

JOHN PAUL BROUSSARD

Rutgers University
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EDUCATION

Ph.D., Louisiana State University, Finance, 1995.
M.B.A., Millsaps College, Finance, 1991.
B.S., Louisiana State University, Biochemistry, 1985.

PROFESSIONAL EDUCATION

Passed Certified Business Appraiser Examination, Institute of Business Appraisers, 2005.
Professional Risk Manager, Professional Risk Managers' International Association, 2003.
Certified Financial Risk Manager, Global Association of Risk Professionals, 1999.
Chartered Financial Analyst, CFA Institute, Charter # 24928, 1997.

HONORS AND GRANTS

Invited Speaker, Council of Institutional Investors, 2005.
Provost's Award for Teaching Excellence, Rutgers University, 2003.
School of Business Teaching Excellence Award, Rutgers University, 2002.
Advisor of the Year, Rutgers University, 2000-2001.
School of Business Teaching Excellence Award, Rutgers University, 2000.
Invited Speaker, Finnish Portfolio Academy, 1999.
Doctoral Student Symposium Speaker, Swedish School of Economics and Business Administration, 1998.
Chicago Board of Trade Research Foundation Grant Recipient, 1997.
Visiting Scholar, Office of the Comptroller of the Currency, Risk Analysis Division, 1997.
Summer Grant-In-Aid Recipient, Fairleigh Dickinson University Grants Office, 1996.
Research Grant Recipient, The Foundation for Finnish Capital Market Research, 1995.
Louisiana State University Representative to FMA Doctoral Student Seminar, 1994.
Travel Grant Recipient, Deutsche Vereinigung für Finanzanalyse und Anlageberatung, 1994.
National Honor Society, Financial Management Association, 1991.

ACADEMIC EXPERIENCE

Visiting Professor, Lappeenranta University of Technology, Lappeenranta, Finland, Spring 2007.
Rutgers University, Associate Professor, 2003-present.
Rutgers University, Assistant Professor, 1997-2003.
Courses Taught: Investments, Statistical Financial Modeling, Applications of Financial Management, Investments and Portfolio Management, Financial Management and Policy, and Advanced Portfolio Management.
Effectiveness Rating: 4.68 (Scale of 1-5 with 5 being best).
Fairleigh Dickinson University, Assistant Professor, 1995-1997.
Courses Taught: Capital Market Theory, Investments, Portfolio Management, Corporate Seminar, Co-Op Mentor.
Evaluation Scores: 6.18 on Pedagogy Scale and 6.41 on Rapport Scale (Scale of 1-7 with 7 being best).
Louisiana State University, Instructor (Investments), 1994-1995.
Courses Taught: Investments.
Evaluation Scores: 1.64 Overall Score (Scale of 1-5 with 1 being best).
Louisiana State University, Research Assistant (Prof. Geoffrey Booth), 1992-1995.
Millsaps College, Research Assistant, (Prof. Walter Neely), 1990-1991.

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PEER-REVIEWED PUBLICATIONS

- “Saving for Retirement: The Effects of Fund Assortment Size and Investor Knowledge on Asset Allocation Strategies,” with Maureen Morrin, Susan Broniarczyk, and J. Jeffery Inman, *Journal of Consumer Affairs*, Summer 2008, v42, n2, 206-222.
- “The Role of Growth in Long Term Investment Returns,” with Walter Neely and David Michayluk, *Journal of Applied Business Research*, Winter 2005, v 21, n 1, 93- 104.
- “CEO Incentives, Cash Flow, and Investment,” with Gene Pilotte and Sherrie Buchenroth, *Financial Management*, v32, n 2, Summer 2004, 51-70.
- “The Role of REITs in Asset Allocation,” with G. Geoffrey Booth, *Finance*, v23, 2002, 109-124.
- “Extreme-Value and Margin Setting with and without Price Limits,” *Quarterly Review of Economics and Finance* , v41, 2001, 365-385.
- “Testing the Contrarian Investment Strategy Using Holding Period Returns,” with Julie Dahlquist, *Managerial Finance*, v 26, n 6, 2000, 16-22.
- Reply to “Note on ‘Earnings and Stock Returns: Evidence from Germany,’” with G. Geoffrey Booth and Otto Loistl, *The European Accounting Review*, v8, n3, 1999, 565-568.
- “Big Players and the Russian Ruble: Explaining Volatility Dynamics,” with Roger Koppl, *Managerial Finance*, v 25, n 1, 1999, 49-63.
- “Setting NYSE Circuit Breaker Triggers,” with G. Geoffrey Booth, *Journal of Financial Services Research*, v 13 n 3, 1998, 187-204. Reprinted in Stock Market Policy Since the 1987 Crash, ed. Hans Stoll, Kluwer Academic Publishers, 1998.
- “Price Discovery in German Stock and Futures Markets,” with G. Geoffrey Booth and Otto Loistl, *Managerial Finance*, v 24, n 4, 1998, 3-18.
- “The Behavior of Extreme Values in German Stock Index Futures: An Application to Margin Setting,” with G. Geoffrey Booth, *European Journal of Operational Research*, v 104, 1998, 393-402.
- “Earnings and Stock Returns: Evidence from Germany,” with G. Geoffrey Booth and Otto Loistl, *The European Accounting Review*, v 6, n 4, 1997, 589-603.
- “Prudent Margin Levels in the Finnish Stock Index Futures Market”, with G. Geoffrey Booth, Teppo Martikainen, and Vesa Puttonen, *Management Science*, v 43, n 8, August 1997, 1177-1188.

