

Vita

Thomas Eric Lehman, Ph.D.

Professor of Economics
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Education

- Ph.D. University of Louisville Urban Economics and Public Affairs
- Emphases: urban economics, housing markets, economic development, policy analysis, public finance and budgeting, public administration, economic statistics and research methods
 - Dissertation: "Technological Change, Economic Growth, and Income Inequality: MSA Evidence from the 1990s." Winner, "Outstanding Dissertation, 2004," U of L UPA program.
- M.A. Ball State University Political Science
- Emphases: public policy and public administration, policy analysis, research methods
 - Masters thesis: "The Politics of Christianity: An Analysis of the Economic and Social Views of the Christian Right"
- B.S. Indiana Wesleyan University Economics
- Triple major: 1) Economics 2) Political Science 3) History
 - Graduated *cum laude* GPA: 3.4 / 4.0
 - *Outstanding Economics Student*, graduating class of 1992
 - Recipient, *Alan Bowman Political Science Scholarship*, 1991

Academic Employment History

- 2009-present: *Professor, Economics, Indiana Wesleyan University, Department of Economics, College of Arts and Sciences (CAS)*
See below for faculty teaching load and courses taught
- 2004-2009: *Associate Professor, Economics, Indiana Wesleyan University, Department of Economics, College of Arts and Sciences (CAS)*
- 2002-2003: *Assistant Professor, Economics, Indiana Wesleyan University, Department of Economics, CAS and College of APS*
- 1994-2002: *Administrative / Adjunct Faculty, Economics and Business, Indiana Wesleyan University, College of APS and CAS*

1999-2002: ***Program Chair, Business and Management, Baccalaureate Degree Programs, Indiana Wesleyan University, College of APS***
 Responsible for and provide oversight to all bachelors degree programs in the Department of Business and Management, including student advising, faculty hiring, orientation and development, and curriculum revision and design; combined full-time and part-time faculty of over 500 active instructors

1998-1999: ***Director, Faculty Recruitment, Indiana Wesleyan University, APS***
 Responsible for all faculty recruitment in the Adult and Professional Studies program; managed a team of five faculty recruiters and staff, and a budget of \$50,000

1997-1998: ***Coordinator of Faculty Services, Indiana Wesleyan University, APS***
 Responsible for the recruitment of faculty for the Business and Management Department of the Adult and Professional Studies programs. Developed networking contacts with educational, professional, and business organizations throughout Indiana; conducted initial faculty candidate interviews; responsible for organizing and coordinating full-time and part-time faculty search committee interviews; made faculty hiring recommendations to program directors; conducted faculty orientation and development for new adjunct faculty

Teaching Load, Indiana Wesleyan University*

ECO 211	Introduction to Economics (annually)	3 hrs
ECO 212	Microeconomics (1x / semester)	3 hrs.
ECO 213	Macroeconomics (1x / semester)	3 hrs.
ECO 307	Intermediate Macroeconomics (every other year)	3 hrs.
ECO 315	Urban Economics and Public Policy (every other year)	3 hrs.
ECO 320	American Economic History (every other year)	3 hrs.
ECO 322	Research Design and Methods for Economics and Political Sci.	3 hrs
ECO 365	Public Administration and Finance (every other year)	3 hrs.
ECO 454	International Economics (every other year)	3 hrs.

*Teaching evaluations available upon request

Additional Courses Prepared to Teach

- Economic History / Thought
- Economic Development (urban and local)
- Money and Banking
- Public Policy and Policy Analysis / Evaluation
- State and Local (Urban) Government

Current Professional and Academic Associations / Memberships / Connections

American Economic Association (AEA)

Association of Christian Economists (ACE)

Indiana Policy Review Foundation, Adjunct Scholar

Buckeye Institute for Public Policy Solutions, Guest Scholar

Acton Institute for the Study of Religion and Liberty

Southern Economics Association, Society for the Dev. of Austrian Economics (SDAE)

Pi Gamma Mu International Honor Society in Social Science (1990)

Professional Assignments, Administrative Appointments, and Activities

Indiana Wesleyan University Administrative and Committee Appointments:

