ADVISOR REVIEWS—STANDARD REVIEW

Bloomberg Professional Service

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Reviewed by: Ryan Phillips
Newman Library
Baruch College, The City University of New York
151 East Twenty-fifth Street
New York, NY 10010
<ryan.phillips@baruch.cuny.edu>

Composite Score: 7/8

Abstract

Bloomberg Professional Services is a comprehensive, premium financial information platform by Bloomberg L. P. The product is used by finance professionals and investment managers, researchers, journalists, librarians, and academics. This review provides a purview of the content and navigation of the Bloomberg Professional Services, as well as evaluating its features and functionality.

Editor’s Note: Some descriptions of the figures refer to the colors used in the Bloomberg interface. Refer to the Web edition to see all figures in color.

Pricing Options

The Bloomberg Professional service costs $2,000 per month for a single terminal or $1,750 per month for multiple terminals. Bloomberg L. P. offers a flat fee rate, all-in-one pricing system, though renting hardware is an added cost. Interested libraries and information centers should contact Bloomberg for details and more information.

Product Description

Bloomberg Professional is the flagship product of Bloomberg L. P. The service is a premium information platform providing consummate access to all financial markets, related news, and information as well as tools to complement the user’s workflow. Bloomberg Professional currently boasts 315,000 subscribers worldwide and is estimated to be the current leading financial data service for companies worldwide. According to Wall Street & Technology, Bloomberg Professional contributes an estimated 85% to the company’s revenue. Primarily used by analysts, portfolio managers, bankers, and others involved in the buying and selling of securities, Bloomberg Professional is also useful for information professionals who require access to real-time intraday market data and customizable historical information scaled across industries, market sectors, and regions. Bloomberg Professional is also being used at academic institutions and their libraries; education makes up 8% of the market for financial data service providers according to IBISWorld. A cursory search of LibGuides hosted at “dot edu” Web sites reveals Bloomberg Professional being used at academic libraries for not only company and finance-related research but regulatory and legal information and journalism. Bloomberg Professional is a unique tool for educators and librarians, as the information available is integrated into the users’ workflow. Thus, it provides not only information, but real-world applications of information especially in the case of those campuses and business schools that host simulated trading floors, often in collaboration with libraries. Subscriptions to Bloomberg Professional fill out the suite of products needed to operate these trading floors, as noted in International Journal of Business, Humanities and Technology.

The sheer volume of data and information available make it a strong alternative to many competing products. The real-time streaming market data capabilities, matched with company fundamentals, news, and research means the information platform fights for the same audience as S&P Capital IQ’s Real-Time Workstation, Thomson Reuters Eikon, and FactSet. Access to historical security pricing, company financials as well as economic data, and statistics places the platform on par with similar services such as Thomson Reuters Datastream Professional. Also in comparison to Thomson Reuters Datastream Professional, Bloomberg Professional offers some impressive charting and data display capabilities. The cost of the Bloomberg Professional is set high, yet the one-size-fits-all pricing scheme is all-inclusive, granting access to the entire Bloomberg Professional content. It’s a premium product with premium content and capabilities.

Founded in 1982, this legacy product’s reputation and breadth has grown substantially since its inception. Bloomberg Professional is often referred to as the “Bloomberg Terminal,” in reference to the hardware that can accompany the subscription license—this may conjure up the iconic image of two information-rich monitors and a color-coded keyboard (Figure 1).

Bloomberg L. P. clients may rent hardware, but the service will operate with compatible Windows operating systems on both desktop PCs and laptops. Yet, the Bloomberg Professional service is essentially a data feed providing real-time access to Bloomberg mainframe computers. For many libraries and information centers, a physical terminal will be the best option to manage control and access to the service.

It’s worth observing the scope of Bloomberg L. P. operations to put the Bloomberg Professional into context. Bloomberg L. P. offers a slew of products besides Bloomberg Professional, and even though the bulk of information the company produces and distributes is available through Bloomberg Professional service, there are exceptions.

