

Ginnie Gardiner, Ph.D.
Clinical Associate Professor, Finance
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Employment

2017-present

Coordinator of the new insurance track in the finance major developing the curriculum for university approval, creating the courses, and managing relations with key industry leaders and supporters of the program. Taught Banking (online and on ground), Financial Markets and Institutions, MBA Corporate Finance (online), International Finance, Principles of Real Estate, Personal Insurance, Commercial Insurance, Property and Liability Insurance, Fixed Income, and Advance Corporate Finance. Developed the Real Estate course in the MS in Alternative Investments degree program.

2015-present

Finance lecturer Isenberg School of Management, UMass Amherst, teaching 400- and 500- and 600-level finance courses including Markets & Institutions, International Finance, Banking, Risk Management, Fixed Income Securities, Property & Liability Insurance, Personal Lines Insurance, Advanced Corporate Finance, Real Estate, and Graduate Corporate Finance (Isenberg MBA on line). Serving as faculty advisor to the Investment Club and the Finance Society.

2014-2015

Granted two-year sabbatical as associate professor from UCCI to join faculty at The American University Iraq Sulaimani, was returned to Cayman because of war in the area. Returned to teaching at UCCI for spring 2015.

2012-present

Full professor at REALTOR® University master of real estate online degree, course developer and teacher of real estate finance & investments and money & banking courses.

2006-2015

Associate Professor of Business, University College of the Cayman Islands teaching managerial financial management, intermediate financial management, international finance, derivatives, insurance, and financial markets and institutions, among others in the bachelors and masters degree programs. Also

teach as the fully-certified tutor and academic liaison for the Chartered Institute of Securities & Investments. Online graduate course developer and professor for REALTOR® University. CFA research challenge academic mentor.

1997-2006

Associate Professor of finance and business administration, Park University, teaching business policy, real estate, and finance courses in the graduate and undergraduate programs. Non-tenure track. Sole full-time professor of finance for a university enrolling over 12,000 students in undergraduate and graduate business programs.

1997-1998

First Director of Graduate Programs in Business Administration at Park College. Assistant Professor, finance and business administration, teaching business policy, real estate, and finance courses in the graduate and undergraduate programs.

1995-1997

Head, Ventures Consulting & Mediation providing small business consulting, dispute resolution, and real estate expertise in greater Boston and southern New Hampshire. Sole proprietor and chief fiduciary of Equilibrium Therapies specializing in personal growth for professional women. Adjunct professor at Daniel Webster College teaching investments.

1988-1995

Assistant professor, Finance & Insurance Group, College of Business Administration, Northeastern University, teaching Principles of Real Estate, Real Estate Finance, Real Estate Analysis & Investment, Investment Management. Developed courses and curriculum for the real estate concentration for both undergraduate and graduate programs. Taught graduate students in part-time, full-time, and co-op MBA programs and those in the MSF and MPA degree programs.

1985-1988

Real estate pre-license and continuing education instructor, Gainesville College, Gainesville, Georgia (removed program from academic probation and increased enrollments). Consultant to the Georgia Real Estate Commission reviewing state examinations and advising on agency laws. National brokers' exam item writer.

1984-1985

Instructor of Urban Land Principles at the University of Georgia as per fellowship and assistantship awards.

1982-1984

Full-time lecturer in Department of Finance and General Business Administration, College of Business Administration, University of Southern Mississippi, Hattiesburg, teaching business law, real estate law, and insurance.

1980-1984

Owned and operated real estate brokerage and consulting firm specializing in representing buyers of residential investment properties and creative financing. Review appraiser.

Education

1984-1988

The University of Georgia, Terry College of Business, PhD.

1981-1982

The University of Mississippi School of Law. Withdrew in good standing after completing additional courses in real estate, contract, and tort law, among others.

1980-1981

Master of Business Administration degree (AACSB accredited) from the University of Southern Mississippi, Hattiesburg, with emphasis in real estate.

1976-1980

Bachelor of Science in Business Administration degree (AACSB accredited) from the University of Southern Mississippi majoring in real estate and insurance with a science minor.

Publications

Sole Author

“UCCI Launching Investment Certificate” *Business Journal Cayman Islands*, February 2011.

