Administrative Partner from 1986-1988. He also serves clients from Holland & Hart's downtown Denver office where he was in residence from 1958 to 1986.

Holland & Hart is a leading regional general practice law firm. In addition to Denver and Colorado Springs, the firm has offices in Aspen, Wyoming, Montana, Idaho and Washington, D.C.

Born and reared in the Arkansas Valley of Colorado at Ordway, Mr. Buell received his A.B. degree from Princeton and his law degree from the University of Denver. He served for 22 years as an intelligence specialist in the U.S. Naval Reserve.

Mr. Buell has concentrated his law practice in the fields of banking and estates. From 1960-85, he was General and Legislative Counsel for the Colorado Bankers Association and served as the Association's chief lobbyist during much of that period. His clientele has included banks and bank holding companies, corporations, foundations and individuals.

As an outgrowth of his work with the Colorado Bankers Association, Mr. Buell was heavily involved with the Colorado Business Development Corporation (CBDC), a statewide cooperative venture among banks and major corporations to aid small businesses with secondary loan capital. Undertaken at the behest of Governor Love and a special task force in 1965, Mr. Buell drafted and lobbied necessary legislation, helped organize and capitalize CBDC, and served as its Secretary and Legal Counsel until its dissolution in 1983.

Since 1982, Mr. Buell had led a foundation involving the cooperative efforts of the state's banks and law firms devoted to supplemental funding for legal services for the poor. The Colorado Lawyer Trust Account Foundation (COLTAF) mirrors efforts in nearly every state of the union to grapple with the problems of availability of legal services for the disadvantaged. Mr. Buell also serves as a member of the Commission of the American Bar Association which coordinates these efforts nationwide.

Mr. Buell has been active in community affairs (Arvada Man of the Year 1983; Chairman, Arvada Center for the Arts and Humanities; Director, North Jeffco Parks and Recreation District), local, state and national bar association committees, and local and state politics. He is currently serving as a volunteer in Colorado's prison system.



Katherine A. Cattanach

*President
Cattanach & Associates*

Ms. Cattanach is President of Cattanach & Associates, Ltd., which was established to select and monitor venture capital investments on behalf of institutions and individuals. She established the firm in 1988.

Prior to establishing Cattanach & Associates, she was Executive Vice President for Captiva Corporation. During her eight years with the firm, she developed overall portfolio goals and objectives, developed and implemented a venture capital asset class and an international component.

She currently serves on the Board of Directors of Colorado National Bank of Denver. Since 1983 she has been a member of the Women's Forum of Colorado. She is also a member and past president of the Denver Society of Security Analysts and is currently Vice-Chair of the International Ethics Committee of the Financial Analysts Federation.

Ms. Cattanach has been a member of the Colorado State Board of Agriculture, the Governing Board for the Colorado State University System, and a Commissioner for the Colorado Commission on Higher Education.

She received her Doctorate degree from Arizona State University in 1974 where her primary areas of study were finance, managerial accounting, and quantitative systems.



Merle C. Chambers

*President & Chief
Executive Officer,
Axem Resources
Incorporated*

As the President of Axem Resources Incorporated, Merle Chambers knows the oil and gas business, having been reared in a family familiar with the industry. The Chambers family has been involved in oil and gas exploration and development in the Rocky Mountains since the 1960's.

In addition to exploration and development work, Axem serves as the manager for the oil and gas investments for other Chambers family interests including individuals, partnerships and corporations. Under Merle's direction, this group is actively engaged in generating prospects in the Rocky Mountain area and West Texas, with additional interests in Oklahoma, Canada, onshore and offshore Texas and the Louisiana Gulf Coast.

Merle also serves as Chairman of the Executive Committee of Clipper Express Company, a family-owned transportation company based in Chicago, Illinois.

Prior to joining Axem in July, 1980, Merle practiced law in Colorado. She holds her Bachelor of Arts degree from the University of California (Berkeley, 1968) and received her J.D. degree from Hastings College of the Law, University of California (San Francisco, 1977). In June, 1984, Merle was awarded her L.L.M. degree from the University of Denver, where she majored in graduate tax studies. She is a graduate of the Leadership Denver Class of 1981-82, a program sponsored by the Denver Chamber of Commerce.

Elected in 1982, Merle is a member of the Cherry Hills Village City Council. She is also a Member of the Board of Trustees, 1066 Foundation of the Hastings College of the Law and the Board of Trustees of the University of California Berkeley Foundation. Active on the Board of Directors of the Women's Foundation of Colorado, she also is a member of the Economic Club of Colorado and the Committee of 200, as well as a number of professional associations including the American, Colorado, Denver, California and Colorado Women's Bar Associations.

She is married to Hugh A. Grant, curator of the Vance Kirkland Art Studio.



William K. Coors

*Chairman and
President,
Adolph Coors
Company*

William K. Coors is Chairman and President of Adolph Coors Company. As Chairman and President, Bill Coors

has overall responsibility for providing policy direction for all Coors companies.

Born in 1916, the grandson of the company's founder attended primary school in Golden, then spent four years at the Phillips Exeter Academy in Exeter, N.H., before entering Princeton University. He graduated from Princeton in 1938 with a bachelor of science degree and in 1939 with a graduate degree in chemical engineering.

Bill Coors has been involved with numerous civic, educational and business organizations during his career. Some of his more recent associations include: Alcoholic Beverage Medical Research Foundation, board of trustees; Boys Club of Denver Foundation, board of trustees; Colorado Outward Bound School, founding/lifetime trustee; Colorado Business Coalition for Health, board chairman; Colorado School of Mines Foundation, board member; Denver University, board of trustees; Colorado University President's Leadership Class, lifetime trustee; Partners in Prevention, Ltd., board president; and Metro Denver GIVES, board chairman.

His efforts and strong commitment to improving the quality of life around him have earned Bill Coors numerous awards. In 1989, he was given the first-ever Colorado Philanthropist of the Year Award by the National Philanthropy Day Foundation.

Bill Coors and his wife, Phyllis, reside in Golden.



Fred A. Deering

*Chairman,
Security Life of Denver
Insurance Company*

Fred Deering joined Security Life and Accident Company in 1962 as Vice President and General Counsel. He was elected President in 1966; was designated President and Chief Executive Officer in 1976; and assumed his present position in November, 1982.

Coming from his native Kansas to attend the University of Colorado, he has both a B.S. in Business Administration and an L.L.B., 1951. While in law school, Mr. Deering was Editor-in-Chief of the Rocky Mountain Law Review. Admitted to the Colorado Bar in September, 1951, he joined the law firm of Gorsuch, Kirgis, Campbell, Walker & Grover and became a partner in 1954.

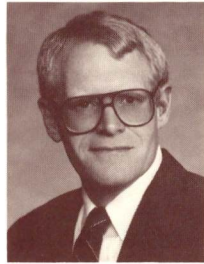
His other associations include serving as a member of the Board of the Financial Funds and Invesco Funds and a member of the respective boards of directors of First Columbia Financial Corporation — Columbia Savings and Loan, Security Life of Denver Insurance Company, and N-N Life Insurance Co. of Canada.

He is a member and past president of both the Colorado Life Convention and Metro Denver Executive Club. Mr. Deering has been awarded many community honors including Alpha Kappa Psi Business Fraternity's "Colorado Businessman of the Year — 1976"; the University of Colorado's "Distinguished Law Alumni" award in 1982, and an honorary Doctor of Laws degree from Loretto Heights College in 1984.

Mr. Deering's community participation involvement is equally legion including among others being a member of the Ethics Committee of the Colorado Bar Association, as well as past chairman of its Mineral Law Section; chairman of the Board of Directors of the Life Office Management Association (LOMA), 1983-1984, while serving on the board in a series of terms commencing in 1977. As an active member of the American Life Insurance Association, he has served on its Board of Directors and its Joint Legislative, Consumer Affairs and Corporate Social Responsibility committees.

Mr. Deering was a member of the Loretto Heights College Board of Trustees from 1968 to 1988, serving as its chairman from 1968 to 1984.

He and his wife reside in Denver.



Harold G. Evans

*President,
Clearwater
Constructors, Inc.*

Harold Evans is a native of Missouri and a graduate of the University of Missouri with a B.S. and M.S. in Civil Engineering. He served in the Commission Corps of the U.S. Public Health Service spending two years on the Fort Apache Indian Reservation in Arizona.

Mr. Evans joined Hensel Phelps Construction Company of Greeley, Colorado, in 1971, as an assistant superintendent on the Kodak Colorado Manufacturing Facility. After that, Harold worked in all phases of the general contracting business, being elected Vice President in 1980. Major Colorado projects he has been responsible for include Tabor Center and the 1999 Broadway Office Building in downtown Denver.

In 1985, he was named President of Clearwater Constructors, Inc., of Greeley, Colorado and Austin, Texas. Clearwater is a division of Phelps, Inc. Under his leadership, the company has an annual volume in excess of \$250,000,000. Projects are under construction not only in Colorado but in Texas, Arizona, and Idaho.

Community and professional activities include serving on the Executive Committee of Associated General Contractors of Colorado; Board of Directors of the United Way of Weld County; Executive Board, Longs Peak Council, Boy Scouts of America; Greeley Medical Foundation Board of Directors; Rotary Club of Greeley; and American Society of Civil Engineers. He is also a director of Union Colony Bank of Greeley. Mr. Evans is a licensed professional engineer in the states of Colorado and Missouri.

He serves on the FORUM's New Airport Committee and on the Early Childhood Education Committee. Additional educational activities include chairing a business support and advisory committee for the University of Northern Colorado Laboratory School and serving on a national manpower and training committee for the Associated General Contractors of America.

Harold and his wife, Carol, have a daughter age 17 and a son age 13.



Samuel Gary

*Chairman of the Board
Gary-Williams
Company*

The Gary-Williams Company is a privately held corporation involved in refining, marketing, petroleum transportation and oil and gas production with key focus on oil and gas exploration.

A native of New York State, he received his Bachelors Degree from the University of Syracuse. After serving with the U.S. Coast Guard, he came to Denver in 1953 with his wife, Nancy.

In 1956, Mr. Gary became a partner in Cortez Oil Company and Cortez Drilling Company. He left Cortez in 1958 to form his own exploration company with principal activity in the Rocky Mountain area.

Mr. Gary serves as President and Chairman of the Board of Piton Foundation. Piton focuses its support on human resource programs in recognition of how people contribute to the support of the private sector and the ongoing need to develop and utilize the personal strengths and talents of all persons.

He is a member of the Rocky Mountain Oil and Gas Association, Independent Petroleum Association of Mountain States, the Petroleum Club and the Denver Club. He serves as the chair of the FORUM's Consensus Building Committee. He and Co-Chairman George Writer, Jr. directed the significant work of the FORUM's Task Force on Open Space, 1980-82, from which Colorado Open Lands (COL) was established and has now completed several significant procurements. These include the historical and beautiful Evans Ranch at the headwaters of Bear Creek just west of Denver and the Rathbone Falck Ranch, south of Sedalia in Douglas County. Both will preserve open space in perpetuity.



George N. Gillett, Jr.

*Chairman
Vail Associates, Inc.
The Gillett Group*

George N. Gillett, Jr., 50, Chairman of The Gillett Group, acquired Vail Associates, Inc. in

October 1985.

Since taking over Vail Associates, Inc., Gillett has poured \$51.5 million into improvements in Vail and Beaver Creek Resort, making Vail the largest and most popular ski resort in North America. His energy and enthusiasm have guided Vail Associates to becoming a leader in the ski industry. Vail Associates was awarded the SKI Magazine award of Industry Excellence in December of 1988. Gillett has proclaimed himself "Director of quality control" at Vail and Beaver Creek, insuring good guest relations and superior service levels.

Gillett was born in Racine, Wisconsin, on October 22, 1938. He attended Amherst College and graduated from Dominican College in 1961. Gillett started his career with Crown, Zellerbach (1961-63) in sales and McKinsey & Company (1964-67) in management consulting. He then became the business manager for the Miami Dolphins (1966-67) before investing in the Harlam Globetrotters and Globetrotters Communications (1967-78). In 1978, Gillett founded the Gillett Broadcasting Company which became the Gillett Group, Inc. in 1981.

The Gillett Group is a privately held Nashville-based holding company with interests in resort operations, broadcasting, consumer products and financial services. The Gillett Group includes 11 network affiliated television stations, one non-network affiliated station; the Packerland Packing Company, Inc., a meat packing and beef processing firm headquartered in Green Bay, Wisconsin; Post Printing in West Bend, WI; and Vail Associates, Inc., creators and operators of Vail and Beaver Creek ski resorts and related real estate in Colorado. The Gillett Group is the largest non-network television company in the U.S.

Gillett, an avid skier and golfer, is a member of the Onwentsia Club, The Racquet Club of Chicago, Oneida Golf and Riding Club, Belle Meade Country Club, The Honors Course, Ambassadors of Tennessee, Leadership Nashville, Alexis de Tocqueville Society of Nashville and Chaine des Rotisseurs.

Gillett lives with his wife, Rose and their four sons, Geordie, Alex, Andrew and Foster, in Vail, Colorado.



Delwin D. Hock

*Chairman, President
and CEO,
Public Service Company
of Colorado*

D. D. (Del) Hock is Chairman, President and Chief Executive Officer of Public Service

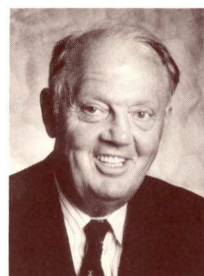
Company of Colorado.

He began his career with Public Service Company of Colorado in September 1962 as Director of Auditing. He was promoted to Staff Assistant to the Vice President of Accounting in 1966 and to Auditor and Manager of Data Processing, Methods and Procedures in 1967. In 1973, he was elected Assistant Vice President of Accounting and Controller; in 1976, he was elected Senior Vice President of Utility Services and to the Board of Directors. Mr. Hock became President and Chief Operating Officer in June 1986 and assumed the position of President and Chief Executive Officer on October 1, 1988. He became Chairman of the Board on February 28, 1989.

Mr. Hock is currently serving as Chairman of the Board of Directors of the Greater Denver Chamber of Commerce, as Loan Executive Chairman for the 1989 Mile High United Way Campaign, and as a Director of the Greater Denver Corporation, Colorado Association of Commerce and Industry, Mountain States Employers Council, the Colorado Business Coalition For Health, the Colorado Alliance of Business, and the Lutheran Medical Center Foundation. He is on the Board of Directors of the Edison Electric Institute, the Nuclear Management and Resources Council, and the Association of Edison Illuminating Companies.

He is a member of the American Gas Association, Western Regional Council, WEST Associates, COLORADO FORUM, Colorado Society and American Institute of Certified Public Accountants, the Western Stock Show Association, and The Rotary Club of Denver. He has served as Director of the Rocky Mountain Electrical League and as Chairman of the Colorado Public Expenditure Council.

Mr. Hock was born in Colorado Springs and graduated from Limon (Colorado) High School. He received his B.S. Degree in Accounting from the University of Colorado. He is also a graduate of the University of Idaho Public Utilities Executives' Course, the University of Colorado Executive Education Program for the Gas Industry, and the Edison Electric Institute Graduate Management Program.



Donald F. Hunt

*Publisher,
The Denver Post*

Donald F. Hunt, who became publisher of The Denver Post on October 26, 1989, has had an extensive career in both newspaper and professional sports management in Canada and Texas.

In 1971, Hunt was a co-founder of the Toronto Sun, a new tabloid newspaper which later added editions in Edmonton and Calgary, Canada. The group purchased the Houston Post in 1983, which Hunt served as publisher until 1988 when he became president of MediaNews International, based in Houston and Toronto.

Born in Sarnia, Ontario, Canada on October 4, 1929, Hunt graduated in Business and Journalism from the University of Western Ontario in London, Ontario. He began newspaper work with the Canadian Press Service as wire editor and general news reporter in Toronto and Montreal. From 1951 to 1960 he was reporter, deskman, sports writer and layout editor for the Toronto Telegram with the exception of a year as a police reporter for the Montreal Star.

In 1960 Hunt became vice-president of Canada's second-largest public relations firm which introduced World Cup skiing and Grand Prix auto racing to Canada. In 1968-69 he was president of Lakeshore Raceway which provided the speedway for Indy and Grand Prix cars on the streets of Toronto, before returning to the Telegram as director of syndicates in 1969-71.

Hunt's interest in sports took root in college where he lettered in basketball for the three-time Canadian College champions, and later was a semi-pro baseball pitcher. He is a 17-handicap golfer and fly fisherman.

Hunt and his wife Helen have been married 34 years, and have three daughters and two sons who are all residents of Canada.



Gail Heitler Klapper

Attorney-at-Law

A fourth generation Colorado native, Gail is known statewide for her effective work in two Cabinet capacities for Governor Richard Lamm. She served as Executive Director of both the Colorado Department of Regulatory Agencies and the Colorado Department of Personnel. In 1982, she resigned from the Governor's Cabinet to run for Attorney General for the State of Colorado.

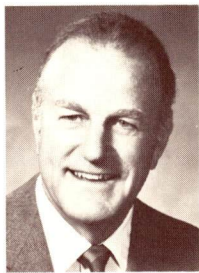
After winning a Primary contest, Ms. Klapper narrowly lost the General Election for the office in November 1982.

Gail Klapper received her B.A. in political science at Wellesley College in Massachusetts and earned her Juris Doctor degree from the University of Colorado Law School in 1968. She was admitted to the Colorado Bar in the same year and practiced law in Colorado until 1976 when she was appointed by President Ford to serve as a White House Fellow and a Special Assistant to the Secretary of the Interior.

Gail has been the recipient of many community honors and participates actively on civic and corporate boards. She serves on the Board of Directors of the United Bank of Denver, Gold, Inc., and the Executive Board of US WEST Communications. She is a Trustee of Wellesley College and the National Jewish Center for Immunology and Respiratory Medicine. She founded and currently serves on the Board of the Public Education Coalition and is a member and former President of the Colorado Women's Forum. In addition, Gail is a member of the management committee of the Denver Partnership.

Ms. Klapper was the recipient of the First Annual Leadership Denver Association award for outstanding achievement, the prestigious Norlin Award for professional excellence from the University of Colorado and the University of Colorado's Graduate School of Public Affairs 1987 Public Service Award.

She is married to Jack A. Klapper, M.D., and they have four daughters.



Walter A. Koelbel

*Chairman of the Board
Koelbel and Company*

Koelbel and Company is a company of diverse business disciplines relating to both residential and commercial development dedicated to "excellence in land use."

His related business involvements include being President of Country Club Management, Inc., the developer of the Pinehurst Country Club community; Director and Chairman of the Board, Ambank Financial Corporation; lifetime Trustee of the Urban Land Institute and a Governor of the Urban Land Foundation; and professional memberships in the principal local, state and national Realtor and Homebuilder Associations.

A native of Michigan, he served as a line officer in the United States Navy, World War II, and remained in Colorado after graduating from the University of Colorado in 1947. He was recently named to the University's Athletic Hall of Fame.

His community activities are legion and broad-based, ranging from the health and rehabilitation field to the private and public institutions of higher education. They include the Colorado Division of the American Cancer Society, whose Executive Committee he has chaired for a number of years; Goodwill Industries of Denver for over two decades, serving during that time as President; President of the Sewall Foundation, currently serving as President; and advisory council and trustee positions with three organizations attached to the University of Colorado and Colorado Women's College, now a part of the University of Denver. He currently has memberships and former leadership positions in organizations like the Young President's Organization, Chief Executives Organization, the World Business Council and the Denver Executive Club.

Married to the former Gene Norgren, the Koelbels have five adult children. Mr. Koelbel brings strength to the FORUM's public policy and growth/development projects, attested to by his wide-ranging background.



Robert A. Krane

*Investment
Banker and
Counsellor*

Robert A. Krane will be retiring from Marketing Director of Central Bank of Colorado and CEO of Central Bank Denver early in 1990. He joined Central Bancorporation, Inc., (now Central Banks of Colorado), in 1986 as president and chief operating officer. In June 1988, he moved on to become president and chief executive officer of CBI. In addition to these responsibilities, Krane was named president and chief executive officer of Central Bank of Denver one month later.

On December 2, 1988, Krane assumed the position of market director, Central Banks of Colorado, and president and chief executive officer, Central Bank Denver, bringing 29 years of banking experience to the Colorado Region of First Bank System of Minneapolis.

First Bank System is one of the largest bank holding companies headquartered in the Upper Midwest with \$22 billion in assets. The company provides total financial services for individuals and institutions through its lead bank, First Bank, with 35 locations in the Minneapolis-St. Paul area, and 43 other banks and trusts companies (with 60 offices) located in Minnesota, Colorado, Montana, North Dakota, South Dakota, Washington and Wisconsin.

Prior to joining Central Bank, Krane served as vice chairman and director of Norwest Corporation of Minneapolis. While at Norwest he held a number of executive positions including president and director of Norwest Bank of Omaha, N.A., and Norwest Bank of Des Moines, N.A.

Active in business, civic and community affairs, Krane currently serves on the board of directors of the Greater Denver Chamber of Commerce, Greater Denver Corporation, Mile High United Way, Boy Scouts of America - Denver Area Council and ConAgra (Omaha). Additionally, he is a member of the Economic Club of Denver, Denver Rotary Club, and 1989 Chairman of major firms division of the 1989 United Way Campaign.

Previous community activities include: chairman of the board, Greater Minneapolis Chamber of Commerce; director, City Venture, Minn.; division chairman, United Way, Minn.; director, Omaha Chamber of Commerce, NE; counselor, Ak-Sar-Ben, NE; vice chairman, United Campaign, NE; president, Des Moines and Iowa Jaycees; director, Des Moines Chamber of Commerce; trustee, Iowa Methodist Medical Center; and president, Big Brothers, IA.

A graduate of the University of Iowa, Iowa City, Krane received a bachelor's degree in business. Following graduation, he received a commission as an officer in the U.S. Army and served four years, three of those years in Europe. Continuing his education, he went on to complete programs of study at Dartmouth; Columbia Graduate School in Banking; and Northwestern University.

A golf and cross-country skiing enthusiast, Bob and his wife, Marcia, have four grown children and one grandchild.



Thomas A. Levin

Chief Executive Officer, Blue Cross and Blue Shield of Colorado

In addition to his position as Chief Executive Officer of Blue Cross and Blue Shield of Colo-

rado, Tom Levin also serves as Chief Executive Officer for the Nevada and the New Mexico Blue Cross and Blue Shield Plans, and is President and Chief Executive Officer of Rocky Mountain Health Care Corporation, the Denver-based management company for the Blue Cross and Blue Shield Plans of Colorado, Nevada and New Mexico.

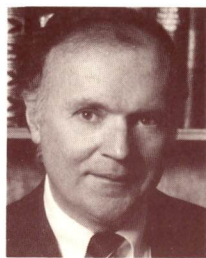
Before being named in 1987 to his present position with Rocky Mountain Health Care Corporation, he was President and Chief Executive Officer of New Mexico Blue Cross and Blue Shield for six years. He joined the New Mexico Plan in 1974 as staff counsel, following two years of active duty with the U.S. Army Security Agency.

Mr. Levin attended public schools in Montgomery, Alabama, and received a Bachelor of Arts Degree from the University of Alabama in 1968. He received his Juris Doctorate Degree from the University of North Carolina Law School in 1971 with an emphasis in health law.

Mr. Levin serves on the board of directors of Rocky Mountain Health Care Corporation and its various subsidiary companies, and has been a board member and an executive committee member of the board of directors of the national Blue Cross and Blue Shield Association headquarters in Chicago. Mr. Levin chairs the Blue Cross and Blue Shield Association's Task Force on Blue Cross and Blue Shield International Activities, and the Olympic Advisory Committee. He is Chairman of the Board of Health Plans Capital Services Corp., a capital access corporation for the Blue Cross and Blue Shield System.

Mr. Levin is a member of the District of Columbia, New Mexico and North Carolina Bar Associations; the American Bar Association and the National Health Lawyers Association. He serves on the board of directors of the Colorado Association of Commerce and Industry, and is a member of the board of directors of the Center for the New West. Mr. Levin is a member of the Early Childhood Education Committee of the COLORADO FORUM, the Economic Club of Colorado, the Governor's Blue Ribbon Panel on the Future of Public Health in Colorado, the Public Education Coalition Steering Committee, the University of Colorado at Denver's Policy Review Board, the University of New Mexico School of Law Board of Visitors, and is Chairman of the March of Dimes WalkAmerica/TeamWalk 1990.

Tom and his wife, Carolyn, have two children, Carey, age 12, and Daniel, age 15.



Harry T. Lewis, Jr.

Investment Banker

A long-time Denver resident, graduating from East High School in 1951 and Dartmouth College in 1955, Mr. Lewis obtained his

Masters in Business Administration at the Amos Tuck School, Dartmouth, in 1956, before serving two years in the United States Navy (Lt.jg), assigned to the U.S. Naval Guided-Missile Group I, Hawaii.

Mr. Lewis heads his own firm specializing in private investments. From 1981 thru early 1988, Mr. Lewis was Senior Vice President of the Rocky Mountain Region for Dain Bosworth Incorporated. Prior to 1980, his earlier employment was with the Audit Department of Peat, Marwick, Mitchell & Co. in Denver, 1958-62, and Boettcher & Company for 18 years following. He was a General Partner with Boettcher commencing in 1971, on the Partnership's Executive Committee and Board through 1979 and a Senior Limited Partner following that time until moving to Dain Bosworth.

Mr. Lewis has been one of the prime leaders in several key organizations which have been addressing downtown Denver's growth, planning and future development. First on the Executive Committee, he assumed the Chairmanship of Downtown Denver, Inc. for 1983-84. He has been a member of the Management Group, The Denver Partnership, Inc., beginning in 1982 and served as Chairman of that organization during 1987 and 1988. During 1989, Mr. Lewis served as Co-chairman of the 92-member Citizens for Denver's Future Committee, created by the Mayor and City Council to evaluate the City's infrastructure and capital asset needs. The Committee's recommendations were incorporated in a \$241.7 million bond election held in November, 1989. They were approved in their entirety by the Denver voters.

He is a Trustee of the Boettcher Foundation and has been a Trustee of the Colorado State University Research Foundation since 1979. Mr. Lewis has been a Trustee and member of the Executive Committee of the Colorado Outward Bound School, 1973-79 and is a Trustee of the Denver Museum of Natural History, serving as Treasurer, as well as Member of the Executive Committee.

In his professional business community, he has been a member of the American, Midwest and Pacific Stock Exchanges; an allied member of the New York Stock Exchange, 1971-88; a member of both the Governing Council and the Executive Committee of the Securities Industry Association during the 1970s as well as Governor of the Pacific Stock Exchange in 1976 and a member of the Executive Committee of the Securities Industry Automation Corporation of New York City in the late 1970s.

He is married to the former Tanya deLuise. They have two grown sons and a teen-age daughter.



Robert A. Maynard

President and Chief Executive Officer Aspen Skiing Company

Bob Maynard was born in Oakland, California and attended the University of California

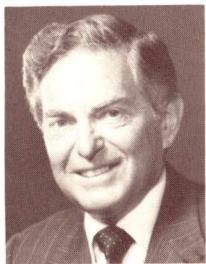
and San Jose State College. He and his wife, Nancy, have two married daughters.

