

*Serving businesses  
for 105 Years*

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## DURANGO ROCKS

### DURANGO ROCKS! ON JANUARY 16<sup>th</sup>

Find out *“Who Rocks Durango”* at the Durango Chamber of Commerce Annual Awards Event on Thursday, January 16th at the Community Concert Hall at Fort Lewis College. If you haven’t already purchased your tickets, you only have a few days left to get them!

Make plans to attend and show your support for all the great finalists. Bring your staff,

family and friends, as this “feel good event” will make you proud to call this community your home!

**To Purchase Tickets:**

- Call the Chamber 247.0312 or stop by offices located at 2301 Main Avenue
- Visit the Chamber website [www.durangobusiness.org](http://www.durangobusiness.org)
- Community Concert Hall: 970.247.7657
- [www.durangoconcerts.com](http://www.durangoconcerts.com)
- Welcome Center Ticket Office: 802 Main Ave.
- Or [Click here](#)

*Purchase  
Tickets*

## MEET OUR FINALISTS

**BUSINESS OF THE YEAR**

Grassburger  
KellerWilliams Realty Southwest Associates  
Peak Food & Beverage

**SMALL BUSINESS OF THE YEAR**

Durango Harley Davidson  
Fit24/7 Gym  
The Mac Ranch

**NON-PROFIT OF THE YEAR**

SW Colorado Accelerator Program  
Trails 2000  
Wolfwood Refuge

**“ED MORLAN”**

**ENTREPRENEUR OF THE YEAR**

Erin Neer (MuniRevs Inc.)  
Jeff and Jennifer Vierling (Tailwind Nutrition)  
Dan and Karissa Schaefer  
(Whole Health Family Medicine)

**SPIRIT OF DURANGO**

Durango Electrical Services  
Lisa Parker’s Puppies  
Pathfinder Chiropractic

*Other awards to be presented include: Citizen of the Year, Morley Ballantine Award, Leadership La Plata Barbara Conrad Award, Young Professional of the Year, Bill Mashaw Volunteer of the Year and Diplomat of the Year.*

Our proud executive sponsors



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La Plata Electric Association • Rocky Mountain Health Plans • Sky Ute Casino & Resort  
Tafoya Barrett and Associates • TBK Bank • World Pay

## NEWS & EVENTS

*From the Executive Director's pen . . .*



### New Year – New Resolutions

Jack Llewellyn, Chamber Director

Durango and La Plata County wouldn't be here if it weren't for entrepreneurs and, thus, small businesses. The state (translate: big city) is often dumbfounded by what our folks here have been able to do to carve out an amazing business to live, work and THRIVE in a wonderful environment.

More than 80 percent of our 820 Chamber members have less than 10 employees. That alone tells you how important our entrepreneurs are in this county and to the workforce.

As we know, the Front Range often is the deciding factor on issues (read that: regulations, taxes, funding) that impacts our small businesses here in our corner of paradise. We need to maintain a voice. New Year – New Resolutions. Be involved. Let your voice be heard.

The Chamber and its sister organizations such as the Small Business Development Center, Business Improvement District, Local First, as well as the Southwest Colorado Accelerator Program for Entrepreneurs (SCAPE) are out there doing what we can to assist.

In fact SCAPE notes that La Plata County is normally not eligible for programs that might help as we are not considered rural or disadvantaged. SCAPE is working to demonstrate this “rural urban divide” and change how the state looks at “rural” and enable our entrepreneurs to benefit from funding given to other areas across the state to enhance the economy. So this leads me to the message of: make yourself heard, be involved. I hate to use a wizened adage, but it remains true: “The squeaky wheel gets the grease.”

This doesn't mean the Chamber and I don't do what we can on our own, but it sure helps when our small business members keep up-to-date and participate. Of course you can't attend all the meetings that will help you stay

informed (as a thriving small business, who has that kind of time?), but the Chamber has a monthly service that is a concise and pertinent report on our website <https://www.durangobusiness.org/governmental-affairs-committee.html>. We're doing the leg work to keep our members up-to-date about regulations, decisions and legislation that could eventually impact you and your business. And weigh in on issues that affect you.

