DR. FRANKLIN NOLL

6101 Rockhill Road Kansas City, MO 64110

<u>LinkedIn.com/in/franklin-noll</u> www.franklinnoll.com (Archived)

~ PROFESSIONAL EXPERIENCE ~

PAYMENTS SPECIALIST, EXPERT/LEAD

Federal Reserve Bank of Kansas City

July 2022—Present

Identified, analyzed, and advised on topics relating to payments and the Federal Reserve's role in the payments system. Regularly prepared research notes and briefing materials for leadership on topics derived independently or at request. Conducted independent payments research to create articles for publication. Work was focused on cryptocurrencies, especially Central Bank Digital Currencies and stablecoins, and cash, especially new banknote technologies and financial inclusion.

PRESIDENT & HISTORIAN OF TECHNOLOGY OF MONEY

Noll Historical Consulting, LLC

Jan 1999—July 2022

JAN 1999—JAN 2002

Provided historical and archival expertise for various clients including the American Institute of Physics, the British Broadcasting Corporation, Harvard Business School, and Navigator Military Publishing. Work involved research in National Archives I & II, Library of Congress, and other archives, archiving documents and photographs, and monitoring archival environment.

FEB 2002—MARCH 2020

Worked under contract at the Bureau of Engraving and Printing (BEP), Washington, DC, creating the first ever program to systematically study and archive Treasury securities held by the BEP's Historical Resource Center.

In 2005, instituted the BEP History Program in the Historical Resource Center. Duties included writing, editing, and designing Office of External Relations documents as well as popular, scholarly, and policy-related articles, answering public queries, making public and television appearances, designing exhibits and writing exhibit scripts, designing and authoring BEP websites, writing blogs and tweets, participating in 150th anniversary planning and activities, attending scholarly conferences, maintaining document and artifact collections, conducting oral history interviews, planning and oversight of History Program development and operations, and building inter-agency relationships with entities such as the Smithsonian.

In 2008, Noll Historical Consulting took over management of all historical and museum-related contract services in the BEP, running the BEP History Program and employing three museum professionals to catalog and maintain the 2 million-item BEP collection of banknotes, stamps, securities, and other items. Tasks were expanded to include expert support for BEP and US Treasury policymaking and for BEP product development, including banknote design. Provided briefings for policymakers and served as the go-to resident expert, performing research as directed by leadership or in anticipation of policy developments. Produced, as suitable, in-depth papers, tables, charts, PowerPoints, and bibliographies. Reviewed works produced by marketing and other BEP divisions. Consulted with the US Bureau of the Fiscal Service, the US Comptroller of the Currency, and the International Monetary Fund on various issues. The work over this period also involved working closely with the Contracting Officer Representative to develop the information needed for procurement packages and contract monitoring.

APRIL 2020—JULY 2022

Began work in the cryptocurrency field, becoming a recognized thought leader in the area and an expert columnist for cryptocurrency news agencies and being elected a member of the Association of Cryptocurrency Journalists and Researchers as well as the Digital Euro Association. Provided research and writing services, specializing in stablecoins and central bank digital currencies (CBDCs). Acted as an advisor to the Vemanti Group, Inc. on monetary history and policy, aiding in its development of a financial platform centered on a stablecoin.

PROFESSOR OF HISTORY

University of Maryland, College Park, et al.

Sept 1988—Jan 2002

Designed and taught courses that received an "A+" student approval rating and an article on teaching methods, won two awards for teaching excellence, taught advanced historical writing and research, women's history, European history, and military history, and won two research grants. Taught at the University of Maryland, College Park; University of Maryland, Baltimore County; Mt. St. Mary's College, Emmitsburg, MD; Millersville University, Millersville, PA; and Lehigh University, Bethlehem, PA.

OFFICE MANAGER

T & S Dental and Plastics Co., Inc

July 1985—Sept 1987

Hired to oversee office operations, finances, budgeting, and assist in strategic planning. Supervised work of the secretary, accounts payable clerk, and payroll clerk. Renegotiated contract with software provider to save company 5% on its IT spending.

