

CAPTERRA FINANCIAL GROUP, INC.

Form 8-K

January 21, 2009

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): January 20, 2009**

**CAPTERRA FINANCIAL GROUP, INC.**

(Exact Name of Small Business Issuer as specified in its charter)

**Colorado**

(State or other Jurisdiction of  
Incorporation)

**000-50764**

(Commission File Number)

**20-0003432**

(IRS Employer Identification No.)

**700 Seventeenth Street, Suite 1200, Denver, Colorado 80202**

(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: **(303) 893-1003**

**ACROSS AMERICA REAL ESTATE CORP.**

(Former name or former address if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**FORM 8-K**  
**CURRENT REPORT**  
**Pursuant to Section 13 or 15(d)**  
**of the Securities Act of 1934**

References in this document to us, we, or the Company refer to CAPTERRA FINANCIAL GROUP, INC. and its subsidiaries.

Item 5.02 Departure of Principal Officer

Mr. Peter Shepard, our President and Chief Executive Officer, and a Director, has resigned from all offices, effective immediately. A copy of his resignation letter is attached. Mr. James W. Creamer, III, our Chief Financial Officer, has been appointed by our Board of Directors to act as President and Chief Executive Officer, in addition to his duties as Chief Financial Officer and Treasurer. We have also appointed Ms. Joni Troska as our corporate Secretary.

Item 8.01 Other Events

Our Board of Directors has decided to downsize the operations of the Company. Because of changes in the capital markets and what we believe is a limited ability to realize the value of our existing portfolio in an expedited manner, we have shifted the focus of our business plan to portfolio management and preservation of capital.

In response, and in an effort to cut operating expenses, we and our President and Chief Executive Officer, Mr. Peter Shepard, have mutually agreed to terminate his employment and implement a broader reduction in force.

For the immediate future, we plan to concentrate on disposing of our real estate assets and developing a new model for real estate activities.

Item 9.01 Exhibit: Resignation Letter

[Letterhead]

The Board of Directors  
CapTerra Financial Group, Inc.  
January 20, 2009

Gentlemen;

Effective immediately, I resign from all offices including my position as a director of CapTerra Financial Group, Inc. I wish the directors and the Company the best success in the future.

Sincerely,

/s/ Peter Shepard

---

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: January 20, 2009

**CapTerra Financial Group, Inc.**

By: /s/ James W. Creamer, III  
James W. Creamer, III  
Chief Executive Officer