**Dr. Parry W. Clark, JD, PhD, MSM**

Dr. Clark has more than 50 years of domestic and international business and risk assessment experience in the commercial financial industry, business assessment, and management. This includes business risk assessment of projects; financial analysis, projected financial statements; business management; development of internal and external management audit systems; business seminars; mediation; negotiating contracts; marketing and program development; strategic planning; initial corporate startups and development; commercial investments and lending; and business consulting.

 He has worked internationally in Tsim Sha Tsui, Kowloon, Hong Kong, and opened the Victoria, British Columbia office. There he worked as a business project loan analyst and underwriter, a senior loan originator, and a strategist in developing global business and financial services, lending, and marketing.

 Dr. Clark also worked with a large health care system with a merger project of two hospital complexes where his assignment to review and underwrite the assets, determine employee overlap, and review risks potentials associated with the merger for their Durable Medical Equipment (DME) Division and their “For Profit” physician group. This resulted in a 15-volume report on risk considerations, recommendations, and implementation suggestions.

 He has been writing statistical matrix software programs for over 30 years. In 1991 he wrote a weighted matrix software program that is still being used that determines the appropriate strategic posture for an organization and each of its individual businesses called the STEP Program (Strategic Target Evaluation Program). In 1995 he wrote another matrix software program that statistically measures employees' overall attractiveness in the hiring process. Through the years, he has written and developed statistical matrix programs for numerous industries and situations. In 2005 he developed and deployed the proprietary R-CAM statistical matrix software program that underwrites commercial real estate projects in which has now expanded to cover Residential and Consumer loans.

 In addition, Dr. Clark has taught for 14 years as an Adjunct Professor in Business Law, undergraduate, and graduate-level financial accounting, Computer Science, International Business, Business Law, Risk Management, and English.

**PROFESSIONAL EXPERIENCE**

**CONSULTANT/WRITER/DEVELOPER/LECTURER**

*Wichita, KS./Jacksonville, FL./Meadville, MO.*

*CURRENT*

***GC International Holdings LLC***

[www.gc-international-holdings.com](http://www.gc-international-holdings.com)

clark@gc-international-holings.com

The company is promoting Risk Management, of which Dr. Clark has written a College Textbook and have taught the college classes starting in 2000. The program provides an exciting new programs, products, and technology to the world of Risk Managers and Risk Auditors.

A team of business professionals, and specialized manufacturers are currently involved in bringing a host of new and innovative risk solutions to the U.S. market, as well as working with select international clients.

***Commercial Underwriting***

[www.pwc-analysis.com](http://www.pwc-analysis.com)

<https://pwc-analysis.wixsite.com/r-camunderwriting>

<https://pwc-analysis.wixsite.com/pwc-proj-financials>

 In the past, Dr. Clark has underwritten more than Seven Hundred Thirty Million Dollars ($730,000,000.00) in commercial underwriting. He has developed, consulted, and wrote programs and seminars, both domestic and internationally.

 In addition, Dr. Clark evaluated the strengths of companies, formulated strategic plans, reviewed management, conducted risk assessments, prepared financial spreadsheets, evaluated marketing strengths. He prepared and wrote commercial loan proposals for independent companies and reviewed and analyzed products on safety and risks for product liability underwriting.

***Diversity, Equity, and Inclusion Writer and Develop***

<https://www.mifordadams.com>

 Dr. Clark is currently working with Milford Adams, a well-known Diversity Expert and Lecturer. He is writing and building numerous programs for the inclusion of diversity programs for organizations, corporations, and institutions nationwide. Including the U.S. Justice Department.

***CONSULTING AND LECTURER***

Dr. Clark has created collateral materials and seminars that have included: Risk Assessment Auditing and Management (Textbook), Violence in the Workplace, Developing a Grievance Program, Employment Issues: Hiring and Firing (Textbook), Strategic Target Evaluation Programs (STEP), Using Golf to Enhance your Business Career (Seminar using Power Point), Sexual Harassment in the Workplace, and a Loan Matrix Evaluation software.

***Campaign Manager***

 Dr. Clark was the Campaign Manager for a candidate for Insurance Commissioner for the State of Kansas. He wrote campaign speeches, developed, and produced campaign literature, and filed campaign reports with the State.

