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Married: Two children
Born: Seattle, Washington
Citizenship: USA

Professional Employment

- 1967–Present *University of Virginia, The Darden Graduate School of Business Administration*
1984–, Ronald Edward Trzcinski Professor of Business Administration; 1976–84, Arthur J. Morris Professor of Business Administration; 2005–09, Director, Tayloe Murphy Center/Virginia; 1994, Interim Director of Placement; 1977–91, Executive Director, Center for International Banking Studies; 1972–77, Associate Dean for Academic Affairs; 1971–73, Director of DBA Program; 1972–76 Professor and 1967–72 Associate Professor of Business Administration. Teaching responsibilities in general finance, capital structure management, strategic management and risk asset management of financial service organizations, turnarounds and workouts, and financial literature. Member of and periodically chair of various Darden School and University Committees.
- 1962–1967 *Harvard University Graduate School of Business Administration*
1965–67, Assistant Professor of Business Administration; 1964–65, Instructor; 1962–63, Research Assistant. Teaching responsibilities in general finance, management of lending, and classroom pedagogy. 1967: appointment as assistant professor renewed.
- 1962–Present *Other Affiliations*
Active in executive educational through programs offered at the Darden Graduate School of Business Administration, University of Virginia, and for external groups, banks, and industrial corporations in financial and general management subjects. Director of Curtiss-Wright Corporation. Formerly director of Ohio Mattress Company (NYSE), Amerace, Inc. (representing management in a LBO), Cenco, Inc. (NYSE), Heritage International Bank (Bethesda, MD), NetDecide (startup), and two mutual funds; Case Western Reserve University, visiting committee for the Weatherhead School of Management, 1976–86, Board of Overseers, 1980–86. Member of Southeastern Consultants Group, Ltd., since its founding; President, 1992–present. Active in problem-solving consulting.

Education

- 1960–1965 *Harvard University Graduate School of Business Administration*
March 1965, DBA (Finance Special Field). Dissertation title: “The Capital Investment Analysis and Decision Process at the Plant Level of a Large Diversified Corporation”; June 1962, MBA with High Distinction.
- 1959–1960 *Frederick Sheldon Prize Fellow*
A Harvard College Fellowship for further education by travel. In the course of twelve months, visited much of Asia and Europe.
- 1955–1959 *Harvard College*
June 1959, AB summa cum laude in Government.

Honors and Awards

Listed in *Who's Who in America* and other *Who's Who* volumes. Moderated the Credit Policy Round Table, The Robert Morris Associates, 1979–1983, 1986.

1982 Distinguished Professor Award of the University of Virginia Alumni Association.

1960–1965 *Harvard University Graduate School of Business Administration*
DBA: Ford Foundation Fellowship in Business Administration and grant for dissertation research; MBA with high distinction: American Machine & Foundry Company Honorary Fellowship, Baker Scholar (first 16), Century Club member.

1955–1960 *Harvard College*
AB, summa cum laude (1959); Frederick Sheldon Prize Fellowship for travel (1959–60; Delancy K. Jay Prize (“best essay upon...constitutional government...”) for undergraduate honors thesis on Canadian political parties; Phi Beta Kappa (junior eight); Charles Joseph Bonaparte Scholarship (“highest standing in Government at end of Junior Year”); honorary scholarships for academic achievement.

Research and Publications

Editor: Editor of *Classics in Commercial Bank Lending*, selected from the *Journal of Commercial Bank Lending*, Robert Morris Associates; Volume I (1981), Volume II (1985).

Initial editor of *Encyclopedia of Banking and Finance*, 9th Edition, Bankers Publishing Company, 1986–88.

Cases: Author of more than 175 cases covering all aspects of financial management, commercial lending and risk asset management, international banking, strategic management of financial institutions, and a number of topics in quantitative analysis. Cases have been included in *Case Problems in Finance*, 5th, 6th, 7th and 8th editions; *Basic Business Finance*, 4th edition, and other case books including those by Bruner and Harrington.

Articles: “Loan Finance, Pay-Outs, and Returns,” *London Financial Times*, August 1968.

“Teacher Training in a Business Administration Doctoral Program,” with John A. Seiler, *Collegiate News and Views*, October 1969.

“Framework for Financial Decisions,” *Harvard Business Review*, March-April 1971. A summary of “Framework for Financial Decisions” was prepared for *The C.F.A. Digest*, and the article itself has been included in *Studies in Optimal Finance*, R.J. Lister, Ed., London, Macmillan, 1974, in *Harvard Business Review: On Management*, January 1976, and in a book of readings published by The American Management Association.

“The War on Pollution,” with Charles O. Meiburg, *Business Horizons*, August 1971. Reprinted in various books of readings.

“Toward Better Management Control Systems,” *California Management Review*, Winter 1971. Included in *A Contingency Approach to Management: Review*, Newstrom et al. editors, NY, McGraw-Hill, 1975. Included in several books of readings.

“Presenting Capital Expenditure Requests to Management,” *Financial Executive*, April 1973.

- Review: “Cases in Financial Management” by Viscione and Aragon, *Journal of Finance*, December 1981.
- Chapter: “Development of the Curriculum,” *The First Twenty Years—The Darden School at Virginia* (1975), pp. 53-128, subsequently compressed as an article for the school’s bi-annual magazine.
- “Forecasting Funds Flows” in *Loan Officer Handbook*, by Charles O. Meiburg and William Korsvik, Dow-Jones Irwin, 1986.
- “Current State of Capital-Structure Theory,” in Volume 3 of *The Current State of Business Disciplines*, ed. S.B. Dahiya, Spellbound Publications, Rohtak, India, 2000.
- Books: *Financial Management: Text and Cases*, co-authored with George C. Philippatos, Allyn & Bacon. First edition, 1986; revised edition 1990. *Instructor’s Manual*.
- The Troubled Money Business*, co-authored with Richard D. Crawford, HarperBusiness, 1992.
- Financial Service Organizations: Cases in Strategic Management*, co-authored with Richard D. Crawford, HarperCollins, 1993. *Instructor’s Manual*.
- Cases in Applied Corporate Finance*, HarperCollins (1994). *Instructor’s Manual*.
- Building Value with Capital-Structure Strategies*, co-authored with Henry A. Davis, Financial Executives Research Foundation, 1998.
- Financial Turnarounds: Preserving Value*, co-authored with Henry A. Davis, Financial Executives Research Foundation, 2001.
- Smart Financial Management*, co-authored with Richard D. Crawford and Henry A. Davis, AMACOM, 2004.
- Contribution: “Ethical Issues in Corporate Finance,” in *Encyclopedic Dictionary of Business Ethics*, ed. Patricia H. Werhane and R. Edward Freeman, Blackwell, Oxford, England, 1997.
- Chaired subgroup on Capital Market Dimensions of Brookings Institution task force on intangibles, whose report was published in 2001 under the title of *Hidden Value*

Professional Societies and Other Affiliations

American Finance Association, American Economic Association, Financial Management Association, Eastern Finance Association. Formerly member of Council on Foreign Relations. Harvard Clubs of New York City and Virginia; University Club of New York; Greencroft Club, Charlottesville. Class Secretary, Harvard Business School MBA Class of 1962 (only elected and continuing class officer).