



## INSTRUCTOR

**James J. Clarke, Ph.D.**  
**Clarke Consulting**  
**Villanova, Pennsylvania**

Clarke is on the faculty of the America's Community Bankers National School of Banking and has served on the Stonier Graduate School of Banking's faculty. He is also on the faculty of a number of state banking schools including Massachusetts, Connecticut, New York, and Pennsylvania. Clarke is also a member of the board of a community bank in Pennsylvania and an investment company in Connecticut. He holds a B.A. in Economics from LaSalle College and a Ph. D. in Economics from the University of Notre Dame.

He recently retired from the finance department at Villanova University after a thirty-year career.