

PATRICK W. FITZGERALD, PH.D, Ed.D., J.D.
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Professional Experience Visiting Scholar at Vanderbilt University, Visiting Scholar at the University of Colorado-Boulder, Senior Partner with Fitzgerald & Associates-Attorneys at Law, Senior Fellow with IPSIS of Los Angeles, California and Dallas, Texas and President of Fitzgerald Economic and Business Consulting. Adjunct Professor of Finance at the Price College of Business, University of Oklahoma and at the School of Business at Oklahoma Christian University and Adjunct Professor of Finance and Economics at Oklahoma Baptist University.

Dr. Fitzgerald has practiced law, provided significant consulting and taught in many areas of oil and gas law in addition to topics concerning economic and financial decision making in the petroleum industry, for many years. His courses “Critical Title Issues,” “Leasing and Curing Petroleum Land Titles,” “Due Diligence,” “Settling Surface Damages,” “Farmouts and Joint Operating Agreements,” and “Advanced Contracts” have been uniformly well received and have been offered for oil and gas personnel throughout the United States and Canada. He continues to write and speak for numerous organizations on such topics, including the AAPL, Midland College and Southern Methodist University’s McGuire Energy Center.

As an economist, he has significant experience with determining economic damages and lost benefits in personal injury and wrongful termination cases and in determining lost profits for matters involving business interruption, torts, breach of contract, intellectual property, etc. He has extensive experience preparing business valuations for buy sell agreements, securities offerings, divorce proceedings, breach of contract and tort proceedings. Such work includes over twenty years experience testifying as an expert witness for both plaintiffs and defendants.

Formerly on the faculties of The University of Texas at Austin and Oklahoma State University, Dr. Fitzgerald has served as an adjunct professor in the School of Business at Southern Methodist University and in the School of Law at Oklahoma City University. He was a special lecturer in the School of Business at the University of Oklahoma and the School of Law at the University of Tulsa. For years he was a regular lecturer for the Institute for Energy Development of Oklahoma City and for the Permian Basin Graduate Center in Midland, Texas. For all of these organizations, he regularly taught economic, financial and legal aspects of oil and gas operations.

Dr. Fitzgerald taught both undergraduate and graduate courses in Economics, Income Tax, Business Ethics, Business Law and Finance at Oklahoma City University starting in 1982. After serving as an adjunct

professor of finance and economics and the director of Continuing Education during 1982-83, he assumed the position of Associate Dean and Associate Professor of Finance and Economics in 1984. He was named the C.R. Anthony Professor in 1985. In the fall of 1986, Dr. Fitzgerald was appointed Dean of the Meinders School of Business and held that position until the fall of 1988 when he returned to full time teaching. Throughout his tenure at Oklahoma City University, Dr. Fitzgerald served as consultant to the B. D. Eddie Business and Consulting Center which provided economic and business consulting and performed extensive market research both locally and nationally.

Dr. Fitzgerald has experience in the engineering field having worked in civil, aeronautical, electrical and mechanical engineering service positions before becoming a college professor. From 1982-1984 he was employed as an attorney in Oklahoma City with Mosberg and Wright; Mosberg, Sears and Kunzman and Wright and Johnson. He was also Vice President and General Counsel for Energy Textbooks International during this time. From 1989-1994, he was President of Research and Planning Consultants, Inc. and General Counsel for Ron Luke and Associates, Inc., of Austin, Texas, and Oklahoma City. From 1974 through the present, he has owned his own economic consulting firm. He continues to be licensed to practice law in Oklahoma and Texas.

Education/
Training

In addition to the following degrees, Dr. Fitzgerald has engaged in significant graduate work at Princeton Theological Seminary and has served as a Research Fellow at Yale University. He has also studied as a Postdoctoral Fellow at the University of Chicago, as a Visiting Postdoctoral Scholar at Duke University, as a Distinguished Visiting Scholar at the Law School of Yale University and as a Visiting Scholar at the University of California at Berkeley Boalt Hall School of Law. Most recently he has received scholarships from the School of Business at the University of Memphis to study International Business in 2004 and International Finance in 2005. Since 2005-2006 he has served as a Visiting Scholar at Vanderbilt University in both the Owen Graduate School of Business and the Divinity School. At this time, he continues as a Visiting Scholar in the Vanderbilt Divinity School focusing on law, economics and ethics and at the University of Colorado-Boulder, in economics.

