Dear Friends,

Tackle the crux or go home? That is a decision most climbers have to make when pushing their limits. Eventually one reaches a point where you swallow hard, question whether you have what it takes and either proceed or turn around.

Colorado Fourteeners Initiative faced such a crux in 2015 when we released the “14er Report Card,” the result of our three-year-long Sustainable Trails inventory project. This effort completed foot-by-foot, GPS-based baseline inventories of 42 Fourteener routes—some sustainably built, others accidental, climber-trampled routes in need of major reconstruction. The 20,300 data points of needed trail improvements and resource impacts to be restored were costed out to determine the amount of time and expense required to bring all trails up to the desired standard.

CFI’s report card noted the need for more than $24 million in future work to build out and harden the 14er summit trail network. Given that a further 13 routes remain to be inventoried, the final total will certainly be bigger. Regardless of the exact total, it will be a lot of money—especially for an organization that exceeded $1 million in annual cash spending only once in our 21-year history.

I heard a lot of coughing and sputtering over the report card estimate. How could it possibly cost this much to build and repair trails when only free natural materials found on the peaks are used? What would it take in terms of expanded staff, facilities and volunteer opportunities to accelerate the pace of trail construction several fold? Could we build new trails faster than existing trails deteriorated? At times it seemed incredibly daunting.

CFI’s board and staff spent much of the year wrestling with how best to approach and achieve this audacious undertaking. We assessed what it will take to grow our staff, expand partnerships and generate substantially more donations than ever before. Like in climbing, we realized that success will occur steadily and carefully. That is to say, it will happen one step at a time.

As you will read in this report, CFI is already gearing up. Last year we opened our 30th sustainably designed 14er trail, had our biggest year ever for volunteer trail stewardship, set all-time records for individual and corporate donations and educated more hikers than in any prior year. Announcing this well-researched and rigorously analyzed goal has already attracted one large national foundation that is interested in helping CFI tackle this huge project.

Much like climbing a big mountain, it will take time and it will test our abilities. But with persistence, passion and teamwork we can pass the crux and achieve the summit. In fact, we are already well on our way!

[Signature]

Regrets,
Lloyd F. Atheapn, Executive Director
Clouds build over the Wilson Massif in the San Juans where the El Diente Peak project is located.

Mount Sneffels and a beaver pond at sunrise.

Completing new sustainable summit hiking routes is the most significant way in which CFI reduces damage to the 14ers. Work during the 2015 field season focused on completing the Kilpacker Basin route on El Diente Peak, our 30th summit route, and performing a second year of intensive trail reconstruction on Mount Bierstadt. CFI also devoted a third season of focused trail reconstruction on Mount of the Holy Cross.
El Diente Peak. CFI project leaders oversaw an eight-member Southwest Conservation Corps crew for the second and final year of trail delineation work. In June the upper and lower ends of the 1.2-mile-long trail were completed, allowing the new trail reroute built in 2014 to be opened. Over 100 feet of raised turnpikes were built through muddy areas to make hiking more pleasant and to reduce trail damage in this wet, lush valley. More than 60 trees were felled to build the turnpikes, construct more than 30 log steps on the route and stabilize restoration areas.

Mount Bierstadt. CFI’s leadership team worked with a six-member Rocky Mountain Youth Corps crew to continue defining, narrowing and hardening this extremely high-use summit trail. A one-day “Logapalooza” event and several volunteer projects were used to haul 170 logs up the peak to construct erosion-control features in areas lacking sufficient rock source. Proximity to Denver made Bierstadt a frequent site for big volunteer projects that occurred when the youth corps crew was on breaks. Work last summer reconstructed 0.19 miles and maintained 2.11 miles of the summit trail.

