

JERRY D. PLUMMER
ASSOCIATE PROFESSOR OF ECONOMICS
Austin Peay State University
School of Business

Degrees and Certifications

Post Doctoral University of Illinois 2001-2002; e-Commerce/IT/MIS. Embry-Riddle Aeronautical University 2001; MIS. Nineteen hours earned (16 Illinois; 3 Embry-Riddle.) 3.97 GPA.

D.A. Middle Tennessee State University 1991. Major, Economics

M.B.A. Tennessee State University 1988. Major, General Business

B.B.A. Tennessee State University 1986. Major, General Business; MIS

Academic Experiences

Institutions

2006-present Austin Peay State University, Associate Professor
1999-2005 Austin Peay State University, Assistant Professor
1991-1999 Tennessee State University, Adjunct/Assistant Professor
1991-1998 Belmont University, Adjunct Professor
1996-1998 O'More College of Design, Adjunct

Courses Taught 1999-2006/7

Austin Peay State University 1999-current

- Principles of Economics I and II
- Intermediate Macroeconomics
- Economic Geography *
- Urban Economics *
- Logistics *
- e-Commerce Supply Chain *
- e-Commerce I and II *
- Public Finance
- Labor Economics
- Money and Banking
- Quantitative Methods I
- Computers in Business
- Management Information Systems

*: classes developed as online class.

All other classes developed as online/hybrid.

*Other Institutions: Tennessee State University; Belmont University; O'More College of Design
1992-1999*

Principles of Economics I and II, Undergraduate and MBA Introductory Economics	
Management Supervision	Production and Operations Management
Labor Management	Organizations Seminars-MBA
MIS Systems I and II	MIS Systems-MBA
Organizational Theory	Real Estate Principles
Quantitative Methods I	Varied Independent Senior/MBA Courses
MIS System III and IV	e-Commerce I

Intellectual Contributions 1999-2009

Refereed/Journal Publications

Plummer, Jerry and Cochran, Howard, "The Roles of the Mortgage Broker in the Sub-Prime Real Estate Lending Implosion", *International Journal of the Academic Business World*, Spring 2009, Volume Three, Issue One, pp. 12-20.

Plummer, Jerry and Cochran, Howard, "The Roles of the Mortgage Broker in the Sub-Prime Real Estate Lending Implosion", Refereed Proceedings of the 4th Annual Academic Business World International Conference, May, 2008, p. 659.

Cochran, Howard, Peterson, Dean and Plummer, Jerry, "Believe it or Not: Facts to Dispel the Persistent United States-China manufacturing Trade Myths"; *Journal of Business, Industry and Economics*, Volume 10, Spring 2008, pp. 103-113.

Plummer, Jerry, "AFRICAN AMERICAN BANKING AND INSURANCE IN TENNESSEE, 1870–1960", *Blacks in Tennessee: Past and Present*. Chapter three of published book. Wornie Reed, author. Kendall Hunt Publishing Company, March 2008, pp. 77-125.

Plummer, Jerry, "WWCR; World Wide Christian Radio-Fifteen Plus Years on the Air", *Monitoring Times Magazine*, Editor Reviewed, March, 2006.

Plummer, Jerry and Meadows, Tommy; "Revisiting the Dark Side of Web-Based Classes: Pitfalls and Problems; An Exploratory Discussion", *Journal of Business, Industry and Economics*, Spring, 2003.

Plummer, Jerry, Clark, Roger, Langston, Vicky and Meadows, Tommy, "Online Courses: Universities and Servers; a Fragile Consortium", *Journal for Economic Educators*, Fall 2001, Vol. 3, No. 3.

Langston, Vicky, and Plummer, Jerry, "Estimating Technological Development Across Counties: A Case Study of Tennessee", *The Journal of Business, Industry, and Economics*, Spring 2001.

Proceedings/Presentations

2009

Plummer, Jerry, "International Broadcasting in the 7hz Band", 24th annual HFCC Conference, Hammamet, Tunisia, February, 2009. Presentation.

Plummer, Jerry and Cochran, Howard, "Does China Underreport International Merchandise Trade Statistics?", Academic Business World International Conference, May, 2009.

