

Curriculum Vita
Rosilyn H. Overton, Ph.D., CFP®, CRPS, LTCP, MRFC®
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EDUCATION

Ph.D. in Organization and Management, Capella University, Minneapolis, MN 2007 Dissertation: *An Empirical Study of Financial Planning Theory and Application*, available on ProQuest/UMI. (4.0/4.0)
Course work toward Ph. D. in Finance, New York University, Graduate School of Business, 1974-1976
M. S. Social and Applied Economics, Graduate School of Business, Wright State University, 1973 (3.95/4.0)
B. S. Mathematics and Computer Science, Wright State University, 1972 (3.85/4.0)
Certificate, CFP Professional Education Program, College for Financial Planning, 1987
Certificate, Chartered Retirement Plans Specialist, College for Financial Planning, 2002
Certificate, Long Term Care Professional, Americas Health Insurance Plans, 2003

DESIGNATIONS AND CERTIFICATIONS

Certified Financial Planner®, International Board of Certified Financial Planners, 1987
Master Registered Financial Consultant, International Association of Registered Financial Consultants, 2016. RFC awarded 2006.
Long Term Care Professional, Health Insurance Institute of America, 2003
Chartered Retirement Plan Specialist, College for Financial Planning, 2002

LICENSES

SEC Investment Adviser Representative (Series 65), 2001-present
FINRA Registered Securities Principal (Series 24), 1986- present
FINRA Registered Securities Representative (Series 7), State Securities Laws (Series 63), 1974 – present.
CBOT Commodities Representative, Treasury Futures, 1984-1989
New York State Life, Accident and Health and Variable Products Insurance Agent, 1976 – present.
Life and Health, Variable Products. Insurance licensee in numerous other states including but not limited to New Jersey, Connecticut, Pennsylvania, Massachusetts, Florida (several counties), Texas, Michigan, etc.

ACADEMIC EXPERIENCE

Professor of Finance

Director, Honors Program for the School of Business, New Jersey City University, 2013 – 2017.
Designed curriculum for Honors Program in Business; Recruited Honors students; taught special seminars in professionalism.

Designed and initiated Financial Literacy program; wrote Financial Literacy course and initiated it as first non-College of Arts and Sciences General Education course for entire university.

Founder, Program Director. Professional Financial Planning Program, New Jersey City University, 2006 – 2019

Secured registration with the CFP Board of Standards and designed curriculum for both a Graduate Certificate and a specialty in Professional Financial Planning within the Master of Science in Finance.

Currently spearheading an undergraduate minor and a certificate program for Financial Planning Education (Approved by the CFP Board).

Associate Professor of Finance, Graduate Coordinator for Finance, Department of Business Administration, New Jersey City University, 2007 – 2013. Handled scheduling, admissions, advising, marketing and recruitment for all graduate students in M. S. in finance and MBA finance specialization. Teaching & Scholarship duties were teaching finance and management courses, primarily at the graduate level. Student and peer evaluations were favorable.

Assistant Professor of Finance, Graduate Coordinator for Finance, Department of Business Administration, New Jersey City University, 2002 -2007. Wrote the entire curriculum for the M.S. in Finance, and wrote all courses for the Financial Planning specialty and the Financial Management specialty. Took the MS through the approval process with the University Senate, Board of Trustees and the NJ Council of College Presidents, and secured registration with the CFP Board and the IARFC.

Courses taught:

Undergraduate:

FINC 250 – Financial Literacy
FINC 272 – Investment Principles and Analysis
FINC 371 – Managerial Finance
MGMT 311 – Organization Theory & Practice

Graduate:

BUSI 599 – Graduate Business Essentials
BUSI 603 – Quantitative Methods for Business Decisions (Statistics and Research)
BUSI 606 – Managerial Economics
BUSI 613 – Decision Analysis
FINC 671 – Foundations of Professional Financial Planning
FINC 672 – Risk Management & Insurance Planning
FINC 673 – Investment Analysis and Portfolio Planning
FINC 675 – Retirement Planning & Employee Benefits
FINC 676 – Estate Planning and Wealth Transfer
FINC 776 – Global Financial Management
FINC 779 – Capstone in Finance (Thesis/Project Comprehensive Case Study)
FINC 780 – Thesis in Finance
MGMT 611 – Behavioral Issues and Ethics in Management
MGMT 612 – Global Strategic Management
MGMT 714 – Transformational and Situational Leadership