J. D., University of Oklahoma, 1982
Ed. D., Oklahoma State University, 1980
Ph. D., University of Texas at Austin, 1979
Th. M., Harvard University, 1997
M. Div., Austin Presbyterian Theological Seminary, 1990
M. B. A., Southern Methodist University, 1974
B. B. A., University of Texas at Arlington, 1973

Professional

Organizations: Academy for Legal Studies In Business, Rocky Mountain Legal Association, American Economics Association, Eastern Economics Association, Southern Economics Association, American Association of Finance and Economics Experts, State Bar of Texas, Oklahoma Bar Association, Southern Academy for Legal Studies In Business, Midwest Finance Association, Midwest Economics Association, National Association of Forensic Economics, Western Economics Association International, Southwestern Society Of Economists, Academy of Economics and Finance, Academy of International Business (Southwest United States) and Southwestern Finance Association.

I. SELECTED RECENT JOURNAL PUBLICATIONS.

1. "PUNITIVE DAMAGES AND THE SUPREME COURT'S REASONABLE RELATIONSHIP TEST: IGNORING THE ECONOMICS OF DETERRENCE," Patrick Fitzgerald and Kevin Marshall, *St. John's Journal of Legal Commentary*, Fall 2004.
2. "THE ROLE OF LAWYERS IN 'CORPORATE RESPONSIBILITY'" Myrna Schack Latham and Patrick W. Fitzgerald, *Oklahoma Bar Journal*, Fall 2004.
3. "TOWARDS UNDERSTANDING SARBANES-OXLEY: BUSINESS AND FINANCIAL ETHICS REQUIREMENTS IN A POST-ENRON WORLD," Patrick Fitzgerald, Stephanie Arnold, Courtney Fitzgerald, Max Sytch, and Zephania Zimpleman, *Southern Law Journal*, Volume XIII, Number 2, Fall 2004.
4. "LEGAL, ETHICAL, AND REGULATORY ISSUES: DO TOP EXECUTIVES PAY ATTENTION?" Bruce Walters, James Thompson and Patrick Fitzgerald, *Ethics & Critical Thinking Quarterly Journal*, Vol. 2005, Issue 1.
5. "THE REASONABLE CERTAINTY RULE AND IMPLICATIONS FOR THE INTRODUCTION OF EVIDENCE IN CIVIL CASES," Patrick W. Fitzgerald, Michele Teeple, Gene B. Elrod and Courtney R. Fitzgerald, *The Earnings Analyst*, Volume VII, 2005.
6. "ADVANTAGES AND DISADVANTAGES OF STRUCTURED SETTLEMENTS FROM THE CLAIMANT'S PERSPECTIVE, AND RECENT LEGISLATIVE DEVELOPMENTS," Patrick W. Fitzgerald and Kevin S. Marshall, *The Earnings Analyst*, Volume VII, 2005.

7. "THE COLLATERAL SOURCE RULE AND ITS ABOLITION - AN ECONOMIC PERSPECTIVE," Kevin Marshall and Patrick Fitzgerald, Volume XV, Issue 1, *The Kansas Journal Of Law And Public Policy*, Fall/Winter Of 2005.
8. "EXPLORING THE ETHICS OF BUZZ MARKETING," Jeri Lynn Jones and Patrick W. Fitzgerald, *Ethics & Critical Thinking Quarterly Journal*, Volume 2006, Issue 1.
9. "RESPONDING TO A CRISIS OF CONFIDENCE: SARBANES-OXLEY AND THE NEW BUSINESS ETHICS AND FINANCIAL EXPERTS REQUIREMENTS," Patrick W. Fitzgerald, Max Sytch, Stephanie Arnoldin and Zephanie Thompson, *Consumer Finance Law Quarterly Report*, Volume 60, Number I, Spring 2006.
10. "SECTION 404 OF THE SARBANES-OXLEY ACT OF 2002 AND FINANCIAL ETHICS: WHAT DIFFERENCE DOES IT MAKE?" Patrick W. Fitzgerald, Jane Austin and Greg Miller, *Ethics & Critical Thinking Quarterly Journal*, Volume 2006, Issue 1.
11. "AN ASSESSMENT OF THE ECONOMIC OUTLOOK FOR THE U. S. AUTOMOBILE INDUSTRY," David R. Gilchrist and Patrick W. Fitzgerald, *Insights to a Changing World Quarterly Journal*, Volume 2006, Issue 1.
12. "THE IMPACT OF GROUPWARE ON CONTINUOUS IMPROVEMENT IN KNOWLEDGE-BASED ORGANIZATIONS," Patrick W. Fitzgerald and Max Doleh, *Ethics & Critical Thinking Quarterly Journal*, Volume 2006, Issue 1.
13. "WHAT'S HAPPENING WITH THE U.S. HOUSING MARKET?" David R. Gilchrist and Patrick W. Fitzgerald, *Global Education Journal*, Spring, 2006, Issue 1.
14. "THE GROWING IMPORTANCE OF 'INDEPENDENCE' IN EFFECTIVE CORPORATE GOVERNANCE FOR INTERNATIONAL CORPORATIONS IN A POST SARBANES-OXLEY ENVIRONMENT," Patrick W. Fitzgerald, Jane Austin, and Greg Miller, *Insights To a Changing World Quarterly Journal*, Volume 2006, Issue 1.
15. "TORT REMEDY IN THE LAW VERSUS ECONOMIC RESTITUTION FOR PERSONAL INJURY AND WRONGFUL DEATH," Patrick W. Fitzgerald and Kurt V. Krueger, *The Earnings Analyst*, March 2006.
16. "INTERNATIONAL STOCK RETURNS AND EXPECTED INFLATION: EVIDENCE FROM PRE-WAR DATA," James Ross McCown and Patrick W. Fitzgerald, *Ethics & Critical Thinking Quarterly Journal*, Volume 2006, Issue 3.

