

## ***CURRICULA VITAE***

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### ***Education***

**Ph.D., Economics.** The University of Notre Dame, May 1994.

**B.A., Economics.** The University of Puget Sound, May 1988, graduated with honors.

### ***Academic Positions Held***

- Visiting Associate Professor of Economics. The University of St. Thomas, St. Paul, MN, Department of Economics. Fall 2006 to present.
- Adjunct Professor of Economics. The University of St. Thomas, St. Paul, MN, Department of Economics. Fall 2005 to Spring 2006.
- Associate Professor of Economics. The University of the South, Sewanee, TN, Department of Economics. Spring 2001 to Spring 2004.
- Visiting Assistant Professor of Economics. St. Michaels College, Colchester, VT, Fall 1999 to Spring 2000.
- Assistant Professor of Economics. The University of the South, Sewanee, TN, Department of Economics. Fall 1994 to Spring 1999 and Fall 2000 to Spring 2001.

### ***Classes Taught***

- Money and Banking, Dynamics of the Financial System, Econometrics, Public Finance, International Economics, Microeconomic Theory, Principles of Macroeconomics, Principles of Microeconomics and Introduction to Economics.

### ***Book Publication***

- Regulation and Instability in U.S. Commercial Banking: A History of Crises, as part of the Palgrave Macmillan Studies in Banking and Financial Institutions series. 2011.

### ***Peer-Reviewed Journal Publications***

- “The Lights Went Out in Georgia: Explaining Commercial Bank Failures in the 21<sup>st</sup> Century,” Academy of Business Journal, Co-Authored with Mark W. Nichols, 2011. This was awarded Best Paper in Global Financial Crisis Banking at the Academy of Business Research. 2011.

- “Small Bank Performance: The Case of U.S. Commercial Banks,” Journal of Money, Investment and Banking, Co-Authored with Mark W. Nichols. 2011.
- “Was the Financial Crisis the Result of Ineffective Policy and Too Much Regulation? An Empirical Investigation,” Journal of Banking Regulation, Co-Authored with Mark W. Nichols and Kevin Griffith (a St. Thomas undergraduate student). 2011.
- “Do Predatory Lending Laws Impact Bank Performance?” Academy of Banking Studies Journal. Co-Authored with Mark W. Nichols. 2011. This was awarded the Distinguished Research Award from the Academy of Banking Studies at the Allied Academies Annual Conference in the spring 2010.
- “Did Commercial Banks Close Branches in Low-Income Neighborhoods in Response to the CRA? Implications for Understanding the 2007-2008 Financial Crisis.” the Journal of Legal, Ethical and Regulatory Issues. Co-Authored with Mark W. Nichols. 2010. This was awarded the Distinguished Research Award from the Academy of Legal, Ethical and Regulatory Issues at the Allied Academies Annual Conference in the spring 2010.
- “The Interstate Banking Debate: A Historical Perspective.” Academy of Banking Studies Journal. 2010.
- “Does Bank Consolidation Hurt the Small Business Borrower?” Small Business Economics. Co-Authored with James Rauch. 2004.
- “Review: Banking Panics of the Gilded Age.” Eastern Economics Journal. 2002.
- “The Proliferation of Pawnshops and Check Cashing Outlets: Can Regulation Be to Blame?” The International Business and Economics Research Journal. 2002.
- “The Long and Bumpy Road to Glass-Steagall Reform.” American Journal of Economics and Sociology. 2001.
- “How Does Regulation Affect the Risk Taking of Banks? A U.S. and Canadian Perspective.” Journal of Comparative Policy Analysis. Co-Authored with Mark W. Nichols. 2001.
- “The Impact of Bank Failures on Local Bank Pricing Decisions.” The Quarterly Review of Economics and Finance. 2000.
- “Profit Differentials Between Canadian and U.S. Banks: The Role of Regulation.” Journal of Economic History. Co-Authored with Mark W. Nichols. 1997.

### ***Current Research***

- “Troubling Times for the Commercial Banker: Exploring the Recent Wave of Failures” empirically attempts to investigate the nature of all U.S. commercial bank failures between 2000 and the second quarter of 2011.

- “Commercial Bank State Regulatory Index” creates a state level regulatory index in commercial banking to be used for further research on bank performance and regulation.
- “Branch Banking in the United States: Does the Apple Fall Far From the Tree?” is an analysis of how banks have responded to opportunities for interstate branching and the impact of these decisions on bank performance. Particular attention is paid to the distance of the branch from the home office. A St. Thomas undergraduate student is working on this with me and several co-authors.
- “Financial Crisis: The United States in the Early Twenty-First Century” is a book manuscript for Palgrave Macmillan that outlines contemporary theories of financial crises and tests these against the empirical data from the most recent financial crisis.
- “Does Banning Payday Lending Contribute to Bank Fragility?” considers the potential impact of state bans on payday lending and the credit extended by failed commercial banks prior to, and during, the financial crisis.

### ***Trade Publication***

- “A History of Resilience,” The Deluxe Knowledge Quarterly, publication of Deluxe Financial Services, June 2011.