2007-2008

Plummer, Jerry, "The HFCC; International Broadcasting's Negotiation, Labour Relations and Profit Maximisation Vehicle", Academy of Business Disciplines annual Conference, November, 2007. Presentation and Proceedings.

Plummer, Jerry and Cochran, Howard, "Mortgage Brokers; the Soft Underbelly of the Sub-Prime Real Estate Lending Implosion", Society of Business, Industry and Economics annual Conference, April, 2008. Presentation and Proceedings.

Plummer, Jerry and Cochran, Howard, "The Roles of the Mortgage Broker in the Sub-Prime Real Estate Lending Implosion", Refereed Proceedings of the 4th Annual Academic Business World International Conference, May, 2008, p. 659.

Plummer, Jerry and Cochran, Howard, "A Major Cause of Investment Banking and Insurance Failures; the Mistaken Belief in Constant Growth", Academy of Business Disciplines annual Conference, November, 2008. Presentation and proceedings.

2006-2007

Plummer, Jerry, "WWCR; World Wide Christian Radio-Fifteen Plus Years on the Air", *Monitoring Times Magazine*, Editor Reviewed, March, 2006.

Plummer, Jerry, "Bankruptcy in Tennessee Reviewed; the Case for Bankruptcy Law Re-Revision", Society of Business, Industry and Economics, April, 2006. Presentation.

Plummer, Jerry and Cochran, Howard, "Is Talk Cheap? Diminishing Returns and

Classroom Discussion”, Academy of Business Disciplines, November 2006. Presentation and Proceedings.

Panel Discussion, “Technology Roundtable”, with Armstrong, Gary and Bialaszewski, Dennis, Academy of Business Disciplines, November, 2006.

Plummer, Jerry, “Frequency Collision Avoidance”, 22nd annual HFCC Conference, Abu Dhabi, The United Arab Emirates, February, 2007. Presentation.

Plummer, Jerry and Meadows, Tommy, “Personal Annuity Buyouts; Service or Disservice?”, Society of Business, Industry and Economics annual Conference, April, 2007. Presentation and Proceedings.

2005

Plummer, Jerry; Shain, Roscoe and Meadows, Tommy; “U.S. Immigration and Outsourcing; A Wage Rate Dilemma”, Academy of Economics and Finance Conference, February, 2005. Presentation and Proceedings.

Plummer, Jerry, “The African American’s Role in Appalachia, 1870 – 1930: A Review of Business”, Appalachian Economic History, Panel Discussion, Academy of Economics and Finance Conference, February, 2005.

Plummer, Jerry, Meadows, Tommy C. and Moery, Phillip; “The Alternative Minimum Tax; A Study in Regressiveness-or A Good Law Gone Bad”, Academy of Business Disciplines, November 2005. Presentation only, for peer review purposes.

Plummer, Jerry and Meadows, Tommy C.; “Hawala; Money Movement across Borders: How an Age-Old Transaction System has Become a Terrorist Tool”, Academy of Economics and Finance, February, 2006. Presentation and Proceedings.

Plummer, Jerry, “Bankruptcy in Tennessee Reviewed; the Case for Bankruptcy Law Re-Revision”, Society of Business, Industry and Economics, April, 2006. Presentation.

2003-2004

Plummer, Jerry and Meadows, Tommy; “Revisiting the Dark Side of Web-Based Classes: Pitfalls and Problems; An Exploratory Discussion”, *Journal of Business, Industry and Economics*, Spring, 2003 Refereed Publication.

Taylor, A. J. and Plummer, Jerry. “The Changing of Class Room Decorum by Students in Higher Education; Descriptors and Adjustments.” Fall MMA conference, Nashville, September, presentation and proceedings.

Plummer, Jerry and Meadows, Tommy; “Computer Data Storage Transfer Rates; Fact and Fiction-What Should Business Purchase?” Academy of Business Disciplines, November.

Plummer, Jerry and Meadows, Tommy; "The United States Approach to Afghanistan and Iraq; A 21st Century Hegelian Dialectic?" Academy of Business Disciplines, November.