17. "BANKRUPTCY REFORM IN 2005: IMPLICATIONS FOR FAMILIES" Patrick W. Fitzgerald and Sue Lynn Sasser, *Global Education Journal*, Volume 2006, Issue 4.
18. "TORT REFORM AND CLASS ACTION LITIGATION IN THE STATES: STATE LAW MODIFICATIONS AND THE RECENT AVERY V. STATE FARM MUT. AUTO. INS. CO.: IMPLICATIONS FOR DETERMINING DAMAGES AND PUBLIC POLICY," Patrick W. Fitzgerald, Ashley S. Lipson and Kevin S. Marshall, *Conflict Resolution & Negotiation Journal*, 2007. Issue 1.
19. "BLOGGING AND THE RISE OF 'ANONYMOUS' ANTI-EMPLOYER BLOGGERS: KEY CASES AND CONCERNS IMPACTING THEIR RIGHTS AND RISKS," Konrad S. Lee and Patrick W. Fitzgerald, *Conflict Resolution & Negotiation Journal*, Volume 2007, Issue 4.
20. "CRITICAL UNDERSTANDING OF ISLAMIC BANKING AN EMERGING STATE," Patrick W. Fitzgerald, Jane Austin, Stephanie Arnoldin, and Anwar Khader, *Business Journal for Entrepreneurs*, Volume 2007 Issue 2
21. "THE GOLDEN RULE AND BUSINESS ETHICS," Jane Austin and Patrick W. Fitzgerald, *Ethics & Critical Thinking Quarterly Journal*, Volume 2007, Issue 2
22. "EXPLORING THE ETHICS OF BUZZ MARKETING," Jeri Lynn Jones and Patrick W. Fitzgerald, *Ethics & Critical Thinking Quarterly Journal*, Volume 2007, Issue 2.
- 23 "ENTREPRENEURS AND RESALE PRICE MAINTENANCE: ADJUSTING TO THE NEW ANTITRUST STANDARD," Theodore R. Bolema and Patrick W. Fitzgerald, *Business Journal for Entrepreneurs*, Volume 2008, Issue 1.
24. "FRIEND OF THE COURT BRIEFS: OPPORTUNITIES FOR TEACHING ACADEMICS TO CONTRIBUTE TO PROMINENT COURT CASES," THEODORE R. Bolema and Patrick W. Fitzgerald, *Ethics & Critical Thinking Quarterly Journal*, Volume 2008, Issue 1.
25. "THE BUSINESS CASE FOR EVERYDAY ETHICS," JACQUE BERGMAN PEARSALL AND PATRICK W. FITZGERALD, *Ethics & Critical Thinking Quarterly Journal*, Volume 2008, Issue 2.

