

## About the Speakers



### **Jeffery Gunther**

Assistant Vice President  
Federal Reserve Bank of Dallas

Gunther is an assistant vice president at the Federal Reserve Bank of Dallas. He oversees analysis of financial institutions and their supervisory environment. His work focuses on the detection of emerging risks to the banking system. He is a primary architect of statistical models used to flag banks in danger of financial deterioration. He also identifies shifts in banking strategies and their implications for safety and soundness. Gunther has authored numerous articles on these subjects for academic and Federal Reserve journals. He received his Ph.D. in economics from Southern Methodist University.

### **Vivian Ho**

James A. Baker III Institute Chair in  
Health Economics  
Rice University

Ho is the James A. Baker III Institute Chair in Health Economics and an economics professor at Rice University. She is also an associate professor in the Department of Medicine at Baylor College of Medicine. Ho's research examines the effects of economic incentives and regulations on the quality and costs of health care. Her research is widely published in economics, medical and health services research journals. Her research has been funded by the National Institutes of Health, the Agency for Healthcare Research and Quality and the American Cancer Society. Ho has served on the Board of Scientific Counselors for the National Center for Health Statistics and on the National Institutes of Health's Health Services, Outcomes and Delivery study section. She is also a founding board member of the American Society for Health Economists. Ho received her A.B. in economics from Harvard University, a graduate diploma in economics from the Australian National University and a Ph.D. in economics from Stanford University.

## **Anne Macy**

Gene Edwards Professor of Finance  
West Texas A&M University

Macy teaches finance and investment courses at West Texas A&M and frequently speaks at financial and economic education seminars. She is widely published in such journals as the *Journal of Economics and Economic Education Research*, *Southwestern Economic Review* and *Journal of Entrepreneurship Education*. Macy is the recipient of numerous distinguished research and outstanding professor awards. She serves on the editorial review board of the Institute of Finance Case Research and the Academy for Economics and Economic Education. She is secretary/treasurer for the Southwestern Society of Economists and an active member of the Texas Council on Economic Education. Macy holds a bachelor's degree in economics from the University of South Dakota and master's and Ph.D. degrees in economics from Texas Tech University.

## **Alfreda Norman**

Assistant Vice President and  
Community Affairs Officer  
Federal Reserve Bank of Dallas

Norman supports the Federal Reserve System's economic growth objectives by promoting community and economic development and fair and impartial access to credit. Norman was one of the first neighborhood development officers hired by Bank of America in Texas in 1992. In charge of developing a strategic community development plan to extend credit to low- and moderate-income communities, she went on to assume statewide Community Reinvestment Act (CRA) responsibilities with Bank of America's mortgage lending group. In addition to banking, Norman has been a supervisor in the city of Dallas Office of Cultural Affairs and held management positions at The Container Store headquarters in Dallas. Norman earned a bachelor's degree from Southern Methodist University and is a graduate of the University of Virginia's Graduate School of Retail Banking.

## **Pia Orrenius**

Senior Economist and Policy Advisor  
Federal Reserve Bank of Dallas

Orrenius is a senior research economist and advisor at the Federal Reserve Bank of Dallas and adjunct professor at the Hankamer School of Business at Baylor University. Her research focuses on the regional and national labor market impact of immigration, illegal immigration and U.S. immigration policy, and her work has been published in the *Journal of Development Economics*, *Labour Economics*, *Industrial and Labor Relations Review* and *Demography*, among others. Orrenius is a research fellow at the Tower Center for Political Studies at Southern Methodist University and at the Institute for the Study of Labor in Bonn, Germany. She is also a member of the Council on Foreign Relations. Orrenius was senior economist on the Council of Economic Advisers in the Executive Office of the President in Washington, D.C. in 2004–05. She received B.A. degrees in economics and Spanish from the University of Illinois at Urbana–Champaign and her Ph.D. in economics from the University of California at Los Angeles.

## **Keith Phillips**

Senior Economist and Policy Advisor,  
San Antonio Branch  
Federal Reserve Bank of Dallas

Phillips joined the Federal Reserve Bank of Dallas in January 1984. His areas of concentration include regional economics and economic forecasting. Phillips developed business-cycle indexes for Texas and its major metro areas, which he uses to analyze business conditions in those regions. In August 1996, Phillips transferred to the San Antonio Branch to improve the regional economic coverage of the Dallas office and to better serve the needs of the South Texas community. His research and analysis have been covered in media such as CNN, *The News Hour with Jim Lehrer*, *USA Today*, *BusinessWeek*, *Wall Street Journal*, *New York Times*, MSNBC and in media throughout Texas. He is a contributing member of the

Western Blue Chip Economic Forecasting Group, where he has been the most accurate Texas forecaster for eight of the past 13 years. He teaches courses in econometrics and forecasting at Trinity, Incarnate Word and St. Mary's universities. He also teaches courses in managerial economics in the executive MBA program at the University of Texas at San Antonio. Phillips holds a B.A. and M.A. in economics and a bachelor's of journalism degree in news/editorial from the University of Missouri at Columbia. Phillips earned his Ph.D. in economics from Southern Methodist University.

