

2024

Finance & Insurance Insurance Insurance

Colorado Urban Front Range



Table of Contents

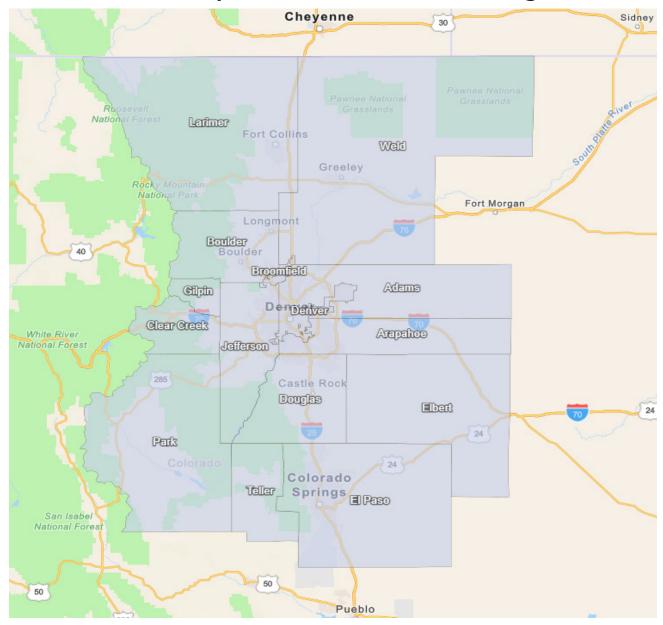
07		AHOO
03	Geograp	Area
\sim		

- 04 Industries Making Up The Sector
- 08 Historical Trends
- 10 Employment Concentration
- 14 Where Core Workforce Lives
- 17 Demographics
- 20 Telework and Automation Strategies
- Wages
- **26** Top Occupations
- 31 Let's Talk!

Geographical Area



The geographical area for this industry profile includes the 15 counties that make up Colorado's Urban Front Range.



The geographic region includes the following metropolitan areas:

- Boulder
- · Colorado Springs
- · Denver-Aurora-Lakewood
- Fort Collins
- · Greelev

In 2023, this 15 county region employed nearly 2.72 million people across all industries, and made up 84% of Colorado's total employment.

In 2023, the Gross Regional Product (GRP) for the Front Range region was \$422.9 billion, which made up 1.94% of the national GRP.

Lightcast defines GRP as the final market value of all goods and services in the region.



Finance & Insurance

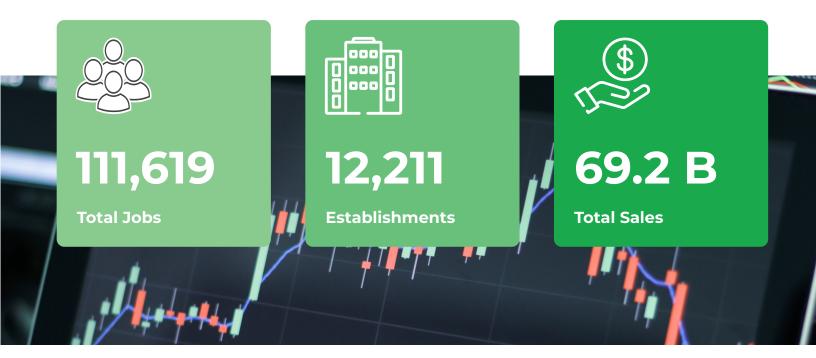
all 1.5% From prior year

4.2%

Total Jobs in CO
Urban Front Range

The finance & insurance sector employs 111,619 people in 12,211 establishments. An 'establishment' is one facility in which people work. For example, a business in the sector may have several locations, and each one of those locations counts as an 'establishment.'

In 2023, the sector had \$69.2 billion in sales, and contributed \$26.2 billion to the region's GRP. In the region, this sector is dynamic and varied, encompassing a wide spectrum of services such as banking, investment management, insurance, and financial technology. Numerous financial institutions and insurance companies have established a robust presence in the region, contributing to local employment opportunities and the overall economic resilience of the area. Employment in the sector fell between 2023 and 2024 mainly because interest rate increases tightened the money supply and so caused employers to reduce staff. At the same time, as a result more small businesses formed because the state of Colorado reduced the fee for new business application.



