



**NORTHWEST COLORADO**  
OPIOID RESPONSE COUNCIL



**Dreadnaught**  
water gardens



**STEAMBOAT LOCALS**



**ReRoutt**

**GENEXUS** BIOTECH, INC.



970.819.7100  
JESSICA@DIGIGIRLSTUDIO.COM  
*digigirlstudio.com*

**PARNER**  
with locally owned management that cares about your property

Your home is an asset for both of us. We make money on our rental guests, not you. You do nothing, we do everything for the rental business.

**Our low commission, ALL INCLUSIVE management package includes:**

- Sekonad Inventories
- Guest Services
- Professional Photos
- Guest Supplies
- High Quality Linens
- No Fees
- Frequent Inspections
- Light Maintenance
- Global Marketing
- Limited Damage Protection
- Rental Clean
- Customizing Linings

itripvacations STEAMBOAT  
970.833.1399 | steamboat@itrip.net | itrip.net/steamboatsprings

Home Partner Story Dining Careers Reviews **Book Your Stay**

## Careers

**Shuttle Driver**  
\$20/Hr (+TIPS) - FT/PT  
We are looking for shuttle drivers to drive our local private shuttle which services vacation rentals in Steamboat Springs, CO. NO CDL required.

[LEARN MORE](#)

Home Partner Story Dining Careers Reviews **Book Your Stay**

Hiring itrip was one of the best decisions we made! Not only has our house rented more frequently than we thought was possible, we have found itrip to be a great partner. They communicate with us, handles issues quickly and make sure our house is kept in good condition. Working with them has exceeded our expectations.

- Yvonne & Joel, Steamboat Home Owners

### GUEST REVIEWS

Everything about our stay met or exceeded our expectations! Itrip was attentive and quick to respond to inquiries. The condo was clean, well stocked and comfy cozy! We highly recommend this condo!

- Lisa



**itrip** is a national brand. Its concept has proven to succeed across the country. Local professionals addressing issues quickly, providing home owners and their guests exceptional service, backed by a global marketing machine.

**Proven Concept**  
Created by and for vacation rental property owners to pair the best of traditional rental management at the local level with the power of a global marketing machine. itrip manages over 3,000 properties across the country & continues to grow. We are a small, local Steamboat business but able to tap into collective buying power and premier technology.

**Exceptional Property Care**  
Enjoy peace of mind, your property will be looked after as if it were your own. Local, on-site, experienced professionals answer calls and address issues quickly. Frequent property inspections insure your property and guests are well cared for. Limited damage protection on your rentals.

**Boutique-Style Service**  
The highest level of customer service for owners and guests is the standard. It starts for our owners and their properties and carries over to the guest experience. Our team, from inquiry through checkout, strives for easy and enjoyable vacations. We garner excellent reviews from our guests, a huge component today for rankings and bookings.

**Boundless Reach**  
Unrivaled property marketing with over 80 distribution channels and more than 200 million online impressions annually including VRBO, Airbnb, booking.com, TripAdvisor, Expedia, Facebook, Google, Instagram and more. If someone inquires on a property, we retarget and remind them about the property.

Hiring itrip was one of the best decisions we made! Not only has our house rented more frequently than we thought was possible, we have found itrip to be a great partner. They communicate with us, handles issues quickly and make sure our house is kept in good condition. Working with them has exceeded our expectations.

- Yvonne & Joel, Steamboat Home Owners

Tripadvisor Expedia facebook Google Instagram Vrbo airbnb Booking.com

Home Partner Story Dining Careers Reviews **Book Your Stay**

## ALL INCLUSIVE, FULL SERVICE VACATION RENTAL PROPERTY MANAGEMENT

**iTrip is a national brand.** Its concept has proven to succeed across the country. Local professionals addressing issues quickly, providing home owners and their guests exceptional service, backed by a global marketing machine.

Tripadvisor Expedia facebook Google  
Instagram Vrbo airbnb Booking.com



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Average Cost of a Dozen Eggs	
1997:	\$0.28
1980:	\$1.03
2007:	\$2.10
<b>Price Increase:</b>	<b>649%</b>
<b>Average Annual Price Increase:</b>	<b>6.29%</b>

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2008.

