

George A. Overstreet, Jr.
Curriculum Vitae

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Education

Huebner Postdoctoral Fellow, The Wharton School of Finance and Commerce, University of Pennsylvania, with Fellowship at Leonard Davis Health Institute 1978-1979.

Ph.D. University of Alabama, Tuscaloosa, Alabama, 1976.

Major Field: Finance

Minor Fields: Insurance, Quantitative Methods, and Organizational Behavior.

M.B.A. University of Texas at Austin, 1972.

M.A. Finance and Insurance, University of Alabama, 1971.

B.B.A. Finance, University of Texas at Austin, 1966.

Academic Experience

1982 to date Walker Professor in Growth Enterprises (2001 to date), Associate Dean for Research and Center Development (1999 - 2015), Professor of Commerce (1997 to date), Associate Professor of Commerce (1982-1996), tenure (1988), Area Coordinator, Finance Department, (1983-1985, 1998) McIntire School of Commerce, University of Virginia.

1994 Visiting Scholar, Department of Business Studies, School of Social Sciences, University of Edinburgh, Edinburgh, Scotland; Visiting Professor of Finance, Academy of Economic Studies, Executive MBA Program, Bucharest, Romania.

1977-1981 Associate Professor of Business Administration with tenure (1977), Graduate School of Management; Secondary Appointment: Department of Public Health, School of Medicine, University of Alabama at Birmingham.

Sp. 1980 Visiting Associate Professor, McIntire School of Commerce, University of Virginia.

1972-1976 Joint Appointment: Assistant Professor of Business Administration, Assistant Professor of Community Dentistry, School of Dentistry, University of Alabama at Birmingham.

1970-1971 Instructor, Stillman College, Tuscaloosa, Alabama.

Honors

UVa Board of Visitors Approves Establishment of the George A. Overstreet, Jr. Distinguished Professorship in Real Estate, McIntire School of Commerce, 2018.

Jefferson Scholars Award for Teaching Excellence, University of Virginia, 2018.

Raven Society, University of Virginia, Spring 2009: Raven Council, Spring 2009 to Summer 2012.

Gubernatorial Letter of Commendation, Center for Growth Enterprises, Wine Industry Forum, 2002.

Endowed Chaired Professorship: Walker Professor in Growth Enterprises, 2001.

Service Award, Consumer Banker Association's Graduate School of Bank Management, 2000.

Gubernatorial Letter of Commendation, Commonwealth of Virginia, 1995.

Omicron Delta Kappa Society, 1995.

Honorary Fellow, School of Social Sciences, University of Edinburgh, Edinburgh, Scotland, 1994.

Most Inspirational Teacher Award, Consumer Banker Association's Graduate School of Bank Management, 1992.

Nominee for Teaching Excellence Award, Z Society, University of Virginia, 1992, 1998.

Beta Gamma Sigma, University of Virginia, 1989.

Award for Outstanding Performance in Managing Change, Graduate School of Retail Banking, Class of 1985.

Ayers Fellowship, Stonier Graduate School of Banking, Rutgers University, 1980.

Huebner Postdoctoral Fellowship and Leonard Davis Institute Fellow, Wharton School of Finance and Commerce, University of Pennsylvania, 1978-1979.

Nominee for Teaching Excellence Award, University of Alabama at Birmingham, 1978 and 1980.

Student Awards: NDEA Scholarship, Graduate School of Business, University of Alabama, 1968-70 Academic Scholarship and Research Assistant, School of Business, University of Texas, 1966-67; Texas Cowboys, 1965-68; President, Beta Omicron Chapter of Beta Theta Pi, 1965; Rush Chairman, 1964; Football/Academic Scholarship, Oklahoma State University, 1963-64; Phi Eta Sigma (National Freshman Honorary Society, Oklahoma State

University, 1963); Co-Captain, Wichita Falls High School Texas AAAA State Championship Team, 1961 and Runner-up 1960; All District Guard/Linebacker, 1961; All State, Honorable Mention, 1961; National Honor Society, Boy Scouts of America Eagle Scout, 1958; Order of the Arrow, 1959.

Grants

Jeffrey Johnson Case Writing Grant, Center for Growth Enterprises, 2010

Summer Research Grants, McIntire School of Commerce, 1999, 2001, and 2002

Research Grant, Super Fund Project, funded by the Environmental Protection Agency, 2002.

Filene Research Institute Grant, Center for Credit Union Research, University of Wisconsin, Madison, 1999.

Research Grant from the Forbes Group, 1999.

Sesquicentennial Grant, University of Virginia, 1998.

Research Grant from The Forbes Group, 1998.

Filene Institute Research Grant, Center for Credit Union Research, University of Wisconsin-Madison, 1993.

Sesquicentennial Grant, University of Virginia, 1993.

Filene Institute Research Grant, Center for Credit Union Research, University of Wisconsin-Madison, 1990.

Ramon W. Breeden Research Professorship, Summer 1989.

Sesquicentennial Grant, University of Virginia, 1986.

Papers, Cases, and Monographs in Progress (In Submission or Under Major Revision)

“Limiting Credit Portfolio Loss without Probability Measures,” paper presented at Credit Scoring and Control Conference XIV, Edinburgh, August 2017, in revision, with Joao Pires da Cruz, Catia Silva, Kanshukan Rajaratman, and Peter Beling.

Publications and Presentations: Journal Articles, Cases, and Book Chapters

“Regulatory Capital Decisions in the Context of Consumer Loan Portfolios,” *Journal of the Operational Research Society*, Vol. 68, No. 7, 2017, pp. 847-858, with Kanshukan Rajaratman and Peter Beling.

“Models of Sequential Decision Making in Consumer Lending,” *Decision Analytics*, Vol. 3, No. 6, 2016, pp. 1-16, with Kanshukan Rajaratman and Peter Beling.

“Energy Efficient Homes and Mortgage Risk: Crossing the Chasm at Last?” *Environment Systems and Decisions*, Vol. 35, No 1, March 2015, pp 157-168, with Andrew Sanderford, Peter Beling, and Kanshukan Rajaratman.

“The Economic Significance of Gasoline Wholesale Price Volatility to Retailers,” *Energy Economics*, Vol. 43, May 2014, pp. 274-283, <http://dx.doi.org/10.1016/j.eneco.2014.02.008>, with Jedidiah Brewer and David M. Nelson.

“A Dynamic Model of the Credit Union,” *Annals of Operation Research*, Vol. 205, No. 1, 2013, pp. 29-53, with Geoffrey Rubin, Peter Beling, and Kanshukan Rajaratnam.

“Estimation Error in Regulatory Capital Requirements: Theoretical Implications for Consumer Bank Profitability,” *Journal of the Operational Research Society*, Vol. 61, No. 3, March 2010, pp. 381-392, with Kanshukan Rajaratnam and Peter Beling.

“Scoring Decisions in the Context of Economic Uncertainty,” *Journal of the Operational Research Society*, Vol. 61, No. 3, March 2010, pp. 421-429, with Kanshukan Rajaratnam and Peter Beling.

“Systems Analysis and Adaptive Learning for Portfolio Management of Superfund Sites,” in *Reclaiming the Land: Rethinking Superfund Institutions, Methods and Practices*, Macey, G. and Cannon, J., eds., Springer, 2007, pp. 129-168., with Peter Beling, James Lambert, F. Rahman, and David Slutzky

“The Flat Linear Maximum Effect and Generic Linear Scoring Models: A Test,” L. C. Thomas, D. B. Edelman, and J. N. Crook, *Readings in Credit Scoring: Recent Developments, Advances, and Aims*, Oxford University Press, 2004, pp. 147-160, with Robert Kemp and Edwin Bradley (see original publication below).

“A Bayesian Framework for the Combination of Classifier Outputs,” *Journal of the Operational Research Society*, Vol. 53, 2002, pp. 719-727, with Hui Zhu and Peter A. Beling.

“The Power to Borrow and Lend: Investigating the Cultural Context as Part of the Lending Decision,” *Journal of the Operational Research Society*, Special Issue on Credit Scoring and Control, Vol. 52, 2001, pp. 1045-1056, with Martha Maznevski, Jonathan N. Crook, and Robert Kemp.

“A Study in the Combination of Two Consumer Credit Scores,” *Journal of the Operational Research Society*, Special Issue on Credit Scoring and Control, Vol. 52, 2001, pp. 974-980, with Peter A. Beling and Hui Zhu.

“Credit Scoring Models in the Credit Union Environment Using Neural Networks and Genetic Algorithms,” *IMA Journal of Management Mathematics*, Vol. 8, 1997, pp. 323-346, with Vijay S. Desai, Daniel G. Conway, and Jonathan N. Crook.

“A Comparison of Neural Networks and Linear Scoring Models in the Credit Union Environment,” *European Journal of Operational Research*, Vol. 95, 1996, pp. 24-37, with Vijay S. Desai and Jonathan N. Crook.

“Applicability of Generic Linear Scoring Models in the U.S. Credit-Union Environment,” *IMA Journal of Management Mathematics*, Vol. 7, 1996, pp. 291-346, with Edwin L. Bradley, Jr.

“Walsh Petroleum 1991: Anatomy of a Turnaround,” *Journal of the International Academy for Case Studies*, Volume 2, Number 2, Fall 1996, pp.1-15, with Stewart C. Malone.

“A Study of the Information Needs of Commercial Loan Officers,” *A Special Collection from The Journal of Commercial Lending, Financial Statement Analysis*, Volume 2, 1994, pp. 9-20, with Robert S. Kemp, Jr. (reprinted from *The Journal of Commercial Bank Lending*, Vol. 72, No. 6, February 1990).

“Credit Scoring for Credit Unions: A New Approach,” *Credit Union Executive*, July/August 1994, pp. 20-26, with Geoffrey M. Rubin.

