

# SPECIAL ADVISORY BOARD ISSUE



**MINERVANOMICS** | *Feature Issue*



**UNC  
GREENSBORO**  
Bryan School of  
Business and Economics





# ANDY HILES



Whether making sandwiches with his wife Lisa for The Sandwich Project, guest lecturing at Duke or Emory University, teaching at the University of Notre Dame, presenting at industry forums, or advocating for health equity, Andy Hiles' passion for having a positive influence -- especially for people impacted by health and social inequities -- shines brightly.

Hiles, Vice President of plan sponsor analytics at Aetna, a national insurance company, has been a member of the Bryan School Economics Advisory Board for two years. He recalls how his career path was launched with his bachelor's degree in economics from the Bryan School.

Though he had originally planned to go on to get an advanced degree in economics, life intervened and Hiles took an entry-level position on the actuarial track at the Pilot Life Insurance Company (now part of Lincoln Financial Group). He spent the next years working by day and then studying for a series of 10 actuarial exams. He passed all 10, and at age 30 decided to get into consulting work helping large organizations with the design and financing of employee benefit programs.

This rewarding work led him to national leadership roles at some of the larger benefit consulting firms. He wanted to try his hand at management consulting, and reached out to McKinsey & Co, a global management consulting firm, where his economics foundation and background in employee benefits and actuarial work landed him a position as a Senior Expert.

Two years later he came to Aetna, where for four years he was responsible for the financial performance of its multi-billion-dollar health care segment serving large employers by leading underwriting, actuarial, and strategy.

In 2010, while still providing benefit consulting, he became interested in the impact that race and racism have on Americans who receive their health coverage through work via commercial health plans. "Back in the early 2010's, when people talked about race and class -- they were really talking about public health: the uninsured, Medicaid, Medicare, but no one was talking about these issues relative to people who had insurance where they worked."

He published his first paper on health inequities in the commercial market that year and has been writing and speaking about the topic ever since.

Four years ago Hiles became the leader of Aetna's Plan Sponsor Insights Team of 170 doctors, nurses, wellbeing consultants, informatics experts, and programmers who dig into the data to help companies understand if their employee health plan is efficiently performing to help keep workers healthy.

He recognized an opportunity for Aetna to advance health equity in the commercial market, and presented his ideas to the president of Aetna, who supported his interest in this important topic. He now leads Aetna's health equity analytics work, and with his leadership, the company introduced at-scale health equity analytics to employer sponsored health plans.

"In 2019 we developed a way for employers to determine how people impacted by social determinants were falling behind in their health. Our team created a reporting tool that allows companies to look at their workers through the lens of social risk. When employers see this data for the first time, they realize that their low wage workers impacted by social determinants (transportation challenges, education challenges, etc.) are falling behind. This is the class challenge in health care, and Aetna works with their commercial customers to build interventions that remediate those disparities caused by social and financial barriers."

"Our starting hypothesis was that employers who sponsor health plans for their workers would only act on these challenges to health equity if we could prove it to them with their own data. And that's what we do...we show them what's happening in their data with their workers for it to become actionable. We try hard to help employers recognize that their workers impacted by social determinants are falling behind, and there are things we can do as employers and through health plans to improve their health. We have also shown that addressing social and financial challenges to worker health is good business, reducing medical plan costs and improving worker productivity."

“

This year we are adding race and ethnicity analytics for our large customers, so they can look at the intersectional impact of social risk with race and ethnicity. We are the first in market to do both at-scale for employers interested in the health equity performance of their employee benefits.”



*Hiles and Amy have twin 11-year-old boys who adore playing soccer.*

Hiles' commitment to improving life for those in need extends beyond his career. In March 2020, at the beginning of the pandemic, he joined his wife in creating the Sandwich Project -- an organization dedicated to making, collecting, and distributing sandwiches to the food insecure in Atlanta. Since the pandemic began, the project has collected and distributed more than 900,000 sandwiches.

Hiles feels blessed to work for a company like Aetna that is really committed to health equity. “Over the past 4-5 years, we’ve expanded the aperture in health equity from focusing on the Medicaid and public health side to include employer-sponsored plans.”