Gold Coin Postage Stamp	
1997:	\$0.03
1980:	\$1.15
2007:	\$4.41
<b>Price Increase:</b>	<b>1,266%</b>
<b>Average Annual Price Increase:</b>	<b>5.92%</b>

Source: U.S. Postal Service

Average New House	
1997:	\$12,220
1980:	\$68,700
2007:	\$308,775
<b>Price Increase:</b>	<b>2,427%</b>
<b>Average Annual Price Increase:</b>	<b>7.25%</b>

Source: thepaphistory.com & U.S. Census, 2008. The average annual rate of inflation, as measured by the U.S. Consumer Price Index (CPI), from 1997 to 2007 was 4.10%.

## INFLATION: A THREAT TO ASSET VALUE.

Every journey has obstacles in its path to completion. Unless you have planned for these obstacles, they may delay or prevent you from reaching your retirement goals. For example, take inflation.

If your nest egg is not growing faster than the cost of living, the value and purchasing power of your assets will diminish—and take your retirement lifestyle with it.

Savings instruments, such as certificates of deposit (CDs) and savings accounts, are considered “low risk” since they offer fixed rates of return. Since total return on these instruments can be lower than on equities, they may be better suited for short-term savings strategies. They do play a role in a well-diversified portfolio, yet, by themselves, they may not offer the higher returns and growth potential you need to reach your long-term goals.

TO OVERCOME THE RAVAGES OF INFLATION, YOU MAY NEED A HIGHER RATE OF RETURN.

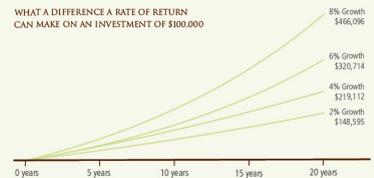
## MAXIMIZE ASSET GROWTH WITH COMPOUNDING

You can navigate the obstacles to higher rates of return and asset growth with the power of compounding. With compounding, you earn interest on the earnings of your investment. By letting both your principal and interest contribute to asset growth, your money works harder for you.

Albert Einstein is credited with declaring compound interest the most powerful force in the universe. Benjamin Franklin and John Rockefeller reportedly called it the eighth wonder of the world.

COMPOUNDING PAVES THE WAY TO ASSET GROWTH.

WHAT A DIFFERENCE A RATE OF RETURN CAN MAKE ON AN INVESTMENT OF \$100,000



The hypothetical example above comparing four different rates of return is for illustrative purposes only. The hypothetical rates of return are not guaranteed by Jackson, and should not be viewed as indicative of the past results or future performance of any particular product. The example assumes an initial investment of \$100,000 and does not take into account the effect of taxes or inflation.

## CONTROL TIMING AND EMOTION

DISCIPLINE AND TIME BUILD YOUR RETIREMENT ASSETS.

The journey to a worthwhile destination is filled with questions and emotional concerns about timing. Should you travel straight through or travel in spread-out intervals, and when should you make the journey? There are also times when circumstances encountered on the road may make you want to quit or change your destination.

Similar questions and concerns arise during your financial journey. Should you invest a lump-sum amount, and if so, when? Or should you space your investments out over specified intervals? When should you invest—when the market is up or when it's down? How should you handle dramatic swings in the value of your investments when the markets go up or down? Such questions raise the issue of developing a disciplined approach toward reaching your long-term retirement goals.

Generally speaking, a program of regular investing helps create a disciplined approach to saving, while allowing you to take advantage of favorable market prices during investment intervals. Historically, long-term investors who have stayed with their investments during occasional periods of declining market prices have been rewarded for their patience.



## TAKING A COMPREHENSIVE APPROACH TO YOUR WEALTH MANAGEMENT

### WHAT ARE YOUR GOALS IN LIFE?

If you're like most people, you will have several goals, each of which require a certain amount of financial resources.

Maybe you want to provide for a child's college education, enjoy a comfortable retirement or buy a vacation home. Meeting your life's goals will require proper planning and management of your finances.

However, there's more to wise financial planning than just running the numbers.

