



1/1992 – Present

Partner

A&S Associates

Brattleboro, Vermont

In partnership with Mr. Zane Akins, A&S provides contract management services to profit and non-profits sectors nationwide; conducts Fund Raising, Strategic Planning facilitation and follow up coaching and guidance. It has successfully spearheaded various client strategic initiatives as well as provided oversight and management support post initiative.

12/1981 - 1/1991

President and CEO

Brattleboro Savings & Loan Association

Brattleboro, Vermont

Hired to turn around the institution, turned it from a money loser to a money maker in one year. Developed and implemented a Strategic Business Plan which prepared the institution for future banking reform. Reduced G&A by 25 percent and increased profitability by 120 percent. Launched an aggressive public relations/marketing program which included the formation of a non-profit contributor organization and establishment of the first student-run High School branch of a bank in the United States. Developed a Remote Service Location network interfaced with regional and national switches, which allowed for growth in retail deposits in rural locations while servicing these same customers nationally. Grew retail deposits 310 percent. Restructured Asset/Liability mix from a negatively matched position to a positively matched position, while increasing Return on Assets and Return on Equity. Repositioned the institution from strictly a portfolio lender to a significant Secondary Market lender. Developed and implemented a strategic marketing plan. Significantly increased public awareness of institution. This included a nationally televised segment on Discovery, <http://www.gbla.com/wmsegment.html> front page Sunday New York Times <http://www.gbla.com/nytimes.html> as well as testimony before the U.S. Senate Banking Committee.

## EDUCATION

5/1987

Senior Media Training-WCAX

Certification

Burlington, Vermont

Intensive on effective methods for interaction with the media with emphasis on Television.

6/1978

University of Massachusetts-Amherst

BA

Amherst, Massachusetts

Business Economics, Cumulative GPA of 3.3 Graduated Cum Laude

## SERVICE TO OTHERS

4/1999 – 5/2005

Chairman

New England Youth Theater

5/1995 – 1997

Reparative Board Member

Vermont Department of Corrections

5/1990 - 5/1991

President

New England Conference of Savings and Loans

5/1987 - 5/1989

Director

United States League of Savings Institutions

1/1985 - 1/1995

President

Brattleboro Housing Development Corporation

12/1983 – Present

Corporator

Southern Vermont Health Services- Brattleboro Memorial Hospital

## REFERENCES

U.S. Senator James M. Jeffords

United States Senate (Retired)

Personal

US 202-224-5141

Alan B. Bootes

President Pfizer-Japan (Retired)

Professional

AU 61 2 9960 5148

Dr. David Wendt

Chattanooga Heart Institute

Professional

US 423-697-2000

Sachio Takeda

Vice President HR & CA – Pfizer Japan

Professional

JP 03-5309-6057

## ADDITIONAL

U.S. Senate Banking Committee, May 21, 1991. Testified before this committee on proposed banking restructuring.

Congressional leadership looked to me and I assisted them in major legislation.

During tenure at the Savings & Loan, kept the institution profitable during the most turbulent years for the industry, bringing the bank national attention and recognition.

Accomplishments have been featured front page Sunday New York Times and in USA Today, The Christian Science Monitor, National Public Broadcasting and the Discovery Channel.