And I can't stress enough to pay attention to what's going on at the state level. Circling back around, Denver often makes decisions in a void, absent of the Western Slope entrepreneurial spirit (and difficulties) small businesses in our area encounter. And don't stop at Denver. Did you know we have local offices for our US Congressman Scott Tipton, Senator Bennet and Senator Gardner? They are in Washington D.C. but locally they are open for us to share concerns and ask questions.

As I sign off, I want to give a shout out to the nominees for the Durango Rocks Awards Event! Nominees who are local entrepreneurs that have come up through the ranks and are providing great jobs and propelling our economy, just look at the nominees in this month's newsletter.

Our small businesses and Chamber members drive our economy. Thank you to all the inventive and entrepreneurial brains out there who keep making this community a thriving place to live. But remember, we need to pay attention and stay involved. Our voices are just as important as those in the “big cities.”

Success to all in 2020!

### 2020 Durango Chamber of Commerce Staff

Jack Llewellyn, Executive Director

Rita Simon, Chamber Manager

Peggy McCulloch, Office Assistant

Jennifer Dickens, Communications Coordinator

2301 Main Avenue, Durango, CO

970.247.0312 | Fax 970.385.7884

[www.durangobusiness.org](http://www.durangobusiness.org)

[chamber@durangobusiness.org](mailto:chamber@durangobusiness.org)

## NEWS &amp; EVENTS



**It's a Rock 'n' Roll Snowdown  
Business After Hours!  
Wednesday January 29<sup>th</sup>**

Hosted by:

**DoubleTree Hotel  
Four Corners Broadcasting  
& DoubleTree Hotel**

\$10 Chamber Members & Guests



**FOUR CORNERS BROADCASTING**  
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101.3FM 930AM 93.3FM 100.5FM

**A&L Coors**

## Lunch & Learn Thank You

Thank you to Geoff Wolf with WolfDirect, LLC for his informative Lunch & Learn presentation on December 18th. Geoff provided some great marketing tips with his topic: All You Need to Know About Marketing for 2020 – in One Hour. If you would like to learn more about services provided by WolfDirect LLC visit [www.wolfdirect.com](http://www.wolfdirect.com)

## Check out this week's BLOG: Good better best: Pricing your products and service to emphasize value

Three-tiered pricing for products often means small-medium-large, but in services it means good-better-best. Find out how these service businesses use tiered pricing to benefit both buyer and seller. [click for more](#)

A graphic for a 'Tuesday Talk' event. It features a coffee cup icon and the text 'Tuesday Talk Coffee @ Carver's'. A banner says '7:45 am Tuesday Jan 7th'. Below, it says 'Investing In Sustainable Business Practices Drea Pressley with Edward D. Jones Free Coffee! Hosted by Carver Brewing Co.' and 'Breakfast available (dutch treat) Reservations are required, please click to register or call 247.0312.' The Carver Brewing Co. logo is in the top right corner.

## January Calendar

JAN 1st	New Years Day	---	Chamber Offices Closed
JAN 7th	Coffee @ Carver's	7:45 am	Carver's Brewing
JAN 8th	LLP Steering Committee	5:00 pm	Wells Group
JAN 15th	LLP Curriculum Meeting	4:30 pm	Chamber Offices
JAN 16th	Durango Rocks! Awards Event	5:30 pm	Community Concert Hall
JAN 22nd	Lunch & Learn	12 Noon	TBK Bank
JAN 29th	Snowdown Business After Hours	5:00 pm	DoubleTree Hotel



# NEWS & EVENTS

## January Lunch & Learn



Wednesday, January 22, 2020 | 12 Noon

TBK BANK Community Room (259 W. 9th Street)

## Four Steps to Improve Business Financial Health

presented by Zeb Smith, CPA; Ascent Accounting & Consulting, LLC

Every new year we make promises to ourselves that the next twelve months will be better than the year before. As individuals we build personal resolutions around family, friends, fitness, finances, and some element of fun. As business owners, we review our business resolutions annually only to hope our business will support our personal resolutions.

This session will provide you with *Four Steps You Can Take Today That Will Improve Your Business's Financial Health Tomorrow*. Zeb will help you:

- Define your financial needs.
- Set benchmarks to keep you motivated.
- Make small and targeted changes that will improve financial health (*profits, cashflow, etc.*).
- Monitor progress to keep you on-track.