Top Specialized Skills

- Merchandising
- · Selling Techniques
- Marketing

Top Software Skills

- · Microsoft Office
- Salesforce
- Spreadsheets

Top Credentials

- · Security Clearance
- Certified Public Accountant (CPA)
- Project Management
 Professional Certification
 (PMP)

Finance & Insurance Sector

Employment concentration is also known as location quotient. Location quotient measures industry employment concentration in a given geography relative to the national average. For example, employment in activities related to credit intermediation is 1.64 times more concentrated than the national average for this industry. The North American Industry Classification System (NAICS) is used to categorize businesses and organizations based on their primary economic activities. It is used throughout the United States, Mexico, and Canada.

Depository Credit Intermediation

NAICS **5221**

Numbers to Know

- 19,251 jobs
- 1,442 establishments
- 0.67 employment concentration
- \$6.5 billion in sales
- 0.6% change to 2028
- \$99,041 average wage
- \$15,174 average employer paid benefits

Activities Related to Credit Intermediation

NAICS **5223**

Numbers to Know

- 8,048 jobs
- 1,076 establishments
- 1.64 employment concentration
- \$3.6 billion in sales
- 0.3% change to 2028
- \$122,438 average wage
- \$18,745 average employer paid benefits

Monetary Authorities-Central Bank

NAICS

5211

Numbers to Know

- 143 jobs
- 1 establishments
- 0.39 employment concentration
- \$55 million in sales
- (17.4%) change to 2028
- \$111,232 average wage
- \$13,456 average employer paid benefits

Nondepository Credit Intermediation

NAICS

5222

Numbers to Know

- 11,338 jobs
- 997 establishments
- 1.28 employment concentration
- \$5.3 billion in sales
- 1.7% change to 2028
- \$124,577 average wage
- \$19,058 average employer paid benefits

Securities & Commodity Contracts Intermediation & Brokerage

NAICS

5231

Numbers to Know

- 8,667 jobs
- 869 establishments
- 1.13 employment concentration
- \$5.1 billion in sales
- 7.1% change to 2028
- \$199,805 average wage
- \$37,461 average employer paid benefits

Securities & Commodity Exchanges

NAICS **5232**

Numbers to Know

- 17 jobs
- 14 establishments
- 0.15 employment concentration
- \$28 million in sales
- 21.8% change to 2028
- \$230,989 average wage
- \$43,307 average employer paid benefits

Insurance Carriers

NAICS **5241**

Numbers to Know

- 21,538 jobs
- 556 establishments
- 1.02 employment concentration
- \$13.1 billion in sales
- (1.4%) change to 2028
- \$110,948 average wage
- \$16,182 average employer paid benefits

Insurance & Employee Benefit Funds

NAICS **525**1

Numbers to Know

- 122 jobs
- 34 establishments
- 0.66 employment concentration
- \$1.7 billion in sales
- 0.9% change to 2028
- \$128,109 average wage
- \$15,215 average employer paid benefits

Other Financial Investment Activities

NAICS **5239**

Numbers to Know

- 16,434 jobs
- 3,186 establishments
- 1.70 employment concentration
- \$16 billion in sales
- 9.7% change to 2028
- \$176,155 average wage
- \$33,027 average employer paid benefits

Agencies, Brokerages, & Other Insurance Related Activities

NAICS **5242**

Numbers to Know

- 25,709 jobs
- 3,935 establishments
- 0.96 employment concentration
- \$10.4 billion in sales
- 7.4% change to 2028
- \$106,925 average wage
- \$12,803 average employer paid benefits

Other Investment Pools & Funds

NAICS **5259**

Numbers to Know

- 351 jobs
- 102 establishments
- 1.10 employment concentration
- \$7.4 billion in sales
- (1.4%) change to 2028
- \$199,564 average wage
- \$23,279 average employer paid benefits

