

Curriculum Vitae

Gary Bliss, DBA
Florida State University
Panama City, FL

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. Graduated Summa Cum Laude.

Master of Business Administration (March 1980)

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

Bachelor of Science in Business Administration (June 1978)

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

Current Academic Experience and Responsibilities

Associate Dean--Florida State University Panama City, and College of Applied Studies, Panama City, Florida, from 2014 to present.

Faculty Responsibilities:

As Dean of Faculty, decision-making authority over academic policy affecting faculty, and the related student educational outcomes. Also, collaboration with faculty and department coordinators on academic policy and program development decisions.

Program Development Responsibilities:

Review of curriculum for new courses at the undergraduate and graduate levels, including those with online delivery; ongoing program development for the FSU College of Applied Studies, including oversight of program development for the Master of Science degree in Nurse Anesthesiology, the Minor in Environmental Science and Policy, and the Bachelor of Science degree in Entrepreneurism.

Budget Development and Allocation Responsibilities:

Decision-making authority over campus and academic budget development and allocation of funds related to the Educational General Fund and Auxiliary Accounts.

Course Scheduling and Faculty Coordination Responsibilities:

Collaboration with faculty department coordinators on course offerings and scheduling to provide the best and most efficient academic outcome for students.

Faculty and Community Liaison Responsibilities:

Promote an ongoing atmosphere of professional pride and collegiality through informal discussions with faculty and community members to encourage guest speakers in the classroom, and build a positive awareness of the value added by FSU-PC and the College of Applied Studies to the Panama City and Bay County communities at large. Build on the existing recruitment efforts by encouraging faculty to promote the Community focus of the FSU College of Applied Studies.

FSU-PC and FSU-Tallahassee Liaison Responsibilities:

Promote the ongoing collaboration and discussion between FSU-PC and FSU-Tallahassee regarding the student housing needs and opportunities in Panama City. Help facilitate the

collaboration on the freshman initiative to increase enrollment at FSU-PC and the College of Applied Studies. Help facilitate the accreditation of the Nurse Anesthetist Program in the College of Applied Studies. Maintain strong relationships with the administration, faculty, alumni and partners of the larger Florida State University community, in order to build awareness of the needs and great potential of FSU-PC and the College of Applied Studies.

Community Friend-building, Outreach and Fund Raising Responsibilities:

Continue face-to face discussions with Gulf Coast State College administrators and faculty to strengthen and grow a great educational collaborative in Panama City. Continue strong ties with Panama City Chamber of Commerce, promoting business and community partnerships with FSU-PC and the College of Applied Studies. Continue promoting and building FSU-PC involvement in the Bay County and surrounding area public school districts. Promote a community pride in Florida State University-Panama City and actively encourage financial and in-kind partnerships that will help grow the university academically, and as a respected member of the community.

Teaching Responsibilities:

Florida State University College of Business, Panama City Campus,
Panama City, Florida, August 2014 to present:

Multinational Financial Management (FIN 4604)-Fall Semester 2014

Quantitative Methods of Business Decisions (QMB 3200)-Fall Semester 2014

Multinational Business Operations (MAN 3600)-Spring Semester 2015

Adjunct Instructor--Private university school of business, online delivery.
2011 to present.

Responsibilities:

Teaching and Discussion Facilitation for online graduate courses (MBA) including:

Introduction to Financial Management (FIN 534)

Advanced Financial Management (FIN 540)

International Financial Management (FIN 535)

Investment Analysis and Portfolio Management (FIN 550)

Academic Affiliations

Sigma Theta Delta International Honor Society in Business, Management, and Administration.
Inducted June 2009.

Current Boards of Directors and Business Responsibilities

Bay Credit Union Board of Directors--Panama City, Florida, from March 2010 to present.
Current Chairman of the Board of Directors.

Responsibilities:

Member of the Business Loan Committee, the Policy Committee, and the
Collections Committee, including budgeting and strategic planning decision-making.

Goodwill Industries of the Big Bend, Inc. Board of Directors--from 1989 to present.

Chairman of the Board (2012 to 2014).