- Enrollment Management Committee, CAS, 2013-2015, 2015-2017
Review admission policy and recommend changes as appropriate; review applicant files as per policy guidelines; analyze and monitor relevant institutional data to ensure that admission policy is aligned with the institutional mission and strategic goals
- Athletic Committee, CAS, 2013-2015, 2015-2017
Create an ongoing dialogue between academics and athletics to best serve both the athletics and academic needs of student athletics; facilitate an avenue of communication and cooperation between athletics and academics to address concerns with schedules, athletic academic performance, and attendance in class; review and recommend ways to improve academic scheduling; work with athletic department to develop methods to achieve the best scheduling of athletics events; review the processes for academic support and accountability of athletics
- Co-Chair, Faculty Strategic Planning, Academic Affairs Council, CAS, 2014-2015
Report to Academic Affairs Council and VPAA a consensus faculty document suggesting strategic priorities, values, and faculty goals and objectives through AY 2020

Several progress reports made to full CAS Faculty at faculty meetings during fall 2014 and spring 2015 semesters
- Chair, Special Faculty Task Force on Semester Length, CAS, 2013-2014
Preparation of full report to CAS Faculty on current scholarship and research showing relationships between semester- or term-length and student academic performance within the academy
- CAS, Faculty Vice Chair, CAS, 2011-2012
- Nominating Committee, CAS, 2010-2012
Prepare a slate of candidates for all senate/council/committee representatives; present nominations for officers; review the committee structure periodically and make recommendations to the CAS Faculty Relations Council; prepare the official ballot and oversee the election process; communicate information to the CAS Faculty Relations Council

- **Academic Affairs Council, CAS, 2008-2009**
 Recommending to the University Senate approval of new programs and new delivery systems; considering and taking appropriate action on issues raised from minutes of other CAS councils, at the request of members of AAC; adjudicating appeals of interdivisional issues; approve changes affecting general education profile within CAS; determining minimum and maximum number of credit hours in majors and minors; establishing advising policies and general procedures; making recommendations for the academic calendar; communicating information to CAS faculty; hearing reports from committees and responding through faculty representatives.

- **Task Force on University Structure, special committee of the IWU president, 2007-2008**

- **Academic Affairs Council, General Education Subcommittee 2006-2008**
 Articulating the philosophy of the General Education Committee for CAS; reviewing current general education requirements to ensure standards are being upheld; ensuring that there is a consistent integration of general education courses and their content; approving courses that will meet general education requirements; reviewing and recommending to the CAS AAC changes in general education outcomes and profiles; communicating information to the CAS AAC.

- **Faculty Senate, CAS Representative 2005-2006**
 Consider and take appropriate action concerning issues pertaining to the entire University community; recommend new academic programs of the University to the Board of Trustees; recommend new delivery systems for academic programs to the Board of Trustees; approve honorary degree recipients; receive reports and act upon matters referred to it by the various colleges within the University, as well as by University councils and committees.

- **Faculty Development Council, CAS and College of APS 1999-2002**
 Implemented faculty rank improvement processes and guidelines; developed faculty peer review evaluation instruments and processes; responsible for faculty development workshop scheduling and programming; ongoing faculty portfolio review and evaluation for faculty rank improvement

- **Administrative/Academic Committee, College of APS 1998-2002**
 Provide oversight for new academic initiatives such as new online degree programs, new on-site satellite campus development, and faculty hiring and development; enrollment management and growth policies debated and voted upon; student and faculty service issues considered; implementation of academic quality initiatives

- **Curriculum Council, Business and Management, College of APS 1997-2002**
 Review of curriculum changes, textbook revision updates and changes, and faculty curriculum writing assignments for all business, economics, accounting, finance, marketing, management, and technology courses in the bachelors degree programs.

Publications, Presentations, Papers and Research

Scholarly Publications, Journal Articles and Book Chapters:

- Lehman, T. and Conn, B. (forthcoming 2020). "Technological Change, Economic Growth and Earnings Inequality: The Role of Supply and Demand in Contemporary Labor Markets" in *Inequality in America: Causes and Consequences of the Rich-Poor Divide*, K.L. Kinsley and R.S. Rycroft, Eds. Santa Barbara, CA: ABC-CLIO / Praeger.
- Lehman, T. (2015). "Countering the Modern Luddite Impulse." *The Independent Review*, 20, 265-283.
- Lehman, T. (2014). "Midwest Community Study II: Correlates of Nonmetropolitan County Income in the Midwest and Great Lakes Region". *Grant County Economic Growth Council*, Marion, IN.
- Lehman, T. (2013). Book review of "Defending the Free Market: The Moral Case for a Free Economy" by Robert Sirico. *Christian Scholar's Review*, 42, 204-207.
- Lehman, T. (2012). "Reflection on Gillis Harp's 'Reconsidering the Liberal Captivity of American Evangelicalism'" *Christian Scholar's Review*, 41, 293-296.
- Lehman, T. (2011). "I Can Breathe in a Small Town: The Creative Class in America's Smaller Cities" in Strother, S.C. and White, S., Eds. *City Ranks: Living, Working and Doing Business in the Best Cities in America*. Delhi, India: Indo American Books.
- Lehman, T. (2010). "Explaining Household Income Patterns In Rural Midwestern Counties: The Importance of Being Urban" in Connolly, J.J. Ed. *After the Factory: Reinventing America's Industrial Small Cities*. Lanham, MD: Lexington Books.
- Lehman, T. & Linn, K. (2007). "Midwest Community Study: Explaining Household Income Patterns in Rural Midwestern Counties". *Grant County Economic Growth Council*, Marion, IN.
- Gilderbloom, J., Pan, Z., Lehman, T. & Roosa, S. (2007). "Why rents rise" in Gilderbloom, J., Ed. *Invisible City: Power, Place and Poverty*, Austin, TX: University of Texas Press.
- Lehman, T. (2007). "Payday lending and public policy: What elected officials should know." *Indiana Policy Review*, Winter 2007, pp. 18-28.
- Horning, A. & Lehman, T. (2007). "Politics and our war on crime." *Indiana Policy Review*, Winter 2007, pp. 2-11.

- Lehman, T. (2006). Book review of “Common Sense Economics: What Everyone Should Know About Wealth and Prosperity” by J. Gwartney, R.L. Stroup and D.R. Lee. *The Freeman*, June 2006, pp. 43-44.
- Lehman, T. (2006). *A Critique of the “Race Matters” Study*. Consumer Credit Research Foundation, Washington, D.C.
- Lehman, T. (2005). *Contrasting Payday Loans to Bounced-Check Fees*. Consumer Credit Research Foundation, Washington, D.C.
- Lehman, T. (2005). "The Benefits of Free Trade and Outsourcing: The Seen and Unseen Forces of Globalization" in Johnson, J. & Johnson, B. Eds. *Understanding Global Business: A Collection of Readings*, Indianapolis, IN: Precedent Press.
- Brown, W., Findlay, D., Lehman, T., Maloney, M. & Mehan, Jr., J. (2004). *Payday Lending: A Practical Overview of A Growing Component of America's Economy*. Consumer Credit Research Foundation, Washington, D.C.

Paper Presentations and Speaking Engagements:

- Devers, C. J., Lehman, T. E., Devers, E. E., Steenbergh, T. A., Alayan, A., Ragsdale, E., Hayes, O., & Ngo, A. (2016, May). “Online video learning with the Khan Academy.” Paper presented at the Midwestern Psychological Association, Chicago, IL.
- Alayan, A., Devers, C. J., Lehman, T., Devers, E. E., Steenbergh, T. A., Ragsdale, E., Hayes, O., Cook, M., Evey, K., Cobb, G., Fulkerson, M., Hunter, H., Langebartels, K., Redwine, C., & Rhoton, S. (2016, May). “Learning with the Khan Academy.” Poster presented at the Association for Psychological Science 28th Annual Convention, Chicago, IL.
- Alayan, A., Ragsdale, E., Hayes, O., Cook, M., Evey, K., Cobb, G., Gandy, K., Reng, D., Devers, C.J., Lehman, T., Devers, E. E., Steenbergh, T. A. (2016, April). “Khan Academy: Using evidence-based techniques to improve learning.” Paper presented at the Butler University Undergraduate Research Conference, Indianapolis, IN.
- Lehman, T. (2016, March). “Inequality, Modern Luddites, and the Welfare State: Correlations and Implications.” Paper presented for the Ball State University Economics Club, Muncie, IN.
- Lehman, T. (2015). “Local Public Finance and the Beauty of Property Taxes.” Brown Bag Lunch and Lecture, Guest Lecture for Dr. Stephen King’s State and Local Politics class, April 28, Taylor University, Upland, IN.