Beginning his career with the Yosemite Park and Curry Company in Yosemite National Park, Maynard spent twenty years holding many positions ending as Vice President of Operations. During this time, Maynard left Yosemite to spend three years in the Grand Teton National Park with the Grand Teton Lodge Company where he was Assistant to the Executive Vice President and served as Manager of Jackson Lake Lodge and Colter Bay Village. After leaving Yosemite, Maynard served as an Assistant Director of the National Park Service in Washington, D.C.

Maynard left the National Park Service to serve as President and CEO of Keystone Resort in Colorado, a division of the Ralston Purina Company. After thirteen years with Keystone, he left to be President and CEO of Sundance Enterprises at Sundance, Utah.

On January 1, 1988, Maynard moved to Aspen, Colorado, to work as President and CEO of the Aspen Skiing Company.

He serves on several boards that reflect his interests in conservation and education. He resides in Aspen, while his permanent home is in Santa Fe, New Mexico.



Myron M. "Micky" Miller

*Managing Partner
Miller-Klutznick-Davis-
Gray Co.*

Micky Miller, a Denver native, as are his wife, Louann, and his family, learned from his earliest years of the turf of development and change in metro Denver and Colorado. What was the ranch land of half a century ago was part of his family background before conversion to a new multi-use community by the name of Montbello. Over 35,000 residents live in Montbello, and approximately 15,000 people work there per day.

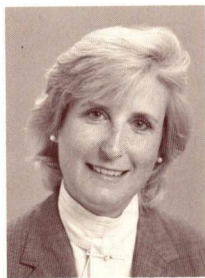
In his present day management role, which has contributed to a well-designed City Center, a three square block office, hotel and retail development in downtown Denver, as well as investing his talents in major ventures of community development, banking, recreation and urban design, Mr. Miller is known and respected in business circles throughout America.

Prior to the formation of Miller-Davis Co. in 1978, Mr. Miller served as Executive Vice President and Manager, Western Region, Urban Investment & Development Company of Chicago, 1969-78. An attorney by profession, he was a partner in the firm of Isaacson, Rosenbaum and Miller, 1955-69.

During the past several years he and his partners have continued the planned commercial development of the City and County of Denver's portion of the Denver Technological Center north of Bellevue Avenue. Late in 1989 M-K-D-G Company announced the plans for Denver's new Regency Mall to include two major national department stores in that Southeast Center.

Mr. Miller attended both the University of Colorado and University of Denver, receiving his B.S. in 1953 and his J.D. in 1954.

He is a member of the board of many corporate and charitable organizations including Aspen Skiing Company, University of Denver, National Realty Committee and National Jewish Hospital. He also serves as a past Chairman, Denver Civic Ventures, and Vice Chairman, Denver Partnership, Inc. Mr. Miller served as a member of the Governor's Blue Ribbon Panel. Headquartering in the DTC, Denver, he has been a major developer and planner in the Southeast Corridor within the City and County of Denver. He serves as a FORUM Advisory Member in 1990.



Patricia Mooney

*Director of Marketing
AT&T*

AT&T Director of Marketing for the State of Colorado, Patricia Mooney brings nine years of marketing experience to her assignment in Denver. She directs sales to AT&T's major business customers including national companies. Her organization represents AT&T's most technologically advanced business communications systems and specialized long distance services.

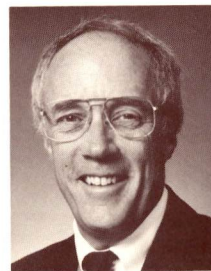
AT&T has 8,600 employees in Colorado. All major AT&T operations are represented within the State, including an AT&T Bell Laboratories facility and a major manufacturing site, both just north of Denver.

Patricia has served in many phases of AT&T's Marketing and Sales operations, including strategic assignments at AT&T Headquarters in New York in Product Management and in the development of Advanced Product Marketing programs.

In addition to her work in Product Management and Product Marketing, Patricia has had extensive business experience with the banking, retail and industrial sectors.

Prior to joining AT&T Patricia worked in sales with New York Telephone. Her educational background and early career experience were in the field of education. She held a variety of specialized teaching assignments at the elementary and secondary level in New York State.

Patricia's family has a long history of involvement in managing United Way campaigns in New Rochelle, New York, a community that boasts one of the top three United Way campaigns in New York State. Patricia was also active in the Harding, N.J., Restoration and Preservation Society, helping to preserve and enhance Revolutionary War historical sites.



Trygve E. Myhren

*President,
Myhren Media, Inc.*

Mr. Myhren established his own media investment, management and consultation firms in October 1988.

Previously he served from 1981 to the fall of 1988 as chairman and chief executive officer of American Television and Communications Corporation (ATC), America's second largest and most profitable cable television company. During that time he led this Time, Inc. subsidiary through a public offering of its stock and increased annual revenues from \$230 million to over \$1 billion. In the same period ATC's subscribers tripled, cash flow multiplied by five times and earnings increased four fold.

Mr. Myhren has been a national leader in the industry during his 14 years in cable communications. He has earned the industry's two premier achievement awards — the Grand Tam in 1985 and the Distinguished Vanguard Leadership Award in 1988. A long-time member of the Board of Directors of the National Cable Television Association and a member of its Executive Committee since 1981, he served as national chairman during 1986 and 1987.

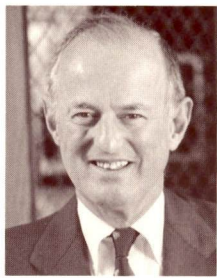
Trygve Myhren is credited with a pivotal role in the successful four-year campaign to pass the Cable Communications Act of 1984. Since then he has been publicly praised for improving cable's attitude toward consumers and its investment in the technological improvements which will provide improved service.

Recently joining the boards of Advanced Marketing Service, Inc. and Nova Net Communications, Mr. Myhren has served on the boards of Turner Broadcasting Systems, Home Box Office, Temple-Eastex and Time, Inc.'s Magazine Group, as well as on the Federal Communication Commission's Advisory Committee on High Definition TV.

In the civic arena, Mr. Myhren serves on the Executive Council of the Foundation for the Commemoration of the U.S. Constitution, the National GED Action Task Force, the Colorado Transportation Roundtable, the Colorado Baseball Commission, the National Foundation for Ileitis and Colitis (Rocky Mountain Chapter), and as a founding member and Director of the Colorado Business Committee for the Arts.

Before joining ATC, Mr. Myhren was vice president of Communications Research Machines (CRM, Inc.), a publisher of magazine and textbooks and a producer of films and home-study products. Previously, Myhren was executive vice president and a principal of Marketing Continental where he consulted to a wide range of blue chip corporations. He also served in executive capacities with Glendinning Companies and Proctor and Gamble.

Completing his undergraduate work in political science and philosophy at Dartmouth, he earned an MBA from the Amos Tuck Graduate School of Business Administration and Finance at Dartmouth, following which he served three and one-half years as a naval officer with the U.S. Pacific Fleet.



Will F. Nicholson, Jr.

Chairman of the Board and CEO, Colorado National Bankshares, Inc.

Mr. Nicholson is considered by many as more than just a native

— he is a very basic Coloradoan with deep roots in both the Colorado Springs and Denver areas. Born in the former, but very much a resident of Denver for his adult years, he has his own track record but much in his family's before him — his father having distinguished himself as both a Denver State Senator and Mayor, which Bill or Nick, as his long-time friends know him, would note "took a lot of doing as a Republican in a Democratic town."

As Chairman of the Board and CEO of the parent holding company to the state's oldest bank, Colorado National Bank of Denver, Mr. Nicholson has distinguished himself as a senior member of a working team of top banking executives. His company remains committed to improving the local economy that has been adversely affected by the sluggish agricultural, energy and real estate sectors.

He likes some of the trademarks which enhance the quality of living in metro Denver, not the least of which are the green lawns, trees and summer flowers, which he considers as related to the long-range planning of the Denver Water Board, which he once chaired, as in the quality of water we drink and also seek to conserve. His nature is to involve himself in community activities but not overindulge to the point of non-effectiveness. That was his role as both Water Commissioner and Denver Urban Renewal Authority member.

His current involvement in community organizations includes membership on the board of the Boys Club of Denver; AMI Presbyterian/St. Luke's Hospitals; Colorado Golf Association; the Colorado Association of Commerce and Industry; the Greater Denver Corporation and National Western Stock Show. In addition, Bill Nicholson is a Trustee for Mile High United Way. He co-chairs the FORUM's Committee on Colorado Water Policy.

Mr. Nicholson has been in the national spotlight in recent years, first as a member of the Executive Committee and then President of the United States Golf Association and Chairman of the Board of Directors of the Association of Bank Holding Companies. Prior to his joining CNB, Inc., he held executive and general partnership positions with Van Schaack and Company and N. G. Petry Construction Company.

Married to the former Shirley Ann Baker, the Nicholsons have a daughter and a son. Mr. Nicholson's educational background includes a S.B. from Massachusetts Institute of Technology and an M.B.A. from the University of Denver.



Edwin J. Nielson

Special Assistant to the President — United Airlines

In his capacity as Special Assistant to the President since 1977, Mr. Nielson represents the senior management of United Airlines in the

Rocky Mountain and Northwest regions — Colorado, Washington, Oregon, Idaho, Montana, New Mexico, Oklahoma, Texas and Wyoming.

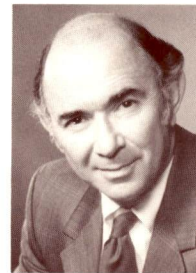
In his current position, Ed Nielson coordinates city, state, and federal activities for United and coordinates legislative advocacy for the airline industry. He also represents United as Chairman of the Public Affairs Committee for the Air Transport Association in Colorado.

Mr. Nielson's career with United began in 1945 in the Operations Department in Salt Lake City after he had served as a bombardier in the United States Air Force.

Since then, he has served as a District Personnel Manager, Regional Personnel Manager, Manager of Legislative Affairs and Federal Affairs Manager. His duties have included personnel administration, training and lobbying. As manager of Federal Affairs, Mr. Nielson was actively working on the issue of airline deregulation in Washington, D.C.

Ed attended the University of Utah and the University of California and lives in Littleton, Colorado. He has five adult children who live in the Denver area.

He is an active member of the FORUM's Stapleton/New Airport Policy Committee and a member of the Board of Trustees, AMI Presbyterian/St. Luke's Hospitals.



Jordon Perlmutter

Partner, Jordon Perlmutter & Co.

A Denver native, Jordon Perlmutter has devoted his life to not only building homes, office complexes, apartments and shopping centers,

but also to meaningful community service.

Jordon has been active in community involvement for many years. He is currently a member of the Rose Medical Center Board of Trustees, chairman of the Shalom Park Residence for the Elderly, and an advisor on various civic committees for the Mayor of Denver and for Governor Roy Romer. He has served on the First National Bank of Northglenn Board of Directors, and as co-chair of the Anti-Defamation League Society of Fellows Luncheon.

He has been honored by many of the civic organizations to which he has devoted time, and is equally known and respected in the area's business community. Jordon and his wife, Essie, were awarded the Humanitarians of the Year for Rose Medical Center in 1987.

During the past 35 years, Jordon Perlmutter has become one of the major real estate forces in Colorado history by developing, building, and managing, more than 20,000 homes, apartments, office complexes, industrial parks and shopping centers. His projects contain over 4,000,000 square feet.

He is best known as one of the principals involved in the creation of the City of Northglenn (including Northglenn Mall Shopping Center), the Montbello community, the Southglenn Shopping Center, and the mammoth Southwest Plaza Shopping Mall.

The Perlmutter family live in the Cherry Creek area. He attended West High School and the University of Denver.

Jordon and Essie, who are both natives of Colorado, have been married 35 years and have four children — Lisa, Jay, Vicki and Jonathan — and five grandchildren.



Leonard M. Perlmutter

*Chairman
LAP, Inc.*

A positive spirit, keen sense of perception and application of a touch of humor are Leonard Perlmutter trademarks that penetrate the work of the FORUM as well as his other highly diverse community and corporate activities.

A native of Denver, he completed his public school education at West High School and then followed with his B.A. from the University of Colorado. He has subsequently served his collegiate alma mater as both a member of the board and, for a number of years in the past decade, helped broaden private sector support for the University of Colorado Foundation as its chairman.

A key person in numerous fund-raising committees for many charitable and cultural organizations in the mountain region, he has served as Vice President of the Santa Fe Opera Association, Chairman of the Board of Directors of the National Jewish Hospital/National Asthma Center and President of the Denver Symphony Association. New agreements between the Symphony musicians and the Association have been supported by his leadership, as have pioneering efforts in his business activities providing model agreements in on-site job training opportunities with labor and government.

His business and community associations have been many, including the past presidency of Rolling Hills Country Club and of the Prestressed Concrete Institute, nationally, with board memberships embracing the American Concrete Institute, Colorado National Bankshares, Inc., the Colorado National Bank of Golden and Colorado Open Lands, which he chairs in 1989.

Mr. Perlmutter is a founding member of the COLORADO FORUM. As chairman of the Regional Airport Committee, he has directed the work of the FORUM's seven years of activity focusing on the most crucial airport accessibility issues in Colorado — both Walker Field in Grand Junction and the expansion and long-range siting of the world's seventh busiest commercial airport, Stapleton International.

Leonard Perlmutter retired as the chief executive officer of Stanley Structures at the end of 1986 but continues his corporate relationships in both private and community boards as noted here. At the request of Colorado's Governor, Roy Romer, he agreed to head up the economic development activities of the Governor's office and related State Departments, bridging the State's ties to the business leadership community as CEO/Economic Development in 1987-88. He will serve as the full-time Chairman of Colorado Open Lands in 1989, while continuing his membership in the COLORADO FORUM.



Adele Phelan

*President
The Clayton Foundation*

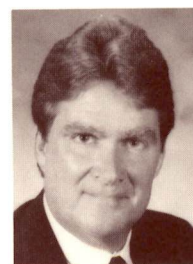
As president of The Clayton Foundation, Adele Phelan has been able to utilize both her educational background and experience and her foundation experience in leading the Clayton Trust through an important transition period. This Trust, which was established in 1892 by George W. Clayton, a civic and philanthropic leader in the early history of Denver, has as its purpose the care and education of children with priority always to be given to disadvantaged children.

In 1984 The Clayton Foundation was created through an order of the Probate Court to replace the City of Denver as trustee of the Trust. Adele was appointed by the Court to be one of the seven original trustees and then in 1985 resigned her board position to become president. She, the trustees, and the staff of Clayton have developed The Clayton Center for Children and Youth. This Center has become a community resource for innovative and effective educational and social service programs for children, youth, and families, particularly in the area of early childhood education and family self-sufficiency.

Adele is a native of Denver. She received her bachelor of arts degree from Webster University in St. Louis. In 1959 she was awarded a Woodrow Wilson fellowship which allowed her to pursue her master of arts degree in English from St. Louis University. Subsequently she decided to shift her focus and began a master of arts degree program in educational psychology at the University of Minnesota, which she completed in 1974. She has taught high school and college English, directed college counseling and student services departments, and was president of Loretto Heights College for eight years. Prior to joining The Clayton Foundation, she was program director of The Piton Foundation.

Adele's community involvements have spanned a wide spectrum including serving on the board of directors of First Interstate Bank, St. Mary's Academy, Swedish Medical Center, Girl Scouts Mile High Council, and the Teikyo Loretto Heights University. She is a member of The Rotary Club of Denver and the Women's Forum of Colorado. One of Adele's current interests is serving on the executive committee of the Denver Family Opportunity Council, a group which is assisting the Denver Department of Social Services in its welfare reform effort.

Adele is married to Gerry Phelan, who is also a Colorado native and is dean of students at Cherry Creek High School.



Walter L. Price

*Site General Manager,
IBM Boulder*

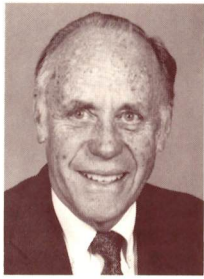
As site general manager, Walter Price is responsible for overall operation of an IBM facility which develops electronic page printer and copier products, and provides a variety of software development, product distribution and information processing services.

A native of Colorado, Mr. Price attended Boulder schools and earned a bachelor's degree in business administration from the University of Colorado-Boulder. He joined IBM in Boulder in 1966 as a programmer, moved to IBM's San Jose, California facility in 1970, and has served in management positions in Armonk, New York, and Lexington, Kentucky.

Mr. Price was director of plans and controls for IBM's facility in the Netherlands from 1984 until October 1985, when he was named director of manufacturing of IBM's Information Products Division, with overall manufacturing responsibility for the corporation's printer, typewriter and copier products. In 1986, he was named Director of Manufacturing for the Information Systems & Products Group, and his appointment as Boulder Site General Manager was announced in April, 1987.

Mr. Price also serves as IBM's senior state executive for Colorado. He is a member of the State Board of Agriculture; the COLORADO FORUM; the board of directors of the Boulder Chamber of Commerce and United Bank of Boulder; the Business Alumni Advisory Council and the President's Business Council at the University of Colorado. Mr. Price also serves as co-chairman of the State Commission on Government Productivity.

He and his wife, Louise, live in the Boulder area with their children, Jake and Samantha.



Herrick S. Roth

President, Herrick S. Roth Associates Inc.

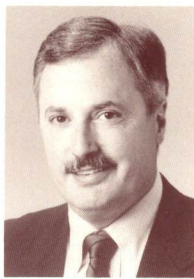
As initiator of the COLORADO FORUM, Herrick Roth describes the last twelve years as both his fourth generation of adult life and "most rewarding" of his career years (1937-1990).

"By whatever happenstance, I have turned out to be a professional generalist with a pronounced emphasis on public interest motivations which in turn have been considerably more enriching than frustrating as a life experience," he states. His heritage is Western. Born in Omaha, NE in March, 1916 but reared in a pioneer household in the Black Hills of South Dakota, he lived in Hot Springs from 1918 until moving in 1933 at the height of both depression and dust bowl years to Denver to attend the University of Denver, where he earned both A.B. ('37) and M.A. ('38) degrees. He followed this with Summer doctorate studies at California-Berkley until interrupted by "winning the Army's peace time draft lottery" (1940-1). He completed his WW/II service 55 months later as X Corps Asst. Signal Officer at Kure-Hiroshima, Japan. Except for the War years, he taught in the Denver Public Schools, 1937-51, and was Executive Secretary of the Colorado Federation of Teachers, 1951-62.

For 15 years (through 1972) he served as Vice President of the American Federation of Teachers, AFL-CIO. From 1962-73, Colorado's "blue collar" workers elected him the only "white collar" President of any State AFL-CIO. In 1972 the Colorado Labor Council was favored by a Federal Court order sustaining its refusal to be "neutral for Nixon." In late 1973, then AFL-CIO President George Meany succeeded in having a Federal Appeals Court overturn that injunction against him. Meany terminated Roth and other elected officers.

During his multidimensional career, Herrick served as Chairman of the Education Committees of both houses of the Colorado General Assembly as well as a member of the Joint Budget Committee. He won the top Primary Democratic ballot position in a three-way race for the U.S. Senate designation in 1974, losing by fewer than one vote per precinct; established his public policy consulting business ('77); was adjunct professor of labor-management at DU's College of Business ('73-4); hosted a 30-minute weekly public interest program, Channel 9 (ABC/Denver, 1963-86); served on 25 local, state and national boards/commissions; was presented a first annual Martin Luther King Colorado Humanitarian Award ('86), the Distinguished Eagle Scout Award for 40 years of adult Scouting ('84) and the endowed (by FORUM members and friends) Herrick S. Roth Public Policy Lecture Series (UC/Denver 1985).

Married to second generation Denver native, Marjorie Land (1941), they have three married sons, two adult granddaughters, three grandsons and two stepgrandsons.



Albin J. (Al) Seethaler

*Vice President & General Manager
KMGH-TV Channel 7*

Al Seethaler joined KMGH-TV as Vice President and General Manager in October, 1988. KMGH-TV Channel 7 is the Denver CBS Affiliate and is owned by McGraw-Hill Broadcasting.

Prior to moving to Denver, he was Vice President and General Manager of KUTV, an NBC Affiliate in Salt Lake City, where he also carried the additional responsibilities as Executive Vice President and General Manager for the Kansas State Network (the company's five owned television stations in the state of Kansas). Under his direction, KUTV acquired television syndication rights to Western Athletic Conference basketball games which KUTV produced and are distributed on television stations from Boston to Honolulu, as well as ESPN Cable Network.

Seethaler began his television career in 1970 as an account executive in local sales with KUTV. He moved to General Sales Manager four years later and took on the additional responsibilities as Vice President of Sales in 1980. In 1981 he was named Vice President/Station Manager overseeing all station operations and was appointed Vice President/General Manager in 1983. During his tenure, he built a very competitive station with the reputation for excellence in community involvement.

Prior to his television career, he was Vice President and Assistant General Manager of a family owned wholesale and processed meats business in Provo, Utah, which was started by his grandfather in 1933.

Seethaler has served on the NBC Television Network Affiliates Board of Directors and was Chairman of the NBC Affiliates Technology Committee. He also served as President of the Utah Broadcasters Association, Director of the Rocky Mountain Broadcasters Association, Director of the Utah Advertising Federation, was on the Board of Directors and a member of the Executive Committee of the Salt Lake Convention and Visitors Bureau and served as a member of the Salt Lake County Fine Arts Council and the Salt Lake Palace Board.

Seethaler is currently serving as a Board member of Opera Colorado and is a member of the Board of Governors of the Denver, Colorado Chapter of the National Academy of Television Arts and Sciences.

Al was born in Provo, Utah, and majored in Marketing and Business Administration at Brigham Young University. He and his wife, Jackie, have two children — a son (23) who is a legislative correspondent with Senator Orrin Hatch's office in Washington, D.C. and a daughter (19) who resides in Salt Lake City. Al is an avid skier and enjoys a friendly game of golf.



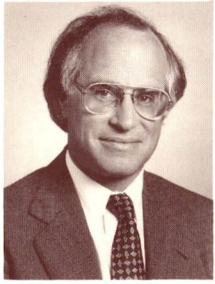
D. Dale Shaffer

*President and Chief Executive Officer,
American Water Development, Inc.*

D. Dale Shaffer is president and chief executive officer of American Water Development, Inc., a private water company with offices in Denver and Crestone, Colorado. Mr. Shaffer was a member of the Board of Water Commissioners of the City and County of Denver from 1978 to 1985 and was president from 1982 to 1984. Mr. Shaffer is a member of the Western Regional Council, a private forum composed of business leaders in the west, and is chairman of its Water Task Force. He is also a member of the Western Governors Association Water Coordination Advisory Group and served as a member of Gov. Richard Lamm's Denver Metropolitan Water Roundtable.

Mr. Shaffer graduated from the University of Colorado in 1965 and obtained his law degree from the University of Denver in 1968. From 1969 to 1973, he was Assistant Minority Counsel to the U.S. Senate Interior and Insular Affairs Committee and was Legislative Assistant to U.S. Senator Gordon Allott. In addition to his water and governmental background, Mr. Shaffer has been associated with several companies involved in the oil and gas industry and the gasoline distribution business.

Mr. Shaffer and his wife Gretchen have two children and reside in Denver, Colorado.



Harris D. Sherman

*Managing Partner,
Arnold & Porter/
Denver*

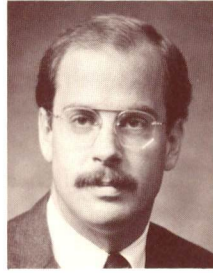
In everything, Harris Sherman has a record of distinguishing himself in both public and professional interest. The selection of Mr. Sherman to be a member of the COLORADO FORUM followed that line of interest — he being the first lawyer representing a general partnership or professional corporation to be a part of the FORUM. His LL.B. was earned at Columbia Law School, New York, 1967.

A life-long resident of Colorado, Mr. Sherman graduated Phi Beta Kappa from Colorado College, where he was also student body president. As a Denver attorney, he was selected by Governor Lamm to be his first Executive Director of Natural Resources where he made welcome and significant progress in that Department's functions as he addressed key areas dealing with Colorado's quality of life.

For five years a member of the Governor's Cabinet, he directed eleven state divisions relating to Colorado's natural resources: water, energy and mineral development, state lands, wildlife, and state parks. He served as Chairman of the Governor's Energy Policy Council, Chairman of the Colorado Mined Land Reclamation Board, Chairman of the Water Quality Control Commission, Commissioner of Mines, Colorado's Representative to the Western States Water Council and a member of several committees attached to the National Governors' Conference.

In addition to his position with Arnold & Porter, he was recently appointed by Governor Romer as the chairman of the Denver Regional Air Quality Council. He has held several key board memberships, including the Keystone Center, the Nature Conservancy, National Advisory Board for the Trust for Public Land, Graland Country Day School, Colorado Open Lands, and Colorado Environment 2000.

He is a member of the FORUM's Committees on Colorado Water Policy and Stapleton/New Airport.



James A. Smith

*Colorado Vice
President and Chief
Executive Officer
US WEST
Communications*

Jim Smith became US WEST Communication's Colorado Vice President and Chief Executive Officer December 1, 1987. His previous position was Executive Director — public policy for US WEST.

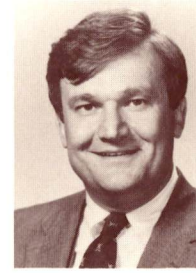
A graduate of Willamette University in Salem, Oregon, Smith earned a bachelor's degree in English literature and American studies. He completed his law degree from the University of Washington in 1977. Later he studied business economics and finance at the University of Washington's graduate school of business administration.

In 1979, Smith joined Pacific Northwest Bell as an attorney. Four years later he moved to US WEST as an executive director and attorney for public affairs where he served as a congressional lobbyist in Washington, D.C. Returning to Denver, Smith became director for strategic planning in 1985.

Smith actively represents US WEST Communications in the metro Denver community. He is Chairman of the Board of the Colorado Alliance of Business, Chairman of the Greater Denver Corporation and Vice Chairman of the Board for the Greater Denver Chamber of Commerce. Jim is on the Executive Board for Jobs for Colorado's Future. He is on the Board of Directors for Colorado National Bank, Colorado Association of Commerce and Industry, Public Education Coalition and US WEST Financial Services. He is also a member of the Metro Transportation Development Commission, the Legislative Council on Economic Development, the Airport Finance and Development Strategy Group, the COLORADO FORUM, the Economic Club of Colorado, the University of Colorado Advisory Board, and Colorado Association of Commerce and Industry's Blueprint for Colorado Steering Committee.

Past involvements include the Governor's Transportation Roundtable, Vision Colorado and the Government Productivity Commission.

Jim and Kathy Smith are parents of three children — daughters Keelan (8) and Erin (2) and son Kevin (7). An avid fisherman, Jim also enjoys skiing and running.



Charles E. Steinbrueck

*President and Co-Chief
Executive Officer
PACE Membership
Warehouse, Inc.*

Charles Steinbrueck was born and raised in St. Louis, Missouri. He graduated from college at the International School, Geneva, Switzerland. His entire professional career has been in the field of retailing.

Beginning as a management trainee in 1965 with the former Associated Dry Goods, he progressed to the position of branch store manager and eventually buyer. In 1971 he joined the May Department Store Company, Jacksonville Division, as a buyer and senior merchant. In 1973 he moved to Service Merchandise as a divisional merchandise manager, which eventually led to his joining a cadre of three individuals to start PACE Membership Warehouse in Denver, Colorado.