“More than Ever, Grand Cayman Condos Need Vigilant Management” *Business Journal Cayman Islands*, November 2010.

“As the Financial World Turns,” *Business Journal Cayman Islands*, February 2009.

“The New Freedom of Information Law and What It Means to our University,” seminars presented to faculty and staff, November 2008.

“Sub-Prime Mortgage Muck,” *Business Journal Cayman Islands*, February 2008.

"Gresham's Law Extended," *Cayman Net News*, 25 June 2007.

"Eating Seed Corn: Negative Savings Rate Unbundled," *Cayman Net News*, 2 April 2007.

"Back-Dating Options as Executive Compensation," *Cayman Net News*, 20 November 2006.

"No Better Place to Study Finance than Cayman," *Cayman Net News*, Issue 1203, 2 Oct 06.

"Embattled Charter Schools—The Westport Example," Public Forum at All Souls UU Church, Kansas City, MO 10/04.

"Community, Religion, and Way: Perspective of One Dianic Priestess," Lecture to Modern Religions class, Parkville, MO 11/01, 3/03, 11/04.

"Consumer Protection and Credit Cards on College Campuses," Missouri House of Representatives Interim Committee, Kansas City, MO 10/01.

"Investments in a Nutshell: Applying Economics & Common Sense." Faculty Development Workshop. Park College, 11/98.

"International Marketing Issues into the 21st Century," Presentation to Russian Delegation. Park College, 11/98.

"MBA Emphases Assessment," an internal white paper on MBA program expansion submitted to the VP of Academic Affairs, Park College, 6/98.

"The Primary Ethic of Business—Obey the Laws of State and Economics," sermon delivered during regular Sunday service, Shawnee Mission Unitarian Universalist Church, Shawnee, Mission, KS, 1/98.

"Launching the Park MBA," Park College, October 1997.

"Business Ethics: An Economist's Perspective," Shawnee Mission Unitarian Universalist Church, January 1998.

"A Note on Biweekly Mortgages: A Good Deal for Borrowers?" *The Journal of Real Estate Appraisal and Economics* Summer 1992, pp. 1-2.

"Landlord Liability for Personal Injury from Crimes on Premises: Property Managers Beware." 1991 *Real Estate Educators Association Proceedings*.

"Valuing Interest Rate Lock-In." *The Appraisal Journal* Oct. 1991, pp. 541-550.

"A Legal and Economic Evaluation of Rights of First Refusal." *The Journal of Real Estate Appraisal and Economics* Summer 1991, pp. 7-14.

"Smart Savings." *Real Estate Today*, Nov. 1991, p.40.

"Issues and Interpretations: A Comment on the Brokers' Agency Conflict Debate." *Real Estate Review*, 20(4) Winter 1991, pp. 15-16.

"A Note on Biweekly Mortgages: A Good Deal for Borrowers?" *1989 Real Estate Educators Association Proceedings*.

"Alternative Representation Models for Real Estate Brokerage." *1989 Real Estate Educators Association Proceedings*.

Buyer and Seller Representation Models for Residential Real Estate Brokerage. Doctoral Dissertation, University of Georgia, Athens, 1988. [Purchased by the Georgia Real Estate Commission from which language for a model statute was passed by the state of Georgia and copied throughout the United States thereby changing the practices of hundreds of thousands of licensees on hundreds of millions transactions.]

"A Note on the Importance of Real Estate Course Titles." *Journal of Real Estate Research* 2(1), 1987. pp. 93-98.

Introduction to Real Estate Management Instructor's Guide, a corollary to James C. Down's *Principles of Real Estate Management*, 12th ed. (Chicago: Institute of Real Estate Management, 1980).

First Author

With Jeffrey Heisler, Jarl G. Kallberg and Crocker H. Liu, "The Impact of Dual Agency." *The Journal of Real Estate Finance and Economics*, 35(1) 2007, pp. 39-55. [Cited by 22.]

With Gerald D. Hollier, "Sexual Orientation and Anti-Discrimination Protection in the Workplace: Analysis of Significant Demographic Variables in the States That Do Not Afford Anti-Discrimination Protection to Gays and Lesbians in The Private Sector." *International Academy of Business & Public Administration Disciplines Proceedings*, January 05.