Indeed, your life is the axis around which financial decisions revolve. It's not just about selecting a specific investment, looking at rates of return or saving a defined amount of money to reach a future goal.

Instead, you need a 360-degree, holistic approach to your financial future—one that enables you to use your money to make your life, rather than spend your life trying to make enough money.

It involves marrying your financial and non-financial goals in a way that helps you answer the question, “What do I really want to do with the rest of my life?”

### PREPARING THE PLAN FROM ALL ANGLES

A 360-degree approach involves looking at the whole picture of your financial health and future goals, and how all the elements of your plan can work together most beneficially. A holistic plan encompasses all family affairs—investments, risks, insurance, taxes, retirement, cash and credit management, fiduciaries and estates.

At Creative Wealth Strategies 360°, we weigh all perspectives and integrate all the parts of your personal situation into your whole financial picture to provide you with the most suitable guidance.

We help you define what you want out of life. By listening to your concerns and dreams, we help you find balance and vision for your financial future.

For nearly 20 years, we have been helping people like you develop a comprehensive plan to help organize and manage your current financial life. We specialize in helping investors implement prudent financial decisions that may positively impact their future.

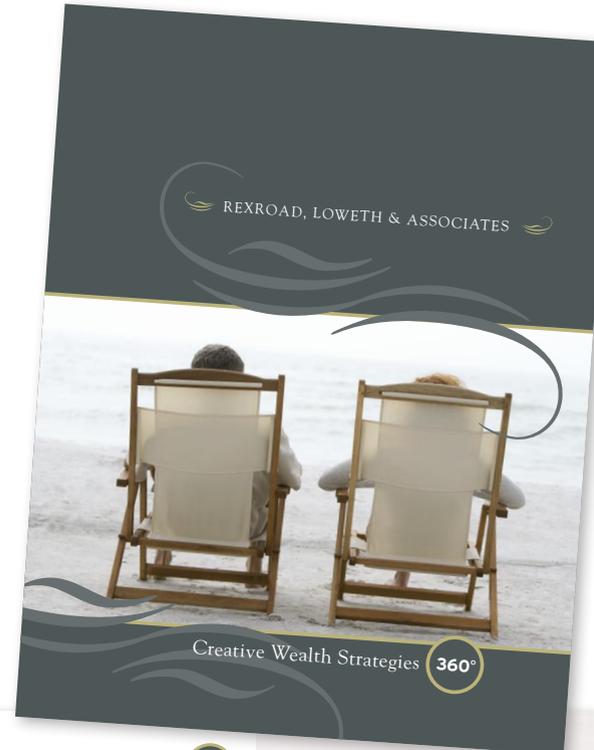
### A CLOSE PARTNERSHIP WITH AN EMPHASIS ON PERSONAL SERVICE

At Creative Wealth Strategies 360°, we place a strong emphasis on developing a long-term relationship with you based on highly personal service. We take the time to get to know you, your core values and your personal financial goals.

Your money cannot serve you effectively if we advocate a course of action that you feel uncomfortable with. By actively participating in the planning process, you retain control each step of the way.

We focus on fewer relationships than many other financial service firms, so we can devote more time and resources to developing a close rapport with you to help you achieve your financial goals.

Creative Wealth Strategies 360°



**STEVE “REX” REXROAD** CFP®, ChFC, ChR, CLU, CR  
Steve “Rex” Rexroad moved to Wilmington, NC in 1985. After graduating from Bob Jones University, he taught at a local high school. In 1989, Rex pursued his desire to be an entrepreneur and began his private practice in financial services. In 1993, he moved to Raleigh, NC and became a managing partner of AXA Advisors, LLC. After four years, he returned to Wilmington and to his private practice.

He understands that his clients have lives that are filled with all sorts of activities other than Wall Street. He provides guidance through the financial maze of choices that exist in today's complex financial world. Rex explains, “Each of my clients are very unique, but they all share one characteristic—the desire to be financially secure.”