~ EDUCATION ~

| HISTORY | | |
|---------|--|------|
| Ph.D. H | History ———— | 2001 |
| | University of Maryland, College Park, MD Topics Studied: British History, Women's History, National Health Insurance | |
| | Listory Lehigh University, Bethlehem, PA Topics Studied: Twentieth Century US and Britain, Anglo-Soviet Relations | 1990 |
| | MANAGEMENT cate in Nonprofit Strategic Management University of Illinois, Chicago, IL (online) | 2007 |
| | cate in Nonprofit Operations Management University of Illinois, Chicago, IL (online) | 2007 |
| | ting Communication for Non-Profits Graduate School, USDA, Washington, DC | 2002 |
|]] | Asiness & Economics Lehigh University, cum laude, Bethlehem, PA Major Degree: Business Management Minor Degrees: History, Computer Science | 1985 |

~ CLEARANCES ~

Level 5 (High-Risk) Public Trust security clearance, 2002-2025

~ LEADERSHIP AND SERVICE ~

PROFESSIONAL

• President, 2013-2017, 2020-2022.

The Treasury Historical Association

Leader of association fostering education on history of US Treasury Department and preservation of Treasury building and its contents. Held the post of Vice President from 2010 to 2013 and 2018 to 2020.

• Executive Council, 2015-2017.

Society for History in the Federal Government

Elected to governing board of the society promoting the history of and history programs in the US Government.

• Associate Editor, 2009-2013.

The Federalist

Contributing editor to the newsletter of the Society for History in the Federal Government.

• Co-Founder, 2007-2012.

Government Securities Historical Discussion Group

Established an informal group of interested parties in academia and the US Treasury to promote research in the history of US Government securities, securities markets, and the Public Debt.

• Editor, 2007-2010.

EH.NET

Edited incoming abstracts of economic history papers for the database of the Economic History Services web site.

• President/Founder, 2001-2004.

Institute for Edwardian Studies

Established an international educational, historical nonprofit devoted to the study of Edwardian Britain with links to over 500 history departments and historians in the United States, Britain, Canada, Ireland, Australia, and New Zealand. Managed operations, chaired Board of Directors, strategized, and conducted marketing. Oversaw volunteer staff and performed public outreach.

• Undergraduate Advisor, 1994-1997.

Advise-5 Program: The Division of Letters and Sciences, University of Maryland Advised freshmen on selection of courses and majors.

• Editorial Assistant, 1993-1994.

Mary Beth Norton, gen. ed., *The American Historical Association's Guide to Historical Literature*, 2 vols. (New York: Oxford University Press, 1995)

Assisted in producing book that grossed over \$2.5 million and was named an *Outstanding Academic Book*.

• Assistant to the Chair, 1992-1993.

Joint Senate-Provost Task Force for the Review of Graduate Education and Research, University of Maryland Graduate Education and Research, University of Maryland. Created a blueprint for restructuring graduate and research divisions of administration to improve graduate education and increase grant funding of the university.

• Editorial Board, 1990-1992.

The Maryland Historian

Edited and approved manuscripts for this refereed historical journal.

COMMUNITY

• Board Member, 2008-2013.

Forest Preserve Advisory Board, City of Greenbelt

Member of city government board dedicated to enforcing and advising city on rules governing local forest preserves and other green spaces in the city of Greenbelt, Maryland.

• Treasurer, 2007-2012.

Greenbelt Museum

Officer of Friends of the Greenbelt Museum that manages exhibits and historic house in Greenbelt, Maryland.

• Board Member, 2010-2011.

75th Anniversary Committee, City of Greenbelt

Member of city government committee charged with organizing the 75th anniversary of the founding of Greenbelt, Maryland in 2012.

• Editorial Board, 1984-1985, 1987-1989.

Amaranth

Edited and approved manuscripts for this refereed poetry journal.