[register now](#)

At the end of the session, you will have the tools you need to improve the financial health of your business and to make your 2020 resolutions a reality!

Click [HERE](#) for a sneak-peek of the material to this highly valuable Lunch & Learn.

The cost is only \$13 for Chamber Members and \$20 for non-members and includes a delicious lunch catered by SUNNYSIDE FARMS MARKET. RESERVATIONS ARE REQUIRED, so please use our convenient online registration at [www.durangobusiness.org](http://www.durangobusiness.org) or call 970.247.0312.

*No-shows & cancellations after January 17th will be invoiced.*

Sponsored by TBK  BANK

# Happy New Year!

FROM YOUR  
FRIENDLY  
CHAMBER  
STAFF

Peggy

Rita

Jack

Jennifer



# 2020 BOARD OF DIRECTORS

## Chamber Welcomes New Board Members

The Durango Chamber of Commerce is proud to announce its newest board members.

*Joining the board in 2020 are:*



**Dan Knapp**  
YPOD Representative  
(1 year term)



**Vaughn Morris**  
Boys and Girls Club  
(3 year term)



**Mitch Dye**  
Diplomat Representative  
(1 year term)

*Also continuing  
their service as  
Chamber Board  
members are:*



**Diana Murray**  
PRESIDENT  
ASAP Accounting



**Amanda Erickson**  
PAST PRESIDENT  
Durango Area Association  
of Realtors



**Steve Elias**  
Fort Lewis College



**Greg Behn**  
Bank of Colorado



**Brian Lundstrom**  
Sky Ute Casino & Resort



**Charley Kier**  
Leadership La Plata Representative



**Suzanne Phare**  
Real Ideal Coaching



**Bob Thom**  
Kroeger's True Value



**Chris Bettin**  
City of Durango Representative  
Durango Land and Homes



Great Retreat with the 2020 Board Members at Sky Ute Casino.



## RIBBON CUTTINGS

### The Organized Interior

The Durango Diplomats were on hand Tuesday, December 3rd for a Ribbon Cutting ceremony for The Organized Interior. We all want to be more organized so whether it is whole home organization or just one room, no project is too big or too small for owner Karla Rooney. Moving into your new home? Let Karla unpack and beautifully organize your new space. If you are downsizing or facing the difficult process of clearing out a family home, Karla would love to help sort and organize for disposal or sale of items. If you are interested in finding out more about the services offered by The Organized Interior visit [www.theorganizedinterior.com](http://www.theorganizedinterior.com) or give Karla a call at 970-903-0186 or email [organizedinterior@gmail.com](mailto:organizedinterior@gmail.com).



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## New Years Goals and Social Media: Love it or hate it, here's 3 reasons to check LLPs posts

Written by: Stacy Reuille-Dupont

As we begin the year, lots of us will be thinking about resolutions. How do we want to become different this year? What worked last year? What did not? Who will we become? As an LLP grad you are probably not one to let "life happen" to you, you are more likely to be one who is making things happen. As a result you are probably putting together your resolution list and vision boards or at least thinking about the changes you would like to see in yourself.

When making changes it is important to find inspiration to help motivate us toward actions that will help us accomplish our goals. This is why you might want to check LLP's social media sites [Facebook](#) ~ [Instagram](#).

Checking in with LLP can help inspire you to recommit to your leadership goals and increase your ability to be effective in your home, work, friendships, with family, etc. By following LLP you could find the needed inspiration to take your goals to the next level and reconnect to a community of like-minded people to help keep you on track.

If you are like me, you probably have a love / hate relationship with social media. Especially this time of year and especially moving into an election year. However, it is one of the easiest ways to stay involved in your communities near and far.

If you are like me, you did not grow up in this area and do not have extended family here. If you are like me you might be busy with work projects, family obligations, and personal goals. When these are present in your life social media can be helpful.

One, it gives an opportunity to "catch up" on friends and family. I am from a very large family and living far away from them is hard. By strategically checking social media I am able to stay abreast of things going on in my friend and family member's lives. As a result of social media I have relationships with my family in other countries and have great places to visit.