Research Methods Monograph

Using SAS in Financial Research, with Ekkehart Boehmer and J.P. Kallunki, Cary, North Carolina, Books By Users Press, SAS Institute, 1st Printing, March 2002, 165 pages.

Other Publications and Monographs

- “Bank Stock Returns, Interest Rate changes, and The Regulatory Environment: New Insights from Japan,” with Ken Kim and Piman Lipaphayom, in The Japanese Finance: Corporate Finance and Capital Markets in Changing Japan, International Finance Review, Volume 4, Edited by J. J. Choi and T. Hiraki, Elsevier Science, March 2003.
- “The Relationship between Economic Freedom and Transitional Economic Growth,” with Peter Koveos and Allan Young, Chapter 12 in Economics and Transition: Conception, Status, and Prospects, Edited by A. Young, I. Teodorovic, P. Koveos, World Scientific Publishing Co. Ltd., December 2002.

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Other Publications and Monographs (cont.)

- “The Index of Economic Freedom and Economic Growth in Transition Economies,” with Peter Koveos and Allan Young, Chapter 4 in Globalization and Economic Growth: A Critical Evaluation, Edited by T. Georgakopoulos, C. Paraskevopoulos and J. Smithin, APF Press Toronto, Canada, 2001. Reprinted in Zagreb International Review of Economics and Business, December 2002.
- “Governance, Economic and Financial Factors Affecting Success for Transition Economies,” with Peter Koveos and Allan Young, *Proceedings of Rijeka Faculty of Economics: Journal of Economics and Business*, Fall 2000, 7-18. Reprinted as Chapter 11 in Economics and Transition: Conception, Status, and Prospects, Edited by A. Young, I. Teodorovic, P. Koveos, World Scientific Publishing Co. Ltd., December 2002.
- "Pörssiikriisien Todennäköisyys Kasvanut," with G. Geoffrey Booth, Teppo Martikainen and Vesa Puttonen, *Talouselämä (Finnish Economic Life)*, May 19 1995, 54.
- German Stock Returns and the Information Content of DVFA Earnings*, with G. Geoffrey Booth and Otto Loistl, 1994, Deutsche Vereinigung für Finanzanalyse und Anlageberatung, Dreieich, Germany. Results presented to the German Financial Community on September 15, 1994 at press conference in Frankfurt, Germany. This publication is in second printing, August 1995.