~ WRITTEN WORKS ~

FEDERAL RESERVE PAPERS

- "The Controversial Business of Cash-to-Crypto Bitcoin ATMs," *Payments System Research Briefing*, August 2023
- "What Consumer Surveys Say about the Design of a U.S. CBDC for Retail Payments," *Payments System Research Briefing*, March 2023

SCHOLARLY ARTICLES / BOOK CHAPTERS

- "A History of Central Bank Digital Currency and the Money Monopoly," *Digital Assets and the Law: Fiat Money in the Era of Digital Currency*, Filippo Zatti and Rosa Giovanna Barresi, eds. Routledge-Giappichelli Studies in Law Series (London and New York: Routledge, 2024).
- Fidelio Tata, "Proposing an interval design feature to Central Bank Digital Currencies," *Research in International Business and Finance*, 64, (January 2023).
- "National Bank Notes and the Practical Limits of Nationalization, 1863," *Banking Modern America: Studies in Regulatory History*, Jesse Stiller, ed. (London and New York: Routledge, 2016).
- "The United States Monopolization of Bank Note Production: Politics, Government, and the Greenback, 1862-1878," *American Nineteenth Century History*, 13, 1 (2012): 15-43.
- "Lincoln's Greenback Mill: Civil War Financing and the Start of the Bureau of Engraving and Printing, 1861-1863," *Federal History*, 1 (Jan 2009).
- "The Total Value of the \$1 Federal Reserve Note: Factoring in Physicality and the Consumer," Nov 2008. Posted to MPRA, 2010.
- "Imagineering the US Public Debt: How Changing Perceptions of the Debt altered the Mechanics of Treasury Debt Management in the 1860s and 1960s," Nov 2007. Posted to MPRA, 2010.

- "National Bank Notes, 1864-1935: Production, Issuance, Redemption, and Circulation," *EH.Net Database Collection*, 2006.
- "The Beginning of Treasury Security Production at the Bureau of Engraving and Printing, 1863." *Historical Resource Center Occasional Papers*, 2006.
- "Chronological Inventory of US Public Debt Issues, 1775 1976," *EH.Net Database Collection*, 2005.
- "The United States Public Debt, 1861 to 1975," EH.Net Online Encyclopedia, 2004.

WHITE PAPERS

• Vemanti USD (USDV) Stablecoin White Paper, October 7, 2021

BOOK REVIEWS

- Kenneth D. Garbade, *Birth of a Market: The U.S. Treasury Securities Market from the Great War to the Great Depression*. Cambridge, MA: The MIT Press, 2012, and Julia C. Ott, *When Wall Street Met Main Street: The Quest for an Investors' Democracy*. Cambridge, MA: Harvard University Press, 2011. *Financial History Review*, 20, 2 (August 2013).
- Kenneth D. Garbade, *Birth of a Market: The U.S. Treasury Securities Market from the Great War to the Great Depression*. Cambridge, MA: The MIT Press, 2012. *EH.Net Book Reviews*, May 2012.
- Kenneth Warren. *Bethlehem Steel: Builder and Arsenal of America*. Pittsburgh: Pittsburgh University Press, 2008. *The History Teacher*, 44, 1 (November 2010).
- William Hague. William Wilberforce: The Life of the Great Anti-Slave Trade Campaigner. New York: Harcourt, 2008. The History Teacher, 42, 3 (May 2009).
- Daniel W. Hamilton. The Limits of Sovereignty: Property Confiscation in the Union and the Confederacy during the Civil War. Chicago: University of Chicago Press, 2007. Enterprise & Society: The International Journal of Business History, 8, 4 (December 2007).
- Robert E. Wright, ed. *The U.S. National Debt, 1878-1900*, 4 vols. London: Pickering and Chatto, 2005. *EH.Net Book Reviews*, March 2006.

POPULAR ARTICLES

- "Financial Inclusion or Payment Inclusion?" Cash, Payment & CBDC News, 7, 2 (February 2024).
- "Payments in the Off-World Colonies," Be In Crypto, December 24, 2021.
- "We Need a National Stablecoin System in the United States," Be In Crypto, October 22, 2021.
- "Wildcat Currencies: US Monetary History and the Future Cryptocurrency System," *Financial History*, Summer 2021.
- "The Future of Banknotes: Physical, Digital or Hybrid?" IBDA Insight, June 2021, Issue 21.
- "How the Civil War Shapes the Future of Stablecoins," CoinDesk, June 8, 2021.
- "Hybrid Banknotes Can Bridge Cash and Crypto," CoinDesk May 12, 2021.
- "Could NFTs challenge bitcoin's store-of-value promise?" New Money Review, May 4, 2021.
- "Consumers Will Shape the Future of Stablecoins, Here's How," Be In Crypto, April 21, 2021.
- "What Will Be in Your Wallet in 10 Years' Time?" Be In Crypto, March 29, 2021.
- "Three Ways to Have Anonymous CBDCs," New Money Review, March 10, 2021.
- "Wildcat Crypto: Will History Repeat Itself?" Be In Crypto, March 2, 2021.
- "Why Exactly Does the World Need a Smart Banknote?" Be In Crypto, December 25, 2020.

