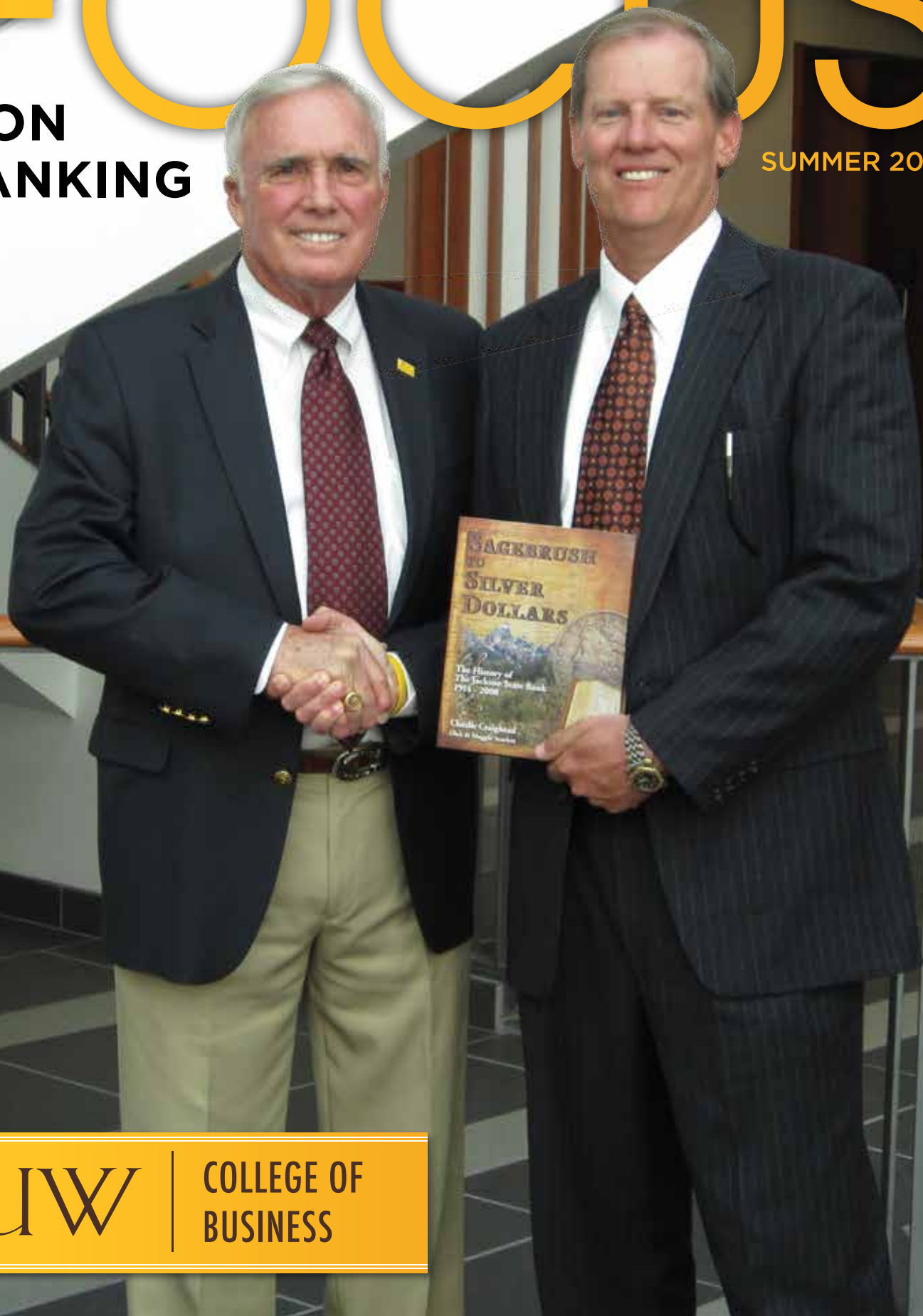


# FOCUS

**ON  
BANKING**

SUMMER 2015



**COLLEGE OF  
BUSINESS**

# 2013-14 Graduates

## THE COLLEGE OF BUSINESS

### EMPLOYED IN WYOMING & BEYOND



Graphic created by Aspen Ruane

“The College of Business has put a focus on producing students that are productive members of their community and that is what it takes to be a banker.”

— Stig Hallingbye  
Vice President  
Security First Bank in Cheyenne, WY

### CAREER OUTCOMES

- 48% of respondents completed an **internship**
- 10.6% respondents received **2+ job offers**
- \$44,603 average starting salary for undergrads
- After Graduation** (6 months)
  - 66% | Accepted a job
  - 12% | Continuing education/no update provided
  - 18% | Currently interviewing
  - 4% | Not seeking employment



# Highlights

## THE COLLEGE OF BUSINESS

**20:1**

Student to faculty ratio  
1100+ students  
55 faculty members

Our trading room  
teaches students  
**strategic trading  
skills**



**1 of less than 700**

business schools accredited  
by AACSB—International  
(out of more than 1,300  
business schools)

**24 classrooms  
1,104 seats**

COB seniors regularly  
score in the

**TOP 5%**

**NATIONWIDE**

on the nationally  
administered  
Educational Testing  
Service (ETS) “Major  
Field Achievement Test in  
Business.”