“My degree in economics at the Bryan School was foundational; it helped me recognize the significant role economics plays in all aspects of the business world and industry. It helped me understand how economics also shapes the decisions people make outside of the business world. Economics is at work all around us every day.” ■

New analytics show that the social, financial, and racial challenges historically associated with public health plans can also be found in employer-sponsored programs. These new analytics are a foundational step forward in building interventions that will lead to more equitable health care in America.



# DAVID JOLLEY

When one door closes for David Jolley – currently the senior managing director at the Allen C. Ewing & Co – another door opens, and he credits UNCG with many of his career opportunities. Jolley was one of the first graduates of UNCG's Master's program in Economics, and together with his wife Celia, also a UNCG alum, has a long history of involvement and support of the university.

Jolley has recently completed his 6th year as Chairman of the Bryan School Economics Advisory Board and recalls the beginning of his nearly 50-year engagement with UNCG. As this door closes and new opportunities appear on the horizon, Jolley reflects on how his rewarding career began.

It was 1970 when he received his bachelor's in economics from NC State University, and although he intended to get his master's there too, he accepted a job at Legacy Wachovia in Winston-Salem. While there he noticed the UNCG Business School was ramping up and offering one of the first executive programs. He applied and was accepted to the MA/MBA Program, but since he was immersed in the world of finance at Wachovia, he decided to pursue a master's in economics.

Much to Jolley's delight, Wachovia paid for graduate school -- two courses per semester. He took advantage of the opportunity. "My out-of-pocket expenses for graduate and undergraduate degrees were less than \$10,000 total -- a pretty good return on investment!" Today financing higher education is a big issue and sometimes students take on a substantial student debt each semester.

When Jolley got to UNCG he was one of the few men on campus; prior to 1963 it was the Women's College of the University of North Carolina and there was no Bryan school yet. "I met Joe Bryan who was not a stand-still kind of guy. He and Minerva (the symbol of UNCG) would have gotten along very well!" He recalls that there were clunky ten-key adding machines, paper books, typewriters, pencils and paper, dial phones -- no computers, internet, or smart phones.

He received his master's in economics from UNCG in 1976 and said this helped jumpstart him into the next parts of his career. "Those were the days when a master's was required to move up in the corporate world. It was an important part of growing up academically and intellectually, and I would never have had so many opportunities with only a bachelor's."

For 33 years Jolley held many roles at Wachovia, ending with his retirement. "It was a different time then. Students graduating



today will never work for only one institution for 30 years -- it just doesn't happen. I encourage today's students to think about how to progress their careers forward in a variety of places."

While at Wachovia he utilized his economics education working in treasury services, as a capital markets strategist, and corporate finance strategist. In 1999 the Glass-Steagall Act was repealed creating new opportunities for the finance industry. Jolley was one of the first 14 professionals to join the newly formed Wachovia Securities, "The focus of my career changed dramatically, and I earned my Series 7, 63, 24, and 79 licenses."

Jolley laughs when sharing how he got his Series 79 security license. After retiring from Wachovia and taking on the one-year role of Associate Vice Chancellor at NC State, he was invited to join Ewing Investment Bankers, a very small company of nine people. The chairman at that time, was 87-year-old Ben Bishop who had been grandfathered into the Series 79. But the staff was worried that if something happened to Ben the firm would be short someone with this designation. "So they talked me into taking the six-hour exam, and I passed! I like to joke that I'm the only 70 year old who is dumb enough to be talked into taking another Series 79 exam, and the only 70 year old who is smart enough to actually pass it."

"An academic career, or getting a graduate degree, creates opportunities to encounter compelling ideas, and also to meet really interesting people. It's important that people think about their academic careers as part of an overall personal achievement through which you will find a breadth of thought. I have met and interacted with a lot of different people from all over the world, and with some heavy-duty degrees, and I have never found that my Bryan School degree brought me up short. Part of this is because I'm intellectually engaged most of the time, but also, I've been part of a great University for almost 50 years.



