JOHN SMITH

John Smith was born in Nashville and raised in Oklahoma City and Dallas and is a Vietnam Veteran. After returning to the U.S. (Welcome home Johnny!) he was the honor graduate of his Army Drill Sergeant School. Obtaining an early release to attend college, he graduated Magna Cum Laude from North Texas State University with a BBA in Accounting. He spent five years in public accounting, and after the S&L crisis became an active supporter of affordable housing. Today, John is a professional keynote speaker on perseverance and integrity overcoming adversity. He takes his audiences to the edge of the abyss and brings them back with a better understanding of integrity, and how easily it can all be taken away.

"Mr. Smith's insight from personal experience makes him eminently qualified to speak on the issue of ethics, especially the impact that ethical considerations have on business decisions, careers and lives."

RAVE REVIEWS:

"John Smith tells in dramatic fashion what can happen...the reaction from my students was apparent, that he deeply impressed them. With remarkable candor about his involvement, he got across some things that neither I nor most other professors can accomplish in a whole semester. He can make a unique contribution to generations of students."

- William J. Morris, Jr., University of North Texas, Professor of Accounting

"Mr. Smith's insight from personal experience makes him eminently qualified to speak on the issue of ethics, especially the impact that ethical considerations have on business decisions, careers and lives".

Texas Tech University

"Many thanks for your presentation to my graduate seminar. It was outstanding. Your presence to us was an occasion of rare quality. We are indebted."

- Vincent P. Apilado, Professor of Finance, University of Texas at Arlington

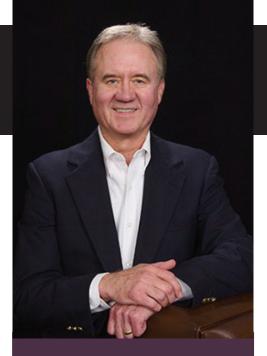
"Thank you so very much for an excellent presentation, our Regional Chairman considered you the best speaker we have had."

- Ann Quinn, Team Bank, now JP Morgan Chase

"Rarely do we have the pleasure of hearing such a polished speaker touch on such a thought-provoking topic... We enjoyed your speech tremendously." – Sue Strickland, University of Texas at Arlington, Accounting Alumni Association

"Your interesting and informative presentation on ethics was right on target. I genuinely believe that yours was the best ethics presentation that I have ever seen." – Wendell E. Edwards, Professor and Head of Department of Accounting, East Texas State University,Texas A&M University Commerce

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"If it can happen to me, it can happen to you!"

John Smith's tale borders on surreal... a successful and dependable corporate accountant, suddenly and without warning charged with fraud and conspiracy in the midst of the nation's largest S&L crisis.

How he embraced the abyss and eventually sought and received a presidential pardon, is a compelling lesson in ethics, integrity and perseverance...