FIGURE 1 The “Bloomberg Terminal”
Critical Evaluation

NAVIGATION

As information professionals, we search the internet, Web sites, and a wide variety of proprietary databases; we filter results and discover information by browsing. The Bloomberg Professional environment is different. Navigation is a much more apt term for describing discovery in this information tool. This critical evaluation of Bloomberg Professional begins with navigation because navigation is the essence of this product. Navigating Bloomberg Professional is so distinctly different from exploring competing product environments that it not only differentiates Bloomberg Professional but, to many users, it provides a competitive advantage. The Bloomberg Terminal has been with us for over 30 years but still, presently, retains some legacy capabilities and the look and feel of a computer system that existed before more intuitive, user-friendly interfaces. This is not to say Bloomberg Professional is archaic in design. Bloomberg L. P. has made strides in updating, simplifying and modernizing Bloomberg Professional. Bloomberg recently instituted Bloomberg Next, the results of a system overhaul over the last few years on which the company spent over $100 million, according to Foi: Future & Options Intelligence. This initiative simplified and standardized the look and feel of menus and screens. The resulting work of the system upgrade, Bloomberg L. P. has said, is improved “discoverability, uniformity, and workflow” for faster and easier retrieval of information. Bloomberg Professional of today is a more uniform and exacting product centered on user habits and most used functions.

Most competing Bloomberg Professional products have an organizational schema and appearance of a Web site. For example, Thomson Reuters Eikon is a software program but could be mistaken for a Web site at first glance. The Bloomberg Professional service does allow searching of the system by key word, clicking, and hypertext, but here the focus of navigation is menu screens and command-line searching. Commands and menus were necessary before Windows and Mac GUI environments, but now present a challenge and a learning curve for new users. Ultimately, mastering command-line navigation within Bloomberg Professional offers faster, more efficient searching than other environments; however, skills and knowledge are required.

Menus and the Bloomberg Keyboard

Your first introduction to the organization access in Bloomberg Professional is through their proprietary Bloomberg Keyboard (Figure 2). The color-coded keys display some of the functionality and content of the system.

A quick categorization for securities and other investment vehicles can be observed via the yellow-colored F keys. These yellow keys cover the asset classes or market sectors. F1 is a green key, reserved for Help or Customer support and F12 is a Portfolio function that allows Bloomberg users to manage investments and analyze their portfolios.

F1 Help – Help or Customer Support
F2 Govt – Government Securities
F3 Corp – Corporate Debt
F4 Mtge – Mortgage-Backed Securities
F5 M-Mkt – Money Markets
F6 Muni – Municipal Bonds
F7 Pfds – Preferred Stock
F8 Equity – Equity, Common Stock
The green keys are Action Keys. Search opens up a search box where a user can input search terms to query Bloomberg Professional. F1 as mentioned is Help. Tapping F1 twice will open up a chat box where users can chat online with Bloomberg representatives 24/7. News will open up the news function. Quote Line and Quote Function can be used in conjunction with a stock ticker to return price quotes for that security. Message displays the Bloomberg e-mail messaging system associated with the Bloomberg user. Enter, or GO, is an important key as every command is executed by tapping GO; more about this in Commands and Functions. Menu will bring a user back to a menu screen previously visited. Red keys are connectivity keys. Pause/Brk/Log Off allows for quickly initiating a login prompt and logging off. Esc Cancel, will back completely out of functions. The bluish Panel key allows users to quickly rotate between open Windows menu screens on the Bloomberg Terminal. The white Code and Favorites key opens last used commands, codes, and favorites.

A system information hierarchy is provided by the Home menu (Figure 3). Note Home lists all the menu screens or categories of information found in the Bloomberg Terminal. Though the Home menu itself is not readily displayed for new users exploring the system, it’s a good place for those unfamiliar with Bloomberg Professional to start.

**Search/Help**

Users can search the Bloomberg Terminal like you would a search engine via the Search key or using the Help key. For instance, concepts like “total return analysis” or “Google” can be searched for in a number of ways. One, if you start typing your search term, the system allows for auto-complete of search terms displaying most used Functions and Securities. For the most part, users will find what they need by just using the options in the auto-complete. However, for more results, a user can enter a search term by using Search or typing the search term and tapping Help. This will return the Help and Customer Support Menu with categories of the search results listed by Securities and Functions. Figure 4 shows the result of a search for “Gold.” The center screen provides basic information, a spot price and chart for a singular gold commodity contract, news, functions and other related information. On the left-hand side, the number of results in Definitions, FAQs, Excel Library, News, Equities, Currencies, Statistics, Economics, and Research are displayed, to pick only a few of the possible help categories that number 1 through 23. But you can actually do sophisticated searches and get results. Searching “Google Revenue 2012” will actually return the exact data point needed with a function to offer more data transparency.