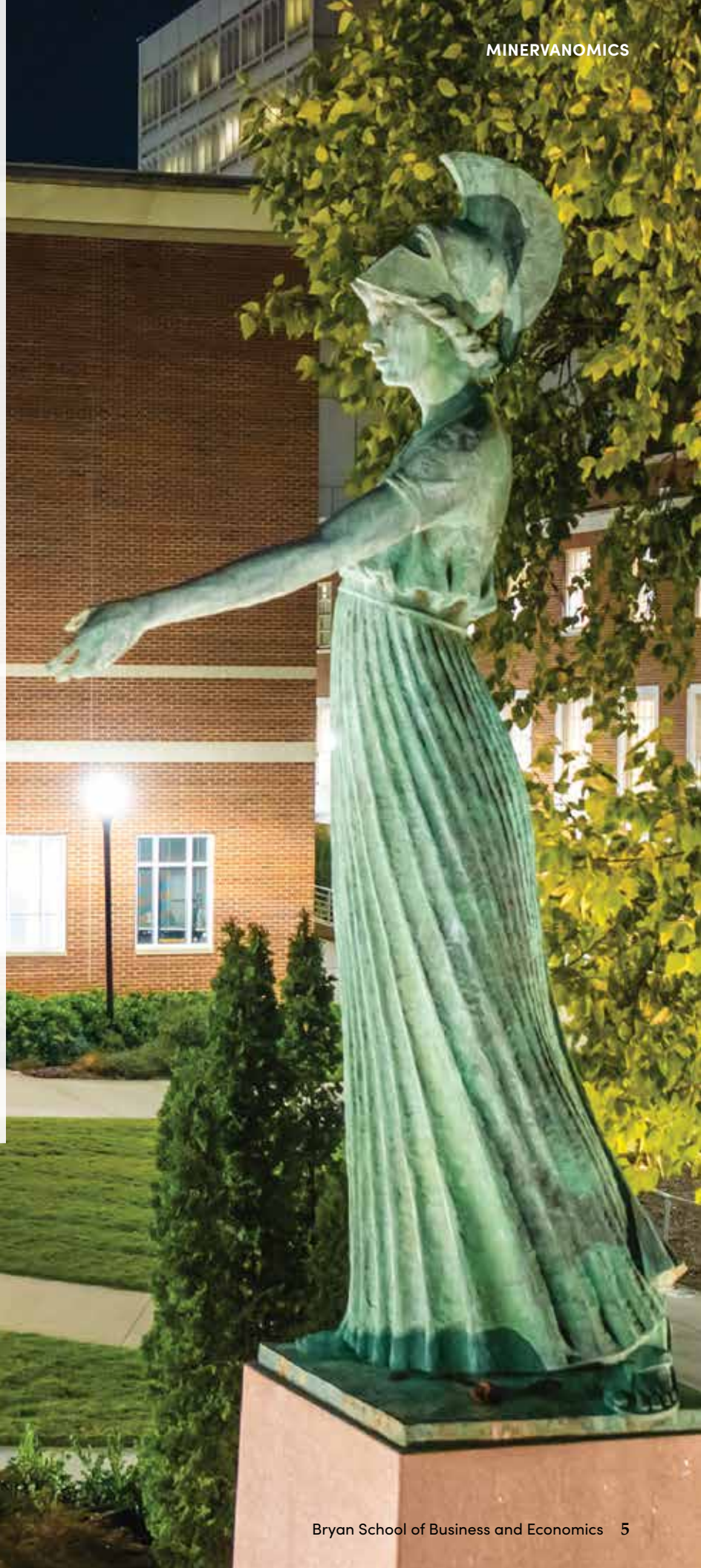
“

**Being on the Economics Advisory Board has given me the opportunity to get to work with and know the people at the Bryan School Economics Department -- people I never would have met otherwise.”**

**DAVID JOLLEY**

Six of the Jolley family members have attended, or are still attending UNCG, including their great nephew who is now studying English. Jolley's sister-in-law and two of Celia's cousins went to what was then the Women's College. Celia received her bachelor's degree here, and her two great nephews went here. "We have a long family history at UNCG and see a bright future."

David and Celia are committed to supporting UNCG through service, financial philanthropy and funding several testamentary gifts to the school as well as establishing scholarships (UNCG's School of Education in 2007) and are strong supporters of UNCG in current dollars and in their estate plan. Jolley received the 2014 Distinguished Alumnus award, and in 2018 the couple funded two additional estate gifts to endow scholarships in the Bryan School and the School of Education. "We find many ways to give back to UNCG -- it did a lot for us." ■







# AMELIA HOPKINS

**W**hen Amelia Hopkins graduated cum laude from UNCG in 1979 with a Bachelor of Arts in political science, she never imagined the vibrant and rewarding career in finance that would unfold in her life. After graduation, she considered pursuing an advanced degree in public administration or even law, but she was working in private industry for the CFO of a publicly traded company which piqued her interest in finance and economics.