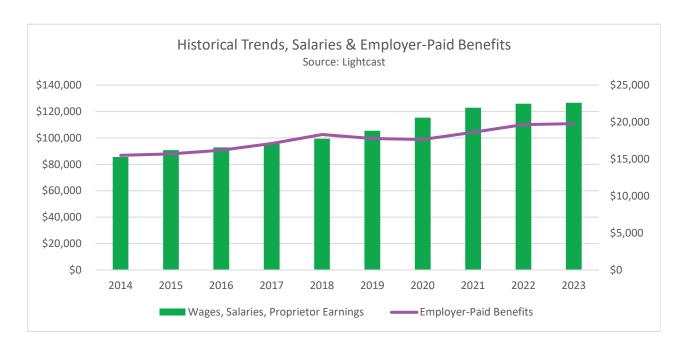


Historical Trends

Colorado Urban Front Range

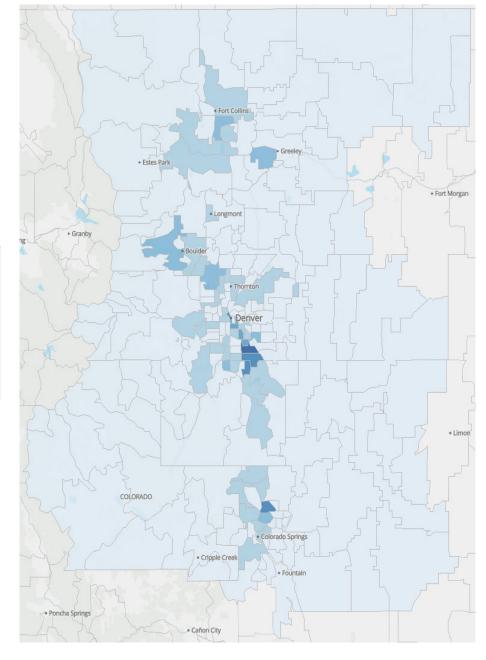
The first graph shows the growth in jobs (green bars), and the growth in the number of establishments (purple line) in the sector between 2014 and 2024. The second graph shows the growth in wages, salaries and proprietor earnings (green bars) and in employer-paid benefits, including the employer portions of both Social Security and Medicare payroll deductions (purple line) for the same period.







Employment Concentration Map



Colorado Urban Front Range

The overall employment concentration in this sector is 1.30 times the national average, which suggests the region has a steady supply of skilled labor. Concentration also varies by county, with the heaviest sector employment concentrations in Douglas and Arapahoe counties.

2024 Jobs

6,413 to 12,620 3,193 to 6,412 1,246 to 3,192 322 to 1,245 0 to 321

Sector Employment Concentration



Employment concentration in the sector is shown here within each of the 15 counties making up the region. Note that the current wages, salaries, and proprietor earnings, as well as the current employer-paid benefits are different within each county. This is because each county has a different mix of sector industries. For example, the highest average wage per worker is in other investment pools and fund while the lowest is in depository credit intermediation (banks and credit unions). Thus, a county that has mostly banks and credit unions will have a lower average wage per worker.

ADAMS

- Jobs -4,020
- Employment Concentration
 0.37
- Current Wages, Salaries,
 & Proprietor Earnings \$93.099
- Benefits \$13,424
- Top Businesses Sooper Credit Union, Security Insurance Agency, Alloya Corporate Federal Credit Union

BROOMFIELD

- Jobs 2,037
- Employment Concentration
 -1.02
- Current Wages, Salaries,
 & Proprietor Earnings \$152,022
- Benefits \$24,682
- Top Businesses Charter School Growth Fund, Blue FCU, Public Service Credit Union

ARAPAHOE

- Jobs 25,867
- Employment Concentration
 1.76
- Current Wages, Salaries,
 & Proprietor Earnings \$122.037
- Benefits \$18,803
- Top Businesses Great West Life & Annuity Insurance, Pulte Mortgage, Cherry Creek Mortgage

CLEAR CREEK

- Jobs 14
- Employment Concentration- 0.09
- Current Wages, Salaries, & Proprietor Earnings - \$72,729
- Benefits- \$11,327
- Top Businesses Evergreen National Bank, Citywide Banks, Legal Structure Inc.

BOULDER

- Jobs 4,461
- Employment Concentration

 -0.52
- Current Wages, Salaries,
 & Proprietor Earnings \$149.586
- Benefits- \$24,847
- Top Businesses Elevations Credit Union, Techstars, Premier Members Credit Union

DENVER

- Jobs 33,351
- Employment Concentration
 -1.32
- Current Wages, Salaries,
 & Proprietor Earnings \$155,559
- Benefits \$24,651
- Top Businesses Amerifirst Financial, Colorado Restaurant Association, Western Union Company

DOUGLAS

- Jobs 13,710
- Employment Concentration
 2.07
- Current Wages, Salaries,
 & Proprietor Earnings \$133.597
- Benefits \$22.087
- Top Businesses Charles Schwab, Visa, Global Screening Solutions

GILPIN

- Jobs <10
- Employment Concentration
 0.04
- Current Wages, Salaries, & Proprietor Earnings - Insf.
 Data
- · Benefits-Insf. Data
- Top Businesses WMS
 Gaming, High Speed Bail
 Bonds