**Commands and Functions**

Searching via the method above is a great way for new users to become familiar with the information contained in the Bloomberg Terminal, or for advanced users to look for information that proves hard to find. Yet, the most precise and efficient way of navigating the Bloomberg Terminal is via commands. Commands can give the user exactly what they’re looking for as fast as they can type. But, it first requires users know
how to compose a search string; and second, they know what they’re looking for. The basic structure of a command is a ticker followed by the asset class, input via the appropriate F key, and a function. In the command-line, functions are represented by Memonics. Financial Analysis is a function, FA the mnemonic for the function. See Table 1 for examples. Entering a command without a function navigates to the menu screen appropriate for that ticker, where the user can search out a list of available functions. With over 30,000 functions available, you can imagine the precision with which a user can navigate the Bloomberg Terminal; and also, the time required to become a competent user of the system.

Display
The last thing that should be mentioned about navigation within Bloomberg is, generally speaking, what’s displayed on the screen at any given time. With the advent of Bloomberg Next options and data displayed on any given screen has decreased, but users both new and experienced may be prone to data glare.

Figure 5 displays the Relative Value function for Google’s common stock. Starting at the top, the gray horizontal menu bar spanning the width of the screen presents your location with Bloomberg environment and some system options. This is always displayed on the terminal. Note in different shades of grey we see “Analyze Equity Security Menu,” “Google Inc-CL A Equity” and RV. This tells the user essentially what is displayed in the screen below and our location in the system. Furthermore, clicking on the down arrows next to the menus will display the last few menus, securities and functions that have been previously searched.

Messages are tied to a username’s Bloomberg e-mail. The star is to note favorites, similar to saving favorites in a browser. The icons following allow for exporting of screens and settings for the system. The question mark icon is an important help feature. Clicking this will provide the users with detailed information, definitions and explanations about everything displayed on the user’s screen.

Next, the quote line showing Google’s current stock prices and associated market data such as trading volume, opening price, high and low prices of the day and the current bid and ask prices as well as the market exchange from which these prices originated. There is also a spark line showing the last two day price movement of the stock. Note red and green coloring of the numbers and arrows represent the movement of the stock price. Green means the stock price is rising, red means it is falling. Most functions and menu screens will display the quote line above the main content of the screen, whether it’s a stock or a security of a different asset class.

Below this is a yellow search box with GOOG US Equity loaded and a red horizontal bar with options for function settings and outputting data. If the user wished to view a different company’s Relative Value, this can be done using this yellow search box. Actions will give the user options to display data on the screen, show charts, input data fields or choose templates. Output gives options to Output to Excel, print, or even to export the security to the Portfolio function.

The content of the Relative Value function is displayed in the center of the screen. This function displays Google’s common stock compared to industry and peers, with many different data points and information displayed. Below the function content, a scrolling news feed and an advertisement for a Bloomberg function is offered. For the

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**TABLE 1 Examples of Commands and Displays**

<table>
<thead>
<tr>
<th>Ticker</th>
<th>Asset Class</th>
<th>Mnemonic</th>
<th>Command</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOOG</td>
<td>&lt;EQUITY&gt;</td>
<td>FA</td>
<td>Analyze Equity Security Menu for Google’s common stock</td>
</tr>
<tr>
<td>AAPL</td>
<td>&lt;EQUITY&gt;</td>
<td>EE</td>
<td>Earnings Estimates function for Apple’s common stock</td>
</tr>
<tr>
<td>SPX</td>
<td>&lt;INDEX&gt;</td>
<td>DES</td>
<td>Description function of the S &amp; P 500 Index</td>
</tr>
<tr>
<td>GE</td>
<td>&lt;CORP&gt;</td>
<td>GC</td>
<td>Graph Curve function for a General Electric bond ticker</td>
</tr>
</tbody>
</table>

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**FIGURE 5** Analyze Equity Security Menu

Google Inc-CL A Equity RV (Relative Value)
sake of the user’s eyes, one can turn off the display of scrolling news by simply typing “NO” and hitting GO.