Developed online versions (BlackBoard) of each of these courses:

BUSI 603 – Quantitative Methods for Business Decisions (Statistics and Research)
FINC 250 – Financial Literacy
FINC 371 – Managerial Finance
FINC 671 – Foundations of Professional Financial Planning
FINC 672 – Risk Management & Insurance Planning
FINC 673 – Investment Analysis and Portfolio Planning
FINC 675 – Retirement Planning & Employee Benefits
FINC 676 – Estate Planning and Wealth Transfer
FINC 776 – Global Financial Management
MGMT 371 – Organization Theory & Practice
MGMT 611 – Behavioral Issues and Ethics in Management
MGMT 612 – Global Strategic Management

FINC 613 – Decision Analysis

MGMT 714 – Transformational and Situational Leadership

Program and Course Development

Designed (with Prof. Marilyn Ettinger) the Master of Science in Finance

Designed Graduate Certificate in Professional Financial Planning

Designed Graduate Certificate in Financial Management

Undergraduate minor in Professional Financial Planning

Online certificate in Professional Financial Planning

Wrote course proposals (adopted by the Senate) and complete syllabi for:

BUSI 599 – Graduate Business Essentials (Business Boot Camp)

BUSI 606 – Managerial Economics

BUSI 695 – Executive Communication

MGMT 611 – Behavioral Issues and Ethics in Management

MGMT 612 – Global Strategic Management

MGMT 613 – Decision Analysis

MGMT 712 – Transformational and Situational Leadership

FINC 250 – Financial Literacy

FINC 671 – Foundations of Financial Planning

FINC 672 – Risk Management and Insurance

FINC 673 – Investment Analysis and Portfolio Planning

FINC 674 – Income Tax Planning for Individuals and Business

FINC 675 – Retirement Planning and Employee Benefits

FINC 676 – Estate Planning

FINC 779 – Capstone in Finance (with Prof. Marilyn Ettinger)

FINC 780 – Capstone in Financial Planning (Comprehensive Case Study)

Secured original registration (accreditation) by CFP Board of Standards for the MS in Finance specialty in Professional Financial Planning and the Graduate Certificate in Professional Financial Planning, and have successfully filed renewals for the past eleven years. Have secured registration for upcoming undergraduate curriculum in financial planning for both a certificate and a minor.

Was a member of the committee that wrote the MBA program and shepherded it through the Senate, the Board of Trustees and the Council of Presidents.

Adjunct Professor of Finance, Lubin School of Business, Pace University, 1987 – 2002

Certified Financial Planning Professional Education Program

Courses taught:

Fundamentals of Financial Planning

Insurance Planning

Investment Planning

Retirement Planning and Employee Benefits

Estate Planning

Adjunct Professor of Business, Marymount Manhattan College, 1984-1987

Courses taught:

Investment Basics

Money Management for the Woman Newly Alone

Options Investing
Municipal Bond Investing

SERVICE TO THE UNIVERSITY, COLLEGE AND DEPARTMENT

University-wide:

Committees:

Honors Expansion Committee, 2015 – 2017
Financial Literacy Committee, 2009 - 2012
University-wide Committee for Assessment of Student Learning, 2007 - 2014
Chair, Senate Committee on Curriculum & Instruction 2008-2010, member 2007-2008
Chair, Senate Graduate Studies Committee, 2012 – 2017, member 2010 - 2012.
Working Group for Middle States Self-Study Topics 7 and 14
Senate Ad Hoc Committee for Program Proposal Guidelines (developing new standards for proposing new programs.)
Search Committee for Vice President for Administration 2008
Search Committee for Dean – School of Business 2016
Search Committee for Assistant Provost, 2017
Steering Committee for Strategic Planning, College of Professional Studies
General Studies Course Approval Committee 2014-2017
General Studies Assessment Committee, 2015-2017

Additional Service to the University:

Parliamentarian, Faculty Senate, 2014 -2017
Presentation to Rotary Club of Jersey City, “Business Ethics and Higher Education,” 2015
Presentation to Financial Planning Association of New Jersey, “Certified Financial Planner Ethics and Standards of Practice.” 2008
Presentation to Financial Planning Association of New York, “Certified Financial Planner Ethics and Standards of Practice.” 2009
Presentation to the community for the Department of University Advancement on “How to Have a Comfortable Retirement.” 2010
Repeated “Comfortable Retirement” for the Alumni as part of Homecoming celebration. 2011
Workshop: “Developing an Effective Online Course.” Sponsored by University-Wide Committee on Assessment of Student Learning, 2007
Workshop, New Jersey Association of University Women, “Getting your House in Order: Basics of Financial Planning.” 2016

College of Professional Studies

Graduate Studies Committee, 2012-2016
Graduate Business Team, 2008 – 2012
College Curriculum & Instruction Committee (2007-2010)
MBA Development Committee, College of Professional Studies (2007-2008)
Chair of Graduate Coordinators, College of Professional Studies, 2005 – 2006.
Graduate Coordinator Committee, 2005 – 2012
Centers of Excellence, College of Professional Studies (2005-2006)

School of Business, Department of Business Administration, and Department of Finance and Real Estate:

Committees:

Committee for Business Research, School of Business, 2016-2017
Assessment Committee, Department of Finance and Real Estate, 2015-2017
Curriculum Committee, Department of Finance and Real Estate, 2015-2017
Strategic Planning Oversight Team, Department of Business Administration
Strategic Planning Development Committee, Department of Business Administration (met weekly for entire spring term, 2006)
Library Liaison, Department of Business Administration
Personnel committee, Department of Business Administration, 2008-2012
Personnel committee, Department of Finance, 2013-2020
Honors College Planning Committee, 2014- 2017

Additional Service to the department:

Wrote the entire package and successfully secured external accreditation from CFP Board of Standards for Master of Science in Finance and Graduate Certificate in Professional Financial Planning; currently heading task force writing undergraduate program.
Secured annual scholarships totaling \$10,500 from Financial Planning Association of New Jersey for students in CFP Programs each year 2007 - 2013
Speech, "New Programs in Business Administration" to Jersey City, NJ Rotary Club as representative of NJCU (2006)
Speech, "Ethics in Business" to Jersey City, NJ Rotary Club at request of Development Office.
Speech, "Ethics in Business: A Challenge for Today's Business Educators", Sunrise Rotary Club, Jersey City, NJ. 2015

Graduate Coordinator for Finance

Responsible for all Graduate Programs in Finance, including Master of Science in Finance, MBA in Finance, Graduate Certificate in Financial Analysis, Graduate Certificate in Financial Management, and Graduate Certificate in Financial Planning.
Make all admission decisions
Advise all graduate students in Finance (At time 42 in MSF and 17 in MBA)
Actively recruit students for the MS in Finance, MBA in Finance and Graduate Certificate programs in Finance
Maintain database of students and prospective students
Design marketing material in conjunction with Dean's Office and Department Chair
Assessment of student learning, program assessment
Set up course schedules
Design and maintain web site for MS in Finance and Graduate Certificate Programs
Produce newsletter for graduate students
Assist department chair in locating and hiring adjunct faculty for finance and financial planning courses
Graduate clearance
Certification of candidates to CFP Board for Certification Examination

Director, Honors Program in Finance, Honors Program in Business

Recruit outstanding high school students for Honors Program
Work with web developer to develop Honors web page
Admit and Award Honors Scholarships
Document Admission and Honors Process
Develop Honors Curriculum

Advise Honors Students
Give Orientation to new Honors Students
Write new courses for Honors students
Represent School of Business to Honors Council
Counsel Honors students on academic and career matters
Run Honors Seminar on Professional Development for all School of Business Honors students

PROFESSIONAL ACTIVITIES

Content developer in investments, Master RFC examination, International Association of Registered Financial Consultants, 2014-2016.

Sole Representative of the United States to the Financial Planning Standards Board. Member, Working Group on Body of Knowledge. Appointed by the CFP Board of Standards 2012 – 2016.

Member, CFP Board of Standards, Inc., National Council on Education, 2007 – 2013. One of 7 people that set educational standards for all Certified Financial Planners in the United States.

Vice President for Academic Affairs and Director, International Board of the International Association of Registered Financial Consultants, 2006- 2012, Vice President 2012 -2016.

