

Objective: Entrepreneurial effort with real cash flow to make your business more profitable and the world a little better together, because we can.

Strengths

- **Finance** Analysis, Investment Strategies, Risk Management
- **Proposals** \$80,000 LEAA Grant, Asset Disposal \$15 million, WTEF, and ...
- **Consulting** Access Programmer, Asset Management, Crisis Intervention
- **Human Resources** Labor Negotiations, Counseling, Interviewing, Mentoring, International Coach
- **Educator** Teach 8 Levels of Accounting, Businesses Courses, Seminars

Finance Achievements

- ◆ *Analyzed collateral management requirements* in excess of \$1 billion for municipal customers of large national bank utilizing a new program and procedures, which I helped test and document. Accurate collateral management enabled the bank to save millions in potential fines and maintained a satisfied customer base.
- ◆ *Analyzed weekly more than 500 stocks*, culling them down to 5-10 investment prospects. When active had 35+ investable stocks. Typically earn 20-50% annually on personal portfolio when active in the market.
- ◆ *Uncovered double billing and other inappropriate invoicing* saving over \$5 million in one year for one large manufacturer, while approving invoices as large as \$250,000.
- ◆ *Managed \$5 million investment portfolio* and an additional \$10 million in client assets and net worth. Clients and investors typically achieve approximately 20% return on their investments.

Proposal Achievements

- ◆ *Proposed managing the nationwide asset disposition for Bank One* (\$15+ million/yr) in a 100+ page document specifying six primary warehouse sites, 14 satellite sites, service levels and responsiveness criteria, asset removal methods, a disaster recovery plan, a customer survey process, EDI/EFT capabilities, key categories of re-marketable/scrap equipment, an EPA certificate, an much more. Results – local program recycling tons of white paper, cardboard, aluminum, plastic and wire; 100+ computers to local community groups, Brazil school and missionaries; enhanced feeling of community service among employees. (1999)
- ◆ *Proposed, implemented and managed a residential treatment program* funded by an \$80,000 federal LEAA grant. Wrote COWIC grant which started STNA training program for RICH.
- ◆ *Proposed transforming the WTEF* (Waste to Energy Facility in Columbus, OH) into a recycling center. Also proposed a \$35/mo trash collection fee that would pay for trash collection, enable free recycling and eliminate the city debt on the power plant within five years. (1999)
- ◆ *Made two proposals to develop plastic reclaim facilities*. Recycling all the plastic in Columbus could keep three \$25 million/yr reclaim facilities busy. In 1995, offered to buy the Quatum Chemicals reclaim plant in Heath for \$6-12 million. In 1996 proposed a \$7 million reclaim facility in Mt Sterling designed to generate \$25 million/yr revenues.
- ◆ *Made two proposals for other facilities*. In 1978 proposed a HUD financed 100 bed \$3.5 million elderly housing project, jointly with Galbreath Mortgage, Forest City Dillion, and The Ohio Department of Mental Health. Two projects funded. We were 5th/30 proposals. In 1979 proposed purchase of Westerville Convalescent Center for \$1.5 million through a MRDD purchase of service contract. The project was accepted and funded, then denied by Delaware 649 Board because I lived in Franklin County.

Consulting Achievements

- ◆ *Developed Access & Excel projects* which a) tracked 5000+ computers & other significant assets, which b) monitored 2000 800 numbers saving over \$6 million in first month of implementation, which c) balanced millions in credit card transactions for the first time in years.
- ◆ *Managed five gigabytes of data monthly and analyzed interest rate risk as part of a team of twenty analysts*, maintaining 100% data integrity and creating a tape storage system enabling data recovery within minutes instead of days (or impossible to recover). Each month every account for a \$260 billion national bank passed through my computer.
- ◆ *Managed the exit strategy for a nonprofit mental health agency* to close its doors, while enabling its 200 clients to be served by an adequately funded program. The original intention was a rescue effort, but financial mismanagement and oversight rules made rescue impossible.
- ◆ *Organized and processed delinquent IRS notices* saving over \$500,000 in tax overpayments and \$100,000+ in penalties and interest by uncovering a box that had been pushed aside.
- ◆ *Managed 1099 crisis for large bank*. Succeeded in processing and mailing 14,000+ 1099s in two weeks, when the accounts had not been balanced for 3 months. Then cleaned up the approximate 1000 problems left in the wake of the mess.
- ◆ *Financial Counseling*: Helped individuals and small businesses develop plans to acquire homes, finance business expansion and create marketing plans.