LARGE IMAGE 1. Volunteers haul a log up the Mount Bierstadt trail for use in erosion-control structures. Photo by Cameron Miller Photography.
EL DIENTE 2. Volunteers from corporate partner Osprey Packs help construct a section of elevated turnpike. 
3 & 4. BEFORE & AFTER: A section of elevated turnpike resolves a particularly braided section of wet, muddy trail on the approach to Kilpacker Basin. 
BIERSTADT 5. Members of a 14ers.com volunteer project install log steps near the overlook. Photo by Cameron Miller Photography.
6 & 7. BEFORE & AFTER: Where rock was plentiful higher on the mountain, CFI’s crew was able to build complicated trail features to narrow and harden the trail to protect trampling of the fragile alpine tundra.
Mount of the Holy Cross.

For the third season in a row CFI had a two-person crew working to perform continued reconstruction of the Holy Cross summit trails, as well as basic trail clearing and maintenance on other trails near Holy Cross. This model of intensive reconstruction and maintenance proved its worth when an end-of-season re-inventory found that the main trail’s condition had improved in three years from a “C” to an “A-”. We plan to use this crew model on Quandary Peak in future seasons.

HOLY CROSS 1. A new rock staircase helped improve the condition of the Halfmoon Trail.
2. Volunteers help muscle a rock into position to help reconstruct a section of trail.

ADOPT-A-PEAK

LARGE IMAGE 4. A group of CFI volunteers uses metal rock bars to reposition a large rock on the North Maroon approach trail.
5. Volunteers position rocks to stabilize the Mount Yale summit trail.
6. Youth and young adults contribute more than half of CFI’s volunteer labor. Here Colorado College students use hand tools to build rock features on the Mount Yale trail.
7. Member of the 14ers.com community came out for a weekend-long service project on Mount Bierstadt. Photo by Cameron Miller Photography.
Over more than two decades CFI has invested millions in building and maintaining 14er summit trails. Ensuring these prior trail investments are maintained over time is a primary focus of CFI’s Adopt-a-Peak volunteer trail stewardship program.

In 2015, CFI again set an all-time record with an impressive 1,550 volunteer days of trail stewardship contributed through 60 hands-on projects held on 23 routes. More than 760 volunteers each put in an average of two days of labor that provided an in-kind value exceeding $315,000. Volunteers built 1.3 miles of walls, installed almost 500 steps and maintained more than 15 miles of trail.
TRAIL RESTORATION

Returning old social trails on the 14ers back to their natural condition is a major component of every new CFI trail construction project. Without active measures to close, stabilize and restore these old routes, they will continue to erode, stripping away precious alpine soils, causing further loss of tundra vegetation and smothering plants where eroded soils settle.

Plants in alpine zones regrow much more slowly than plants located a few hundred feet lower in sub-alpine forests. Depending upon the specific plant, regrowth may occur 10 to 1,000–times slower than a forest plant. CFI’s active revegetation efforts are necessary to give nature a boost in returning them more quickly to natural conditions. Though slow, CFI’s experience shows that even the most severely eroded and denuded areas can be restored with proper techniques and time.

EL DIENTE

LARGE IMAGE 1. An SCC corps member hammers in a willow wattle to stabilize a particularly steep, eroded slope and assist in revegetation.
2. Timber checks help slow down runoff on a section of the closed social trail. Crews cut and installed 60 of these checks along the mile-long former route.
3 & 4. BEFORE & AFTER: Some of the more than 7,000 plug transplants begin to cover this section of forested trail.
El Diente Peak. Much of CFI’s work last year on El Diente Peak focused on closing and restoring the roughly mile-long informal route through Kilpacker Basin. Once the new trail was opened, the CFI/SCC crew restored more than 11,000 square feet of denuded area through the transplantation of 7,078 vegetation plugs. Twelve trees were felled to close social campsites located adjacent to Kilpacker Creek, as well as to obscure the old climber-created trail. Stabilization work involved installing 60 timber restoration check dams that will help hold soil in place, slow water runoff and reduce erosion on steeper sections of the closed route.