Presented paper, “Financial Planning Theory and Applications”, Financial Planning Association National Conference, San Diego, CA, 2009.

COMMUNITY SERVICE

Board of Directors, Past President, of Flushing Rotary Club, Flushing, New York. Participated in all public and community service activities including Gift of Life, child identification program, scholarship committee for high school seniors, etc.)

Executive Vice-President, member of Board of Trustees, Chair of Finance Committee, Flushing Council on Culture and the Arts.

Pro Bono Activities with Financial Planning Association and Red Cross for Survivors of 9/11 Tragedy (four years of counseling survivors, assisting in obtaining money from FEMA, and workshops on money management)

Pro Bono Activities with Financial Planning Association for victims of Hurricane Katrina. (Assistance with insurance claims, relocation, budgeting, obtaining relief funds, etc.)

Continued pro bono service as required to present.

ACADEMIC PUBLICATIONS

(2011) “Professionalization and the CFP Profession.” *Journal of Financial Planning*.

- (2008) “Financial Planning Theory,” *Journal of Personal Finance* (Cover Story), Special Edition (September 2008)
- (2006) Advanced Power Points to accompany Leimberg, S., Stavisky, et al. (2005). *Tools and Techniques of Financial Planning, 7th Edition*. Cincinnati: National Underwriter Company. Revised slides to accompany newest edition, 2010.
- (2005) “Teaching Ethics in a Financial Planning Program: A Case Study”. Presented at 2005 Conference on Business and Economic Research, Orlando, FL. Named “Best Paper”. Published in the Proceedings and published in the *Journal of Business and Economic Research*, June/July 2006.
- (2004). “Designing a Graduate Curriculum: Use of Credentials to Develop Student Portfolios”. Presented at 2004 Conference on Teaching and Learning, named “Best Paper.” Published in the *Journal of College Teaching and Learning*, October 2004.
- (2003). “Implementing a Global Competency of Written Communication in a Finance Program.” Presentation at Association of Collegiate Business Schools and Programs (ABCSP), 2003 regional meeting, Foxwoods, CT.
- (1998). “Strategic Uses of Leveraged ESOPs for the Closely Held Business.” New York Planner: *Journal of the International Association for Financial Planning of New York*, New York: IAFPNY. March-April.
- (1995). “Ownership and Beneficiary Arrangements in Tax Deferred Annuities.” New York Planner: *Journal of the International Association for Financial Planning of New York*. New York: IAFPNY. September-October.
- (1989). *Solving Client Problems with Insurance*. Cincinnati, OH: Financial Services Institute (Subsidiary of United States Fidelity and Guaranty Company) 235 pp.
- (1975). Treacy, John & Rosilyn Overton. “Measuring Externalities of Strip Coal Mining: Impact on Education Funding.” Edmund J. Rolinski, Ed. *Energy and the Environment: Proceedings of the Third National Conference*, Hueston Woods State Park Lodge, OH. Dayton and Ohio Valley Sections: American Institute of Chemical Engineers.

NON-ACADEMIC PUBLICATIONS AND MEDIA APPEARANCES

- (2009-2010). “Money Matters”, hosted weekly radio show on personal finance, WVNJ.
- (2010). “Target Date Funds: Pros and Cons.” Segment on “Second Act” Channel 12, Public Television, Long Island.
- (2010). “The Great American Retirement Crisis”, presentation to District 7250, Rotary International, Islandia, New York.
- (2010). “The Great American Retirement Crisis.” Segment on “Queens Today” QPTV, Time Warner Cable, Queens, NY.

(2009). “Securing Income in a Low Interest Rate Environment” Segment on “Second Act” Channel 12, Public Television, Long Island.

(2008) WLIW, Channel 12, Long Island, New York, Public Television Station, “Investment Sanity in an Insane Market”, Interview on *Second Act*, magazine for persons age 55-65, September, 2008. This interview will be repeated on Public Television Stations throughout the country.

(2008) Cover Personality for August 2008 *The Register*, monthly magazine of the International Association of Registered Financial Consultants, with 4 page interview within the magazine.

(2006). WLIW, Channel 12, Long Island, New York Public Television Station. “Evaluating Mutual Funds: What Really Matters?” Interview on *Second Act*, magazine for persons age 55-65, September, 2006. This session has been picked up and repeated on Public Television Stations throughout the country.