For many, LLP brought us gifts of deepening relationships to ourselves and others. We became a mini-family here in Durango. By checking in we continue to develop those relationships and deepen our own sense of being connected to our LLP community. We can see what others who have a shared experience are doing, where they are going, what classes are gathering, etc. This helps us remember we are not alone. We are one of many who took the commitment to increase our skills and become better leaders where ever we are planted.

Two, we took the commitment to increase our skills, but as you and I know commitments are great when we speak them, but difficult to follow through and continue to engage them. By allowing ourselves the opportunity to flip through a few pictures and posts on LLP's pages we re-engage with our goals, learning, and growth experienced as a member of LLP's classes. We do what is called "coat-tailing" in the group therapy world. When one person is sharing an experience, we too revisit similar experiences from our past. We benefit as a result, even if we never utter a word or share our thoughts.

By flipping through a post or two and remembering our own

class on business or culture and arts, or government debate we review our skills and refresh our memory around our personal learning and experience. This can be helpful. I sometimes find it is like an oracle - the right message pops up just when I needed that conflict resolution or deeper listening skill I had forgotten about.

Three, it gets us to participate. One of the banes of social media is looking at others' posts and wishing our lives were different. Not the helpful side of social media. Instead, use those sensations of longing and desire to actually make something different happen in your life. When you see a class posting a gathering, maybe it would be a good time for you to reach out to a class member you really connected with but have not seen in a while. Even if they are no longer in the area, reach out and connect. Maybe a post reminds you of a class you really liked but you have not been taking advantage of local options to engage that content. This year commit to re-engage with at least one leadership skill you developed and visit one business (or sector) you were introduced to in LLP but is not on your regular radar.

Allowing yourself an opportunity to be inspired is important. Motivation does not come from outside of us. It comes from within. If you are a team lead, you cannot motivate your team. What you do is inspire them. Inspiration does come from outside ourselves. It is the way your breath catches as you watch the alpenglow of the sun hitting the mountains. The crisp clean scent of a fresh snow, the colorful art piece placed strategically in the hallway as you walk by. The beauty of old bricks in your favorite coffeeshop. Magazines, pictures, articles, and more inspire us everyday. When it comes to social media, strategically picking what you expose yourself to can be very inspiring. By selecting groups, people, and events that inspire you, you can enhance your daily experience and in some cases become more productive. LLP's posts can help inspire you toward your greatness and help you reconnect to those goals and commitments to be the better person you set at the visioning session as you ended your class experience - remember those visions, commitments, and goals?

In the end, you get to pick what you expose yourself to on social media. Be smart about it. Chose wisely and allow in those things that enhance your experience and reconnect you to your community.

Send us your LLP pictures and posts if you have them. We are looking to expand and share the many experiences LLP members have inside the classroom and beyond.

### Why check LLP's social media pages

- Find inspiration and motivation
- Review your personal growth and successes
- Check out the cool things this year's class is doing
- Remember your own class experiences
- See if LLP is right for you - "try it on" by watching what the classes go through
- Find old friends
- Reconnect to your leadership skills
- Find new businesses to visit (like class sponsors)

### Alumni Quote

*"The people I've met through LLP have not only been a diverse group. They have enhanced my business in ways I would of never dreamed of. I've also made life long friends of many. That I cherish. Best class ever!!"*

- Terri Will, Class of 2013-2014

**December Class**  
**GOVERNMENT**

**TAFOYA BARRETT**  
**AND ASSOCIATES PC**

**Thank you to our December class sponsor!**



## TIPS, TOOLS & STATS

### The New W-4 Form is different. Really different.

By Diana Murray, ASAP Accounting & Payroll



The IRS released a new Form W-4 in December 2019. The first major redesign since 1987, it's much different than any previous version.

Form W-4 instructs employers on how much tax to withhold from an employee's paycheck. Any employees beginning a new job in 2020, or any current employees wishing to change their withholdings, will face a drastically different form.

#### What's so Different?

Gone are the numbers. No really. There are no longer any "allowances," which were used to calculate tax withholding on the old W-4. Those "allowances" were based on personal exemptions, which are now unavailable under the current tax code.