Mount Bierstadt. Continued closure and restoration of socially created trail braids on the main Bierstadt climbing route occurred last summer to help keep climbers off of sensitive vegetation. A total of 5,766 square feet of native vegetation was restored through the transplantation of 1,104 plant plugs. Much of this restoration work occurred lower down on the mountain where efforts are focused on restoring willow shrub communities. When healthy, the dense willow shrubs help confine the trail corridor and prevent people from establishing new trail braids.

BIERSTADT LARGE IMAGE 1. Two 14ers.com volunteers discuss the transplantation of willow shrubs to narrow the trail corridor. Photo by Cameron Miller Photography.
EL DIENTE 2. A member of the Southwest Conservation Corps crew transplants native vegetation in the closed social trail.

BIERSTADT 4 & 5. BEFORE & AFTER. Several willows are transplanted during a Wildlands Restoration Volunteers project on Bierstadt.
HIKER EDUCATION & OUTREACH

Ensuring that 14er hikers understand how fragile 14er ecosystems are and how to avoid damaging native plants and wildlife is a major priority of CFI’s educational efforts. This is a continuing challenge since 14er hikers come from all parts of the country and possess varying levels of knowledge about high-alpine ecosystems.

Colorado Fourteeners Initiative continued a multi-pronged approach last year to educating hikers about using Leave No Trace practices specifically designed for these high-alpine areas. This included installing a new trailhead kiosk, expanding CFI’s YouTube video library and using crews and Peak Stewards to make on-mountain hiker education contacts.

Hiker contacts have grown 1,400% Since 2008
Personal contact from an educated authority is the gold standard for hiker education. CFI crews and volunteers made an all-time-record 19,473 onmountain hiker contacts in 2015. This was a 13 percent increase from 2014’s prior record. More than 86 percent of these contacts were made by crew members while working on 14er trail projects. Volunteer Peak Stewards made the remaining 14 percent of contacts, usually on the popular Front Range peaks.

CFI grew its YouTube video library by producing four avalanche-related videos in concert with experts at the Colorado Avalanche Information Center. The avalanche-related death of a 14er climber on Grays/Torreys in late 2014 brought home how important it is to educate enthusiasts about the risks of both winter and spring avalanches. CFI’s YouTube channel now has more than 40 videos, most professionally produced, that have been watched more than 30,000 times.

The inaugural “14er Report Card” released in June provided an innovative way to educate hikers and the general public about the needs of the 14er trail system. The report card ranked the relative condition of 26 previously planned, constructed routes and 16 unplanned, user-created routes using more than 20,300 data points collected in the field during 2011-13. The report card generated a wave of 22 stories about CFI’s work on TV, radio and print media outlets.

1. Colorado Avalanche Information Center Director Ethan Greene digs a snow pit to explain the layers in a snowpack that can lead to avalanches.
2. Volunteer Peak Steward Steve Alberico on Grays Peak looking to talk to hikers.
3. CFI produced a new trail map panel for the Mount Bierstadt kiosk.
4. CFI’s inaugural “14er Report Card” ranked the 42 inventoried routes and assigned them condition grades.

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<thead>
<tr>
<th>Planned/Constructed 14er Summit Routes (Year Built)</th>
<th>Grade</th>
<th>Cost</th>
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|.authors and their affiliations and the document's authors should be cited. The document is from the Colorado Fourteener Community, a project by the Colorado Mountain Club (CMC). The information is intended to promote safe and responsible hiking on the state's highest peaks. The project provides resources such as a trail map, a list of planned and constructed routes, a report card, and educational videos on avalanche safety. The Colorado Fourteener Community (CFC) is dedicated to the conservation and enjoyment of the state's highest peaks. For more information, visit their website at www.coloradofourteener.org.

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<th>Total Estimated Cost: $18 million</th>
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OUR FUTUR

LOOKING AHEAD
Several exciting 14er-related projects and initiatives are in the works that should play out over the next few years and improve the 14er hiking experience. These include building out new 14er summit trails, conducting intensive reconstruction and maintenance on heavily used existing trails, and solving private land issues that currently thwart new trail projects.