Although Rex spends a great deal of time in his business activities, he also has a personal life. He married Terri in 1987 and they have three children: Yin, Victoria and Clay. He is active in many community events, including his church, Rotary, Boy Scouts and his children's sports events. He enjoys golf and tennis, though he admits to “rockie” status. Boating and other water activities at Lake Waccamaw occupy much of the family's summer time. He loves the Wilmington area and believes it to be the premier place to combine business and personal pleasures.

“It can be confusing to understand the financial world, yet it is imperative to be able to operate in it. This is why most people seek a financial guide,” says Rex.

Creative Wealth Strategies 360°

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www.steverexroad.com

Securities  
The Custom Style  
risk, including possible loss of principal amount invested. Investment return and principal value will fluctuate so that the investment, when redeemed, may be worth more or less than the original investment. Custom Capital is not affiliated with Commonwealth Financial Network.

“We always have time enough, if we use it right.”

—Johann Wolfgang von Goethe



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### LOST RANGER UL 3N1

**THE NEW 3N1 SLEEPING BAGS ARE THE LATEST EVOLUTION OF THE BIG AGNES SLEEP SYSTEM.** This modular bag design offers just what you'd expect, three bag configurations in one simple, yet technical sleep system that stays attached to your pad, so you won't roll off in the middle of the night.

**INNER BAG**  
The perfect bag to take along on hut trips, back-of-the-truck adventures, or couch surfing on your way to fun. The inner bag design mimics our award-winning Sidewinder sleeping bag, designed for side sleepers and made to move with you from side to side.

**OUTER BAG**  
A packable yet lofty option for warm nights backpacking, bikepacking, or packrafting. Never roll off your pad with the Pad Cinch System.

**COMBINED BAGS**  
Combine both bags to create a temperature-controlled sleep system for trips with variable conditions. Easily roll from side to side inside the outer bag in total comfort. Quilted baffles minimize cold spots.

**PAD CINCH SYSTEM**  
Pad Cinch System is adjustable to a variety of pad sizes. The self-equalizing drawstring easily connects bag to pad and the middle securement feature provides extra stability.

**PAD REQUIREMENTS**  
Min: 20"x72" (51x183cm)  
Max: 30"x78" (76x198cm)

**YOU NEED A 3N1 SLEEPING BAG.**

- Keep your head snug and warm using the inner bag with jacket-style hood
- Three-quarter, anti-snap, ambidextrous zipper
- Pillow barn on pad sleeve, keeps your pillow tucked in all night
- Two-way zipper for venting and easy access from top or bottom
- Hand tuck pockets at the top of outer bag
- 850 fill DownTek™ repels water while maintaining insulating value with bluesign® certified PFC-free water repellent chemistry

**Learn More**

### BIG AGNES SYSTEM

## LOST RANGER UL 3N1

3 BAGS, 3 SEASONS, 3N1

**INNER BAG**   **OUTER BAG**   **COMBINED BAGS**

**ULTRALIGHT DOWN FILL**

- LOST RANGER UL 3N1 15°F/-9°C: 35°F/2°C + 50°F/10°C = 15°F/-9°C
- LOST RANGER UL 3N1 0°F/-18°C: 20°F/-7°C + 45°F/7°C = 0°F/-18°C

### LIGHT ULTRA-COMFORT 3-SEASON

When comfort and performance is the priority

## INSULATED Q-CORE DELUXE

SLEEPING PAD & PAD INFLATION SACK

**R-VALUE 4.3**

- 20"x72" (51 x 183cm)
- 20"x78" (51 x 198cm)
- 25"x72" (64 x 183cm)
- 25"x78" (64 x 198cm)
- 30"x78" (76 x 198cm)

**Pad Inflation Sack Included with purchase**

### DIRT DAGGER™ UL TENT STAKES

Lighter, Stronger, Patent Pending Construction

7.5"/19cm (6ct.)

## DIRT DAGGER™ UL

### WOMEN'S SUN DOG 45L

## DAYPACKS

WOMEN'S FIT

### WOMEN'S PACK

**Big Agnes Pack**  
Impassable 20L  
Ditch Rider 32L  
Women's Sun Dog 45L  
Women's Garnet 60L

**PACKS FOR WOMEN**  
Built to provide women's shape, these packs feature compression molded back panels and anatomical back panels and additional lumbar area, these packs provide maximum support.