**\$411,000**

awarded in scholarships  
in 2014-15

**Ellbogen \$30K Competition**

awards cash prizes to outstanding student  
entrepreneurs who submit their business plans for  
new ventures showing significant business potential

**Annual exchange**

program with  
**Pforzheim University**  
in Germany, scholarships are  
available for students

**3 Departments  
6 Majors  
13 Minors**

**5 STUDENT  
ORGANIZATIONS**

Alpha Kappa Psi – Beta Nu

Beta Alpha Psi –Delta Alpha

Global Business Club

American Marketing  
Association

Institute of Management  
Accountants

**GO FOR GOLD**

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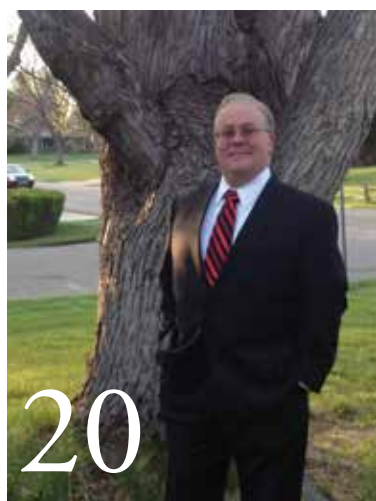
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# FOCUS

SUMMER 2015

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*The University is committed to equal opportunity for all persons in all facets of the University's operations. All qualified applicants for employment and educational programs, benefits, and services will be considered without regard to race, color, religion, sex, national origin, disability or protected veteran status or any other characteristic protected by law and University policy.*

# Thank you for your support

The College of Business is on the up and up. Doctoral candidates are accepting prestigious jobs around the country, undergraduate students are placing in competitions ranging from supply chain management to ethics, new centers for excellence are being reviewed and developed, and we are all excited for the start of another strong academic year in the fall with a new Dean.

On July 1st, 2015, Sanjay Putrevu was officially welcomed as the new Dean of the College of Business. Sanjay comes from the School of Business at the University at Albany, SUNY and brings countless years of experience as a professor of marketing. His most recent role has been as the Associate Dean at their business school and chair of the university's tenure and promotion council. Under his exceptional leadership the students, faculty, and staff at our College of Business will undoubtedly reach new heights.

As I walked with Sanjay around the Jonah Bank Atrium it was a great reminder of the banking institutions that have supported the College of Business throughout the years. We wanted to take this opportunity to give back to the banks across the State of Wyoming by creating a themed issue with features from familiar faces around Wyoming talking about key banking issues.

Whether you are a student aspiring towards a banking career, a young professional banker looking to succeed in your current role, or a seasoned veteran running multiple institutions across the state; we hope that this issue can serve you well.

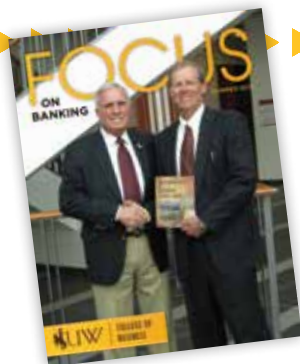
There are many important initiatives taking place through the College of Business right now and this is one of many new ways we want to share that information about those initiatives with the people that have continued to support us. I personally hope that you can place this issue in your lobby or on your desk for all of your customers to see that you support our College.

Sincerely,



Steve Russell

Director, Marketing and External Relations



FOCUS is produced and distributed twice a year as a way for the College of Business to serve the State of Wyoming as well as our alumni and friends. For additional copies, email [srusse18@uwyo.edu](mailto:srusse18@uwyo.edu) or call (307) 766-4112.

# NEWS▶NOTES

## SERVICE TO STATE BANKING BOARD

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In August of 2014, Wyoming Governor Matt Mead appointed Sherrill Shaffer to serve a three-year term on the State Banking Board. He will be providing input to the Wyoming Division of Banking, which is responsible for the chartering and regulation of Wyoming state banks, trust companies, and mortgage companies as well as non-bank financial companies. Shaffer will have the opportunity to consult with the commissioner on issues relating to the general economy of the state that are reflected through the banking business. He will have an impact on the laws and regulations governing the banking industry and he will provide information to the Legislature to support everything from statutory reform, to budget requests for Wyoming.



## UW LEGAL/ETHICAL SYMPOSIA

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Throughout May and June, University of Wyoming College of Business Bill Daniel's Chair of Business Ethics, Tim Mazur, and Professor of Marketing, John Mittelstaedt, discussed key energy issues as they traveled with the UW Energy Law CLE Summer Roadshow. This type of legal symposia is a joint initiative among the School of Energy Resources, the College of Business, the College of Law, and the Center for Law and Energy Resources in the Rockies at UW. The sessions covered everything from the Bureau of Land Management's hydraulic fracturing rule, to the EPA's Clean Power Plan.

Beginning on May 26<sup>th</sup>, a session was held in Rock Springs in the morning followed by a session in Jackson. Sessions were held in Casper, Sheridan, Gillette, Riverton, Cheyenne and wrapped up in Denver on June 18<sup>th</sup> with a reception and presentation on UW's energy agenda.