Launchpad
The Launchpad is a display tool, offering a customizable and dynamic user interface on which the Bloomberg user can choose what functions and information to display. Similar to the Flex Documents in Thomson Reuters Eikon, the user can build many Launchpads offering as many different views into market information as are suitable to their task. Launchpads can focus on companies, markets, industries, geographic regions, et cetera. In addition to viewing dynamic market information, it can also be a place for alerts to be sent based on breaking information like important news, credit rating changes, or a security price change.

INFORMATION, CONTENT AND TOOLS
Companies and Industry
Public company information found in Bloomberg Professional is as complete as it comes. The data is sourced from company filings submitted to the Securities and Exchange Commission, financial markets, news, industry reports, market research, analyst reports, and Bloomberg’s own analysts. Where source documents are available, they are often within easy reach to click and download. By viewing the Financial Analysis function, users can see all annual, quarterly statements as well as trailing 12 months data, projected consensus estimates, and more. But Financial Analysis is one function out of hundreds displaying, analyzing, and manipulating company information.

The granularity of data that is available is also notable. For instance, segmentation available for a company like Apple reaches a level not met by a lot of company databases. Comparable to a product like Thomson One, several line items are listed for hardware, software as well as individual products like iPhones and iPads where the overall revenues, number of units sold, and average price of the units are also available. Since Apple is a retail operation, the reporting required for retail companies is also listed—number of retail employees, square footage, number of locations. Indeed, beyond the basic income statement, balance sheet, and cash flow Bloomberg also provides industry specific templates, and environmental, social, and governance templates in this function.

Analyst coverage is also accessible through the terminal. Functions in Bloomberg Professional provide data for individual analysts and consensus information in both Earnings Estimates and Analyst Recommendations functions. Where research reports are available, these are easy to find within these functions as well as through the Company Research function. Company Research, or mnemonic BRC, includes research for equity and fixed income. Preferred stock information is also available as is associated dividends.

Examples of the rich company information uniquely available through Bloomberg Professional are the Environmental Social Governance data and Supply Chain Analysis. In both cases, Bloomberg has assigned dozens of analysts to fill out gaps in information buried in company reports and are even working to create standards for such information. For ESG information, this is similar to the efforts made by Thomson Reuters in their ESG Research Data and ASSET4 products.

Mergers and Acquisition data is available for singular deals and as an aggregate across industries and geographies. If you search for deals by company you’ll receive summary information and graphical displays based on your search as well as ways of viewing information across regions, industries, or time frames the deals are associated with. Custom league tables can also be built with the data.

Bloomberg even boasts information on 1,000,000 global private companies accessible through their Private Company Screening Tool, PSRC. These searches are to aid those interested in private equity and venture capital. In addition, outdated tickers from merged, acquired, or insolvent companies are kept so historical data is still retrievable.

Fixed Income
Debt and fixed income securities are available for all types of issuers. Treasuries, municipal bonds, asset and mortgage-backed securities, money market instruments, loans, and convertibles are easily accessible via the menus screens for each type of debt. Search mechanism for finding and monitoring fixed income as well as tools for yield spread analysis, graphing of yield curves, pricing, and comparison are provided. Again, filings are available in forms of the prospectus and financial statements to complete the information with regards to individual bonds, aggregate amounts and their purpose, sources, and uses. A slew of functions offer views into the debt, debt-related interest, and loans a company has on its books. Debt distribution, holders of debt, and the types, maturities, and amounts are all available for the type of issuer. Credit ratings from popular, regional and industry specific rating agencies are available through a Credit Rating Profile where current and historical ratings can be viewed. Ratings available at the Rating Changes function allow the user to view all ratings according to their own search criteria. Many different functions offer risk analysis by providing basic debt leverage ratios to default probability scores.