PACE opened its first warehouse in Aurora, Colorado, in July of 1983. Mr. Steinbrueck's first position was vice president of merchandising, with subsequent positions of senior vice president/merchandising and marketing, and executive vice president of sales. His current position is president and co-chief executive officer, and he is a member of the Board of Directors. PACE is recognized as a leading player in the growing field of membership warehouse clubs. With 39 locations in 11 states from coast to coast, PACE's revenues for 1988 were nearly \$1.3 million.

In addition to his responsibilities with PACE, Charles holds positions on the Board of Directors of Rocky Mountain Adoption Exchange, Junior Achievement of Denver, and the Greater Denver Chamber of Commerce. He has been nominated as Discount Retailer of the Year by Discount Store News, a leading industry periodical that specializes in the discount retail industry.

Charles and his wife, Liz, and daughter, Ashley, reside in Littleton, Colorado.



W. T. "Tom" Stephens

*President and Chief Executive Officer,
Manville Corporation*

W. T. "Tom" Stephens is president and chief executive officer of Manville Corporation, headquartered in Denver, Colorado.

He was elected president on April 28, 1986 and chief executive officer on September 1, 1986. He has been a member of the Manville board of directors since March 1986.

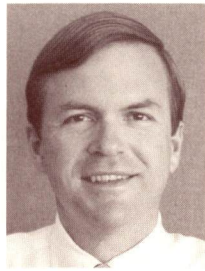
Stephens, who previously was executive vice president and chief financial officer, has 24 years of experience with Manville and predecessor companies. He joined Olinkraft, the forerunner of Manville Forest Products, in West Monroe, Louisiana, in 1963 as an engineer.

He progressed through numerous management positions within the firm, including president of the Forest Products Group; vice president and general manager of the Wood Products Division; assistant to the president; director of data processing; assistant controller, director of financial planning; treasurer; and vice president of industrial engineering.

A native of Crossett, Arkansas, Stephens graduated with B.S. and M.S. degrees in industrial engineering from the University of Arkansas in 1965 and 1966, respectively. He is a member of the COLORADO FORUM, Denver Chamber of Commerce Board of Directors, the Board of Colorado National Bank, Public Service of Colorado, CRS Serrine Board of Directors, and a member of the Governor's Task Force on Child Care.

Stephens, his wife Alice and their family reside in Littleton, Colorado.

Manville Corporation, founded in 1858, is an international manufacturing and natural resources company with businesses in paper and wood products, packaging, fiber glass and industrial insulation products, roofing systems and filtration and minerals. Headquartered in Denver, Colorado, Manville employs more than 18,000 people at more than 50 facilities and four mines worldwide.



William R. Tippet

*General Manager
Loveland Instrument
Division,
Hewlett-Packard
Company*

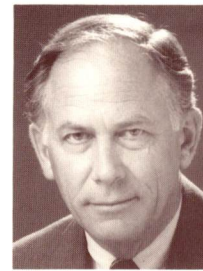
As General Manager of the Loveland Instrument Division (and HP Loveland Site Manager), Bill Tippet oversees the design and manufacture of digital voltmeters, data acquisition systems and electronic test systems.

Mr. Tippet, a native of Greensboro, North Carolina, joined HP in Loveland as an engineer in 1966 after earning his bachelor's degree in electrical engineering from the Massachusetts Institute of Technology. Continuing his graduate education along with his work, Bill received his MBA from Harvard University in 1972.

His experience with HP has been diversified and included a one-year special marketing assignment with HP in its Boeblingen, Germany Division. He became marketing manager of the Loveland Instrument Division in 1976 and assumed his present position in December 1981.

In Loveland, he is on the board of the Loveland Development Fund and the Executive Advisory Committee to Junior Achievement. Bill previously served on the board of Hope for the Children which supports the Kempe National Center for the Prevention and Treatment of Child Abuse and Neglect. In addition, he was a member of Governor Romer's Child Care Task Force in 1988/89. He and his wife have an eleven-year-old daughter and live in the countryside west of Berthoud, Colorado.

As a member of the COLORADO FORUM, Bill Tippet recommended the FORUM consider the issue of what State policy should be in addressing critical public educational issues from kindergarten through universities. Mr. Tippet is also an active member of the FORUM committee on Early Childhood Education.



Robert G. Tointon

*President,
Phelps-Tointon, Inc.*

A graduate of Kansas State University with a bachelor's degree in civil engineering, Robert Tointon has been actively engaged in general contracting since 1955, with the exception of three years (1956-1959) when he served as a pilot in the United States Air Force. He has worked as an estimator, project engineer, superintendent, and project manager in all phases of general contracting in addition to being CEO.

In 1963, Bob joined the Hensel Phelps Construction Company as a project engineer. The following year he was elected vice president, and in 1975 became president of that firm. When Phelps, Inc. was formed in June, 1982, as an employee-owned holding company, Tointon was named president. Phelps, Inc.'s operating companies were Hensel Phelps Construction Co.; Clearwater Constructors, Inc.; Rocky Mountain Prestress; Southern Steel Company; and Pickens-Bond Construction Company.

On June 1, 1989, Phelps-Tointon, Inc. was started with its initial assets, all of the assets of Phelps, Inc. that were not involved in the general contracting business. The general contracting business of Phelps, Inc. is now owned 100% by active employee shareholders.

Phelps-Tointon, Inc. has two operating divisions, Rocky Mountain Prestress which manufactures architectural and structural precast concrete products for the Colorado market, and Southern Steel Company of San Antonio which makes detention equipment and markets nationally.

Mr. Tointon's community participation is equally wide ranging. He is the chairman of the Trustees of the University of Northern Colorado, a trustee of the Kansas State University Foundation, as well as director of the Greeley National Bank, Affiliated Bankshares of Colorado, and Public Service Company of Colorado. He is also a member of the Greeley Rotary Club.

In past years, he was a director of Mountain Bell, the Colorado State University Foundation, the Greeley Chamber of Commerce, President of the UNC Foundation and the Creative Arts Center, and a member of the Young Presidents Organization.

He chairs the FORUM Public Policy Committee.

Bob and his wife, Betty, have lived in Greeley since 1963. They have two grown sons.



Louise H. Vigoda

*President and Chief Executive Officer
Hera Investment and Management Company*

Louise Vigoda founded her own real estate development company eighteen years ago and has nurtured it to a position of prominence in Colorado, especially because her own interest in preservation and restoration of properties in historic and renewal sites in Denver has provided unique and profitable business locations which reflect the ingenuity of the Hera professionals in responding to her own creativity and sense of values.

A native of Ohio, her college training was at Ohio State, where she holds B.A. and M.A. degrees focusing on philosophy, psychology and sociology. Her spouse is a physician on the staff and faculty of the University of Colorado Medical Center. The Vigodas have three adult children, whom they have reared as Coloradans, where they have lived for over 28 years.

Hera, as the name of the business, was not chosen by accident, Hera in Greek mythology was the goddess who was queen of gods and men, the goddess of women and marriage. Vertically oriented, Hera reflects the total of all components in real estate development — taking a project from land acquisition through zoning to financial, then to architectural and contractor choice and control, and finally to the leasing and managing of the Hera portfolio.

Louise Vigoda has been heavily involved in community projects, serving on boards and committees ranging from the Anti-Defamation League, the Jewish Community Center, the Women's Board of Rose Hospital and the American Jewish Committee to the UCD College of Liberal Arts, the Womanschool Network, the Denver Exchange, the Paramount Foundation, Historic Denver and Brother's Redevelopment.

She was Chairwoman of the Mayor's Review Committee on General Services, has served on the Board of Directors of Cherry Creek National Bank, was Honorary Chairwoman of the Colorado Cancer Campaign and was named the Colorado Business Woman of the Year in 1981. She has been a guest speaker for many events and institutions in the business and banking community as well as for general service clubs, the AAUW, the University of Denver and Colorado and many radio stations. Ms. Vigoda is a member of the Board of Directors of the Wheeler Opera House in Aspen; and on the Advisory Board of the University of Denver School of Business Administration. She serves as an Advisory Member of the FORUM in 1990.



George S. Writer, Jr.

Chairman of the Board and Chief Executive Officer, The Writer Corporation

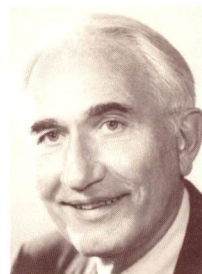
A native of Denver who served as an officer in the U.S. Navy after graduating from the

University of Colorado, George Writer founded The Writer Corporation in 1965. A public company, it is one of the largest homebuilding companies in Colorado. Writer communities are located throughout the Denver metro area and include Writer Square. The latter, a mixed use project in downtown Denver, incorporates office, retail and residential units. Writer Square was awarded the first annual (1983) award of the Colorado Design Council for the top architectural and functional urban development in Colorado for this decade.

Recently, Mr. Writer has served as a trustee of The Denver Real Estate Investment Association on the Boards of Directors of Inter West Finance Corporation and United Banks of Colorado and participated in the Colorado Front Range Project where he was Task Force Chairman and Steering Committee member. He has also served in the Home Builders Association at the metropolitan, state and national level, as well as being a member of the Residential Council for the Urban Land Institute. Presently, George Writer presides as Chairman of the Board and Chief Executive Officer of The Writer Corporation, and serves on the Board of Directors of Swedish Medical Center and the New Communities Council for the Urban Land Institute.

Mr. Writer is a founding member of the COLORADO FORUM and has chaired two of its task forces.

Emeritus Members



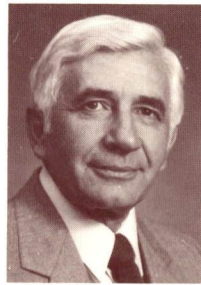
Donald F. Hoffman



Richard F. Walker

During the past year, Donald F. Hoffman, past Chairman of the Board of Central Bancorporation, Inc., and Central Bank of Denver, and Richard F. Walker, past CEO and Chairman of the Board of Public Service Company of Colorado, were declared "emeritus" members of the COLORADO FORUM. While recently retiring from their respective positions in two of Colorado's largest corporations, they retain full participation rights as FORUM members, since they were two of the thirteen founding members of the COLORADO FORUM, dating back to May 19, 1978.

Western Colorado Consortium



Chris P. Joufflas

*Sheep Rancher and
Wool Producer*

Chris Joufflas joined the FORUM in 1987 as a member of the Western Colorado Consortium, which has always made it a point to have a person with strong roots

in the agricultural economy of Colorado among its membership.

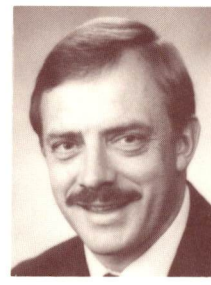
Chris has been a rancher for forty years as well as specializing in trade area and agricultural real estate investments. He makes his home in both Grand Junction and Wolcott.

He is considered one of the leading water marketing experts in the Mountain States. Currently, he is a Director of the Colorado River Water Conservation District headquartered in Glenwood Springs. He has been both President and Vice President of the District in prior years.

During the work of the Governor's Roundtable (1983-7), he chaired the Western Slope delegation, and has been involved in the leadership of merging Colorado's divergent Eastern and Western Slope interests into a common Statewide purpose. He now serves on the Water Policy Committee of the COLORADO FORUM.

Among his many business, agricultural and community activities over the years are these: Member of the Board of Directors of Colorado National Bank-Grand Junction and Columbia Savings and Loan; Chairman of the Agricultural Committee of Western Colorado's Club 20; Chairman of the Colorado Sheep and Wool Board; Secretary-Treasurer, Vice President and President of the American Sheep Producers Council; Chairman of the Board of Directors of the Agricultural Council of America; Member of the Advisory Council and Member of the District Advisory Grazing Board, Bureau of Land Management (BLM); Member of the Livestock Advisory Board of the United States Forest Service; Member of both the Colorado River Council and Eagle County Open Space Committee; President of the Mesa County Open Space Committee; President of the Mesa County Woolgrowers Association; Secretary-Treasurer of the Eagle River Sheep Association; Member of the Mesa County Farm Bureau and Oil Shale Advisory Committee; President of the Saint Nicholas Eastern Orthodox Church Council; and a member of four Masonic Bodies including the Shrine and 32nd Degree Scottish and York Rites.

His military service in the Second World War was in the Army Air Corps. His college education includes both Mesa Junior College and the University of Colorado with majors in Business and Accounting. He and his wife, Connie, have four adult children.



Knute S. Knudson

President, Dixon, Inc.

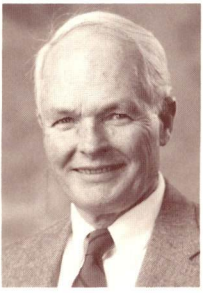
Knute Knudson moved to Grand Junction to join Dixon, Inc., an electronic instrument manufacturer, in 1977. Since that time he has managed Dixon subsidiary interests in Sonora, Mexico and Kansas City, as well as in Grand Junction. He is also President of Thermo Dynamics, Inc. of Mission, Kansas — one of the largest producers in the world of cultured quartz crystals for electronic applications.

Mr. Knudson earned a BSEE degree from the University of Minnesota and is a Registered Professional Engineer. He continued his engineering education at the University of Florida Graduate School of Engineering and later earned an MBA at Minnesota.

Mr. Knudson joined Honeywell, Inc. in 1966 and held a variety of aerospace engineering positions including on-site support at the Kennedy Space Center during the early manned Apollo launches. He joined an internal management consulting group at Honeywell and for several years managed corporate wide business consulting activities. He moved to Denver in 1976 to return to line management activities.

He currently serves on the Boards of Central Bank of Grand Junction and the Mesa County Economic Development Council. He is a past Trustee of the Mesa College Foundation. Professional affiliations include the Electronic Industries Association, the Colorado Association of Commerce and Industry, the Automotive Parts and Accessories Association, the Society of Automotive Engineers and the Instrument Society of America.

He and his wife, Sandi, have a fifteen-year-old daughter.



William D. Loring

Chairman of the Board and President, United Bank of Grand Junction

Although an Oklahoma native, educated at Yale University and a

banker for 33 years commencing in Denver in 1956, Bill Loring is an advocate of Western Slope living, with a deep interest in planning well for Western Colorado's growth so both topography and climate will be a continuing resource for all generations in the future. His educational and business careers were interrupted in the early to mid-1950's when he served in the U.S. Navy, rising from enlisted to Lieutenant rank.

Since 1976 he has been in his present position, which includes supervision of United Banks in Western Colorado. Additionally, he serves as a Director of the United Banks of Delta, Montrose, and Steamboat Springs and manages his family's farming and livestock business.

His civic and professional organizations have included the Grand Junction Area Chamber of Commerce, Grand Junction Industrial Development, Inc., Western Colorado Center for the Arts, School District 51 Accountability Committee, Colorado Bankers Association, American Bankers Association, Robert Morris Associates, American Institute of Banking, and currently include the Grand Junction Musical Arts Association, the Advisory Council to Mesa County Economic Development Council, B. F. Shaw Printing Company and the Fruita Monument High School Accountability Committee.

An active member of the COLORADO FORUM, Mr. Loring co-chairs the FORUM Committee on Colorado Water Policy. He brings to the Committee his unique experience of having lived on both sides of the Continental Divide in Colorado, understanding the special financial and investment needs and resources required for appropriate water development on the Upper Colorado River and being involved in farming and ranching operations which utilize the River's resources in both Eastern and Western Colorado.



George S. Orbanek

Editor and Publisher, The Daily Sentinel

Like so many Coloradans, George Orbanek is a transplanted Easterner with an abiding love for his adopted

state, particularly its Western Slope.

A native of western Pennsylvania, Orbanek moved westward shortly after he was graduated from Pennsylvania State University where he earned a bachelor's degree in political science. In 1975 he received a master's degree in journalism from the University of Colorado.

Orbanek began his professional journalism career at the Glenwood Springs Post and subsequently spent his entire life as a journalist in Western Colorado. In 1977 he joined The (Grand Junction) Daily Sentinel, where he held positions as reporter, editorial page editor and assistant publisher before he was named Editor and Publisher in 1985. Under Orbanek's direction as Editor and Publisher, The Daily Sentinel was the recipient of the nationally prestigious John Hancock Award for Excellence in Business and Financial Journalism.

He currently is a member of the Board of Directors of the Colorado Press Association as well as the Board of Directors of the Grand Junction Area Chamber of Commerce. Orbanek formerly served as chairman of the Mesa County United Way and as a member of the Mesa County Economic Development Council and St. Mary's Hospital Foundation Board.

An avid fly fisherman and hunter, Orbanek is active in a number of community and national conservation groups. He is a member of the American Society of Newspaper Editors and American Newspaper Publishers Association.

He is married to Rebecca Frank, a Denver native, who serves as a member of the Colorado Wildlife Commission and in a number of other state and local civic capacities. He and Rebecca are the parents of one daughter, Emily Margaret Orbanek.

In 1987, Orbanek served with Herrick Roth as the FORUM spokesman on the Ute Indian Water Rights agreements before both the U.S. House and U.S. Senate Committees in support of the Animas-La Plata water project.

San Juan Basin Consortium



**Morley C.
Ballantine**

*Editor and Chairman
of the Board,
Durango Herald*

Morley Ballantine's activities have stretched across the nation in the past three and one-half

decades.

The widow of Arthur Ballantine, Jr., she, her husband and their four children came to Durango in 1952 to publish the Herald. Today, son Richard is publisher and the other three serve on the newspaper's board of directors.

Recipient of an honorary doctorate in humane letters from Simpson College, Indianola, Iowa, Mrs. Ballantine is on that institution's board of trustees. She is also on the board of Choate-Rosemary Hall in Wallingford, Conn., and 12 years as a trustee of Fountain Valley School, Colorado Springs.

Through appointment either by members of the General Assembly or the governor, Mrs. Ballantine has served on a number of state committees including the Colorado Anti-Discrimination Commission, the Commission on Educational Endeavor (which was chaired by the then-senator Herrick Roth), the Commission on the Status of Women, the Population Advisory Council and the Colorado Land Use Commission.

She was a member of the U.S. Judicial Selection Committee for Colorado and has been a member of the Supreme Court Nominating Committee since 1984.

At home she's served on the board of the Public Library, the Durango Community Cultural Center, the Durango Fine Arts Council and the Four Corners Mental Health Center. She's been a director of Durango's First National Bank since 1976.

Mrs. Ballantine was a founding member of the Women's Foundation of Colorado and the Women's Resource Center of Durango. She was an early member of the Women's Forum.

Mrs. Ballantine has served on the steering committee of the Colorado Association for Commerce and Industry Education Foundation, Blueprint for Colorado, since its inception in 1987 and today is a member of the board of the newly founded Colorado Prevention Center. A director of two family foundations, she is serving her second term as governor of the Mill Reef Club, Antigua, West Indies.

With eight grandchildren ranging in age from a first-grader to an 18-month-old, Mrs. Ballantine says her first interest these days lies in early childhood education — what should it consist of and how should it be disseminated as widely as possible?



**Richard G.
Ballantine**

*Publisher,
Durango Herald*

Richard Ballantine served as Assistant to the Publisher of the *Durango Herald* for three years prior to assuming

his present assignment in 1983. His educational background includes secondary schooling at Phillips Exeter Academy and Fountain Valley School prior to his undergraduate college education at Stanford University where he was awarded his bachelors degree in history in 1968.

Shortly after leaving the University, he served for the better part of one year in the U.S. Army in South Vietnam as an advisor to the intelligence section of a South Vietnamese infantry division.

Always dedicated in his interest to agricultural production, he lived and farmed in the Longmont area of Colorado for eight years after his Army duty. Upon returning to Durango in 1980, he and his wife, the former Mary Lyn Allen, have continued their farming on 300 acres of irrigated hay and grain, just south of Durango.

He currently serves as President of the Florida Canal and Enlargement ditch companies and on the Boards of Directors for the Cowles Media Company, the Crow Canyon Archaeological Center and the Florida Conservancy District. He is also a member of the Executive Committee of the Fort Lewis College Foundation and is a trustee of the Ballantine Family Charitable Fund.



H. Jackson Clark

*Associate,
Toh-Atin Gallery*

Jackson Clark is a Durango native and fourth generation Coloradan. He is presently living in Santa Fe, New Mexico. A recognized authority on Navajo weaving, he is an American Indian art consultant for collectors, museums and art galleries. He writes and lectures on Navajo weaving and Southwestern history.

Jackson is also involved in land development in the Durango area, and serves on many community related committees, both in Durango, Colorado, and Santa Fe, New Mexico. He speaks and writes on management topics relating specifically to customer service and promotion in retail and service businesses.

Jackson Clark II, and Antonia Clark, son and daughter, now own and operate the Toh-Atin Gallery in Durango and Cortez. Jackson has two grandsons, Edward Clark and Nickolas Clark, living in Durango, Colorado.



Fred V. Kroeger

*President,
Kroeger's Inc.*

Fred Kroeger is a native of Durango. His community and business credentials in the San Juan Basin area in all of the Four-Corner States are legion. Kroeger's True Value Hardware in Town Plaza, adjacent to the Main Street of Downtown Durango, is matched only in the largest shopping centers of densely populated urban areas. His business trade area is well established for miles around.

His college training was at Colorado State University, where he was awarded his Bachelor of Science degree in Agronomy. He served in the Army Air Corps, subsequently the U.S. Air Force, from 1944 through 1946.

He has served his native city as both a City Councilman and its Mayor. He currently chairs the Southwestern Water Conservation Board and is a member of the Animas-La Plata Water Conservation Board. The La Plata Electric Association, which serves the San Juan Basin, also gets his support as a member of its board and Past President.

In addition to his own business, he is a member of the Board of Directors, First National Bank of Durango. He has been active for years in the National Retail Hardware Association, serving as President as an outgrowth of his leadership and activity.

He has been a member of the Colorado Water Conservation Board and has served, also, as its President, through 1984.

He, his wife and their grandchildren have long been considered one of the most respected families in Southwestern Colorado.



Frank E. (Sam) Maynes

*Attorney at Law,
Maynes, Bradford and
Shipp*

Sam Maynes has practiced law in southwestern Colorado for the past thirty years.

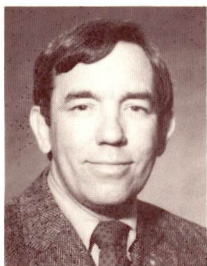
He has been admitted to practice before the United States Supreme Court, the Tenth Circuit Court of Appeals, in various Federal District Courts, and in the State of Colorado.

Mr. Maynes graduated from Durango High School in Durango, Colorado, received his Bachelor's degree from Colorado College in Colorado Springs, Colorado, and received his law degree from the University of Colorado in Boulder.

His legal duties over the the past thirty years have included acting as General Counsel for the Southwestern Water Conservation District of Colorado; Counsel for the La Plata Electric Association, Inc.; Counsel for the San Miguel Water Conservancy District; Counsel for the Dolores Water Conservancy District; and Counsel for the La Plata Water Conservancy District. In addition, Mr. Maynes is a member of the Colorado Bar Association, the University of Colorado Law Alumni Board, the Executive Board of the Colorado Water Congress, the American College of Trial Lawyers and the Board of Directors of the Colorado River Water Users Association. He is Chairman of the Legal Committee of the Upper Colorado River Commission.

As indicated by his legal expertise, Mr. Maynes has had a longstanding interest in water issues in our State. He is currently aiding the FORUM's efforts to ensure construction of the Animas La-Plata Project in southwestern Colorado.

A native of the San Juan Basin, Mr. Maynes is a community and political leader at the grass roots level. Mr. Maynes has been active in the work of the Southwest Colorado M.S. Society, is the City of Durango's representative on the National Organization on Disability, and has served on the Board of Directors of the Fort Lewis College Foundation and the Hillcrest Golf Club. He has chaired his party's county political organization, has been a member of the State Central Committee and has been a leader in both Congressional district and state assemblies and conventions.



**B. Stephens
Parker**

*President
Burns National Bank
of Durango*

Steve Parker was elected to his current position as President of Burns National Bank of

Durango in 1980 after relocating to the area from Aurora, Colorado. His last position in Aurora was that as President of the Southeast State Bank of Aurora and was part of the founding management team of that bank in November of 1978.

In Durango, he now serves as past President of the Durango Industrial Development Foundation as well as on Boards of the Fort Lewis College Foundation, Mercy Medical Foundation of Durango, and the fund-raising arm of the Durango Foundation for Educational Excellence. Other organizations with which he is involved include Club 20, Trout Unlimited, La Plata County Republican Party and the Iron Horse Bicycle Classic.

As the past President of the Durango Chamber of Commerce, Parker has a special interest in economic development, tourism and banking legislative issues. During his residence in the Denver metro area, Parker was on the board of the Aurora Community Development Company and a member of the 1980 Denver Chamber of Commerce's Leadership Denver Class.

Steve is a U.S. Navy veteran, who served in both the continental United States and in Southeast Asia from 1969 to 1970. He gained his initial banking experience with Central Bank and Trust Company in Monroe, Louisiana and the Texas Bank and Trust Company in Dallas in a time period that interlocked both his Navy service and undergraduate and graduate degree work over the years between 1967 and 1974. He also served additionally during part of this period on the Economic Faculty of Eastfield College in Dallas and was active in small business consulting for the small business administration.

A native of Arkansas, Parker grew up in Monroe, Louisiana and received his college degrees at Louisiana Tech University, B.S. (1968) and at Southern Methodist University M.B.A. (1973). He moved to Colorado in January of 1975 and has been active over the years as a fly fisherman, retired rugby player and referee, and as an active bicyclist who annually participates in organized tours between Durango, Denver and other areas.

Southern Colorado Consortium

Colorado Forum Members



Richard H. Bard

President & CEO, Bard & Co.

Mr. Richard H. Bard is the Chief Executive Officer of ComputerLand International and Vice Chairman of ComputerLand Corporation. ComputerLand is the largest worldwide seller of personal computers, operating in 34 countries, with revenues in excess of U.S. \$3 billion. Mr. Bard previously held positions of Chief Executive Officer, CoastAmerica Corporation (the largest U.S. hardware and auto store franchiser and operator); and, President and Chief Operating Officer, FoxMeyer Corporation (the third largest U.S. pharmaceutical distributor and the largest U.S. franchiser of drug stores).

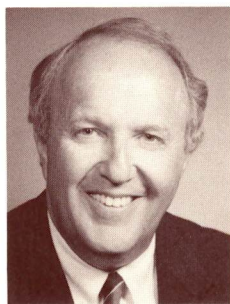
Mr. Bard is a director of ComputerLand Corporation, Clinical Diagnostics Inc., Bard & Co., National Jewish Hospital, Denver, Colorado, and The Children's Museum, Denver, Colorado. He is a founding member of the Economics Club of Denver and a member of the Young Presidents Organization. Through Bard & Co., Denver, Colorado, Mr. Bard is an investor and provider of merchant banking services to several U.S.-based companies.

Mr. Bard holds a Masters in Business Administration in Finance from Baruch College (New York) and a Bachelor of Science in Civil Engineering from the Pennsylvania State University. He is a member of the Board of Visitors of the College of Business Administration of the Pennsylvania State University and has sponsored the Bard Professorship in Marketing in the same school.

He and his family reside in Denver, Colorado.