PARK

- Jobs 38
- Employment Concentration
 0.30
- Current Wages, Salaries, & Proprietor Earnings - \$88,133
- Benefits \$11,380
- Top Businesses TBK Bank, Cal's Carpentry, Allstate

EL PASO

- Jobs 13.705
- Employment Concentration
 0.89
- Current Wages, Salaries, & Proprietor Earnings - \$91,097
- Benefits \$13,586
- Top Businesses USAA
 Financial Center, T Rowe
 Price, Mortgage Solutions
 Financial

JEFFERSON

- Jobs 7.061
- Employment Concentration
 0.67
- Current Wages, Salaries, & Proprietor Earnings - \$98,716
- Benefits \$14,283
- Top Businesses 5 Rings
 Financial, Warranty
 Solutions, Universal Lending
 Corporation

TELLER

- Jobs 194
- Employment Concentration
 0.54
- Current Wages, Salaries,
 & Proprietor Earnings \$92,384
- Benefits- \$13,409
- Top Businesses Community Banks of
 Colorado, Pikes Peak Credit
 Union, ENT Credit Union

ELBERT

- Jobs 119
- Employment Concentration
 0.56
- Current Wages, Salaries,
 & Proprietor Earnings \$98,426
- Benefits \$13,632
- Top Businesses Community Banks of
 Colorado, Bank of the West,
 Federal Loan Modifiers of
 Colorado

LARIMER

- Jobs 3.961
- Employment Concentration
 0.51
- Current Wages, Salaries,
 & Proprietor Earnings \$96.587
- Benefits \$14,349
- Top Businesses Northstar Investment, MMI Inc., Bank of Colorado

WELD

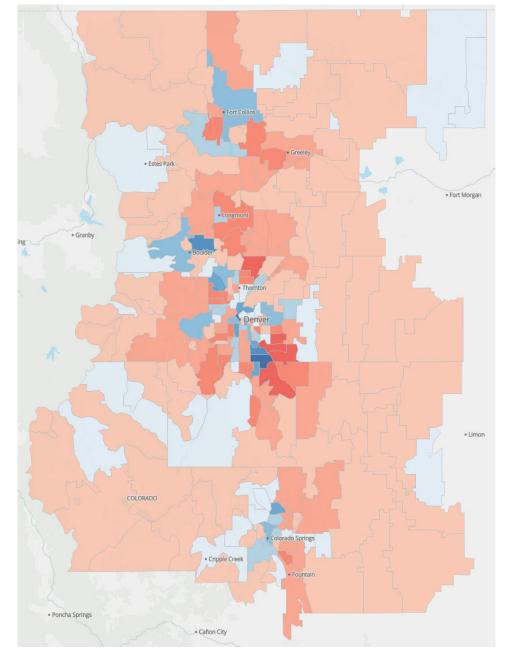
- Jobs 3,075
- Employment Concentration
 0.61
- Current Wages, Salaries, & Proprietor Earnings - \$89,019
- Benefits- \$12,630
- Top Businesses Golden Aluminium Inc., First National Bank of Omaha, Community Banks of Colorado



Where Core Workforce Lives

Commute Map





Every sector has a group of occupations it needs to fulfil its mission. This is called a staffing pattern, and generally includes managers, business and finance people, sales and administrative support, computer and mathematical occupations. There is also a core set of occupations that are primarily responsible for producing the goods or services that industry provides. In finance and insurance, this core set of occupations is made up of business and finance occupations as well as a few sales and administrative occupations. Examples of these occupations include personal financial planners, tellers, project managers, and financial analysts. This map shows where persons employed in these occupations live (orange areas) and where they work (blue areas).

Where Core Workforce Lives

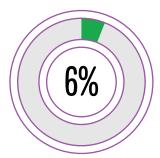
Commute Patterns

The table shows net commuters. For example, 34,577 people in these core finance and insurance jobs live in Weld County, while there are 16,901 employed there. This means 17,676 more finance and insurance professionals live in Weld County than work there. Note: the latest commuter data available is from 2023.