Mount Columbia: Funding from Colorado’s State Trails Program and REI’s Every Trail Connects contest will help CFI kick off what promises to be a five-year trail construction and restoration project in 2016. Work initially will occur in rocky areas and talus fields where adequate rock source is available to delineate and harden the trail. After the first year, however, CFI will need to employ a complicated tramline system to lower rocks to the worksite due to inadequate rock source in the trail corridor.

Mount Elbert: The Forest Service obtained funding from the Colorado State Trails program to begin work in 2017 building a new route on the mountain’s East Ridge. The combination of a steep, unplanned, user-created route and some of the highest hiker traffic in the state has led to significant damage. In some places up to seven side-by-side social trails have formed that are resulting in severe trampling of plants and erosion of soil.

Mount Shavano: Thanks to funding from the estate of Michael O’Brien and a grant from the Meta Alice Keith Bratten Foundation, CFI has begun researching the owners of private mining claims between the saddle and summit of Shavano. A new summit trail alignment has been identified on the peak, but the Forest Service will not let trail work proceed until landowner access is obtained. CFI is working to buy three parcels of land closest to the summit to facilitate the new trail.

Sustainable Trails Inventory and Hiker Counts: Funding has been obtained for CFI to complete baseline, GPS-based inventories on thirteen 14er summit routes not inventoried in 2011-13, as well as to begin secondary inventories on the routes first assessed in 2011 to see how their conditions have changed over the years. On most routes CFI has invested time and money in improving trail conditions. The question to be asked is whether those investments have paid off in better route conditions. In late 2015 secondary inventories were conducted on three routes—Holy Cross, Grays/Torreys and Shavano—which saw varying levels of reconstruction and maintenance work. A report on these follow-up assessments will be released in 2016. CFI has also obtained funding to place 20 compact trail counters during the 2016 field season—doubling the number of summit routes where hiking use will be tracked.

“Find Your Fourteener” Campaign: The National Forest Foundation has been one of CFI’s longest-term and most generous funders, providing close to 50 grants totaling more than $1.3 million for trail construction and maintenance. However, the 14er trail network will be the focus of a multiyear, multi-million fundraising effort championed by NFF in the years ahead. More details will be forthcoming about this exciting opportunity.
2015 CORE STAFF

Lloyd Athearn, Executive Director
Morgan Childs, Development & Programs Coordinator (January-August)
Ben Hanus, Field Programs Manager
Jerry Mack, Controller
Brandon Morgan, CLIMB Intern (June-August)
Brian Sargeant, Development & Communications Coordinator (October-December)

2015 Board of Directors

2015 Seasonal Staff
2015 Seasonal Project Managers

El Diente Peak Crew
Tom Cronin, Co-Leader
Miriam Venman-Clay, Co-Leader

Mount Bierstadt Crew
Eli Allan, Co-Leader
Rob Duddy, Co-Leader

Mount of the Holy Cross Crew
Steena Cultrara, Co-Leader
Will Merritt, Co-Leader

Adopt-a-Peak Crew
Devin Olson, Leader
Layla Farahbakhsh, Assistant Leader
Jar Caldwell, Member
Becca Elderkin, Member
Margaret McQuiston, Member
Charlie Simon, Kimberly Appelson Memorial Outdoor Leadership Intern
Kristine Velez, Member
Robin Zeller, Kimberly Appelson Memorial Outdoor Leadership Intern

2015 Award Recipients

Outstanding Agency Partner:
Brandon Mitchell,
USFS South Platte Ranger District

Out-of-State Ambassador Award:
Bob Strode
(Houston, Texas)

Corporate Partner of the Year:
Big Agnes

Foundation Partner of the Year:
Gates Family Foundation

Adopt-a-Peak Partner of the Year:
YMCA Camp Chief Ouray

Adopt-a-Peak Special Recognition:
Young Chase
Elliott Gordon
Steve McGee

Peak Steward of the Year:
Beth Ramey

Youth Ambassador Award:
Jeremy Gart
The first recipient of CFI’s “Youth Ambassador” award was given to Jeremy Gart, seen at work on the Grays/Torreys summit trail in 2015. Jeremy did his Bar Mitzvah service project with CFI, putting in close to 30 hours of hands-on trail stewardship work, developing an educational video and raising close to $5,000 in donations.