“Interpreting Monte Carlo Simulation with Generalized Sensitivity Analysis: The Case of Historic Rehabilitation,” *Real Estate Research Issues, Volume 1, Appraisal, Market Analysis, and Public Policy in Real Estate: Essays in Honor of James A. Graaskamp*, 1994, pp. 381-412, with Geoffrey M. Rubin.

“Creating Value in Oversupplied Markets: The Case of Charlottesville, Virginia, Hotels,” *The Cornell Hospitality Quarterly*, Vol. 34, No. 5, October 1993, pp. 68-96.

“Riverbend East,” *Case Research Journal*, Summer 1992, Volume 12, Issue 2, pp. 101-119, with Robert B. Brown and John H. Lindgren, Jr.; reprinted with permission in J. Voyer, H. Mintzberg, and S. Quinn, *Strategy Formation and Formulation: Text, Cases, and Readings*, 3rd ed., (1995), Prentice-Hall, New York, also published in Rue, Byars, and Zahra, *Strategic Management*, (1996), Richard D. Irwin.

“The Flat Linear Maximum Effect and Generic Linear Scoring Models: A Test,” *IMA Journal of Management Mathematics*, Vol. 4, No. 1, 1992, pp. 97-109, with Edwin L. Bradley, Jr. and Robert S. Kemp, Jr.

“Planning for a Non-profit Service: A Study of U.S. Credit Unions,” *Long Range Planning*, Vol. 23, No. 2, April 1990, pp. 103-111, with Per V. Jenster.

“A Study of the Information Needs of Commercial Loan Officers,” *The Journal of Commercial Bank Lending*, Vol. 72, No. 6, February 1990, pp. 47-57, with Robert S. Kemp, Jr.

“Discriminatory Premium Taxation: A Review of Metropolitan Life Insurance Co. v. Ward, Part II,” *Journal of Insurance Regulation*, Vol. 8, No. 2, 1989, pp. 105-127, with Geoffrey M. Rubin.

“Discriminatory Premium Taxation: A Review of Metropolitan Life Insurance Co. v. Ward, Part I,” *Journal of Insurance Regulation*, Vol. 7, No. 4, 1989, pp. 457-471.

“Profiles in Hotel Feasibility: The Consequences of Overbuilding,” *The Cornell Hospitality Quarterly*, Vol. 30, No. 1, May 1989, pp. 10-18.

“Profiles in Hotel Feasibility: A Case Study of Charlottesville, Virginia,” *The Cornell Hospitality Quarterly*, Vol. 29, No. 4, February 1989, pp. 8-19.

“The Relationship of Municipal Financial Strain and the Funding of Municipal Pension Plans,” *Benefits Quarterly*, Vol. 4, No. 2, Second Quarter 1988, pp. 52-64, with Robert S. Kemp, Jr.

“A Professional Approach to Building an Undergraduate Finance Program: The McIntire Experience,” *Journal of Financial Education*, Fall, 1986, pp. 42-52, with Lawrence C. Pettit, Jr. and Robert S. Kemp, Jr.

“Managerial Control in Credit Scoring Systems,” *Journal of Retail Banking*, Volume 8, Nos. 1 & 2, Spring/Summer 1986, pp. 79-86, with Robert S. Kemp, Jr.

“An Improved Methodology for Closed Account Analysis,” *Journal of Retail Banking*, Volume 8, Number 4, Winter 1986/87, pp. 69-75, with Joseph G. Van Matre and John E. Swan.

“New Accounts: Factors Affecting the Quantity at Branch Banks,” *1984 Proceedings of the Business and Economic Statistics Section*, Washington: American Statistical Association, 1984, pp. 697-701 with Joseph G. Van Matre and Gerry Roberts Waters.

“Measuring Bank Branch Performance: Competitive, Demographic, and Branch Factors,” *1983 Proceedings of the Business and Economic Statistics Section*, Washington: American Statistical Association, 1983, pp. 764-768, with Joseph G. Van Matre.

“Motor Vehicle Inspection and Accident Mortality: A Reexamination,” *Journal of Risk and Insurance*, Volume XLIX, Number 2, September 1982, pp. 423-435, with Joseph G. Van Matre.

“The Economic Potential of Nurse Practitioners” *The American Journal of Primary Health Care*, Vol. 6, No. 2, March-April 1981, pp. 28-36, with Cynthia M. Freund.

“The EDDA and the American Dental Care Delivery System: A re-examination of a priori assumptions,” in *Community Dentistry, A Problem Oriented Approach*, edited by Stephen L. Silberman and Ames F. Tyron, PSG Publishing Company, Inc., 1980, pp. 229 - 256, with M. Khristian McAlister and Joseph G. Van Matre.

“A Study in Waiting Line Patterns,” *Credit Union Executive*, Autumn 1979, pp. 12-19, with M. Khristian McAlister and James B. Dilworth.

“Comparative Job Satisfaction Levels Among Bank Managers,” *Journal of Bank Research*, Vol. 9, No. 4, Winter 1979, pp. 213-217, with M. Khristian McAlister.

“Productivity and Economic Implication of a Simulated Practice Using Expanded Duty Dental Assistants,” *Community Dentistry and Oral Epidemiology*, Copenhagen, Denmark, Vol. 6, No. 5, 1978, pp. 233-239, with James B. Dilworth and Donald W. Legler.

“Economic Implications of Adding Two Expanded-Duty Assistants to a Practice,” *Journal of the American Dental Association*, Vol. 87, September 1973, pp. 604-609, with Walter J. Pelton, Olice H. Embry, and James B. Dilworth.

“Economic Implications of Adding One Therapist to a Practice,” *Journal of the American Dental Association*, Vol. 86, June 1973, pp. 1301-1309, with Walter J. Pelton, Olice H. Embry, and James B. Dilworth.

“Managerial Characteristics of Dentists: III. Leader Behavior Description Questionnaire,” *Journal of Dental Education*, Vol. 37, May 1973, pp. 29-31, with Sylvia P. McDaniel and Walter J. Pelton.

“Comparison of Computer-Generated Data with Actual Use of Therapists,” *Journal of Dental Education*, February 1973, pp. 21-25, with Walter J. Pelton, James B. Dilworth, and Olice H. Embry.

“Demonstration of an Incentive Compensation Plan for Publicly Funded Group Dental Practices,” *Alabama Journal of Medical Sciences*, Volume 10, Number 1, January, 1973, pp. 26-31, with Walter J. Pelton, Olice H. Embry, James B. Dilworth and Frank Petrusnek.

“Managerial Characteristics of Dentists: II. Leadership Opinion Questionnaire,” *Journal of Dental Education*, November 1972, pp. 23-25, with Sylvia P. McDaniel and Walter J. Pelton.

“Managerial Characteristics of Dentists: I. Styles of Management Inventory,” *Journal of Dental Education*, Vol. 36, October 1972, pp. 14-17, with Sylvia P. McDaniel and Walter J. Pelton.

“Student Dental Health Program of the University of Alabama in Birmingham: VIII. Financial Analysis,” *Alabama Journal of Medical Sciences*, Volume 9, Number 4, October, 1971, pp. 394-409; Condensed in *Dental Abstracts*, Vol. 19; February 1973, p. 121, with Walter J. Pelton, et. al.

Refereed Papers and Invited Lectures

“Limiting Credit Portfolio Loss without Probability Measures,” paper presented at Credit Scoring and Credit Control Conference, XV, University of Edinburgh, 2017, with Joao Pires da Cruz, Catia Silva, Kanshukan Rajaratman, and Peter Beling.

“Sand Pile Modelling of Economic Variables for Credit Risk Applications,” paper presented at the Credit Scoring and Credit Control Conference, XIV, University of Edinburgh, 2015, with Joao Pires da Cruz, Helena Cruz, Kanshukan Rajaratman, and Peter Beling.

“Consumer Loan Scoring and Regulatory Capital Decisions in the Context of Uncertain Economic Conditions,” Computational Management Science, Prague, Czech Republic, 2015, with Kanshukan Rajaratnam and Peter Beling.

“Sand Pile Modeling for Machine Learning Algorithms for Economic/Financial Applications,” Computational Management Science, Prague, Czech Republic, 2015, with Joao Pirez da Cruz, K. Rajaratnam, and P. Beling.

“Consumer Loan Scoring and Capitalization Decisions in the context of Multiple Economic Scenarios,” paper presented at the Southern Africa Mathematical Sciences Association Annual Conference, 2014, with Kanshukan Rajaratnam, and Peter Beling.

“Efficient Frontier in Consumer Loan Decisions Under Variable Economic Scenarios,” 2014, poster session, INFORMS Conference, San Francisco, CA, with Kanshukan Rajaratnam, and Peter Beling.

“Consumer Loans Acquisition Decision Under Adverse Selection: A sequential decision modelling approach,” 2013, paper presented at the Credit Scoring and Credit Control Conference XIII, Edinburgh, with Kanshukan Rajaratnam and Peter Beling.

“Energy Efficient Homes and Mortgage Risk: Crossing the Chasm at Last? A Role for Credit Modeling?” paper presented at the Credit Scoring and Credit Control Conference XIII, Edinburgh, 2013, with Drew Sanderford, Peter Beling, and Kanshukan Rajaratnam.

“Scoring Decisions in the Context of Economic Capitalisation, paper presented at the Credit Scoring and Credit Control Conference XII, Edinburgh, 2011, with Kanshukan Rajaratnam and Peter Beling.

“Dynamic Theory of the Credit Union,” paper presented at the Credit Scoring and Credit Control Conference XI, University of Edinburgh, 2009, with Geoffrey Rubin, Peter Beling, and Kanshukan Rajaratman.