Plummer, Jerry; "Internet Terrorism's Next Target: e-Commerce Site Disablement", 2003 International Symposium on e-Commerce, Nan-Kai College, Nan Tun, Taiwan, December 8-14, 2003, presentation and proceedings.

Plummer, Jerry and Meadows, Tommy; "Land of the Free and Home of the Bankrupt; Tennessee's High Bankruptcy Rate-Causes and Concerns" Academy of Economics and Finance, February, 2004.

Plummer, Jerry and Meadows, Tommy; "The Soft Underbelly of the Internet; Viruses and Terrorism-Costs and Implications", Academy of Economics and Finance, February, 2004.

Plummer, Jerry and Meadows, Tommy; "The United States Approach to Afghanistan and Iraq; A 21st Century Hegelian Dialectic?" Academy of Business Disciplines, November, 2004.

Plummer, Jerry; "Internet Terrorism's Next Target: e-Commerce Site Disablement", 2003 International Symposium on e-Commerce, Nan-Kai College, Nan Tun, Taiwan, December 8-14, 2003, presentation and proceedings.

Plummer, Jerry and Meadows, Tommy; "Land of the Free and Home of the Bankrupt; Tennessee's High Bankruptcy Rate-Causes and Concerns" Academy of Economics and Finance, February, 2004.

Plummer, Jerry and Meadows, Tommy; "The Soft Underbelly of the Internet; Viruses and Terrorism-Costs and Implications", Academy of Economics and Finance, February, 2004.

Plummer, Jerry; Meadows, Tommy and Metcalf, Larry; "Casinos, Native American Indians and their Economy", NAAAS Conference, February 2004.

Plummer, Jerry and Meadows, Tommy, "Spybots; The Internet's Al-Quaida?", Academy of Business Disciplines Conference, November, 2004.

Plummer, Jerry; Shain, Roscoe and Tommy C. Meadows, "Tennessee's Lottery Proceeds for Higher Education Scholarships; A Funding Strategy for Tennessee Colleges?", Academy of Business Disciplines Conference, November, 2004.

Plummer, Jerry and Baker, Roy, "Pornography and the Internet: The Story of a Growing Billion Dollar Industry", Academy of Business Disciplines Conference, November, 2004.

Plummer, Jerry; "e-Commerce Classes and Content", mini-paper and presentation, Nan-Kai College, Taiwan, ROC, November, 2004.

Plummer, Jerry, "The Trend of e-Commerce in the Future", presentation, National Chin-Yi Institute of Technology and Commerce, Taiwan, ROC, November, 2004.

Plummer, Jerry, "International Economics Education Issues", presentation, Nan-Kai College, Taiwan, ROC, November, 2004.

Plummer, Jerry, "MIS in Higher Education", presentation, Transworld Institute of Technology, Taiwan, ROC, November, 2004.

Plummer, Jerry, "Building and Teaching an Online Course", presentation, Ling Tung College, Taiwan, ROC, November, 2004.

Plummer, Jerry, "Simple Website Development", presentation, Nan-Kai College, Taiwan, ROC, November, 2004.

2002

Plummer, Jerry; Meadows, Tommy; Dernburg, and Langston, Vicky, "Bankruptcy in Tennessee; The Money and Tax Illusion", Academy of Economics and Finance, February, presentation.

Plummer, Jerry and Meadows, Tommy; "DDoS Attacks; the New Terrorist to e-Commerce", Academy of Economics and Finance, February, presentation.

Plummer, Jerry; Meadows and Dernburg, Thomas F; "Money Trouble in Tennessee: The Connection", Society of Business, Industry and Economics, April, presentation.

Plummer, Jerry and Meadows, Tommy, "Ousting the Money Changers; Hacker Approaches to e-Commerce Site Disablement"; Society of Business, Industry and Economics, April, presentation.

Plummer, Jerry and Meadows, Tommy; "A System Collapsed: The Sad Story of the Tennessee State Legislative Budget Quandry of 2002", Academy of Business Disciplines, November, presentation and proceedings.

Plummer, Jerry and Meadows, Tommy; "When Marketing and Technology Mix in a Recession: The Confusing Issues of Memory and CPU Claims", Academy of Business Disciplines, November, presentation and proceedings.