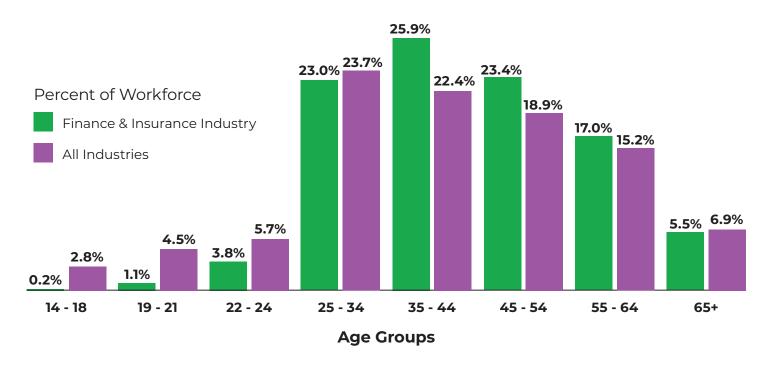
County	Net Commuters	Resident Workers	Jobs
Denver	47,745	74,829	122,575
Boulder	7,960	30,758	38,719
Arapahoe	5,840	70,616	76,455
Broomfield	1,891	9,038	10,929
Larimer	500	30,914	31,414
Clear Creek	(20)	572	552
Gilpin	(24)	581	557
El Paso	(537)	59,079	58,541
Park	(814)	1,386	572
Teller	(867)	2,242	1,375
Elbert	(1,516)	2,315	799
Adams	(6,652)	48,076	41,425
Douglas	(11,554)	46,135	34,581
Jefferson	(15,825)	66,357	50,531
Weld	(17,676)	34,577	16,901



Comparative Retirement Risk



Retirement risk in finance and insurance is lower than that across all industries in the region. This reflects a younger labor force with significantly higher numbers in the 35 to 44 age group than the regional average across all industries. Over the next few years, retirement risk will grow based on the 55-64 age group. Also, note the low number of young people entering the industry.

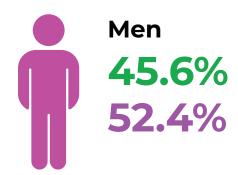


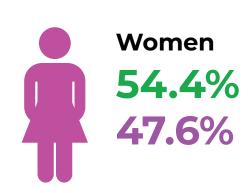
I Comparative Gender

Percent of Workforce

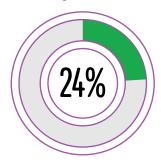


All Industries

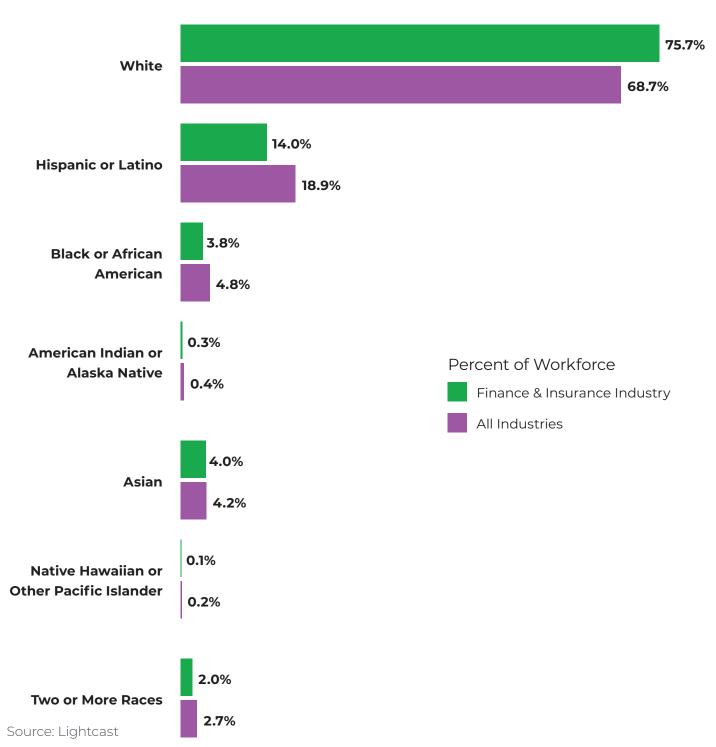




Comparative Racial Diversity



This bar chart shows the racial and ethnic diversity in the industry versus across all industries in the 15 county region. This is measured by a concept called 'total diversity,' which is the percent of racial or ethnic minorities employed in the sector versus the percent of racial and ethnic minorities employed across all industries. Finance and insurance less diverse than the overall average within the region, with overall diversity at only 24.3% of the sector's workforce, versus 30.6% across all industries.