**Weight:** 2lbs 13oz / 1.28kg

**Learn More**

**Find your perfect fit. View our complete fit guide here:**

**WOMEN'S FIT**

### COMMON FEATURES

**PUNCTURE AND TEAR RESISTANT MATERIAL** is made with GRS certified, recycled high-tenacity Milpar™ regen robic nylon featuring a solution-dyed ripstop grid and UTS environmentally sustainable coating.

**OPEN RANGE™ HIP BELT**  
Secure, comfort fit with articulated Open Range Hip Belt, providing stability with flexibility.

Internal 2L hydration bladder pocket with bladder hook, discreet tube routing port, and hose keeper on sternum strap.

**Learn More**

### LIGHTWEIGHT DAYPACK FOR HIKING AND EXPLORING

Big Agnes daypacks are built for extended day hikes, lightweight excursions, and every-day use. Streamlined for exploring in comfort using ultralight sustainable materials with technical features from top to bottom, these top-loading packs have plenty of storage options that won't weigh you down.

## INTRODUCING CIRCLE BACK™ INSULATED SLEEPING PAD



**100% RECYCLABLE**

**100% RECYCLABLE**

**Three-season, fully recyclable, deluxe air pad with a 100% recycled insulated cover.**

**Circle Back Insulated**  
25" x 72" 34oz/964g \$249.95  
25" x 78" 36oz/1,024g \$249.95

**100% RECYCLABLE**

Innovative two-part design pairs a soft, insulated fabric cover with a durable TPU inner air bladder containing heat-reflective film.

Cover increases comfort and warmth, and dampens pad noise. Filled with 100% recycled FireLine™ Eco synthetic insulation.

Soft fabric cover is machine washable and made from 100% recycled polyester ripstop.

Antimicrobial treatment inside the pad prevents microorganism growth.

Individually inflated and tested at our factory ensuring 100% quality performance.

Circle it Back: Scan the on-product QR code when you're ready to recycle and we'll keep the materials in use and out of the landfill.

## BACKPACKING COLLECTION



**Rapide SL Pillow**  
1,600g • \$49.95

**Sidewinder SL 35°F/2°C**  
Regular: 20x70" • \$139.95  
**Sidewinder SL 20°F/-7°C**  
Regular: 20x70" • \$149.95

**Pumphouse Ultra**  
\$39.95

**Women's Garnet 60L**  
30x19x11.6" • \$149.95

**Men's ParkView 65L**  
30x19x11.6" • \$149.95

**Tiger Wall UL Solution Dye**  
1 Person • 10' 10x80" • \$299.95  
2 Person • 20' 30x92" • \$449.95  
3 Person • 20' 10x11.5" • \$499.95

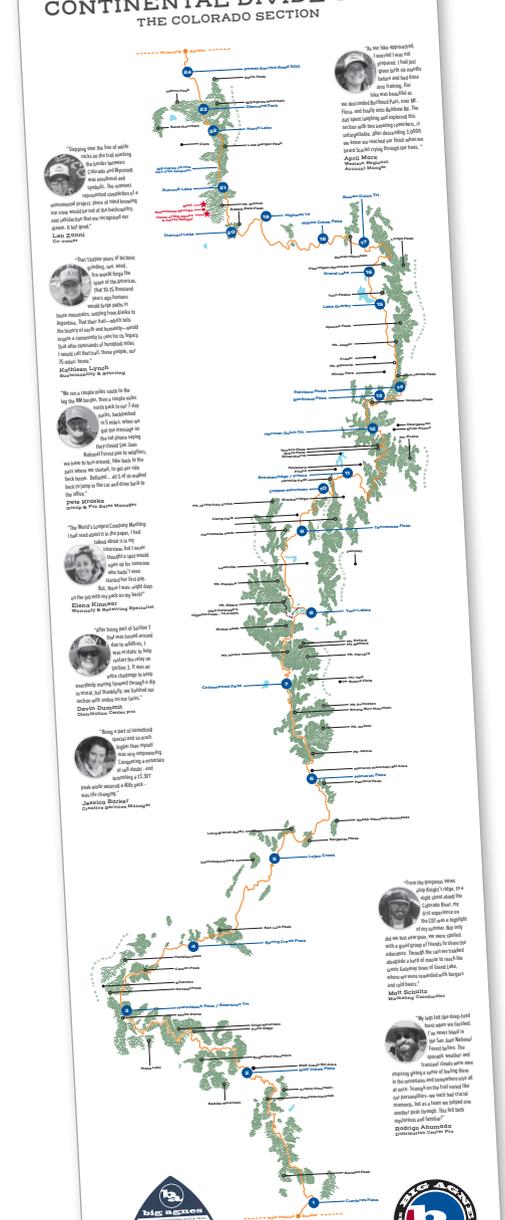
**Rapide SL Insulated**  
20" x 66" 15oz/423g \$149.95  
20" x 72" 18oz/510g \$149.95  
20" x 78" 19oz/539g \$149.95  
25" x 72" 23oz/652g \$199.95  
25" x 78" 25oz/709g \$199.95  
40" x 72" 37oz/1,059g \$299.95

