

CAREER SUMMARY

An accomplished Applied Statistician with the experience and expertise to exploit data resources to address complex business issues. Whether through statistical models and methods, or the algorithmic procedures of data mining, the result is business insight, knowledge and understanding directly supporting enhanced decision making. Experience in credit risk, portfolio analysis, portfolio loss forecasting and the use of macroeconomic variables to predict portfolio behavior. Extensive experience in project management, client interaction and complex data management. Skilled presenter successful in garnering support and approval from executives and senior managers. Seasoned computer programmer. Successful manager, teacher and coach.

SPECIALITIES

- Using economic variables to predict loan portfolio behavior.

PROFESSIONAL EXPERIENCE

WELLS FARGO and Company, Des Moines, IA

2006 – 2009

Risk Consultant: Analyzed portfolio performance, prepared monthly loss forecast and executive summary.

- Researched and determined economic indicators that explain and predict loan portfolio behavior to enhance portfolio management and profitability. Personal Consumption of Durable Goods and Consumer Confidence found to be directly related to portfolio delinquency rates.
- Modeled the relationship between consumer confidence and the delinquency rate of the U.S. Real Estate Loan Portfolio providing insight into the economic impact on portfolio performance and enable offsetting policies to be implemented.
- Applied new methods and models, such as weighted rate of change and staged regression, to provide greater insight into portfolio changes, portfolio loss drivers and credit risk.
- Developed confirming models and analyses to verify or adjust loss forecasts to improve the accuracy of portfolio loss forecasts, more accurate setting of loan loss reserves helping to preserve capital while strictly complying with Federal Regulations.
- Prepared the quarterly Allowance for Credit Losses (ACL) forecast to set loan loss reserves and the supporting documentation ensuring strict compliance with Federal regulatory requirements for the U.S. Real Estate, Canada Retailer/Sales Finance and U.S. Non-Real Estate loan portfolios.
- Coordinated ACL forecasts with the BASEL Forecast Team to ensure forecast consistency.

CHRYSLER CORPORATION, Auburn Hills, MI

2006

Statistician: Validated cost models in collaboration with stamping and injection molding engineers.

INDEPENDENT INDEX OPTION TRADER, Milford, MI

1999 – 2006

Statistical Modeler: Developed predictive statistical models to drive profitable trading systems.

- Profited from trading systems based on statistical models.
- Applied statistical, mathematical and computer expertise to U.S. financial markets resulting in profitable trading systems.
- Identified market conditions yielding distinct probability distributions for the daily return of the S&P 500 Index to identify potential model segmentation and improve forecast performance.
- Developed empirical statistical models of the probability distribution of the daily return of the S&P 500 Index under various market conditions to better anticipate market behavior.
- Combined statistical techniques producing predictive statistical models of daily return of the S&P 500 Index forming the basis of trading systems.
- Built trading systems based on predictive statistical models to maintain trading discipline.

- Statistical methods: logistic regression, time series analysis, multiple linear regression, principal component analysis, non-linear regression, non-parametric statistics and multivariate analysis.
- Developed custom software to facilitate analyses and also utilized packaged software.

ELECTRONIC DATA SYSTEMS, Detroit, MI

1985 – 1999

Marketing Support and Program Manager

1994 – 1999

Presentations to senior Department of Defense executives on process re-engineering and system development for General Motors Financial Staff led to significant new business for EDS.
Addressed Year 2000 issues for General Motors Finance.

Account Manager

1985 - 1994

Led the design, development and implementation of a centralized General Ledger system for all of General Motors plants in North America. Project success required extensive project planning, project management and coordination across a number of technical resources areas, close collaboration with accounting clients, business requirement analysis, and persuasive presentations to GM executives and managers. This effort enabled GM to close their monthly books for all North American operations in three business days with 70 fewer people. Managed 28 people with full budget and P&L responsibilities.

LAWRENCE TECHNOLOGICAL UNIVERSITY, Southfield, MI

1979 – 1990

Statistics Instructor

Taught and coached students in Advanced and Introductory Statistics courses in the baccalaureate program. Experience enhanced ability to present very technical material in an understandable fashion.

GENERAL MOTORS CORPORATION, Pontiac, MI

1978 – 1985

Project Leader

Led staff in re-engineering the General Ledger system for the Pontiac Division of General Motors.
Staff consultant on complex data management, relational data modeling and relational database design.

EDUCATION

M.S. Statistics

Miami University, Oxford, Ohio

B.A. Mathematics

University of Missouri, St. Louis, Missouri

COMPUTER COMPETENCIES

- Statistical Analysis System (SAS)
- MS Excel, Word and PowerPoint
- IBM Mainframe Languages: PL/I, COBOL, JCL & IMS Database
- Number Cruncher Statistical System (NCSS)
- Intel Assembler Language & Power Basic Language

PROFESSIONAL DEVELOPMENT

- Actuarial Exams Part I (Mathematics) and Part II (Statistics) successfully completed
- *Handbook of Statistical Analysis & Data Mining Applications* – Nisbet, Elder, Miner
- *The Secrets of Economic Indicators* – Bernard Baumohl
- *Principles of Forecasting* – J. Scott Armstrong
- Quality, Productivity, and Competitive Position – Dr. W. Edwards Deming
- First Line Supervisors Training – General Motors
- Account Leaders Course – Electronic Data Systems