With Venkat Srinivasan, "Using the Analytic Hierarchy Process in House Selection." *The Journal of Real Estate Finance and Economics*, 9(1) 1994, pp. 69-85. [Cited by 59.]

With Ron Rutherford and Ron Shaw, "The Wealth Effects of Real Estate Spin-Offs." *The Journal of Real Estate Research*, 8(4) 1993, pp. 597-606. [Cited by 25.]

With Hugh O. Nourse, "The Market Function and Representation Models for Real Estate Brokerage." *The Real Estate Educators Association Journal: Refereed Section*, Spring 1991, pp. 72-79.

With Hugh O. Nourse, "Testing the Conventional Representation Model for Residential Real Estate Brokerage." *Journal of Real Estate Research*, 3(2) 1988, pp. 119-132. [Cited by 18.]

Professional Meetings and Conferences

Participating

"Financial Fundamentals for Developing Businesses" Lecture for International Product Development classes, Universidad de Lima, Peru, 11/17.

Realtor University meetings within the National Association of Realtors Legislative Conference, Washington, D.C., 4/17.

Faculty advisor, Isenberg Investment Club Annual Pitch Competition, where teams from the top universities in the region competed, Boston, 4/16.

Panel Discussant, "Evolving Role of The Cayman Islands as an Offshore Financial Centre," CFA Investment Symposium, Dallas 3/14.

Session chair for the International Conference on Leadership, Governance, and Empowerment in the Caribbean, Grand Cayman, 3/11.

Presented sole-authored paper, "Comparing Owner Impact of CI Real Estate Duty to US Ad Valorem Taxes," International Conference on Caribbean Literature, Culture and Identity, Grand Cayman, 3/10.

Presented sole-authored paper, "Home Owner Impact of Real Estate Duty in the Cayman Islands Versus Property Taxes in the United States," American Real Estate Society Conference, Captiva Island, 4/08.

Session chair American Real Estate Society Conference, Key West, 4/06.

Session chair of "Trends in Housing for the Elderly," American Real Estate Society Conference, Santa Fe, 4/05.

Panelist of four at the social issues forum at All Souls Unitarian Universalist Church addressing "The Future of Charter Schools." Recorded by NBC4 News, 10/04.

Session chair of "Developing Markets" and discussant of Asian markets paper presented at the American Real Estate Society Conference, Captiva Island, 4/04.

Presented sole-authored paper, "A Note on Relevancy of Real Property Rights in the Russian Federation" American Real Estate Society Conference, Captiva Island, 4/04.

Chair for two finance sessions and one management session and discussant for social/ethical issues at the International Association of Business and Public Administration Disciplines, New Orleans, 1/04.

Presented "Significant Variables Related to a State's Probability of Expanding Anti-Discrimination Laws in Private Employment," Midwest Academy of Legal Studies in Business, Chicago, 3/03.

Presented "Cost of Capital--The Big Picture" to an audience of upper-level finance majors and the faculty of the business and accounting department at St. Michael's College, Burlington, VT 3/03.

Prairie Star District Leadership Conference. Lead section on "Financial Consequences of Growing into a Mid-Size Church," Davenport, IA, 11/98.

Attended sessions and chaired editorial board meetings at the Real Estate Educators Association, Portland, Maine, May 1994.

Presented "An Update on Agency Disclosure Laws" with Roy T. Black. American Real Estate Society, Santa Barbara, April 1994. Also chaired Shopping Center Rents and Returns Session.

Presented "The Wealth Effects of Real Estate Spin-Offs." American Real Estate Society, Key West, April 1993. R. Rutherford and R. Shaw, co-authors.

Presented sole-authored paper, "Criteria in Selecting Firms." American Real Estate Society, San Diego, April 1992.

Presented review of "The Effect of Different Brokerage Models on Closing Costs and House Prices," by Roy Black. American Real Estate and Urban Economics Association, New Orleans, January 1992.

Presented sole-authored paper, "Landlord Vicarious Liability." Real Estate Educators Association, Orlando, May 1991.

