

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.

Private Position Held

HEI, Midas Auto Franchise, Minnetonka, MN, Economic Consultant, March 2018 – September 2023.

Academic Positions Held

Appalachian State, Boone, NC

- Teaching Assistant Professor, Fall 2024 to Spring 2025.

University of St. Thomas, St. Paul, MN

- Associate Professor, Fall 2012 to Spring 2014.
- Visiting Associate Professor, Fall 2006 to Spring 2012.
- Adjunct Associate Professor, Fall 2005 to Spring 2006.

The University of the South, Sewanee, TN

- Associate Professor and Department Chair, Fall 2001 to Spring 2004.
- Named Frank Wilson Endowed Chair of Political Economy, 2003.
- Assistant Professor, Fall 1994 to Spring 2001.

Book Publications

Financial Crisis: The United States in the Early Twenty-First Century, as part of the Palgrave Macmillan Studies in Banking and Financial Institutions series. 2013.

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.

Book Chapter Publication

"Banking, Investing, the Creation of Wealth, and Economic Growth (1970s-Present), in *The Guide To U.S. Economic Policy*, CQ Press, 2014.

Peer-Reviewed Journal Publications

"Bank Branch Location and Stability During Distress," Journal of Financial Economic Policy, Co-Authored with Mark W. Nichols and Daniel R. Fairchild, 2014.

"Troubling Times for the Commercial Banker: Exploring the Recent Wave of Failures," Journal of Applied Finance & Banking, Co-Authored with Mark W. Nichols, 2011.

"The Lights Went Out in Georgia: Explaining Commercial Bank Failures in the 21st 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.

"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. 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.

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," College of Charleston, Charleston S.C., February 2012.

"Troubling Times for the Commercial Banker: Exploring the Recent Wave of Failures," Danforth-Lewis Speaker Series, 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, New Orleans, LA, March 2011.

"Do Predatory Lending Laws Impact Bank Performance?" Allied Academies Annual Conference, New Orleans, LA, 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, New Orleans, LA, April 2010.

"Branch Banking in the U.S. After the IBBEA: Do State Branch Laws Affect Performance?" International Atlantic Economic Association Annual Meeting, Savannah, GA, 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.

"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. 2012-2013, 2010-2011 and 2009-2010.
- Recipient of a Faculty Research Grant: 2010-2011.

The University of the South

- Appointed Chair of the Economics Department. Fall 2002.
- Recipient of an ACS Technology Grant to Develop Online Teaching Platform. 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

- Member of the Annual Evaluation Guidelines Review Committee.
- Advisor to first-year undergraduate 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.