Yield curve graphs are available with the capability to benchmark against treasuries or composite curves of different grades of credit-rated corporate debt. The benchmarks are available from many different countries. Calculators, bond indices, monitors, and discovery tools for active bonds are also available.

Commodities
Commodity and futures contract information is available for all types from oil and gas, coal, renewable energy, agriculture, and metal to name a few. Real-time monitoring, forecasting, risk, and volatility functions help commodity professionals deal with changing environments that can affect commodity prices. In cases where well-known data provider’s info is not available, such as Platts for commodity markets, subscription options are available to access the data through Bloomberg Professional. Though Platts is owned by McGraw-Hill Financial, commodity professionals can access this data through Bloomberg Professional. Prospective clients can inquire with Bloomberg as to what other sources of information are available as an additional subscription.

Foreign Exchange
The foreign exchange menu delivers spot rates for global currencies. Forward calculators, arbitrage functions, option valuation, and other tools for analytics and idea generation are available. The FX Information Portal is a good starting point for currency rates by region or country with options to view forecasts, forwards options, and underlying economic data. A Research Portal function can be found at RES FX.

Economics, Indices, Statistics and Other Data
Economic data, calendars, analytics, research, and forecasts are available. As mentioned before, where economics and statistics are concerned, much of the information rivals that of Thomson Reuters
Datastream Professional in scale and scope. Historical, customizable data extractions can be done via the Excel Add-in, covered below.

Most popular indices from the S & P, Dow Jones, and Russell Investments are available as well as a host of others including Bloomberg Indices. Members, weightings, characteristics, and other index info are present. Beyond equity and fixed income, indices are available for commodities, real estate, and more. Much of the economic data and statistics are displayed as indices. There is even an option to build custom indices through the Custom Index function.

Statistics and data are available for some surprising subjects. Whatever data are needed to support the decision makers who make up Bloomberg clientele will find that information within Bloomberg Professional, from historical temperature and rainfall to shipping vessels and their routes.

Charts, Graphs and Maps
Bloomberg is rich with charts, graphs, and other graphical displays of data that are built into many popular functions or provided as stand-alone functions. Often, Bloomberg Professional uses graphical displays to present data insights at a quick glance, as per the 2-day price movement spark line in the Quote Line or the Comp Range, both displayed in Figure 5. Each of these options the user can click on to navigate to the appropriate graph function. Graph Curve is used for debt and Graph Price is for equity. Other times, as with the function Financial Analysis, the amount of data presented on the screen is too granular and varied for any summary chart to make sense. Bloomberg Professional allows for clicking on any individual item to produce a graphical display. So when viewing the Financial Analysis function, you can choose to display a chart just on Revenue, EBITDA, or any other data item.

Often, charts and graphics are displayed as a detailed summary of data presented in a function. The Analyst Recommendation function summarizes all analyst recommendations and target prices for the past year. A summary line chart displays the average analyst recommended target price against the stock price on top of a bar graph showing the percentage of buys, sell, and hold recommendations. Below this, a spread of average target price minus the stock price is shown. This display can be changed for different time ranges. Additionally, this display can be maximized and examined for more detailed searching of events that moved the stock price and analyst average targets. View Figure 6, which shows a similar capability from Google’s stock price in Graph Price. The line chart can also be clicked on to pull up news stories for that date. Alternatively, users can seek out events that contributed to stock movement beyond news like debt offerings, acquisitions, dividends, and more.

The Bloomberg Map function displays shipping logistics, plants, assets, natural events, and other company operations. Commodity prices can be located for different types of commodities by location on the map. Pick your commodity type, and your location, and a heat map with price ranges will be retrieved. This tool offers powerful visuals that this review does not have the space to cover.

News and Analyst Reports
Bloomberg Professional covers news that affects the markets. In fact, Bloomberg has acknowledged the incentivized journalism that’s predicated moving the market, according to Business Insider. The takeaway for the librarian reading this review is that the news featured here is different than news you’ll find in other news databases. The most comparable news product would be the Thomson Reuters News Feed Direct which can be found in Thomson Reuters Eikon. The timestamp for these stories is very important, measured by the minute. Fast, accurate, and actionable news that can reach the market before competing news feeds is valued by Bloomberg users (Figure 7). News is available in over 30 languages and also includes syndicated news from other sources. Bloomberg Radio and Bloomberg TV can be accessed through the Bloomberg Terminal. Analyst reports can also be accessed from the News function or via the Company Research page.