Impact of Economic Capitalization on Scoring Decisions within Consumer Credit. Paper presented at the INFORMS Conference, San Diego, WA, with Kanshukan Rajaratnam and Peter Beling, August 6-7, 2009.

“Contribution towards a Theoretical Framework for the Efficient use of Multiple Scorecards,” paper presented at the Credit Scoring and Credit Control Conference X, Edinburgh, with Peter Beling and Kanshukan Rajaratman, August, 2007.

“Scoring Decisions in the Context of Economic Uncertainty,” paper presented at the Credit Scoring and Control Conference X, University of Edinburgh, School of Business, September 2007, with Peter Beling and Kanshukan Rajaratnam.

“Parameterization Error in Regulatory Capital Requirements: Implications for Consumer Banking Profit,” presented at the Credit Scoring and Control Conference IX, University of Edinburgh, School of Business IX, October 2005, with Peter Beling, Wei Jang, and Robert Oliver.

“Installment Loan Origination Decisions Based on Predicted Default and Prepayment Risks,” with Kelly Gao and Peter Beling, presented at the Conference on Credit Scoring and Control VIII, University of Edinburgh, School of Business, October 2003.

“Pleasant Shores National Bank: Valuation of a Minority Interest in a Closely-held Bank,” with Laurence C. Pettit, Jr. and Michael D. Atchison, presented at the Case Research Association, Banff, Canada, 2002.

“A Meta-Gaussian Approach to Classification Combinations,” paper and presentation at the American Statistical Association’s Annual Meeting, with Peter Beling and Zhu Hui, August 2000.

“Bayesian Methods for the Combination of Credit Scores”, paper and presentation at the American Statistical Association’s Annual Meeting, Indianapolis, IN, with Peter Beling and Zhu Hui, 2000.

“Models for Predicting Consumer Bankruptcy in the U.S. Credit Union Environment: The State of the Art,” presented at the Sixth Annual Credit Union Research Colloquium, co-sponsored by the Filene Research Institute, the Center for Credit Union Research, University of Wisconsin-Madison and the Center for Financial Innovations, McIntire School of Commerce, University of Virginia, 1999, with Peter A. Beling and Jonathan N. Crook.

“The Power to Borrow and Lend: The Culture of U.S. Small Business Loan Officers and Its Relationship to Loan Decisions,” delivered at the Credit Scoring and Control Conference VI, University of Edinburgh, 1999, with Martha Maznevski, Robert Kemp, and Jonathan Crook.

“A Bayesian Framework for the Combination of Classifier Outputs,” delivered at the Credit Scoring and Control Conference VI, University of Edinburgh, School of Business, 1999, with Peter A. Beling and Hui Zhu.

“A Study in the Combination of Two Consumer Credit Scores,” delivered at the Conference on Credit Scoring and Control VI, University of Edinburgh, School of Business, September 1999, with Peter A. Beling and Hui Zhu.

“Modeling Issues in Differentiating Charge-offs and Bankrupts in the U.S. Credit Union Environment,” delivered at the Credit Scoring and Control Conference V, University of Edinburgh, School of Business, October 1997, with Hunter T. Albright and Jonathan N. Crook.

“Credit Scoring Models in the Credit Union Environment Using Neural Networks and Genetic Algorithms,” delivered at the Second International Symposium on Risk, Stockholm School of Economics, University of Stockholm, July 1997, with Jonathan N. Crook, Daniel G. Conway, and Vijay S. Desai.

“Credit Scoring Models in the Credit Union Environment Using Neural Networks and Genetic Algorithms,” delivered at the Credit Scoring and Control Conference IV, University of Edinburgh, School of Business, October 1995, with Jonathan N. Crook, Daniel G. Conway, and Vijay S. Desai.

“A Comparative Analysis of Neural Network and Traditional Regression Credit Scoring Models,” TIMS Meeting, July 1994, with Vijay S. Desai and Jonathan N. Crook.

“Competing in Oversupplied Markets: Porter’s Generic Strategies and Value Creation, the Case of Charlottesville, Virginia Hotels,” delivered at the annual meeting of the International Case Association, Summer 1993, and published in *Innovation Through Cooperation with Cases, Simulations, Games and other Interactive Methods*, Volume VI, 1993, pp. 435-446.

“Generic Credit Scoring Models: Further Analyses and Tests,” delivered at the Institute of Mathematics and Its Applications’ Third Conference on Credit Scoring and Control, University of Edinburgh, Edinburgh, Scotland, October 1993, with Edwin L. Bradley, Jr., (delivered by Lyn C. Thomas).

“The Creation and Destruction of Value in Oversupplied, Real Asset Intensive Markets: A Case Analysis of Charlottesville, Virginia Hotels, 1989-1992,” presented to the American Real Estate Society’s Annual Meeting, April 18, 1993.

“The Applicability of Generic Linear Scoring Models in the Credit Union Environment: Further Tests,” presented to the First Annual Credit Union Research Colloquium, co-sponsored by the Filene Research Institute, the Center for Credit Union Research, University of Wisconsin-Madison, and the Center for Financial Services Studies, McIntire School of Commerce, University of Virginia, October, 1992, with Edwin L. Bradley, Jr.

“Competing in Oversupplied Markets: Porter's Generic Strategies and Hotel Value Creation,” Invited Faculty Seminar, Cornell School of Hotel Administration, Cornell University, November 18, 1991.

“The Flat Maximum Effect and Generic Linear Scoring Models: A Test,” delivered at the Institute of Mathematics and Its Applications Second Conference on Credit Scoring, University of Edinburgh, September 1991, with Edwin L. Bradley, Jr. and Robert S. Kemp, Jr. Note: Also delivered to the University of Virginia’s Finance Faculty Seminar, with Edwin L. Bradley, Jr. and Robert S. Kemp, Jr., October 1991.

“Economic Analysis of the Differential Premium Tax,” delivered at the Annual Meeting of the American Risk and Insurance Association, 1984.

“A Professional Approach to the Building of an Undergraduate Finance Program: The McIntire Experience,” delivered at the Southwestern Finance Association Meeting, with Laurence C. Pettit, Jr., 1984.

“Judgmental versus Empirically Derived Credit Scoring Systems: An Experiment,” delivered at the Southwestern Finance Association Meeting, with Robert S. Kemp, Jr., 1984.

“The Site Selection Decision: A Modified NPV Approach,” presented at Eastern Finance Association, with M. Khristian McAlister, 1980.

“Estimating the Mean Lifetime of Declining Cash Flows,” presented and published in *Proceedings*, Southeastern AIDS, Annual Meeting, with James B. Dilworth, 1978.

“Motor Vehicle Inspection and Accident Mortality: A Reexamination,” presented at the Annual Meeting of the International Insurance Seminars, Inc. and published in *Proceedings*, Oslo, Norway, with Joseph G. Van Matre, 1978.

“Motor Vehicle Inspection and Roadway Fatalities: An Analysis of the U.S. Experience,” presented and published in *Proceedings*, European Meeting of Statisticians, Leuven, Belgium, with Joseph G. Van Matre, 1977.

“The Rehabilitation of Existing Housing: Current Status and Prospects in Birmingham, Alabama,” presented and published in *Proceedings*, Annual Meeting of Southern Science Association, 1976, with Henry N. McCarl.

“Public Policy Implications of the Rural/Urban Practice Location by Dental Practitioners,” presented and published in *Proceedings*, Annual Conference on Health Care Delivery Systems, 1975.

“Economic and Staffing Implications of Dental Operator Procedures Time: A Simulation Study,” presented and published in *Proceedings*, Annual Meeting Southeastern Chapter, The Institute of Management Sciences, 1975, with James B. Dilworth.

“Factors Influencing Practice Location and Job Satisfaction: Rural/Urban Dentists,” presented at the American Association of Dental Research, 1975, abstract published in *Journal of Dental Research*, Special Issue 54A, 56, 1975, with James B. Dilworth.

“The Current Real Estate Mortgage Market as a Limiting Factor in the Market for a Single Family Residence,” presented at Annual Meeting of the Alabama Academy of Science, 1975; abstract published in *Proceedings*, with Robert D. Johnston.

“Economic Impact of Expanded Duty Auxiliaries in a Simulated Practice,” presented at International Association of Dental Research, 1975, London, England; abstract published in *Journal of Dental Research*, Special Issue, 54A, 139, 1975, with James B. Dilworth and Olice N. Embry.

“Impact of Operator Speed Upon Optimum Team Mix: A Simulation Study,” presented at International Association of Dental Research, 1975, London, England; abstract published in *Journal of Dental Research*, Special Issue, 54A, L552-B, 1975, with James B. Dilworth and Olice H. Embry.

“Productivity of A Simulated Dental Practice Using Expanded Duty Auxiliaries,” presented at American Association of Dental Research, 1975, abstract published in *Journal of Dental Research*, Special Issue 54A, 1973, 1975, with James B. Dilworth.

“Factors Influencing Practice Location and Subsequent Job Satisfaction: Rural versus Urban Dentists,” presented at Annual Meeting Southeastern Chapter, The Institute of Management Sciences, published in the *Proceedings*, 1975, with James B. Dilworth.

“Simulating the Impact of Expanded Delegation of Dental Procedures,” presented and published in *Proceedings*, Winter Simulation Conference, 1973, with James B. Dilworth and Olice H. Embry.

Monographs

Regulatory Impediments to Free Trade in Professional Practice: A Cross-sectional Analysis of the Market for Interior Design Services, a study conducted for the Forbes Group, 1998.

Information Technology and Management Structure II: Insights for Credit Unions, a monograph prepared for the Filene Research Institute and the Center for Credit Union Research, University of Wisconsin-Madison, 1998, edited with Harold O. Fried.