Presented "AHP in House Selection." American Real Estate Society, Sarasota, April 1991. V. Srinivasan, co-author.

Presented sole-authored paper, "Biweekly Mortgages: A Good Deal for Mortgagors?" Real Estate Educators Association, Nashville, May 1990.

Academic Papers Sessions Coordinator, Real Estate Educators Association, Nashville, May 1990.

Presented sole-authored paper, "A Legal and Economic Evaluation of Rights of First Refusal." American Real Estate Society, Lake Tahoe, March 1990.

Presented, "The Impact of Financing Decisions on the Security Returns of the Real Estate Corporation." American Real Estate Society, Lake Tahoe, March 1990. R. Rutherford, co-author.

Presented sole-authored paper, "Value of Timing of Interest Rate Lock-In on New Mortgages." American Real Estate Society, Lake Tahoe, March 1990.

Microanalysis of Mortgages Session Chair, American Real Estate Society, Lake Tahoe, March 1990.

Presented a review of "International Diversification in the Hong Kong Stock and Real Estate Markets" by Rubens and Rivetti. Academy of Financial Services, Boston, October, 1989.

Member of recruiting committee conducting interviews and attended meetings of the Financial Management Association, Boston, October 1989.

Presented sole-authored paper, "Alternatives to Conventional Agency." Real Estate Educators Association, San Diego, May 1989.

Presented sole-authored paper, "Market Function and Representation Models for Real Estate Brokerage." American Real Estate Society, Washington, D.C., April 1989.

Faculty recruitment committee attending The American Real Estate and Urban Economics Association and the Allied Social Sciences Association, New York, December 1988.

Presented sole-authored paper, "Agency Conflicts in Residential Brokerage." American Real Estate Society, San Francisco, April 1988.

Presented sole-authored paper, "Buyer and Seller Representation Models for Residential Real Estate Brokerage." Doctoral Seminar Invitation, American Real Estate Society, San Francisco, April 1988.

University & Professional Service Examples

Lead professor for numerous honours theses, independent studies, honours courses, and internships.

Guest speaker, Faculty Chat series of academic mentor at Kennedy Dormitory.

Guest speaker, "Building Wealth as an Alumnus of UMass," Stonewall Center.

Panel discussant to Rho Epsilon regarding careers and investing in real estate.

Attend numerous departmental and alumni events and conferences at Isenberg.

Faculty advisor for Finance Society, Finance Department, Isenberg.

Coordinator and developer of courses for the new Insurance Track, Finance Department, Isenberg.

Creator of a graduate course in real estate for the MS degree program in alternative investments, Finance Department, Isenberg.

Regular donor to various organizations at Isenberg and UMass, Amherst.

UCCI Vocational & Trades Subcommittee 2014.

Chartered Financial Analysts Student Challenge academic mentor 2012-2014.

Co-chair UCCI Strategic Policy Finance Committee, 2013.

Co-chair, UCCI graduation subcommittee on logistics, 2010-2013.

Coordinator and editor of submissions for publication in the "Eye on UCCI" column in the Business Journal of the Cayman Islands, 2008-2012.

Advisor and reader for the UCCI PMBA program 2010-2014.

Academic Coordinator of the Chartered Institute for Securities & Investment Program 2010-2013.

Faculty founder and advisor of the Student Finance Association of UCCI 2010-2013.

Faculty advisor to the UCCI Snorkeling and Diving Club 2007-2009.

Business Administration Faculty assessment coordinator 2007-2009.

UCCI Curriculum Committee business studies representative 2008-2010.

Lifelong member of the American Real Estate Society.

Editor of the M.B.A. section of *Scholasticus* 2003 to 2006.

Member of the board and secretary of the Global and Multicultural Education Center (G.A.M.E.), an organization to promote teaching of multicultural issues at all levels in the Kansas City area 1998-present. Chaired subcommittee on disposition of real and personal assets.

American Association of University Women, Parkville Chapter, 1998-2006.

Editor of refereed section of Real Estate Educators Association Journal, 1989-1993.

Placement Director of the American Real Estate Society Newsletter, 1992-1994.

Reviewer of submissions to such journals as The Journal of Real Estate Research, Real Estate Educators Association Journal, and The Journal of Real Estate Finance and Economics.