II. SELECTED CHAPTERS IN BOOKS

- 1."ADVANTAGES AND DISADVANTAGES OF STRUCTURED SETTLEMENTS FROM THE CLAIMANT'S PERSPECTIVE, AND RECENT LEGISLATIVE DEVELOPMENTS," Patrick W. Fitzgerald and Kevin S. Marshall, *Measuring*

Loss In Catastrophic Injury Cases, Lawyers & Judges Publishing Co., January 2006, Edited By Kevin Marshall and Tom Ireland.

2. "WHEN DO INVESTORS MAKE MONEY IN OIL?" Co-Author, *Leveraged Oil And Gas Deals*, Lewis Mosburg, Jr. 1984.

3. "THE JOY OF BUDGETING," *PERSONAL FINANCE: A PRESCRIPTION FOR FINANCIAL HEALTH*, Patrick Fitzgerald, Energy Textbooks International, 1983.

4. "ESTATE PLANNING," *PERSONAL FINANCE: A PRESCRIPTION FOR FINANCIAL HEALTH*, Patrick Fitzgerald, Energy Textbooks International, 1983.

III. SELECTED BOOKS

1. *PERSONAL FINANCE: A PRESCRIPTION FOR FINANCIAL HEALTH*, Edited By Patrick Fitzgerald, Energy Textbooks International, 1983.

2. *REAL ESTATE AS AN INVESTMENT*, co-author, Oklahoma Real Estate Commission, 1985.

3. *FAIR HOUSING*, co-Author, Oklahoma Real Estate Commission, 1985.

4. *HOW AND WHY TO INVEST IN REAL ESTATE AND OIL AND GAS UNDER TAX REFORM*, co-author, Energy Textbooks International, 1986.

5. *USE OF AN ECONOMIST AS AN EXPERT WITNESS*, Patrick Fitzgerald, RPC Publications, 1989.

IV. SELECTED CONFERENCE PRESENTATIONS

1. "USING FORENSIC INVESTIGATIONS TO PROVE FINANCIAL FRAUD AND PRODUCE ACCURATE DETERMINATIONS OF ECONOMIC VALUE OR LOSS IN CASES INVOLVING LOST PROFITS AND BUSINESS VALUATIONS," Patrick W. Fitzgerald and C. David Rhoades, Academy of Economics and Finance, Houston, Texas, February 8-11, 2006.

2. "NON-ECONOMIC DAMAGES AND TORT REFORM: AN UPDATE," Patrick W. Fitzgerald and David Gilchrist, Academy of Economics and Finance, Houston, Texas, February 8-11, 2006.

3. "WHAT'S HAPPENING TO PREJUDGMENT INTEREST AS A RESULT OF TORT REFORM?" Patrick W. Fitzgerald and Kevin Marshall, Eastern

Economics Association Annual Meeting, Philadelphia, PA, February 24-26, 2006.

4. "THE GROWING IMPORTANCE OF 'INDEPENDENCE' IN EFFECTIVE CORPORATE GOVERNANCE FOR INTERNATIONAL CORPORATIONS IN A POST SARBANES-OXLEY ENVIRONMENT," Patrick W. Fitzgerald, Jane Austin and Greg Miller, Academy of International Business, Southwest United States, Oklahoma City, Oklahoma, March 1-4, 2006.

5. "BULLYING IN THE WORKPLACE: A LOOK AT TRENDS IN INTERNATIONAL BUSINESS AND THE UNITED STATES," Patrick W. Fitzgerald, Jacque Bergman and Howard Stein, Academy of International Business, Southwest United States, Oklahoma City, Oklahoma, March 1-4, 2006.

6. "FINANCIAL ETHICS AND SECTION 404 OF THE SARBANES-OXLEY ACT OF 2002: WHAT DIFFERENCE DOES IT MAKE?" Patrick W. Fitzgerald, Jane Austin and Greg Miller, Southwestern Finance Association Annual Meeting, Oklahoma City, Oklahoma, March 1-4, 2006.

7. "NON-ECONOMIC DAMAGES AND TORT REFORM: AN UPDATE," Patrick Fitzgerald And David Gilchrist, Annual Meeting Of The Southwestern Society Of Economists (SSE) In Oklahoma City, March 1-4, 2006.

8. "J. C. PENNEY AND THE RISE OF THE J. C. PENNEY CORPORATION: ECONOMICS AND ETHICS AT WORK," Patrick W. Fitzgerald, David Gilchrist and Prasantha Chavali, Annual Meeting of the Southwestern Society of Economists (SSE) in Oklahoma City, Oklahoma, March 1-4, 2006.