Information Technology and Management Structure I: A Case Study of First Technology Credit Union, a monograph prepared for the Filene Research Institute and the Center for Credit Union Research, University of Wisconsin-Madison, 1998, edited with Harold O. Fried.

The Applicability of Credit Scoring in Credit Unions, a monograph funded by the Filene Research Institute and the Center for Credit Union Research, University of Wisconsin-Madison, 1996, with Geoffrey M. Rubin.

Achieving Competitive Advantage in Interjurisdictional Competition: The Case of the U.S. Film Production Industry, a monograph funded by the Virginia Film Office, Department of Economic Development, Commonwealth of Virginia, 1995.

Blurred Vision: Challenges in Credit Union Research and Modeling, a monograph funded by the Filene Research Institute and the Center for Credit Union Research, University of Wisconsin-Madison, 1991, with Geoffrey M. Rubin.

Financial Analysis of the Structural Impact on Credit Union League, League Service Corporation, and Corporation Central Cost Effectiveness, funded by the Committee on Integration, Association of Credit Union League Executives, 1984, with Laurence C. Pettit, Jr.

A Dynamic Theory of the Credit Union. a monograph for the Filene Research Institute and the Center for Credit Union Research, University of Wisconsin, Madison, 1990, with Geoffrey M. Rubin.

An Attitudinal Survey of Alabama Credit Union Decision Makers Relative to the Strategic Environment and Selected Policy Issues, funded by the Alabama Credit Union League, 1979.

Non-refereed Cases

Financial Intermediaries:

“AMC Federal Credit Union: A ‘Pure Cooperative’ Faces a Strategic Threat,” adopted by the Southeastern Regional Credit Union School's Graduate Program, 1991.

“Army Aviation Center Federal Credit Union,” adopted by SRCUS Graduate Credit Union Management School, 1989, 1990 and 1991.

“Scott Electronics: A Case in Commercial Loan Pricing Issues and Analytical Techniques,” adopted by the Stonier Graduate School of Banking, American Bankers Association 1987, 1988, 1989, with Laurence C. Pettit, Jr.

“Security Federal Savings and Loan Association, Cedartown Branch: A Case Concerning Lease Financing,” Intercollegiate Case Clearing House, Boston, Mass., 1977, with Robert D. Johnston.

Closely-held Corporations:

“First National Bank of Shelby County: Valuation of Minority Shares of a Closely-held Community Bank,” with Laurence C. Pettit and Mike Atchison. Following its disguised predecessor--Pleasant Shores National Bank, 2006—this case includes the next valuation episode which occurs a decade later due to a regulatory induced sale. The case illustrates valuation principles applied in a classic private firm environment. Data gathered and classroom tested in Commerce 379 during the 2009 Spring semester.

“Ramsey Transporters, Incorporated,” 2005, 2nd Edition, played in an executive education program for the tank truck carrier industry under the sponsorship of the National Tank Truck Carrier Association 2002 and 2003 and intended for Valuation: Measurement and Management, Private Firm Applications, McIntire School of Commerce.

“Mason Oil 2002, 2nd Edition,” played for two executive education programs for petroleum marketers (Spring 2002, Society of Independent Gasoline Marketers (Sigma) in Baltimore, Maryland and Sigma Summer Financial Management Seminar, 2002) and Valuation: Measurement and Management 2002. The first edition was played for two Sigma executive education programs and the 2001 and 2002 Commerce 478 (Strategic Valuation Course) at McIntire. It was also used in the IT Masters Program in 2002 through 2006 and in Commerce 478: Valuation: Measurement and Management, Private Firm Applications, McIntire School of Commerce, 2002-2006.

“Pleasant Shores National Bank: Valuation of a Closely-held, Family Bank,” with Laurence C. Pettit, Jr. and Michael D. Atchison, 1997 (adopted by the Graduate School of Retail

Banking, 1997, 1998, and 1999); used in Commerce 378: Venture Capital and Entrepreneurial Finance,.

“Excelent S.A.,” included in the first Romanian case book--*Case Studies in Romanian Management*, edited by Arie A. Ullmann and Richard M. Ramono, S.P. Octami SRR, Bucharest, Romania, 1996, pp. 102-117, Instructor’s Note, pp.119-125, in Romanian, with Hunter Albright.

“Butler Oil: Financing the Acquisition of a Closely-held Corporation in Chaotic Financial Markets,” adopted by Marathon Petroleum for Executive Development Programs, 1990, with Brian C. Purcell.

“Walsh Petroleum, 1991: Anatomy of a Turnaround,” adopted by Chevron for Executive Development Programs, presented at the International Academy for Case Studies Conference, Nassau, the Bahamas, July 1995, with Stewart Malone (see Refereed publications section).

“Elkins Oil: Negotiating an Intra-family Sale of a Closely-held Corporation,” adopted by Marathon Petroleum for Executive Development Training Programs, with Brian C. Purcell, 1990.

“Walsh Petroleum, 1985” (an abridged version) adopted by American Petrofina, Mobile Oil, and Exxon for Distributor Training Programs, with Stewart C. Malone and Bernard A. Morin, 1989.

“Walsh Petroleum,” adopted by the following: McIntire Commerce Invitational, 1987; Petroleum Marketing Education Foundation's Leadership Course for Family Business and CEO Strategic Planning Conference, 1988, 1989, 1990; *Strategic Management: Text and Cases*, Glenn Boseman and Arvind Phatak, John Wiley and Sons, Inc. 1988; *Strategic Management: An Integrated Approach*, Charles W. Hill, and Gareth R. Jones, Houghton Mifflin and Co., Boston, Mass, 1988; *Strategic Management: The Choice Process*, John R. Montarari, Cyril P. Morgan, and Jeffrey S. Bracker, The Dryden Press, 1989; *Strategy Formulation and Implementation: Tasks of the General Manager*, Arthur S. Thompson and A. J. Strickland, Business Publications, Inc., 1990; *Cases In Strategic Management*, Karl Jones, Dick Mason, Alan Rowe, and Neil H. Snyder, Addison-Wesley, 1991; *Cases in Strategic Management*, Jeffrey S. Bracker, John R. Montarari, and Cyril P. Morgan, The Dryden Press, 1991; A. B. Ibrahim and W. Ellis, *Family Business: Text, Readings, and Cases*, Kendall/Hunt Publishing Co., 1993; and Charles W. Hill and Garth R. Jones; *Cases in Strategic Management*, Houghton Mifflin Company, 1993, with Stuart C. Malone and Bernard A. Morin.

“Heartland Oil: Restructuring a Declining Firm within a Declining Industry,” adopted by Petroleum Marketing Educational Foundation's Leadership Course for Family Business and CEO Strategic Planning Conference, 1987. An abridged version adopted as the basis for Exxon's Annual Distributor Conference, 1987.

“Mystery Oil: Valuation of the Declining Firm,” a case adopted by Petroleum Marketing Educational Foundation's Leadership Course for Family Business and CEO Strategic Planning Conference, 1985.

Commercial Real Estate Property Including Hotels:

“Peter Jefferson Place, Charlottesville, Virginia: Developing a Value Based Optimal Exit Strategy for a Tertiary Market Offering, 2017,” with Scott Adams, President, Mid-Atlantic Branch, CBRE.

“Devon Self Storage, Marietta, Georgia: Monte Carlo Simulated Value Based Analyses of Demand and Supply Related Competitive Market Conditions and Outcomes,” Ex Ante and Ex Post Scenarios, 2005, 2010, and 2018

“Valuation of a Small Portfolio of Industrial Properties in West Chicago within the Context of Varied Holding Periods and Re-leasing Assumptions, 2000”

“Modeling a Single Tenant Office Building--Mitchell International Building, San Diego California--2006, 2010, 2014, 2017 Episodes”

“Marriott Homewood Suites Hotel Feasibility Analysis, Charlottesville, Va., 2012”

“Impact of Open Space Easements and Other Tax Credit Opportunities on the Value of a Piedmont Virginia Farm and Its Unrestored Historic Home (circa 1870), 2012”

“Investment Analysis of Achieving Retirement Housing Desires with Family Student Housing Needs: Analysis for a Upper Income Alumni Family of 118 Alderman Road, Charlottesville, Virginia, 2012 (Lewis Mt. Neighborhood adjacent to the University of Virginia)”

“The Landmark Hotel, Charlottesville, Virginia: Investment Analysis of a Zombie Hotel Development in the Post Financial Crisis Commercial Real Estate Environment, Charlottesville, VA, 2011”

“Dueling Markets in Commercial Real Estate: The Case of Blackstone’s Purchase of Equity Office Property at the Peak of the Commercial Real Estate Market (February 2007) with Laura Albero (2009, revised 2017).”

“RREEF: West Suburban Chicago Industrial—Step by Step Instructions for Creating a Cash Flow Model (Excel and Argus), 2002,” with David Hobbs (revised, 2012).

Self Storage Association’s (SSA’s) Owner-Investor Executive Course in Real Estate Investment series of cases including: a. Alamo Self Storage (turnaround property in high density, high risk neighborhood); b. Harris Self Storage, (relative risk and returns from expanding versus ground up development in a different location); c. Margaritaville Self Storage (demolition and ground-up development in high density, urban Southern California reset to Miami); and d. Marietta Self Storage (two of the industry’s major investors on the

buy versus sale side of an Atlanta self storage property). These cases with the exception of Harris Self Storage have been classroom tested in the SSA's Executive Course and tuned up considerably during the past year with particular emphasis on the spreadsheet solutions. Marietta Self Storage was classroom tested in Commerce 479 and plays particularly well.