She picked up a UNCG course catalogue (a clunky paper book at the time) and became fascinated by the course work required for a master's in economics. So, she called the Bryan School and spoke with Dr. Don McCrickard. He recommended that she take four undergraduate economics classes before starting the master's program.

"At first, I wasn't pleased with the notion of taking more undergraduate classes, but it was the right thing to do. While taking these foundational classes, I also took Economic History, taught by Dr. Ken Snowden -- he was one of the most engaging professors who incorporated humor, personal anecdotes, and academic material. I wanted to applaud after every one of his lectures."

After completing her thesis -- which led to a published article coauthored with former Economics Chair Dr. Stuart Allen -- and receiving a master's in economics, she became a lecturer for Econ 101 and Statistic SAS Lab. After three years here, she accepted a position with what was then the NC Trust Company (becoming US Trust in

1999), launching her 25-year career in the investment industry.

Starting as an analyst, she earned the Chartered Financial Analyst (CFA) designation -- the gold standard in the field of investments. "There are three levels of these extremely challenging exams which have among the lowest pass rate for credentialing. If not for my economics education at the Bryan School, I wouldn't have passed." Not long after, she earned the Chartered Alternative Investment Analyst (CAIA) designation. "The quantitative skills from my master's at UNCG were invaluable for helping me through this designation."

Her career trajectory continued upward, and with great mentors like Bryan School alum, Sue Cole and the support of her husband, Barry, she became the Senior Vice President of US Trust. In 2006 she joined Granville Capital, Inc., where she retired in 2015 as Senior Vice President.

There weren't many women in the finance industry in her early career, and Hopkins remembers going to investment conferences -- mostly in New York -- "That it was the only place that there was not a line to the Ladies Room. Because of the time demands in the industry, it was not attractive to lots of women."

While at Granville, Hopkins became active in the North Carolina chapter of the 100 Women in Hedge Funds (now 100 Women in Finance), where she met interesting speakers and colleagues. "My degree from the Bryan School helped me forge so many relationships with such brilliant people who I've met through the Distinguished Alumni Award committee." Hopkins remembers the genesis for this award was about 20 years ago when she was reading the Wall Street Journal. "There was this huge advertisement for Babson College recognizing their Distinguished

Alumni Award. The ad had a list of very accomplished people, with the words, "What do all these people have in common? They are graduates of Babson College."

She thought that the Bryan School should do this, so she started working with then Dean Jim Weeks and fellow alum, Jim Milanese and they established the Bryan School of Distinguished Alumni Award to recognize those alumni with very distinguished careers.

"Selfishly, I serve as a member of the Advisory Board because I enjoy rubbing elbows with fascinating people. I am exposed to a group of people who never tire of learning -- we love learning for life. I want to contribute and guide the Bryan School to know what employers need."

"For current or potential economics students, I believe that an economics degree can open so many doors for you in many fields. It provides the foundation of quantitative skills needed now in so many areas: investments, utilities, real estate, law, healthcare, insurance, and more. It can open many doors because an economics degree prepares you and develops critical and analytic skills that are now associated with STEM (science, technology, engineering, and mathematics). The core course work in math, statistics, and data analysis, are incredibly valuable in today's careers, and that's why so many economics majors are successful in such a variety of careers."

Now retired, Hopkins is currently a member of the UNCG Endowment Fund Board. She loves reading economics, business and finance journals and books, and also enjoys cooking and being active in her church. ■



# MONICA SCHMIDT

Monica Schmidt's pathway to becoming a health economist was, in her words, convoluted. Although not a UNCG alumna, she started her

academic career here, and graduated from UNC with a bachelor's in biology. From here she went directly into industry to work in the clinical laboratory science field.

She ran laboratories for LabCorp, getting her feet wet at the bedside with patient care and doing a lot of work at UNC Healthcare. After 20 years in the field, she decided to get her master's in public health in field epidemiology, and she loved it so much that she pursued a Ph.D. in health policy and management with a quality of care in economics focus.



