

Education

Doctorate of Business Administration (May 2009)

H. Wayne Huizenga School of Business and Entrepreneurship at Nova Southeastern University, Ft. Lauderdale, FL, concentration in finance.

Master of Business Administration (March 1980)

Florida State University, Tallahassee, Florida. Major: Finance with emphasis on Financial Institutions.

Bachelor of Science in Business Administration (June 1978)

Florida State University, Tallahassee, Florida. Major: Finance and Financial Institutions. Minor: Organic Chemistry

Academic Experience

Associate in Business Administration - Florida State University College of Business, Panama City Campus, Panama City, Florida.

Duties include teaching undergraduate courses in the following:

- Financial Management of the Firm (Finance 3403)
- Problems in Financial Management (Finance 4424)
- Financial Institutions and Investments (Finance 3244)
- Real Estate (REE 3043)
- Multinational Business Operations (MAN 3600)
- Quantitative Methods of Business Decisions (QMB 3200)

Professional service includes committee participation for various projects specifically for the Panama City Campus.

Nonacademic responsibilities at the University include serving on the Board of Directors of Florida First Capital Finance Corporation, a certified development Company with the responsibility to provide high risk entrepreneurial Financing to emerging companies. Serving on the Board of Directors for Goodwill Industries and the Business Advisory Council for Goodwill Industries.

Consulting small businesses on financing, business risk and entrepreneurial issues.

Adjunct Lecturer – Florida State University College of Business, Tallahassee, Florida. 1982 to 2002.

Duties included teaching undergraduate courses in the following:

- Financial Institutions and the Economy (FIN 3244)
- Financial Management of the Firm (FIN 3403)
- Multinational Financial Management" (FIN 4604)
- In addition, have substituted for classes in "Commercial Bank Management" and

- "Commercial Loan Policy."

Instructor – American Institute of Banking, Tallahassee, Florida. 1981, 1982.

Duties included teaching:

- Principles of Banking
- Macro Economics

Guest Lecturer – Financial and academic organizations including:

Universidad Modelo—Entrepreneurship (December, 2003)

Florida A and M School of Business and Industry – Banking and Finance

Tallahassee Community College - Economics

Financial Management Associates

Alpha Kappa Psi Business Fraternity

Omicron Delta Kappa Honors Society

Faculty Advisor – Alpha Kappa Psi Business Fraternity, Florida State University. 1992 to 2002.

Business Experience

The Tallahassee State Bank, Tallahassee, Florida. July 1990 to July 2002.

Duties included: Senior Vice President and Chief Loan Officer. Responsible for loan policy, asset quality, loan management and development of new customers.

Community Reinvestment Officer, responsible for the bank's investment in the delineated trade area. Member of the Executive Committee responsible for the overall management of the bank.

Southeast Bank of Tallahassee, Tallahassee, FL. March 1984 to July 1990.

Duties included: President of Southeast Bank of Tallahassee and regional manager of banks in Perry and Madison, Florida. Organized the Southeast Bank of Tallahassee and was responsible for the performance and management of the bank.

Barnett Banks of Florida, Tallahassee, FL. March 1980 to March 1984.

Duties included: Management training program and commercial loan officer. Responsible for the development and management of a commercial loan portfolio.

Florida First Capital Finance Corporation, a statewide certified development corporation specializing in Small Business Administration loans to emerging companies.

Nominated by the Office of the Governor in 1992 to serve in a volunteer capacity on the Board of Directors. Served as President of the corporation from 1994 to 1998.

Successfully led the corporation through numerous legislative changes that ultimately created a self-sufficient company. Continue serving on the Board of Directors. Duties now include the Chairman of the nominating committee, member of the credit committee and responsible for the development of business.

Florida International Banking Advisory Council, a committee organized by the Governor of the State of Florida for the development of international trade in the State of Florida. Served from 1985 to 1995 by appointment from the Office of the Governor. Accomplishments included: drafting legislation on "Choice of Law and Choice of Forum" for international transactions, drafting law permitting international banks to operate as full service banks in Florida, drafting legislation for the development of an export finance corporation to be located in Florida and drafting legislation concerning international monetary transactions.

Goodwill Industries of the Big Bend, Inc. Served on Board of Directors from 1989 to present. Responsibilities have included:

- President of the Board of Directors
- Chairman of the Finance Committee
- Chairman of the Business Development Committee
- Member of the Investment Committee
- Member of the Executive Committee
- Executive Search Committee
- Human Resources Committee

Northwest Florida Black Business Investment Corporation.
Served as founding member of the Board of Directors member from 1990 to 2002.

Island Angler Fishing Team, Inc.
Charter fishing out of Carrabelle, FL. 1994 to 2002.

Professional Affiliations

Southern Finance Association
Financial Management Association

Business Training

Synovus Financial Corporation Leadership Institute, 2000-2001.
Southeast Bank Leadership Development Training Program, 1989-1990.
Barnett Banks of Florida Management Training Program, 1980-1981

Community Activities

Florida State University College of Business Alumni, Board of Directors member and Treasurer, 1985 to present.

Florida Economics Club, member, 1981 to 2002.

U.S. Coast Guard Auxiliary, Flotilla 13, Shell Point, Florida, 1977 to 2002. Patrol, training, and search and rescue volunteer coxswain on Auxiliary Vessel 13-186.

Tallahassee Lions Club, Board of Directors member and officer, 1981 to present.

Wakulla High School Band Booster Organization, member, Co-coordinator - Ways and Means, and voice of the War Eagle Marching Band, 1998 to 2001.

Presentations and Publications

1. *“Gender differences in investing: Weak form anomaly of the efficient market hypothesis”* Paper co-authored with Jeanne Dexter of FSU PC. Paper was accepted for presentation at the Hawaii International Conference in Business in June, 2009.
2. *Healthy Financial Lifestyle* Presented a class in financial planning to employees of Florida State University. This is a continuing education class offered to employees of Florida State University.
3. *Retirement Planning Seminars* Developed and presented class in retirement planning to employees of Florida State University.
4. *“Grab Your Sox! IT Comes of Age with the Sarbanes-Oxley Legislation.”* Paper was presented at Hawaii International Conference in Business and published in the proceedings of the conference, May 2006.
5. *Entrepreneurship* The role of the entrepreneur presented to the students of the University of Modelo, Merida, Mexico, December, 2004. The role of the entrepreneur presented to a group of entrepreneurs sponsored by Goodwill Industries. Developed a class in the financial aspects of entrepreneurship, which is a part of Goodwill Industries entrepreneur class.
6. *Southern Finance Association* Paper discussant at the annual meetings of the Southern Finance Association for the years: 2004, 2006, 2007, and 2008. Session chair at the annual meeting of the Southern Finance Association, 2006.
7. *Investing in Women* Developed a class for Florida State University continuing education program specifically targeting women and investment. The class focused on teaching women different investment strategies.
8. *Community Presentations* “The financial crisis and its impact on Goodwill Industries.” Presented at the annual conference of the Southeastern Association of Goodwill Industries, October, 2008.
9. “Surviving the recession”. Presented to the Bay County Chamber of Commerce, May, 2009.

Leadership roles

- Search committee for Assistant Dean, FSU PC, December, 2005 to February, 2006.
- Search committee for Director of Admissions and Records, FSU PC, March, 2005.
- Faculty advisor for FSU PC Tennis and Golf Club.
- Faculty facilitator for FSU PC faculty, Summer semester, 2004
- Search committee for Executive Director of Goodwill Industries, 2002.

Research interests

- Small Business Finance - Continuous research on small business finance and entrepreneurship.
- Gender differences in investments and retirement planning