Editor of 1990 Real Estate Educators Association Proceedings.

Former member of Academic Papers Committee, Real Estate Educators Association.

Past or current discussant, participant, or member of various academic and professional organizations, including the Real Estate Appraisal Institute, Urban Land Institute, Financial Management Association, Decision Sciences Institute, Academy of Financial Services, Real Estate Educators Association,

Midsouth Academy of Economists, Association of Real Estate Exchangers, American Real Estate and Urban Economics Association, Academy of Finance, Kansas City Chapter of the Financial Executives International, International Association of Business and Public Administration Disciplines, Industrial Development Research Council, National Association of Female Executives, International Association of Corporate Real Estate Executives, American Arbitrators Association, and the American Real Estate Society.

Continuing Education Examples

Risk Americas Conference, New York 5/18.
Blackboard Learn instructor education, Amherst 4/16.
EY, Global Hedge Fund Symposium. Ritz-Carlton Grand Cayman 12/14.
EY, Global Hedge Fund Symposium. Ritz-Carlton Grand Cayman 12/13.
CFA Society, Cayman Investment Forum: Navigating Global Markets.
Marriott Beach Resort, Grand Cayman 10/13.
FATCA Seminar. Grand Cayman Westin Resort 10/13.
Cayman Islands Fund Administrators Association "Fund Administration Course" Cayman Islands 5/13.
Association of Certified Anti-Money Laundering Specialists seminar "Cayman Islands Financial Services" Cayman Islands 11/12.
Mourant Ozannes seminar "SEC Regulation of Offshore Hedge Funds" Cayman Islands 2/12.
"Developing an Economic Development Zone" Cayman Islands 1/12.
Chartered Institute for Securities & Investments seminar, "Ethics at Modern Financial Institutions" 11/11.
"Offshore Financial Center: A One Week Executive Course." University College of the Cayman Islands 10/10.
"The Coming Year of Crises" Grand Cayman 3/07.
American Civil Liberties Union Western Missouri and Kansas Affiliate Biennial meeting, Kansas City, 3/05.
Financial Executives International professional development seminar, "Strategy as Creating the Future," Vijay Govindarajan: Professor, Amos Tuck School, Dartmouth. Overland Park, KS 1/04.
Financial Executives International professional development seminar, Healthcare Panel: "Coping with Rising Healthcare Costs" Tom Bowser, President & CEO Blue Cross/Blue Shield K.C.; Mike Egan, President. Overland Park, KS 3/04.
Hays Companies Employee Benefits; Steve Reisinger, Director of Human Resources Peterson Manufacturing Company. Overland Park, KS 10/03.
Financial Executives International professional development seminar, "World Class CFO" Kelly Drouillard, President, Resources Connection.
"Economic Outlook" Gerard MacDonell, Vice President--Economist; J.P. Morgan (New York). Overland Park, KS 9/03.
Attended sessions of the Academy of Finance, Chicago, 3/03.

Financial Executives International professional development seminar, “The Inside Scoop on the SEC and What it Means for the Present and Future” by Lynn Turner, Overland Park, KS 3/03.

Financial Executives International professional development seminar, “Financial Reporting Update” by Earnst & Young, Overland Park, KS 2/03.

Financial Executives International, attended presentation of strategic policy regarding health care information industry, Overland Park, KS 9/02.

Kansas City Conference on the U.N. Convention on the Rights of the Child, Kansas City, MO 9/02

Federal Reserve Bank open house for economics professors, Kansas City, MO 2/02.

FEI speaker series, “Review of the Investment Landscape,” James Charles, MBA, CFA, American Century, Overland Park, KS 2/02.

American Civil Liberties Union Western Missouri and Kansas Affiliate Biennial meeting, Kansas City, 10/01.

Financial Executives International teleconference speaker, Warren Bennis, “Leaders of the Future: Transition from ‘Creators’ to “Curators’ of Talent,” University of Kansas, Edwards Campus, Overland Park, KS 10/01.

“Marsh Insurance Panel Discussion: The Impact of the WTC Attack on the Insurance Industry,” Kansas City, MO 10/01

Comptroller of the Currency, Diversity Recruiting Program and Seminar, Kansas City, MO, 10/00.