## STUDENTS HELP SHERIDAN COMPANY WIN BBB TORCH AWARD

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This year, four students from Alpha Kappa Psi, the business fraternity on UW's campus, took it upon themselves to nominate a Wyoming-based company for a prestigious award. Christine Bessert, an accounting and agricultural business major from Casper; Stephanie Domenico, an accounting student from Denver; Jason

Mitchell, a business administration major from Fort Collins; and Mark Radich, a business administration and physiology student from Cheyenne all joined together to help Ken-non Products of Sheridan, Wyoming to win the 2015 Better Business Bureau (BBB) Torch Award for Ethics.

The ceremony was held in Loveland, Colorado on April 30<sup>th</sup>, where Ken-non Products was given this award because of the way they treat their employees and the proactive approach that they take to creating such incredible technology ranging from aircraft covers to suicide prevention doors used in hospitals.



## ETHICS TEAM PLACES IN DANIEL'S FUND COMPETITION

The University of Wyoming College of Business team that competed in the Bill Daniel's Fund Ethics Case Competition had struggled in past years. This year, students were pulled together under the leadership of Tim Mazur, the Bill Daniel's Chair of Ethics, to compete at a higher level. The student team was comprised of Marie Makepeace, a finance major from Brighton, CO; Mollie Purcell, a marketing major from Highlands Ranch, CO; Seth Marlow, an accounting major from Fort Collins, CO; Mitchell Nedved, dual economics and finance major from Gillette, WY; and Rygell Hubert, accounting major from Longmont, CO.

Each team at the competition was presented with an ethical dilemma they were asked to solve. The teams individually presented their recommendations to a panel of judges that involved a significant question-and-answer session. Following the recommendation, the teams were given a crisis that puts a twist on the case they were already given and they needed to use the next four hours to reanalyze and make a second presentation. Out of ten teams from universities across Colorado, Wyoming, New Mexico, and Utah, our University of Wyoming College of Business team placed 2<sup>nd</sup>.



# FOCUS ON THE DEAN

## NEW LEADERSHIP, ENDURING COMMITMENTS

*From the Office of the Dean*

### JOHN

It is my privilege to introduce to you our new dean, Dr. Sanjay Putrevu, who will join the College of Business on July 1. Sanjay comes to us from the State University of New York at Albany, where he has served in a progressive set of leadership roles. He brings a wealth of experience as an educator, a scholar and an administrator. He has been highly sought for his combination of skills, and we are lucky to have him join us.

Sanjay inherits a strong college, ready to advance to the next level. We have excellent facilities, and outstanding faculty and staff. The greatest assets of the college, though, are our students and alumni. Our students come from across the country,

because they recognize the quality of a UW education, and because they know we will prepare them for careers of leadership and service. Our alums are living examples of the power of a Cowboy education, and give back to the next generation through their time, talent, and treasure. A new dean could ask for nothing more.

It has been my honor to serve our college and university as interim dean, over the last two years. I will treasure the experience, and the many friends I have made throughout Wyoming. I am grateful for the support you have shown UW and the College of Business, and I look forward to your continued engagement with our students, faculty and staff. God bless you, and the great state of Wyoming.

### SANJAY

It is a great honor and privilege to be chosen as the next dean of the College of Business. UW's status as a land-grant institution and Wyoming's only four-year university speaks to its unique value for the state. Foremost among the university's obligations is preparing students to compete and excel in the global economy. Towards this end, I look forward to working closely with the university community and college stakeholders on initiatives that lead to career and life success of our students.

Today, business schools operate in an increasingly competitive marketplace where success is no longer guaranteed based on the discipline's popularity. Success lies in building a strong brand with a clear differential advantage. Such brand value and



*Dr. John Mittlelstaedt*

*Dr. Sanjay Putrevu*



differentiation accrue from student experience, alumni success, innovative programs, faculty scholarship, and community engagement. Incorporating and strengthening these aspects will be the focus of my efforts to enhance the College's brand. As a leader my approach is inclusive and collaborative and I welcome input on initiatives to enhance student engagement, establish new programs and research centers, create new partnerships, and strengthen community involvement.

I want to thank Dr. John Mitteltaedt for his excellent stewardship of the College during the past two years. Over the past few months, I have worked closely with John. His passion and commitment to the

College are clearly evident and I have great respect and admiration for his professionalism, work ethic, and dedication.

I am excited about the future of the College and UW and I am counting on your help and support as we embark on this exciting journey.

### **SANJAY AND JOHN**

On behalf of almost 1,400 current students, we want to thank you for making possible an education that prepares them with the tools they need to become Wyoming and America's next generation of business and community leaders. Your continued involvement makes a meaningful difference in the lives of our students, through scholarships,

**“I am excited about the future of the College and UW and I am counting on your help and support as we embark on this exciting journey.”**

*— Dr. Sanjay Putrevu*



technology upgrades, teaching and advising assistance, and faculty engagement. With your support, the future of the College of Business is stronger than ever.

# FOCUS ► ON TRUSTEES



## DICK SCARLETT AND THE HISTORY OF THE JACKSON STATE BANK

Dick and Maggie Scarlett returned to the University of Wyoming College of Business to give a lecture for the Sandberg Series that looked back on the unique history of the Jackson State Bank.

