



Norm Close is in the Role of Fiduciary Officer for UMB Bank Colorado.

UMB Bank Colorado is part of the western migration of the Kemper Family financial institutions, where the holding company is in Kansas City, Kansas.

Norm is called a Fiduciary-Officer, Trust-Officer, which entails the management and administration of various sorts and kinds of property, trust-creators and their many and varied beneficiaries. Other than that, he is no one special; Norm just likes all the aspects of what he engages: tax, wills, trusts, charities, closely-held businesses, difficult situations, difficult people and then all of the wealth creator's progeny and their expectations. Behavior problems are his greatest concern and Norm's approach to these life-problems is his particular and intuitive gift.

His attention focuses upon the non-tax effects that occur when any financial wealth passes to another and another generation without the value creator's character and virtues.

He frequently speaks his mind to professional groups as a result of repeatedly doing so anyway.

Norm is an advocate of philanthropic stewardship and servers on several not-for-profit boards, as well as several professional study groups that address the metaphysical, psychological and moral components of family lives in transition.

A Denver native, Norm and his wife, Ginny, live in Centennial, Colorado and have two grown children, who have asked about their fair and/or equitable sharing of their parent's estate.