OTHER PROFESSIONAL ACTIVITIES

Presented Papers

- “CEO Incentives, Cash Flow and Investment,” with Sheree Buchenroth and Gene Pilotte, presented at the 2003 Eastern Finance Association Meeting, April 2003, Orlando.
- “The Index of Economic Freedom and Economic Growth in Transition Economies” with Peter Koveos & Allan Young presented at The 2002 European Applied Business Research Conference, June 2002, Rothenburg, Germany; presented at the International Conference “An Enterprise Odyssey: Economics and Business in the New Millennium,” June 2002, Zagreb, Croatia.
- “The Relationship Between Economic Freedom and Economic Growth in Asia,” with Peter Koveos and Allan Young, presented at the 2002 Academy of International Business/Southeast Asia and Australia Conference, Shanghai, July 2002.
- “Governance Factors and Economic Transition: Some Additional Evidence,” with P. Koveos, and A. Young, presented at 4th International Conference on Enterprises in Transition, Faculty of Economics, University of Split, Split, Croatia, May 2001.
- “A Transaction-Level Investigation of the Day-of-the-Week Trading Patterns,” with S.G. Badrinath, and S. Chakravarty, presented at the Financial Management Association Meeting, October 1999, Orlando; presented at the 26th Annual European Finance Association Meeting, August 1999, Helsinki.
- “Bank Stock Returns, Interest Rate Changes, and the Regulatory Environment: New Insights from Japan,” with Ken Kim and Piman Limpaphayom, presented at the Midwest Finance Association Meeting, March 1999, Nashville; presented at the Southwest Finance Association Meeting, February 1999, Houston; presented at the 2nd Annual Washington Area Finance Association Meeting, October 1998, Washington; presented at the 5th Annual Conference of the Multinational Finance Society, June 1998, Helsinki.
- “The Role of Growth in Long Term Investment Returns,” with Walter Neely and David Michayluk, presented at the 1998 EFMA-FMA European Conference, June 1998, Lisbon.

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Presented Papers (cont.)

- “REIT Returns, Probability of Large Losses, and Asset Allocation,” with G. Geoffrey Booth, presented at the 15th Annual Meeting of the French Finance Association, July 1998, Lille; presented at the 5th Annual Conference of the Multinational Finance Society, June 1998, Helsinki.
- “A Taxonomy of Central and Eastern European and Former USSR Transition Economies,” with Allan Young and Roger Koppl, presented at the 5th Annual Conference of the Multinational Finance Society, June 1998, Helsinki.
- “Interest Rates and Bank Stock Returns: A Comparison between Japanese and U.S. Banks”, with Ken Kim and Piman Limpaphayom, presented at the 1997 Annual Southern Finance Association Meeting, November 1997, Baltimore.
- “Setting NYSE Circuit Breaker Triggers,” with G. Geoffrey Booth, presented at Syracuse University’s *Finance Seminar Series*, October 1997, Syracuse; presented at 14th Annual Meeting of the French Finance Association, June 1997, Grenoble; presented at Vanderbilt University’s *Ten Years Since the Crash* Conference, April 1997, Nashville; presented at Rutgers University-Camden Campus *Capital Markets Seminar*, March 1997, Camden; presented at Visiting Scholar Program, Office of the Comptroller of the Currency, March 1997, Washington.
- “Big Players and the Russian Ruble: Explaining Volatility Dynamics,” with Roger Koppl, presented at the 4th Annual Conference of the Multinational Finance Society, June 1997, Thessaloniki; presented at Fairleigh Dickinson University *Faculty Development Seminar Series*, March 1997, Madison.
- “Price Discovery in German Stock and Futures Markets,” with G. Geoffrey Booth and Otto Loistl, presented at the 1996 Financial Management Association Meeting, October 1996, New Orleans.
- “Growth at a Reasonable Price (GARP): Another Look at the Book-to-Market and Earnings-to-Price Puzzle with a Special Emphasis on Growth,” with David Michayluk and Walter Neely, presented at the 1996 Annual Southwestern Finance Association Meeting, March 1996, San Antonio, and at the 1996 Financial Management Association Meeting, October 1996, New Orleans.
- “The Behavior of Extreme Values in German Stock Index Futures: An Application to Margin Setting,” with G. Geoffrey Booth, presented at the 1995 Annual Financial Management Association Meeting, October 1995, New York City.
- “Prudent Margin Levels in the Finnish Stock Index Futures Market,” with G. Geoffrey Booth, Teppo Martikainen, and Vesa Puttonen, presented at the 2nd Annual Conference on Multinational Financial Issues, June 1995, Philadelphia, and at the 1996 Financial Association Meeting, October 1996, New Orleans.
- “Do Electronic Trading Systems Completely Dominate Floor Trading Systems in Information Processing Capability? Evidence from Germany,” with G. Geoffrey Booth and Otto Loistl, presented at the 1st Annual Conference on Multinational Financial Issues, June 1994, Atlantic City.
- “Price/Earnings Ratios, Growth Rates and Portfolio Returns,” with Walter Neely, Brian McKenna and Bill Brister, presented at the Thirteenth Annual Eastern Finance Association Meeting, April 1994, Boston.
- “Does the Contrarian Investment Strategy Provide a Profitable Trading Rule in the U.S. Stock Market?” with Julie Dahlquist, presented at the 1993 Southern Finance Association Annual Meeting, November 1993, New Orleans.
- “The Stock Market Reaction to Green Information,” with Bill Brister, presented at the 18th Annual Midsouth Academy of Economics and Finance Meeting, February 1991, Bossier City.