The long time University of Wyoming supporters recently published a book titled, “Sagebrush to Silver Dollars: The History of The Jackson State Bank 1914-2008”. Dick has dedicated the book to

the hard-working pioneers that settled the Jackson Hole area, admiring that they built the community despite the great many hardships they faced. Now the community is thriving in large part because of the Jackson State Bank. The Scarlett family also took tremendous risks when they moved to Jackson Hole to take over the Jackson State Bank, but because of their efforts they will forever be embedded



## “Banking is just people dealing with people.”

— Dick Scarlett



into its history. Dick and Maggie did not write this book for themselves or their family. They wrote this book to preserve the wonderful history of one of Wyoming's key and historic banks. Without this effort the Scarlett family feared that this story, a piece of Wyoming history, would be lost forever.

At a time when the Jackson State Bank was nearly going under, and through times when the bank was even being robbed, Dick Scarlett always held firm to his beliefs and ran the bank in his way – tough, but fair. Dick began his career as an auditor with First National Bank in Lander, Wyoming. He ended his career transforming a bank with assets of \$47 million into \$1.2 billion – the largest in Wyoming. He now faces his newest challenge of being a Grandpa again with his daughter Alison due in June, and we hear that he is not as tough any more and more than fair.

Before Dick could address the College of Business students and faculty, he was introduced by President McGinity in this way, “The essence of a good business person is to be an ethical one...This Mr. Scarlett has done in spades”. To which Mr. Scarlett of course replied, “Banking is just people dealing with people”. As Dick

Scarlett got up in front of a packed Scarlett auditorium to speak about his new book, he was surrounded by friends, family, colleagues, banking students, and even fraternity brothers. He gave an engaging presentation that reminded the audience about hard work, perseverance, and ethics – all themes that run throughout the history of the Jackson State Bank.

During his presentation Dick told a classic story to explain what life was like when the Jackson State Bank was first established, “One wintry day in Jackson Hole when nothing happened during the winter, a salesman arrived in town and went to get a room at the Wort Hotel. He told the desk clerk he preferred to check out the room to see if it was suitable for him before he rented it. The clerk said that was fine but would require a \$100 deposit to hold the room. The salesman gave the \$100 and went to check out the room. As soon as the salesman left, the clerk put a “Be Back Soon” sign on the counter, took the \$100 bill and ran down to the local hardware store where he applied it on his account before running back to the hotel. The store keep took the \$100 bill and ran over to the Jackson Drug Store and asked to apply the \$100 on his account. The druggist then took the \$100 over to the gas station and applied it on his bill. The mechanic at the gas station took the \$100 bill over to the local “house of ill repute” and applied it on his bill with the Madame. The Madame grabbed the \$100 and ran over to the Wort Hotel and asked the clerk

to apply this on her account for the rental of rooms during the winter months. About this time the salesman walked down the stairs and informed the desk clerk he wasn't happy with the room and asked for his \$100 deposit. The clerk returned the \$100 with a smile and the salesman left. This just goes to show how the velocity of money used to work in the old days of Jackson Hole.”

As the crowd laughed, Dick noted that the story was more than just a humorous tale, it is an example of the history of small town banks,



## “The essence of a good business person is to be an ethical one...This Mr. Scarlett has done in spades.”

— UW President McGinity



adding that there is “nothing more American than walking down the street into your bank”. Concluding a talk that touched on personal, professional and Wyoming memories, Mr. Scarlett left a powerful message for those privileged to hear him, “There will always be a place for community banks.” For those of us associated with the University of Wyoming College of Business, we can be assured “there will always be a place for Dick and Maggie Scarlett”.

# FOCUS ON COBAB

## Stig Hallingbye – Senior Vice President of Security First Bank in Cheyenne, WY

### B.S. BUSINESS (1977) & MASTERS AG ECONOMICS (1982)

Stig Hallingbye grew up in Oslo, Norway and spent a number of years skiing for the Norwegian National Ski Team. His dream was to come to the United States on a ski scholarship and multiple opportunities came to fruition for him. Stig was offered ski scholarships to both the University of Denver and the University of Wyoming. Of course, he moved to Laramie, Wyoming and accepted a scholarship to be a part of the University of Wyoming Ski Team where he went on to win two gold

medals and a bronze medal in the NCAA Ski Competitions and was an All-American for three years. Stig used that competitive nature and drive to excel academically as well as professionally.

Stig graduated from the College of Commerce & Industry in 1977 with a Bachelor's degree in Business. He also earned his Master's degree in Agricultural Economics from UW in 1982. While he was working towards these high academic achievements, Stig also met his wife, Beth at the University of Wyoming.

Currently, Stig is the Senior Vice President for Security First Bank in Cheyenne, Wyoming. He and his wife have two children, Thor and Kari, who have both blessed Stig and Beth with a total of four grandchildren. Stig truly enjoys banking, but his true love is obviously his family.

For many years, Stig's good friend and mentor, Don Kany, had been attending meetings for the College of Business Advisory Board (CoBAB). These meetings intrigued Stig and his interest in becoming more closely involved with the College of Business was initiated by Don. When Stig was the President and Chief Executive Officer for the American National Bank (ANB) in Laramie, he came to know the Dean at the time, Brent Hathaway. When Stig was promoted to the Regional President for ANB and he moved to Grand Junction, Colorado, Brent wanted to keep him close and extended an invitation for Stig to be a part of the Advisory Board in 2005. He has been with the board ever since.