(2005). WLIW, Channel 12, Long Island, New York Public Television Station, “Choosing the right investments in retirement.” Interview on *Second Act*, magazine for persons age 55-65, October 2005.

(2005) Quoted and pictured in Personal Finance section of *New York Newsday* on retirement planning. (4 page cover article for special section.)

(2004). WLIW, Channel 12, Long Island, New York Public Television Station, “Time-targeted Mutual Funds,” interview on *Second Act*, magazine for persons age 55-65, March 2004.

(2003). WLIW, Channel 12, Long Island, New York Public Television Station, “Maximizing Your 401(k)” interview on *Second Act*, magazine for persons age 55-65, October 2003.

(2003). WLIW, Channel 12, Long Island, New York Public Television Station, “Choosing a Financial Planner” interview on *Second Act*, magazine for persons age 55-65, June 2003.

(2002-2003). “Financial Decisions in Troubled Times,” one-hour interview with Steven Blank and Alfred Osbourne, QPTV, aired numerous times between December 2002 and March 2003. Aired nationally on BET in April 2003.

(2002-2003). “Handling Risk in Life and your Portfolio.” One-hour interview with Steven Blank and Alfred Osbourne, QPTV, aired numerous times between December 2002 and March 2003. Aired nationally on BET in April – June 2003.

(2001-2002). “Getting Started in Investments”, one-hour interview with Steven Blank and Alfred Osbourne, QPTV, aired numerous times between December 2001 and April 2002. Later aired nationally on BET March 2002 - 2003.

(2001-2002). “Choosing a Financial Planner”, one-hour interview with Steven Blank and Alfred Osbourne, Queens Public Television (QPTV), aired numerous times between December 2001 and April 2002. Later aired nationally on BET.

(1997-2002). Numerous short (5 minutes or less) interviews on personal finance matters on CNN, CNNfn, CNN Airport, 1997 – 2002

- (1997-2002). Numerous interviews on Personal Financial Planning matters, with Elizabeth Gerst, Time Warner New York 1 (Cable Channel in New York City), 1997-2002
- (1999-2003). Numerous appearances as expert in Personal Financial Planning on Bloomberg Financial News, 1999-2003.
- (2002). Quoted in *Financial Advisor* magazine September 2002, "A Year Later, 9/11 Families Face Economic Uncertainty."
- (2001). Quoted in *New York Newsday*, December 30, 2001, "401(k) Fantasy or Reality." Article was syndicated nationally and appeared in numerous papers across the U. S.
- (2000) Quoted in *Business Week Online*, February 28, 2000, "Investing 101 for twentysomethings."
- (2000) Quoted extensively in *New York Times*, March 19, 2000, "Tax Timing – Implications for Investors"
- (1999). "Retirement Planning" personal finance segment, *Wall Street Journal Report* with Consuelo Mack, CNBC, September 5, 1999
- (1999) "Financial Resolutions", CBS Morning News, January 1999
- (1998). Interview on Financial Planning and Investments (30 minutes), KCOL, 1998
- (1997). "Financial Planning and the Stock Market, Growth and Value Investing", QPTV, one hour interview with Steven Blank and Raymond Mignone, aired numerous times in 1997. Was later aired on Long Island Today and other Time-Warner cable channels.
- (1997). Quoted in *Business Week*, September 1, 1997, "Stalking Those Elusive Financial Records"
- (1996). "Financial Planning and the Stock Market", one-hour taped interview with Steven Blank and Valerie Lasher-Adelman, Queens Public Television (QPTV), aired numerous times in 1996. In 1997, picked up by BET and aired several more times.
- (2001-2004). "Your Money", monthly financial column. 13 weekly newspapers in Queens, NY. Bayside, NY: Queens TimesLedge Newspapers.
- (1999-2001). "Fiscal Fitness", monthly financial column. *Healthwise*. semi-monthly financial column. *Queens Courier* Bayside, NY: Schneps Publishing.
- (1975) *Business Conditions Report*. Numerous economic articles. New York: American Telephone & Telegraph Co.
- (1974-1975) *Monthly Economic Letter*. Numerous articles. New York: First National City Bank.
- (1974-1975) *Sound of the Economy*. (audiotape) Numerous articles. New York: First National City Bank.