Human Resource / Counseling Achievements

- ◆ *Negotiated non-entry of teamsters union* in a bakery distribution company in Youngstown, OH, by enabling the union realize that our drivers were better off on a production based plan than on the union's wage scale.
- ◆ *Counseled 3000+ institutionalized delinquents with their parents*, creating individual institutional treatment programs and placement plans over a 14 year period. Wrote diagnostic evaluations. Managed institutional care. Developed a car repair program inside the institution without institutional funding.
- ◆ *Developed and teach a comprehensive compensation & labor management strategy* as part of being an adjunct professor. The strategy requires management to involve its employees in developing and implementing growth processes for the company and themselves.
- ◆ *Counseled & mentored 3000+ individuals* as part of Chimorel programs and personal lifestyle. Enabled 1000+ people to find employment.

Education Achievements

- ◆ *Taught eight levels of accounting and 20+ business courses* at the college level to classes of 10 to 25 students.
- ◆ *Planned, marketed and taught 9 financial planning seminars*, hosting up to 120 participants each seminar as part of developing a financial planning and business consulting practice.
- ◆ *Teach concepts of productivity, team building, participative management* and more as part of the above described classes. Could potentially set up college credit classes for your employees at your facility at significant savings to teach similar concepts.
- ◆ *Scheduled all classes for 200+ students* in a way that dramatically reduced the need for crisis scheduling of graduating students.
- ◆ *Reorganized the placement office* for a business college, raising '89-90 in field placements from 27% to 56% and 1st qtr '91 placements from 52% to 75%. Placed 96% of all graduates during my incumbency. Enabled every student wanting work to find employment.
- ◆ *Again reorganized placement office* for technical college. 96% infield placement, Top placement coordinator out of 40+ colleges.

Education

MBA, Xavier University, 1980 (management, marketing, finance). BS, Ohio State University, 1970 (psychology). AS, Robert Morris College, 1964 (management & accounting). CFP, Institute of Certified Financial Planners, 1988. Former NASD Series #7, #24, #27. Former Ohio Life & Health, and Property/Casualty insurance broker. Former Certified Alcoholism Counselor. Member of board which certified counselors. Variety of special management, financial planning, social work and college instruction seminars. The Human Journey authorized conductor, 2021 In Touch Board Director certified training, 2021. Completing Corporate Coach International certification, 2022.

Discussion of Firms

The Chimorel Group & Other Consulting Assignments: Bank One Technology & Solutions Group. Bank One Risk Management. Chimorel Services Inc. Amerivestor Associates Inc. Ohio Resource Recycling Inc. Goodenow Construction. Banc One Trust Dept. American Cancer Society (accounting) Sterling Commerce (Accounts Receivable). H&R Block. Berger Health Systems Finance (budgeting). Home Reach/Home Care (accounting). United Methodist Children's Services (accounting). Mac Tools (finance). Bank One National Telephone Banking. Bank One Collateral Management. Huntington National Bank Trust Dept. Huntington National Bank 1099/5500. Bank One Corporate Risk Management. Hundreds of small businesses and nonprofit.

Technology Education College. Placement Coordinator. Instructor.

Central Ohio Technical College: Instructor. Teach 10+ business courses, 3 levels of accounting and finance.

CareerCom College: Full-time Instructor. Assistant Director of Education. Placement Director. Taught 20+ college courses, 8 levels of accounting.

Wall Street Investments: Operations Principle. Broker. Formerly Beachwood Investments.

Corna & Company: Registered Representative.

Prior Experience: Department of Youth Services (Treatment Team Coordinator, Psychiatric Social Worker), Forge Distributing (President), Elyria Hardware (Sales Manger), Bendix Westinghouse (Junior Accountant), Multicon (Financial Analyst), Howard Smith Accounting (Tax Accountant), ITT (Cost Accountant), Alvis House & River's Group Home (Director's Assistant), Camp Fernwood (Waterfront Director), Camp Susquehanna (Assistant Waterfront Director, Camp Counselor)

Website Development & Technology: For Chimorel Services Inc designed and created website using Adobe Muse. When Muse no longer supported, transferred, redesigned and continue to create website using WordPress. Program in Access. Proficient with Photoshop, Word, Excel and TurboTax.