Richard H. Bard

4500 Cherry Creek Drive South
Suite 900
Denver, CO 80222
759-0880



Richard L. "Dick" Robinson

*Chairman of the Board & CEO
Robinson Dairy, Inc.*

Richard L. (Dick) Robinson is a fourth generation native of Denver. He attended schools in Denver, graduating from East High School, and then attended Colorado State University, graduating with a BS degree in Agriculture.

Dick was commissioned a Second Lieutenant in the U.S. Army, after completing his college ROTC. He served on active duty for two years in the Field Artillery. He spent a majority of his time in Korea, where he was decorated with the Silver Star, Bronze Star and Purple Heart.

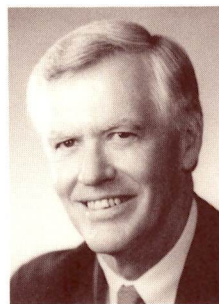
He then began his career in the dairy business, working in the milk plant operated by his family. He has spent his entire working career in this business, culminating in 1975, when he and his brother repurchased the family business from a concern in Omaha, to which it had been sold in 1967. Dick is presently Chairman of the Board and Chief Executive Officer of Robinson Dairy, Inc.

He has been active in a multitude of community and charitable organizations. He presently serves as President of the State Board of Agriculture, Chairman of Rose Health Care Systems, and as a Director of First Interstate Bank of Denver, Asset Investors, Inc., Denver Art Museum, Mountain States Employers Council, Denver Area Council-Boy Scouts of America and the Denver Entrepreneurship Academy. He is Chairman-Elect of the Greater Denver Chamber of Commerce.

Dick, an avid golfer, is a member of Castle Pines Golf Club and Green Gables Country Club. He has been married to his wife, Marcia, for over 34 years and has two children, John and Ellen Hahn, who both reside in Denver.

Richard L. "Dick" Robinson

P.O. Box 5774
Denver, CO 80217-5774
893-3456



Thomas C. Stokes

President, Central Bank Denver

Thomas C. Stokes was elected president of Central Bank Denver and executive vice president of Central Banks of Colorado in January 1990. In this capacity, he is responsible for the Metro Denver Central Banks as well as the consumer and trust business in the Metro market. Prior to assuming his current responsibilities, Mr. Stokes was senior vice president and head of Central Bank Denver's trust division.

Central Banks of Colorado is a member of FBS, a regional bank holding company headquartered in the Upper Midwest with assets of \$20.8 billion. The company provides complete financial services to individuals and institutions through 43 banks and trust companies with more than 140 offices located in Minnesota, Colorado, Montana, North Dakota, South Dakota, Washington and Wisconsin.

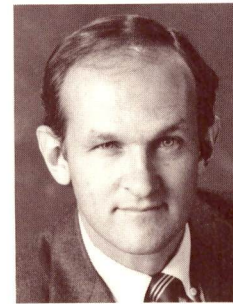
A well respected member of the banking community with more than 33 years of financial experience, Mr. Stokes joined Central Bank Denver in 1989. He previously was president of Belcaro Bank in Denver. Prior to that post, he had an illustrious career with United Bank of Denver, achieving the level of senior executive vice president.

Mr. Stokes has a history of community involvement, spanning more than 30 years. He currently is a member of the board of the Metropolitan YMCA, the Performing Arts Foundation and the Public Education Coalition.

A graduate of the University of Colorado, Mr. Stokes and his wife reside in Denver with their daughters.

Thomas C. Stokes

P.O. Box 5548, TA
Denver, CO 80217
893-3456



Lee White

*Senior Vice President
Kirchner Moore & Co.*

Lee White's career has interwoven the themes of finance, public policy and civic endeavor. For the last eight years Lee has been an investment banker in the Rocky Mountain West to help major state and local governments finance their infrastructure investments. His clients have included the states of Colorado, Arizona and Montana and major cities such as Phoenix, Denver, and Colorado Springs. He has been responsible for directing the issuance of over \$3 billion tax exempt municipal securities. He was Co-Chairman of the U.S. Congress Joint Economic Committee's Study on Infrastructure in 1983-84 and is now on the Executive Committee of an infrastructure study being undertaken by Harvard and the University of Colorado.

He came to investment banking with extensive cabinet level experience in State government. He was Executive Director of the Colorado Department of Administration in 1979-80 and then Executive Director of the Colorado Office of State Planning and Budget in 1981-82. He's had local government experience as Director of the Santa Fe, New Mexico Model Cities Agency in 1970-72.

He has an MBA from Harvard Business School, a Masters of City Planning from the Massachusetts Institute of Technology, and a Bachelor of Science in mechanical engineering from Rensselaer Polytechnic Institute.

He is active in Denver public affairs. From 1987-89 he served as Co-Chairman of the City of Denver Comprehensive Planning Advisory Committee. He is a Trustee at the National Jewish Center for Immunology and Respiratory Medicine, the Colorado Historical Society, is Chairman of the Clayton Foundation Board of Trustees and was Chairman of the Denver Water Board Citizen Advisory Committee in 1982. He is Vice-Chairman of Denver Civic Ventures and on the board of Greater Denver Corporation. He is Treasurer of the Denver Public Schools Committee on Educational Excellence.

Mr. White is married to Suzanne Stenmark White and is the father of a daughter, Emily, and two sons, Timothy and Skylar. He enjoys outdoor sports, skiing, flyfishing, hunting as well as golf and tennis.

Lee White

717 17th Street
Suite 250
Denver, CO 80202
292-1600

Designated Alternates



David A. Baumgarten
President and CEO
Central Banks of Colorado

David A. Baumgarten was elected president and CEO of Central Banks of Colorado in January 1990. He joined Central Bank Denver in 1988 as executive vice president and head of Corporate Banking.

Prior to joining Central Banks, Mr. Baumgarten served as senior vice president and manager of Specialized Industries for First Bank Minneapolis. He joined First Bank System (FBS) in 1979 and held a number of key commercial lending positions during his banking career.

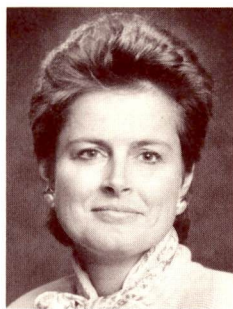
Central Banks of Colorado is a member of FBS, a regional bank holding company headquartered in the Upper Midwest with assets of \$20.8 billion. The company provides complete financial services to individuals and institutions through 43 banks and trust companies with more than 140 offices located in Minnesota, Colorado, Montana, North Dakota, South Dakota, Washington and Wisconsin.

Raised in Evansville, Wisconsin, Mr. Baumgarten received both his BBA and MBA degrees from the University of Wisconsin in Madison.

Active in business and civic enterprises, Mr. Baumgarten currently is on the board of directors of the Denver Metro Convention and Visitors Bureau and the Boy Scouts of America-Denver Area Council. He also is a member of the Colorado Concern Committee and Colorado Partnership as well as a director of Robert Morris Associates. Before moving to Colorado, he was a director of the Children's Theatre in Minneapolis.

A sports enthusiast, Mr. Baumgarten and his wife, Debby, have a daughter, Amy.

Member: Thomas C. Stokes

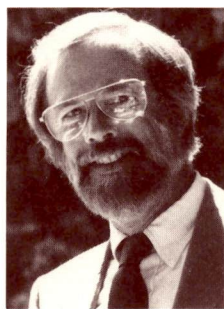


Cynthia A. Evans
Director of Public Relations
U S WEST

Cynthia Evans, the Director of Public Relations for U S WEST in Colorado, is responsible for the company's media relations, employee information, community relations and corporate giving program in the State. In the employment of U S WEST for over 16 years, she has held a variety of public relations positions, all in Colorado. She holds a bachelors degree in journalism from the University of Northern Colorado and an MBA from the University of Denver. Her precollege education came in three states and two foreign countries as the Iowa native traveled with her military family.

Cynthia's community activities include membership on the boards of Opera Colorado, the University of Northern Colorado Foundation and the Colorado Broadcasters Association. She sits on the steering committee of the Public Relations Council of the Greater Denver Chamber of Commerce and is a precinct Committeewoman in the Republican Party in Arapahoe County.

Member: James A. Smith



Kenneth R. Seeley
Director of Programs
The Clayton Foundation

As director of programs for The Clayton Foundation, Dr. Seeley is responsible for program development and program management of all the educational and human services programs of The Clayton Foundation. Clayton has been a leader in developing innovative programs in the nonprofit sector to serve the needs of at-risk youth and their families.

Dr. Seeley has lived in Colorado for 20 years and has served in a variety of leadership roles in education and human services. He served as principal of the laboratory school at the University of Northern Colorado, assistant director of pupil services for the Greeley schools, and professor of education at the University of Denver. During his 10 years at the University of Denver, Dr. Seeley served as coordinator of graduate programs. He initiated many new programs including University for Youth and the Rocky Mountain Talent Search and assisted in the founding of the New College at DU. He was also instrumental in bringing Olympics of the Mind to Colorado.

Seeley received his BA and MA in education from Kean College in New Jersey and moved to Denver to complete his doctorate in educational administration from the University of Denver. He is active in community affairs and is presently vice president of the board of directors of the Adult Learning Source. He serves on the Hispanic Agenda Education Committee, the Executive Committee of the Colorado School of the Arts, and the State Advisory Committee to the Colorado Preschool Project. He continues as an adjunct professor of education at the University of Denver and has recently co-authored three books on exceptional children.

Dr. Seeley lives in Denver and is married to Janet Seeley who is a teacher at Graland Country Day School.

Member: Adele Phelan



Special Designated Alternate
Early Childhood Education
Cynthia J. Perez

Human Resource Manager
Manville Corporation

Cynthia "CJ" Perez is Administrative Specialist in the Information Services Division of Manville Corporation, headquartered in Denver, Colorado. CJ's primary responsibility is to manage the human resources function within the Information Services division. Since November, 1987, CJ has chaired Manville's Dependent Care task team. Originally charged with exploring the child care needs of MLV's Denver-based employees, the team has expanded its scope to address work- and family-related issues throughout the company's domestic facilities.

CJ started her career at Manville in April, 1979. Since that time she has held various positions including training specialist, human resources specialist and manager of human resources. Prior to joining Manville, CJ graduated from Fort Lewis College in Durango, Colorado with an Associate of Arts degree. She is a current member and former officer of the Front Range Chapter of the National Society for Performance and Instruction. CJ participated in Governor Romer's Task Force on Child Care and currently is a member of the resource group for the Governor's Business and Child Care Council.

CJ, her husband, Tony and son, Jesse, reside in Littleton.

Manville Corporation, founded in 1858, is an international manufacturing and natural resources company with businesses in paper and wood products, packaging, fiberglass and industrial insulation products, roofing systems and filtration and minerals. Manville employs more than 18,000 people at more than 50 facilities and four mines worldwide.

Member: W. T. "Tom" Stephens

David A. Baumgarten
P.O. Box 5548, TA
Denver, CO 80217
893-3456

Cynthia A. Evans
1005 17th Street
Suite 220
Denver, CO 80202
896-6610

Kenneth R. Seeley
3801 Martin Luther King Blvd.
Denver, CO 80205
355-4411

Cynthia J. "CJ" Perez
P.O. Box 5108
Denver, CO 80217-5108
978-3299



Thomas T. Farley

*Senior Partner,
Petersen & Fonda,
P.C.*

An attorney, practicing law in his native Pueblo since receiving his LL.B. from the University of Colorado,

Tom Farley is a Senior Partner in the firm of Petersen & Fonda, P.C. His undergraduate degree is a B.S. in economics from the University of Santa Clara, where he now serves on the Board of Regents.

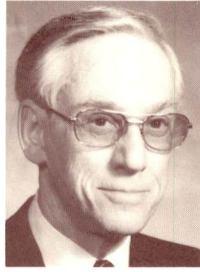
Active in public service volunteer work, Mr. Farley is past Chairman of the State Board of Agriculture, which is the governing board for Colorado State University in Ft. Collins, the University of Southern Colorado in Pueblo and Ft. Lewis State College in Durango. Immediately prior to his appointment to that board, he served a four-year term as a member of the Colorado Wildlife Commission, being its Chairman for the last year of the term, 1975-79.

Mr. Farley served ten years in the House of Representatives of the Colorado General Assembly, 1965-74, the last eight years as the House Minority Leader. He was a nominee for the Democratic candidacy for Governor in 1974.

Coming from a family tradition of community and political service, he and his wife Kathleen have maintained this heritage of community involvement. His father, the late John B. Farley, M.D., was one of the leading community spokesmen in Southern Colorado over the years. For eight years, Kathleen served on the Executive Committee of the National Democratic Party, as well as being the former President of the Women's Forum of Colorado. She is a member of the State Parks Board.

Tom Farley is a Director of the Public Service Company of Colorado, the United Bank of Pueblo, the United Bank of Sunset, the Mile High Kennel Club, Inc. and the New Era Communications Corporation. He serves as Trustee of the John B. Farley Foundation, the Sangre de Cristo Arts and Conference Center and the Colorado Wildlife Heritage Foundation, as well as Commissioner of the Colorado State Fair Authority.

The Farleys have four children.



Bret Kelly

*Chairman of the Board
Steel City Agencies,
Inc.*

Bret Kelly heads a family insurance business, Steel City Agencies, Inc. Being established in 1930, it is now

one of Pueblo's oldest continuing businesses. He served for five years as Chairman of the Board of United Bank of Pueblo and now is a Director of the United Bank of Pueblo and the United Bank of Sunset Park.

Always active in community affairs, both civic and political, Mr. Kelly has been closely associated with two of his favorite Southern Colorado former members of Congress, Frank Evans and Ray Kogovsek. Together with his wife, Pat, the Kellys have been highly involved in both charitable and public activities at the center of Pueblo's life. Pat Kelly served eight years on the Pueblo City Council.

Bret Kelly is currently a Trustee of each of several Pueblo area foundations — the University of Southern Colorado Foundation, the Jackson Foundation, the John B. Farley Foundation and the Roselawn Cemetery Association. As a chartered property and casualty underwriter, he has been active in his trade association activities. As past regional vice president of the Colorado Public Expenditure Council, Mr. Kelly continues to serve on the Council's Board of Directors.

Having served fourteen years as a Trustee, he is past president of the Pueblo Board of Water Works, the past president of the Colorado Insurance Education Foundation, and past president of both the Pueblo Chamber of Commerce and the Pueblo Single Fund Plan.

A native of the Arkansas Valley, Bret Kelly has made Pueblo his home for the greater part of his life, returning to Pueblo after completing his service in the U.S. Infantry in the ETO during World War II and then graduating cum laude from the University of Colorado. He is a member of Phi Beta Kappa.

The Kellys live in Pueblo West and have two grown children.



Ben Weindling

*President, Southern
Colorado Health Plan*

A Pueblo native, Ben Weindling is President of Southern Colorado Health Plan and Chairman of the Board of First Fowler Bank Hold-

ing Co. He has been in business in Pueblo since 1949, involved in both retailing and in commercial real estate development.

Mr. Weindling is also on the Board of the Minnequa Bank of Pueblo. He is also Secretary of the Development Corporation, a branch of University of Southern Colorado.

Mr. Weindling is active on the boards of the Colorado Health Facilities Authority, the Pueblo Housing Authority and the University of Southern Colorado Foundation. He is the immediate past chairman of each.

In addition, Mr. Weindling has served as Chairman of the Downtown Master Action Plan, has been a member of the Governor's Medically Indigent Task Force, a member of the University of Colorado Business School Advisory Board and Treasurer of Parkview Episcopal Hospital.

Mr. Weindling graduated from the University of Colorado in 1948 after serving in the United States Army in Europe. He and his wife, Shirley, have two children who live in Denver.

Designated Alternates



Eugene L. Copeland

Senior Vice President, General Counsel and Secretary, Security Life of Denver Insurance Company

Eugene Copeland has held his current position at Security Life of Denver for the past sixteen years. He also serves as General Counsel of Nationale-Nederlanden North America Corporation.

His professional focus on the legal aspects of the insurance business is reflected in his background and involvement in professional and civic groups in the Denver area. A member of the American Bar Association, Mr. Copeland is also admitted to practice in Iowa as well as Colorado. He has practiced in the U.S. District Court of the District of Colorado, the 10th Circuit Court of Appeals, and the United States Supreme Court.

Earning his Juris Doctor With Distinction in 1965 from the University of Iowa College of Law, Eugene Copeland became a member of the Board of Editors, the Iowa Law Review; and a Fulbright Scholar(Alt.).

From 1973 to 1983, Mr. Copeland served as State Vice President of the American Council of Life Insurance, where he became a member of the Council's Subcommittees on Reinsurance and Policyholder Taxation as well as Legislation and Litigation. From 1973 to 1986, he chaired the Colorado Life Convention Legislative Committee and is presently the President of the Colorado Life Convention. Mr. Copeland is also a member of the American Association for Advanced Life Underwriting; the National and Colorado Associations of Life Underwriters; the Colorado Association of Corporate Counsel; the Association of Life Insurance Counsel; and the Denver Estate Planning Council.

Eugene Copeland has shared his business experience nationally through writing and lecturing. He is the author of *Underwriting in a New Age of Legal Accountability* (1978), *Preventive Law for Medical Directors Underwriters* (1973). His work was also published in *The Proceedings of the Board of Life Insurance Medicine* (1973). These were adopted by the Joint Education and Examination Committee of the Home Office Life Underwriters and The Institute of Home Office Underwriters for use as the legal portion of their training materials.

Other civic groups include the Denver Public Library Commission and the Adult Education Council of Metropolitan Denver. He also serves on the Board of Directors of the Buffalo Mountain Metropolitan District.

Member: Fred Deering



S. R. Heath, Jr.

Senior Vice President Administration Manville Corporation

S. R. "Rollie" Heath, Jr. is senior vice president, administration for Manville Corporation, headquartered

in Denver, CO. Heath is responsible for all administrative functions of the corporation, including corporate relations, public affairs, real estate, employee relations, aviation and general auditing.

Previously, Heath was senior vice president and president, Manville Specialty Products Group. Prior to that, he was president of Manville's Building Materials Group. Earlier as president of Manville's International Corporation he was responsible for Manville's worldwide operations, including mines, mills, manufacturing and sales locations as well as export.

Prior to joining Manville in 1973, Heath held several positions for a subsidiary of Armco Steel Corporation. He spent eight years as a judge advocate officer in the U.S. Army and currently holds the rank of lieutenant colonel in the U.S. Army Reserve. In 1989, Heath was elected the first chairman of the Rocky Mountain World Trade Center (RMWTCA). The World Trade Center Association was founded in 1968 to promote international business relationships and foster increased participation in world trade.

Heath received a bachelor's degree in marketing from the University of Wisconsin in 1959 and earned his law degree there in 1961.

He and his wife, Josie, a Boulder county commissioner, reside in Boulder, and have three children.

Manville Corporation, founded in 1858, is an international manufacturing and natural resources company with businesses in paper and wood products, packaging, fiber glass and industrial insulation products, roofing systems and filtration and minerals. Headquartered in Denver, CO, Manville employs more than 18,000 people at more than 50 facilities and four mines worldwide.

Member: W. T. "Tom" Stephens



Dave Heinz

*Data Area Manager
AT&T*

As AT&T's Data Area Manager for the Western Region, Dave Heinz is responsible for sales management, marketing and technical support of AT&T data networking and computer products in 10 Western States. Dave has 16 years experience in information systems sales. His role with AT&T requires a strong business and financial background combined with a working knowledge of strategic planning, product development, distribution and customer support.

Dave's career at AT&T was built upon his strong background in data processing, specifically within the health care field. He has added to that over half a decade of experience in managing sales territories of varying sizes. He has rounded out his experience with roles in market planning, personnel and budget.

Dave has also had his share of highly visible national projects for AT&T. In the early 1980's, he developed AT&T's national Customer Executive Briefing Program at AT&T Headquarters and coordinated development and implementation of major portions of AT&T's EPCOT exhibit located at the EPCOT Center in Florida.

Dave's personal commitments are to his community and in particular to children's causes. He served as a member of the Mile High United Way Marketing committee in 1986 and was a member of the Board of the Denver Children's Museum in 1985-1986. For the last two years Dave has been a volunteer with Special Olympics in Denver.

Member: Patricia Mooney



William H. Hornby

*Senior Editor of
The Denver Post.*

William Hornby joined the Denver Post as a copyreader in 1957. Three years later he became Managing Editor,

and in 1972, he assumed the position of Vice President. After seven years (1977-1983) as Editor, Mr. Hornby assumed his current position as Senior Editor of the Denver Post.

Mr. Hornby's early career took him to many cities. He worked for the U.S. Government in the Marshall Plan Information Section in Paris, France and The Hague, Netherlands. His newspaper experience included Stars and Stripes; the San Francisco News; and the Associated Press in San Francisco. Mr. Hornby was also with the Tribune in Great Falls, Montana.

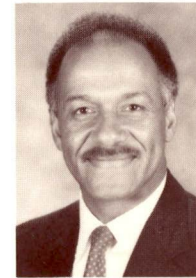
A native of Kalispell, Montana, William Hornby received a Bachelor of Arts degree in Humanities from Stanford University in 1944 and a Masters in Journalism from Stanford in 1947. He did graduate work at the London School of Economics in 1949.

Along with his responsibilities at the Denver Post, Mr. Hornby is still very involved in newspaper and media in Montana. He is Vice President of the Eastern Montana Publishing Company, which operates several newspapers in various towns and a radio station (KATL) in Miles City, Montana.

His interest in Western history is evident in the positions he holds outside the area of journalism. Mr. Hornby is Director of the Buffalo Bill Historical Center in Cody, Wyoming; Past Chairman of the Board of the Colorado Historical Society; Chairman of the Georgetown Loop Historic Preservation Project. He is also a Trustee of the Colorado Historical Foundation, Clayton Trust, and the Denver Foundation.

As Past President of the American Society of Newspaper Editors (ASNE), he currently holds the title of President of the ASNE Foundation. Mr. Hornby is also a member of the Denver Rotary Club; and Governor-Elect of Rotary International (District 545).

Member: Donald F. Hunt



Lionel J. Jackson

*Manager
External Relations
and Communications/
Colorado*

Lionel Jackson began his career with IBM in 1964 in Poughkeepsie, New York. In August of

1965, he transferred to the IBM Boulder facility, where he held several technical positions. He has held several key functional management assignments including IBM Worldwide Copier Manufacturing Manager, National Services Division Distribution Manager and his current assignment at the IBM External Relations and Communications Manager for the State of Colorado.

In his current position, Mr. Jackson is responsible for managing IBM external relations and communications programs for the State of Colorado. Programs include establishing and maintaining relations with communities, universities, various government agencies, and IBM internal and external communications. Duties include planning, coordinating and administering a comprehensive IBM Colorado strategy to help improve the quality of life and address the needs of the communities in which IBM families live and work.

Mr. Jackson has a broad business and management background, working in such areas as: Engineering, Manufacturing, Distribution, Materials Management, Site and Administrative Services, Personnel, and External Community Relations. He received his associate degree in Electrical Engineering from Penn State University in 1964 and a Bachelor of Science in Business Administration from Syracuse University in 1976.

Besides his current business responsibilities he is active in various community activities that include: Business Advisory Council for Jobs for Colorado's Future; Business Advisory Council — Jefferson County Community Center; Board of Directors — Colorado Black Chamber of Commerce; Rocky Mountain Regional Director — National Brotherhood of Skiers; and Director for The Sippers and Slidders Ski Club, Denver, Colorado.

He and his wife, Artie, have two sons. His hobbies include: bowling, fishing, hunting, reading, snow and water skiing, gardening, and boating.

Member: Walter L. Price



C. David Kikumoto

*Vice President
Marketing and
Provider Affairs
Rocky Mountain Health
Care Corporation*

Mr. Kikumoto recently was named Vice President of Marketing and Provider Affairs for Rocky Mountain Health Care Corporation (RMHCC), which is a management company for Blue Cross and Blue Shield Plans in Colorado, Nevada and New Mexico and their subsidiaries.

In his present role, he oversees all marketing, public relations and provider affairs functions in the three-state region. Additionally, Mr. Kikumoto serves as Senior Vice President of the Blue Cross and Blue Shield Plans in Colorado, New Mexico and Nevada.

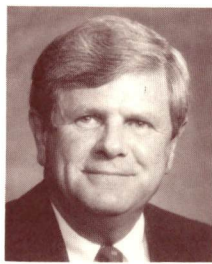
Mr. Kikumoto was born in Los Angeles and educated at public schools in Nevada and Utah. He studied Accounting at the University of Utah and received a bachelor's degree in 1971, then pursued graduate studies in 1974.

Mr. Kikumoto began his career with the Blue Cross and Blue Shield system in 1975 when he joined Blue Cross and Blue Shield of Utah as Manager General Accounting. Six years later he was named Executive Vice President and Chief Operating Officer of the Utah Plan, serving in that position until 1987 when he joined RMHCC as Vice President of Alternate Delivery Systems and Reimbursement. From 1987 to 1988 Mr. Kikumoto also served as President and Chief Executive Officer of HMO Colorado, Inc.

He currently is a member of the Board of Directors of Rocky Mountain Life Insurance Company, HMO Colorado, Inc., FirstSource of New Mexico, Health Management Systems, and Occupational Healthcare Management Services, Inc. Additionally, Mr. Kikumoto is a member of a national task force addressing the increased cost of health care.

Mr. Kikumoto married Nanette Poulsen in 1966. Nanette enjoys contemporary and impressionistic art and devotes a great deal of energy to redecorating projects. They have four children: Robert, 23; Mollee, 16; Charles, 11; and Christian, 5.

Member: Thomas A. Levin



Robert L. Kropf

*Senior Vice President
and Senior Credit
Officer, Central Banks
of Colorado and
Central Bank Denver*

With 29 years of banking expertise, Robert L. Kropf serves as Central Banks of Colorado, (formerly Central Bancorporation, Inc.), and Central Bank Denver's Senior Vice President and Senior Credit Officer responsible for credit administration. Kropf joined Central Bank in 1986 as vice president, credit administration, and was appointed to his current responsibilities in July 1988.

Central Banks of Colorado represent the Colorado Region of First Bank System, Inc. of Minneapolis. First Bank System is the largest bank holding company headquartered in the Upper Midwest with \$28.3 billion in assets. The company provides total financial services for individuals and institutions through its lead bank, First Bank, with 35 locations in the Minneapolis-St. Paul area, and 43 other banks and trust companies (with 60 offices) located in Minnesota, Colorado, Montana, North Dakota, South Dakota, Washington and Wisconsin.

Kropf came to Central Bank with more than 27 years of experience from Colorado National Bank of Denver. While at CNB, Kropf held a number of top level positions including senior vice president and director.

An involved community member, Kropf currently serves on the Board of Trustees of Rose Medical Center, and Romed and RMD (subsidiaries of Rose Medical Center). In addition, he is active in the Denver Chamber of Commerce, the University of Colorado Business School Alumni Council and is a life member of the local and national chapters of the Robert Morris Association.

Kropf is a graduate from the University of Colorado Business School and the Stonier Graduate School of Banking. Following graduation from CU, he served a six-year commission with the Colorado National Guard. He has three grown children.