**The College of Business Advisory Board (COBAB) consists of business leaders throughout the Rocky Mountain region and beyond. The COBAB serves UW College of Business students, faculty, and administrators by offering strategic counsel regarding specific areas of growth, impact and improvement to the college's programs, its academic standing, and the success of its graduates. To get to know these outstanding individuals that give so much to our college, each Focus will spotlight one of our board members.**



After more than 30 years of being part of the banking community, Stig has expressed tremendous appreciation for the way that College of Business students are taught. He understands well that finding the right person to become a community bank executive can be a challenging task, but the College of Business has allowed him the opportunity to hire great people time and time again. He explains that our business students continue to become more productive and engaged members of their communities, which is a true springboard towards a professional career. Become volunteers!

The advice that Stig wanted to pass along applies to both students interested in pursuing a career in banking as well as current young community bankers. He explains that community banking does not always appear

as prestigious or glorified as working for a larger institution, but there are a lot of opportunities. And those opportunities involve many chances to grow and mature within the industry. Community banks like the many we have across the State of Wyoming need people who have the “soft skills”. Selling experience has become so important to community banking because community bankers need to sell not only the bank and products, but indeed themselves. It simply means selling the quality of your service so that a customer is comfortable banking with you. Selling yourself to each customer that walks through the door so that they understand and get to know your personality. “You should walk into Stig’s bank, not into a commercial setting”, said Hallingbye. “Bringing new customers to the bank and how

you treat them is the basis for your professional reputation”. A final piece of advice from Stig is: try to find a strong mentor, someone who can watch after your interests and steer you in the right direction when you need it. It works.

Stig wants to remind all of the banks across Wyoming that all of us are dealing with new compliance regulations and will continue to as additional components to bills like the Dodd-Frank are written. He thanks the University of Wyoming College of Business for teaching classes in ethics and compliance, as that is what the industry is demanding. We will be graduating students that will be prepared to contribute to our financial institutions as soon as they arrive.





## Wyoming Banks in the POST-CRISIS ERA

On April 14th, 2015 Sherrill Shaffer, Guthrie Distinguished Professor of Banking and Financial Services in the College of Business Department of Economics and Finance, was invited to speak at the Cheyenne Rotary After Hours meeting. Though he assumed the talk would be nothing more than an informational lecture for the rotary members, the meeting quickly erupted into a discussion that was truly facilitated by Professor Shaffer.

Sherrill Shaffer serves on the State Banking Board and has furthermore, kept a close watch on the legislative regulatory policy responses after the Global Financial Crisis began in 2007.

It has been more than 7 years now, since the Global Financial Crisis began, and yet the State of Wyoming is still feeling the effects. Lenders around the nation initially made bad loans. Rating agencies misinformed investors about the risk. The largest banks and other parties bought up the “toxic assets” based on the inflated ratings. Independent estimates put the eventual cost of the debacle as comparable to an entire year’s U.S. GDP, or more than the total value of U.S. bank assets. What does

this have to do with Wyoming though? We didn’t contribute to the crisis!

Congress and international regulatory forums naturally displayed a dramatic response to the crisis, initiating new regulatory rules through Dodd-Frank and Basel III. This regulatory burden has been a public focus because of enormous compli-

ance costs, but the impact of the Fed’s Quantitative Easing has gone somewhat under the radar despite also having a dramatic effect on banking and the economy.

The Fed bought up nearly \$3 trillion worth of bonds in order to drive down interest rates. Those purchases needed to be funded by banks’ reserves on de-

posit at the Fed, and this created some significant consequences. Good loan demand in some areas could go unmet now because banks have mostly stopped lending to each other. Economic stimulus in various parts of the country could have been boosted through the generation of new loans, but instead the money is being used to finance government debt. According to Larry Summers in July 2014, substantial issuance of new securities by the



 **There has been a recent trend in retiring bank CEO’s around the State of Wyoming and their experience needs to be passed on to ensure that bank leadership has enough wisdom to guide them forward.** 



Treasury (an effort at fiscal stimulus) offset some of the Fed's monetary stimulus and required the Fed to buy more bonds to achieve the same impact on interest rates. While providing a classic textbook type of stimulus, these steps had the effect of centralizing decisions about several trillion dollars of resource allocation instead of allowing those decisions to be made in the open market.

Moreover, the broader market outlook appears rather bleak over the next decade with soon-to-be retiring baby boomers who will liquidate their assets, the artificially high valuation of stocks being reversed as the Fed withdraws its stimulus, inflation accelerating if the Fed delays the removal of its stimulus, and the still enormous federal deficit, among other factors.

Here in Wyoming, we have a unique situation. Our banks (the ones owned or headquartered in Wyoming) are closely held with local presence and ownership. These "community banks", as they are labeled by federal regulators, value customer service and follow the Code of the West. Our 30 commercial banks headquartered in Wyoming are mostly healthy, but very small when matched up against the other 5600 or so nationwide. Despite being smaller banks and having the opportunity to qualify for things like Subchapter S, they still take on the regulatory burdens of examinations often calibrated at big-bank standards.

Wyoming banks are profitable, well-capitalized, and have low loan



loss rates, but compliance costs are creating a lot of uncertainty. Unlike larger and more well-known banks, our Wyoming banks are confined to a more passive or reactive stance regarding new regulations. This will be a trying time for Wyoming banks and a key challenge will be to maintain the exceptional leadership that we have had in the past. There has been a recent trend in retiring bank CEO's around the State of Wyoming and their experience needs to

be passed on to ensure that bank leadership has enough wisdom to guide them forward.