KCPDC Teaching Conference, JCCC, Overland Park, KS, 9/00.

Convention for the Ratification of the United Nations Treaty for the Rights of Children, Kansas City, MO, 3/00.

KCPDC Teaching Conference, JCCC, Overland Park, KS, 9/99.

KCPDC Teaching Conference, JCCC, Overland Park, KS, 9/98.

Banking Seminar for College Faculty, Madison, WI, 8/98.

Women as Venture Capital Bankers, Central Exchange, Kansas City, MO 5/98.

Negativity in the Workplace, KCPDC, CMSU, Warrensburg, MO, 2/98.

International/Multicultural Master Teacher Workshop, CMSU, Warrensburg, MO, 2/98.

Diverse Giftedness seminar on managing human diversity, SMUUCH, Shawnee Mission, KS, 10/97.

Platte County Women’s Exchange dinner seminar, 9/97.

“Enhancing Teaching and Learning,” KCPDC Conference, JCCC, Overland Park, KS, 9/97.

“The New American Scholar,” Fall Faculty Conference, Park College, August 1997.

Participant at sessions and business meetings of the American Real Estate Society, Hilton Head, South Carolina, April, 1995.

Prior Service Examples

Departmental editor in the MBA program for *Scholasticus*, 11/03 to 5/06.

Representative for the School of Business on the Park University Faculty Senate Executive Committee 5/03 5/06.

Chair of Graduate Council Curriculum Committee 9/03 to 5/06.

Promulgated a standard grading system for all graduate programs.

Secretary for the Faculty Senate Professional Practices Committee 9/03 to 5/06.

Faculty Endowed Grant Subcommittee 9/03 to 5/06.

Member of the Faculty Senate Scholarship Subcommittee 9/03 to 5/06.

Park University Graduate Council 9/03 to 5/06.

Park University Safety Council 3/03 to 5/06.

University Faculty Development Committee (2001-2006), whereupon drafted a concise

application of Boyer's model for promoting and assessing faculty scholarship.

Park College Curriculum Committee (1999-2001).

Attend and participate in various and numerous functions as "Students v. Faculty softball

game," Park Theatre, International Students Events, World Cultural Series, and others.

Sponsored finance majors to the "Women as Venture Capital Bankers" luncheon.

Created three hour Financial Calculator Work\$hops for students and faculty.

Attend faculty development workshops and help grade the comprehensive writing tests. Served on Curriculum and Faculty Development committees.

Member of New Organization for Teaching Multiculturalism and Diversity.

Served as first director of Park MBA program, New Faculty Committee, Secretarial Search

Committee, Graduate Council, and numerous ad hoc committees to execute the duties of director.

Represented Park at the Book of Lists Celebration, Kansas City Business Journal. Sponsored Women's history Month guest speaker.

Northeastern University (Boston) Teaching Excellence Committee 1992-1994. University Graduate Council 1991-1994 and Program Review Subcommittee 1993-1994.

Seminars: Panelist for the University Speakers Series 1990.

Workshops: Participant in workshops designed to enhance quality of classroom instruction, improve students' writing skills, promote diversity, et cetera, 1988-1994.

College Research Committee 1993-1995. Finance Area Coordinator 1993-1994. Freshmen advisor 1989-1991. Faculty advisor to the Investment Club 1989-1992.

Received Outstanding Advisor Award, 1990. Rarely missed an opportunity to serve the group, college, or university in recruiting students (open houses and the telephone calling programs) and improving faculty-student-alumni contacts (attend most socials/receptions, and volunteer for both graduate and undergraduate commencements and recruiting venues).

Ad hoc consultant to the college's graduate curriculum review committee. Counsel faculty, staff, and students on a wide variety of real estate concerns (acquisitions, development/improvement, mortgage loans, landlord tenant, property issues, et cetera). University trainer facilitating faculty development workshops at weekend retreats for the University of Southern Mississippi.

Community Engagement

Dissertation address of the issue of agency theory conflict in real estate brokerage adopted by the Georgia Real Estate Commission and phrases from the dissertation codified into the Official Code of Georgia and thereafter adopted by most states.

