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**SUMMARY OF EXPERIENCE:**

I have over 25 years of domestic and international experience that include skills and competence in business management, marketing, finance and project management as well as college teaching in the general practice area of Microeconomics and Macroeconomics, Business Administration and Finance in the private sector and 4years in the public sector as loan specialist.

**EDUCATION:**

M.P.A. (Masters of Public Affairs), 1995 University of Texas at Dallas, Richardson, Tx.  
M.A. (Masters of Arts Economics), 1981 University of Texas at Arlington, Arlington, Tx.  
I wrote a Thesis on the "External Debt Problem in the Less Developed Countries LDCs."  
B.A. (General Business), 1977 Wilfrid Laurier University, Waterloo, Ontario – Canada.

**PROFESSIONAL EXPERIENCE:**

**Financial Service Professional:** 2011 – 2015 New York Life Insurance Company, 12201 Merit Dr. Dallas Texas 75251. As a financial Service Professional, I was responsible for 401K rollovers, New business development, Buy-sell agreements, Business exit strategies, Business insurance and protection, Life insurance sales, Retirement income protection and Educational funding.

**Loan Specialist and Reservist:** 2005 -2009; Small Business Administration Office of Disaster Assistance, Area 3 Fort Worth, Texas. Originating and processing Business and Home disaster loans. Collecting financial data, pertinent facts, credit information, legal forms of business entities and their principal owners, IRS tax transcripts, reviewing loss verification reports and determining the nature and extend of damages on businesses and homes. In determining eligibility, I will consider insurance recoveries and other remittances to avoid duplication of benefits (DOB) and making recommendations to approve or decline a loan to my supervisor.

**Adjunct Professor:** 2003/2004 Tarrant County Community College South East Campus Arlington Texas and Dallas County Community College, North Lake College, Irving Texas. I taught Principles of Micro and Macroeconomics to undergraduate students.

**Benefit and Financial Analyst.** 1999 The Independent Order of Foresters. I sold and managed retirement funds and advised on pre-needs analysis for IOF members. Recruiting new membership and ensuring high level of membership retention in our North Dallas District.

**Translator:** In 1993/1994 Worked as a volunteer translating English and French to visitors from Francophone countries during the 1994 USA World Cup Soccer. I am also Sunday School teacher at my church.

