A I hold a Bachelor's degree, Master's degree, and Ph.D. in economics and have been practicing in the field of economics since 1977 as an economist teaching and in research and in policy analysis.

Starting in 1994, I became involved in the application of the economic principles to legal and administrative proceedings.

Since that time, I have been engaged in a number of activities related to legal action related to civil issues when there have been issues of economic damages.

I have also provided economic expert testimony before regulatory bodies such as Public Service Commissions, insurance regulatory bodies.

Basically, there are times when courts and administrative proceedings need experts to offer opinions as to the value of the economic losses, the loss of economic business, personal economic losses, as well as the direction of economic policy.

It is the application of these economic principles to decision making in a legal field and