"A Private Little Inn in the Danube Delta," included in the first Romanian case book--*Case Studies in Romanian Management*, edited by Arie H. Ullmann and Richard M. Ramono, S.P. Octami SRR, Bucharest, Romania, 1996, in Romanian, pp. 141-146

"An Inn in the Delta Danube: Two Romanian Entrepreneurs Consider a Joint Venture," adopted by the Romanian Banking Institute, available in both English and Romanian, 1994. Presented at the American Real Estate Society's Annual Meeting, Case Section, April, 1995.

"The Hilton at River Heights, Case and Teaching Note," American Real Estate Society's Case Clearing House, 1989, presented at Case Session, American Real Estate Society's Annual Meeting, 1989.

"The University Hilton, Case and Teaching Note," American Real Estate Society's Case Clearing House, 1989.

"A Downtown Hotel/Conference Center: The Raddison, Case and Teaching Note," American Real Estate Society's Case Clearing House, 1989; presented at Case Session, American Real Estate Society's Annual Meeting, 1989.

"The Marriott Courtyard, Charlottesville, Virginia: A Focused Differentiated Property in an Oversupplied Market," 1990.

"A Downtown Hotel/Conference Center: The Omni," Case and Teaching Note, American Real Estate Society's Case Clearing House, 1989; presented at the Case Session, American Real Estate Society's Annual Meeting, 1989.

"Keswick Inn and Country Club: A Mixed Use Residential Development," Case and Teaching Note, with Craig Packer, 1989.

"The South Street Inn, A Small Luxury Hotel," Case and Teaching Note, 1989.

"The Hampton Inn Court, A Budget Hotel," Case and Teaching Note, 1989.

"The Old Mill Inn and Conference Center: The Valuation of a Mature Property in an Overbuilt Market," Case and Teaching Note, 1989.

"Crowley Oil Distribution: Developing an Optimal Exit Strategy for a Declining Firm," a series of exercises designed to dissect the valuation of a closely-held firm by analyzing its strategic value units.

"Convenience Store Industry Analysis," industry background for a series of cases and lecture on petroleum distribution and convenience store firms, 1996, updated 1999.

“Trading Worldwide Corporation: Importing Wine from Romania,” McIntire Case Competition, 1996, with Robert B. Brown and John H. Lindgren, Jr.

“Covalact S.A.,” working case in progress, funded under a grant by CIPE, 1994, with Ion Anton, Director International Center for Entrepreneurial Studies, Bucharest, Romania.

“S.C. Anvico S.A.,” working case in progress, funded under a grant by CIPE, 1994, with Ion Anton, Director International Center for Entrepreneurial Studies, Bucharest, Romania.

Service

To the Commonwealth of Virginia

Board of Directors, Piedmont Environmental Council, 2015 to date; Conservation Committee, 2016 to date.

“*Doubtless As Good, Expanding Opportunities for Growth in the Virginia Wine Industry,*” A Report to the Honorable Mark R. Warner, Governor of Virginia by the Virginia Wine Study Work Group, Dec.13, 2002 continued in 2003 and 2004. Efforts by this committee led to significant changes in Commonwealth tax policy toward this infant industry and its emergence as a real force in rural Virginia, particularly within the Piedmont.

Founding Board Member and Secretary, Virginia Film Foundation, 1996-2002.

Board of Directors, R, F, and P (Private REIT owned by the Virginia Retirement Systems), 1993-1996.

Commonwealth of Virginia’s Joint Subcommittee on Baseball Stadium to assess financial options for baseball stadium in Virginia. Efforts resulted in a final report submitted to the Governor and the General Assembly of Virginia. March 1996-December 1999, 2002-2004.

Performed pro-bono analysis for the Virginia Film Office: *Achieving Competitive Advantage in Interjurisdictional Competition: The Case of the U.S. Film Production Industry.*1993-1995.

“Developing a Strategic Perspective for a Not-for-Profit Governmental Body,” a strategic planning seminar, Department of Economic Development, Virginia Film Office, Spring 1992.

Others including the University of Virginia

University of Virginia (Real Estate) Foundation, Summer-Fall 2012, Committee Member, Analysis and Recommendations Regarding University of Virginia Hospitality Holdings

University of Virginia (Real Estate) Foundation, Winter--Spring 2012, Committee Member, Analysis and Recommendations Regarding University of Virginia Foundation Research Park Holdings

University of Virginia, Office of the President, Commission on the Future, 2008.

Thomas Jefferson Award Committee, 2005-2009.

Chaired Strategic Planning Task Force for Virginia Film Festival at request of Mel Leffler, Dean, College of Arts and Sciences, 1999. The exercise resulted in a formal report to the Dean (available upon request).

Pro-bona consultant to Dogwood Housing, Inc., a minority-owned Section 8 Housing Firm, Charlottesville, VA., 1996-1999.

Pro-bona consultant to Mr. James Johnson, restructuring the debt and sale of a closely-held farm, Charlottesville, VA., 1996-1998. Negotiated sale of farm and its resale in 1999.

Pro-bona consultant to Alice Handy, Treasurer, financial management issues relevant to Boar's Head Inn, 1992-1996.

University Planned Giving Committee, Real Estate Section, 1994-1996.

Alpha Omicron Pi, financial advisor, 1994-1996.

"Developing Performance Standards for a Unique, Conference Center Hotel," a study performed for the University of Virginia and the Boars Head Inn and Sports Club, 1992, with Jason Clark.

Beta Theta Pi Fraternity Faculty Advisor, University of Virginia, 1992-1994.

Consultant to Director, UVa Real Estate Foundation, concerning valuation of the Boar's Head Inn, 1991-1992.

To the McIntire School of Commerce

Director, Real Estate Track, McIntire School of Commerce, 2010 to date.

McIntire School of Commerce Foundation, Board of Trustees, 1999 to 2015.

Director, Center for Growth Enterprises, 2000 to date.

Director, Center for Financial Innovation, 2000.

Associate Dean for Research and Center Development, Summer 1999 to May 2015

Graduate Committee, MS in Accounting, 1997-98.

Area Coordinator, Finance, Fall 1998 – Spring 1999.

Host for Professor Jonathan Crook, Dean of Research, School of Business, University of Edinburgh, Visiting Scholar at McIntire, Spring, 1994, Spring, 1997, Spring 2001, Summer 2014, and Summer 2019.

Host for Professor L. C. Thomas, University of Edinburgh, Visiting Scholar, Summer 1997.

External Program Task Force, McIntire School of Commerce, Fall 1997.

Faculty Advisor, Beta Gamma Sigma, McIntire School of Commerce, 1996-1999.

Development Committee, McIntire School of Commerce, 1990-1996.

Finance Area, Course Co-coordinator for Commerce 372, Financial Management II, 1996.

Finance Area, Course Coordinator for Commerce 371, Financial Management I, 1995.

Host for Ion Anton's (Director, International Center for Entrepreneurial Studies, The University of Bucharest, Bucharest, Romania) visit to McIntire, November, 1994, with Richard F. DeMong.

Faculty Advisor, T and D Society, McIntire School of Commerce, 1992-1993.

Building Committee, McIntire School of Commerce, 1992-1994.

Academic Director, Graduate School of Retail Bank Management, 1984-1988.

Curriculum Core Coordinator, Finance Area, McIntire School of Commerce, 1989.

Selection Committee, Director of Career Planning and Placement, McIntire School of Commerce, 1989.

McIntire Commerce Invitational, Faculty Advisor, 1989-1990.

Library Committee, McIntire School of Commerce, 1988.

Task Force on Advising and Student Information Systems, McIntire School of Commerce, 1987.

Task Force, Evaluation of Executive Development Program Potential, McIntire School of Commerce, 1986-1987.

Planning Task Force, Center for Financial Services Industry Studies, McIntire School of Commerce 1985.

Faculty Advisor, T and D Society, McIntire School of Commerce, 1984-1985.

Area Coordinator, Finance Area, McIntire School of Commerce, 1983-1985.

Dean's Advisory Committee, McIntire School of Commerce, 1983-1985.

Integration of the Microcomputer into the Finance Area Curriculum, a study for the McIntire School of Commerce, supported under the funds for Excellence Program, Summer, 1984.

Mission Statement Task Force, McIntire School of Commerce, 1984.

Graduate Committee, McIntire School of Commerce, 1984.

Ad Hoc Committee, Joint Ph.D. Program with the Darden School, McIntire School of Commerce, 1983.

To Business or Professional Groups

JJ Kirlin (largest privately held mechanical contractor in the United States), Advisory Board, 2010-2014.

“Strategic Wealth Creation and Retention,” Sigma Study Groups, Fall 2013.

“Strategic Wealth Creation and Retention: Lessons for the Long Term,” Society of Petroleum Marketers Association, Annual Meeting, New Orleans, Winter 2012.

“Lessons in effective competition: How strategic and operational excellence can help your business make the leap from Good to Great,” Canadian Association of Petroleum Marketers, Annual Meeting, Toronto, Canada, April 2012.

“Enhancing Petroleum Marketer Performance: Value Driven Analysis and Practice,” North Carolina and South Carolina Annual Meeting, Myrtle Beach, South Carolina, June 20, 2011.

“How is your Matrix? Creating and Sustaining High Performing Convenience Store Operations--A Disciplined Route to Outstanding Performance,” National Association of Convenience Stores Annual NACS Show—Las Vegas, Nevada, Oct. 21, 2009 (Note: add other talk at NACs for this meeting)

“Bubble Trouble Revisited: Strategic Value Implications of the Credit Crisis for the Petroleum Distribution Industry and Its Commercial Real Estate,” Speech, Society of Gasoline Marketers (SIGMA), 50th Anniversary Meeting, San Francisco, California, November, 2008.

