

X Biography

X was born in Roanoke Virginia in 1963. His father worked for the Federal Systems division of IBM. As a part of his job the family spent time in Washington, D.C.; Omaha, Nebraska; Houston, Texas; Flanders, New Jersey; Frederick, Maryland; Midland, Virginia; and Bealeton, Virginia.

DISCIPLINE AND DEDICATION

With his family moving so frequently, X looked to athletics as a way to provide some consistency in his life. By age 12 it was clear he would be a successful swimmer. Through hard work and extreme dedication, X swam on a national and international level in high school. While other swimmers had extreme schedules, X's determination to be successful meant going beyond what others did. For example, he arranged for special schedule at school to accommodate workouts. His daily grind consisted of rising at 4:00 am, swimming from 6:00-8:00 am, school until 3:00 pm then back to swim from 4:00 to 6:30 pm. At night, he would do homework and fall asleep exhausted.

INTERNATIONAL SUCCESS

His persistence paid off. Y University, a top swimming college, offered X a 4-year swimming scholarship. He accepted. There he continued his pursuit of excellence and hard work in both his studies and athletics. During all 4 college years (1982-1985) X competed in the NCAA National Championships. He was one of the chosen few selected as a college All-American. On an international level he was ranked 32nd in the world, and competed in the 1980 and 1984 Olympic trials. X graduated in 1985 with a B. S. in Public Affairs with a double major concentration in Policy & Administration and Management

ENTERING THE BUSINESS WORLD IN NEW YORK

After graduation he was hired by W Insurance Company to sell group benefits and pensions to large employers. X started his career in Garden City, Long Island and was later moved to New York City. He maintained his competitive drive and need for competition by swimming for the New York Athletic Club. While in New York X formed a profitable insurance and pension consulting business in conjunction with B Corporation, focused on non-profit organizations in Greater Manhattan.

A MOVE TO TAMPA

X, acting on a desire for better weather, accepted an excellent offer from another insurance company and transferred to Tampa, Florida in 1989. He began working for Z Life Insurance Company as a Senior Field Group Representative. There he was

responsible for marketing employer-sponsored group health and pension plans. He managed \$5 million in revenue in this new market for Z.

NEW ATHLETIC AND ENTREPRENEURIAL CHALLENGES

X's swimming and running ability meant that he could train 12 months a year. Soon he added biking to his sports and he tried his first triathlon. His success continued and a local restaurant offered to sponsor him. All the training paid off, and X proved himself to be a formidable multi-sport competitor. He went on to win his state age group (25 to 29) Bud Light Sprintman Series Championships in 1992.

Swimming remained his favorite sport. In late 1992 X found new entrepreneurial opportunities and contracted with K Club to run their Masters Swim Team as Head Coach. Working nights and weekends, X dedicated himself to improving the team and the program. He grew the program and increased revenues almost 100% annually. The small pool size was an obstacle to growth, however, through value-added services and marketing of the program within the club new members were added. Through surveys and discussions X was able to structure the program to meet members' needs.

THE MOVE TO Y INSURANCE FINANCIAL: SALES AND MANAGEMENT OPPORTUNITIES

X joined Y Insurance Financial in 1990 and applied his entrepreneurial skills. X was promoted to Regional Sales Director in 1994 and has since marked the turn in the success of the Florida market by Y Insurance Financial. He grew the Tampa office to the point where it was 65% of total sales and 50% of revenue for the 6-office division. X bought his own laptop to better manage and sell, and pioneered the use of computers and the Internet for Y Insurance's offices. He led many improvement efforts for the office that increased customer satisfaction, cut processing time, decreased misunderstanding of contracts, and reformatted forms to meet customer needs. He also set up many new profitable accounts.

BECOMING A LEADER WITHIN IN THE COMMUNITY

X began to volunteer at the Hillsborough County Crisis Center in 1994. He served as Vice Chairman and Chairman of the board in October 1997. The Hillsborough County Crisis Center, a \$2.8 million non-profit agency, is a diversified holding company which oversees several divisions including a Suicide Hot Line, Teen Link, Rape Hot Line, treatment for sexually abused children, Teen Hot Line, transportation of mentally ill patients between facilities and Travelers Aid. It is a critical support system and advocate for people in Tampa who need help.

Many positive changes have occurred at the Crisis Center under X's leadership. He has totally restructured the board and sub-committees to get results more quickly

and to provide more focus. He led the board to lobby the county for funds and will consolidate the Center's 5 current locations into one central location, which will improve efficiency and communication. Additionally, after several years of efforts, X was able to arrange a tour of the Sunshine Skyway Bridge for Jeb Bush and a state senator, and secured their agreement to install suicide hotlines to decrease the deaths on the bridge.

X's had a genuine interest in learning more about Tampa's Community. This, combined with his leadership and networking skills caused him to be selected to participate in the Tampa Chamber of Commerce "Leadership Tampa 97" Program. This prestigious program helps groom future community leaders and exposes them to Tampa's history and issues. X is now an active alumnus of the organization and continues to meet regularly with class members.

PERSONAL GROWTH AT ALL COSTS

In a continuing effort to succeed in business and find new challenges X has enrolled in the University of Tampa's MBA program. He designed his program to gain a more in-depth knowledge of finance and of world-class management skills. When X approached Y Insurance about funding and supporting his efforts to improve, he hoped that they would encourage him. Instead, they forbade him to attend school after hours, fearing that it would impact his work commitment. Still, X knew that he needed to continue to grow, and that tremendous workloads and juggling many activities only made him more determined, efficient and organized.

He entered the MBA program while still working at Y Insurance, coaching a swim team and leading the Crisis Center. The result? X maintained a 3.8 average in his demanding classes, grew Y Insurance's \$28 million business by 15%, trained the swim team for its first open-water swim competition in Key West, and kept the Crisis Center moving ahead. X thrives under pressure!

WHAT'S NEXT?

X decided to leave Y Insurance and pursue the completion of his degree and to find a more challenging position where he can use his accumulated knowledge. A few weeks after he left, Y Insurance decided to close his former office. X has turned his Head Coaching responsibilities over to his assistant coach, and is drawing near the end of his leadership of the Crisis Center. He is now seeking an entrepreneurial opportunity where he can focus his considerable business energies and talents.