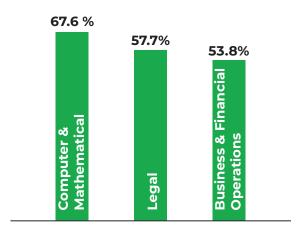


Telework and Automation Strategies

Remote Work Potential

37.7% Remote Work Capability for Sector

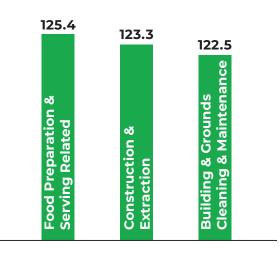
In a scarce labor market, a valid strategy for employers might be to review their staffing pattern and determine which positions, if any, can be employed remotely or on a hybrid work schedule. Approximately 37.7% of the workforce in finance and insurance has at least partial teleworking capacity.



Automation Index

91.9

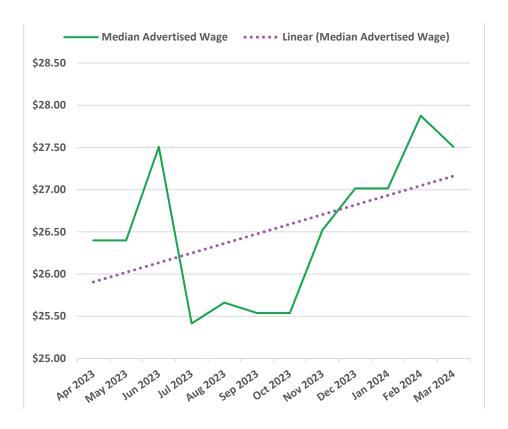
Another valid strategy employers can use in today's scarce labor market is automation. Automation seldom replaces workers 1:1. Rather, automation leverages the productive capacity of fewer workers to allow for higher output. Examples of automation in finance and insurance are ATMs, insurance claims automation, and Artificial Intelligence screening calls in customer care centers. Automation leverages the productive capacity of fewer workers to allow for higher output.





Advertised Wage Trends

This line graph shows movement in advertised wages in jobs posted in the sector over the last year.



Competitive Wage Analysis

This table shows the top 20 occupations by percentage of total employment in the sector, as well as total employment across industries. For example, the finance and insurance sector employs 3,065 software developers, but there are 43,280 employed across all industry sectors. This is important because the finance and insurance sector must compete with other sectors for critical talent, such as accountants, financial managers, and customer service representatives. Average annual openings for each occupation is estimated according to known attrition (people leaving the occupation or retiring) as well as expected national and local growth in the occupation.

Median posted wage levels can be compared to estimated entry and experienced level wages, and the typical entry level education, as well as the typical on-the-job training (OJT) are shown to illustrate the potential for apprenticeships and OJT to supplement shortfalls in the traditional training pipeline.

The Standard Occupational Classification (SOC) system is used by Federal statistical agencies to classify workers into occupational categories for the purpose of collecting, calculating, or disseminating data.

I Competitive Wage Analysis

SOC	Description	Jobs in Sector	% of Total Employment in Sector	Jobs Across all Industries	Average Annual Openings	
11-1021	General & Operations Managers	2,697	2.4%	44,177	4,543	
11-3031	Financial Managers	3,327	2.9%	11,355	1,111	
13-1031	Claims Adjusters, Examiners, & Investigators	3,764	3.5%	5,117	376	
13-1161	Market Research Analysts & Marketing Specialists	2,168	1.9%	26,080	3,012	
13-1199	Business Operations Specialists, All Other	2,619	2.4%	42,093	4,117	
13-2011	Accountants & Auditors	2,719	2.4%	34,343	3,250	
13-2051	Financial & Investment Analysts	2,786	2.5%	6,089	525	
13-2052	Personal Financial Advisors	6,238	5.5%	6,484	593	
13-2053	Insurance Underwriters	1,870	1.7%	1,945	149	
13-2072	Loan Officers	4,161	3.8%	4,876	388	
15-1252	Software Developers	3,065	2.7%	43,280	4,189	
41-3021	Insurance Sales Agents	12,188	10.8%	12,652	1,273	
41-3031	Securities, Commodities, & Financial Services Sales Agents	7,835	7.0%	8,211	750	
43-1011	First-Line Supervisors of Office & Administrative Support Workers	2,620	2.4%	23,210	2,421	
43-3031	Bookkeeping, Accounting, & Auditing Clerks	1,490	1.3%	24,679	3,117	
43-3071	Tellers	4,274	3.9%	4,374	452	
43-4051	Customer Service Representatives	7,117	6.4%	44,485	6,296	
43-4131	Loan Interviewers & Clerks	3,951	3.6%	4,724	434	
43-6014	Secretaries & Administrative Assistants, Except Legal, Medical, & Executive	1,643	1.5%	31,166	3,684	
43-9041	Insurance Claims & Policy Processing Clerks	1,962	1.8%	2,303	242	