Audio and text from conference calls are also readily available in Bloomberg Professional via the Corporate Action Calendar. One noteworthy Bloomberg source is the Bloomberg Orange Book, which features simply CEO comments about their business operations and the economy. Information can be filtered by Fed Region, offering a competitor or alternative to the Fed Beige Books measuring CEO sentiment.

Portfolio and Risk Analytics are also available. The portfolio function can be loaded with securities and other investment vehicles to be monitored and analyzed. Trade simulation and scenario analysis can be executed along with basic analysis of the current components of the Portfolio.
Excel Add-in and Portfolio Tool

Bloomberg also has an Excel add-in connecting Excel to the Bloomberg data feed. This can be used to display real-time information or to pull large data sets according to customized criteria. If a user can’t find the data items he needs for a security, or for the time and dates they need through the Bloomberg Terminal menus and functions, the add-in provides access via Excel. Users can learn to write Excel formulas to extract their data criteria, or use the handy add-in Wizard to set their criteria with more guidance. The Excel add-in is loaded with templates appropriate for many tasks, covering many asset classes, industries, regions, markets, and other data categories. Technical analysis, scenarios, and equity screening can also be performed from the Excel template.

CUSTOMER SUPPORT AND TRAINING

As mentioned, around the clock access to customer service is available simply by tapping Help twice on the keyboard. Training is also offered online, accessible through the terminal using the function BU, or Bloomberg University. Here, users can sign up for one of the 15,000 seminars a year Bloomberg holds at their offices or at universities and colleges. Most are free, covering all skill-levels from seminars for first-time users to sophisticated training on various topics. Bloomberg University also provides online training through their Bloomberg Essentials (BESS) Online Training Program, formerly referred to as Bloomberg Certification. BESS curriculum is eight videos on the Bloomberg Professional service and its content. Core videos are “Getting Started,” “Bloomberg News,” “Market Monitors and Launchpad” and “API (Bloomberg Data in Excel).” Then there are four videos covering essentials of Equity, Fixed Income, Foreign Exchange, and Commodity market sectors.

Bloomberg Professional also hosts the Bloomberg Aptitude Test, or BAT, a recruitment tool connecting college students and financial employers. The test assesses students’ financial

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**Bloomberg Professional Service Review**

**Scores Composite: ★★★★ 7/8**

*The maximum number of stars in each category is 5.*

**Content:** ★★★★ 1/2

Comprehensive, near complete availability of financial market information that sets the standard for the financial data providers.

**User Interface/Searchability:** ★★★ 1/2

Navigation and interface require some orientation. Command-line search is exacting once mastered. Bloomberg Professional allows for different levels of sophisticated searching.

**Pricing:** ★★★★

Pricing is standard across markets. Though expensive, the pricing is fair for the content contained within.

**Contract Options:** ★★★ 1/2

Bloomberg Professional contracts provide full use of the licensed information for educational purposes, allowing for students, faculty, and staff usage for classroom and research. The license is affixed to one workstation, either PC or laptop, at a time; however, many user names can be associated with the license and workstation.
acumen and allows prospective employers to view their scores and contact exemplary candidates with career opportunities.

**Contract Provisions and Authentication**

Bloomberg Professional is locked down more than a typical proprietary database. Each Bloomberg seat, or Bloomberg Terminal, is attached to the computer’s MAC address—one license, one PC. Many users can sign up to use Bloomberg Professional under an institution’s license. So, in practice you can have one Bloomberg terminal and 30 user names, or users, associated with that terminal. New users can register through the terminal.

**Author’s References**


**About the Author**

Ryan Phillips is an Assistant Professor in the Newman Library at Baruch College, CUNY in New York City. Ryan is an instructional and business reference librarian and a liaison to the Entrepreneurship Faculty at the Zicklin School of Business. He earned his M.L.S. from the University at Buffalo, SUNY and an M.B.A from the University of Minnesota, Duluth. Prior to his role at Baruch, he was a research analyst at Booz & Co.

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