2015 Volunteer of the Year:
Marty Zeller
Marty Zeller was named CFI’s 2015 Volunteer of the Year for his strong fundraising efforts on the board and for his willingness to provide land conservation expertise as the organization began to grapple with private land inholdings on some key 14ers. Marty joined CFI’s board in May 2011 and chaired the Development Committee for several years. He was instrumental in strengthening relationships with important foundation funders, including the Gates Family Foundation and the Trinchera Blanca Foundation. Zeller is one of the top land conservation professionals in the country, having spent 10 years as the executive director of two statewide land trusts (Colorado Open Lands and the Vermont Land Trust) and many years as a director of prominent conservation organizations. He currently serves as president of Conservation Partners, Inc., a conservation and rural land use planning firm. His expertise in land conservation has helped CFI advance negotiations with private landowners on Mount Shavano that are needed to construct a new summit trail. Marty moved to Colorado in the early 1980s after working at Appalachian Mountain Club summer camps in New England. While young and single, he “went crazy” climbing 14ers with friends almost every weekend, eventually summiting about 46 of the peaks. Things slowed down when his two boys arrived, but he soon was dragging them up the 14ers on an annual basis. His son Robin, a 2015 CFI Appelson Intern, had the goal of summiting 14 14ers by his 14th birthday. To Zeller, “The 14ers are Colorado.”
Colorado Fourteeners Initiative had another strong year of financial performance in 2015, ending the year with an annual surplus of $98,945. Most of the surplus was tied to funding received in 2015 that will pay for work occurring in future seasons. Total net assets grew for a third consecutive year to an all-time high of $682,558. This represents a 450% growth in total net assets since 2008, and a one-year increase of 17 percent. Beyond funding being held for work occurring in future years, total net assets includes almost $200,000 in board-designated reserve funds to help moderate the organization’s cash flows and to weather unexpected downturns in fundraising. Revenues and expenses were both increased relative to 2014, reflecting expanded investments in current and future stewardship work on the 14ers.
2015 TOTAL OPERATING REVENUES: $931,292

2015 TOTAL OPERATING EXPENSES: $832,347

OPERATING EXPENSES
Last year saw a 15 percent increase in operating expenses to $832,347. This increase reflected almost $108,000 in additional work benefitting the 14ers when compared to 2014. At the highest level, 75 percent of total expenses in 2015 was attributable to programmatic work, while 25 percent was attributable to fundraising and administrative work. This ratio stayed constant for the second consecutive year. The largest share of operating expenses, 63 percent, was devoted to trail restoration work, which grew by more than $76,000 last year. The principal expense in this category is pay for all seasonal staff members working on 14er trail projects. The mobile maintenance crew increased in size from six to eight members to expand volunteer opportunities and perform more maintenance work on existing trails. CFI continues to increase pay for seasonal employees to better compete with federal land agencies for the most experienced trail builders in the country to oversee our remote, technically involved trail projects. This effort has paid off in greater retention of senior project leaders. Education and Outreach-related expenses remained at 9 percent for the third year. Production of four new avalanche safety videos, a kiosk panel for the Mount Bierstadt trailhead, educational reports and social media tools to connect with 14er enthusiasts nationwide were major education/outreach expenditures. Expenses related to the Sustainable Trails program fell to 3 percent, which reflected the move from collection and analysis of detailed, GPS-based trail data to the less time-intensive placement and retrieval of hiker counting units at 10 locations statewide. Fundraising expenses increased to 14 percent of all expenses last year. More time is being spent maintaining relationships with a growing number of individual donors, including a week devoted to connecting with existing donors and prospecting for new donors in Texas last November. Administrative expenses actually fell by more than $1,500 last year despite performing more work and expending more funds than in 2014.