Teahan, Julia, Baker, Roy, Schiro, James and Plummer, Jerry; "Distance Learning - Traditional or Contemporary: A Matter of Choice; A Panel Discussion", Academy of Business Disciplines, November, presentation.

Moderator or Session Chair at Academy of Business Disciplines, Academy of Economics and Finance and Society of Business, Industry and Economics.

Plummer, Jerry and Meadows, Tommy. "African-American Banking in Tennessee; A Success Story: The Citizen's Savings Bank 1903-1935." Academy of Economics and Finance, Savannah, February, presentation and proceedings.

Plummer, Jerry; Meadows, Tommy and Baker, Roy; "Water Profiteering in America; the Transnational Purchases and Control of the Nation's Water Resources." Academy of Economics and Finance, Savannah February, presentation and proceedings.

Teahan, Julia; Plummer, Jerry; Baker, Roy; Schiro, J. and Uma, I." Going Online; Teaching and Learning Considerations." Academy of Economics and Finance, Savannah February, panel discussion.

Schiro, James; Baker, Roy; Iyer, Uma and Plummer, Jerry. "Self-leadership: Achieving the Vision and Planning Through Coaching." ASBBS Conference, Las Vegas February, panel discussion.

Plummer, Jerry and Meadows, Tommy. "The Freedman's Bank and Trust Company of Tennessee; As a Phoenix for the Future." NAAAS Conference, Houston, February, presentation.

Plummer, Jerry; Meadows, Tommy and Baker, Roy; "The Consolidated Freight Bankruptcy; A View from an Employee Standpoint." Society of Business, Industry and Economics, Gulf Shores, April, presentation and proceedings.

Plummer, Jerry and Meadows, Tommy. "Intel's Processor Price Point Settings; A Truth Stranger than Fiction." Society of Business, Industry and Economics, Gulf Shores, April, presentation and proceedings.

2001

Langston, Vicky and Jerry Plummer, "Estimating Technological Development Across Counties: A Case Study of Tennessee", *The Journal of Business, Industry, and Economics*, Spring 2001. Refereed Publication.

Plummer, Jerry, Thomas Dernburg, Vicky Langston and Tommy Meadows, "Bankruptcy Rates, Income and Taxes: Is there a Correlation between High Sales taxes and Bankruptcy Rates?", Society of Business, Industry and Economics, April, 2001; Presentation.

Plummer, Jerry and Roger Clark, "Who Owns Your Course?", Society of Business, Industry and Economics, April, 2001 Presentation.

Plummer, Jerry and Ruthie Reynolds, "Rural Entrepreneurship Training, A Proven Model" February 2001 USASBE presentation.

Plummer, Jerry, Thomas Dernburg and Tommy Meadows, "State Sales Taxes and Bankruptcy; A Preliminary Report", AEF presentation.

Plummer, Jerry and Tommy Meadows; "Internet Terrorism: An Open Door to E-Commerce Site Disablement", ABD, November, 2001, presentation/proceedings.

Plummer, Jerry, Dernburg, Thomas, Meadows, Tommy and Vicky Langston; "Money Trouble in Tennessee, A Survey of Issues", ABD, November, 2001, presentation/proceedings.

Plummer, Jerry, Dernburg, Thomas, Meadows, Tommy and Vicky Langston; "State Sales Taxes and Bankruptcy: A Preliminary Report", Academy of Economics and Finance, February, 2002, presentation and proceedings.

Plummer, Jerry; Clark, Roger, Langston, Vicky and Meadows, Tommy; "Online Courses: Universities and Servers: A Fragile Consortium", *Journal for Economic Educators*, Fall 2001, Vol. 3, No. 3.

2000

Langston, Vicky, Halemi Quershi, and Jerry Plummer, "Relative Income Differences Across Counties and It's Causes: A Case Study of Tennessee", Academy of Economics and Finance Conference Proceedings, Nashville.

Plummer, Jerry, Tommy Meadows and Vicky Langston. "The Implementation of Higher Education Web Classes; Technological Issues, Concerns and Potential Problems", Tennessee Economics Association, May Proceedings.

