

## **EDUCATION**

- Doctor of Education (EdD), Business** December 1997  
Northern Illinois University, DeKalb, Illinois  
Dissertation: *An Analysis of the Development, Application, and Use of Scientific Management Principles, as developed by Frederick Taylor, and Information Technology use on Corporate efficiency across Selected Industries*
- Master of Science in Accountancy Coursework, Accounting** December 1984  
DePaul University, Chicago, Illinois  
Seven graduate accounting courses in addition to Becker CPA review in preparation to take the CPA exam
- Master of Business Administration (MBA), Finance** June 1982  
Lake Forest Graduate School of Management, Lake Forest, Illinois
- Bachelor of Arts (BA), Sociology and Art History** June 1975  
Lake Forest College, Lake Forest, Illinois
- Associate of Arts (AA), Sociology** June 1973  
College of Lake County, Grayslake, Illinois

## **ACADEMIC EXPERIENCE**

- Professor of Finance, Director Commercial Banking Program** July 2016-Present  
School of Business Administration, Marquette University, Milwaukee, Illinois
- Responsible as the Director of the Commercial Banking program for the development of the curriculum, courses, internships, and management of the program.
  - Teaching both Finance and Banking courses to include:
    - FINA 3001: Introduction to Financial Management
    - FINA 3002: Introduction to Commercial Banking
    - FINA 4210: Commercial Loan Underwriting
    - FINA 4050: Applied Financial Modeling
    - FINA 4211: Bank Risk Management
    - FINA 4212: Loan Portfolio Management
    - FINA MSF/MBA 6530: Bank Management
  - Responsible for the Banking internship program
- Adjunct Professor of Finance** February 2003 – May 2016  
Business Department, Elmhurst College, Elmhurst Illinois
- In process of developing a Graduate Certificate and Master's Program curriculum and courses in Project Management
  - Faculty education in the development of on-line and hybrid courses
  - Participated in the development of the Finance core course for the MBA program
  - Taught both undergraduate and graduate level courses in Finance, including:
    - BUS 340: Introduction to Finance
    - BUS 441: Intermediate Finance
    - MBA 504: Financial Management

## PROFESSIONAL EXPERIENCE

**Executive Vice President/Chief Information and Operations Officer** August 1986 – April 2016  
First Midwest Bank, Itasca Illinois

- Responsible for all Operations, Information Technology, Facilities Management and Project Management for an approximate \$10 billion bank. Responsible for a staff of 200.
- Member (voting) of the bank's Executive and Strategic Risk Management Committees
- Formerly member of First Midwest Bank Board of Directors

**Manager, Midwest Banking Consulting Practice** August 1985 – August 1986  
Deloitte and Touche, Chicago Illinois

- Responsible for consulting practice on earnings enhancements and profitability to Banking and Thrift Institutions in the Midwest

**Vice President Operations** March 1980 – August 1985  
Exchange National Bank, Chicago Illinois

- Responsible for managing a number of areas in the bank including: Bankwide Productivity, Investment Operations, Deposit Operations, Systems Conversions, Commercial Credit and Collections.

**Collection Manager** February 1979 – March 1980  
Citicorp, Inc., Rosemont Illinois

- Responsible for the management of a Collection department for the recovery of credit card debt

**Assistant Corporate Collection Manager** March 1976 – February 1979  
Goldblatt Brothers Inc., Chicago Illinois

- Responsible for the Collections Department for the entire retail chain.

## RESEARCH, PUBLICATIONS, and SPEAKING ENGAGEMENTS

### Journal Articles

"The Professionalization of Commercial Banking: The Inauguration of the Marquette University Undergraduate Banking Program," *Illinois Banker Magazine*, August 2016.

"U.S. Banks and their usage of the Internet," *The Handbook of Information Security*, January 2004.

"Innovation in Financial Products and Services: Guidelines for consumer acceptance," *Illinois Bankers Magazine*, February 2003.

"Getting the most for your technology dollars," *Bank Accounting and Finance*, Spring 1998.

"Competition and technology: Keeping up with the Joneses," *The Community Banker*, Summer 1996.

"Information technology and change: The emerging discipline of system conversions," *Illinois Banker Magazine*, March 1996.

"Putting technology to work for you: Saving money and time with information technology in banking," *The Community Banker*, Summer 1995.

## **Books Published**

*Financial Modeling Foundations: Essential Tools for Financial Professionals*, Cognella Publishing, Inc., San Diego, California, Currently under contract, anticipated publication date January 2025.

*Fundamentals of Commercial Banking: An Applied Approach* Cognella Publishing, Inc., San Diego, California, 2022, January 2022.

*Commercial Banking, Anthology* Cognella Publishing, Inc., San Diego, California, 2020 (planned publication date)

*Law and Banking*, American Bankers Association, Washington D.C., 2017, consolidation of two books, editing, and original content.

*Increasing Profitability and Growth: A Blueprint for Thriving in the Financial Crisis*, Sheshunoff Information Services, Austin, Texas, 2010 (semi-annual editions through 2012)

*Cost Control for Banks*, Sheshunoff Information Services, Austin, Texas, 2005.

*Branch Management Service*, Sheshunoff Information Services, Austin, Texas, 2005

*Managing in the Age of Information*, SterlingHouse Publishing Co., Pittsburgh, Pennsylvania, 2001

*Managing Bank Staffing*, Sheshunoff Information Services, Austin, Texas, 2000.