Discussed Papers

- “Investor Sentiment and the Closed-end Fund Puzzle: Out-of-Sample Evidence,” by J. A. Doukas and N. T. Milonas, European Financial Management 2003 Annual Meeting, June 2003, Helsinki.

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Discussed Papers (cont.)

- “Hedging and The Use of Derivatives: Evidence From UK Non-Financial Firms”, by Amrit Judge, 7th Annual Conference of the Multinational Finance Society, April 2000, Philadelphia.
- “Nontradable Goods, Nonseperable Utility, and Global Portfolio Diversification,” by R. Balvers and J. Bergstrand, presented at the 6th Annual Conference of the Multinational Finance Society, July 1999, Toronto.
- “Bayesian Network Models of Portfolio Risk and Return,” by C. Shenoy and P. Shenoy, presented at the Midwest Finance Association, March 1999, Nashville.
- “The Effects of Inclusion in and Removal from the S&P500 on Stock Price and Trading Volume,” by C. Boyer, presented at the 1998 FMA Annual Meeting, October 1998, Chicago.
- “Estimation of Global Systematic Risk for Securities Listed in Multiple Markets: Theoretical Development and Empirical Comparisons,” by M. deBoyrie, G. Ghai, S. Hamid, A. Prakash, presented at the 1998 FMA Annual Meeting, October 1998, Chicago.
- “Information and Volatility: Evidence from an Emerging Market,” Nuray Guner and Zeynep Onder, 5th Annual Conference of the Multinational Finance Society, June 1998, Helsinki.
- “The Tradeoff between Skewness and Variance of Return in a Three Moment Capital Asset Pricing Model,” Marie Racine, 5th Annual Conference of the Multinational Finance Society, June 1998, Helsinki.
- “The Development and Performance of Stock Markets in Central Europe,” Edward J. Zychowicz, 4th Annual Conference of the Multinational Finance Society, June 1997, Thessaloniki.
- “Galton’s Error and the Under-Representation of Systematic Risk,” Cornelis Los, 14th International Conference in Finance, French Finance Association, June 1997, Grenoble.
- “Evaluating the Probability of an Extreme Price Movement: Different Approaches,” Kevin Chang and François Longin, 14th International Conference in Finance, French Finance Association, June 1997, Grenoble.
- “How Efficient are European Stock Markets? Evidence from an Error Correction Model,” Asim Ghosh, 1996 Eastern Finance Association Meeting, April 1996, Charlotte.
- “Dividend-Clientele Irrelevance and the Information Content of Dividend Changes,” Jinhu Qian et. al., 1996 Eastern Finance Association Meeting, April 1996, Charlotte.
- “The Timing, Magnitude, and Composition of Shareholder Losses in Bankrupt Firms,” Daniel Indro et. al., 1996 Southwestern Finance Association Meeting, March 1996, San Antonio.
- “Evidence of a Nonlinear Relationship Between Corporate Ownership Structure and Dividend Policy,” James Wansley et. al., 1995 Financial Management Association Annual Meeting, October 1995, New York.
- “Duration of a Cross-Currency Swap Contract and Exchange Rate Risk Management,” Davinder K. Malhotra, the 2nd Annual Conference on Multinational Financial Issues, June 1995, Philadelphia.
- “Trading Volume and the Production of Information,” Hersh M. Shefrin et. al., 1994 Financial Management Association Annual Meeting, October 1994, St. Louis.
- “Using the Municipal/Treasury Bond Yield Ratio to Predict Investment Opportunities in Municipal Bonds,” David J. Crockett et. al., the 18th Annual Midsouth Academy of Economics and Finance Meeting, February 1991, Bossier City.