Former chair of the Shawnee Mission Unitarian Universalist Church (SMUUCH). Member of Endowment Fund Committee of SMUUCH. Occasional piano stylist. Member All Souls Unitarian Universalist Church of Kansas City, MO. Occasional leader and pianist for Service for the Soul.

Speak before Platte County Planning Board regarding changing alternative residential zoning categories and the vision for county development.

KCUR (NPR) pledge break volunteer each fall and spring including financial challenges on air to promote Park College. KCPTV (public television) on air auction phone operator. KKFI (community radio) pledge break volunteer. Member and volunteer for the Kemper Museum of Modern Art.

Community: Samaritan Suicide Hotline Volunteer. American Cancer Society "Road to Recovery" driver. Nashua, New Hampshire

Hospice volunteer trained for general visitation with additional training in Alzheimer's, PWAIDS, and grieving.

Member and volunteer for the ACLU and serve on the ACLU/GLBT Task Force. Human rights activist. Campaign volunteer for Missouri state representative Meg Harding and state senator Dr. Charles Wheeler John Kerry, and Howard Dean, among others. Kansas City Cares volunteer.

Piano stylist for holiday functions as the social hour for the Financial Executives International meeting at Mission Hills Country Club, New Year's Day Potluck fundraiser for All Souls Unitarian Universalist Church. Reported in Kansas City Star as featured guest at open mic night at Bar Natasha's January 05.

Cayman Islands Red Cross volunteer and elected to the board serving on the finance and legal committee. Red Cross First Aid/CPR volunteer. Occasional amateur hotel lobby piano player for CIRC donations.

Frequent participant in biker fundraising rides for local charities.

Grants

1991 Herbert U. Nelson Memorial Fund of the National Association of Realtors for "An Analysis of Criteria in Salespersons' Selection of Employing Residential Real Estate Brokerage Firms."

1992 Research and Scholarship Development Fund of Northeastern University for "Dual Agency and the Market Maker Process: The Case of the Real Estate Brokerage Industry."

Consulting

Quoted in *Boston Business Journal*, "How Technology is Disrupting the Insurance Industry, 4/18.

Informally advising Crossing the Waters Institute for Cultural Exchange, 2016.

Elected officer and secretary of the Hope Springs Condominium Strata since 2008.

Actively manage mixed asset portfolio of equities, funds, private equity shares, debt securities, derivatives, and real estate.

Academic Liason on the Board of Directors of the Kansas City chapter of the Financial Executives International 2002-2005

Served as elected member of the Weatherby Lake Improvement Company board of directors. Chair of the Strategic Planning Committee. Member of the Legal Issues Committee. Member of the Water Management Committee.

Past Treasurer of the Westport Community Schools, Kansas City, Missouri, lending guidance on financial and strategic policy issues as it retrenches and transitions. Participant in matters of litigation and mediation of former employee disputes. Helped consult in managing media and public relations.

Licensed real estate broker and consultant for investment analysis of income properties, creative financing, dispute resolution, small business advising, textbook reviews, and state license exam item-writing and review.

Quoted on mortgage and real estate issues in *The Boston Sunday Globe*, *The Worcester Telegraph*, *Agency Law Quarterly*, *The Commercial Record*, and *Banker & Tradesman*.

Lifestyle

Elder orphan and proud widow of career army officer wounded in the Pacific and sister-in-law of squadron leader of Joe Kennedy, RADM J. Gardiner, no living family, debt-free, addiction-free, free-thinking and free-spirited. Permanent resident with right to work in Cayman Islands. Hobbies include SCUBA (open water) & free diving, equities and derivatives investing and speculating, travel, piano, and supporting the musical and theatrical arts. Survivor with dignity and activist against inhumane religious fundamentalism, racism, regionalism, and radical feminism. Car-free motorcyclist since 2006. Member of Women of the American Motorcycle Association, HOG Life Member, Cayman Islands Motorcycle Riders Association, American Humanists Association, American Civil Liberties Union, Freedom from Religion Foundation, Cayman Drama Society--life patron, International Planned Parenthood/Western Hemisphere, Lifetime Member of The National Trust, CI, among others.