***FREELANCE ILLUSTRATOR***

 Freelanced the illustrations on 22 college textbooks.

***ADJUNCT UNIVERSITY PROFESSOR***

*Friends University/Kansas Newman University/Wichita Business College*

 Dr. Clark has taught Business Law, undergraduate and graduate level Financial Accounting, Computer Science, International Business, Business Law, English, and Risk Management (from my own textbook).

**HERITAGE FINANCIAL GROUP, INC. –** *Jacksonville, FL*

DIRECTOR OF HEDGE FUND - January 2006 to April 2007

 Dr. Clark was the Senior Director of a $58 million Hedge Funds for investments in short term commercial real estate loans throughout the United States. Developed, directed, maintained, and supervised staffing and worked as investor liaison.

**CAPITAL GROUP UNDERWRITERS, LLC –** *Jacksonville FL*

OWNER - December 2004 to January 2006

 Dr. Clark conducted an underwriting review of more than $240 Million in projects. This included: fiscal review and assessment; risk assessments and determination; financial statement analysis; viability of project; and requesting proper documentation required to proceed; and reviewing closing documents. Conceived, wrote, and produced all underwriting materials, underwriting books, loan matrix analyses, PowerPoint programs, and compact disks. In addition, hired and trained commercial personnel, underwriters, and processors.

**JONES LAW FIRM -** *Wichita, KS*

January 2002 to December 2004

 With the Law Firm, Dr. Clark conducted Court preparation and client work. He prepared and wrote case briefs, motions, answers, journal entries, agreements, corporation papers, by-laws, commercial business contracts, commercial real estate contracts, and bankruptcy papers. Marketed and Conducted mediation as a licensed KS. Supreme Court Approved Mediator: Held and conducted mediation, wrote conclusions of mediation for Court review and adjudication. Developed and prepared projected financial statements and strategic business plans. Evaluated and wrote reports identifying and analyzing risks and how to manage such risks for independent companies.

**GUARDIAN UNDERWRITERS** *- Wichita, KS./Phoenix, AZ.*

VICE PRESIDENT AND DIRECTOR - January 2000 to January 2002

 Dr. Clark was the Vice President and Director of Central Division: responsible for marketing and originating commercial loans and management of underwriting in the central and western U.S. Developed financial lending marketing strategies, opened and managed two separate offices in Wichita, KS and in Phoenix, AZ. The Phoenix office was primarily a marketing/origination center while Wichita was the loan processing and underwriting center. Responsibilities also included: strategic planning for both offices; hiring and training employees; and the writing of internal employment manuals.

**KAYTON INVESTMENTS** –

*Victoria, British Columbia/Tsim Sha Tsui, Kowloon Hong Kong/Colorado Springs, CO)*

SENIOR VICE PRESIDENT - 1984 to 1990

 Dr. Clark was the Senior Vice President for an international financial services, lending, and trading company located at 927 Star House, Tsim Sha Tsui, Kowloon, Hong Kong. Opened, and worked, in the Victoria, British Columbia Canada office at 15 Huron St. He was the project analyst, senior loan originator, and a strategist in the development of global financial services, lending, and marketing, set up independent satellite offices in different countries.

Dr. Clark reviewed and evaluated loan applications for direct loans from the Trust. Kayton bought Teller International, a commercial Bank in Colorado Springs CO, in 1985. In 1984 started the building of the international finance department. After the buyout by Kayton, ran the originations and project assessment for the Victoria British Columbia office and opened additional offices in Perth Australia; Hamburg Germany, Paris France, and Cambridge UK.

In addition, he worked extensively with the Saudi Royal family in the placement of investments.

**S.A.M. SECURITIES** *- Wichita, KS*

REGISTERED STOCKBROKER 7&63 - 1982 to 1984

 Dr. Clark became a Registered Stockbroker (7 and 63 licensure) and worked for S.A.M., a financial brokerage house in Wichita, KS. He marketed and managed discount brokerage in financial institutions in 3 states: Kansas, Nebraska, and Oklahoma. He placed trading orders, reviewed, and recommended stock purchases and trained financial institution employees on Security and Exchange Commission’s regulations and discount brokerage.

