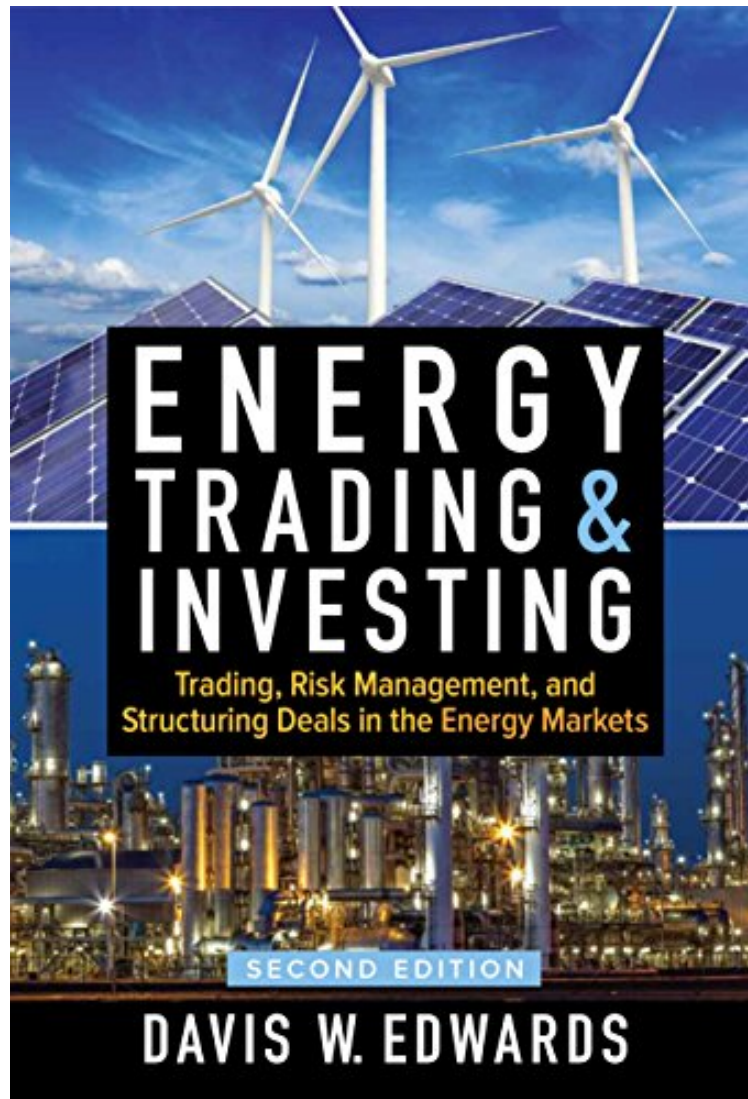


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About the Author DAVIS W. EDWARDS is a senior manager of Deloitte and Touche's National Securities Pricing Center. He is a well-known author and speaker on the topic of risk management, modeling, and trading. Prior to joining Deloitte, he worked as a director of credit risk at Macquarie Bank and senior managing director on the proprietary trading desk at Bear Stearns. Davis Edwards directs the Global Association of Risk Professionals (GARP)'s chapter in Houston, Texas. He is also an expert-level programmer with extensive artificial intelligence experience and a certified Project Management Professional (PMP). Davis has degrees in Electrical Engineering and History from Stevens Institute of Technology and a Masters of Finance from Tulane University.