Plummer, Jerry, Tommy Meadows and Vicky Langston. "On-Line Courses, Universities and Software Vendors, An Uneasy Alliance" Proceedings of Academy of Business Disciplines, Fall, 2000, presentation and proceedings.

Langston, Vicky, Plummer, Jerry and Tommy Meadows "To Tax or Not to Tax Is Not the Question; How to Tax Is", Presentation and proceedings of Academy of Business Disciplines, Fall, 2000.

Langston, Vicky and Jerry Plummer, "Estimating Technological Development Across Counties: A Case Study of Tennessee", The Society of Business, Industry, and

Economics", April, Delta State University, Cleveland, MS and The Tennessee Economics Association, Belmont University, Nashville, TN. Presentation.

Plummer, Jerry and Tommy Meadows, "The Dark Side of Web-Based Distance Learning and Classes in Higher Education: Pitfalls, Problems and Opportunities: An Exploratory Discussion", The Society of Business, Industry, and Economics, April, Delta State University, Cleveland, MS. Presentation.

1999

Starting and Maintaining A Small Business", Bolivar, TN, May.

Catch the Entrepreneurial Spirit", Nashville, TN. March.

Consultant for TSU USDA Grant; Frist Chair of Entrepreneurship.

Intellectual Development and Other Scholarly Activities 1999-2009

2009

ASSA Annual Meetings of the American Economic Association, Allied Social Science Associations, San Francisco, January, 2009.

Academic Business World International Conference, May, 2009.

HFCC International Frequency Management Conference, Hammamet, Tunisia, February, 2009.

Assisted in revision of School of Business Advising Guide Sheets.

Guest speaker at AKPsi "International Night", April, 2008.

Developed and taught one new online Logistics based class for proposed logistics program.

2008

Academy of Business Disciplines Conference, Ft. Myers, FL, November 2008.

The Society of Business, Industry, and Economics Conference, Pensacola, FL, 2008.

Academic Business World International Conference, May, 2008.

ASSA Annual Meetings of the American Economic Association, Allied Social Science Associations, New Orleans, Louisiana, January, 2008.

Chair of Conference Sessions, Academy of Business Disciplines.

Developed and taught two new online Logistics based classes for proposed logistics program.

Assisted in revision of School of Business Advising Guide Sheets.

Developed new approach to Summer Welcome Advising.

2006-2007

Awarded Outstanding Advising Award by National Academic Advising Association.
Assisted in revision of School of Business Advising Guide Sheets.
Developed new approach to Summer Welcome Advising.
Board of Directors, Society of Business, Industry and Economics, April, 2007.
Academy of Business Disciplines Conference, Ft. Myers, FL, November 2006.
HFCC International Frequency Management Conference, Abu Dhabi, United Arab Emirates, February, 2007.
The Society of Business, Industry, and Economics Conference, Pensacola, FL, 2007.
Chair of Conference Sessions, Academy of Business Disciplines.
Chair of Conference Sessions, Academy of Economics and Finance.
Chair of Conference Sessions, Society of Business, Economics and Industry.

2005-2006

American Economics and Finance Conference, Biloxi, MS February 2005.
Academy of Business Disciplines Conference, Ft. Myers, FL, November 2005.
American Economics and Finance Conference, Houston, TX February 2006.
The Society of Business, Industry, and Economics Conference, Alcorn State University, Natchez, MS, April, 2006.
Chair of Conference Sessions, Academy of Business Disciplines.
Chair of Conference Sessions, Academy of Economics and Finance.
Chair of Conference Sessions, Society of Business, Economics and Industry.
HUD Reviewer for HBCU Real Estate Grants, Washington, D.C.
Tennessee Association of Broadcasters Annual Meeting, January, 2006, Nashville, TN.

2004

American Economics and Finance Conference, Biloxi, MS.
National Association of African-American Studies Conference, Houston, TX.
Chair of Conference Sessions, National Association of African-American Studies Conference.
HUD Reviewer for Alaskan and Hawaiian Minorities Grants, Washington, D.C.
International Education Speaker, Nan-Kai College, Nan Tun, Taiwan R.O.C.; six mini-papers and presentations to three universities across five topics.
Academy of Business Disciplines Conference, Ft. Myers Beach, FL.