**Mica Basin Camp Chair**  
Trail Weight: 20.3oz/579g \$149.95

**Insulated Camp Chair Cover**  
Trail Weight: 8oz/227g \$59.95

**2024 APPAREL COLLECTION**

## CONTINENTAL DIVIDE TRAIL THE COLORADO SECTION



**NEW MEXICO TO WYOMING**  
June 11 to September 13, 2018

**4 FOURTEENERS SUMMITED**

**INJURIES, SUNBURNS, SLEDDING, FUNNY FEET, SORE SHOULDER & COUNTLESS BLISTERS**

**FOREST CLOSURES DUE TO FIRES**  
17 PEOPLE, 2 BOGS, 2 HORSES & MULE

**NUMBER OF BIKE MECHANICALS: 5**

**OTHER NOTABLE WEATHER EVENTS:** Several rain events, some heavy, and several recovery days were necessary, especially in the mountains. With unpredictable weather, we were often stuck in the mountains for days.

## SLEEPING BAG INNOVATION

Nestle in for a night of comfort and warmth with Big Agnes sleeping bags. With PFAS-free water-repellent finishes, responsibly sourced down, and sustainably sourced insulations, these sleeping bags will give your bed at home a run for its money.

**3N1** The only three-season sleeping bag you'll ever need in your gear closet. This modular bag design offers three bag configurations in one simple, yet technical sleep system.



**COMBINED BAGS**  
Combine both bags for trips with variable conditions.

**INNER BAG**  
Perfect for hot trips or truck bed adventures.

**OUTER BAG**  
A packable yet lofty option for warm nights.

Temperature ranges:  
0°F (-18°C) to 15°F (-9°C)  
0°F (-18°C) to 15°F (-9°C)  
20°F (-7°C) to 35°F (3°C)  
45°F (7°C) to 50°F (10°C)

## BIG AGNES SYSTEM

**FLEX PAD SLEEVE**  
Stretch construction that accommodates multiple pad widths, and easily connects your bag to your pad.

**CINCH PAD SLEEVE**  
The drawstring easily connects bag to pad and the middle securement feature provides extra stability.

## EXPANDABLE

These bags feature ripper panels on both sides from shoulders to footbox, increasing sleep space up to 10 extra inches! The Torchlight series takes comfort to a new level whether you hit trails, couch surf, or cowboy camp like a pro. (30 Photos 11, 534, 011 B2)

## SIDE SLEEPER

The Sidewinder series is engineered to be more comfortable for side sleepers. Packed with the technical features of a traditional mummy bag and extra insulation placed at pressure points, these bags provide optimized warmth and comfort in any position you settle into.

## TRADITIONAL

Our traditional mummy bags incorporate high quality, technical designs and materials, and range from ultralight to lightweight options.