(1972-1974) Numerous daily articles concerning regional business. Business Reporter for the Dayton *Journal-Herald*, Cox morning newspaper with circulation approximately 25,000. Feature article, "Huffy Grows in a World of Energy Shortages", nominated for Ohio Newspaperwomen's Best Feature Article award.

PROFESSIONAL ACTIVITIES

- (2017) Judge, National Financial Planning Competition for Undergraduate College Students, International Association of Registered Financial Consultants, Ashton, VA.
- (2015) Judge, National Financial Planning Competition for Undergraduate College Students, International Association of Registered Financial Consultants, Middletown, Ohio.
- (2015) Sole representative from the United States to the Working Committee on CFP Education Standards of the Financial Planning Standards Board, Dubai, UAR
- (2014) Sole representative from the United States to the Working Committee on CFP Education Standards of the Financial Planning Standards Board, London. UK.
- (2013-2016) Developed objectives and wrote questions for new Master Registered Financial Consultant certification.
- (2011) Moderator, Panel Discussion, "Designing a Comprehensive Case Study Course." National Program Directors Conference, CFP Board of Standards, Washington, DC.
- (2010) Presentation, "Evaluation of Software for Distance Learning individual oral presentations of Case Studies and Theses." National Program Directors Conference, CFP Board of Standards, Washington, DC.
- (2007-2011) Member, Council on Education, (National), CFP Board of Standards, Inc.
- (2007) Moderator of Panel Discussion, "Obtaining Balance between Academic Content and Exam Preparation", CFP Board Program Directors Conference, Seattle, WA.
- (2006) Reviewer, textbook in Corporate Finance for Addison-Wesley.
- (2005, 2006, 2007, 2010) Reviewer, Research Division, Academy of Management.
- (2004). Content Specialist, (1 of 7 nationwide) for Board of Examiners, CFP Board of Standards, for evaluation and revision of questions for National CFP® Examination, January 2004.
- (2003). Contributor and Reviewer, Model Curriculum for Financial Planning, Academy of Financial Services, 2003.
- (2002). Content Specialist (1 of 6 nationwide) for Board of Examiners, CFP Board of Standards, for evaluation and revision of questions for National CFP® Examination, May 2002.
- (2002) Facilitator, Survey Meeting with Business Community on Educational Needs and MBA Program, New Jersey City University, 2002.
- (1997-2002) Founder, Queens Planning Day, an annual public education event held by the FPA in conjunction with the Financial Services Institute at St. John's University, Queensborough Community College and the Queens TimesLedger Newspapers. Keynote speakers have included Abby Joseph Cohen, Ralph Acompora, Ed Slott, Sam Stovall and Carl McCall.
- (2001). National Chapter Advisory Board, Financial Planning Association, responsible for advising 15 chapters on chapter operations
- (2001). Co-Chaired (with Eileen Maelzer), Field Test for CFP Examination Questions for CFP Board of Standards, Board of Examiners.
- (2000). Participated in two-day training and writing questions for National CFP® Examination for CFP Board of Standards, Board of Examiners, Educational Testing Service, Princeton, NJ, 2000
- (2000). Chairman, Financial Planning Association of New York, 2000, responsible for successful transition and merger of the International Association for Financial Planning with the Institute

- of Certified Financial Planners in New York City into a single chapter of the Financial Planning Association.
- (1997-1999). President, International Association for Financial Planning, New York Chapter, Chapter received National Chapter of the Year Award both years of Presidency, the only time in its history to do so.
- (1988-1997) Director, various Vice-President positions, International Association for Financial Planning, New York Chapter. Chairperson, Wall Street Division.
- (1996). Chair, Annual Forum, Current Issues in Financial Planning, International Association for Financial Planning, New York Chapter.