Instead, the 2020 Form W-4 accounts for all sources of income as amounts to determine the correct tax withholding amount. These sources of income include multiple jobs, spouse's income, self-employment, and even income from dividends and interest. It's almost like a mini-tax return!

#### Why the Change?

In 2017, the Tax Cuts & Jobs Act got rid of the dependency deduction and increased the standard deduction. All taxpayers saw these changes come to life in 2018 on their tax returns. While the IRS waited until now to update this form, this new Form W-4 reflects those changes to the federal tax code.

#### Impact on Workforce – The Employees!

If you are starting a new job, you will be required to complete this new Form W-4. Or, if you are a current employee and just want to update your withholding, you will be required to complete this new form.

The IRS has created an online estimator to help employees determine the most accurate amounts to withhold. You can access the IRS Tax Withholding Estimator online at [www.irs.gov/W4App](http://www.irs.gov/W4App) (you will need a copy of your most recent pay stub and tax return).

#### Impact on Business – The Employers!

Because the new Form W-4 is significantly different from previous versions, communicating the changes to employees will be a challenge. As an employer, you must balance the desire

*Tips, Tools & Stats: We encourage our members to submit articles that would be helpful to our community. If you would like to submit an article please contact [Rita@durangobusiness.org](mailto:Rita@durangobusiness.org).*

to help your employees with the understanding that you should not be giving tax advice.

It will take more time for employees to complete this form. You should not expect employees to complete this form on their first day of work and in a short amount of time. Instead, you might consider sending this form ahead of time and allowing employees ample time to use the IRS Tax Withholding Estimator in order to accurately complete the Form W-4 for payroll set up.

#### Tips for completing the new Form W-4

- Encourage employees to use the online IRS Tax Withholding Estimator
- Read the instructions included with the form. Steps 1 and 5 of the new form are mandatory, whereas steps 2, 3, and 4 are optional.
- It is not required for all employees to complete the revised form, just those new hires and any employees wishing to update withholdings.

Visit <https://www.businessasap.com/2020-w4-overview/> for a copy of the new form and other resources.

Form <b>W-4</b>		<b>Employee's Withholding Certificate</b>		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		<p>► Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ► Give Form W-4 to your employer. ► Your withholding is subject to review by the IRS.</p>		<b>2020</b>
<b>Step 1: Enter Personal Information</b>	(a) First name and middle initial	Last name	(b) Social security number	
	Address		► Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .	
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly (or Qualifying widow(er)) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			
<b>Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.</b> See page 2 for more information on each step, who can claim exemption from withholding, when to use the online estimator, and privacy.				
<b>Step 2: Multiple Jobs or Spouse Works</b>	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do <b>only one</b> of the following. (a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for most accurate withholding for this step (and Steps 3-4); or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld . . . . . <input type="checkbox"/>			
	<b>TIP:</b> To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.			
<b>Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs.</b> Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)				

## PHOTO GALLERY

**Business After Hours Thank You**

Thank you to Rick Klatt and his crew at 2180 Lighting and Design Studio for hosting a fun and festive December Business After Hours on December 13th. Attendees enjoyed holiday spirits and food while checking out the beautiful décor in the 2180 Lighting and Design Showroom. If you would like to learn more about the products and service offered at 2180 Lighting and Design visit [www.2180durangodesign.com](http://www.2180durangodesign.com) or visit their showroom located at 2180 Main Avenue or give them a call at 970-247-9710.



## NEW MEMBERS

### **180 Carpet Cleaning**

Ben Graham  
1743 CR 203  
Durango, CO 81301  
(970) 749-7030

[website](#)

Carpet/ Upholstery Cleaning/Disaster Restoration

### **Sagebrush Limited**

Sandhya Tillotson  
452.5 E 7th Ave  
Durango, CO 81301  
(970) 317-1732

[website](#)

Consultant-Business/Marketing & Related

### **Charly Minkler**

6365 CR 334  
Ignacio, CO 81137  
(970) 749-6304  
Individuals

### **Durango Small Car**

Tracy Cornutt  
138 Bodo Dr  
Durango, CO 81303  
(970) 259-3460

[website](#)