2002-2003

Nineteen Post-Doctoral hours earned (3.97 GPA) in e-Commerce/IT/MIS at University of Illinois, Springfield (16 hours) and Embry-Riddle Aeronautical University (3 hours)
Academy of Business Disciplines Conference, Ft. Myers Beach, FL.
American Economics and Finance Conference, Biloxi, MS.
The Society of Business, Industry, and Economics Conference, Delta State University, Gulf

Shores, AL.

National Association of African-American Studies Conference, Houston, TX.

Symposium Speaker, 2003 International Symposium on e-Commerce, Nan-Kai College, Nan Tun, Taiwan R.O.C.

HUD Reviewer for HBCU Grants, Washington, D.C.

Awarded Socrates Award (Outstanding Tenure-Track Teaching campus-wide) December 2002 by Austin Peay State University.

Chair of Conference Sessions, Academy of Business Disciplines.

Chair of Conference Sessions, Academy of Economics and Finance.

Chair of Conference Sessions, Society of Business, Economics and Industry.

2000-2001

Academy of Business Disciplines Conference, Ft. Myers Beach, FL._

USASBE Entrepreneurial Conference, Orlando, FL.

American Economics and Finance Conference, Biloxi, MS.

The Society of Business, Industry, and Economics, Delta State University, Natchez, MS.

The Tennessee Economics Association, Tennessee Technological University, Cookeville, TN.

The Ken-Tenn 8th Annual Faculty Conference, Austin Peay State University, Clarksville, TN.

HUD Reviewer for HBCU Grants, Washington, D.C.

Chair of Conference Sessions, Academy of Business Disciplines.

Chair of Conference Sessions, Academy of Economics and Finance.

Chair of Conference Sessions, Society of Business, Economics and Industry.

1999-2000

American Economics and Finance Conference, Nashville

The Society of Business, Industry, and Economics, Delta State University, Cleveland, Ms.

The Tennessee Economics Association, Belmont University, Nashville, TN.

The Ken-Tenn 7th Annual Faculty Conference, Murray State University, Murray, KY.

Chair of Conference Sessions, Academy of Business Disciplines.

Chair of Conference Sessions, Academy of Economics and Finance.

Chair of Conference Sessions, Society of Business, Economics and Industry.

Professional Memberships and Service 1999-2009

Currently:

Member, International HFCC Coordinating Committee, Czechoslovakia.

Member, National Association of Shortwave Broadcasters, Okeechobee, Florida.
Society of Business, Economics and Industry, Board of Directors.
Tennessee Economics Association.
Academy of Business Disciplines, Editorial Reviewer.
Society of Business, Economics and Industry, Editorial Reviewer and Area Coordinator.
Honorary Member, Alpha Kappa Psi Business Fraternity; selected by students at APSU.
Novell OEM Consultant
Tennessee Association of Broadcasters, Member.
Commercial Production, WNQM/WWCR International Broadcasters, Nashville, TN.
Talk Show Host, "Ask WWCR", WWCR, Nashville, TN.

2005 and prior:

Talk Show Host, "Financial Empowerment", WFSK, Fisk University, Nashville, TN.

Web-Site Development

- * Kennedy Law Firm, PLLC, Clarksville, TN.
- * AviationLawToday.com
- * LawsuitToday.Com
- * WWCR.com
- * Wal-Mart Lawsuit Litigation
- * Tennessee Organisation of School Superintendents
- * WFSK.ORG
- * Physician Lawsuits
- * Railroad Litigation
- * National Association of Car Dealers
- * Million Dollar Lawsuits WebSite
- * USDA Rural Entrepreneurship

Database System Development

- * Tennessee Death Penalties
- * Wrongful Executions in Tennessee, 1860-present
- * Million Dollar Lawsuit compilation
- * Member Donation Tracking, Federal Court Docket data
- * Products Liability
- * Lawyers Medical Malpractice Monthly
- * Auto Dealer Liability Monthly
- * Anti-Trust Legal Publication
- * Jones Act (Railroad)
- * National Association of Railroad Consultants

Consulting Projects for varied private sector clients

College and University Services 1999-2009

Served on College Curriculum Committee 2008-2009

Served on School of Business Student Scholarship Award Committee 2007-2009

Assisted in redesign of Advising sheets and new approach to Summer Welcome Advising 2007-2009.