CFI received a clean, GAAP-based audit from JDS Professional Group for its 2015 financial statements, the seventh consecutive year.

2015 ORGANIZATIONAL DONORS
Summit Circle ($20,000+)
Harlan and Lois Anderson Family Foundation
Colorado State Trails Program
Copper Mountain Resort
Gates Family Foundation
Great Outdoors Colorado
National Forest Foundation
Recreational Equipment, Inc. (REI)
US Forest Service
Vail Resorts

Sustaining Partner ($2,500-$4,999)
City of Aspen
Town of Breckenridge
EKS&H, LLP
Encana Services Company, Ltd.
Headsweats
MET Foundation, Inc.
Osprey Packs
Patagonia
The PrivateBank and Trust Company

Partner ($500-$999)
14er Cards, LLC
Bold Earth Teen Adventures
Cleanwaste
Colorado Mountain Club Press
Town of Dillon
Group 14 Engineering
L.L. Bean Inc.
Town of Silverthorne
Texas Mountaineers
Wilderness, Inc.

DONORS
Sustaining Partner ($2,500-$4,999)
City of Aspen
Town of Breckenridge
EKS&H, LLP
Encana Services Company, Ltd.
Headsweats
MET Foundation, Inc.
Osprey Packs
Patagonia
The PrivateBank and Trust Company

Supporting Partner ($1,000-$2,499)
Anonymous (1)
Clif Bar & Company
Community First Foundation (Colorado Gives Day)
Davis Graham Stutbs
Foundation for Aging Studies & Exercise Science Research
Frontier Glove Company
Golden Civic Foundation
Honey Stinger
Lake County
Laura J. Musser Fund
Norcross Wildlife Foundation, Inc.
Open Creative & Company
Pedal the Peaks
The Ute Mountaineer

Organizational Donors ($250-$499)
BERI Management, LLC
Town of Buena Vista
Japanese Auto Service
Pocket Pals Trail Maps and Outdoors, LLC
Young Philanthropists Foundation
The Zall Company