Automotive Related

### **Gamesmen Group LLC**

Sarah Dombrowski  
1291 Juniper Street  
Bayfield, CO 81122  
(970) 367-4815

[website](#)

Administrative Services

### **Rocky Mountain Home Realty**

Robin Pehle  
900 Main Avenue, STE 17  
Durango, CO 81301  
(970) 946-0975

[website](#)

Real Estate

### **Silver Arrow Ventures Inc dba Flooring America**

Paula Goho  
6550 E Main St  
Farmington, NM 87402  
(505) 599-9494

[website](#)

Floor Coverings-Window Coverings

### **Trout Unlimited - 5 Rivers Chapter**

Buck Skillen  
PO Box 3441  
Durango, CO 81302  
(970) 382-8248

[website](#)

Non-Profit

### **Williams Creek Angler**

David Pehle  
190 Talisman Drive, STE C6  
Pagosa Springs, CO 81147  
(970) 731-2125

[website](#)

Fishing & Fly Fishing Services

## Want to Grow Your Business?

## Join a Chamber **LEADS GROUP**

Call or email today to join or find out more information!

**970.247.0312** or [chamber@durangobusiness.org](mailto:chamber@durangobusiness.org)



## RENEWED MEMBERS

- APEX Electrical Contractors, Inc.  
 Best Cleaning & Disaster Restoration Services, Inc  
 Blue Lake Ranch/Ridgewood Event Center  
 Brown's Shoe Fit Company  
 Builders First Source  
 Carver Brewing Co.  
 Coaching Insight  
 Coldwell Banker  
 Cole & Company, Inc.  
 Colorado Trails Ranch  
 Columbine Group, LLC  
 CrossFit Catacombs  
 Domino's Pizza  
 Durango Growth Organization  
 Durango Premier Vacation Rentals  
 Durango Red Cliff Properties, LLC  
 Durango.com  
 Enterprise Rent-A-Car  
 Farmers Insurance/Courtney Harshberger  
 Farnsworth Group, Inc.  
 Feather & Gill Architects  
 FIT 247 GYM  
 Goff Engineering & Survey, Inc.  
 Grease Monkey & Car Wash  
 Himalayan Kitchen  
 Indiana Reed  
 Kroegers Ace Hardware  
 Manna - Durango Soup Kitchen  
 Mile High Plumbing, Inc.  
 Needle Mountain Chalet  
 Oak Family Dentistry  
 Open Mortgage LLC  
 Ore House Restaurant  
 Pathfinder Chiropractic  
 Pathways Physical Therapy & Holistic Health  
 Peaks & Tides  
 Pediatric Associates of Durango  
 PJ's Gourmet Market  
 Pueblo Community College Southwest  
 Random Tasks, Inc.  
 Rimrock Outfitters  
 Riverside RV Park  
 Carol Salomon  
 Siesta Motel  
 Sky Ute Casino Resort  
 Southwestern Colorado Area  
 Health Education Center  
 Town Plaza Shopping Center  
 Wolfwood Refuge  
 YESS the Book Hutch  
 YogiTribe/Kaiut Yoga Durango



*Buck says ...*

*Look local first!*

**Buy Durango!**

## BUSINESS CONNECTION

### TBK Bank, Mark Daigle

written by Sara Lynn (Kuntz) Valentine

After having run a statewide bank in Nevada for ten years, Mark Daigle received a call from Colorado, inviting him to consider relocating to become CEO of First National Bank of Durango. Mark and his wife, son and daughter were happy to make the move. "We're active skiers, enjoy camping, off-road jeeping and all the outdoor activities," Mark says. "I'm a hunter and fisherman and my wife enjoys fishing and long walks with the dogs. I can't stand traffic, and heavy traffic in Durango means maybe waiting through one light. It's a relaxed lifestyle, everyone knows everyone and it's one of the most welcoming places I've ever been. People here make you feel at home and they want to help out."

In September of 2018, after Mark had been in Durango for eight years, TBK acquired First National Bank. It's been a great fit," Mark says. "Because the mission of TBK is what First National had always been about - the same values and principles."