For any young bankers reading this, Sherrill has suggested that there is opportunity for promotion at all ranks in Wyoming and Colorado so do not shy away from the regulatory hassles. Instead, you might be able to make a difference and allow the Wyoming tradition of "community banking" to live on as strong as the rest of our culture.

# FOCUS ON STUDENTS

## JOHN P. ELLBOGEN

### \$30K ENTREPRENEURSHIP COMPETITION

Each year at the College of Business, the John P. Ellbogen \$30K Entrepreneurship Competition begins in early November. Teams from around the entire University of Wyoming pair together to try to make their dream of running their own business become a reality. Through November and December business concepts are reviewed and finalists are chosen just before students get ready for Winter Break. When they return, it will be a grueling 4 months of developing in-depth business plans, evaluating the feasibility of what their company could accomplish, and learning from mentors like John Dick, Heather Fleming, Christine Langley, and Mandy Moore of the Wyoming Technology Business Center.

When these entrepreneurs finalize their presentations sometime in mid-April, they are prepared to explain their business concept to the judges: Jon Benson, CEO of the Wyoming Technology Business Center; Mike Martin, Chief Lending Officer at Warren Federal Credit Union; Colleen McKinnon, retired Vice President of Corporate Counsel for the Mountain West Farm Bureau Mutual Insurance Company; Nels Paine, Founder and Managing Director of Paine Pacific; and Barry Sims, retired CEO of Taco John's International.

The entrepreneur who places 1st receives \$5,000 immediately, with the addition of \$7,500 upon completion of a satisfactory progress report. 2nd place receives \$2,500 immediately, with the addition of \$2,500 upon a satisfactory report. 3rd place receives \$1,250 immediately, and an additional \$1,250 upon a satisfac-

tory report. Finally each runner up receives \$500 and the most creative plan as well as the best presentation takes home an additional \$1,000. These students work very hard to deserve these prizes and every year they never cease to amaze the judges with their entrepreneurial drive and dedication.



#### 1st Place • Cruxx Climbing Company - Tabitha Briscoe

Tabitha is a sophomore Accounting major and a bouldering enthusiast (rock climbing up to 10 feet without equipment). Bouldering requires the use of crash pads as safety gear to prevent injuries in the event of a fall. Current crash pad designs are big, bulky pads (4x4 feet, 5 inches thick) transported to the climb site on the climbers' backs, making them inconvenient and cumbersome. Cruxx Climbing is developing a crash pad using a unique material that will be thin, light and transported and carried easily. Besides its current offering of clothing, stickers and chalk bags (that are made using recycled materials), Cruxx climbing is developing a range of technical products to make climbing safer and more convenient.





## 2nd Place • Spigot - Laurel Winkenwerder

Laurel is a second year student in UW's Energy MBA program. Prior to coming to UW, Laurel worked for Legg Mason Capital Management in the market intelligence and corporate strategy department. Laurel is working closely with her industry contacts to design the features of Spigot in a way that mirrors the specific behavior and use around the topics of news aggregation and analysis. Laurel has also worked in marine energy and hydropower technology development. Spigot is a news aggregation and analysis platform designed specifically for use in the financial industry.



## 3rd Place • VeeBee Farm - Carrie Ver Burg

Carrie is a senior majoring in Accounting. Carrie and her father, who lives in Moorecroft, WY, are building a business around producing and processing raw local honey. Demand for raw honey is high because of the various health benefits it offers and because most small honey producers can't keep up with demand. Vee BEE Farms is adding additional hives in order to produce more honey. Carrie is looking for ways to expand their business through retail sales, honey processing services for small honey producers, and shipping VeeBee Farm's bees to California in the winter for almond pollination.



## Most creative Presentation • Catering Calculator - Ken McConnel

Ken is currently a Junior in UW's college of Business, majoring in Business Administration and has over 27 years of experience in the restaurant and catering industries. Through his experiences, Ken identified the need for a better means for restaurants/hotels/caterers to record and analyze food left over from catered events. The platform will also capture event related details that influence how much of what kinds of food people eat. For example, Ken has noticed that athletes eat about 1.5 times as much food as non-athletes. They also tend to eat more vegetables and protein and less starches. This information will enable caterers to make informed recommendations to clients, and will reduce the amounts of leftover food. Reducing the amount of leftover food either by reducing portion size or fewer portions, they can increase their profit margin. Ken believes that this system has the potential to increase revenues by 10-15%.



## Best Presentation • Wyoming Skills Academy - Aaron Tyser

Aaron is a senior Psychology major from Buffalo Wyoming and was a walk-on basketball player for the University of Wyoming. When Aaron was a Wyoming high school athlete aspiring to make it to the next level, he sought out but was unable to find, access to specialized skills coaching. Aaron discovered that Wyoming athletes must often travel long distances and sometimes to other states in order to receive the skill instruction they need. Aaron is planning to offer specialized skills training to Wyoming basketball players, K-12, in their own communities by working with local coaches and school administrators to coordinate scheduling multiple clinics targeting different age groups.