“Best Real Estate Practices for Turbulent Times: The Case of the Convenience and Petroleum Retailing Industry in 2008’s Perfect Storm,” Speech, National Association of Convenience Stores Annual Meeting, Chicago, Illinois, October, 2008.

“Strategic Value Implications of Credit Crisis for the Petroleum Distribution Industry and Its Commercial Real Estate,” Speech, North Carolina/South Carolina Petroleum Jobbers Annual Meeting, Savannah, Georgia, October, 2008.

“The Credit Crisis and Commercial Real Estate: Next Shoe to Fall?” Speech, Matrix Capital’s 25th Anniversary, July, 2008.

“Creating and Sustaining High Performing Private Firms--The Petroleum Distribution Industry in the Spring--Summer 2008: A Disciplined Route to Outstanding Performance,” Speech, Chevron’s Annual Distributors Meeting, San Diego, California, June, 2008.

“Bubble Trouble? A Hard Look at Today’s Real Estate Markets,” Society for Independent Gasoline Marketing Association (Sigma), Annual Meeting, October 2005.

“Bubble Trouble? A Hard Look at Today’s Real Estate Markets,” Moderator for McIntire Fall Forum, September 2005.

“Beating the Odds: What do we know about corporate success?” Annual Meeting, National Trucking Association, Atlanta, Georgia, May 2004.

“Beating the Odds: What do we know about corporate success?” Society for Independent Gasoline Marketing Association, Winter Management Conference, January 2004.

“Economic Trends in Commercial Real Estate: Implications for Petroleum Marketers,” Society for Independent Gasoline Marketing Association, Winter Management Conference, January 2004.

“The Economic Outlook: Real Estate Related Considerations, Views from the Tower to the Street,” Federal Reserve System, Federal Financial Institution Examination Council, October 2003, with Tony Marquiz, Larry Pettit, and Jim Todd.

“The Tank Truck Carrier Industry in the Next Decade: What Does the Future Hold? Where Does Your Firm Fit In?” Spring Board Meeting, Longboat Key, Florida, February, 2003.

“Petroleum Marketing in the Next Decade: What Does the Future Hold? Where Does Your Firm Fit In?” North Carolina Marketers Association, Annual Meeting, Chicago, Oct. 2002.

“Petroleum Marketing in the Next Decade: What Does the Future Hold? Where Does Your Firm Fit In?” Society for Independent Gasoline Marketing Association, Annual Meeting, Chicago, Oct. 2002.

“Implementing a Value Scorecard in the Petroleum Marketing Industry,” presentation to the Petroleum Marketing Association of America, Annual Meeting, Orlando, Florida, January 2000.

“Value Based Management and the Privately-held Firm,” Presentation to the Society of Independent Oil and Gas Marketers of America, Annual Meeting, New Orleans, September 1999.

“Creating Value During Industry Consolidations,” presentation to the Petroleum Marketing Association of America, Fall Meeting, San Diego, California, Fall 1999.

“The Rapidly Changing Petroleum Marketing Industry: How to Maintain and Enhance the Value of Your Private Firm,” Presentation at the Annual Convention, British Petroleum Oil Marketers Association, 1998.

“Theory and Practice of Value Based Planning,” a Seminar for the Tennessee Oil Marketers Association, 1997.

“Economic Value Added: A Closely-held Firm Perspective,” speech, Georgia Oil Men’s Association, 1996.

Reviewer, *Journal of Real Estate Literature*, 1993-1999.

Reviewer, *IMA Journal of Mathematics Applied in Business and Industry*, 1996-1998; *Journal of the Operational Research Society*, 2000-2001, 2005, 2007-2017.

Pro-bona financial consultant to local private firm, with Sandra Schmidt, 1995-1996.

“Credit Scoring: A Managerial Perspective,” pro-bona presentation for the New York State Credit Union League, Inc., and Affiliates, November, 1995.

Pro-bono financial consultant to ERICA Inc., (a high technology start-up firm devoted to eye gaze technology) initiated by Professor Tom Hutchinson’s group in Systems Engineering, University of Virginia, 1993-2000.

Case Teaching Workshop, Invited Faculty Seminar, Samford University, Graduate School of Business, 1995, with Stewart C. Malone.

Pro-bona Consultant to KOR, Inc., (a investment management firm specializing in index funds), 1991-1994.

Advisory Board Member, Executive MBA Program, Academy of Economic Studies, Sinai, Romania, 1994-1995.

Case Teaching Seminar, Executive MBA Program, Academy of Economic Studies, Sinai, Romania, October, 1994.

Pro-Bona consultant and Board Member to Haley, Chisholm, and Morris, (a 96 year old family owned corporation with earth moving and real estate development divisions), 1984-1993.

Case Writing Workshop, Invited Faculty Seminar, University of Denver, Graduate School of Business, 1993.

Program Director, First, Second, Third, and Fifth Credit Union Research Colloquium, Co-sponsored by the Filene Research Institute, the Center of for Credit Union Research at the University of Wisconsin-Madison, and the Center for Financial Services Studies and Financial Innovation, McIntire School of Commerce, University of Virginia, Charlottesville, VA, 1992, 1993, 1997, and 1999.

Associate Editor, Case Section, *Journal of Real Estate Literature*, 1991-1998.

Advisory Board, Executive Development Programs, Citicorp, 1987-1989.

Education Committee, Consumer Bankers Association, 1984-1989.

Associate Editor, *Journal of Financial Education*, 1984-1989.

Reviewer, *Journal of Financial Education*, 1984-1989; *Journal of Risk and Insurance*, 1987-1992, 1995.

Policy Board, *Journal of Retail Banking*, 1984-1985.

Editorial Review Board, *Journal of Retail Banking*, 1983-1985.

Board of Governors, International Insurance Society, 1983-1998.

Moderator, International Insurance Seminar Annual Meeting, Toronto Canada, 1982 (moderated discussions among 25 insurance executives from 10 different countries).

Deputy Secretary General, International Insurance Seminars, Inc., 1978-1983.

Other Service

Chaired Following Major Committees: Graduate School of Management, University of Alabama in Birmingham: Facility Planning Committee (1977-1981), Faculty Affairs Committee (1980-1981), and Curriculum Committee (1979-1980), Elected by Business School Faculty to President's Faculty Liaison Committee (1980-1981).

Finance Curriculum Consultant, School of Business, Western Carolina University, Cullowhee, NC, 1982.

Curriculum Consultant, Risk and Insurance Program, International College of the Caymans, 1979.

Professional Practice

Earheart Petroleum Value Based Consultation, December 2013, 2014, 2015.

Jack Burdett Valuation Oriented Legal Case, November 2012

Wyatt Durett Valuation Oriented Legal Case, 2010

Rentz-Eden Oil Valuation, 2011-12

Mapes Oil Valuation, 2010-2011

Kaplan Oil Valuation 2011, 2012, 2016

Quarles Petroleum Valuation Based Management Case, 2008-2009

Spinx Oil Arbitration Case, Chattanooga, Tennessee, 2009

NATSO Case Consultant, 2010

“Benefit Cost Analysis of a Mixed Use Development from the Municipality’s Perspective,”
an analysis for Nathan Miller Development, Rockingham County, Virginia, 2008

“Benefit Cost Analysis of a Mixed Use Development from the Municipality’s Perspective,”
an analysis for Richard Hine Development, Rockingham County, Virginia, 2006

Jones v. SC Fuels, Arbitration, retained by SC Fuels, 2006

Howard Webb v. Ronnie Burnett and Todd Sheridan Trucking, Inc, retained by Kalbaugh,
Pfund, and Messersmit, 2005-2006

“Benefit Cost Analysis of Massanutten Resort’s Incremental Addition of a Water Park
Facility, retained by Henry Clark, Rockingham County, Virginia, Great Eastern
Development Co., Summer 2005.

DAG Petroleum vs. Exxon, retained by DAG Petroleum’s legal team, 2004 to 2008.

“Financial Review and Valuation Analysis of the Sale of Unocal’s Auto/ Truckstop
Network,” 1994-1995, retained by Taylor, Theimann, and Aitken, L.C., Alexandria, VA.

“Valuation of Damages,” Skyhawk Inc., 1994-1995, retained by Taylor, Theimann, and
Aitken, L.C., Alexandria, VA.

“Financial Analysis of Title X Loan and Valuation of Damages,” Caltex, Ltd. v. Thomas D.
Moore, et al, Summer 1992, retained by Wallace, Engels, Solowsky, and Allen, Miami,
Florida and Hughes and Luce, Houston, Texas

“Business Valuation of a Stigmatized Shopping Center, Bedford County, Virginia,” Linda
Lee Corporation v. the Covington Company and the City of Bedford, 1992, retained by
Williams and Connolly, Washington D.C.

“Valuation of Subdivision Land in a Taking,” retained by Clarence T. Kipps, Jr., Miller and Chevalier, Washington, D.C. 1993.

“Valuation of a Covenant Not to Compete Initiated in the Acquisition of a Closely-held Corporation,” Canton Lumber, Inc. v. Commissioner I.R.S., 1992.

“Valuation of a Gifted Minority Interest in a Closely-held Oil Distributor,” E. J. Pope and Sons, Inc. v. Commissioner I.R.S., 1992.

“Valuation of a Closely-held Oil Distributor: Barkett Oil Companies, Inc.,” Federal District Court of Florida, Miami, October Term, 1989, Barkett Oil Companies, Inc. v. Union Oil Company of California, retained by Mershon, Sawyer, Dunwoody and Cole of Miami, Florida.

“Valuation of a Closely-held Oil Distributor,” Chronister Oil v. Marathon Petroleum, 1988, retained by Marathon Petroleum.