Member: Central Bank Denver



Stewart A. Miller

*President,
Beardsley Miller
Properties, Inc.*

Stewart A. Miller is Executive Vice President of Beardsley Miller Properties, Inc. of Denver which he joined as a principal in December 1980. Prior to joining BMP, he spent ten years with Antonoff and Company.

His primary area of expertise is shopping center development, having been directly involved in the development of over 2,000,000 square feet. Through his work at BMP he has gained experience in office park development and operations through BMP's management of Inverness Business Park. In addition, Mr. Miller played a major role in the development of the Security Life Building at 13th and Broadway.

Educated at the University of Oklahoma, Mr. Miller earned a Bachelor of Arts degree in economics and a Juris Doctorate in law. He is a member of the Colorado Bar Association.

He begins service on the board of The Greater Denver Corporation in 1990.

In addition to his work, he has been active in the Denver community serving on the Boards of the Jewish Community Center, Allied Jewish Federation, Rose Hospital and Green Gables Country Club. He was born in Oklahoma City and is married with three daughters.

Member: George Beardsley



William Nollsch

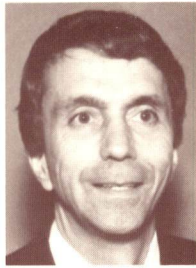
*President, The
Writer Corporation*

As President of the Writer Corporation, one of the Colorado's largest home building and commercial development companies, Mr. Nollsch is responsible for Writer's Commerical Developments, including the award-winning projects, Writers Square in Downtown Denver and the Riverfront Festival Center in Littleton.

In addition to his position at Writer Corporation, Mr. Nollsch is a Director of the United Bank of Southglenn and a past officer and director of the Home Builders Association of Metropolitan Denver and the Colorado Association for Housing and Building. William Nollsch is also a member of the National Association of Home Builders, the Colorado Society of CPAs, the American Association of CPAs and the South Suburban Board of Realtors.

He holds a B.S. in Accounting from California State University at Los Angeles. Mr. Nollsch and his wife, Carol, have two sons, 17 and 20 years old.

Member: George S. Writer, Jr.



John W. Riggen

*Manager, Hewlett-Packard Colorado
Public Affairs
Department*

Born and reared in Walden, Colorado, John Riggen has paralleled much of his professional

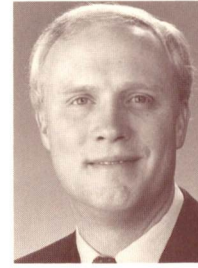
career with Hewlett-Packard contributing his time to community service in Colorado.

Mr. Riggen began his career with Hewlett-Packard as Research and Development Engineer in 1960. In 1971, he became Research and Development Section Manager for the company in Colorado Springs. Between 1974 and 1983, he went from Manufacturing Manager of the Cathode Ray Tube Department to General Manager of the Colorado Springs Division. In 1983 John Riggen was asked to manage the company's Public Affairs Department for Colorado.

Awarded his undergraduate degree (BSEE) from Colorado State University, John Riggen received his Masters (MSEE) from Stanford University, Palo Alto, California.

Mr. Riggen currently serves on the Vision 2000 Committee and since 1985, has served as co-chair of the Clean Air Campaign for the Colorado Springs Region. He is active in the Colorado Association for Commerce and Industry, is past chair of the Higher Education Council and currently serves as a member of the Government Affairs Council. He also participates on the Colorado Public Expenditure Council Executive Committee. In addition, Mr. Riggen serves as a Member of the AEA Colorado Council Executive Committee and Chairman of the AEA State Legislative Committee.

Member: Bill Tippet



Harold R. Smethills

*Executive Vice
President Corporate
Finance and
Administration, Adolph
Coors Company*

A native of Denver, Harold Smethills assumed the position of Executive Vice President, Corporate Finance and Administration in May 1986. At that time, he was elected to the Adolph Coors Company Board of Directors. His responsibilities include governmental affairs, corporate finance and real estate.

Before joining the Coors Company in 1985, Mr. Smethills was with United Banks of Colorado for over fifteen years as Vice President for Corporate Administration and subsequently, Vice President and Legal Counsel.

Active in the Colorado Bankers Association, Harold Smethills serves as Chairman of the Association's State Legislative Committee. Since 1985, he has been Director of St. John's Episcopal Senior Housing Corporation and a Member of the Rotary Club of Denver. Since 1970, Harold Smethills has held the position of Staff Judge Advocate General with the rank of Lt. Colonel in the Colorado Air National Guard. He has been listed in *Who's Who in Aviation and Aerospace*.

Mr. Smethills was awarded his bachelor of science degree in Business Administration from the University of Denver. He went on at the University to obtain his Masters in Business Administration and Juris Doctor. Mr. Smethills resides in Lakewood, Colorado with his wife, Diane.

Member: Bill Coors



**Ronald W.
Williams**

*President and Chief
Executive Officer,
The Gary-Williams
Company*

Ronald W. Williams is President and Chief Executive Officer of the Gary-Williams Company and its subsidiaries and is responsible for policy development, planning and overall management of all operations which include oil and gas exploration, production, refining, gas processing and related energy activities, as well as real estate ventures. The Gary-Williams Company is a Denver-based independent whose subsidiaries include Gary-Williams Energy Corporation, Western Slope Refining Company and Bloomfield Refining Company.

He serves on the Board of Directors of The Piton Foundation, Children's Hospital and Boy Scouts of America's Denver Area Council.

A native of Nebraska, Mr. Williams received degrees from Kearney State College and the University of Nebraska.

Member: Sam Gary



**Michael A.
Youngren**

*News Director
KMGH-TV Channel 7*

Michael A. Youngren is News Director for KMGH-TV in Denver, Colorado.

Youngren, a 47-year-old native of Pocatello, Idaho, has been in broadcasting since 1957, the year he was struck by a microphone while performing in a high school play.

He attended Idaho State College, Orange County Community College in New York State and an interminable number of management and refresher courses.

Youngren worked for the Utah Governor during Scott M. Matheson's first term. It was his only deviation from a broadcast career which has included announcing, reporting and news management.

A two-year stint as News Director of the Gannett-owned Oklahoma City television station was — until now — the only other departure from 20 years of activity at the Salt Lake City NBC affiliate, KUTV.

As News Director with KUTV, Youngren accumulated numerous national awards for news and documentary presentations. He helped create Project 2000, a futurist organization of Utah citizens who meet to consider critical state-wide issues. The non-profit Project 2000 effort has resulted in two dozens television documentaries and many non-television related social and economic civic ventures.

Mr. Youngren moved to Denver in December, 1988.

Member: Albin J. Seethaler

Colorado Forum

The FORUM's History

If an organization that is designed to self-destruct each September first and was founded in 1978 as an unincorporated, non-political and not-for profit association of chief executive or operating officers of an industrial cross-section of Colorado business firms can be said to have a history, one might seriously question this heading. In whatever category the FORUM's past is best qualified to fit, there is an explanation at the end of this publication of why the FORUM was founded, who its members have been and why unanimous agreement has to be given by the current members each Summer for the FORUM to extend its own life by one year at a time. The description may interest the reader.

Origins, Purpose and Review

In 1977, the FORUM's initiator and continuing member, called on over forty of Colorado's chief executive or operating officers of a diversified cross-section of Colorado's major business establishments. He suggested to them, that they, themselves, would profit by addressing key public policy questions where the present

policies and answers were not comfortable ones for either them or the general quality of community life in Colorado.

He also noted that often times groups that appeared to be adversarial did have something in common with private sector interests — for instance, environmentalists, governmental classified workers, elected and appointed public officials and ethnic minorities, just to name a few persons of concern. He concluded by noting that even he and they, with their differing career backgrounds, might help each other find the common grounds that ought to be sought out between the interests on both sides of the street — “They are at risk with you; you are at risk with them; I am at risk with you; you are at risk with me — but it is not risky to find better answers than those which result from unnecessary polarization.”

So the FORUM began as a one year experiment when eleven key CEOs (chief executive officers) of major Colorado business firms joined with Herrick Roth to try the COLORADO FORUM concept on for size and then put it to work. From the first meeting in May, 1978,

until August of that year, the group met frequently enough to commission Robert Welborn to draw articles of association which stressed non-political, off-the-record public mediation, unincorporated and non-profit status, with a membership commitment of one year and an agreement that unanimous consent by the then current members had to be reached in the Summer preceding each September first for the COLORADO FORUM to continue to exist for a subsequent year.

That condition of “sunrise” (not “sunset”) still holds. It would take unanimous agreement to change it. No one has ever proposed to change it. If the COLORADO FORUM has no real need or purpose to exist, it ends its own life on December 31st of any given year. The FORUM members, past and present, find that this one condition of membership “is the way it ought to be.”

The FORUM founding members also agreed upon another condition — the FORUM would have no officers and so long as the initiator remained a member, himself, he would direct and manage the FORUM's programs. It was a

Courtesy, Colorado Historical Society



stated policy in the articles of association that the FORUM would undertake no program or project without consensus, when an issue or project area was defined for presentation. The next steps to follow were that the FORUM would seek to meet and work out both differences and agreements with every party of interest in program areas that were accepted and that the FORUM members, themselves, would make every reasonable effort to attend the regular meeting each month while serving on at least one committee or task force to address issues thus placed on the FORUM agenda.

In order to remain deliberative and develop full dialogue among members, the founders agreed that the FORUM should limit the number of members. For the first two years, the FORUM membership found itself in a "recruiting mode." By 1981, that posture changed. A group of prospective members continues to be in readiness. Membership adheres to both geographical and cross-sectional business interests. But the emphasis has been and continues to be on "the person is the member" even though his or her business is the support of that membership.

Since 1989, including three consortiums as described here, the maximum of active memberships is set at thirty-seven. At the suggestion of Grand Junction business interests, the "consortium" membership approach was developed in 1980 for outlying areas of the State. A consortium is composed of between three and five persons who share one membership fee and agree among themselves that at least one of them will be present at each of the monthly FORUM meetings. The Western Colorado Consortium is based in Grand Junction. The Consortium added in 1984 represents the San Juan Basin and Durango, in particular. The FORUM added the Southern Colorado Consortium in 1985.

Interestingly enough, only two members of the FORUM have voluntarily left membership because of the requirement that issues and projects be addressed on a consensus basis. One member abstained on the "open space" issue; another abstained when the FORUM had otherwise reached consensus on support of a State capital fund to be used for transit/transportation funding and water development projects for both Western Colorado and on the Front Range. This decision was made in lieu of recommending State tax refunds to business establishments and individuals.

In each instance, all of the members, including those who abstained, honored the commitments made earlier and proved the worthiness of that consensus process while maintaining mutual respect among the members. Subjectively, one might well state that this mark of integrity has been one of the FORUM's special strengths. As one FORUM founder has noted, the FORUM has built an unusual chemistry among top business executives as they address common rather than competitive matters of concern. However, he continues, "We are without portfolio and should beware that we are not impaled by the perspective of our own self-importance."

This is the climate in which the COLORADO FORUM operates. These are the members who have been or continue to be a part of its on-going agendas and work:

- *J. F. Baxter, Western Federal Savings (Bank Western)
- *Edward S. Goldman, Central Electric Supply Company
- *Kenneth M. Good, Good Financial Corporation
- *Donald D. Hoffman, Central Bank of Denver
- *Donald E. Jansen, Sears Roebuck & Company
- **Leonard M. Perlmutter, Stanley Structures & LAP, Inc.
- **Herrick S. Roth, Herrick S. Roth Associates Inc.
- *John C. Rudolph, Guaranty Bank & Trust Co.
- *Henry C. Van Schaack III, Van Schaack & Company
- *Richard F. Walker, Public Service Company of Colorado
- *Dan H. Wiedemeier, Colorado Mountain Bell
- **George S. Writer, Jr., The Writer Corporation
- *Founding Members and **Founding and Continuing Members
- Frank A. Aries, Aries Properties, Inc.
- Bob R. Baker, First Columbia Financial Corporation
- †George B. Beardsley, Central Development Group, Inc.
- Robert C. Blanz, Mountain Bell
- †Bruce T. Buell, Holland & Hart
- John J. Bugas (d), Colorado-Ute Electric Association(††)
- Kenneth S. Canfield, Homestake Mining Company(††)
- †Katherine A. Cattanach, Cattanach & Associates
- †Merle C. Chambers, Axem Resources Incorporated
- †William K. Coors, Adolph Coors Company
- George L. Corsilia, IBM
- Carol A. Curran, Colorado-Ute Electric Association Inc.
- †Fred A. Deering, Security Life of Denver
- Raymond T. Duncan, Duncan Oil, Inc.
- †Harold Evans, Clearwater Constructors, Inc.
- †Sam Gary, The Gary-Williams Company
- †George Gillett, Vail Associates, Inc.
- The Gillett Group
- Nelson Grabenstetter, KODAK Colorado
- Paul L. Hellman, Mobil Oil Corporation
- Maurice L. Hickey, the Denver Post
- James E. Hill, The Olive Company
- †Delwin D. Hock, Public Service Company of Colorado
- William A. Humphrey, Homestake Mining Company
- †Donald F. Hunt, The Denver Post
- William J. Hybl, El Pomar Investment Company

- †Gail H. Klapper, Esq.
- †Walter A. Koelbel, Koelbel and Company
- †Robert A. Krane, Investment Counselling
- Girts Krumins, Colorado-Ute Electric Association
- Joseph F. Lake, Jr., Peabody Coal Company
- Monte Lazarus, United Airlines
- Edward M. (Ted) Lee, AIRCOA (††)
- †Thomas A. Levin, Rocky Mountain Health Care Corporation
- †Harry T. Lewis, Jr., Investment Banker
- Gary Loo, Current-Looart, Inc.
- John A. Love, Ideal Basic Industries, Inc.
- M. C. (Hank) Lund, Frontier Holdings Inc.
- Robert J. Malone, First Interstate Bank of Denver
- George W. Martin, AT&T
- Larry Martin, Frontier Airlines
- †Robert Maynard, Aspen Skiing Company
- Willis M. McFarlane, AIRCOA
- †Myron M. Miller, Miller-Klutznick-Davis-Gray Co.
- Robert C. Mills, Mobil Oil Corporation(††)
- †Patricia Mooney, AT&T
- †Trygve E. Myhren, Myhren Media, Inc.
- †Will F. Nicholson, Jr., Colorado National Bankshares
- †Edwin J. Nielson, United Airlines
- Joseph R. O'Gorman Jr., Frontier Holdings Inc.
- Larry A. Olsen, First Columbia Financial Corporation
- William G. Parzybok, Hewlett Packard Company(††)
- †Jordon Perlmutter, Jordon Perlmutter & Co.
- †Adele Phelan, Loretto Heights College
- †Walter L. Price, IBM
- Philip J. Reilly, Mission Viejo Realty Company(††)
- Edward O. Romero, Latino Broadcasting Corporation
- Glen L. Ryland, Frontier Holdings Inc.
- Richard T. Schlosberg III, The Denver Post
- †Albin J. "Al" Seethaler, KMGH-TV, Channel 7
- †D. Dale Shaffer, American Water Development, Inc.
- Irving J. "Bud" Shwayder, Samsonite Corporation
- †Harris D. Sherman, Arnold & Porter
- †James A. Smith, US West Communications
- †Charles E. Steinbrueck, PACE Membership Warehouse, Inc.
- †W. T. Stephens, Manville Corporation
- †William R. Tippet, Hewlett Packard Company
- Webster B. Todd, Jr., Frontier Airlines(††)
- †Robert G. Tointon, Phelps-Tointon, Inc.
- June E. Travis, Rifkin & Associates
- Solomon D. Trujillo, Mountain Bell—Colorado
- †Louise A. Vigoda, Hera Investment and Management
- Robert D. Vold, Colorado-Ute Electric Association
- Gary Winter, Guaranty Bank & Trust Co.

Western Colorado Consortium

Herbert L. Bacon, United States Bank(††)
Judith A. Burford, Cattle and Sheep Producer
A. Perry Christensen, Agriculture and Sheep Producer
William E. Foster (d), Home Savings and Loan
Charles L. Greenslit, Bendix Field Engineering Corporation(††)
Kenneth L. Hamon, Dalby, Wendland & Co., P.C.

†Chris Joufflas, Agriculture
James C. Kennedy, The Daily Sentinel
†Knut S. Knudson, Dixon Inc.
†William D. Loring, United Bank of Grand Junction
William F. McDermott, Occidental Oil Shale, Inc.(††)
Jerry A. Merlino, The Daily Sentinel(††)
†George S. Orbanek, The Daily Sentinel

San Juan Basin Consortium

†Morley and Richard Ballantine, Durango Herald
†Jackson Clark, Toh-Atin Gallery
†Frederick Kroeger, Kroeger's True Value Hardware
†Frank E. (Sam) Maynes, Maynes, Bradford and Shipp
†B. Stephens Parker, Burns National Bank

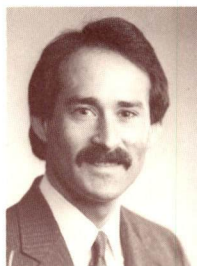
Southern Colorado Consortium

Norman L. Bailey, Southeast Colorado Power Association
†Thomas T. Farley, Petersen & Fonda, P.C.
†Brett Kelly, Steel City Agencies, Inc.
†Ben Weindling, Southern Colorado Health Plan

Footnotes

†Current (1990) Members (Also **)
††Members who joined in COLORADO FORUM's First Year (1978-9) except Western Colorado Consortium (1980)
(d)Deceased

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1990 Edition



Steven R. Knight

Steven R. Knight currently serves as a Senior Staff Associate for Herrick S. Roth Associates Inc. Issues research, reporting and professional writing for the COLORADO FORUM comprise the bulk of his

responsibilities.

Mr. Knight is also President and Chief Executive Officer of West Peak Ventures Corporation, a privately held corporation providing new business ventures with management consulting and operations expertise. Current projects include West Peak Construction, a commercial construction company responsible for constructing all new locations for West Virginia's largest pharmacy chain, and West Peak Communications, a developer of CATV systems in West Virginia and Ohio.

Before starting West Peak in 1988, Steve worked as a management consultant doing computer industry reorganizations and start-ups in California and Minnesota, and owned and operated a computer company, SVM Corporation in Denver, Colorado. Prior to initiating his own business ventures, Steve spent five years with Pitney Bowes Corporation in both Denver, Colorado and Washington, D.C. His business accomplishments have been reported in many major business publications, including Forbes, Venture and Denver Business Magazine, as well as national television news programs and daily newspapers. Steve was chosen as "One of the 50 People to Watch" by Denver Magazine in 1985. Steve also serves as President of the Board of Managers, Redhill Forest Property Owners' Mutual Water & Cattle Association in Fairplay, Colorado.

Steve received his B.S. degree in Marketing Management from Miami University in Oxford, Ohio, and is currently completing a Master's Certificate in Japanese Business and Culture from the University of Denver. Steve and his wife, Peggy, a Partner with the law firm of Sherman & Howard, moved to Colorado in 1977. They currently reside in Englewood, Colorado, and enjoy rock climbing, skiing, fishing and cycling.

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1.6

AC HAS SEEN

NATIONAL BUREAU OF ECONOMIC RESEARCH, INC.

1050 MASSACHUSETTS AVENUE, CAMBRIDGE, MASSACHUSETTS 02138-5398 TEL: (617) 868-3908 FAX: (617) 868-7194

MARTIN FELDSTEIN

President and
Chief Executive Officer

Rec'd
MAR - 4 1991

February 22, 1991

Mr. Andrew H. Card, Jr.
Assistant to the President
and Deputy to the Chief of Staff
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear Andy:

I thought you would be interested in the enclosed *Wall Street Journal*
article on measuring bank capital. I'd be interested in any reaction.

Sincerely,



Martin Feldstein

MF:kts
enclosure

Don't Underestimate Banks' Capital Value

By MARTIN FELDSTEIN

The measurement of a bank's capital is now far more important than when bank failures were very rare and capital requirements less central to bank regulatory supervision. Banks with less than the prescribed minimum ratios of capital to assets are being forced by the regulators to shrink their size, reduce their dividends, and refrain from new activities. If a bank's capital deteriorates to the point where the accounting value of its assets becomes less than that of its liabilities, it is declared insolvent and is closed by the Federal Deposit Insurance Corp.

A fear of such restrictions or of being declared insolvent has made many bankers reluctant to lend as much as they otherwise would. This reluctance to lend contributes to the credit crunch that now retards the overall economic recovery.

The Treasury's recent report on banking reform correctly emphasizes the importance of bank capital. A bank that increases the amount of capital its shareholders have at risk reduces the chance that it will fail and its depositors will turn to the FDIC for compensation. To encourage more capital accumulation, the Treasury proposes that banks with substantial capital be allowed to expand their activities in several significant ways.

True Total Assets

Although the definition of a bank's capital as the difference between the value of its assets and the value of its liabilities is clear, the current regulatory accounting rules understate the true value of bank assets and therefore of bank capital. These accounting rules are responsible for the appearance that many leading banks have very low capital ratios.

Current regulatory practice is to define the assets of a bank as the value of its portfolio of loans and securities and of real estate acquired through foreclosure. But the true total assets of a bank also include all of the components of the bank as an operating business that will produce future profits: a credit-card business that earns a high net rate of interest, a mortgage-lending staff that can originate new single-family loans, a network of branches that can generate stable core deposits at interest rates below those on commercial paper, a corporate client base and seasoned loan officers that permit the bank to generate profitable commercial loans, and so on.

In general, a bank can sell all or part of any of these "profit centers" to other banks. Credit-card portfolios have been

sold by major banks to raise capital. Banks regularly sell the mortgages that they originate into a secondary market for a price that reflects the higher yield on mortgages than on other assets. Banks can and do sell branches that provide a stable source of low-interest deposits to other banks that want to expand in a particular market or simply to substitute lower-cost deposits for higher-cost sources of funds.

These hidden assets should be recognized in assessing the solvency of a bank and in measuring its capital. They are not merely a vague accounting goodwill meas-

ure of unidentifiable, intangible assets. They are real assets of a going business that could be sold separately. Regulators can assign dollar values to each \$1 million of credit-card portfolio or mortgage-originating capability or core deposits based on actual market transactions.

The most direct way to adjust the regulators' current measures of bank capital would be to add the market value of these "operating business" assets to the value of the portfolio of ordinary assets and liabilities on the bank's balance sheet. Alternatively, instead of valuing each piece of the operating business separately, the aggregate value could be represented as the present value of the future operating profits of the bank: net interest income (adjusted for normal annual loan losses) plus fee income minus administrative and other expenses.

Focusing on the operating business value of a bank probably would reduce the long-run costs to the FDIC. The FDIC's current practice is to close a bank when the value of the bank's portfolio assets is less than the value of its liabilities. It would, however, clearly be cheaper for the FDIC to keep a bank open if the present value of the bank's future retained earnings definitely exceeds the current gap between the bank's liabilities and assets. The bank would never have to be closed and there would be no cost to the FDIC.

In practice, of course, future profits are uncertain. Because of this uncertainty, the best rule for the FDIC would be to close a bank only if the FDIC's resulting immedi-

ate payout would be less than the amount it would expect to pay later if the bank were allowed to continue operating. That expected payout by the FDIC is in effect a weighted average of the different possible payments it might have to make: a zero payout weighted by the probability that the bank will not be closed in the future and positive payouts of different amounts that would have to be paid if the bank were later closed, each weighted by an estimate of the probability of that amount of loss.

Assessing the probability that the bank would eventually succeed and the probabil-

ity that it would fail with different costs to the FDIC is a matter of regulatory judgment. Each bank would have to be considered individually. The key point of the operating business approach is to shift the focus from the current portfolio of assets and liabilities to include also the broader value of the bank as a going business.

Focusing exclusively on the expected costs to the FDIC may be too stringent a standard of bank solvency because it gives no independent weight to the consequences of bank failures for the national economy. Though it is widely agreed that the number of banks should be reduced, the merger of operating banks is preferable to closures, especially in the current weak economy. The act of closing a bank can also cause the managers of other banks to be unduly cautious in making loans.

Critics of this "operating business" approach to deciding when a bank should be closed might note the mistake that was made when thrifts were allowed to continue operating in the hope that they would "grow their way out" of their existing problems. But while there are clear lessons in the thrift experience for dealing with the banks, the proposed approach is quite different from the way the thrifts were treated.

Thrifts were permitted to stay open even though they did not have enough future earnings with their current activities and current-size portfolios to outweigh their existing capital deficiencies. Congress and the regulators permitted these insolvent thrifts to grow rapidly and to un-

dertake new kinds of lending with higher rates of return in the hope that the expanded income would eventually outweigh the existing capital deficiencies. Thrifts expanded into activities they did not understand and took great risks to increase their interest rates. Very rapid growth was not only permitted but encouraged.

In contrast, in evaluating the operating business of a bank to assess its solvency, the regulators should be conservative and look only at the earnings that would be achieved without expanding the bank's size or range of activities. Conditions of continued operation might also be intensive supervision, limits on expansion and restrictions on dividends to permit a more rapid accumulation of retained earnings.

The proposed operating business approach is similar to what, in retrospect, was done with the money-center banks that held large amounts of LDC debt in the early 1980s.

A Successful Application

When the debt crisis began in 1982, the major U.S. money-center banks had loans to lesser developed countries with a book value equal to nearly three times their capital. If the regulators had required the banks to write off a substantial fraction of that debt immediately, many of those banks would have become insolvent. Instead, the banks were allowed to continue to operate but were pressured by the regulators to increase their capital through retained earnings and new equity issues and, over time, to accumulate reserves and eventually to write off some of the debt. While, at the time, the government's handling of the banks' LDC debt problems may not have been conceived of explicitly as an operating business approach to judging solvency, in retrospect it appears to have been a successful application of that principle.

Although I have emphasized the importance of the operating business value of a bank in decisions about closing that bank, the value of the operating business also should more generally be included in the measure that the regulators use for deciding whether a bank should be restricted or should be permitted to expand its lending and its range of financial activities. An increased attention to bank capital is very desirable, but only if the full value of a bank's assets is properly recognized.

Mr. Feldstein, former chairman of the president's Council of Economic Advisers, is a professor of economics at Harvard.

Board of Contributors

The current regulatory accounting rules understate the true value of bank assets and therefore of bank capital.

AC HAS SEEN

Andy,

I had set this letter aside with the T-shirt
he sent you -- I finally got around to filling
out the gift form and sending the T-shirt off
to them yesterday.

I'm so behind. I'm sorry.

*I'm sorry to
ship this thing!
whole thing! Andy*

lc
5/1

Document Originally
Attached to
Following Page

AC HAS SEEN

f.u.

Mr. Andrew Card
The White House
1600 Pennsylvania Avenue
Washington, D.C. 20515

March 30, 1991

Dear Andy,

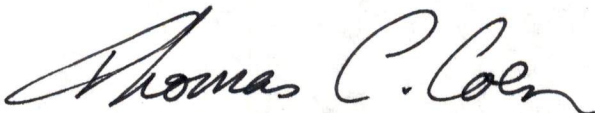
Thank you so very much for our meeting on Wednesday. I can not express how much the experience means to me. I appreciate you taking the time to talk with me. As I said Wednesday I am pleased that you have progressed so well. The administration's success is due to many factors, especially your abilities and dedication.

I especially want to thank you and Linda for the privilege of watching the president land and the tour of the White House. Without a doubt it was an experience that I will always remember. I was able to take a picture of the landing, as well as the White House. As one who has worked for the President since 1979, the experience is special.