## Dan Furphy, President & CEO — Laramie Chamber Business Alliance

**B.S. FINANCE (1975)  
& M.B.A. (1979)**

Dan was born, raised, went to college, and even married his wife in Laramie, Wyoming. He is truly a proud product of Laramie. He began his career right after he graduated from the College of Business with his Bachelor's degree in Finance as an intern with First Interstate Bank. After being recruited to work with the United Banks of Colorado for some time, he came back to Laramie in 1983. In 1986, Dan and a number of investors bought American National Bank that became known as First National Bank of Wyoming and ultimately Capital West Bank. He spent the next 23 years as the CEO of First National Bank and they sold it in 2014.

Dan is currently the President and CEO of the Laramie Chamber Business Alliance, but carries with him a tremendous wealth of knowledge from the banking industry. He has been on banking boards in Wyoming and Colorado for over 30 years and continues in that role.

We were able to catch up with Dan to discuss some of the reasons why they decided to sell First National Bank and some of the current trends in banking today. When first approached about the sale of the bank, the obvious assumption was that the banking crisis had already begun to hurt the banks out here in Wyoming. Despite heavy impacts from the banking crisis being felt everywhere; he shed some light on other issues that hindered Wyoming banking.



At the beginning of the financial crisis the First National Bank of Wyoming was a “national” bank as opposed to being a “state” bank. The choice to be a national bank stemmed from an idea that national bank examiners at the time were more experienced and in general, more equipped to provide input. The reality, to Dan, and First National Bank of Wyoming was that these examiners were not all that experienced and instead of providing useful feedback they were overzealous with unrealistic expectations. We found the State Bank Examiners to be better qualified and more experienced.

Dan stated that this was a turning point with banking, particularly in Wyoming, where banks like ANB and Rock Springs National Bank all shifted from national to state charters. He did mention that long-time banker Dick Scarlett told him before the crisis that he should shift to a state charter. To this day, Dan estimates that there are only a handful of national charters left in Wyoming.

The benefits received from being a “community” bank in Wyoming are slowly being counteracted by the regulatory burdens placed on smaller banks.

To this Dan has discussed a true community strategy for the banks around Wyoming which would allow for compliance costs to be decreased. He explains that some small banks have to still hire four or more full time personnel just to deal with compliance issues. Instead of passively dealing with this burden, Dan, in his role on the banking board, has brought up the idea of community compliance staff. If banks are willing to share the compliance staff between different branches, then each bank will have the benefit of a well-versed compliance staff, but at a fraction of the cost.

## Michael O'Neill – Chief Compliance Officer, Colorado National Bank

### B.S. FINANCE (2001)

In Michael's initial incursion into business school at the University of Wyoming, Econ 101 in the Fall of '98, he flunked his first exam. Michael was not a traditional student. He was attending the University of Wyoming on the G.I. Bill and his lack of study skills was creating a dilemma. He knew he needed help and would have to work harder. Michael was determined to use the character and “can do” attitude he had gained during his military service as a US Navy Seabee and knew he had to apply those attributes towards his studies. In that capacity, Michael began to meet with his Economics professor, Dr. Rob Godby, every Monday to go

through the issues he was struggling to grasp. By the end of the semester, he not only passed the class but had earned an “A.” By the end of his time at UW, he had earned the honor of being ranked one of the top students to graduate from the College of Business in December, 2001.

Michael is now a Banking Operations & Compliance Executive with 15 years of professional experience with specialization in financial services and regulatory compliance for community financial intuitions. He provides a 360-degree view of the industry with a background as a Federal Reserve Bank Examiner, Banker and Consultant. While Managing Director of Go Consulting his specialty was concentrated on the area of remediation of troubled compliance programs after enforcement actions were issued by federal and state regulators to community financial institutions. Additionally, during his six year tenure at the Credit Union Association of Colorado and Wyoming as the Director of Compliance and Operations he envisioned, created, developed, marketed, and implemented Compliance Solutions, a bundled regulatory compliance program which helped financial



“ We as bankers should  
always remember to give back  
to the community in which we  
serve and make our profits.”





institutions in both states navigate and comply with the ever changing regulatory environment. Today, he is the Chief Compliance Officer at Colorado National Bank.

He attributes much of this success to a particular quote a family member said to him in the early stages of his career, “What happens in the next four or five years will take care of itself. Be a team player, work hard and do what it takes “ethically” to accomplish the mission...everybody pays their dues and there are no shortcuts to success!” Michael says this is the best professional advice he has ever been given and everyday reinforces why banking professionals must virtuously serve their communities.

He continually hammers this point home in speeches at banking conferences and during his quarterly guest lecturer appearances for Dr. Sherrill Shaffer’s Bank Management class: “We as bankers should always remember to give back to the community in which we serve and make our profits.” Michael lives this belief in Denver through an assortment of efforts including residing as the President of the Denver St. Patrick’s Day Parade Committee, teaching financial literacy to homeless veterans at Samaritan House, and being a part of the Boots to Suits Mentor Program at the University of Colorado.

He also recognizes another community that remains near and dear to his heart - the University of Wyoming. Michael stated “he owes a great debt to the College of Business and that debt is something he can never truly repay.” He credits the



opportunities he has had over the years, in large part, to the knowledge and ethics he gained at UW. He still talks to his old professors in the College of Business on a regular basis, as if he were attending classes today. In that frame of mind, he has created the Michael D. O’Neill Banking Scholarship for a College of Business Senior who is focusing on Banking. This year is the 10<sup>th</sup> anniversary of his scholarship ded-

icated to military veterans.