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Session Chair

Pricing of Interest Rate Instruments, 17th International Conference In Finance, French Finance Association, June 2000, Paris.
Issues on Emerging Markets and Earnings Management, 7th Annual Conference of the Multinational Finance Society, April 2000, Philadelphia.
European Markets, 26th Annual European Finance Association Meeting, August 1999, Helsinki.
Statistical Modeling of Asset Returns, 5th Annual Conference of the Multinational Finance Society, June 1998, Helsinki.
Financial System Development: A View from Eastern European Economies in Transition, 4th Annual Multinational Finance Society Conference, June 1997, Thessaloniki.
Nonlinearity in Exchange Rates, 1995 Financial Management Association Annual Meeting, October 1995, New York.

Textbook Review

Fundamentals of Investments, Charles Corrado and Bradford Jordan, Spring 1998.

Program Committees

International Finance Track, Financial Management Association Annual Meeting, October 1996, New Orleans.

Ad Hoc Reviewer

Finance, Journal of Economics Business and Organization, Journal of Economics and Business, Journal of Business Research; Journal of International Financial Markets, Institutions & Money; European Journal of Finance; Multi-Criteria Decision Analysis, Multinational Finance Journal; International Review of Financial Analysis

Professional Association Memberships

Global Association of Risk Professionals, CFA Philadelphia, CFA Institute, Professional Risk Managers International Association, Financial Management Association, Western Finance Association, American Finance Association, and French Finance Association.

Offices Held

Board of Directors, Professional Risk Managers International Association, Spring 2002 to Summer 2002.
Regional Director, Philadelphia Region, Professional Risk Managers International Association, Spring 2002 to Summer 2002.
Regional Director, GARP Philadelphia Region, July 2000 to Fall 2001.
Education Committee Co-Chair, Financial Analysts of Philadelphia, Fall 1999 to Spring 2000.
Vice President for External Affairs, Multinational Finance Society, January 1996 to Spring 2001.
Business Manager, *Multinational Finance Journal*, Fall 1997 to Spring 2001.

SERVICE ACTIVITIES

Profession

Associate Editor, *Journal of International Financial Markets, Institutions and Money*, Summer 2008 to present.

Area

Coordinator, Finance Area, Summer 2007 to Spring 2008, Rutgers University
Coordinator, Finance Area, Fall 2003 to Summer 2005, Rutgers University

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SERVICE ACTIVITIES (cont.)

Committees

Undergraduate Curriculum Committee, Spring 2009 to present, Rutgers University.
XBRL Working Group, Fall 2006 to present, CFA Institute.
Instructional Research and Technology Committee, Fall 2004 to Spring 2006, Rutgers University
Corporate Governance Task Force, Fall 2003 to Fall 2005, CFA Institute.
Curriculum Committee, Co-Chair, Fall 2003 to Fall 2005, Rutgers University
Graduate Students Committee, Fall 2004 to Fall 2005, Rutgers University
Teaching Committee, Fall 2003 to Spring 2004, Rutgers University
Student Admissions Committee, Fall 2001 to Spring 2003, Rutgers University
Professional Risk Managers International Association, Ethics Committee Chair, Spring 2002 to Summer 2002.
Professional Risk Managers International Association Examination Committee, Spring 2002 to Summer 2002.
Financial Risk Manager Ethics Committee, Spring 2001 to Fall 2001, Global Association of Risk Professionals
Financial Risk Manager Examination Committee, Spring 2001 to Fall 2001, Global Association of Risk Professionals
Teaching Committee, Fall 2000 to Spring 2001, Rutgers University
Hospitality Planning Committee, Fall 1999 to Spring 2001, Rutgers University
Appointments and Promotion Committee, Fall 1998 to Spring 1999, Rutgers University
Collegiality Committee, Fall 1998 to Spring 1999, Rutgers University
Education Committee, Fall 1997 to Spring 2000, Financial Analysts of Philadelphia
Course Scheduling Committee, Fall 1997 to Spring 1998, Rutgers University
Research Release Committee, Spring 1997, Fairleigh Dickinson University
College Educational Planning Committee, Fall 1996 to Spring 1997, Fairleigh Dickinson University
Library Committee, Fall 1996 to Spring 1997, Fairleigh Dickinson University
Student Life Search Committee, Summer 1996, Fairleigh Dickinson University
World Wide Web Task Force Committee, Department Representative, Fall 1995 to Spring 1997, Fairleigh Dickinson University

Research

Coordinator, Finance Research Seminar Series, Fall 2003 to Summer 2005, Rutgers University
Coordinator, Finance Research Seminar Series, Fall 1999 to Spring 2000, Rutgers University