There are two requests I would like to make. The first is for my mother. She took a liking to the key chain you gave me. Could you please let me know how I could purchase one for her? The second request is for myself. If it becomes necessary, and there are no teaching positions in Florida, I may ask for your advice on the best methods to use. The prospects in Florida are not good, and I am thinking of relocating to the Virginia, D.C. area. If that happens I would appreciate your advice on the process. I do not expect anything but advice.

Thank you again for the meeting and the experiences. The day was one that I will never forget. My best wishes to you and your family, and to you in the future. If there is anything that I can do for you or the administration please let me know.

Sincerely,



Thomas C. Coen
4482 McIntosh Park Drive
#1701
Sarasota, Fl 34232

P.S. Enclosed shirt is the one promised to you.



STATE OF NEW HAMPSHIRE

OFFICE OF THE GOVERNOR

JUDD GREGG, GOVERNOR

March 11, 1991

To Ron Kaufman
FYI
Andy
sent
5/6

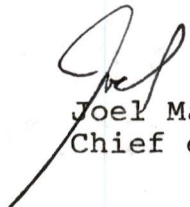
Mr. Andrew H. Card, Jr.
Deputy Chief of Staff
West Wing
The White House
1600 Pennsylvania Avenue, N.W.
Washington, D. C. 20500

Dear Andy:

Enclosed please find a sample of the parting shot taken by a recent hire in Washington. My understanding is that he is going to work for the EPA.

He's yours now--good luck.

Sincerely,


Joel Maiola
Chief of Staff

JM:cc
Enclosure

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JOHN P. ARNOLD

DEPUTY ATTORNEY GENERAL
George Dana Bisbee

ASSOCIATE ATTORNEYS GENERAL
ROBERT P. CHENEY, JR.
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March 4, 1991

His Excellency, Judd Gregg
Governor of New Hampshire
State House
Concord, New Hampshire 03301

MAR - 4 1991

Dear Governor Gregg:

After over seven years, I shall be leaving the Attorney General's Office. I have spent most of that time as an assistant attorney general in the Environmental Protection Bureau and am, in longevity with that division, its senior member. During my tenure, I have seen both nationally and in New Hampshire a dramatic growth in the public's interest in environmental issues and in the public's awareness of the dangers of polluting and abusing our natural resources. These have led to the passage of strong legislation that regulates the discharge of waste to land, air, and water, forces responsible parties to clean up polluted sites, and protects valuable wetlands and shorelines from degradation. It has taken a great deal of effort over a number of years for the Department of Environmental Services and the Attorney General's Office to begin to implement these laws. Regulations mandated by the statutes had to be written; engineers and inspectors had to be hired and trained; permitting systems had to be established, along with administrative procedures to give them effect. In addition, the Attorney General's Office had to create a record of vigorous civil and criminal enforcement, to give state laws protecting the environment force and credibility.



I am pleased that since 1984, I have been part of this effort. Unfortunately, I can not be confident that progress in enforcing our environmental laws will continue or even that the gains that we have made will be maintained. Cuts in staffing both in the Environmental Protection Bureau of the Attorney General's Office and in the Department of Environmental Services are severely eroding the state's ability to implement and enforce the environmental protection programs that you have identified as a priority of your administration. The Attorney General's Office, faced with budget cutbacks, has been unable to replace members of the Environmental Protection Bureau who have left. My departure, along with the absence of an attorney currently on leave and the earlier loss of two other attorneys, will reduce the Environmental Protection Bureau to a staff of only four attorneys. This is one half the number of attorneys who served that bureau in the period prior to your taking office.

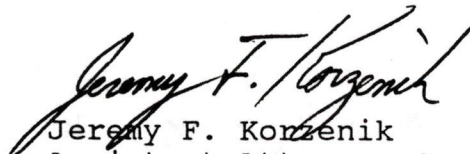
So sharp a reduction in personnel seriously damages the state's capacity to enforce its environmental laws and to protect its natural resources. The Environmental Protection Bureau with a staff its current size, however capable and however highly motivated, can not possibly handle the over three hundred active cases that are now pending, the new requests for investigation and enforcement that are constantly received, and the legal counsel work that the bureau must perform for the administrative agencies of the Department of Environmental Services and other state departments. Even with the long hours they work, the many evenings and weekends they spend in the office, my colleagues are overwhelmed not only with the demands of their own dockets but by the additional burden of trying to absorb the cases left behind by attorneys who have gone and are not being replaced. This, combined with the loss at the Department of Environmental Services of seventy-eight positions, must inevitably mean that substantial violations of the law will continue without abatement, polluted sites will be left unremedied, and violators of state environmental laws will go unpunished and others undeterred. The absence of effective enforcement for violations of the law threatens the regulatory programs that it has taken the state years to implement and make credible. It will take many more years and many more dollars than the few that funding cuts purport now to save us to repair the damage caused by short-sighted parsimony.

Even if it were prudent to sacrifice important state programs to obtain immediate savings, cuts in environmental enforcement are fiscally counter-productive. Far from saving the state money, reductions in the Environmental Protection Bureau cost the state substantial sums in depriving it of revenue that the office could otherwise generate. In fiscal year 1990 the Environmental Protection Bureau obtained, through criminal and civil penalties, cost recovery, and other actions on behalf of the state, a total of \$4,157,266.

Needless to say, this is well in excess of the state's cost in funding the bureau; in fact, it approaches the entire budget of the Attorney General's Office. Further, more than half of the attorney positions in the Environmental Protection Bureau are paid for by designated funds or federal grants. With only two attorney positions paid for by the general fund, the state can hardly be said to be making a large or costly commitment to the enforcement of its environmental laws, particularly in light of the money that it thereby obtains and the importance that you have repeatedly asserted it to have.

This objection to present policy does not obscure the achievements and great personal satisfactions of the past seven and a half years. It has been a privilege and a pleasure to have been a member of the Attorney General's Office. I have had the opportunity to serve the people of the state along with a staff of extremely capable, humane, and dedicated individuals. It has been a special satisfaction to have contributed to the state's efforts to protect and preserve its great natural resources, both for our own benefit and for that of future generations. To be at all effective, however, this purpose must have continuity. Environmental losses, unlike financial losses, can not be recovered.

With great respect for the office that I have served, gratitude for the good will and friendship of the colleagues with whom I have worked, and with the hope that the gains that have been made in implementing the state's environmental laws will not continue to be threatened, I hereby submit my resignation as an assistant attorney general, effective March 5, 1991.


Jeremy F. Konzenik
Assistant Attorney General

cc: Attorney General John P. Arnold
Commissioner Robert W. Varney
Senator Edward C. Dupont
Representative Harold W. Burns
Senator Clesson J. Blaisdell
Representative Elizabeth Hager
Representative Donna Sytek
Senator Wayne King
Representative Elizabeth Green

ANN McLAUGHLIN
AC HAS SEEN

3-18-91

Andy -

Thank you for your time to
discuss The ICTC — I
learned more and continue
to hope we can bring some
rationale to the recent past.
Will follow with some
names — await word on

how best to proceed — and
meet the President's objectives.

Best -
Ann

AC HAS SEEN

Dear Andy -

Here I am hugging
you again - If you are
choosing people to help Darrance
Smith, I know how to do
a number of things that
could be helpful. I would
also be interested in helping



in Public Liaison when you
decide on things there.

Andy - I am very interested
in leaving as soon as the
trip is over in May. I have
done the very best I can -
do hope everything will calm
down soon.

All best.

Alvie

GORDON C. JAMES

AC HAS SEEN

March 11, 1991

Dear Andy,

Thank you for meeting with Hal Sobolsky
and Cliff Eng today. They really appreciated
it. Who would have thought you had been
involved with the Soviets for so long.

I appreciate your time. I know how
valuable it is. Mike.

DEBORAH STEELMAN

Rec'd

MAR 19 1991

Dear Andy —

AC HAS SEEN

I thought the President
might think it odd that Gregg
is the one wanting to serve
instead of me. Please give the
enclosed note to him - if you think
it is appropriate and he has time.

Gregg + I can't thank you
enough for your help on this. He
would be such an asset to the
Secretary and the White House.
I really do hope it works!

Thanks.

Debbie

3/15

powdermill publishing company
POWDERMILL POND • P.O. BOX 267 • HANCOCK, N.H. 03449 • (603) 525-4260

f.b

AC HAS SEEN

January 28, 1991

Mr. Andrew Card
The White House
Washington, D.C. 20500

Dear Andy:

I certainly didn't expect to hear from you so quickly. I appreciate your remarks and assistance. I would normally back off at this point but I remain resolute in my belief that I am personally and professionally poised to make a very meaningful contribution to the press outreach of the administration.

I sincerely appreciate your assistance and I am confident that this is going to work out for all parties.

Thanks again Andy for your continuing help and my sincere thoughts and prayers are with all of you down there during this period. I wish I was there to assist.

Kindest personal regards,


Ted (LEACH)



Counselor to the Comptroller General
of the United States

Washington, D.C. 20548

Rec'd

MAR 19 1991

March 13, 1991

The Honorable Andrew H. Card, Jr.
Assistant to the President and
Deputy to the Chief of Staff
The White House
Washington, D.C. 20500

AC HAS SEEN

Dear Andy:

I want to express my sincere appreciation for your assistance in my recent appointment to the board of the National Air and Space Museum.

Although I have not had the chance to see you since I left the White House staff to take this job at GAO, I do occasionally get reports about you from Ron Kaufman and Russ Miller, two of your biggest fans. The three of you have been good friends to me and I very much look forward to working with you again. My job is great fun and I was very pleased to be able to help Ron recently.

All my best and I hope to see you again soon.

With kindest regards,

TGB

Theodore C. Barreaux
Counselor to the Comptroller General

Andy -
This goes back
to 1989 !

Document Originally
Attached to
Following Page



Republican
National
Committee

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Member for Pennsylvania
Morewood Heights
Pittsburgh, Pennsylvania 15213
(412) 681-2078

April 21, 1989

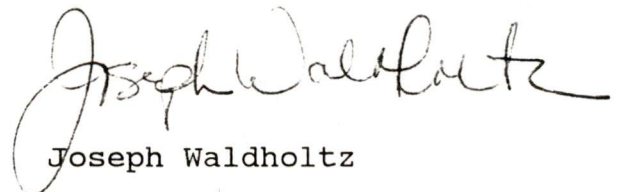
AC HAS SEEN

Mr. Donald E. Cummings
837 Tioga Avenue
Bethlehem, PA 18018

Dear Don:

This letter was received here on April 20 from Andrew Card in Gov. Sununu's office. We want to update you on additions to your file. I appreciated your phone calls of last week. Let us know if we can be of any further help as this process continues.

Most sincerely,


Joseph Waldholtz

JW:rh
Enclosure

Dear Andrew - you were
supportive - and I still need
your and Gov. Sununu's help - in
COMMERCE - ENERGY - DOD - TRANSPORT - EPA
in a seasoned, effective management
person who wants to serve our country.
Thank Don C.

THE WHITE HOUSE
WASHINGTON

April 17, 1989

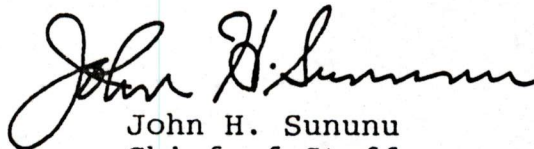
Dear Mr. Cummings:

Thank you for your offer to serve
President Bush in the new Administration.

It looks like you are on track with the
folks in Presidential Personnel.

Good luck in your pursuit.

Regards,



John H. Sununu
Chief of Staff

Mr. Don Cummings
D. E. Cummings, Inc.
837 Tioga Avenue
Bethlehem, Pennsylvania 18018

RON KAUFMAN
202 - 456-2135

D. E. CUMMINGS, INC. *Consultants to Management*

March 13, 1991

Mr. Thomas Collamore
Chief of Staff
Department of Commerce
14th Street & Constitution Avenue N.W.
Washington, DC 20230

Dear Tom,

It was great news to learn of your promotion; I admire your dedication in serving our country.

You know, too, of my continued interest in serving in Washington; enclosed are my resume and SF-171.

If there are presently no openings among the seven DAS positions in Trade Development, I'd like you to consider me for positions elsewhere in International Trade (Michael Farren's area), Economic Affairs (Michael Darby's area), Export Administration, Technology or Administration (your former one).

The Commerce Department and Ron Kaufman at the White House have an extensive file on my experience, background and references. I am a no-nonsense, seasoned management person, Tom, good at identifying and solving people and organization problems, as well as technical, financial and contractual situations. You can be assured of a trouble-free, dedicated team member; thanks for your continued interest.

Sincerely,



D. E. Cummings

Enclosures: Resume
SF-171

RESUME

DONALD E. CUMMINGS
837 Tioga Avenue
Bethlehem, PA 18018
(215) 868-1778

OBJECTIVE: To provide effective management skills in a position in the Federal Government, Washington, DC

EDUCATION: (a) Public Schools, Grades 1-12, Aliquippa, PA
(b) YALE UNIVERSITY, BS, Mechanical Engineering
(c) LEHIGH UNIVERSITY, MBA

USNAVY : *WW II & KOREA (HOLDEN SURVIVOR)*
EXPERIENCE:

- (a) 1975 to Present
D. E. CUMMINGS INC., Management Consulting Firm
As President and owner, I am primarily involved with clients in the steel, coal, energy, engineering and manufacturing areas of U.S. industry.
- (b) 1969 - 1975
EASTON CAR & CONSTRUCTION CO., Engineering and Steel Fabrication Co.
As owner and chief executive officer, I was involved in a successful "turnaround" situation and sold the company for 36 times the purchase price.
- (c) 1954 - 1968
AIR PRODUCTS AND CHEMICALS, INC.
As group Vice-President, I was responsible for all industrial gas activities with 3400 people reporting to me through four vice-presidents (marketing, engineering, manufacturing and distribution)

OTHER
ACTIVITIES:

- Member of Board of Trustees, Allentown, College of St. Francis de Sales
- Board Member: Minsi Trails Boy Scout Council
Easton Area Chamber of Commerce
United Way of Lehigh - Northampton Counties
- Member of the Board of Directors of the Bethlehem Acceptance Corporation, a locally-based finance company with 14 Eastern PA offices.
- Directing and counseling during the educational and career selection processes with our seven college-trained children.

References and additional data are available upon request.

Application for Federal Employment—SF 171

Read the instructions before you complete this application. Type or print clearly in dark ink.

Form Approved:
OMB No. 3206-0012

GENERAL INFORMATION

- 1 What kind of job are you applying for? Give title and announcement number (if any)
- 2 If the announcement lists several job titles, which jobs are you applying for?
- 3 Social Security Number
200 | 12 | 2131
- 4 Birth date (Month, Day, Year)
Jan. 11, 1925
- 5 Name (Last, First, Middle)
Cummings, Donald Earl
- Street address or RFD number (include apartment number, if any)
837 Tioga Avenue
- City
Bethlehem
- State
PA
- ZIP Code
18018
- 6 Other names ever used
None
- 7 Sex (for statistical use)
☒ Male ☐ Female
- 8 Home Phone
Area Code | Number
215 | 868-1778
- 9 Work Phone
Area Code | Number | Ext
215 | 868-1778 |
- 10 Were you ever employed as a civilian by the Federal Government? If "NO", go to 11. If "YES", mark each type of job you held with an "X".
☐ Temporary ☐ Career-Conditional ☐ Career ☐ Excepted
What is your highest grade, classification series and job title?

Dates at highest grade: FROM TO

- 11 Do you have any applications for Federal employment on file with the U.S. Office of Personnel Management? If "NO", mark here ☒ and go to 12. If "YES", write below and continue in 47 the information for each application: (a) the name of the office that has your application; (b) the title of the job; (c) the date of your Notice of Results; and (d) your rating.

AVAILABILITY

- 12 When can you start work? (Month and Year)
Feb., 1988
- 13 What is the lowest pay you will accept?
Pay \$ 60,000 per year OR Grade SES
- 14 Are you willing to work:
- | | YES | NO |
|--|-------------------------------------|--------------------------|
| A. In the Washington, D.C., metropolitan area? | ☒ | ☐ |
| B. Outside the 50 United States? | ☒ | ☐ |
| C. Any place in the United States? | ☒ | ☐ |
| D. Only in (list the location(s)) | | |
- 15 Are you willing to work:
- | | YES | NO |
|---|-------------------------------------|--------------------------|
| A. 40 hours per week (full-time)? | ☒ | ☐ |
| B. 25-32 hours per week (part-time)? | ☐ | ☐ |
| C. 17-24 hours per week (part-time)? | ☐ | ☐ |
| D. 16 or fewer hours per week (part-time)? | ☐ | ☐ |
| E. In an intermittent job (on-call/seasonal)? | ☐ | ☐ |
| F. Weekends, shifts, or rotating shifts? | ☐ | ☐ |
- 16 Are you willing to take a temporary job lasting:
- | | YES | NO |
|---------------------------------------|-------------------------------------|--------------------------|
| A. 5 to 12 months (sometimes longer)? | ☒ | ☐ |
| B. 1 to 4 months? | ☐ | ☐ |
| C. Less than 1 month? | ☐ | ☐ |
- 17 Are you willing to travel away from home for:
- | | YES | NO |
|----------------------------------|-------------------------------------|--------------------------|
| A. 1 to 5 nights each month? | ☐ | ☐ |
| B. 6 to 10 nights each month? | ☐ | ☐ |
| C. 11 or more nights each month? | ☒ | ☐ |

THE FEDERAL GOVERNMENT IS AN EQUAL OPPORTUNITY EMPLOYER

DO NOT WRITE IN THIS AREA

FOR USE OF EXAMINING OFFICE ONLY

Material ☐ Submitted ☐ Returned	Entered register:			
Notations:				
Form reviewed: Form approved:				
Option	Grade	Earned Rating	Preference	Aug. Rating
			☐ 5 Points (Tent.)	
			☐ 10 Pts (30%) Or More Comp. Dis.	
			☐ 10 Pts Less Than 30% Comp. Dis.	
			☐ Other, 10 Points	
			☐ Disallowed	
Initials and Date		☐ Being Investigated		

FOR USE OF APPOINTING OFFICER ONLY

Preference has been verified through proof that the separation was under honorable conditions, and other proof as required.

- ☐ 5-Point ☐ 10-Point—30% or More Compensable Disability ☐ 10-Point—Less Than 30% Compensable Disability ☐ 10-Point—Other

Signature and Title

Agency

Date

MILITARY SERVICE AND VETERAN PREFERENCE

- 18 Have you served on active duty in the United States Military Service? If your only active duty was training in the Reserves or National Guard, answer "NO". If "NO", go to 22.
- | YES | NO |
|-------------------------------------|--------------------------|
| ☒ | ☐ |
- 19 Were you honorably discharged from the military service? If your discharge was changed to "honorable" or "general" by a Discharge Review Board, answer "YES". If you received a clemency discharge, answer "NO". If "NO", explain in 47.
- | YES | NO |
|-------------------------------------|--------------------------|
| ☒ | ☐ |
- 20 Did you or will you retire at or above the rank of major or lieutenant commander?
- | YES | NO |
|--------------------------|-------------------------------------|
| ☐ | ☒ |
- 21 List the dates, branch, and serial number for all active duty service.
- | FROM | TO | BRANCH OF SERVICE | SERIAL NUMBER |
|-----------|-----------|-------------------|---------------|
| May, 1943 | Jan 1946 | USNR | 802140 |
| Apr. 1952 | Apr. 1954 | USNR | 802140 |
- 22 Place an "X" in the box next to your Veteran Preference claim. Mark only one box. See the instructions for eligibility information.
- | |
|--|
| ☒ NO PREFERENCE |
| ☐ 5-POINT PREFERENCE—You must show proof when you are hired. |
| ☐ 10-POINT PREFERENCE—If you claim 10-point preference, you must complete a Standard Form 15, which is available at any Federal Job Information Center. ATTACH THE COMPLETED SF 15 TO THIS APPLICATION, TOGETHER WITH THE PROOF REQUESTED IN THE SF 15. |
| ☐ 3 Non-compensably disabled or Purple Heart recipient. |
| ☐ 4 Compensably disabled (less than 30%). |
| ☐ 5 Spouse, widow(er), or mother. |
| ☐ 6 Compensably disabled (30% or more). |

WORK EXPERIENCE *If you have no work experience, write "NONE" in A below and go to 25 on page 3*

- 23 May we ask your present employer about your character, qualifications and work record? A "NO" will not affect our review of your qualifications. If you answer "NO" and we need to contact your present employer before we can offer you a job, we will contact you first

YES	NO
X	

24 READ WORK EXPERIENCE ON THE INSTRUCTION PAGE BEFORE YOU BEGIN

- Describe your current or most recent job in Block A and work backwards, describing each job you held during the past 10 years.
- You may sum up in one block work that you did more than 10 years ago. But, if that work is related to the type of job you are applying for, describe each related job in a separate block.
- If you were unemployed for longer than 3 months, list the dates and your address(es) at that time in 47. Do not list unemployment that was more than 10 years ago.

- INCLUDE VOLUNTEER WORK (non-paid work)—If the work (or a part of the work) is like the job you are applying for, complete all parts of the experience block just as you would for a paying job. You may receive credit for work experience with religious, community welfare, service, and other organizations.
- INCLUDE MILITARY SERVICE—You should complete all parts of the experience block just as you would for a non-military job, including all supervisory experience. Describe each major change of duties or responsibilities in a separate experience block.
- IF YOU NEED MORE EXPERIENCE BLOCKS OR MORE SPACE TO DESCRIBE A JOB—For more blocks, use the SF 171-A or sheets of paper the same size as this page (be sure to include all information we ask for in A or B below). On each sheet show your name, Social Security Number, and the announcement number or job title. For more space continue in 47 or on a sheet of paper as described above.
- IF YOU NEED TO UPDATE (ADD MORE RECENT JOBS), use the SF 172 or a sheet of paper as described above.

A Name and address of employer's organization (include ZIP Code, if known)	Dates employed (give month and year)		Average number of hours per week
	From Jan. 1982 To Present		55-60 hrs./wk.
D. E. Cummings, Inc. 837 Tioga Avenue Bethlehem, PA 18018	Salary or earnings	Place of employment	
	Starting \$189,000 per year (1982) Ending \$525,000 per year (1987)	City Bethlehem State PA	
Exact title of your job	Your immediate supervisor	Area Code	Telephone Number
President (and owner)	Self	215	868-1778
Kind of business or organization (manufacturing, accounting, social service, etc.)	If Federal employment (civilian or military), list series, grade or rank, and the date of your last promotion	Number and job titles of any employees you supervise(d)	
Management Consulting	Not Applicable	None Directly (see below)	
Description of work: Describe your specific duties, responsibilities and accomplishments in this job. If you describe more than one type of work (for example, carpentry and painting, or personnel and budget), write the approximate percentage of time you spent doing each.			Your reason for wanting to leave
A. Negotiating multi-year consulting contracts with large firms such as Engineering and construction cos., Coal companies (A T Massey), Steel Cos. (USX, LTV) - 20% B. Supervising selected sub-consultants (persons trained in computers, legal, engineering, accounting, etc. as required for each project.) - 40% C. Personally working on, and administering the various projects in capital goods, construction, engineering, steel, coal, utilities, etc. - 40%			To work for Fed. Govt.

Through our work we save millions of dollars per year for our clients and are compensated with a portion of this savings.

For Agency Use (skill codes, etc.)

B Name and address of employer's organization (include ZIP Code, if known)	Dates employed (give month and year)		Average number of hours per week
	From Apr. 1969 To Dec. 1976		75 Hrs./wk.
Easton Car & Construction Co. Hilton & Holly Sts. Easton, PA 18042	Salary or earnings	Place of employment	
	Starting \$40,000 per year Ending \$80,000 per year	City Easton State PA	
Exact title of your job	Your immediate supervisor	Area Code	Telephone Number
Chairman, Pres (and owner)	Self	215	868-1778
Kind of business or organization (manufacturing, accounting, social service, etc.)	If Federal employment (civilian or military), list series, grade or rank, and the date of your last promotion	Number and job titles of any employees you supervise	
Engineering & Manufacturing	Not Applicable	4 Vice Pres.	
Description of work: Describe your specific duties, responsibilities and accomplishments in this job. If you describe more than one type of work (for example, carpentry and painting, or personnel and budget), write the approximate percentage of time you spent doing each.			Your reason for leaving
Through four vice. pres. (sales, finance, engineering, manufacturing) I directed the activities of 20 administrative and technical people and 60 shop workers. We were custom designers and builders of capital goods such as furnaces, off highway trucks, special railroad cars, foundry cars, etc. In a period of six years, we tripled the sales, turned an unprofitable record into increasing profits, year to year, and sold the company for 36 times the purchase price.			Sold the company

For Agency Use (skill codes, etc.)

Standard Form 171-A—Continuation Sheet for SF 171

Form Approved:
OMB No. 3208-0012

• Attach all SF 171-A's to your application at the top of page 3.

1. Name (Last, First, Middle) Cummings, Donald Earl	2. Social Security Number 200-12-2131
3. Job Title or Announcement Number You Are Applying For	4. Date Completed

ADDITIONAL WORK EXPERIENCE BLOCKS IF NEEDED

C Name and address of employer's organization (include ZIP Code, if known) Air Products & Chemicals Allentown, PA	Dates employed (give month and year) From Apr. 1954 To Feb. 1968		Average number of hours per week 60 Hrs./wk.
	Salary or earnings Starting \$12,000 per year Ending \$90,000 per year		Place of employment City Allentown State PA
Exact title of your job Group Vice Pres.	Your immediate supervisor Name G.F. Pool, Exec. V.P. (Deceased)	Area Code 215 Telephone Number 481-4911	Number and job titles of any employees you supervised 4 Vice Pres.
Kind of business or organization (manufacturing, accounting, social service, etc.) Engineering & Ind. Gas Mfg.	If Federal employment (civilian or military), list series, grade or rank and the date of your last promotion Not Applicable	Your reason for leaving To Acquire A Company	

Description of work: Describe your specific duties, responsibilities and accomplishments in this job. If you describe more than one type of work (for example, carpentry and painting or personnel and budget), write the approximate percentage of time you spent doing each.

Through 4 Vice Pres. (Engineering, Marketing, Manufacturing, Distribution) I directed the activities of 3,400 people. Was responsible for all domestic engineering and manufacturing of large cryogenic plants and the marketing of same as well as all industrial gas activities, including the responsibility for acquiring 7 regional gas companies. During my 14 years at Air Products, we increased sales from \$3,000,000 annually to \$300,000,000 and profits from \$150,000 to \$20,000,000/yr.

D Name and address of employer's organization (include ZIP Code, if known) U. S. Navy	Dates employed (give month and year) From Apr. 1952 To Apr. 1954		Average number of hours per week 50-80 Hrs./wk.
	Salary or earnings Starting \$? per Ending \$? per		Place of employment City Not Applicable State ?
Exact title of your job (a) Gunnery Officer (b) Asst. Insp. of Naval Material	Your immediate supervisor Name (a) LCDR Tierney (b) LCDR Billings	Area Code ? Telephone Number ?	Number and job titles of any employees you supervised (a) 30 (b) 150
Kind of business or organization (manufacturing, accounting, social service, etc.) (a) Destroyer, Mine Sweeper (b) Inspecting Navy Procured Items	If Federal employment (civilian or military), list series, grade or rank, and the date of your last promotion Not Applicable	Your reason for leaving Released from recall period (2 Yrs.)	