“An Economic Analysis of the Premium Tax Differential in Alabama,” Case No. 83-1274, In the Supreme Court of The United States, October Term, 1984, Metropolitan Life Insurance Co., et.al., Appellants, v. W.G. Ward, Jr. et.al., Appellees, Joint Appendix Vol. I and II, pp. 131-181, plus Exhibits.

“Financial Analysis of the Consumer Finance Industry in Virginia, 1975-85,” Hearing before Virginia State Corporation Commission, Maximum Rates of Charge and Loan Ceilings Permitted Under Virginia Consumer Finance Act. May, 1986, pp. 1-21, plus Exhibits.

Professional Practice

Proprietary Research/Consultation

Goodspeed Petroleum, Valuation Metrics Centered on Buy-out Offer, 2015.

Hutchins Petroleum, Valuation within a Strategic Context, 2013, 2014, 2015, 2016

Earhart Petroleum, Strategic Valuation Metrics, 2014, 2015.

Love’s Travel Centers, Establishing Value Based Comparative Performance Metrics and On-going Value Audits with the Management Group, 2004 to 2012

Red-Kap Sales, Inc., Gift Tax Valuation, 2005, 2008, 2009, 2012

DAG Petroleum, Acquisition Analysis, 2005, 2009

Bagwell Oil Valuation, 2001

Valuation of Thornton Oil’s Minority Holding, 2001

Valuation of Getty Petroleum, 2000

Assessing Alternative Financial Metrics within the Context of a Balanced Scorecard, a study for Thornton Oil, 2000.

Assessing the Value Enhancement of an Acquisition: A Study for Family Express, 1999

Valuation of Evans Oil, 1999

Valuation of Clark Petroleum, 1998

Valuation of Rentz Oil: Negotiation of Partnership Dissolvent, 1996-1997, 2009, 2011

Valuation Update of Crockett Petroleum, Rector, Arkansas, 1996 -1997

Valuation of a Chain of Convenience Stores Acquired by Spinx Petroleum, Greenville, South Carolina, summer, 1995

Strategic Value Analysis of Profit Centers, Boncosky Oil, Elgin, Illinois, summer 1994

Valuation of Hays Oil, Inc., Thompson, Georgia, summer 1994, with Brian C. Purcell

Valuation of Cox Lumber with Reference to a Minority Gifted Interest, Houston, Texas, summer 1994, with Stewart Malone

Valuation of R and H Maxxon, Inc., a study for Nations Bank, 1993, with Brian C. Purcell

Strategic Aspects of Alternative Merger Candidates, consultation for Spinx Petroleum, Inc., Greenville, South Carolina, 1993, with Brian C. Purcell

Valuation of Boncosky Oil for Estate Tax Purposes, Elgin, Illinois, 1992, with Brian C. Purcell

Valuation of Strategic Alternatives for Abercrombie Oil, Inc., Danville, Virginia, 1993

Valuation of Crockett Petroleum, Rector, Arkansas, 1992, with Brian C. Purcell

Assessing the Feasibility of a Joint Venture for Two Strategic Business Units Nested within Separate Closely-held Firms, a study performed for Shearon, Enterprises, Inc. and Bonkosky Oil, Harvard, Illinois, summer 1992, with Brian C. Purcell

Merger of Two Credit Unions Facing a Strategic Threat: A Feasibility Analysis, performed for AMC Federal Credit Union, 1991

Affordable Housing in an Urban Setting: A Feasibility Analysis, a study performed (pro bono) for Haley, Chisholm, and Morris, Inc. and Alexander and Nicholson, Inc., 1991

Rural Residential Development in Keswick, Virginia: A Feasibility Analysis, a study performed (pro bono) for Haley, Chisholm, and Morris, 1991

Development of Strategic Lending Package, a study performed for Ron Eaton, Far Eastern Marketing Manager, Exxon International, 1991

“Valuation of Matthews Oil Company,” Jonesboro, Arkansas, a study performed for Ron Eaton, Far Eastern Marketing Manager, Exxon International, 1990

Strategic Financial Planning Analysis, a study performed for Army Aviation Center Federal Credit Union, 1989, pp. 1-106

Credit Union Needs Assessment Based Upon Analysis of Strategic and Operational Types, a study performed for the Virginia Credit Union League, 1988, with Per V. Jenster

Analysis of Service Delivery Alternatives and Operational Space Needs From a Strategically Oriented Financial Perspective, a study performed for the Virginia State Employees Credit Union, 1984-1985, pp. 1-124 plus Appendices; Interim Report, 1985

Forecasting Long-Term Space Needs Within a Capital Budgeting Framework, a study performed for Maxwell-Gunter Federal Credit Union, 1983, pp. 1-29 plus Tables, Figures, and Appendix A

Analysis of Service Delivery Alternatives from a Strategic Investment Perspective, a study performed for Alabama Central Credit Union, 1982, pp. 1-157 plus Appendices A-K.

Analysis of Service Delivery Alternatives from a Strategic Investment Perspective, a study performed for Tenco Employees Credit Union, 1981, pp. 1-86 plus Appendices A-D.

A Strategic Branch Planning Analysis for Central Bank of Birmingham Within Jefferson County, a study performed for Central Bankshares of the South, Inc., 1981, pp. 1-119 plus Tables, Figures, and Appendices A-J.

An Operational Audit of Lesterhill Employees Credit Union, a study performed for Lesterhill Employees Credit Union, 1981, pp. 1-69 plus Tables and Appendices.

Relative Importance of Retail Banking Attributes: A Financially Oriented Market Analysis of the Decatur, Alabama Banking Market, a study performed for Central Bankshares of the South, Inc., 1981, pp. 1-31 plus Tables and Appendices.

A Comprehensive Operational Audit of Jefferson County Teachers Credit Union, a study performed for Jefferson County Teachers Credit Union, 1980, pp. 1-138.

Retail Branching Opportunities within Jefferson County, Alabama: An Investment Analysis, a study performed for Metrobank, Birmingham, Alabama, 1979, pp. 1-37 plus Appendices A-C.

A Forecast of Future Facility Requirements and Analysis of Alternatives from a Capital Budgeting Framework, a study performed for Iron and Steel Credit Union, Birmingham, Alabama, 1979, pp. 1-93.

Executive Education/Seminars

Financial Intermediaries:

Faculty member of the following:

Consumer Bankers Association's Graduate School of Retail Bank Management, 1984, 1989-1999 (Academic Director, 1984-1988).

Romanian Banking Institute, Romanian National Bank, Bucharest, Romania, 1993 and 1994.

McIntire International Banking School, 1993 and 1994.

American Bankers Association Stonier Graduate School of Banking, 1987-1989.

Southeastern Region Credit Union School's Graduate School of Credit Union Management, 1987-1991.

Citicorp's Management Associate Development Program, 1987-1990.

AICPA's National Banking School, 1987.

Banking School of the South, 1986, 1991, 1992.

Strategic Planning Seminars for Management and Directors:

Virginia/North Carolina Power Credit Union, 1993, 1995, 1996, 1998; Florida USDA Federal Credit Union, 1992, 1993; Springmaid Federal Credit Union, 1989, 1990, 1992, 1994, 1995, and 1997; Virginia Credit Union League, 1988; AMC Federal Credit Union, 1985-1993; Dupont Fibers Credit Union, 1985-1989; Virginia State Employees Credit Union, 1984-1986; Roanoke Postal Employees Federal Credit Union, 1984; Alabama Central Credit Union, 1983; U.S. Patent and Trademark Employees Federal Credit Union, 1983.

"Financial Analysis for Lending," Central Asian-American Enterprise Fund, (pro-bona) 1997, with Richard DeMong.

Organized (pro-bono) Small Business Lending course for Central Asian-American Enterprise Fund, with Lawrence C. Pettit, June 1996.

Case Teaching and Writing Workshop, Center for Entrepreneurial Studies, University of Bucharest, Bucharest, Romania, June 1994.

Keynote speech for Metropolitan Credit Union Management Association, "Demographic Trends: Strategic Consequences for the Credit Union Movement," Fall 1994.

Presentation (pro-bono) to Virginia Association of Community Bankers, "Competing in Oversupplied Markets, the Legacy of the Eighties, the Challenge of the Nineties," Virginia Association of Community Bankers, Wintergreen, Virginia, Spring 1993.

Presentation (pro-bono) to Annual Education Seminar: "Capital Requirements for the Nineties: A Strategic Perspective," Northern Virginia Chapter, Virginia Credit Union League, Spring 1992.

Presentation (pro-bono) to Annual Education Seminar: "Strategic Financial Planning for Credit unions: Theory versus Practice," Northern Virginia Chapter, Virginia Credit Union League, Spring 1991.

Presentation to Annual Meeting: "Capital Requirements for the Nineties," Florida Credit Union League, Orlando, Florida, 1990.

Presentation to Annual Meeting: "Winning Strategies for the Nineties," Florida Credit Union League, Orlando, Florida, 1989.

"Empirical Credit Scoring Systems: A User's Guide," Seminar for Loan Officers and Managers, South Carolina Credit Union League, 1988, Louisiana Credit Union League, 1987; and Florida Credit Union League, 1990.

Corporate Financial Management Training Program, Irving Trust, January 1987.

"Managing the Credit Union for Excellence," CEO workshop for the Wisconsin Credit Union League, Fall 1986.

"Plan for Success: You Make the Decisions," Educational Session, North Carolina Credit Union League Annual Meeting, June 1985.

"Managing the Credit Union for Excellence: A Challenge for the Future," Presentation at Virginia Credit Union League Annual Meeting, March 1985.

Financial Analysis and Strategic Planning," Volunteer Achievement Session, North Carolina Credit Union League Annual Meeting, June 1985.

Developed and participated in two micro-computer workshops for credit union managers, co-sponsored by Virginia Credit Union League and McIntire School of Commerce. January 1985 and May 1985.