Responsibilities:

Budget, policy, and strategic planning decision-making; services provided contract
review; CEO evaluation

Past Responsibilities:

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
Member of the Executive Search Committee for CEO.
Member of the Human Resources Committee

Florida First Capital Finance Corporation Board of Directors--a statewide certified development corporation specializing in Small Business Administration loans to emerging companies. 1990 to Present. Nominated by the Office of the Governor in 1990 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.

Responsibilities:

Senior member of the credit committee responsible for review and decision-making for larger SBA loans, and responsible for the development of business.

Bliss Financial Solutions--Panama City, Florida, from June 2009 to present.

Responsibilities:

Expert witness and consulting for forensic banking matters and litigation.
Consulting to small businesses, specifically business valuations, and NPV calculations for business losses resulting from the BP Oil spill.
Consulting on discount rate determinations for worker's compensation settlements.

Current Professional Affiliations

Southern Finance Association

Program Committee beginning 2010 and continuing to present.

Southwestern Finance Association

Current Community Activities

Bay Credit Union--Board of Directors, 2010 to present.

Goodwill Industries of the Big Bend, Inc.--Board of Directors, 1989 to present.

Tallahassee Lions Club--Board of Directors, 1981 to present.

Panama City Chamber of Commerce--FSU-PC representative and past speaker

Previous Academic Experience and Responsibilities

Research Associate in Business Administration--Florida State University College of Business, Panama City Campus, Panama City, Florida, from 2002 to 2014.

Teaching Responsibilities:

Teaching undergraduate courses in the following:
Financial Management of the Firm (FIN 3403)
Problems in Financial Management (FIN 4424)

Financial Institutions and Investments (FIN 3244)
Real Estate (REE 3043)
Multinational Business Operations (MAN 3600)
Quantitative Methods of Business Decisions (QMB 3200)
Multinational Financial Management (FIN 4604)

Leadership Responsibilities:

Chairman of the Florida State University Panama City Merit and Promotion Committee, from 2011 to 2014.

Responsible for annual faculty evaluation process, and determining faculty rankings, promotions, and merit pay for faculty at FSU/PC and the College of Applied Studies.

Coordinator for the Business Administration and Accounting programs at Florida State University Panama City Campus.

Responsible for scheduling classes, supervising adjunct teachers, and working closely with the College of Business at the Tallahassee campus.

Curriculum and Program Development Responsibilities:

Curriculum Development Committee member for the Florida State University College of Applied Studies from 2012 to 2014.

Responsible for reviewing curriculum for new courses at the undergraduate and graduate levels, including those with online delivery.

Ongoing program development and coordination responsibilities for:

A Master of Science degree in Nurse Anesthesiology at the FSU College of Applied Studies;

A Minor in Environmental Sciences and Policy at the FSU College of Applied Studies;

Expansion of the existing Minor in Entrepreneurship to a Bachelor of Science degree at the FSU College of Applied Studies

Recruitment and Community Outreach Responsibilities:

Ongoing recruitment responsibilities for the Florida State University College of Business and College of Applied Studies at Panama City including:

High School classroom presentations

High School “College Day” events

Community College transfer student recruitment

Military and veteran recruitment

Collaborative Responsibilities:

International Faculty--The Florida State University International Programs-Valencia, Spain in the following:

Summer A 2012:

Multinational Business Operations (MAN 3600)

Financial Institutions and Investments (FIN 3244)

Summer A 2013:

Multinational Business Operations (MAN 3600)

Financial Institutions and Investments (FIN 3244)

Summer A 2014:

Financial Institutions and Investments (FIN 3244)

Financial Management of the Firm (FIN 3403)

Guest Symposium Discussant--

TechCamp-Spain “new ties-new tools” Symposium, Universitat Politècnica de Valencia, Valencia, Spain--International Finance Symposium emphasizing Social Entrepreneurism, June 2014. Discussion: Capital Formation for Entrepreneurs.