### **Blair Roberts**

Economic Education Specialist  
Federal Reserve Bank of Dallas

Roberts joined the Federal Reserve Bank of Dallas as an economic education specialist in July 2008. Prior to coming to the Bank, he taught economics, AP economics, AP government and AP comparative government at Robert E. Lee High School in Midland, Texas. He has also been an instructor at the University of Texas of the Permian Basin (UTPB) and Texas Tech University. Before becoming a teacher, Roberts worked for the Bernard and Audrey Rapoport Foundation in Waco, Texas. Roberts received his B.S. in economics from Texas A&M University, his M.S. in economics from Baylor University and an M.A. in education from UTPB.

### **Harvey Rosenblum**

Executive Vice President and  
Director of Research  
Federal Reserve Bank of Dallas

Rosenblum is an economic policy adviser to the president of the Dallas Fed and an associate economist for the Federal Open Market Committee. His research interests focus on monetary policy, inflation and the growing impact of globalization on the U.S. economy and businesses. Rosenblum is on the board of the Western Economics Association International organization as well as a board member of the Dallas Committee on Foreign Relations. He is also a member of the Advisory Council for the School

of Economic, Political and Policy Sciences at the University of Texas at Dallas and a member of the Texas Product Development and Small Business Incubator Board, appointed by the governor of Texas. Rosenblum currently serves as executive director of the International Banking, Economics and Finance Association and is a member of the editorial board of the *North American Journal of Economics and Finance*. His writing has been included in such publications as the *Journal of Finance*, *New York Times*, *Southwest Economy* and *Handbook of Banking Strategy*. He is a visiting professor of finance at Southern Methodist University. Rosenblum received a B.A. in economics from the University of Connecticut and a Ph.D. in economics from the University of California, Santa Barbara.

### **Jason Saving**

Senior Economist  
Federal Reserve Bank of Dallas

Saving is a senior economist at the Federal Reserve Bank of Dallas, where he conducts research on state and national public policy issues. Saving joined the Bank in 1996, following a one-year postdoctoral fellowship at George Mason University's Center for Study of Public Choice. He holds a B.A. in mathematical economic analysis from Rice University and an M.A. and a Ph.D. in economics from the California Institute of Technology. Saving is the author of articles on entitlement programs, European economic integration, welfare reform and topics relevant to economic growth and fiscal policy. His articles have appeared in such journals as *Economic Inquiry*, *Southern Economic Journal* and *Public Choice*. He is a member of the American Economic Association and the Public Choice Society.

### **Ed Skelton**

Business Economist  
Federal Reserve Bank of Dallas

As a business economist, Skelton's primary analysis concerns the economies of Latin America with a focus on the banking industry and the financial system. This work supports the

Federal Reserve Bank's supervision of foreign banks with offices in the United States. He has appeared on National Public Radio, and his work has been cited in the *Wall Street Journal*, *BusinessWeek*, and *Newsweek*, specialized industry publications and academic studies as well as prominent daily newspapers in the U.S., Mexico, Brazil and many other Latin American countries. Skelton is an adjunct professor of economics at Southern Methodist University, where he has received numerous awards for teaching excellence. Skelton received a B.B.A. in economics from Baylor University and an M.A. in economics from Southern Methodist University.

### **Charlene Williams**

Associate Director  
Bureau of Engraving and Printing,  
Western Currency Facility

Associate director of the Bureau of Engraving and Printing's Western Currency Facility (WCF) in Fort Worth since 2006, Williams is responsible for the overall operations of the WCF and accountable for the production of more than half of the United States paper currency order. She joined the bureau in 1988 and has worked in a number of divisions and roles, including plant manager and manager of the currency manufacturing division. Williams is an active member of the Federal Executive Board, a graduate of the Federal Executive Institute and a member of the North Area Council for the Fort Worth Chamber of Commerce. Williams earned a B.S. in business administration from Shepherd University in Shepherdstown, W. Va.

### **Mark Wynne**

Vice President  
Director, Globalization and  
Monetary Policy Institute  
Federal Reserve Bank of Dallas

Wynne's primary research interests are in monetary economics and international macroeconomics, work that has been published in many leading professional journals. He is director of the Dallas Fed's recently established Globalization and Monetary Policy Institute

and has taught at the University of Rochester and Southern Methodist University. Wynne previously worked on issues related to monetary policy strategy under economic and monetary union for the European Monetary Institute and later the European Central Bank. Wynne holds first-class-honours B.A. and M.A. degrees from the National University of Ireland (University College Dublin) and an M.A. and a Ph.D. from the University of Rochester.

### **Mine Yücel**

Senior Economist and Vice President  
Federal Reserve Bank of Dallas

Yücel has been with the Federal Reserve Bank of Dallas since 1989. As an energy economist and head of the Bank's regional group, she analyzes the regional economy and energy markets and has published numerous articles on energy and regional growth. Yücel is past president of the United States Association for Energy Economics (USAEE) and Dallas Area Business Economists. She has served on the executive boards of the USAEE and the Dallas chapter of Women in Technology International. In 2006, she was chosen as a recipient of the Key Women in Energy—Global Award. She received the USAEE Senior Fellow Award in 2007. Currently, she serves on the Greater Dallas Chamber's Board of Economists and the executive boards of the International Association of Energy Economics and Executive Women of Dallas. Before joining the Bank, she was an assistant professor of economics at Louisiana State University. She has a B.S. and an M.S. in mathematics from Bogazici University in Istanbul, Turkey, and a Ph.D. in economics from Rice University.