- Atchison, M., Ragsdale, E., Pennington, L., Hayes, O., Alquiey, N., Tan, S., Ngo, A., Devers, C. J., Devers, E., E., Lehman, T., & Steenbergh, T. (2015, April). "Online Video Learning." Paper presented at the Butler University Undergraduate Research Conference, Indianapolis, IN.
- Lehman, T. (2014). "Predictors of Household Income in Rural and Micropolitan Midwest Counties: Small-Town Rustbelt Change and the Importance of Being Urban." Midwest Economics Association 78th Annual Meeting, March 22, 2014.
- Lehman, T. (2014). "Using and Applying Multiple Regression Analysis: OLS Hierarchical / Sequential Modeling in SPSS." Indiana Wesleyan University, School of Social and Behavioral Sciences and Business, Faculty Research Workshop. February 19, 2014.
- Lehman, T. (2013). "The Creative Class in Small-Town USA." *Community Conversations Conference*, Dubois County. Keynote address of research paper and findings on correlates of nonmetropolitan county income, and predictors of creative class concentrations in the rural Midwest. Huntingburg, IN, November 19.
- Lehman, T. (2013). "Midwest Community Study: The Creative Class in Rural Counties and the Importance of Being Urban." Indiana Wesleyan University, School of Social and Behavioral Sciences and Business, Research and Writing Group presentation. October 31, 2013.
- Lehman, T. (2011). Panel Discussant. "National Conversations: Wealth Creation and Human Flourishing" Westminster/London, England, June 26-27, 2011. Conferee participant on market economics, social justice, and public policy.
- Lehman, T. (2011). "The Economics of Health Care Reform: The Patient Protection and Affordable Care Act." Keynote Speaker, *Mercer County Liberty Group*, Coldwater, OH, March 8, 2011.
- Lehman, T. (2010). "Financial Crisis of 2008 and the Great Recession of 2009: Causes, Consequences, and Options for the Future." Keynote Speaker, *Students in Free Enterprise* (SIFE), Indiana Wesleyan University, February 23, 2010.
- Lehman, T. (2009). "Recent Federal Spending Programs and Their Impact on the Economy: Short and Long Run." Keynote Speaker, Meeting of the *American Society of Women Accountants* (ASWA), September 15, 2009.
- Lehman, T. (2009). "Explaining Household Income Patterns in Rural Midwestern Counties: The Importance of Being Urban." Small Cities Conference, Ball State University and Minnetrista Cultural Center, Muncie, IN. April 18, 2009.

- Lehman, T. (2008). "Financial Crisis of 2008: Causes, Consequences and Options." Keynote research presentation for *Grant County Young Professionals Network*, October 23, 2008.
- Lehman, T. (2008). "Testimony to the Ohio General Assembly Senate Finance and Financial Institutions Committee: Regulation of Payday Lending in Ohio: HB545" (white paper). *Buckeye Institute for Public Policy Solutions*. Columbus, OH, May 7, 2008.
- Lehman, T. (2008). "Midwest Community Study: Explaining Household Income Patterns in Rural Midwestern Counties." Indiana Wesleyan University *Celebration of Scholarship*, April 2008.
- Lehman, T. (2008). "Testimony to the Ohio General Assembly House Financial Institutions, Real Estate and Securities Committee: Regulation of Payday Lending in Ohio" (white paper). *Buckeye Institute for Public Policy Solutions*. Columbus, OH, January 31, 2008.
- Lehman, T. (2006). "Wealth, Income, and Economic Growth in the American Economy: Why We're Better Off Than Our Grandparents." *Hoosier Congressional Policy Leadership Series*. Indianapolis, IN, September 28, 2006.
- Lehman, T. (2006). Panel Discussant. "Liberty and Free Trade Since the 19th Century." Colloquium sponsored by *Liberty Fund*, The E.B. and Bertha C. Ball Center, Ball State University, Muncie, IN, April 15, 2006. Conferee participant on 19th century economists Frederic Bastiat and Friedrich List.
- Lehman, T. (2006). "Economic growth and income inequality: An investigation of proposed relationships." *John Wesley Honors College, Principium Faculty Lecture Series*, Indiana Wesleyan University. February 2006.
- Lehman, T. (2005). "Comparative local economic development strategies: Incentives matter." Keynote presentation for Grant County *Local Elected Officials (LEO)* banquet. November 2005.
- Lehman, T. (2004). "Minimum Wage Laws and the 2004 Election." *John Wesley Honors College*, Indiana Wesleyan University. October 2004.
- Lehman, T. (2004). "Outsourcing and the 2004 Election." *John Wesley Honors College*, Indiana Wesleyan University. September 2004.
- Lehman, T. (2004). "Comparative local economic development strategies: Options for Marion and Grant County." *Synergy 2004*. Indiana Wesleyan University. May 2004.

Lehman, T. (2003). "Why rents vary across cities and over time, 1970-2000." Indiana Wesleyan University *Celebration of Scholarship*, April 2003.