Guest Lecturer--

Conference on Entrepreneurism and e-Commerce, Universidad Modelo,

Mérida, México—Conference of university juniors and seniors on entrepreneurship in the age of e-commerce, December 2003. Presentation: Entrepreneurism.

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

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)

As substitute instructor for classes in "Commercial Bank Management" and "Commercial Loan Policy."

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

Teaching professional level courses in the following:

Principles of Banking

Macro Economics

Guest Lecturer:

Florida A and M University School of Business and Industry--Banking and Finance

Tallahassee Community College--Economics

Financial Management Associates--Professional Conduct in the Business Environment

Alpha Kappa Psi Business Fraternity--Professional Conduct in the Business Environment

Omicron Delta Kappa Honors Society-- Maastricht Treaty and the creation of the Euro

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

Previous Business Experience and Responsibilities

Bay County Small Business Incubator--Panama City, Florida. January, 2011 to July, 2013.

Executive Director

Responsibilities:

Development of a business plan to revitalize the incubator. Development of a client handbook for new incubator clients. Development of a marketing plan, and an operating budget, including day to day management of the incubator, marketing of the incubator, and client development for the incubator. Establishment of an administrative office for the *Business Innovation Center (BIC)* at Florida State University-Panama City. The establishment of the *Seminole Garage* (think tank) at the *Business Innovation Center*.

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

Responsibilities:

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, with an emphasis on budgeting and planning.

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

Responsibilities:

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, including budgeting and planning.

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

Responsibilities:

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

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.

Responsibilities and Accomplishments:

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.

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

Previous Professional Affiliations

Financial Management Association

Previous Community Activities

Florida State University College of Business Alumni, Board of Governors--member and treasurer, 1985-2013.

Florida Economics Club--member, 1981 to 2002.

U.S. Coast Guard Auxiliary, Flotilla 13, Shell Point, Florida--from 1977 to 2002.

Patrol, training, and search and rescue volunteer coxswain on Auxiliary Vessel 13-186.

Current U. S. Coast Guard 100-ton Master Mariner, licensed since 1977.

Wakulla High School Band Booster Organization--1998 to 2002.

Member, Coordinator - Ways and Means, and voice of the War Eagle Marching Band, Wakulla County, Florida.

Publications

"Where's the Interest? A Review of Lending Patterns and Interest Rates for the SBA 7(a) Loan Program" Paper co-authored by Meloney Washington and Torrie Cesaroni of Florida State University-Panama City. Paper was accepted through a peer review for presentation at the Hawaii International Conference in Business, May, 2011.

"Certified Development Companies Moral Hazard Lending"

Paper co-authored with Walter J. Reinhart of Loyola University. Paper was accepted

through a peer review for presentation at the Southern Finance Association's annual meeting in November, 2010.

"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.

"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.

Presentations

Community presentations

"Surviving the recession"--Presented to the Bay County Chamber of Commerce, May, 2009.

"The financial crisis and its impact on Goodwill Industries"--Presented at the annual conference of the Southeastern Association of Goodwill Industries, October, 2008.

Healthy Financial Lifestyle

Developed and 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.

Retirement Planning Seminars

Developed and presented class in retirement planning to employees of Florida State University.

Investing in Women

Developed and presented a class for Florida State University continuing education program specifically targeting women and investment. The class focused on teaching women different investment strategies.

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.

Southern Finance Association

Paper discussant at the annual meeting of the Southern Finance Association, beginning 2004 and continuing to present.

Session chair at the annual meeting of the Southern Finance Association, beginning 2006 and continuing to present.

Leadership Roles

Chairman of the Board of Directors, Bay Credit Union from 2013 to present.

Chairman of the Board of Directors, Goodwill Industries of the Big Bend, Inc. from 2012 to 2014.

President of Florida First Capital Finance Corporation from 1994 to 1998.

President of Southeast Bank of Tallahassee from 1987 to 1990.

Chairman of the FSU-PC Merit and Promotion Committee from 2011 to 2014.

Search committee for Teaching Faculty, FSU-PC, November 2013 to March 2014.

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.

The Impending Crisis of Student Financial Aid Debt.

Moral Hazard in Certified Development Companies.