Median Posted Wage	Entry Level Wage	Median Wage	Highly Experienced Level Wage	Typical On-the-Job Training	Typical Entry Level Education
\$40.98	\$41.83	\$60.94	\$88.45	None	Bachelor's degree
\$61.78	\$64.39	\$81.87	\$110.55	None	Bachelor's degree
\$33.85	\$28.91	\$34.45	\$43.95	Long-term OJT	Bachelor's degree
\$28.86	\$26.05	\$36.31	\$48.68	None	High school diploma or GED
\$34.83	\$29.62	\$39.02	\$51.78	None	Bachelor's degree
\$34.89	\$29.79	\$38.32	\$50.38	None	Bachelor's degree
\$40.74	\$36.15	\$45.64	\$58.94	None	Bachelor's degree
\$31.14	\$30.07	\$46.60	\$68.96	Long-term OJT	Bachelor's degree
\$44.92	\$32.96	\$42.72	\$51.35	Moderate-term OJT	Bachelor's degree
\$33.66	\$23.16	\$35.39	\$49.79	Moderate-term OJT	Bachelor's degree
\$60.18	\$48.84	\$62.27	\$76.84	None	Bachelor's degree
\$32.68	\$21.20	\$28.98	\$41.20	Moderate-term OJT	Bachelor's degree
\$23.45	\$22.13	\$30.43	\$48.57	Moderate-term OJT	High school diploma or GED
\$28.43	\$25.89	\$31.82	\$39.40	None	Bachelor's degree
\$24.06	\$19.13	\$23.20	\$28.04	Moderate-term OJT	High school diploma or GED
\$20.37	\$16.94	\$18.54	\$21.11	Short-term OJT	Some college, no degree
\$20.00	\$16.43	\$19.50	\$23.68	Short-term OJT	High school diploma or GED
\$24.00	\$19.36	\$23.10	\$28.22	Short-term OJT	High school diploma or GED
\$21.60	\$17.70	\$20.91	\$24.45	Short-term OJT	High school diploma or GED
\$24.06	\$20.90	\$23.43	\$28.30	Moderate-term OJT	High school diploma or GED



Top Occupations

Top 20 Occupations Currently Listed in the Colorado Urban Front Range

Top Occupations

These figures use information from unique job postings across the sector to show the number of jobs posted in the 15 county region during the last year and median posted salary. It is also important when planning staffing strategy to look at hires, separations and turnover rate for each of the occupations, what the percent of employment in the sector is, and the top skills demanded over the prior 12-month period.



Insurance Sales Agents

% Employment 10.8%
Unique Postings 2,517
Posted Salary \$32.68
Hires 5,088
Separations 4,966
Turnover Rate 40.3%

Top Skills: Insurance Sales, Sales Prospecting, Marketing



Securities, Commodities, & Financial Services Sales Agents

% Employment 7.0%
Unique Postings 2,509
Posted Salary \$23.45
Hires 3,192
Separations 3,102
Turnover Rate 38.6%
Top Skills: Financial Services, Loans, Sales Prospecting



Customer Service Representatives

% Employment 6.4%
Unique Postings 13,471
Posted Salary \$20.00
Hires 42,492
Separations 43,089
Turnover Rate 97.6%

Top Skills: Call Center Experience, Merchandising, Inbound Calls



Personal Financial Advisors

% Employment 5.5%
 Unique Postings 1,239
 Posted Salary \$31.14
 Hires 2,449
 Separations 2,142
 Turnover Rate 34.3%
 Top Skills: Financial Services, Investments, Financial Planning



Tellers

·% Employment	3.9%			
·Unique Postings	968			
·Posted Salary	\$20.37			
·Hires	1,923			
·Separations	2,429			
·Turnover Rate	54.8%			
Top Skills: Cash Handling,				
Balancing (Ledger/Billing),				