**I went back to school when I was in my 40s to get my advanced education, and I'm here to tell you that it can be done, and it's well worth it. I absolutely love what I'm doing now."**

Learning the econometrics methodologies, seeing all that she's seen in health care over 20 years, she started thinking about how she could contribute to the field by improving the quality of care that patients receive, reducing unwarranted care variations that we don't want in health care, and lowering the cost of care for patients.

"My focus became improving quality and lowering costs. This new value equation--called value-based care -- and understanding where the opportunities are to improve quality."

After doing bench level research at UNC during her Ph.D., publishing, and being in academia, she went to Atrium Health for a couple of years and then to Cone Health in 2017 as the senior data scientist.

At Cone Health, she saw a need for a health economics department that was different from data science or business analytics. "I was doing something that really brought together financial and clinical outcomes in a way that hadn't been done before. We stood up an entire economics department." Schmidt has been the Executive Director of Health Economics at Cone Health for more than two years.

"The econometric methods are no joke -- they are challenging, and they are really something I use every single day as a health economist running models. We need to understand if something we are doing is impacting an outcome, financial outcome, and we need to understand all the other factors that could be contributing. Knowing how to understand advanced models and how to use them appropriately to tease out what is impacting health care is critical."

After coming to Cone Health, Schmidt met Dr. Anne Royalty, Department Head and Professor of Economics at the Bryan School Department of Economics, and happily accepted the invitation to be on the Bryan School Economics Advisory Board last year. "We have since developed internship programs for economics students. They have an opportunity to learn how health economics is applied in a real-world setting. And hopefully we're giving them some skills to take with them on their journey." She also hopes she can inspire more women to come into STEM fields.

Schmidt stressed that the most important skill you can have to be successful is grit. "I highly recommend that you develop resiliency, stamina, grit, and passion around what you are doing -- pursue your passion. This is what will get you far. It's not getting straight A's, it's not being the top performer in your program -- it's how you solve problems. In the real world, it's about solving problems."

She feels that we're losing some of the grit, a blend of passion and persistence, in our society, and losing our ability to keep going even when things get tough. "I highly recommend two books that are transformative: Angela Duckworth's 'Grit, the Power of Passion and Perseverance' about how true success comes when we devote ourselves to endeavors that give us joy and purpose, and Nassim Nicholas Taleb's book, 'Antifragile', about not being fragile when things don't go as well as planned. When you have a failure, use it to learn because it will make you stronger."■



# JOHN QUIGLEY

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When John Quigley puts his mind to getting something done, it gets done. It's a lifelong trait that has served him well in his personal and professional life.

An early riser, John gets up at 4:00 a.m., and for most of his career he worked long hours - arriving at work at 5 a.m. Early in his career he realized if he didn't take care of himself, he was going to work himself into early burnout in an industry he loved, so he re-stacked his time and started running before work to get in shape. This evolved to running 5ks, 10ks, and half marathons.

John retired as a Managing Director at BNY Mellon I Pershing three years ago to spend more time with his family, to serve on boards, and to channel his energy into causes where he felt he could make a difference. He has also been training to run ultramarathons - 50ks (32 miles) or even longer distances. "People don't think work and endurance running are similar, but there are lots of parallels- both require strategy, planning, execution, overcoming challenges, problem-solving, and being fully invested."

The foundations for his career began in high school with a strong interest in business, economics, and the financial markets when he convinced his father let him buy his first stock. "I loved everything about it: doing the research, understanding how it all fit together, and experiencing the dynamics of risk and reward."

He was attracted to economics more than business - the science, abstractness, its application to society and problem solving - the art and science of it all. And that's why he chose the UNCG economics program. "I credit a lot of what I learned and did in the economics program with developing the critical thinking and problem-solving skills that helped me achieve the successes I have had throughout my career."

Being an undergraduate at UNCG in the 80s, there was a lot happening in the world of financial services further fueling his interest. John also served on student government, and he combined these interests to help bring the first Automated Teller Machine (ATM) to the UNCG campus. "It was a service that benefitted everyone. Engaging with this diverse group of people was very helpful cultivating the communication skills that would benefit me throughout my career."

Knowing he wanted to have a career in the financial services industry, after graduating with a double major in economics and political science, he entered United Carolina Bank's management training program and soon thereafter became its first registered Financial Advisor.

This launched his 34-year career in financial services. The first 19 years of his career John provided financial services to individuals and businesses. After his first five years, he transitioned to operations, seeking a broader understanding of "how everything worked", which John says was one of the best educations he had.