PRESENTATIONS

- (2016) “ETFs: Reducing Risk in Small Retail Portfolios at Low Cost to Client” International Association of Registered Financial Consultants, Basel, Switzerland.
- (2014) “An ESOP as a Way to Diversify Holdings of Closely-Held Business Owners.” International Association of Registered Financial Consultants, Belize.
- (2013) “Steps to Make Your Practice More Efficient and Give Better Service to Clients” International Association of Registered Financial Consultants, Hamilton, Bermuda.
- (2012) “Building a Balanced Income/Growth Portfolio with Low Volatility.” International Association of Registered Financial Consultants, Venice, Italy.
- (2011) “Behavioral Finance: Why Smart People Make Stupid Financial Choices and What to Do About It.” International Association of Registered Financial Consultants, San Juan, PR.
- (2010) “Assuring Lifetime Income.” International Association of Registered Financial Consultants, Vancouver, B.C.
- (2008) “Career Enhancing Credentials: The CFA, CFP, CMT and the MBA,” New York Society of Security Analysts, New York, NY
- (2008) “The Investment Policy Statement: A Necessity for Every Client,” International Association of Registered Financial Consultants, Barcelona, Spain.
- (2007) “An Empirical Study of Financial Planning Theory and Application,” Financial Planning Association Annual National Conference, Seattle, WA.
- (2007) “Ethical use of Living Benefit Riders in Variable Annuities.” International Association of Registered Financial Consultants, Las Vegas, NV.
- (2005) “Living benefits in variable annuities: How do they benefit clients?” Financial Planning Association of New Jersey, Regional Conference held at New Jersey City University.
- (2004). “Ethics & the Code of Professional Conduct.” Baruch College. New York: Financial Planning Association of New York. October 20, 2004.

- (2004). "Retirement: 10 years and counting." New York Public Library for Business and Industry, October 6, 2004.
- (2004). "Asset allocation and investment basics." New York: Red Cross/FPA Joint Task Force for 9/11 Victims and their Families. August 10, 2004
- (2004). "Leadership theories and assessment methods." College of Professional Studies, Centers for Excellence, March 2004.
- (2004). "Strategic Planning for the College of Professional Studies", May 2004. Faculty Spring Retreat. Prepared and presented section on Vision, Mission and Values.
- (2004) "Ethics and the Code of Professional Conduct." New Jersey Financial Planning Association Annual Regional Compliance and Ethics meeting, New Jersey City University, Jersey City, NJ. January 2004.
- (2003). "Best Teaching Practices: Incorporating Writing Competency into a Finance Classroom: Method and Assessment," ACBSP Northeast Regional Conference, Foxwoods, CT. October 2003.
- (2003). "Fundamentals of Financial Planning for Consumers," New York Public Library, Library of Science and Industry, Consumer Education Initiative, October 2003.
- (2003) "Pensions for Your Business: Retirement Security for You," New York Association of Master Plumbers, Brooklyn, NY, July 2003; Bronx, NY, May 2003; Queens, February 2003.
- (2003). "Making Your Portfolio Crash Resistant", pro bono presentation at Queens Financial Planning Day, Queens Borough Community College, 2003.
- (2002) "Retirement Planning Implications of the 2001 Tax Act", one-day workshop, New Jersey City University, 2002
- (2002). "How to Have a Comfortable Retirement", pro bono presentation at Queens Financial Planning Day, St. John's University, 2002.
- (2001). "Incorporating Annuities and CDs into an Overall Investment Plan", Queens Savings Bankers Association, June 2001.
- (2001). "Funding Your Child's Education: New and Old Ways to Save", pro bono presentation at Queens Financial Planning Day, 2001.
- (2000). "How to Have a Comfortable Retirement", pro bono presentation at Queens Financial Planning Day, St. John's University, 2000
- (2000). "Choosing a Financial Planner", New York Library of Science and Industry, Financial Planning Series, November, 2000.
- (1999). "Pension Plan Options for the Small Business Owner," Master Plumbers Council of New York City, Brooklyn Division, January 1999.

- (1999). “Choosing a Financial Planner”, pro bono presentation at Queens Financial Planning day, St. John’s University, 1999.
- (1999). “Pension Plan Options for the Small Business Owner.” Master Plumbers Council of New York City, Queens Division, May 1999.
- (1999). “Diversifying Assets: Handling Stock Grants and Stock Options,” Queens Savings Bankers Association, November 1999.
- (1998). “Pension Plan Options for the Small Business Owner.” Master Plumbers Council of New York City, Bronx Division, September 1998.
- (1997). “Fiduciary Responsibilities of the Investment Advisor to a Charitable Remainder Trust,” presentation to Planned Giving Association of New York, October, 1997.
- (1996). “Creative Uses of the Parties to the Annuity Contract”, presentation to Practitioner’s Division, New York Chapter, International Association for Financial Planning, September 1996.

