

Spotlight on CFA Members

by Eileen Wubbe

In an effort to get to know CFA members better, *THE SECURED LENDER* interviewed Deborah Monosson, president of Boston Financial & Equity Corporation, Boston, MA, about her love of skiing. *If you or anyone you know has an interesting hobby, please contact Eileen Wubbe at 212-594-3490 or ewubbe@cfa.com.*

Learn by doing. That's the motto Deborah Monosson's father, Sonny, applied when he founded Boston Financial & Equity Corporation in 1968. It's also the same advice he gave to the four Monosson girls when they were learning how to ski at the age of four. Debbie doesn't remember ever taking lessons as she grew up, but instead

learned by practicing on her own. "My father's method was just to ski straight down and maybe make a turn here or there," Debbie says. This simple advice worked well, as Debbie has skied some of the toughest terrain throughout the United States and Canada.

She began skiing in New Hampshire at Cannon Mountain and the now-defunct Mittersill Ski Resort. Cannon was, and still is, a state-run ski area. "It had some of the steepest, iciest, windiest slopes I can remember," Debbie says. "My earliest memory is my father taking us up on the T-bar, high enough up so that he could take pictures of us with a view of the mountain range in the background, and then we were on our own."

Debbie's skiing skills were further advanced as she grew up thanks, in part, to her friends who were ex-ski instructors and race coaches. She would ski with them, behind them, or in front of them, and learned a lot in the process. "They would push me to ski beyond what I thought I could do," she says. "Many weekends, I would be driving home a bit bruised, but, to me, that was good. I was being more aggressive and in the end it made me a stronger skier. If I wasn't falling, I wasn't trying hard enough. If I fall now, it means I'm just tired." Several of her friends were also on the U.S. Olympic freestyle team.

A ski trip to Whistler/Blackcomb in British Columbia, Canada in 1995 was Debbie's most memorable. She was talked into skiing Sudan's Couloir, one of the resort's steepest runs. Whistler boasts over 200 trails in 8,100 in-bound acres and will be home to the 2010 Winter Olympics. "I got into the entrance of the chute at the top and froze," Debbie explains. "Unfortunately, once you're in, you're in. There's no going back out. I just stood there and all I could see were the rocks on either side of me, and not the snow. My friend was already at the bottom and kept yelling up at me to: 'Just turn! Just turn!' I had no choice, so I just turned. It's making that first turn that's the scariest. I got to the bottom and all I could think of was, 'I don't have to do that ever again in my life.' Once was enough."

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Most of her adult life, Debbie's averaged 35-40 days of skiing a year. During the past few years, and because of New England's warmer winter this year, she has not been able to get as many days in. Hopefully 2007 will be a cold, snowy winter, as plans are already underway. Debbie plans to take her annual trip to Vail, CO in January and may possibly spend a week at Kicking Horse in Golden, British Columbia in February. She'll round it out with another annual trip to Alta, UT in March. Each of these resorts and surrounding towns offer a completely different experience for skiers. Debbie skies Vail for the back bowls, (which are more than 3,000 acres of wide open spaces) and because she has friends that live there, but it's a glossy place with a hip village. Alta, on the other hand, is the complete opposite. It's one of Debbie's favorites and she goes every year. "Alta has much harder and steeper terrain, a lot of which you have to take your skis off and hike to get to," she says. "It has no town, no glitz, old ski lifts and they don't allow snowboarders."

Two years ago, Debbie and her friends were the last ones up the canyon before they closed it due to avalanche danger. "We skied every day in two to three feet of powder and it doesn't get any better than that. Alta has more off-piste (off-trail) skiing that many of the other mountains don't have. It's a good, old-fashioned skiers' mountain."

Kicking Horse is still a fairly new ski area, located in the working-class town of Golden. There are only a few restaurants and a grocery store, but it is currently undergoing a lot of construction, with condominiums going up. It has already been ranked one of the top ski areas in North America. "The terrain is incredible, much like parts of Whistler/

Blackcomb," Debbie explains. "It also has a lot of chutes (steep, narrow areas of the mountain), bowls and trees. It lacks charm, but if what you're after is skiing, and lots of it, it's perfect."

Other areas Debbie has skied include Sun Valley in Idaho, Squaw, Lake Tahoe, CA, Telluride in Colorado, and Jackson Hole, Teton Village, WY. Jackson Hole is one of her favorites because it's steep and they do little grooming. It's also the type of place where one can find good skiing by finding a local who is glad to take skiers to the trails that aren't on a map.

"What makes a mountain for me is the scare factor," she says. "I love Vail, but nothing at Vail scares me. I like to stand at the top of a chute or bowl and have that adrenaline flow. The one where you know you have to make that first turn—or else." Not surprisingly, Debbie prefers downhill skiing instead of cross-country, mainly because of the speed factor.

When she's not speeding down mountains, Debbie sometimes follows men's and women's professional downhill skiing. Her favorite skier of all time is Ingmar Stenmark of Sweden, a former Olympic medalist reputed to be one of the best alpine skiers. During one of her trips to Whistler, Debbie saw the Men's World Cup Downhill tournament, which was held there at the same time. "I have much more of an appreciation of downhillers after seeing that," she says. "On television, you know they're skiing over 50 miles-per-hour. But, standing there, you can *hear* them skiing 50 miles-per-hour."

Debbie hopes to try skiing in Europe one day. "I heard that when they have snow, it's just incredible in the Alps. They ski and enjoy long lunches. What more could you ask for?" ▲