Michael received his B.S.B.A. in Finance with a minor in Banking and Financial Services from the University of Wyoming in 2001 and his M.B.A. from the University of Denver in 2009. He is a decorated United States Navy Veteran and served honorably for almost a decade; inclusive of multiple combat tours of duty in the Middle East and Africa.

### Michael D. O'Neill Banking Scholarship Recipient Bradley Boyes — Economics Major

#### ECONOMICS MAJOR (EXPECTED GRADUATION - MAY 2016)

Brad, originally from Sheridan, Wyoming, is in his last year working towards an Economics degree from the University of Wyoming College of Business. As most students wrap up their day, they gather with some friends in the union or maybe go out for dinner. Brad is making sure to get home and spend time with his wife, son (3 years old), and daughter (7 years old). Brad is a non-traditional student who spent over 5 years in the army stationed in Ft. Richardson, Alaska as a paratrooper and machine gunner. After his time deployed in Iraq he has come back home to Wyoming to get an education. He makes the State of Wyoming proud through his service to our Country, but his effort towards an education is also extremely impressive.

While he was stationed in Alaska, Brad took a class in Russian and fell in love with it. Since his time back in Wyoming, Brad has already earned dual Bachelor's degrees in Philosophy and Russian. He graduated cum laude and was named as a Top 20 Graduate of the College of Arts and Sciences. He has now found a passion for Economics, and he will look to not only graduate from the undergraduate program in the upcoming Spring semester, but continue on for a graduate degree in Economics focusing on the oil and gas industry fracking practices.



If you asked Brad's mother, who still resides in Sheridan, about Brad's education she would probably laugh. She has told a number of people in their hometown about Brad's educational successes and they have been shocked. He was not a strong student in high school and many people were well aware of it. Now he not only focuses on achieving high marks in the classroom, but does that while

being a father and husband as well. He credits his time management skills to his time spent in the army. He understands that he has more limited time than traditional students do, but he uses his time wisely.

Brad had the opportunity to learn about Michael O'Neill when he re-

ceived the Michael O'Neill scholarship this past year and was astounded to learn about their similarities. Michael struggled initially in school, but through determination succeeded at the highest levels. Brad is looking to do nothing less than that. Brad was given the scholarship, not because he has an interest in bank-

ing like Michael, but because Michael understands the value of an education after also coming from the military. We have seen and spoken of the tremendous achievements of Michael O'Neill and now we eagerly wait to see all of Bradley Boyles' successes after being offered such generous scholarship assistance.



The College of Business would like to take this opportunity to thank the following donors for their creation of scholarships in the interest of furthering Banking education at the University of Wyoming.

We also want to recognize the students who have worked hard to earn these scholarships for the upcoming 2015-2016 school year.



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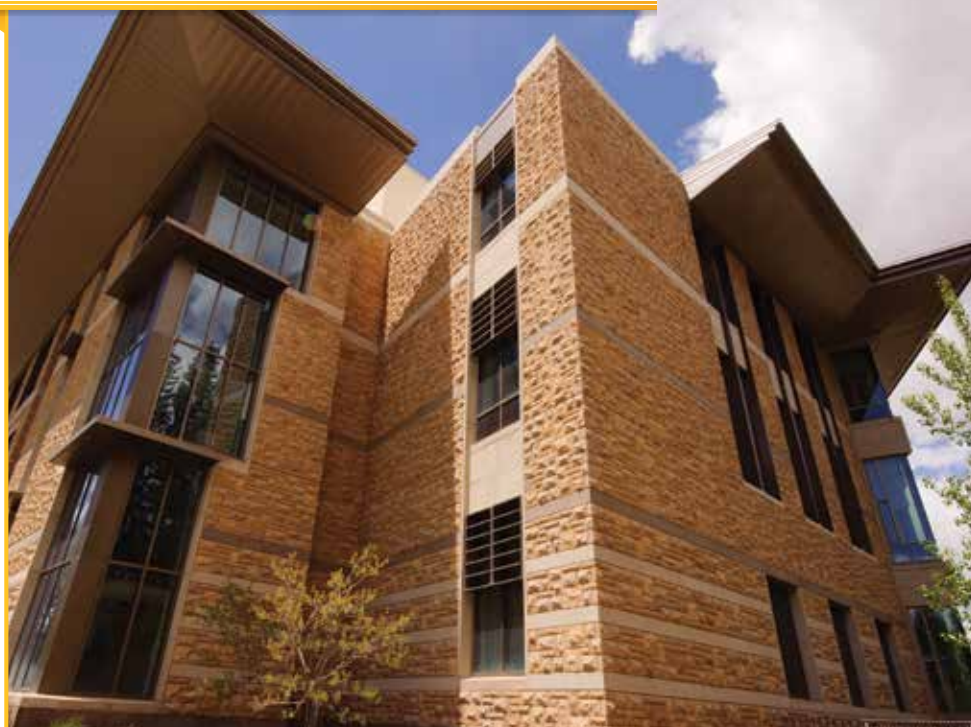


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