**REI EVERY TRAIL CONNECTS CONTEST**

Over the summer CFI was able to leverage the national reach of the 14ers.com hiker community to win $85,000 through REI’s Every Trail Connects contest to support the forthcoming Mount Columbia Trail Reconstruction Project. The outdoor retail giant selected 10 trail projects nationally among a larger list of nominees to compete in a social media-driven contest. Each vote on the REI website resulted in a $5 donation to that particular trail project. Because the contest pitted very small groups with very large groups, voting was capped at 15,000 votes. In a little over 36 hours of voting CFI became the second group to capture maximum funding. All participants subsequently learned that REI was throwing in an additional $10,000, bringing CFI’s total take to $85,000. REI has been among CFI’s longest term and most generous corporate donors and was selected as its 2013 “Corporate Partner of the Year” award.
Cori Bergen
Wayne Bingham
Art and Nancy Blomberg
Mollie and Wayne Brunetti
Richard Bullock
Monty Cleworth
Sandra Dallas
Kenny and Karin Daniels
Scott and Tammy Davis
Dea Family Foundation
Robert Duckles
Michael Eaton
Evan and Kim Ela
Dr. Harry Evans
Harrison Filas
Robert Gallagher, Jr.
Juliet Golden
John Golob
Chris Grossman
Steve Grundmeier
Bob and Susan Hambright
Matthew Hammel (In Memory of Frank King)
Jon and Destyn Hood
Kathleen Hugin
James Huntley
Robert E. Hutchinson, Jr.
Robert Jacobs
Lucas Johnson
Robert Kay/Peakmarker.com
Marlin E. Kipp
Phil and Adriane Lakin Fund
Hal and Ann Logan
Peter Looman
Jim McCall
Loretta McEllhiney
Steve Meyer
Curtis Mischler
J. Bary and Amber Morgan
Ryan Morgan
Kathleen Olson
Sally Ottaway
Steve Parker and Geni Miller
Chris Pharo
Travis Ramp
Glenn Randall
Cathryn Reiber
James Richardson
Ronald and Carol Moore Family Foundation
Michael A. Sachs
Steve Schadelbauer
Andy Sheahan
Gurney and Lisa Sloan
Jim Stackhouse
Stephanie Sundheim
Mark Tache
James Tischer
Brian Trujillo (In Memory of Terry Mathews)
Ashton J. Villars, Jr.
Sara and Matt Volkmar
Wallace Family Advised Fund
Keith Walters
Bob and Linda Zaparanick
Dr. Michael Zyzda
Mount Massive Club ($250-$499)
Anonymous (3)
Anonymous (In Honor of Lee Hoffmeier)
Ken Adams/Highmtns.com
Julie and Phil Allen
James Askew
Scott Bailey
Mike Bain
James and Lisa Baird
Robert Berry
Jon W. Bitler
Jon and Deb Blongewicz
Walt R. Bormen
Andrew and Stephanie Botcherby
(In Memory of Brent Sauerhagen)
Virginia Boucher
Hilding Branzell
Steve Broadwater
Sarah Burton
Charles Cannon
David Cerullo
Grover Cleveland
Dr. Jeff Guy and Dr. Jan Creech
(Cloudnexion)
John B. Davis, Jr.
Steve and Shere Dayney
Kate Decker
Catie L. Deines
Sylvia Dorn (In Honor of Sy and Pat Eskoz)
Kent Drotar
Rebecca Dunn and Kenneth Herbel
Tony and LuAnn Eichstadt
Kevin and Kimberly Evans
William Everheart
Bob and Kate Fincutter
Robert and Nancy Follett
Ann and Ford Frick
Deb Froeb
Jack Gallagher, MD and Ruth Nauts, MD
Wayne and Peggy Galvani
Gene and Suzan Gebow
Philip Gerskovitch
Nick Gifford
John and Lorin Graham
Bob Greene
Lynn Guissinger
Rodger Gurrentz
Mark and Erica Hammer
Jim and Kay Hibbetts
Martin Hidalgo
Steven Hoerger
Bill Hoferer
Scott Hurlbert
Michelle and Ryan Jeffries
Amy and JC Johns
LIFE INSURANCE GIFT ESTABLISHES RESERVE FUND

CFI is pleased to be able to make public the very generous estate gift made by Terry Mathews, a 14er enthusiast climber and active member of the 14ers.com online community, who died in 2013. Prior to his death Terry had designated CFI as the beneficiary of a very generous company-provided life insurance policy. CFI used this planned gift to create the Terry Mathews Reserve Fund that helps moderate the organization’s seasonal cash flow needs.

Terry’s donation highlights the impact that can be made through legacy gifts. He was always one of the most visible participants in CFI’s social media-driven fundraising campaigns, and he made a few small donations over the years. On one gift he noted, “I read an article linked on 14ers.com that the rehab of the North Maroon trail is going to be delayed. This isn’t much, but I know every bit counts.” Though not able to make a large gift during his lifetime, Terry’s foresight in naming CFI as a life insurance beneficiary will help provide for CFI’s financial needs for years to come.

It is easy to leave a legacy gift through your will or by designating CFI as a beneficiary of your retirement account (IRA, 401(k), etc.) or life insurance policy. Read more about how you can establish your own 14er legacy in the enclosed planned giving brochure.
Mount of the Holy Cross reflected in Lake Patricia.