Previous to 2006:

ODE Faculty Advisor

Chair, University Technology Sub Committee for Smart Classroom installation/specifications

School of Business Technology Committee

Students in Free Enterprise, Co-Advisor

Web Site Advisor for College of Business, IMA, AKPsy

University Student Standing Committee

Faculty Advisor; Tri Lambda Computer Fraternity

Faculty Advisor; Alpha Phi Omega Service Fraternity

Faculty Advisor; Pike Fraternity

Community Services 1999-2009

Attended national/international frequency management conference, 2007 and 2009. Negotiated frequency rights for Tennessee based international broadcaster.

Guest speaker at International Night meeting 2009.

Quoted in the *Leaf-Chronicle* five times 2007-2009 for economics advice.

Guest host seven times on WNQM (Nashville) "Money Questions" radio program.

Panel Leader, HUD Reviewer for HBCU Grants, Washington D.C.; 2006.

2005 and prior:

Panel Leader, HUD Reviewer for HBCU Grants, Washington D.C.; 2002-2005.

Nashville Globe African-American Newspaper CD conversion

Board of Directors, Christian Outreach, Nashville, TN.

Credit Seminars-Variety Local Churches

Jefferson Street Merchant's Association

Davidson County Urban Economic Expansion Program

WLAC Radio; Economic Outlooks

WFSK Radio; Economic Outlooks

The Nashville Tennessean, Bankruptcy and Tax/Lottery Opinions (several articles)

Nashville Business Journal, Bankruptcy Opinions (several articles)

Montgomery County Our City, Tax and Bankruptcy Opinions (several articles)

Clarksville Leaf Chronicle, Lottery and Technology Opinions (several articles)
Clarksville Leaf Chronicle, Bankruptcy, Tax and Finance Opinions (several articles)
Conversion of radio station WFSK to computer driven programming
Dickson Herald, Library Costs Opinions.
Mortgage Technology, November/December 2002, "Fraud Prevention Technology-Subprime News."
ResponsibleLending.Org, "The Resource for Predatory Lending Opponents", October, 2003.
Suite101.Com, "Stopping Predatory Lending", September, 2003.
the debt consolidationsite.com, "changes-in-bankruptcy-laws", April 15, 2001.
<http://www.guidetowebinfo.com>, "automobile-sales-tax-tennessee.htm", March, 2001.
<http://online-tax-software.com>, "income-tax-software/automobile-sales-tax-rates.html", March 2001.
<http://101investor.com>, "Federal and state taxes", 2004.
lawsofthebedroom.com/links/1/divorce-reason-top.html, 2003.
<http://www.digandfind.com/divorce/30/divorce-rate-reason.html>, 2004.
Nashville City Paper, September 24, 2003; "Commentary: Stopping Predatory Lenders".
The Nashville Tennessean, Bankruptcy and Tax/Lottery Opinions (several articles 1999-2005)
Nashville Business Journal, Bankruptcy Opinions (articles 1999-2003)
Montgomery County Our City, Tax and Bankruptcy Opinions (several articles 1999-2003)
Clarksville Leaf Chronicle, Lottery and Technology Opinions (several articles 1999-2004)
Clarksville Leaf Chronicle, Bankruptcy, Tax and Finance Opinions (several articles 1999-2005)
[most recently October 20, 2005]
Clarksville Leaf Chronicle, Elections and the Economy (several articles 1999-2005)
<http://lendingtips.com/creditcards/rebuildingcredit/j50.html>, July, 2004.
<http://www.e-check-biz-online.info/>, 2005.
http://mycreditsolutions.com/index.php?option=com_content&task=view&id=43&Itemid=52, 2005.
www.cardratings.com/secured%20credit%20cards.pdf, 2005.
http://www.find-a-lawyer-online.com/arkansas_bankruptcies.asp, 2005.