Lehman, T. (2003). "4th and Oak Street economic revitalization proposal" (Louisville, KY). Presentation to Louisville area Economic Development Corporation, Louisville Chapter of the Shalom Group, and business and government leaders in Louisville, December 2002.

Lehman, T. (2002). "TL's time-tidy tips for effective time management." In-service training for Indiana Wesleyan University staff and hourly employees, June 2002.

Lehman, T. (1997). "Libertarians and Conservatives: Strange Bedfellows or Political Allies?" *Opportunity Project of Indiana*, Indianapolis, IN, March 1997.

Popular Articles:

Lehman, T. (2018). "Hoosiers Will Benefit from Walk-Back of Dodd-Frank." *Marion Chronicle-Tribune*. April 15, 2018. p. C5.

Lehman, T. & Kilmer, K. (2008). "Nine Myths About Payday Lending." Policy Brief, *The Buckeye Institute for Public Policy Solutions*. October 23, 2008.

Lehman, T. (2007). "The Dismal Corner." *The Sojourn*, Indiana Wesleyan University student newspaper, October 1, 2007.

Lehman, T. (2006). "Payday Lending: What We Need to Know." *Indiana Policy Review* Writer's Group, August 30, 2006.

Lehman, T. (2005). "Gas Prices Fact or Fiction: A Primer on Supply and Demand." *Mises.org*, The Ludwig von Mises Institute

Lehman, T. (2005). "Payday Loans Can Beat Bounced Check Fees." *The Hill*, Washington, D.C. June 8, 2005.

Lehman, T. (2005). "The Dismal Corner." *The Sojourn*, Indiana Wesleyan University student newspaper, February 10, 2005.

Lehman, T. (2004). "Three T's Can Make a Place Special." *Chronicle-Tribune* newspaper (Marion, IN), Thursday, November 18, 2004.

Lehman, T. (2004). "The Wages of Sinful Economic Arguments." *The Free Market* (September).

- Lehman, T. (2004). "Critics don't really understand free trade." *Chronicle-Tribune* newspaper (Marion, IN) Thursday, May 6, 2004.
- Lehman, T. (2004). "The public should not be fooled: Outsourcing is good for the economy." *Chronicle-Tribune* newspaper (Marion, IN) Tuesday, March 2, 2004.
- Lehman, T. (2003). "Economics prof offers ideas to help county." *Chronicle-Tribune* newspaper (Marion, IN) Sunday, September 28, 2003.
- Lehman, T. (2003). "In defense of payday lending." *The Free Market*. (September).
- Lehman, T. (2003). "Believe it or not, unemployment can help." *Chronicle-Tribune* newspaper (Marion, IN) Sunday, June 22, 2003.
- Lehman, T. (1997). "Government schooling: The bureaucratization of the mind." *The Freeman: Ideas on Liberty* (May).
- Lehman, T. (1995). "Coming to America: The benefits of open immigration." *The Freeman: Ideas on Liberty*. (December). [An updated and revised version of this article was subsequently republished in "Research Reports," Vol. 73, No. 9, May 8, 2006, by the *American Institute for Economic Research*.]

Professional Newsletters and Circulars

- Lehman, T. (2004). "Like Rent Control, Minimum Wage Laws are Just Plain Stupid." *Apartment Owners Association Buyers Guide, Los Angeles* (November).
- McGrath, T. (1993). "How three screw machine companies are tapping human productivity through gainsharing." *Employment Relations Today*. (Winter) (co-authored with and ghost-published under the name of Tom McGrath of *Jackson Gainsharing Co., Inc.*).

Unpublished Research:

Doctoral Dissertation: "Technological change, economic growth, and income inequality: MSA evidence from the 1990s." University of Louisville, July 2004.

"The determinants of adult student academic performance in nontraditional degree programs: Program effects or grade inflation? A case study." (The statistical findings of this research were presented at a seminar for the faculty of Indiana Wesleyan University's College of APS, May 2002.)

Master's Thesis: "The Politics of Christianity: An analysis of the economic and social views of the Christian Right." Ball State University, April 1994.

Invited Reviewer/Editor:

City and Society. Double-blind peer review of case study on Kalamazoo, MI, economic development strategies and the “Kalamazoo Promise,” February 2012.

George Mason University *Mercatus Center*. Double-blind peer review of two separate papers on federal budget reform proposals, February 2012.