## APPAREL WORKBOOK

2024 FALL/WINTER



**2024 APPAREL COLLECTION**

From the golden colors of the Sleeping Giant, the return that hums in our hearts to the long-hauling hub of our mountain, we've created a collection of apparel that's as versatile as the trails it's designed for. Our Fall 2024 collection is a testament to our commitment to quality, performance, and sustainability. We've worked hard to create a collection that's not only functional but also beautiful. We've worked hard to create a collection that's not only functional but also beautiful.

## 2024 APPAREL COLLECTION

With over 20 years of experience in technical product development, we've refined our construction techniques using precision, high performance, responsibly sourced materials. Our commitment to quality is built on a foundation of innovation, technical expertise, and a passion for the outdoors. We've worked hard to create a collection that's not only functional but also beautiful.

**Down Fill Technology**  
All down insulation used in Big Agnes products is DownTek 900™, which uses hollow™, egg-shaped water-repellent down clusters. 100% recycled down clusters are used in our 2024 collection. DownTek 900™ is certified by the Responsible Down Standard, which ensures the humane treatment of animals throughout the entire down and feather supply chain. DownTek 900™ is also certified by the Global Recycled Standard, which ensures the responsible sourcing of materials throughout the entire supply chain.

**Synthetic Fill Technology**  
From winter insulation and ultralight down alternatives to synthetic fill and hybrid fill options, our synthetic products are designed to provide the same level of warmth and comfort as down. Our synthetic products are made from 100% recycled materials and are designed to be durable and long-lasting.

**All shell and lining fabrics: 100% recycled**  
Big Agnes products are made from 100% recycled materials. Our shell and lining fabrics are made from 100% recycled materials and are designed to be durable and long-lasting.

**PFAS-free water-repellent finishes**  
Our PFAS-free water-repellent finishes are made from 100% recycled materials and are designed to be durable and long-lasting.

**RECYCLED**  
100% recycled materials used in our products.

**DOWNTEK**  
DownTek 900™ water-repellent down clusters.

**PREMIER**  
Premier™ synthetic insulation.

**PREMIER**  
Premier™ synthetic insulation.

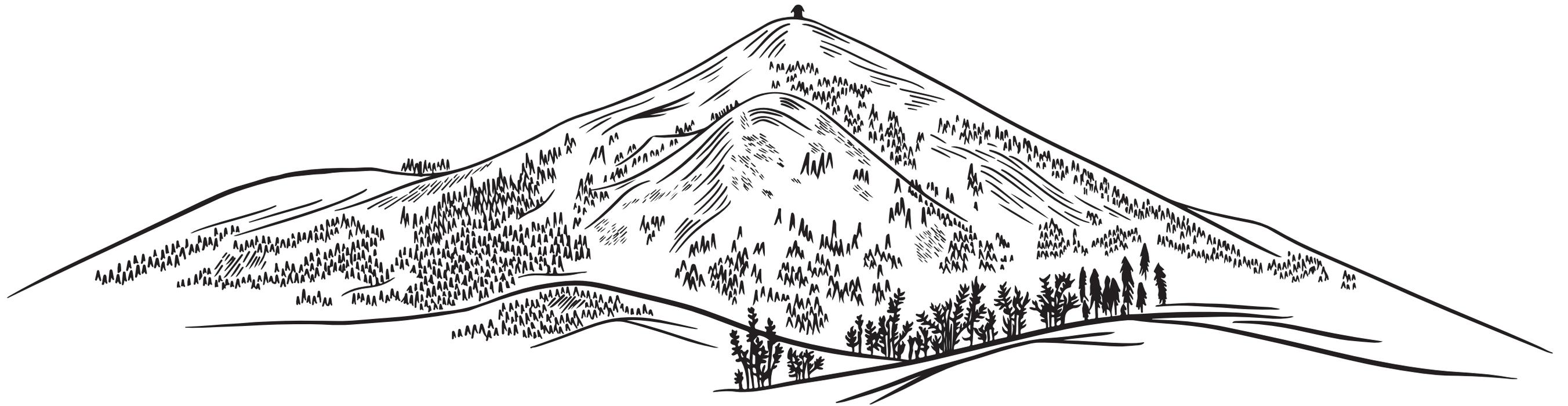
**PREMIER**  
Premier™ synthetic insulation.







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