9."BUSINESS ETHICS, ADVERTISING ETHICS AND THE GROWING USE OF 'BUZZ MARKETING:' WHY BE CONCERNED?" Patrick W. Fitzgerald and Jeri Lynn Jones, Association of Collegiate Marketing Educators Annual Meeting, Oklahoma City, Oklahoma, March 1-4, 2006.

10. "IT AND THE STRATEGY OF CONTINUOUS INNOVATION," Patrick W. Fitzgerald, Max Doleh and Frank Pfaff, Association for Business Information Systems Annual Meeting, Oklahoma City, Oklahoma, March 1-4, 2006.

11."TIPS FOR EFFECTIVE TEACHING OF BUSINESS ETHICS," Southwest Academy of Management, Oklahoma City, Oklahoma, March 1-4, 2006.

12. "WHAT'S GOING ON WITH WHISTLEBLOWING?: A REVIEW OF SPECIAL ISSUES FOR DOMESTIC AND INTERNATIONAL BUSINESSES AND THE ATTORNEYS WHO ADVISE THEM," David R. Gilchrist, Patrick W.

Fitzgerald, and Nadia Stoyanova, Southern Association Of Legal Studies In Business Annual Meeting, March 9-12, 2006, San Antonio, Texas.

13. "THE HERSHEY COMPANY: A BUSINESS BUILT ON ETHICS," David Gilchrist and Patrick Fitzgerald, Southwest Business Symposium, March 30-31, 2006.

14. "THE ECONOMIC OUTLOOK FOR THE U.S. AUTOMOBILE INDUSTRY," David Gilchrist and Patrick Fitzgerald, Southwest Business Symposium, March 30-31, 2006.

15. "THE ECONOMIC OUTLOOK FOR THE U.S. HOUSING MARKET," David Gilchrist and Patrick Fitzgerald, Southwest Business Symposium, March 30-31, 2006.

16. "UNDERSTANDING THE BANKRUPTCY ABUSE PREVENTION AND CONSUMERS PROTECTION ACT OF 2005: IMPLICATIONS FOR BUSINESS AND CONSUMERS," David Gilchrist, Patrick Fitzgerald and Sue Lynn Sasser, Southwest Business Symposium, March 30-31, 2006.

17. "UNDERSTANDING AND SUCCESSFULLY COMPLYING WITH THE WHISTLE BLOWING REQUIREMENTS OF THE SARBANES-OXLEY ACT OF 2002," Patrick Fitzgerald, David Gilchrist and Nadia Stoyanova Southwest Business Symposium, March 30-31, 2006.

18. "BULLYING IN THE WORKPLACE: ECONOMIC AND LEGAL CONSEQUENCES," Patrick W. Fitzgerald, Jacque Bergman and Howard F. Stein, Southwest Business Symposium, March 30-31, 2006.

19. "PREVENTING AND DETECTING THE SCAMS AND SCHEMES OF CORPORATE FRAUD," Patrick W. Fitzgerald and C. David Rhodes, Southwest Business Symposium, March 30-31, 2006.

20. "CRITICAL IDEAS AND CONCEPTS NECESSARY FOR EFFECTIVE ECONOMIC AND FINANCIAL TRANSACTIONS IN ISLAMIC COUNTRIES," Patrick W. Fitzgerald, Jane Austin and David Gilchrist, Islam and Business Seminar, University of Kansas, April 7-8, 2006.

21. "DETERMINING BUSINESS LOSSES: A REVIEW OF IMPORTANT CONSIDERATIONS AND THE RELEVANT CASE LAW FROM THE UNITED STATES," National Association of Forensic Economics International Meeting, Patrick W. Fitzgerald, May 26-28, 2006, Florence, Italy.

22. "COMING TO GRIPS WITH VARYING JURISDICTIONAL LEGAL REMEDIES FOR TORT VICTIMS: WHAT ABOUT ECONOMIC JUSTICE?" Western Economics Association Annual Meeting, San Diego, California, July 2006, Patrick W. Fitzgerald and Kurt V. Krueger.

23. "TORT REFORM AND ECONOMIC DAMAGES: ECONOMIC AND PUBLIC POLICY CONSIDERATIONS ON JOINT AND SEVERAL LIABILITY," Western Economics Association Annual Meeting, San Diego, California, July 2006, Patrick W. Fitzgerald, Kevin Marshall and David Gilchrist.