Journal of Urban Affairs, invited reviewer for “Minorities on the Margins? The Spatial Organization of Fringe Banking Services.” (2011).

Introduction to Economic Reasoning, 7th ed. William D. Rohlf, Jr. Pearson / Addison-Wesley. 2008 (Academic Textbook.)

Principles of Macroeconomics, 3rd ed. Robert H. Frank and Ben Bernanke. McGraw-Hill / Irwin. 2006. (Academic Textbook.)

Sustain: A Journal of Environmental and Sustainability Issues, Volume 11, Fall/Winter 2005. (Peer-Reviewed Journal.)

Broadcast Media Appearances: Radio, Television and Internet

“In Defense of Payday Lending.” Radio commentary for American Public Media *Marketplace*, November 2, 2012, National Public Radio. <http://www.marketplace.org/>

Interview expert for *Fox News* “Special Report w/Bret Baier,” October 16, 2009. “Live Shots” topic: “Its City vs. City in the Battle for Jobs.” <http://liveshots.blogs.foxnews.com/2009/10/17/its-city-vs-city-in-the-battle-for-jobs/>

Guest on “Friday Encounter” with Eben Fowler and Jim Jenkins on Bott Radio Network (www.bottradionet.com) discussing my unpublished manuscript, “Financial Crisis of 2008: Causes, Consequences and Options” October 3, 2008.

Guest scholar, “Buckeye Voices” podcast, “Testimony: Regulation of Payday Lending.” (January 31, 2008.) *Buckeye Institute for Public Policy Solutions* <http://www.buckeyeinstitute.org/article/1083>

Payday Loan Industry Watch (PLIwatch.com) podcast: Discussion of my article “In defense of payday lending.” (September 10, 2006.) http://www.pliwatch.org/podcast_060910.html

Guest economist on *Financial Reckoning* radio program (AM 1060, Calgary, Alberta, Canada). Discussion of my article “Gas Prices Fact of Fiction: A Primer on Supply and Demand” (October 26, 2005).

Panel discussant, MacNeil/Lehrer *By the People: America in the World*, "Globalization and free trade: Making the local connection." May 24, 2004. Indiana Wesleyan University (Marion, IN). Broadcast by PBS television station WIPB, Muncie, IN.

Guest economist on *Conversations with Joy Cardin*, The Ideas Network of Wisconsin Public Radio (Madison, WI). Radio call-in discussion topic: "The Payday Lending Industry." (January 20, 2004).

Guest economist on the Tim Rush radio program *Good Morning Grant County* (WGOM/WBAT-AM, Marion, IN). Topics of discussion have included: local/county governance and policy (October 2002), fiscal policy and the Bush tax cuts (January 2003), and local economic development opportunities for Marion and Grant County (August 2003).

Expert Witness for Legal Deposition and Trial Cases

Retained as expert witness for the defense in *State of New Mexico v. B&B Investment Group, Inc.*, Case No. D0101-CV-2009-01916, First Judicial District State of New Mexico, Santa Fe County, 2010.

Other Professional and Personal Activities / Accomplishments

- Board member, *Grant County Economic Growth Council*, 2006 - 2014. Served as chair of the *Strategy and Evaluation Subcommittee*, 2012-2014.

Non-Academic Employment History

1993-1996: *Assistant Branch Manager and Financial Consultant, American General Finance, Inc.*

Responsible for consumer lending decisions, loan approval, and debt collection administration for \$10 million accounts receivables; managed staff of seven and \$10 million in financial assets; financial consultant to borrowers in need of home mortgage loans, automobile financing, personal property loans, debt consolidation, insurance services, and bankruptcy relief or Consumer Credit Counseling debt relief

1991-1994: *Insurance Agent and Financial Consultant, Primerica Financial Services, Inc.*

Independent licensed insurance agent in property and casualty, life and health; financial consultant and mutual fund broker for PFS

1991-1992: *Mill Room, Countertop Edge-Cutter, Hartson-Kennedy Countertop Manufacturing*

Third shift manufacturing employment; managed inventory of plastics / vinyl shipments and distribution; operation of vinyl stripping machines for fabrication of countertop edging materials

1987-1991: *Sales Representative and Assistant Manager, Radio Shack, Inc.*

Sales and installation of electronic components and devices, including home and auto audio / stereo, sound boards, audio speakers, electronic components, chips, diodes, switches, cables, etc. Responsible for retail sales, cash management, bookkeeping operations, inventory tracking, component repair shipping and receiving, stocking shelves, and marketing and display management