Student Activities

Dissertation Committees

Mikael Vikström, "Essays on Option Pricing and Trading: Evaluating the Effects of Dividends and Different Time Units in the Pricing Models," Acted as External Examiner (Spring 2001) and Opponent (Fall 2001), Hanken University, Vaasa, Finland.
Markku Vieru, "Essays on Investors' Trading Policy Around Interim Earnings Announcements in a Thinly Traded Securities Market," Acted as External Examiner, Spring 1999, University of Oulu, Oulu, Finland.
Jaakko Niemelä, "The Assessment of Capital Adequacy in Banking Sector: The BIS Ratio vs. an Alternative Multivariate Approach," Acted as External Examiner, Spring 1998, University of Vaasa, Vaasa, Finland.

Mentoring

MBA Association, Faculty Mentor, Fall 2007 to Spring 2008.
Minding Your Business School of Business Student Newspaper Faculty Mentor, Fall 2003 to Spring 2004, Fall 2007 to present.
BizEd Instructor to High School Students, Summer 2005.
Student Finance Association Mentor, Fall 1999 to Summer 2005, Rutgers University
CFA Scholarship Designate, Fall 1998 to present, Rutgers University

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Student Activities (cont.)

Directed Studies

Missy Piccione, "A Regulatory Response by the Securities and Exchange Commission to the Terrorist Attacks on America— Did The Registrant Repurchase Relief Make A Difference?" Spring 2003, Rutgers University
Caren Pocino, "Reg FD: Legal and Financial Impacts," Spring 2002, Rutgers University
Ping-Chu Chen, "A Taxonomy of Financial Risk Management," Spring 2000, Rutgers University
Diane Arachow, "Contrarian Investment Strategy Criticism," Spring 1999, Rutgers University

Professional Seminars and Training Courses

Author and Instructor, various financial training offerings, 7city, CIFT, Cengage, Fall 2007 to present.
Instructor, CFA® Exam Preparation, Schweser Study Program, Fall 2001 to Spring 2007.
Instructor, FRM® Exam Preparation, Schweser Study Program, Fall 2002 to Fall 2007.
Financial Journalists Media Seminar, Financial Analysts of Philadelphia, Spring 2002, Philadelphia.
Value vs. Growth in Portfolio Management, Conventum Mutual Fund Seminar, February 2001, Helsinki.
Instructor, CFA® Exam Preparation, Stalla Seminars, Fall 2000 to Spring 2001.
"Growth and Investments," Portfolio Academy for Finnish Financial Analysts, LTT Research, August 1999, Helsinki.
Instructor, CFA® PrepCourse/Postgraduate University Program IRAM, Spring 1999/2000, DVFA, Vienna.
"Using the Internet for Investment Research," Financial Analysts of Philadelphia Technical Session, sponsored by The Center for Management and Entrepreneurship, February 1998, Rutgers University.
"So You Want to Get a Finance Degree?" Undergraduate Open House, October 1995, Fairleigh Dickinson University.
"Investments After Landing a 'Real' Job," Engineering Council Seminar, April 1995, Louisiana State University.

Media Interviews

TV Appearances

myFoxPhilly, Fox 29 Philadelphia Fox Affiliate, Consumer Report 401(k) contribution, January 2009
myPh117, "In Focus," January 2008.
NBC10, Philadelphia Area NBC Affiliate.
WB17, Philadelphia Warner Brothers Affiliate
WABC 6, Philadelphia ABC Affiliate, multiple interviews

Radio Interviews

KYW, AM 1060, multiple interviews
Morning Radio on the NJ Shore, WOBN
NJ101.5, multiple interviews

Print Interviews

Courier Post, multiple interviews
Philadelphia Inquirer, multiple interviews
AM Best

Web Related Interviews

Yahoo! Finance live interview
ABCNEWS.COM interview
New York Times.com interview

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BUSINESS EXPERIENCE

Chief Modeling Officer, MutualDecision.com, 2007 to present.
Independent Financial Consultant, 2006 to present.
The Center for Forensic Economic Studies, Senior Consultant, 2004 to 2006.
Tinari Economics, Forensic Economist, 1997-2003.
Financial Risk Consulting Group, Consultant, 2001-2003.
National Planning Corporation, Financial Analyst, 1991-1992.
Environmental Protection Systems, Laboratory Manager, 1986-1990.
Toxicon Laboratories, Environmental Chemist, 1985-1986.

REFERENCES

Available upon request.