### ***Paper Presentations***

- “Troubling Times for the Commercial Banker: Exploring the Recent Wave of Failures,” Oberlin College, Oberlin, OH. November 2011.
- “The Lights Went Out in Georgia: Explaining Bank Failures in the Twenty-First Century” Academy of Business Research Conference. March 2011.
- “Do Predatory Lending Laws Impact Bank Performance?” Allied Academies Annual Conference. April 2010.
- “Did Commercial Banks Close Branches in Low-Income Neighborhoods in Response to the CRA? Implications for Understanding the 2007-2008 Financial Crisis” Allied Academies Annual Conference. April 2010.
- “Branch Banking in the U.S. After the IBBEA: Do State Branch Laws Affect Performance?” International Atlantic Economic Association Annual Meeting. October 2009.
- “The Historical Evolution of Bank Branching Rights in the United States: What Took So Long?” Southern Economic Association Annual Meeting. November 2008.

- “Regulation and Instability: Banking in Antebellum America.” International Atlantic Economic Association Annual Meeting. October 2007.
- “Instability and Regulation During the National Banking Era: 1863-1914.” Eastern Economic Association Annual Meeting. February 2003.
- “The Proliferation of Pawnshops and Check Cashing Outlets: The Role of Commercial Bank Regulation.”
  - International Business and Economics Research Annual Conference. October 2001.
  - Eastern Economic Association Annual Meeting. February 2001.
- “Does Bank Consolidation Hurt the Small Business Borrower?” International Atlantic Economic Association Annual Meeting. October 2000.
- “The Long and Bumpy Road to Glass-Steagall Reform.” Eastern Economic Association Annual Meeting. March 2000.
- “Are Commercial Bank Profits Sustainable?”
  - Center for Social Science Research, St. Michael’s College. February 2000.
  - International Atlantic Economic Association Annual Meeting. October 1999.
  - Eastern Economic Association Annual Meeting. March 1999.
- “Developments in Commercial Bank Profitability in the 1990s:
  - Midwest Economic Association Annual Meeting. March 1999.
  - Western Economic Association International Conference. June 1998.
  - Transitory or Structural?” Eastern Economic Association Annual Meeting. February 1998.
- “The Impact of Bank Failures on Local Bank Pricing Decisions.”
  - Western Economic Association International Conference. June 1997.
  - Eastern Economic Annual Meeting. April 1997.
- “Regulation and Performance in U.S. and Canadian Banking.” Western Economic Association International Conference. June 1996.
- “Explaining the Volatility of Bank Profits.” Centre College Economics Honor Society, Danville, KY. May 1996.
- “Market Structure and Profit Differentials Between the United States and Canadian Commercial Banks.” Atlantic Economic Conference. October 1995.

### ***Professional Teaching Conferences***

- Participant. “Active Learning.” Teaching Workshop. January/February 2001. The University of the South, Sewanee, TN.

- Participant. “Quantitative Methods, Econometrics, and Mathematical Analysis in Teaching Undergraduate Economics.” Teaching Conference. October 1996. Miami University, Oxford, Ohio.
- Participant. “Economics and Technology in the Undergraduate Classroom.” Teaching Conference. August 1996. Lexington, Kentucky.
- Co-Facilitator. “Learning Styles Teaching Conference.” September 1996 and 1997. The University of the South, Sewanee, TN.
- Participant. “Associated Colleges of the South Learning and Teaching Workshop.” June 1995. Rollins College, Winter Park, FL.

### ***University Scholarships and Awards***

#### ***The University of St. Thomas***

- Recipient of a Partnership-in-Learning Research Grant. 2010-2011 and 2009-2010.
- Recipient of a Faculty Research Grant: 2010-2011.

#### ***The University of the South***

- Named the Frank Wilson Endowed Chair of Political Economy. Spring 2003.
- Appointed Chair of Economics Department. Fall 2002.
- Recipient of an ACS Technology Grant to Develop Teaching Web Site. 1999.
- Recipient of College Research Grant. 1996, 1998.
- Inducted into the Omicron Delta Kappa Leadership Society. 1996.

#### ***The University of Notre Dame***

- Fellowship Recipient for Academic Merit. 1990-94.
- Thomas Madden Teaching Award Candidate. 1993.

### ***University Service***

#### ***The University of St. Thomas***

- Advisor to fifteen first-year students.
- Advisor to major and minor students.
- Member of the Economics Department Assessment Committee.
- Member of the Curriculum Committee.
- Library Liaison for the Economics Department.

#### ***The University of the South***

- First Year Student Advising.
- Chair of the Pre-Business Committee.
- Chair of the Tonya Internship Program.
- Member of the Advisory Council to the Vice Chancellor.
- Member of the Advisory Committee on Athletics.

- Member of the Advisory Board for the Center for Teaching.
- Member of the University Committee on Curriculum.
- Member of the New Faculty Orientation Committee.
- Member of the Master Planning Steering Committee.
- Chair of the Committee on Committees.
- Member of the Advisory Committee on Degrees.
- Participant in Pew Foundation Roundtable Discussions.
- Member of the Library Committee.
- Member of the Watson Scholarship Selection Committee.

### ***Professional Memberships***

- Southern Economic Association, Academy of Banking Studies, American Economic Association, Academy of Legal, Ethical and Regulatory Issues.