24. "FORENSIC EXAMINATIONS AND FINANCIAL FRAUD: A REVIEW OF IMPORTANT METHODOLOGIES AND PROCEDURES FOR THE SUCCESSFUL FORENSIC EXAMINER," *C. David Rhoades and Patrick W. Fitzgerald*, ACFEI's 2006 Certification Conference, July 18-19, 2006, Las Vegas, Nevada.

25. "EFFECTIVE BUSINESS VALUATIONS FOR CLOSELY HELD FIRMS: LEADING CASES, RECENT DECISIONS AND A REVIEW OF 'BEST PRACTICES,'" Patrick W. Fitzgerald and Theodore Bolema, Academy of Finance and Economics Annual Meeting, February 15, 2008, Nashville, Tennessee.

26. "VALUATION OF CLOSELY HELD STOCK FOR FEDERAL ESTATE TAXES," Patrick W. Fitzgerald and Theodore Bolema, Academy of Finance and Economics Annual Meeting, February 15, 2008, Nashville, Tennessee.

E. RECENT PAPERS PUBLISHED IN PROCEEDINGS

1. "THE "NEW" FAIR PAY RULES ARE HERE," J. Bergman and Patrick Fitzgerald, *Proceedings Of The Human Resources/Careers/Gender & Diversity in Organizations Track, Southwest Academy of Management Annual Meeting*, Dallas, Texas, March, 2005.

2. "THE CHALLENGED HUMAN RESOURCE PROFESSIONAL: EFFECTIVE RESPONSES TO SARBANES- OXLEY, HIPAA AND THE PATRIOT ACT," Patrick W. Fitzgerald, Jacque Bergman, Shannon Warren and Michele Teeple, *Proceedings Of The Human Resources/Careers/Gender & Diversity in Organizations Track, Southwest Academy of Management Annual Meeting*, Dallas, Texas, March, 2005.

3. "UNDERCOVER MARKETING: UNDER UTILIZED OR UNDERHANDED?" Jeri Jones and Patrick W. Fitzgerald, *Proceedings of the ASBBS Conference, Marketing Track*, Las Vegas, Nevada, February, 2005.

4. "CORPORATE GOVERNANCE AND CHANGING EXPECTATIONS," Patrick Fitzgerald, J. Bergman, *Proceedings of Southwestern Finance Association Meeting*, March 3-4, 2005, Dallas, Texas.
5. "FINANCIAL ETHICS AND THE MUTUAL FUNDS SCANDALS OF 2003-2004," Patrick W. Fitzgerald, Jacque Bergman, Shannon Warren and M. Teeple, *Proceedings of the Southwestern Finance Association Meeting*, March 3-4, 2005, Dallas, Texas.
6. "BEST PRACTICES IN TRADING SECURITIES WORLDWIDE: IMPLICATIONS FOR CORPORATE GOVERNANCE, SELF REGULATORY ORGANIZATIONS AND CODES OF CONDUCT," Patrick W. Fitzgerald, Jacque Bergman, Shannon Warren and Michele Teeple, *Proceedings of the Southwestern Finance Association Meeting*, March 3-4, 2005, Dallas, Texas.
7. "ETHICAL LEADERSHIP AND THE MISUNDERSTOOD ADAM SMITH," Patrick Fitzgerald and Frank Pfaff, *Proceedings of the Southwest Academy of Management Annual Meeting*, Dallas, Texas, March, 2005.
8. "THE "NEW" FAIR PAY RULES ARE HERE," J. Bergman and Patrick Fitzgerald, *Proceedings of the Human Resources/Careers/Gender & Diversity in Organizations Track, Southwest Academy of Management Annual Meeting*, Dallas, Texas March, 2005.
9. "THE HERSHEY COMPANY: A BUSINESS BUILT ON ETHICS," David Gilchrist and Patrick Fitzgerald, *Proceedings of the Southwest Business Symposium*, March 30-31, 2006.
10. "THE ECONOMIC OUTLOOK FOR THE U.S. AUTOMOBILE INDUSTRY," David Gilchrist and Patrick Fitzgerald, *Proceedings of the Southwest Business Symposium*, March 30-31, 2006.
11. "THE ECONOMIC OUTLOOK FOR THE U.S. HOUSING MARKET," David Gilchrist and Patrick Fitzgerald, *Proceedings of the Southwest Business Symposium*, March 30-31, 2006.