Numerous similar presentations prior to 1996.

HONORS AND AWARDS

Loren Dunton Award, International Association of Registered Financial Consultants, 2019.

Considered by many to be “The most prestigious award in the Financial Planning Profession.”

Outstanding Teacher Award, National Association of Leadership and Success, Jersey City, Spring 2015.

Founders Award, International Association of Registered Financial Consultants, 2015.

Bright Idea in Teaching Award, Stillman School of Business at Seton Hall University and the NJPRO Foundation, the public policy research affiliate of the New Jersey Business and Industry Association, 2004.

Who’s Who in America, 2002 –present.

Who’s Who in Finance and Industry, 1994- present

Who’s Who in American Women, 1982 – present

Certificates of Appreciation, Cooperative and Career Education Department, NJCU, 2003-2008)

Paul Harris Award, Rotary Club of Flushing, 2001

Outstanding Businesswoman of Queens, Flushing Council on Culture and the Arts, 1998

Rotarian of the Year, Rotary Club of Flushing, 1995

Business Woman of the Year, Business and Professional Women’s Clubs of New York, 1986

Certificate of Appreciation, College for Financial Planning, July 30, 1998

EXPERIENCE IN BUSINESS AND INDUSTRY

Principal and Partner, Mid-Atlantic Securities, Inc., 1997- present

As owner and Branch Manager of Great Neck, NY office, financial planner, registered representative and investment advisor to individuals, closely held businesses and pension plans. Hire and supervise other planners and advisors. Design or review all financial plans. As owner and partner, am responsible for regulatory compliance, budget, procurement, personnel, and all other aspects of the business.

Principal, Robert Thomas Securities, Inc., 1987-1997

As owner and Branch Manager of Flushing, NY office, financial planner, registered representative and investment advisor to individuals, closely held businesses and pension plans. Hired and supervised other planners and advisors. As owner, was responsible for regulatory compliance, budget, procurement, personnel, and all aspects of business.

Managing Partner, Brown & Overton Financial Services, 1985-1987

Manage all partnership affairs and run New York office of five state financial services company.

Owner, R. H. Overton Company, 1986-present

Life Insurance Agency with General Agent contracts with 12 carriers in 14 states.

Senior Vice-President, Manhattan Capital Management, 1986-1987

Vice-President, National Marketing Director- Investment Products, Manhattan Life Insurance Company, 1985-1987.

Chief Marketing Officer for entire United States. Responsible for all marketing for Investment products, including annuities, guaranteed interest contracts, and structured settlements. Supervised General Agents and developed and contracted for all advertising and marketing materials, developed competitive products, wrote marketing manuals and educated agents on product features and uses, traveled extensively, established broker-dealer and registered investment adviser for the company. Became Sr. Vice President of Manhattan Capital Management, a wholly owned subsidiary, and was developing a variable annuity product at the time that the company was acquired by the Union Central Life Insurance Company.

Vice-President, Investments, E. F. Hutton & Co., 1979-1985

Handled individual and business accounts as a registered representative and served as Insurance Product Manager for New York branch. Advised clients on securities portfolios and life insurance and annuity purchases. Provided sales management in annuities and life insurance for other representatives in an 80-broker office.

Account Executive, Merrill Lynch & Co., 1974-1979

Registered Representative handling retail accounts. Insurance Coordinator.

Economist, AT&T, 1972-1974

Wrote economic forecasts and articles for the *Business Condition Report*, a newsletter for senior Bell System executives. Prepared and presented the economic forecasts and reports for monthly Board of Directors meeting.

COMMUNITY ACTIVITIES

(2001–2009) Executive Vice President, Flushing Council on Culture and the Arts. Flushing, NY.

(2000-2016) Director, Rotary Club of Flushing.

(1999-2000) President, Rotary Club of Flushing.

(1999-2009) Director, Flushing Council on Culture and the Arts.

(1994-1996) Area Director, Zonta International, New York – New Jersey Area.

(1992-1994) President, Zonta Club of New York.

(1986-1987) Director, Business & Professional Women of New York State.

(1984-1985). President, Gotham (New York, NY) Business and Professional Women.

(1981-1985). Director of Stewardship, Council of Ministries, Christ Church United Methodist, New York, NY.