*Financial Institution Staffing*, McGraw-Hill Publishing Company, New York, 1997.

*Managing Bank Systems Conversions*, Irwin Publishing Company, Burr Ridge, Illinois, 1995.

*Bank Systems Management: The project management guide to planning and implementing system installations, conversions and mergers*, Probus Publishing Company, Chicago, Illinois, 1994 A Bankline Publication. Re-released in 1998 under Replica Publishing due to demand.

*Analyzing bank staffing levels: A model for establishing and maintaining optimal employee productivity*, Bankers Publishing and Probus Publishing Company, Chicago, Illinois, 1992. BEST SELLER

*Earnings enhancement handbook for financial institutions: Proven techniques for managing float, reducing non-interest expenses and increasing non-interest income*, Bankers Publishing Company, Chicago, Illinois, 1991

*Bank productivity: Improving performance by managing non-interest expense*, Bankers Publishing, Rolling Meadows, Illinois, 1990.

*Managing profit performance: A programmed guide to increased earnings and productivity*, Bank Administration Institute, Rolling Meadows, Illinois, 1989.

## **Speaking and Instructional Engagements**

*American Bankers Association Annual Conference, Nashville Tennessee, Panelist on “University Partnerships – A way to secure top talent, October 2023.*

*Risk Management Association Conference Presentation and Panel Discussion, Presentation, Topic: “Culture and communication in the COVID era,” Virtual conference, planned October 2021.*

*Marquette University Presentation and Panel Discussion, Presentation, Topic: “Beyond MU - Financial Equity in Action: Alumni and Students Living the Marquette Mission in Partnership with Eskala,” Virtual conference, August 2021.*

*Coalition of Urban and Metropolitan Universities (CUMU) Annual Conference, Presentation, Topic: “Educating Business Loan Underwriting skills, Best Practices for university involvement in stimulating small business growth and jobs in the community,” Philadelphia, Pennsylvania, October 2019.*

*The Hoyt Group, Weimer School of Advanced Studies in Real Estate and Land Economics, Presentation, Topic: “Commercial Banking and the Trump Administration,” Palm Beach, Florida, May 2017*

*Bank Administration Institute, "Graduate school of banking." University of Wisconsin, Madison, Wisconsin. Topic: Building your technology plan, 1997*

*S Bank Administration Institute, "Graduate program in Operations & Technology." Vanderbilt University Nashville, Tennessee. Topic: Building your technology plan, 1997.*

*Bank Administration Institute, Chicago, Illinois "Profitability and Performance Measurement." Topic: New Technology and the Efficiency Ratio, 1997*

*Association deMarketing Banking Argentina, International conference in operations in banking, Buenos Aires, Argentina. Conductor/presenter: Workshop; Productivity and efficiency in banking, a one day conference held in Buenos Aires, Argentina. 1996.*

*Insight Information Inc. and the Globe and Mail (Canada’s national newspaper), Changing Strategies for Financial Institutions, Toronto, Canada  
Topic: Lowering cost structures of financial institutions. 1994.*

*School for Bank Administration, University of Wisconsin, Madison, Wisconsin.  
Topic: Non-interest expense reduction techniques and productivity enhancement methods. 1990*

*School for Bank Administration, University of Wisconsin, Madison, Wisconsin.  
Topic: Non-Interest Income Opportunities. 1989*

## PROFESSIONAL CERTIFICATION

<b>Chartered Financial Consultant (ChFc)</b> American College	2015
<b>Certified Global Management Accountant (CGMA)</b> American Institute of Certified Public Accountants, New York New York	2012
<b>Certified Financial Planner (CFP)</b> School for Financial Planning, Denver Colorado	1990
<b>Certified Public Accountant (CPA)</b> University of Illinois, Champaign Illinois	1985

## **HONORS**

### **Distinguished Alumnus**

College of Lake County, Grayslake Illinois, 1994.

### **Distinguished Alumnus Nominee**

Illinois Community College Trustee Association, Springfield Illinois, 1994

### **Beta Gamma Sigma Inductee**

National Honor Society for Collegiate Schools of Business, 1994.

### **Delta Pi Epsilon Inductee**

Business Education Honors Fraternity, Northern Illinois University, 1994.

### **Sigma Iota Epsilon Inductee**

Management Honors Fraternity, Northern Illinois University, 1993.

### **Beta Alpha Psi Inductee A**

Accounting Honors Fraternity, DePaul University, 1984.

## **COMMUNITY INVOLVEMENT**

### **Risk Management Association Academic Advisory Board**

RMA organization, Philadelphia, Pennsylvania, 2021 – Present

### **Economics Wisconsin Academic Advisory Board**

Economics Wisconsin, Milwaukee, Wisconsin, 2019 - Present

### **Executive in Residence Committee**

Elmhurst College, 2003 - 2016

### **State of Illinois Treasurer's Technology Advisory Committee**

Springfield, Illinois, 1993 - 1996

### **Accounting curriculum Advisory Board**

DeVry Institute, Addison, Illinois, 1995 - 2001

## **PERSONAL**

Married, one daughter, Free-lance artist

## **REFERENCES AVAILABLE UPON REQUEST**