Regulatory Compliance



Loan Officers

·% Employment	3.8%			
·Unique Postings	1,143			
· Posted Salary	\$33.66			
·Hires	1,801			
·Separations	1,910			
·Turnover Rate	39.4%			
Top Skills: Loans , Mortgage				
Loans, Underwriting				



Loan Interviewers & Clerks

3.6%

·% Employment Unique Postings 331 · Posted Salary \$24.00 ·Hires 2,079 Separations 2,446 ·Turnover Rate 51.8% Top Skills: Loans, Mortgage Loans, Underwriting



Claims Adjusters, Examiners, & **Investigators**

·% Employment 3.5% Unique Postings 934 Posted Salary \$33.85 Hires 1,813 Separations 2,099 ·Turnover Rate 40.7% Top Skills: Claims Processing, Claims Resolution, Worker's Compensation



Financial Managers

·% Employment 2.9% Unique Postings 5,897 Posted Salary \$61.78 ·Hires 6,033 Separations 4,913 ·Turnover Rate 44.9%

Top Skills: Accounting, Finance, Financial Statements



Software Developers

·% Employment 2.7% Unique Postings 15,393 · Posted Salary \$60.18 ·Hires 17,753 Separations 12,786 ·Turnover Rate 31.1%

Top Skills: Software Engineering, Agile Methodology, Computer Science



Financial & Investment Analysts

% Employment 2.5%
Unique Postings 2,667
Posted Salary \$40.74
Hires 3,478
Separations 3,219
Turnover Rate 54.3%
Top Skills: Finance, Financial Analysts, Accounting



Accountants & Auditors

% Employment 2.4%
Unique Postings 6,455
Posted Salary \$34.89
Hires 19,007
Separations 18,497
Turnover Rate 55.1%

Top Skills: Accounting, Auditing, Financial Statements



General & Operations Managers

% Employment 2.4%
Unique Postings 8,545
Posted Salary \$40.98
Hires 26,916
Separations 23,915
Turnover Rate 55.7%

Top Skills: Operations

Top Skills: Operations Management, Project Management, Marketing



First-Line Supervisors of Office & Administrative Support Workers

% Employment 2.4%
Unique Postings 4,331
Posted Salary \$28.431
Hires 5,081
Separations 15,665
Turnover Rate 68.3%

Top Skills: Office Management, Accounting, Auditing



Business Operations Specialists, All Other

% Employment 2.4%
Unique Postings 1,604
Posted Salary \$34.83
Hires 25,405
Separations 26,158
Turnover Rate 63.2%

Top Skills: Project Management, Marketing, Process Improvement



Market Research Analysts & Marketing Specialists

% Employment 1.9%
Unique Postings 3,493
Posted Salary \$28.86
Hires 16,784
Separations 15,228
Turnover Rate 60.3%
Top Skills: Marketing, Social Media, Project Management



Insurance Claims & Policy Processing Clerks

% Employment 1.8%Unique Postings 475Posted Salary \$24.06

Hires 1,138Separations 1,131Turnover Rate 50.0%

Top Skills: Underwriting, Billing,

Claims Processing



Insurance Underwriters

% Employment 1.7%Unique Postings 317Posted Salary \$44.92

Hires 733Separations 753Turnover Rate 38.8%

Top Skills: Underwriting, Marketing, Risk Management



Secretaries & Administrative Assistants, Except Legal, Medical, & Executive

% Employment 1.5%
Unique Postings 8,112
Posted Salary \$21.60
Hires 24,437
Separations 26,722
Turnover Rate 86.5%
Top Skills: Administrative
Support, Data Entry, Invoicing



Bookkeeping, Accounting, & Auditing Clerks

% Employment 1.3%
Unique Postings 5,364
Posted Salary \$24.06
Hires 20,628
Separations 20,984
Turnover Rate 86.2%

Top Skills: Accounting, Accounts

Payable, Invoicing



Let's Talk!

There are a number of strategies you can employ to enhance employee recruitment and retention. The Arapahoe/Douglas Works! Business Services Team can help you strategize and implement these tactics. Get started by calling (303) 636-1359 or visiting https://bit.ly/ADWBusinessServices.





COLORADO APPRENTICESHIP HUB The Colorado Apprenticeship Hub serves as a resource for companies seeking to engage in registered apprenticeship programs in Colorado. The Hub provides apprenticeship-related services at no cost to employers.

If you want to connect to a consultant, please email the team at apprenticeship@arapahoegov.com







www.adworks.org





Follow us Arapahoe/Douglas Works!