"It was fun because I could use both the client-facing skills and operating knowledge I was acquiring in growing roles of responsibility- some include managing a trading floor where we traded stocks, bonds, government securities, foreign exchange; the 'cage' as it was called, where physical stock and bond certificates are received to help complete settlement of securities transactions; customer service teams; and cashiering."

All of this contributed to his professional growth, where eventually he became Chief Operating Officer and Director of Compliance of First Citizens' Financial Services Group, the company's non-bank legal entities: its broker-dealers, registered investment advisors (RIAs), trust companies and insurance agency. In this role John helped create several subsidiary companies that supported the company's national growth objectives. "We provided a full range of financial services for high net worth, mass affluent, and the mass market, as well as the business, foundation and retirement plan communities."

Leveraging his diverse financial services experience serving individual investors and business entities, as well as his executive leadership and governance skills, John transitioned his career path by joining the Pershing subsidiary of The Bank of New York Mellon, a leading global provider of financial services to broker-dealers, RIAs and hedge funds. During this 15-year period of his career, John held roles as a relationship manager to some of the firm's most premier clients, led firmwide strategic initiatives to grow market share and revenue, led various employee promotion committees, and created the program to serve and support to the firm's diverse client base. Known as a professional who tackles





difficult challenges, John said it was the accumulation of his career opportunities and experiences that prepared him to do this work and do it well. He thoroughly enjoyed this tenure of his career.

John has always valued continuous skill improvement and learning. Based on his work performance and potential, John's employers sponsored him to attend the Bell Leadership Institute program at UNC, and the three-year Securities Industry Institute at the Wharton School of the University of Pennsylvania.

Following his retirement three years ago, John joined the Bryan School Economics Advisory Board with the intention to pay forward the education and opportunities he experienced. "Education is one thing I've always been passionate about, and I want to help make a difference. Throughout my career I always wanted to be involved in the 'hard' projects, business relationships and engagements, partly because I felt I could make a difference and because I've always had the philosophy that I wanted to leave any undertaking in which I was involved in a better place than how I first found it."

With that in mind, I feel one way I can help students, the administration, and faculty is to share my professional experiences and insights, bridging the academic and business industries in a way that will help prepare tomorrow's leaders."

One example is a program he developed for working with students called [From the Classroom to the Board Room](#), which is designed to help them transition from formal education to the business and non-profit world. This includes developing a resume, enhancing soft skills for recruiter and business conversations, cultivating listening skills, and the practical applications of what they learned in school. ■



**Every individual has skills and talents and when revealed, these skills can be used to help others and solve societal and employer problems. The Bryan School of Economics gave me so many things that helped prepare me for my career, including the types of professors and the mentorships I had. Being challenged with more than book studies laid the groundwork for my entire career."**



# DEPARTMENTAL ACCOMPLISHMENTS

## AWARDS

### **BUAKA, EMEFA SURPRIZE**

Bryan School Achievement and Leadership Award  
(December 2022)

### **BUAKA, EMEFA SURPRIZE**

Green Fund Award  
(Summer 2023)

Induction into Beta Gamma Sigma  
(Spring 2023)

### **MOID, ZUBAB**

Green Fund Award  
(December 2021)

### **CHOWDHURY, FARHAT**

Outstanding Graduate Teaching Associate Award  
(Spring 2023)

### **MORAND, KAT**

Bryan School Achievement and Leadership Award  
(Spring 2023)

### **MORAND, KAT**

Induction into Beta Gamma Sigma  
(Spring 2023)

## PUBLICATIONS

### **CHOWDHURY, FARHAT**

Chowdhury, F., Link, A. N., & Royalty, A. B. (2023). Gender and innovation at the U.S. National Institutes of Health. *Small Business Economics*.