**FREE-LANCE VIDEO DIRECTOR AND PRODUCER** *– Wichita, KS*

OWNER - 1979 to 1982

 Dr. Clark wrote and produced video programs, primarily for Cessna and their Cessna Pilot Centers (CPC) dealers throughout the U.S. and Canada. This was an 11-hour program that took him into the Artic Circle.

**WCBI TV** *- Columbus MS*

PRODUCER - 1977 to 1979

 Program Producer and Art Director for small market NBC affiliate. Produced all on-air graphics, set designs, 5 local half hour programs. He also produced the 10:00 O’clock News, and assorted local commercials.

**UNITED STATES AIR FORCE**

1975 to 1977

 Dr. Clark was a Law Enforcement Officer USAF, is a Service-Connected Disabled Veteran. He was a Flight Commander at the USAF Police Academy and went detached service duty Washington D.C. where he received two Presidential Citations with three Gold Clusters. He was part of a combined forces unit in AZR and was injured in an explosion while on-duty. He served on a SAC Command Base/Air Wing Training Base in Columbus MS.

**CATALOGUE COMMUNICATION COMPANY** *- Wichita, KS*

VICE PRESIDENT - 1969 to 1974

 Dr. Clark was the Vice President of Sales and Production. Sold and marketed advertising and audio-visual equipment catalogues throughout the U.S. Produced, wrote marketing/copy materials, planned/paginated catalogues, produced graphic photography, processed film, pulled proofs/prints, and contracted for printing. He had clients in more than 38 states.

**EDUCATION**

* Juris Doctorate (JD)
* Doctor of Philosophy in Business (PhD non-accredited in the U.S.)
* Currently working on a Doctorate in Psychology (PhD)
* Licensed Supreme Court Mediator: Core, Civil, and Probate Kansas Office of Judicial Administration (retired-not active)
* Masters in the Science of Management (MSM)
* Bachelor’s in Business Administration (BBA)
* Stockbroker Series 7 and 63 (retired-not active)
* Leadership Training: United States Air Force Police Academy Law Enforcement Training

**ARTICLES, TREATISES, PROGRAMS, and SOFTWARE WRITTEN**

**Medical Malpractice Risk and Fee Assessment Software**

Assessment software for the use by Insurance Companies, a new medical malpractice insurance provider to determine the potential risk of claims and how much should be charged to the doctor for coverage.

**R-CAM Financial Weighted Matrix Report Software**

A complete weighted financial software that takes an unbiased approach to credit risk analysis for both commercial and consumer finance.

**STEP - Strategic Target Evaluation Program Software**

A software program that analyzes the ranking, rating, and position of a company in their life cycle with a determination of action.

**Risk Assessment Auditing and Management**

A textbook and certification program given at Newman University. Currently the book is in submission for publication at the University Level as a standard textbook for undergraduate studies in business.

**Medical Malpractice: The Preventative Medicine of Risk Recognition and Management**

A basic study of the problems in Medical Malpractice.

**Medical Malpractice Insurance Company**

The conception and basic design for an insurance company using a new adjudication tool of mediation in stemming rising costs of medical malpractice insurance within the medical community and the impact and “ripple effect” that such a program would have on both the industry and the “lay” public.

**Violence in the Workplace**

A 1-day seminar written and given for numerous business professionals.

**Developing a Grievance Program**

A 1-day seminar written and given for numerous business professionals.

**Book Camp: A practicum of a welfare to work program**

Wrote and conceived a theoretical model to be able to take welfare recipients into a productive work environment. Present to the State of Kansas with great reception, however failed in legislative conference to be introduced.

**Employment issues: Hiring and Firing** A textbook covering the complete gambit of employment criteria and influences.

**Strategic Target Evaluation Programs (STEP)**

A program for practical implementation and evaluation of a business. Gives the client a realistic model of the strategic position of the company and positioning in the current market.

**Using Golf to Enhance your Business Career**

A four-hour program in PowerPoint given for two hours of University Credit to seniors in a Newman and Friends Universities. Expounds on the ability, the ethics, and the importance of using Golf in business development and “Deal” making.

**Sexual Harassment in the Workplace**. 1-day seminar written and for business professionals.