Training Program for Commercial Loan Officers, Level I, Equitable Bank, June 1984, with Laurence Pettit, Jr.

“Planning Your Delivery System Within A Strategic Framework,” Annual Management Conference, Virginia Credit Union League, May 1984.

“Key Management Decisions for Directors: Asking the Right Questions,” workshop for Annual Meeting of the Virginia Credit Union League, April 1984.

“Delivery System Planning: A Capital Budgeting Approach,” Workshop for Virginia Credit Union Marketing Conference, March 1984.

Workshop on Strategic Financial Management for Board Members, Annual Development Conference, Sponsored by Alabama Credit Union League, November 1982.

Seminar Leader, Management Development Conference, Alabama Credit Union League, June 1982.

“Alabama Credit Unions in the Eighties: A Strategic View,” Keynote Speech for Alabama Credit Union Development Conference, December 1980.

Alabama Credit Union Managers Conference, Seminar Leader, August 1980.

Seminar Leader, Annual Insurance Agents Workshop, University of Alabama, February 1978.

Closely-held Corporations:

Oil Distributor and Related Groups:

Nelson Study Group Executive Meetings, Moderator for 1700 Wholesale Group, 2006 to 2016; Pro-bono co-moderator 2017, 2018.

Moderator National Association of Truckstops Nelson Study Group , 2007, 2008.

Self Storage Association’s Owner-Investor Executive Seminar (Creating Value in the Self Storage Industry: Integrating Theory, Principles, and Best Practices from *Strategy*, *Corporate Finance*, and *Real Estate Investment*, *Tyson’s Corner*, Fall 2006, San Diego, Summer 2007, Atlanta, Fall 2007, and Seattle, Fall 2008.

Sigma Master’s Program (Meeting the Challenge of Integrating Best Practice Real Estate Investment Theory and Practice into a Strategic Value Context), Summer 2006, in conjunction with Center for Growth Enterprises).

Sigma Master’s Program (Building a High Performance Petroleum Distributor, Winter 2004, 2006, 2007); National Tank Truck Carrier’s Association Annual Executive Forum, 2003, 2002.

Sigma Master’s Program (Creating Shareholder Value in the Petroleum Marketing Industry), Summer 4 day program and Spring 2 day program during 2002, 2001.

Creating Shareholder Value in Chaotic Markets, PMAA, 2000.

Creating Shareholder Value through Value Based Planning, BP Oil, 2000, Tennessee Oil Marketers Association Annual Meeting, 1997; Georgia Oilmen Association Annual Convention, 1996; Exxon Distributor Financial Study Group Meeting, 1995; Strategic Financial Planning Seminar: Texaco-Star Distributor Annual Convention, 1993; Chevron Distributor Annual Convention, 1991, 1990; Petroleum Marketers of America Association Annual Convention, 1989; South Carolina's Petroleum Distributors Annual Convention, 1989; Texaco Distributors Annual Convention, 1989; and American Petrofina's Annual Convention, 1989.

Seminar (Value Based Planning for Closely-held Brokerage Firms), Society of Industrial and Office Brokers, Virginia Chapter, Educational Seminar, 1997; Creating Shareholder Value in Private Firms: Implications for Commercial Brokerage Firms, Fall 2000.

McIntire Entrepreneurial Training Program, Spring 1996, with Stewart Malone.

National Association of Wholesale Lumber, Executive Development Program, McIntire School of Commerce, University of Virginia, 1990-1995.

Financial Planning Seminar, Leadership Course for Family Business: Petroleum Marketing Executives, Co-sponsored by Division of Continuing Education, University of Virginia and Petroleum Marketing Education Foundation, 1985-1990.

CEO Conference, Strategic Financial Planning Seminar for Petroleum Marketing Executives, sponsored by the Petroleum Marketing Education Foundation, 1987-1990;

American Petrofina, 1989 (Dallas, Atlanta, and Kansas City), Exxon, 1989 and 1991, Chevron, 1991 and 1992; and Marathon Petroleum, 1991, 1993.

“Real Estate Management within a Strategic Context,” Annual Exxon Distributor Conference, 1987.

Financial Planning Seminar, Annual Management Institute, Virginia Petroleum Jobbers Association, August 1986.

“Planning for Excellence”, Exxon Distributor Conferences, April and May 1986.

Financial Planning Seminar, Spring Financial Institute, Co-sponsored by Petroleum Marketing Education Foundation and Florida Petroleum Marketers Association, April 1986.

Other:

“Sustaining Long-Term Performance in a Not-For-Profit Organization: A Value Based Approach to Association Management,” Seminar, American Bar Association, Chicago, Illinois, January 1995.

“Valuation of Real Properties in Oversupplied Markets: The Legacy of the Eighties, the Challenge of the Nineties,” Keynote Speech, Virginia Association of Assessing Officers, Omni Hotel, Charlottesville, Virginia, July 1993.

Executive Development Program, Supervisory Enrichment, Financial Management for the Non-financial Manager, Dominion Resources, September 1984, with Robert S. Kemp, Jr.

Financial Management for Middle Management, Meredith/Burda, Lynchburg, Va., Continuing Education Division of the University of Virginia, September/October 1984, with Robert S. Kemp, Jr. and Lawrence C. Pettit, Jr.

Seminar on Financial Management for Non-finance Managers, IBM, Spring 1984, with Tom McCue.

Seminar for Source Evaluation Board, Civil Space Remote Sensing, U.S. Department of Commerce, involved the development and selection of strategically oriented financial seminar material including a benefit/cost simulation of the sale of Landsat, which was used in testimony before the U.S. House of Representatives, February 1984.

Consultant to:

Financial Institutions

Alabama Central Credit Union
Alabama Credit Union League
AMC Federal Credit Union
America's First Credit Union
Amsouth Bank
Army Aviation Center Federal Credit Union
Association for Credit Union League Executives
Association of Virginia Consumer Finance Companies
California Credit Union League
Cameron Station Federal Credit Union
Central Bankshares of the South
Citicorp
Consumer Bankers Association
Dupont Fibers Credit Union
Florida Credit Union League
Florida USDA Federal Credit Union
Ft. Belvoir Federal Credit Union
General Reinsurance Corporation
Lesterhill Credit Union
Liberty National Life Insurance
Louisiana Credit Union League
Maxwell Gunter Federal Credit Union
Nation's Bank

North Carolina Credit Union League
Pentagon Federal Credit Union
South Carolina Credit Union League
Southtrust Bank and Trust
Springmaid (now Founder's Federal) Federal Credit Union
Telco Employees Credit Union
Virginia Association of Community Bankers
Virginia Credit Union League
Virginia State Employees Credit Union
Wisconsin Credit Union League

Consultant and/or executive education for:

Closely-held Corporations (Petroleum Distributors, Developers)

Abercrombie Oil Company
Alexander Nicholson (Soltec)
Apex Oil Company
Atlanta-Birmingham Stove Works
Bagwell Oil Co.
Boncosky Oil Company
Boswell, Oil Co.
Coen Oil
Crockett Petroleum Company
DAG Petroleum
Earhart Petroleum
Evans Oil
E.E. Wine Oil Co.
E.J. Pope and Sons, Inc.
Goodspeed Petroleum
Haley, Chisholm, and Morris
Hays Oil Co.
Hutchins Petroleum
Interstate Petroleum
J.W. Jenkins Oil Co.
Kiel Brothers Oil Co.
Loves' Travel Centers
L.L. Waters, Inc.
Matthews Oil Co.
Morrison Oil
Moxley Oil Company
Red-Kap Sales Inc.
Rentz Eden Oil Co.
Shearon Inc.
Stanley Petroleum Products, Inc.
Quarles Petroleum
Thornton Oil
Virginia Landmark

Ware Oil Co.

Major Oil Companies

American Petrofina
Chevron USA
Exxon
Getty Petroleum
Marathon Oil
Mobil Oil Corporation
Texaco-Star Enterprises
Union Oil Corporation

Other:

Alabama Insurance Commission
American Bar Association
Boar's Head Inn and Sports Club
Commonwealth of Virginia, Virginia Film Office
National Association for Convenience Stores
National Association of Truckstop Operators
National Trust for Historic Places
Petroleum Marketing Education Foundation
Romanian Banking Institute
Society of Independent Gasoline Marketers of America
University of Virginia Real Estate Foundation
U.S. Justice Department

Doctoral Dissertation Committee Member, School of Engineering, Department of Systems Engineering, University of Virginia:

Kanshukan Rajaratnam, *Decision Models in Consumer Lending in the Context of Economic Uncertainty*, Ph.D., Systems Engineering, 2014. First job after graduation: Lecturer, Department of Tax and Finance, University of Cape Town, South Africa (currently Associate Professor).

Steve Y. Yang, *Behavior Based Algorithmic Trading Strategy Identification*, Ph.D., Systems Engineering, 2012. First job after graduation: Assistant Professor, School of Systems and Enterprises, Stevens Institute of Technology.

Lu (Kelly) Gao, *Loan Origination Decision Based on Multiple Scores with Application to Installment Loan Portfolio Selection*, Systems Engineering, 2008. First job after graduation: Fair, Isaac and Company.

Hui Zhu, *Bayesian Methods for Combining and Constructing Classifiers*, Systems Engineering, 2001. First job after graduation: Fair, Isaac and Company.

John Willis, *Optimization of Credit Union Membership Portfolios*, Systems Engineering,

1999.

Jason Misner, *Head Motion in Eye Tracking Systems*, Systems Engineering, 1999.

Hunter Albright, *Strategies and Tactics for Genetic Algorithms in Solving Multiple Objective Nonlinear Constrained Optimization Problems*, Systems Engineering, 1998. First job after graduation: Barclay Card.