## GRADUATE PRESENTATIONS

### **FARHAT, CHOWDHURY**

"How providing free menstrual products in schools affect test scores?," Association for Education Finance and Policy (AEFP)  
(March 2023)

"How providing free menstrual products in schools affect test scores?," Southern Economic Association (SEA)  
(November 2022)

### **HITANSHU, PANDIT**

City limits: Studying the relationship between minimum wages and employment using mobile device location," Southeastern Micro Labor Workshop  
(March 2023)

City limits: Studying the relationship between minimum wages and employment using mobile device location," Rising Scholars Conference  
(November 2022)

City limits: Studying the relationship between minimum wages and employment using mobile device location," Southern Economic Association  
(November 2022)

City limits: Studying the relationship between minimum wages and employment using mobile device location," 3 Minute Thesis  
(October 2022)

City limits: Studying the relationship between minimum wages and employment using mobile device location," Western Economics Association  
(June 2022)

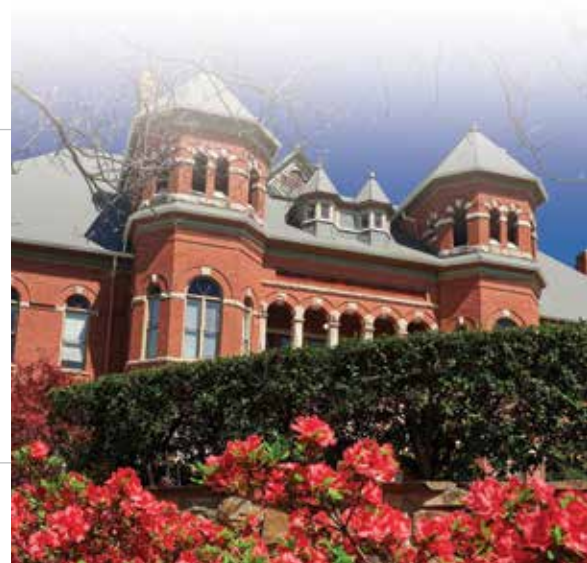
## FACULTY AND STAFF AWARDS

### **LAUMER, SEBASTIAN**

Bryan School Junior Faculty Excellence in Teaching Award  
(May 2023)

### **PETERS, ASHLEY**

Bryan School Staff Excellence Award  
(May 2023)





# INCOMING FALL 2023 Graduate Cohort

## ANSON KHOUNSAVANH

Master of Arts (MA)  
in Applied Economics

## JIM WUWERT

PhD in Economics

## JOSHUA HATFIELD

Post-Baccalaureate  
Certificate (PBC) in  
Economics

## FREDERICK KWAKU AMOAKOHENE

PhD in Economics

## STACY DEE

PhD in Economics

## TYLER PAUL

Post-Baccalaureate  
Certificate (PBC) in  
Economics of Health  
Analytics

## KASSANDRA RICHARDSON

PhD in Economics

## KELVIN MEMEH

Master of Arts (MA)  
in Applied Economics

## TODD HURD

Master of Arts (MA)  
in Applied Economics

## TANOU BANKOLE

Master of Arts (MA)  
and Post-Baccalaureate  
Certificate (PBC) in  
Applied Economics and  
Quantitative Business  
Economics Certificate

## JAMES BEZEREDI

Post-Baccalaureate  
Certificate (PBC) in  
Quantitative Business  
Economics

## SHANNAN BURTON

Post-Baccalaureate  
Certificate (PBC) in  
Quantitative Business  
Economics

## JOHN CANN

Post-Baccalaureate  
Certificate (PBC) in  
Economics of Health  
Analytic

## CODY PRIDGEN

Master of Arts (MA)  
in Applied Economics

## ANTONIO REYES

Master of Arts (MA)  
in Applied Economics

## SOLOMON WANYIRI

Post-Baccalaureate  
Certificate (PBC) in  
Economics of Health  
Analytic

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# MAKE YOUR GIFT

Did you know that at UNCG 38% of students are first generation college students, and 51% are racial minorities? Out of nearly 29,000 alumni, 75% stay in North Carolina. Your contributions help to directly enrich our local community, as well as propel our graduates to an even higher level of excellence.

## ECONOMICS ENRICHMENT FUNDS

The simplest way to support the Bryan School Economics Department: this fund supports student activities, course development, research activities, and alumni and employer outreach.

## BRYAN SCHOOL ENRICHMENT FUND

The Bryan School Enrichment Fund is a straightforward way to support the Bryan School, and directs your contribution to the areas of highest need school-wide or by department.

## GLOBAL EXPERIENCES FUND

Giving students exposure to global perspectives is vital to present-day international business culture. Students participating in XCulture, Export Odyssey and/or study abroad benefit from experiences that prepare them for life as global managers and global citizens.

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