Description of work: Describe your specific duties, responsibilities and accomplishments in this job. If you describe more than one type of work (for example, carpentry and painting or personnel and budget), write the approximate percentage of time you spent doing each.

A. As a LT. jg., I was recalled during the Korean conflict for active duty and assigned to the USS Hobson DMS 26 as a Bridge Watch Stander and Gunnery Officer. After our ship was sunk 26 April 1952, I was assigned to the Navy Inspection Service responsible for 150 civil service employees, expediting and inspecting materials procured by the Navy from eastern PA contractors.

Standard Form 171-A—Continuation Sheet for SF 171

Form Approved:
OMB No. 3206-0012

• Attach all SF 171-A's to your application at the top of page 3.

1. Name (Last, First, Middle) Cummings, Donald Earl	2. Social Security Number 200-12-2131
3. Job Title or Announcement Number You Are Applying For	4. Date Completed

ADDITIONAL WORK EXPERIENCE BLOCKS IF NEEDED

☒ Name and address of employer's organization (include ZIP Code, if known) Jones & Laughlin Steel Corp. Pittsburgh, PA	Dates employed (give month and year) From Mar. 1947 To Apr. 1952		Average number of hours per week 48
	Salary or earnings Starting \$? per Ending \$? per		Place of employment City Aliquippa State PA
Exact title of your job Design Engr.	Your immediate supervisor Name Mr. E.H. Wilson, CH. Engr. Area Code Telephone Number		Number and job titles of any employees you supervised 3 Engrs.
Kind of business or organization (manufacturing, accounting, social service, etc.) Steel Mfr.	If Federal employment (civilian or military), list series, grade or rank, and the date of your last promotion Not Applicable		Your reason for leaving Recalled to U.S. Navy

Description of work: Describe your specific duties, responsibilities and accomplishments in this job. If you describe more than one type of work (for example, carpentry and painting or personnel and budget), write the approximate percentage of time you spent doing each.

I was one of a group of 40 engineers and draftsmen who designed steel mill equipment and supervised contractors for the installation of rolling mills, tin plating lines, furnaces, river docking facilities, etc.

During that 5 year period we doubled the plant capacity and spent \$190,000,000 on new equipment and facilities, making the Aliquippa works the biggest and most profitable of the J & L plants.

			For Agency Use (skill codes, etc.)
☐ Name and address of employer's organization (include ZIP Code, if known)	Dates employed (give month and year) From: To:		Average number of hours per week
	Salary or earnings Starting \$ per Ending \$ per		Place of employment City State
Exact title of your job	Your immediate supervisor Name Area Code Telephone Number		Number and job titles of any employees you supervised
Kind of business or organization (manufacturing, accounting, social service, etc.)	If Federal employment (civilian or military), list series, grade or rank, and the date of your last promotion		Your reason for leaving

Description of work: Describe your specific duties, responsibilities and accomplishments in this job. If you describe more than one type of work (for example, carpentry and painting or personnel and budget), write the approximate percentage of time you spent doing each.

EDUCATION

25 Did you graduate from high school? If you have a GED high school equivalency or will graduate within the next nine months, answer "YES". YES ☒ If "YES", give month and year of graduation: <u>June 1942</u> NO ☐ If "NO", give the highest grade you completed: _____	26 Write the name and location (city and state) of the last high school you attended <u>Aliquippa H.S., Aliquippa, PA</u>																										
28 NAME AND LOCATION (city, state and ZIP code) OF COLLEGE OR UNIVERSITY. If you expect to graduate within nine months, give the month and year you expect to receive your degree. <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">MONTH AND YEAR ATTENDED</th> <th rowspan="2">NO OF CREDITS COMPLETED Semester Hours</th> <th rowspan="2">TYPE OF DEGREE (e.g. B.A., M.A.)</th> <th rowspan="2">YEAR OF DEGREE</th> </tr> <tr> <th>From</th> <th>To</th> </tr> </thead> <tbody> <tr> <td>1) <u>Yale Univ. New Haven, Ct.</u></td> <td><u>7/1944</u></td> <td><u>12/1946</u></td> <td><u>130</u></td> <td><u>B. Mech. Engr.</u></td> <td><u>46</u></td> </tr> <tr> <td>2) <u>Lehigh Univ. Bethlehem, PA</u></td> <td><u>7/1956</u></td> <td><u>7/1961</u></td> <td><u>36</u></td> <td><u>M.B.A.</u></td> <td><u>61</u></td> </tr> <tr> <td>3) _____</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		MONTH AND YEAR ATTENDED		NO OF CREDITS COMPLETED Semester Hours	TYPE OF DEGREE (e.g. B.A., M.A.)	YEAR OF DEGREE	From	To	1) <u>Yale Univ. New Haven, Ct.</u>	<u>7/1944</u>	<u>12/1946</u>	<u>130</u>	<u>B. Mech. Engr.</u>	<u>46</u>	2) <u>Lehigh Univ. Bethlehem, PA</u>	<u>7/1956</u>	<u>7/1961</u>	<u>36</u>	<u>M.B.A.</u>	<u>61</u>	3) _____						27 Have you ever attended college or graduate school? YES ☒ If "YES", continue with 28 NO ☐ If "NO", go to 31.
		MONTH AND YEAR ATTENDED					NO OF CREDITS COMPLETED Semester Hours	TYPE OF DEGREE (e.g. B.A., M.A.)	YEAR OF DEGREE																		
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31 Have you completed any other courses or training related to the kind of jobs you are applying for (for example, trade, vocational, Armed Forces, or business)? YES ☒ If "YES", give the information requested below. (More courses?—Use a sheet of paper) NO ☐ If "NO", go to 32. <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>MONTH AND YEAR TRAINING COMPLETED</th> <th>TOTAL CLASSROOM HOURS</th> <th>SUBJECT(S)</th> <th>NAME AND LOCATION OF SCHOOL (City, state, and ZIP code, if known)</th> <th>CERTIFICATE, DIPLOMA, etc (if any)</th> </tr> </thead> <tbody> <tr> <td>1) <u>12/61</u></td> <td><u>560</u></td> <td><u>Management Economics</u></td> <td><u>Harvard Univ. Cambridge, Mass.</u></td> <td><u>Adv. Mgmt Program</u></td> </tr> <tr> <td>2) _____</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3) _____</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>						MONTH AND YEAR TRAINING COMPLETED	TOTAL CLASSROOM HOURS	SUBJECT(S)	NAME AND LOCATION OF SCHOOL (City, state, and ZIP code, if known)	CERTIFICATE, DIPLOMA, etc (if any)	1) <u>12/61</u>	<u>560</u>	<u>Management Economics</u>	<u>Harvard Univ. Cambridge, Mass.</u>	<u>Adv. Mgmt Program</u>	2) _____					3) _____						
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2) _____																											
3) _____																											

SPECIAL SKILLS, ACCOMPLISHMENTS AND AWARDS

32 List your special qualifications, skills or accomplishments that may help you get a job. Some examples are: skills with machines; most important publications (do not submit copies); public speaking and writing experience; membership in professional or scientific societies; patents or inventions; etc.

(a) Speeches before New York Investment Analysts; Assn. of Iron and Steel Engineers

(b) Member - American Iron & Steel Institute
- National Coal Assn. - Assn. of Iron & Steel Engrs.

(c) Board Member Bethlehem Acceptance Corp. (Finance Co.) (d) Board of Trustees, Allentown College of St. Francis de Sales.

33 How many words per minute can you: TYPE? ☐ TAKE DICTATION? ☒ <u>10 wpm</u> No Agencies may test your skills before hiring you.	34 List job-related licenses or certificates that you have, such as: registered nurse; lawyer; radio operator; driver's license, etc. <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>LICENSE OR CERTIFICATE</th> <th>DATE OF LATEST LICENSE OR CERTIFICATE</th> <th>STATE OR OTHER LICENSING AGENCY</th> </tr> </thead> <tbody> <tr> <td>1) <u>Registered Prof. Engineer</u></td> <td><u>1987-88</u></td> <td><u>Penna #780-E</u></td> </tr> <tr> <td>2) _____</td> <td></td> <td></td> </tr> </tbody> </table>	LICENSE OR CERTIFICATE	DATE OF LATEST LICENSE OR CERTIFICATE	STATE OR OTHER LICENSING AGENCY	1) <u>Registered Prof. Engineer</u>	<u>1987-88</u>	<u>Penna #780-E</u>	2) _____		
LICENSE OR CERTIFICATE	DATE OF LATEST LICENSE OR CERTIFICATE	STATE OR OTHER LICENSING AGENCY								
1) <u>Registered Prof. Engineer</u>	<u>1987-88</u>	<u>Penna #780-E</u>								
2) _____										

35 Do you speak or read a language other than English (include sign language)? Applicants for jobs that require a language other than English may be given an interview conducted solely in that language.

YES ☒ If "YES", list each language and place an "X" in each column that applies to you.

NO ☐ If "NO", go to 36.

LANGUAGE(S)	CAN PREPARE AND GIVE LECTURES		CAN SPEAK AND UNDERSTAND		CAN TRANSLATE ARTICLES		CAN READ ARTICLES FOR OWN USE	
	Fluently	With Difficulty	Fluently	Passably	Into English	From English	Easily	With Difficulty
1) <u>Sign Language For Deaf</u>				<u>X</u>				
2) <u>Spanish</u>								<u>X</u>

36 List any honors, awards, or fellowships you have received. For each, give the year it was received.

Honorary Doctorate in Humanities - May 1987

Tau Beta Pi, Honorary Engrg. Society - 1946

REFERENCES

37 List three people who are not related to you and who know your qualifications and fitness for the kind of job(s) for which you are applying. Do not list supervisors you listed under 24.

FULL NAME OF REFERENCE	PRESENT BUSINESS OR HOME ADDRESS (Number, street, city, state, and ZIP code)	TELEPHONE NUMBER(S) (Include area code)	BUSINESS OR OCCUPATION
1) <u>Cong. Donald L. Ritter</u>	<u>2447 Rayburn Bldg. Washington, DC 20515</u>	<u>202-225-6411</u>	<u>U.S. Congressmar 15th Dist., Penn</u>
2) <u>Mr. E. Morgan Massey, Pres.</u>	<u>Massey Coal Co. 4th & Main Sts, Richmond, VA</u>	<u>804-788-1800</u>	<u>Coal Mining</u>
3) <u>Mr. Thomas C. Graham, Vice</u>	<u>USX Corp. 600 Grant St., Pittsburgh, PA</u>	<u>412-433-2010</u>	<u>Steel Mfg.</u>

BACKGROUND INFORMATION—You must answer each question in this section before we can process your application

Place an "X" in the proper column for each question below.

- 38 Are you a citizen of the United States? If "NO", write the country or countries you are a citizen of: _____

Important note about questions 39 through 44: We will consider the date, facts, and circumstances of each event you list. In most cases you can still be considered for Federal jobs. However, if you fail to tell the truth or fail to list all relevant events, this failure may be grounds for not hiring you, for firing you after you begin work, or for criminal prosecution (18 USC 1001).

- 39 During the last 10 years, were you fired from any job for any reason, did you quit after being told that you would be fired, or did you leave by mutual agreement because of specific problems? If "YES", use 47 to write for each job: a) the name of the employer; b) the approximate date you left the job, and c) the reason(s) why you left.

When answering questions 40 through 44 you may omit: 1) traffic fines of \$100.00 or less; 2) any violation of law committed before your 18th birthday, if finally decided in juvenile court or under a youth offender law; 3) any conviction set aside under the Federal Youth Corrections Act or similar State law; 4) any conviction whose record was expunged under Federal or State law.

- 40 Have you ever been convicted of or forfeited collateral for any felony?

A felony is defined as any violation of law punishable by imprisonment of longer than one year, except for violations called misdemeanors under State law which are punishable by imprisonment of two years or less.

- 41 Have you ever been convicted of or forfeited collateral for any firearms or explosives violation?

- 42 During the last 10 years have you forfeited collateral, been convicted, been imprisoned, been on probation, or been on parole? Do not include violations reported in 40 or 41 above

- 43 Are you now under charges for any violation of law?

- 44 Have you ever been convicted by a court-martial? If no military service, answer "NO"

IF YOU ANSWERED "YES" TO 40, 41, 42, 43, or 44, GIVE DETAILS IN 47. For each violation write the: 1) date; 2) charge; 3) place; 4) court; and 5) action taken.

- 45 Do any of your relatives work for the United States Government or the United States Armed Forces? Include: father; mother; husband; wife; son; daughter; brother; sister; uncle; aunt; first cousin; nephew; niece; father-in-law; mother-in-law; son-in-law; daughter-in-law; brother-in-law; sister-in-law; stepfather; stepmother; stepson; stepdaughter; stepbrother; stepsister; half brother; and half sister

If "YES", use 47 to write for each of these relatives, their: a) name; b) relationship; c) department, agency, or branch of the Armed Forces.

- 46 Do you receive, or have you ever applied for retirement pay, pension, or other pay based on military, Federal civilian, or District of Columbia Government service?

ADDITIONAL SPACE FOR ANSWERS

- 47 Write the number to which each answer applies. If you need more space, use sheets of paper the same size as this page. On each sheet write your name, Social Security Number, and the announcement number or job title. Attach all additional sheets at the top of page 3.

Item 45

Michael G. Cummings, Son, LT. jg., USN (Aviation)

John M. Cummings, Brother, L. Col. USMC (Retired)

SIGNATURE, CERTIFICATION, AND RELEASE OF INFORMATION

YOU MUST SIGN THIS APPLICATION. Read the following carefully before you sign.

A false statement on any part of your application may be grounds for not hiring you, or for firing you after you begin work. Also, you may be punished by fine or imprisonment (U.S. Code, Title 18, Section 1001).

I understand that any information I give may be investigated as allowed by law or Presidential order.

I consent to the release of information about my ability and fitness for Federal employment by employers, schools, law enforcement agencies and other individuals and organizations, to investigators, personnel staffing specialists, and other authorized employees of the Federal Government

I certify that, to the best of my knowledge and belief, all of my statements are true, correct, complete, and made in good faith.

- 48 SIGNATURE (Sign each application in dark ink)

[Handwritten Signature]

- 49 DATE SIGNED (Month, day, year)

11/11/88

Luis A. Ferré
San Juan, Puerto Rico

Rec'd
MAR 25 1991

March 11, 1991

Luis A. Ferré
G. P. O. Box 6108
San Juan, Puerto Rico 00936

AC HAS SEEN

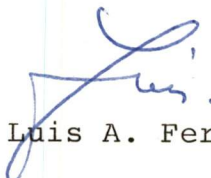
Dear Andy:

I thought you would be interested in reading the generous remarks of the President and Mrs. Bush during the telephone conversation last March 1, on occasion of my Eighty-seventh Birthday celebration.

I will always be thankful to you for having contributed to this wonderful friendship.

Hope to see you soon, and with kindest personal regards.

Sincerely,


Luis A. Ferré

The Honorable Andrew H. Card
Assistant to the President
and Deputy to the Chief of Staff
The White House
Washington, D. C. 20500

MESSAGE FROM PRESIDENT AND MRS. BUSH ON OCCASION OF
DON LUIS A. FERRE'S EIGHTY SEVENTH BIRTHDAY

El San Juan Hotel & Casino
Friday, March 1, 1991

The President

-Well, welcome to everybody! and hello
from Barbara and me.

I am just calling in to send a special
Birthday greeting to our dear friend,
our admired friend, don Luis Ferré.
Eighty seven years old, still active,
still advising me in a wonderfully warm
and constructive way and Barbara and I
are sitting up here at Camp David - Luis,
and we just want to say, - we respect you,
we love you, and we want to tell Tiody, we
want to send her our very best and you know,
(don Luis' voice) Thank you,

The President continues - This is a very
exciting moment in our Country's history
and I go back and I think of the friends
that made my being President possible and
clearly, up right there at the top of
that list, is Luis Ferré, a dear close
friend and so we send our love to you and
wish you many, many happy returns.

Luis A. Ferré

Thank you, Mr. President, you are very kind. Here is Tiody with me and on behalf of her and myself, I wish to thank you and Mrs. Bush for these very kind words and, of course, I wish to congratulate you for such a marvelous leadership to our Country. Everyone of us is proud of you. You have done a marvelous thing to make the World secured for peace and for the happiness of our children.

The President

To you, our dear friend, "Feliz cumpleaños" and here is Barbara now.

Mrs. Bush

Luis,

Don Luis

Well, how are you, Mrs. Bush?

Mrs. Bush

Such a happy Birthday to you!

Don Luis

Is 87 years old, you know?

Mrs. Bush

Well, I know, we know about you.

Don Luis

Here is Tiody, she wants to express her love.

Mrs. Bush

Give her our best love

Don Luis

Yes, I will

Mrs. Bush

And we have to go on a trip together again

Don Luis

Well, you bet we will

Mrs. Bush

Well, Happy Birthday

Don Luis

"Gracias", Mrs. Bush,

Mrs. Bush

"Por nada, Adiós!

¡Feliz cumpleaños, Adiós.

Don Luis

Muchas gracias.

DATE:

3/12

Rec'd

MAR 25 1991

TO

NAME OF PERSON

PLACE (IF OTHER THAN MAYER, BROWN & PLATT)

FROM

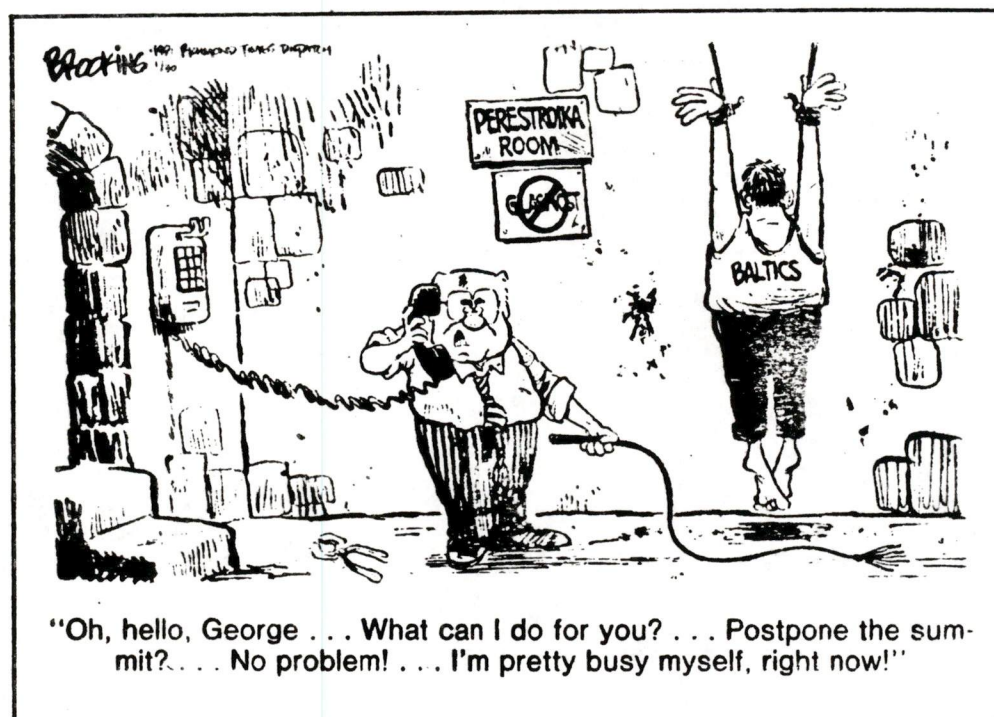
Thought you'd enjoy
these. Glad Ron's
taken the Pol Shop -
Best Rich

MAYER, BROWN & PLATT

AC HAS SEEN

2/8/91

COMMENTARY



TUESDAY, FEBRUARY 5, 1991

PAGE 23



COMMENTARY

CHICAGO SUN-TIMES, WEDNESDAY, FEBRUARY 27, 1991 29



Bok
Akron Beacon Journal



2/7/71



Summers
Orlando Sentinel

Chicago Tribune

FOUNDED June 10, 1847

JOHN W. MADIGAN, *President and Publisher*

JACK FULLER, *Editor*

LOIS WILLE, *Editorial Page Editor*

COLLEEN DISHON, *Associate Editor*

F. RICHARD CICCONE, *Managing Editor*

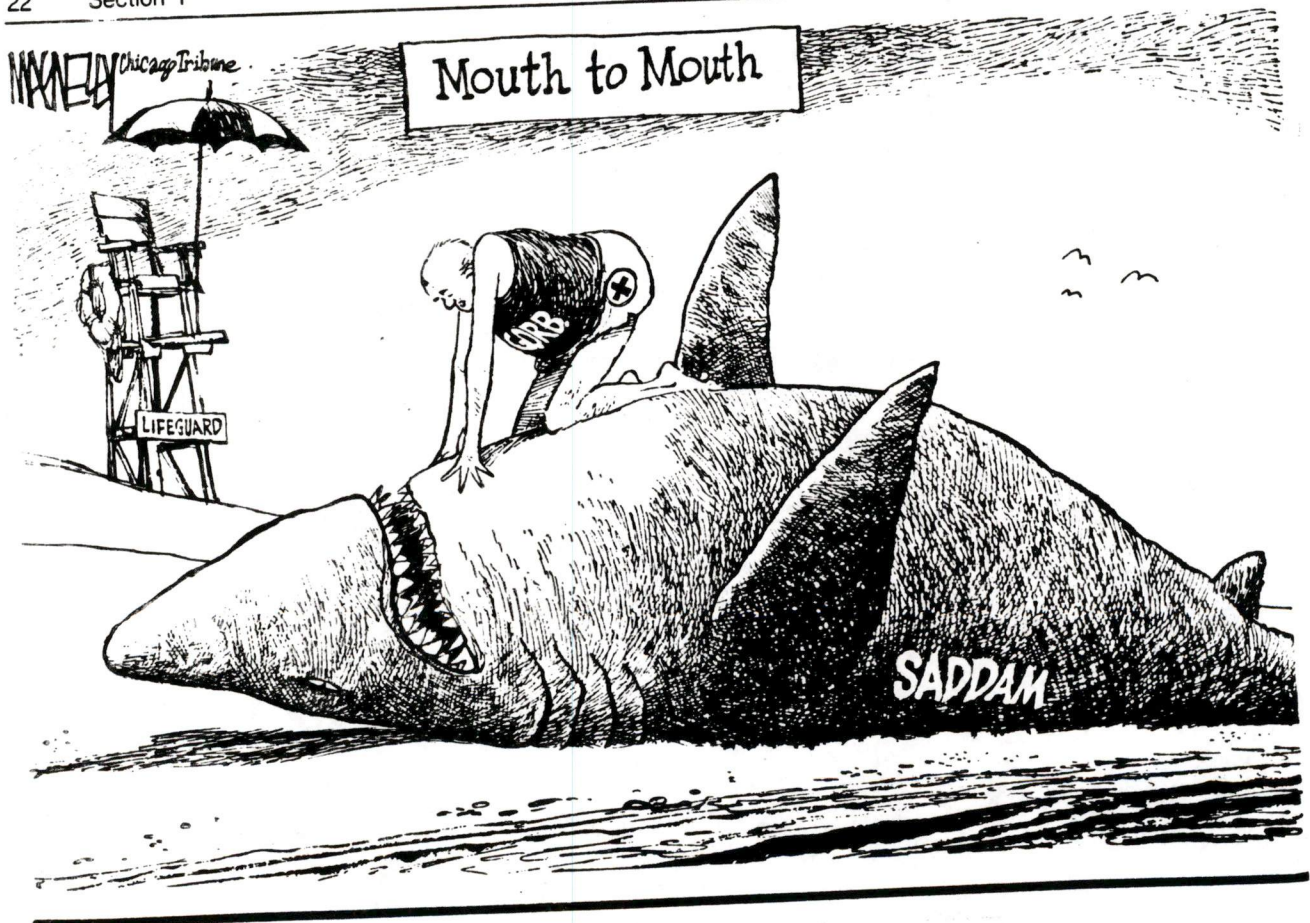
N. DON WYCLIFF, *Deputy Editorial Page Editor*

DOUGLAS E. KNEELAND, *Associate Editor*

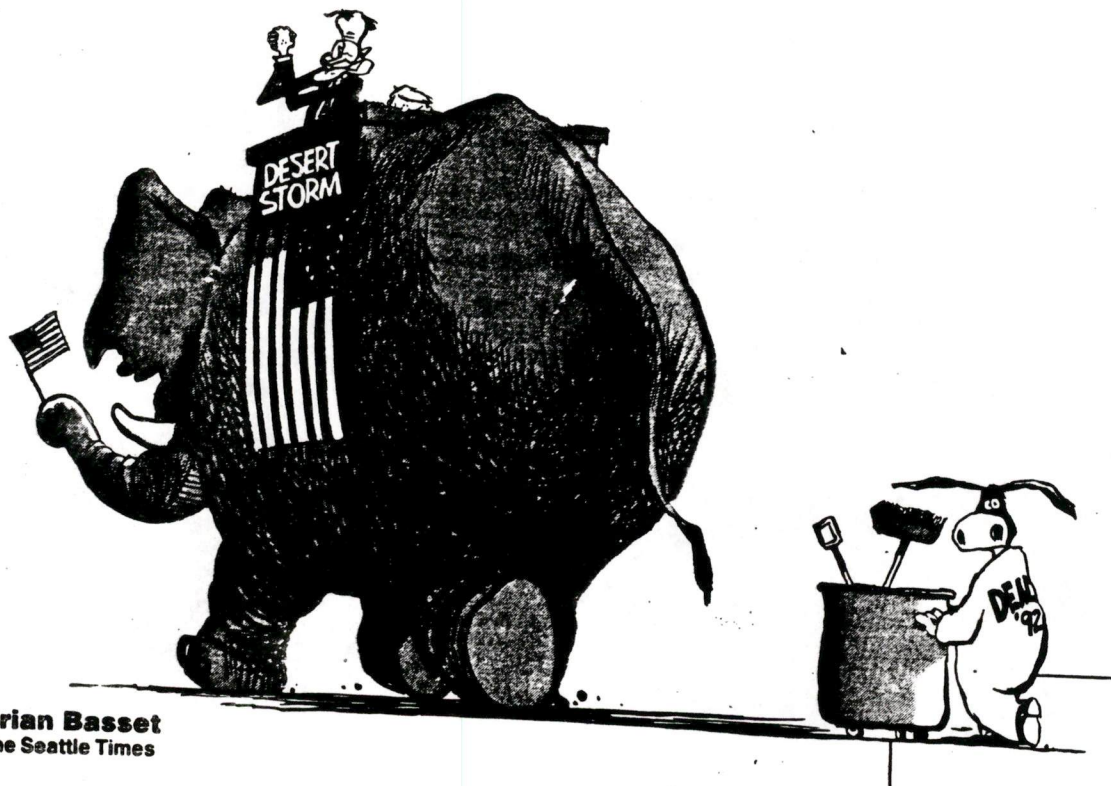
DENIS GOSSELIN, *Associate Editor*

22 Section 1

Friday, February 22, 1991







Brian Basset
The Seattle Times

March 19, 1991

COPY

The President of the United States
The Honorable George Bush
The White House
1600 Pennsylvania Ave. N.W.
Washington, D. C. 20500

AC HAS SEEN

PERSONAL

Dear Mr. President:

As a result of our victory in the Persian Gulf and the liberation of Kuwait, once again our Nation has been enabled to stand tall before itself and before the world. Witness the re-emergence of the traditional American values where flag and country are venerated; where patriotism is admired, not demeaned as it had been during our conflict in Viet-Nam.