Change can be hard for customers to get used to - but Mark points out that even though the name of the bank changed, the more important names belong to the bank employees who've been taking care of customers for years. They're still taking care of customers inside the same building, and customers are realizing that the outlook, attitude and culture of the organization are what's important. "Things have settled down and TBK is focused on serving our community," Mark says. "One of the things First National was known for was community support. TBK made it clear coming in that they would continue to provide that community support. We are able to help locals - individuals, small businesses and larger businesses - meet their needs and achieve what they're trying to achieve. We roll up our sleeves for our customers. That's why I got into banking."

It is Mark's - and TBK's - pleasure to support numerous local philanthropic and civic organizations. "We were an instrumental sponsor in helping bring a local rodeo back to Durango and southwest Colorado. When we received the original sponsor request we immediately said, 'We want to be a serious sponsor!' We've been partners with the True West Rodeo since the beginning. We're involved in a big way with the county fair and 4 H auction. We've bid on a lot of livestock over the past

few years! We have a lot of belt buckles for being big buyers! When the Durango Chamber was doing its Capital Campaign for a new facility Jack called and said, 'You have always been strong supporters; can we count

on you?' We were one of the first sponsors to make a big commitment. We're happy to host the Chamber's Lunch and Learn in our community room. We've been involved with Business After Hours. It all goes back to our focus of supporting the economic viability and growth of this community. That ties in exactly with why we are here, and what it is we want to do."

Mark is often asked what TBK stands for. "TBK is the bank's stock market ticker symbol," Marks says, "but I prefer to say that what TBK stands for is serving our community, serving our customers and taking care of our team members." TBK's website adds that TBK stands for investing in community, because that's what neighbors do, and for small town values and the resources to make a difference, and for helping people and businesses in the community succeed.

"TBK, as a community bank, isn't just about size and how many markets we're in," Mark says. "It's about our organizational culture and our approach to doing business. It's about how we make decisions and how we focus on meeting the needs of the community, rather than just having an analytical business plan. We want to figure out what it is our customers need, rather than fit them in a box for a specific product or service." Although TBK has a strong local focus, they also have the advantage of being part of a larger organization, which gives them a greater capacity to invest in technology. "This month we rolled out new commercial and banking products and announced some enhancements, like Zelle and mobile deposits, to our mobile app."

TBK's main location is on 9th Street, across from the Post Office. Branch locations are in Bayfield, Bodo Park and inside Albertson's and Walmart. You may call Mark at 970-382-5714, or email [mdaigle@tbkbank.com](mailto:mdaigle@tbkbank.com). Learn more at [www.tbkbank.com](http://www.tbkbank.com).



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**COMMUNITY CONCERT HALL AT FLC**

RECEPTION 5:30 ~ 6:30PM | AWARDS 6:30PM

CATERING BY CJ'S CATERING

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Tafoya Barrett and Associates • TBK Bank • World Pay

# Four Steps to Improve Business Financial Health

presented by **Zeb Smith, CPA**  
**Ascent Accounting & Consulting, LLC**



Every new year we make promises to ourselves that the next twelve months will be better than the year before. As individuals we build personal resolutions around family, friends, fitness, finances, and some element of fun. As business owners, we review our business resolutions annually only to hope our business will support our personal resolutions.

This session will provide you with *Four Steps You Can Take Today That Will Improve Your Business's Financial Health Tomorrow*. Zeb will help you:

- ▶ Define your financial needs
- ▶ Set benchmarks to keep you motivated
- ▶ Make small and targeted changes that will improve financial health (profits, cashflow, etc)
- ▶ Monitor progress to keep you on-track

At the end of the session, you will have the tools you need to improve the financial health of your business and to make your 2020 resolutions a reality!



## JANUARY LUNCH & LEARN

January 22nd • 12 Noon

**TBK BANK (259 W. 9th)**

**\$13 Chamber Members**

**\$20 Non-Members**

includes a delicious lunch catered by

**SUNNYSIDE FARMS MARKET**

### RESERVATIONS ARE REQUIRED

please register at

[www.durangobusiness.org](http://www.durangobusiness.org)

or **970.247.0312**

No shows & cancellations after January 17<sup>th</sup> will be invoiced.

Please use street parking and reserve parking lot for bank customers.



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