

# BROADMOOR

An Exclusive Magazine Serving the  
Residents of the Broadmoor Community

Friends & Neighbors

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Cover photo by  
Allison Earnest



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Promoting  
Philanthropy  
with the Penniecas

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The Pennicas hiking the Craggs with Carol's sister and brother: Nancy Creal and Bill Creal.

# Promoting Philanthropy with the Pennicas

BY SHANNON K. COLE

Photos courtesy of the Pennica family.

Michael Pennica's life would forever change the day he took a risk and called in his bio to the Gazette's dating pages. "Before the days of eHarmony and online dating, we had the good, old-fashioned newspaper," quipped Michael. On an unsuspecting Friday night a lovely lady named Carol laughed with her sister while listening to phone-in bios, "most gave us a good giggle," smiled Carol "but one bio actually caught my attention – there were so many common interests between him and myself... and by mid-week the following week, I worked up the confidence to give him a call." Although he was late for their first date, Michael knew immediately Carol was something special. The couple closed down the restaurant, Home Town Buffet, were engaged within four months and married after ten months of dating. Since then, the couple has been moving mountains and as Michael says, "...we have been blessed to be in business together for over 20 years."

Raised in Cleveland, OH by grandparents living on social security, Michael Pennica developed ambitious aspirations and a mindset of hard work that would shape his future. Little did he know these convictions would impact so many others and carry him through a blessed life. After a career serving our United States Air Force, Michael joined the financial services industry in 1993 opening his

first office in Colorado Springs in 1996. Michael currently serves as the Founder/President of Pennica Financial Group, an independent financial services company. A published author within the military community, Michael believes learning should be a lifelong experience.

Carol grew up in a small Florida town where she and Michael still vacation at least once a year. Upon moving to Colorado she graduated from Woodland Park High School and went on to study music at Fort Lewis College in Durango. She has a soft spot for animals that shows in her tireless work with the Humane Society of the Pikes Peak region and Pikes Peak Therapeutic Riding Center. Carol's love of animals dates back to her parents who always took in strays.

Coming from USAA in 1997, Carol brought extensive business experience and has worked as partner/senior vice president at Pennica Financial Group ever since. For over 20 years, the Pennicas have met the needs of clients who truly want to work with an independent financial professional. The Pennicas teach "Main Street" financial concepts from Wall Street that often elude today's families. The firm also works with small business owners and non-profits to provide a better concept of wealth creation, risk management and exit strategies. The couple believes in the philosophies of Warren Buffet – the values of authenticity, integrity and giving intertwine with their business and lives.

While the couple worked to build a successful firm, neither their family nor company was complete until they met Cramer. A people-loving intuitive with amazing instincts, Cramer's effervescence and talents took the firm, and the Pennica family, to the next level. Mike and Carol met Cramer at the Humane Society of the Pikes Peak Region. The Pennicas had been searching for a furry friend to call



Go Air Force Falcons!

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Happy Holidays from the Pennicas!

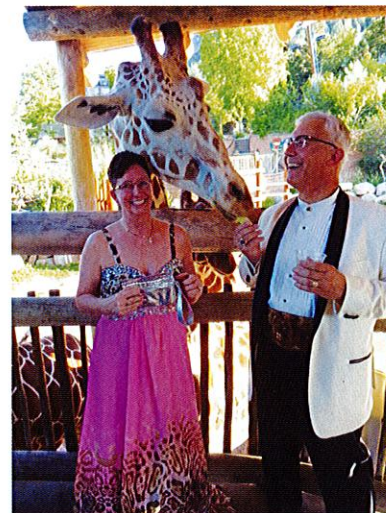
their own for many months. The pursuit ended the moment Michael looked into Cramer's big, brown eyes. Although Michael and Carol weren't necessarily looking for this breed or type of dog, they ended up finding a treasure who would transform their lives. "It was as if he looked at me and told me with one gaze he would come home with me that day," said Michael.

As it turned out, the Pennica's needed Cramer as much as Cramer needed the Pennicas. After suffering a head injury in 1992, Carol began experiencing daily, excruciating headaches. By some miraculous phenomenon, Cramer started alerting Carol to her symptoms before onset, allowing her to somewhat curb the severity of the headaches. Realizing Cramer's role in her life as not only a friend, but a crucial aid to her health, he went through training to become Carol's service dog. "I can't imagine life without our 'wack-a-doodle', Cramer. He's part of the family," declared Carol. The Pennica's experience with Cramer and the humane society gives meaning to their work with the goal of giving back on every level.

Take Shadow for example. Shadow, a beautiful Arabian Quarter horse lived

with the Pennicas on the Calhan family ranch they once owned. A special member of the family, Shadow provided the setting for the couple's engagement and Michael asked Carol to marry him while they were riding Shadow. Being so moved by the work of the Therapeutic Riding Center, the Pennicas generously donated Shadow to the program where he worked as a therapy horse for many years, helping children through life's most challenging struggles. Reminiscing about Shadow and his work Michael said, "To

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Mike and Carol getting acquainted with the giraffes at the 2015 Zoo Ball.



“Joy and wonder come when you least expect it,” said Carol. “Small things like the smile on a child’s face or the knowledge you are making a difference in the lives of others motivate our actions.”

Supporting the Humane Society of the Pikes Peak Region with Animal Planet star and dog trainer, Victoria Stillwell and her husband Van.

experience genuine and heartfelt gratitude from a young child who rode Shadow during his therapy sessions is the greatest gift - and it’s why we do what we do.” It’s no wonder the Pennicas hold a special place in their hearts for children and animals.

In addition to the Therapeutic Riding Center and local humane society, other organizations benefitting from the Pennica’s philanthropic efforts include Make a Wish Foundation, The Military Affairs Committee, Thanks Troops, Cheyenne Mountain Zoo, Care & Share, Discover Goodwill, BBB Foundation and Ronald McDonald House. “Joy and wonder

come when you least expect it,” said Carol. “Small things like the smile on a child’s face or the knowledge you are making a difference in the lives of others motivate our actions.” In telling the story of the sincere thank you from a girl living at the Ronald McDonald house Carol explained, “Mike’s simple but grand gesture of donating a Minion-themed toy basket back to the Ronald McDonald house helped the girl feel more at ease and at home during a difficult time.” In moments like these the Pennicas are living the truth they teach in their business. Anyone who is lucky enough to become a friend or a client will feel their authenticity and zest for life.