Once again, ours is a Nation second to none by the example given in its determination and willingness to sacrifice on behalf of worldwide peace and democracy: What you have termed, "a new world order". Mr. President, as individuals and as a Nation we owe much to your leadership which has inspired other world and national leaders, members of your administration, and as importantly, the officers and class serving in our armed forces who are now returning to a grateful and newly empowered Nation.

We have watched you with great pride in your messages to the Congress and as recently as yesterday during your stop-over in South Carolina to welcome our troops. But we have also watched you with great interest in your often stated determination to exorcise the demons of hatred, bigotry, and racism that continue to exist in our society.

Thus, having had the privilege of knowing you personally for many years, and being perfectly aware of your support for the equality of all Americans, I must address you today in sharing the sadness you must surely feel when confronting the injustices, inequities, and travesties brought by ignorance and disdain.

Mr. President, while the men and women of Puerto Rico who serve in the armed forces were once again answering the call for the defense of the Nation, their very right to self-determination was also being trampled once again by the Congress of the United States. While they were willing to make the ultimate sacrifice, and some did, our Congress was trying to debate a second class of conditional statehood for its second class citizens of Puerto Rico.

While, the civil rights of Puerto Rican citizens were at the forefront of your agenda, the Congress preferred to debate the future of the vested economic interests. And while the Congress seemed to bask in your triumph for the self-determination of people far from our shores, they were all too willingly ignoring the self-determination of another people: Americans from a territory presently under our flag who were also innocent victims of an invasion that took place almost a century ago!

Due to the national emergency I sincerely hope that you were spared the spectacle of the indignities that we had to endure once again. We could not but pity those in the Congress that would feign horror before war and torture while inflicting, and imposing with their attitudes, a worse fate to their fellow Americans in Puerto Rico. Someone said "that is preferable to die once with honor, than to live a thousand lives kneeling down in shame", and while some in our midst were dying with honor, the Congress was making the rest of us live in the shame of its pronouncements.

Of course, the superficial and self-deceiving arguments abounded! It seemed that our own inequality was the most severe reason against our demands for equality. In other words we were told: We will consider curing the disease as soon as you give us proof that the symptoms have disappeared!

Lest they who serve be reminded that we have been under the sovereignty of the Congress for ninety three years and that if the average income of our people is less than half that of the poorest state in the Union, we the people refuse to pay or be held accountable for the mistakes of Congress in imposing upon us an evidently failed hybrid economic and political model which they would not dare propose to their own constituents.

(3)

If there is fear that Puerto Rico would become a "welfare state", it should be addressed upon the fact that in Commonwealth they are providing for the conditions. If there is an unfounded fear that we would "cost too much" to the Nation's Treasury even as a contributing tax paying state, how much would we cost as a foreign nation? How much have Cuba or the Philippines, whose self-determination also date to the time of the Spanish-American War, have cost us thus far?

Worse if our national fiscal health is such a great concern, why not tax the "936 Corporations" which the Congress appear to protect at the expense of our civil rights? After all, they have created an average of less than a thousand jobs per year for the past ten years in exchange for tax free profits that exceeded 60 billion dollars for the same period, or \$600,000.00 in tax free profits for every new job they created.

Of course, these figures do not include the increases in federal transfers necessary to perpetuate the local conditions that serve as their reason to continue existing. One thing remains clear to our people: Our dignity is not going to be 'Nickled and dimed' to death, nor are we going to permit that our rights be Walloped into oblivion!

Not least abused were our differences in language and culture as expressed by some who seem to want to imagine America as a monolingual homogeneous society where only shades of white can be politely discernible. The rest, an ever important segment in increasing the trade opportunities you have already initiated with Canada and Mexico, who have unquestionably contributed to the nation after the wretched and poor of Europe were long exhausted, must simply be ignored in the hopes that we may go away.

As you well know from your visits here, if English is not the common second language of all Puerto Ricans it is because it became a policy for the survival of Commonwealth to prevent our people from migrating and seeking parity in wages and equality in rights. To this day American children here are being purposely denied the opportunities that are so readily available to other Americans in the fields of education and employment simply because the teaching of English is not politically expedient to our local and congressional masters.

arturo j. guzman

1991

emajagua 9
cond. emajagua, apto. 2-A
punta las marías
sanjurjo, p.r. 00913

(809) 726-6306

(4)

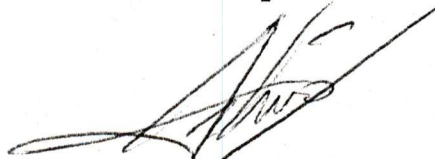
Unfortunately, to our regret and embarrassment some of the most vocal opponents to our self-determination and statehood are of our political persuasion. They tried to act with impunity as if their message might fall upon the deaf ears of the more than 24 million Americans of Hispanic descent that we have been trying so hard to attract to the Republican Party. The irony in their implicit message was very clear: Puerto Ricans are poor, separate, and unequal; they have a different color, culture, and language and must remain as such. Do these fellow republicans ever wonder why the democrats constitute a majority in the House and Senate?

A long time ago, I mentioned to you that I shared some common traits with the Bush family in emphasizing such primordial importance to the qualities of sincerity and loyalty. Another lesson learned early on, is that favors are appreciated; while rights and equality are demanded. Throughout the years, I can't recall any correspondence that I've sent you, with such vehemence or urgency as this letter. Neither can I recall one more sincere, or a louder cry for truth and justice.

In that same spirit and while continuing to express our gratitude for your perseverance and support for the self-determination of your fellow Americans in Puerto Rico, I close by assuring you that we will not cease in our demands until the day when all monsters are truly exorcised by the actions and attitudes of the Congress.

On behalf of Marilyn and I, please accept and extend to Mrs. Bush and your family our warmest personal regards,

Respectfully Yours,

A handwritten signature in dark ink, appearing to read 'Arturo J. Guzmán', with a stylized flourish at the end.

Arturo J. Guzmán

cc. Hon. Andrew Card, Jr.
Hon. Chase Undermeyer

at
Bruce is one
persistent fellow!

Document Originally
Attached to
Following Page

HUMANITARIAN INTERNATIONAL INC.
5 TOURNAMENT ROAD
NATICK, MA 01760-U.S.A.

March 20, 1991

Rec'd
MAR 25 1991

Mr. Andy Card
The White House
Office of the Chief of Staff
1600 Pennsylvania Avenue
Washington D.C. 20500

AC HAS SEEN

Dear Andy,

I have enclosed another GRANLUND cartoon that hits the nail on the head, as far as the Gulf War payments go.

The people here are planning some welcome home celebrations in July in Marlborough for the thirty five or so returning military service people from the gulf war. The celebration is tentatively set for July 21, 1991, if they can get the military to let those people come home on leave on military HOPS. We will let you, The President and The White House staff know what is planned as soon as it is confirmed. We may request that the President send a letter for this event, if he has the time, but this time with a great deal more lead time.

On a sadder note, the Massachusetts economy is in the PITTS, as Govenor Weld may have told you at the St. Patty's Day breakfast. Therefore, the opportunity to work for the Bush administration is looking better all the time. I know that I have asked before but I would still like the chance to meet the President. When I talked to Linda Casey, she told me that you had said that the Raytheon trip was not a good time to meet him due to the short and crowded scheduel. If time permits, would you please ask about a meeting in Washington in the near future. Again, I would appreciate it very much if you could arrange that meeting.

I hope that everyone in your family and at the White House are well and getting a bit more rest these days.

Thank you for winning this war and not letting the hard learned lessons of Viet Nam go unused ,I hope to hear from you soon.

Sincerely,



Bruce F. D'Agostino

"HELPING PEOPLE THROUGH OUT THE WORLD, PEOPLE TO PEOPLE"

Bruce F. D'Agostino
5 Tournament Road
Natick, Mass.
01760 U.S.A.



Bush Library Photocopy



BOARD OF SUPERVISORS
COUNTY OF LOS ANGELES

AC HAS SEEN

MICHAEL D. ANTONOVICH
CHAIRMAN OF THE BOARD

MAR 25 1991

3/20/91

Dear Andy.

Thank you for
your assistance with my
appointment to the Fullbright
Commission. I appreciated it.

Hope all is well -
Mike

A Salute to the Men and Women of the Desert Storm Campaign

April 16, 1991 Washington, DC

AC HAS SEEN

HONORARY CHAIRMEN

THE PRESIDENT OF THE UNITED STATES
GEORGE BUSH

THE HONORABLE THOMAS S. FOLEY

THE HONORABLE ROBERT H. MICHEL

CONGRESSIONAL DINNER CHAIRMAN

THE HONORABLE JOHN P. MURTHA

THE HONORABLE GEORGE J. MITCHELL

THE HONORABLE BOB DOLE

March 22, 1991

The Honorable Andrew H. Card, Jr.
Assistant to the President and
Deputy Chief of Staff
The White House
Washington, DC 20500

Dear Mr. Card:

On Tuesday, April 16, President and Mrs. Bush will come together with Members of Congress and leaders of business and labor to salute the men and women of the "Desert Storm" campaign.

The Americans who served in the Persian Gulf did their duty for their country, and so did the husbands, wives and children they left behind. Loss of income, separations and other hardships experienced by military families since the Persian Gulf deployment began last August have increased demands for outreach and financial assistance programs.

To meet that need, a dinner will be held at the Washington Hilton to benefit the Armed Forces Relief Trust. The Trust has been established by the Army Emergency Relief, the Navy-Marine Corps Relief Society, and the Air Force Aid Society to receive charitable contributions from private sources. These organizations are all individually incorporated charitable agencies which share a common mission: to provide necessary assistance to military personnel and their dependents.

This dinner is more than a "Salute", it is an opportunity for us to extend a helping hand in gratitude to the men and women of America's armed forces and their families.

1090 VERMONT AVE, NW

SUITE 1100

WASHINGTON, DC 20005

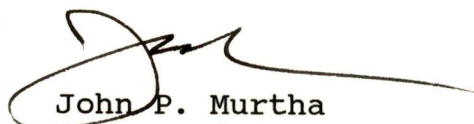
202/289-5742

Desert Storm Campaign
Page Two

Formal invitations will be mailed within the next two weeks. In the meantime, we ask that you mark your calendar for Tuesday, April 16.

If you need any additional information, please feel free to call Susan O'Neill or Anne Fleming at (202) 289-5742.

Sincerely,



John P. Murtha
Member of Congress

A Salute To The Men And Women Of The Desert Storm Campaign

Honorary Chairmen

*The President of the United States
George Bush*

The Honorable Thomas S. Foley

The Honorable George J. Mitchell

The Honorable Robert H. Michel

The Honorable Bob Dole

A Fundraising Dinner is Scheduled for:

DATE: Tuesday • April 16, 1991

PLACE: Washington Hilton Hotel • 1919 Connecticut Ave. NW • Washington, DC

TIME: Reception 6:30 PM • Dinner 7:30 PM • Black Tie

Chairman
B. F. DOLAN
Textron Inc.

Co-Chairmen

JOSEPH T. GORMAN
TRW Inc.

EDWARD E. HOOD, JR.
General Electric Company

LANE KIRKLAND
AFL-CIO

KENT KRESA
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PAUL H. O'NEILL
ALCOA

DENNIS J. PICARD
Raytheon Company

LAWRENCE G. RAWL
EXXON CORPORATION

F. A. SHRONTZ
The Boeing Company

NEIL VANDER DUSSEN
Sony Corporation of America

*** CONGRESSIONAL COMMITTEE ***

THE HONORABLE JOHN P. MURTHA - DINNER CHAIRMAN

THE HONORABLE JOHN DINGELL • THE HONORABLE NORMAN LENT

THE HONORABLE JOSEPH MCDADE • THE HONORABLE DAN ROSTENKOWSKI

CONTRIBUTIONS TO ARMED FORCES RELIEF TRUST MAY BE MADE IN THE FOLLOWING CATEGORIES:

Benefactors \$100,000 • Sponsors \$ 50,000 • Patrons \$25,000 • Friends \$10,000

*Gifts for this purpose are tax deductible as provided by Federal law
and may be individual, corporate, labor or foundation funds.*

**Reservations or Inquiries Please Call:
Susan O'Neill or Anne Fleming at (202) 289-5742**

1090 VERMONT AVE, NW
SUITE 1100
WASHINGTON, DC 20005
202/289-5742

28 FEB 91

DEAR ANDY

Rec'd
MAR - 4 1991

AC HAS SEEN

THOUGH YOU MIGHT BE INTERESTED IN THE ATTACHED MATERIAL.

ALSO, ATTACHED CORRESPONDENCE REGARDING MY NEW BUILDING SYSTEM, MEETING WITH IRANISANS IN MARCH AND SAUDI FRENCH AFFILIATE ON MY NEXT TRIP TO EUROPE.

Bob C.

CANTARANO, RA-
76 MAYFAIR ST.
BRYN, MA 01904



Pleasant Drive

LOCHMERE, NH 03252 U. S. A.

TELEPHONE

603 524-9600

FAX

603 524-9458 tkm-crh-conti

Att. Mr. Robert Cantarano
Generalfin Corp.
66 Prospect Street P.O.Box 3345
PEABODY MA 01960

February 25, 1991.

Dear Bob,

I tried to phone you this morning in order to give you some good news, but couldn't reach you. As I will be leaving this morning, this letter will have to bring you the tidings.

Enclosed is a ~~copy~~ of Fax received from Mr. Zimmermann of *EMPA* with the news that the mold (tool) for the corner units has been already tested and that the first parts will be ready end of this week. *EMPA* wants to know if you would want to visit them in order to accept the mold or if they should airfreight samples of molded corners.

Apparently *EMPA* is very pleased with the GENERALFIN System, let me quote and translate from their fax :

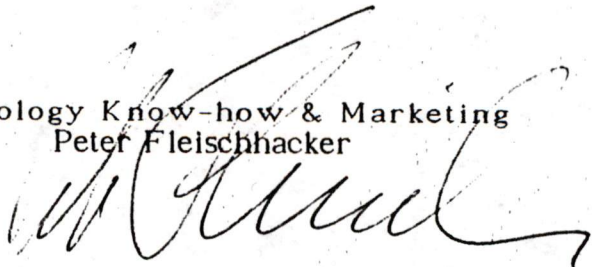
"Now that we have in hand the corners as well, it becomes apparent that the structural interlock of the parts is superb and indeed this system for concrete forms proves to be the best of its kind by far. Of many other products known to us none measures up to Generalfin's architectural versatility either. We predict that Mr. Cantarano will be successful with his system." end of quote.

Please let me know how to proceed.

With best personal regards,

PF/at

Technology Know-how & Marketing
Peter Fleischhacker



25/02 191 88156
empa

Société anonyme au capital de 700 000 F

industrie mécanique et plastiques appliqués

Zu Hdn von Herrn Peter FLEISCHHACKER

voire réf.:

notre réf.: ZP/MC.

village-neuf, le: 25 Februar 1991.

CHICAGO

Z 89698238

4141 EMPA-SA

01

zone rhénane bld d'Alsace
village-neuf
F-68300 St-Louis

tél: (81) 09 11 84
téléc: empas 881 4121
télécopieur/téléc: 89 09 112 38



T.K.M.
Pleasant Drive

LOCHMEKE, NH 03252
U.S.A.

Sehr geehrter Herr Fleischhacker,

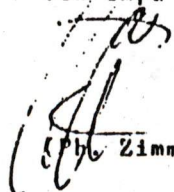
Wir können Ihnen heute mitteilen, dass die nötigen Ecken-Werkzeuge für Generalfin noch vergangene Woche fertiggestellt wurden und wir heute erfolgreich die ersten Ecken für Herrn Cantarano zur Probe formen konnten.

Jetzt, da die Ecken nun auch greifbar zur Verfügung stehen, wird es eindeutig ersichtlich, dass diese Formteile strukturell hervorragend ineinander einrasten und mit Abstand als das beste Beton-formsystem dieser Art bezeichnet werden können. Uns bekannte herkömmliche Ausführungen haben an Generalfin gemessen nicht die gleiche bauliche Versatilität. Wir glauben vorausagen zu können, dass Herr Cantarano mit seinem System erfolgreich sein wird.

Wollen Sie uns bitte wendend mitteilen ob Sie und/oder Herr Cantarano wie geplant zu Abnahme des Werkzeuges nach Village-Neuf kommen werden, oder ob wir Ihnen eine Mustervendung der Ecken spedizieren sollen? Dies könnte anfangs nächster Woche erfolgen.

Mit freundlichen Grüßen,

ets emp sa.


(Peter Zimmermann)

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Rams, Bulldogs KO'd

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Slow, steady works
for Lynn company



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Daily Evening Item

Serving the Communities of the North Shore

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DAY 42: AMERICA AT WAR

Kuwait City is free; U.S. crushes Iraq's best

By JOHN KING
Associated Press

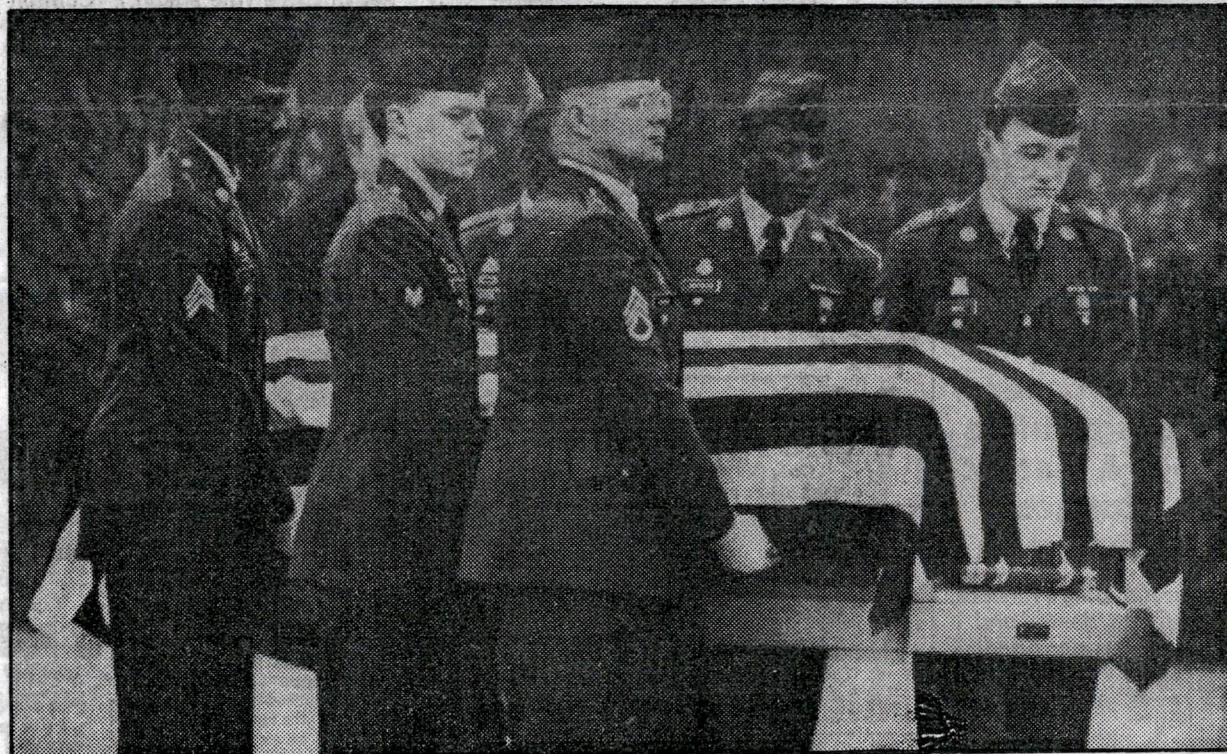
KUWAIT CITY — With Iraq's shattered occupation army in chaotic flight, allied forces moved today to reclaim Kuwait's capital. On the rain-darkened western front, U.S. forces were said to be crippling Iraq's best troops — and preventing others from making a desperate break toward Baghdad.

British Prime Minister John Major said Kuwait City was under allied control, and Kuwaiti radio reported allied troops were entering the city in a "majestic parade."

"I'm delighted to confirm that Kuwait City is now entirely free," Major told reporters in London. "There are a large number of allied troops actually in Kuwait City and other operations this morning are going extremely well."

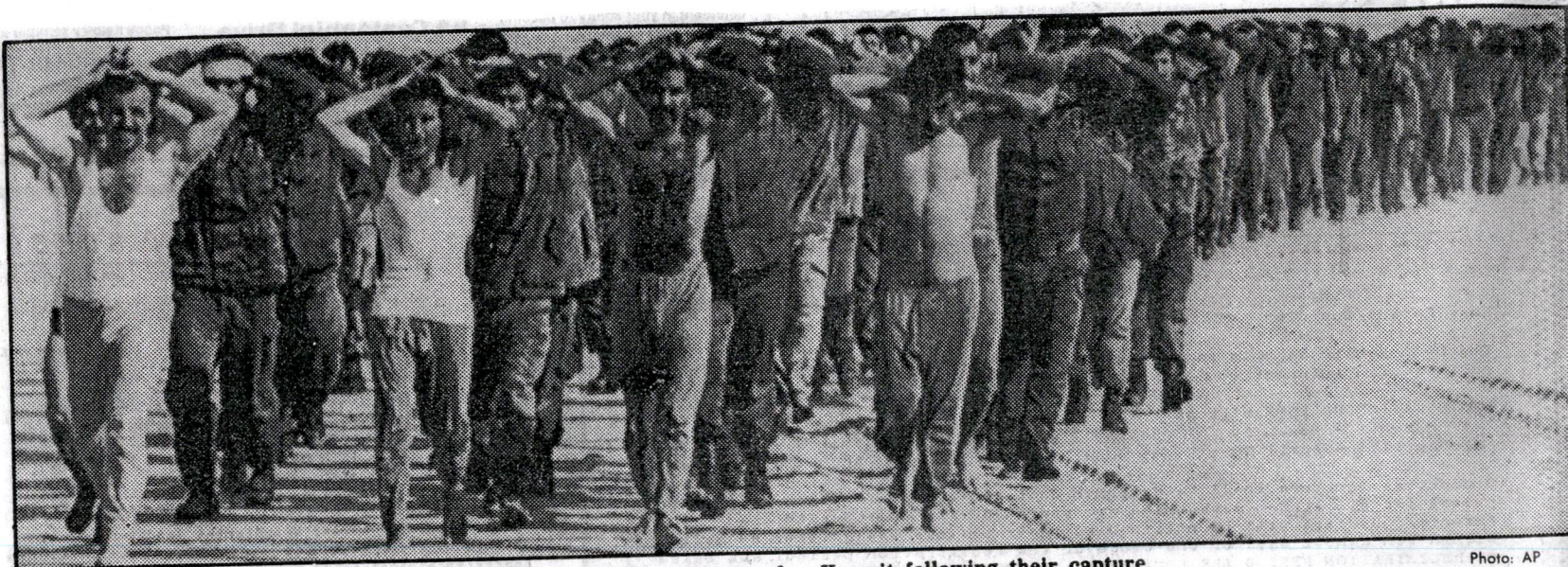
U.S. military officials in Riyadh said earlier that an allied vanguard had arrived in Kuwait City, but that they not yet consider the capital liberated.

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An Army honor guard carries the flaged draped casket of First Lt. Thomas J. Haggerty during funeral services at the National Cemetery in Bourne Tuesday. Haggerty, an operations and chemical warfare officer, died in a training accident in Saudi Arabia on Feb. 18. He was from Marton Mills.

Photo: AP



A column of Iraqi prisoners of war, captured by Task Force Ripper of the U.S. First Marine Division, marches towards a processing area in Kuwait following their capture.

Photo: AP

Gulf

■ FROM PAGE ONE

However, the Kuwaitis clearly did. Amid wild rejoicing, Kuwaiti troops hoisted the country's colors in downtown Flag Square — the traditional site of celebrations on National Day.

A Pentagon source said U.S. Marines today secured Kuwait's international airport, south of the city. Marines in M-60 tanks fought Iraqi armor there on Tuesday.

Far bigger tank battles were taking place to the west, in Iraq, where U.S. armored forces were engaging Iraq's Republican Guard.

The allies have reported relatively light casualties for such a huge operation, but they were mounting. The French today reported the deaths of seven American soldiers operating under French command, including two officers. That increased to at least 11 the U.S. death toll in the ground offensive.

The French also reported the deaths of two of their own commandos, the first French soldiers to die in the ground war.

French forces pushing north into Iraq secured a small town about 100 miles north of the border, and French and U.S. combat units made their way as far the Euphrates Rives, AP correspondent Jeffrey Ulbrich reported from the headquarters of the Army's XVIII Airborne Corps in northern Saudi Arabia.

The 101st Airborne Division's air assault units were the first to reach the river, linking up later with their infantry. The 24th Infantry Division (Mechanized), heading in a slightly different direction, and the 82nd Airborne Division, working with the French 6th Armored Division, were also deep in Iraq.

As the noose tightened, the allies made it clear that Saddam Hussein would not be allowed to survive the Persian Gulf War with power and prestige intact. On Tuesday, when Saddam pledged to withdraw, President Bush said the war would press on "with undiminished intensity."

Baghdad radio claimed today that the Iraqi withdrawal from Kuwait was completed "by the first light this morning." Allied

commanders said the Iraqis were fleeing en masse, but that it was not known how many remained in Kuwait today.

A prime escape route for Iraqi troops could already be cut off. An Iraq military communique today said allied paratroopers had landed at an air base near Nasiriyah, 175 miles south of Baghdad on the Euphrates River.

Capture of the city would seal off routes running north toward the Iraqi heartland from the south-eastern Iraqi city of Basra — since allied bombing raids have knocked out bridges across the Euphrates.

On the battlefield, the number of Iraqi prisoners was climbing so fast that U.S. military officials said they could no longer keep track of numbers beyond the 32,000 total the command reported late Tuesday.

Surrendering Iraqis shouted "Salaam! Salaam!" — "Peace! Peace!" — as they raised their hands. One U.S. official described an incident in which an Iraqi tank and armored personnel carrier came upon a U.S. humvee stuck in mud.

"They helped the humvee get out of the mud — and then they surrendered," he said.

In Iraq's bomb-ravaged capital, Baghdadis — long without electricity — huddled around battery-powered radios, listening for news of the war. In a spice bazaar, men wept upon hearing that Iraq's once-mighty army was all but vanquished.

"You have fought against 30 countries led by the most vicious war machine in the world," Saddam told his people on Tuesday. "Greater victory is certain" in the future, he said.

But the gloom in Baghdad was palpable. Air-raid sirens wailed and a dense, dust-laced fog covered the city, AP correspondent Salah Nasrawi reported from the Iraqi capital.

Iraq is seeking a cease-fire, but a majority of U.N. Security Council members are insisting that the Baghdad government accept all 12 council resolutions on the conflict before a truce can be considered, diplomats said.

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