- "Stablecoins to Take on Wholesale Role in US, Being Effectively Defined as Scrip," *Be In Crypto*, December 17, 2020.
- "Central bank digital currencies have the power to upend global finance," *Cointelegraph*, October 26, 2020.
- "History Corner," BEP Communicator, November 2004-March 2020.
 - (Various historical topics were covered in articles in this monthly employee newsletter of the Bureau of Engraving and Printing.)
- "Repudiation! The Crisis of Civil War Debt, from 1865-1870," Financial History, Spring 2013.
- "The Forgotten Currency: Federal Reserve Bank Notes," Financial History, Winter 2011.
- "The Treasury Historical Association: Preserving U.S. Treasury History," *The Federalist*, Summer 2009.
- "Investing in Hard Times: US Government Thrift Securities in the Great Depression," *Financial History*, Spring/Summer 2009.
- "President Abraham Lincoln, Investor," Financial History, Winter 2009.

SPECIAL PROJECTS: BUREAU OF ENGRAVING AND PRINTING 150TH ANNIVERSARY

• "150 Years of BEP History," *BEP Communicator* (a series of 15 articles giving BEP history decade by decade), published 2012-2013.

BLOGS

- Money Tech Blog, Noll Historical Consulting website, daily (approx.), 2021-2022
- "Project Hamilton by the Boston Fed: A Summary," Digital Euro Association, March 3, 2022
- BEP History Blog, INSITE (Bureau of Engraving and Printing intranet site), monthly, 2014-20.
- "A Brief History of US Government Currency, 1861-Present: Part 1," Treasury Notes, 2014
- "A Brief History of US Government Currency, 1861-Present: Part 2," Treasury Notes, 2014
- "BEP Celebrates 150th Anniversary," *Treasury Notes*, August 2012
- "A Monetary Innovation That Changed the Civil War's Course," Bloomberg View, August 2012
- "How Dollar Bills Were Made A Century Ago," NPR Planet Money, August 2012
- "The Birth of U.S. Fiat Currency," Bloomberg View, April 2012

PRESS MENTIONS

- Financial Times, "The crypto ATM business is somehow still booming," November 24, 2023.
- CNBC, "What's wrong with U.S. cash?" November 7, 2023.
- *Marketplace* (NPR), "Why are Federal Reserve regional banks listed on U.S. currency?" July 7, 2023.
- *Cointelegraph*, "United States CBDC would 'crowd out' crypto ecosystem: Ex-Biden adviser," March 1, 2023.
- Forbes India, "Digital Dollar would safeguard national security: Ex-Biden advisor," March 1, 2023.
- Cointelegraph, "CBDC activity heats up, but few projects move beyond pilot stage," May 17, 2022.
- *Finextra*, "The Future of Regulation: Navigating CBDC unknowns and crypto appeal," April 13, 2022
- Reuters Events, "Central Bank Digital Currencies European Tracker," February 18, 2022
- Finextra, "The Future of Regulation 2022," February 7, 2022
- Bitcoin.com, "Being a Currency and a Security Are Not Contradictory,' Crypto Can Be Both:

Monetary Historian," January 13, 2022

- CFX Magazine, "Monetary Historian Economics Bitcoin News," January 13, 2022
- New York Times, "Why Janet Yellen's Signature Is Not on U.S. Currency," December 22, 2021
- Payments: Unpacked, "Bitcoin and United States Notes," Issue 213, December 2, 2021
- *CoinWorld*, "Office of the Comptroller of the Currency could govern cryptocurrency," November 14, 2021
- CoinWorld, "1927 letter changed the faces on future U.S. small-size notes," June 21, 2021
- Cointelegraph, "An asset for all classes: What to expect from Bitcoin as a legal tender," June 18, 2021
- *Cointelegraph*, "Experts discuss the future of hybrid banknotes in a live panel discussion," June 14, 2021
- CoinWorld, "Cryptobills could become alternative currency," June 7, 2021
- CoinWorld, "Hybrid 'cryptonotes' could become bridge to digital accounts," May 31, 2021
- CoinWorld, "Currency experts say cryptonotes are in our future," May 24, 2021
- Cointelegraph, "Bitcoin as a last resort? Murmurs of crypto as reserve currency abound," January 22, 2021
- CoinWorld, "Expert suggests smart bank notes could be used as future money," January 9, 2021
- Forbes, "Cash Like Features Of Central Bank Digital Currencies Can Enhance Financial Inclusion, Privacy, And Disaster Readiness," December 31, 2020
- Cointelegraph, "Happy birthday dear Bitcoin: Crypto's first white paper turns 12," October 31, 2020
- The New York Times, "The New Washington Drama," November 8, 2017
- Bloomberg View, "Memo to Trump: U.S. Debt 'Shall Not Be Questioned'," May 2016
- PolitiFact.com, "The Truth-O-Meter," October 2013
- Colonial Williamsburg Magazine, "Billfold Size Essays in American History," May 2013
- Economix, The Politics of the 14th Amendment and the Debt Limit, March 2013

SPEECHES (CONTRIBUTING AUTHOR)

• "Celebrating the Diversity of the Women of the BEP," September 2006.

ARCHIVAL FINDING AIDS

- William F. Meggers Papers, Addition, 1870-1973, American Institute of Physics, Center for History of Physics, January 2002.
- Records of the American Astronomical Society, Frank Edmondson, Treasurer, American Institute of Physics, Center for History of Physics, December 2001.
- Records of the Project on the History of Recent Physics, 1952-1982, American Institute of Physics, Center for History of Physics, October 2001.

~ CONFERENCES ~

CRYPTOCURRENCY & PAYMENTS

- "A Confusion of CBDCs: What is Really Going On?" 46th Annual Symposium for Community Bank Directors, October 31, 2023.
- "Panel Discussion: Looking at the Latest Innovation and Strategies," Payments Leaders' Summit, June 20, 2023.

- "What Consumer Surveys Say about the Design of a U.S. Retail CBDC," 10J Payments Advisory Group (JPAG), Federal Reserve Bank of Kansas City, June 15, 2023.
- "Proposal for a US National Stablecoin System," Western Economic Association International, June 2022.
- "Wildcat Crypto: United States Monetary History and The Future Cryptocurrency System," Organization of American Historians, April 2022.
- "Smart Banknotes and Cryptobanknotes: Hybrid Banknotes for Central Bank Digital Currencies and Cryptocurrency Payments," 7th Joint Bank of Canada and Payments Canada Symposium (proposed), September 2021.

ECONOMIC & FINANCIAL HISTORY

- "The Business of Making Money: Technology, Competition, and the Transformation of the Civil War Currency System," Business History Conference, March 2016.
- Chair & Discussant: "Finance and the American Civil War," Business History Conference/European Business History Association, June 2015.
- "The Sacred Debt: The Union and the Five-Twenty War Loan of 1862," *This Terrible War*: Marking the 150th Anniversary of the American Civil War, Center for Civil War Research/University of Mississippi History Department, October 2013.
- "The Political Value of Record Debt: Civil War Debt, the 14th Amendment, and More," Society for History in the Federal Government, April 2013.
- "Repudiation! The Crisis of United States Civil War Debt, 1865-1870," Government Debt Crises: Politics, Economics, and History, Graduate Institute of International and Development Studies, Geneva, December 2012.
- "Money as Industrial Waste: The Business of Recycling Greenbacks at the Bureau of Engraving and Printing, 1870s-1970s," Business History Conference, March 2010.
- "Lincoln's Greenback Mill: Civil War Financing and the Start of the Bureau of Engraving and Printing, 1861-1863," Society for History in the Federal Government, March 2008.
- "Imagineering the US Public Debt: How Changing Perceptions of the Debt altered the Mechanics of Treasury Debt Management in the 1860s and 1960s," Social Science History Association, November 2007.
- "A Modest Proposal: Postmodern Economic History," History of Economics Society, June 2006.
- "The Political Economy of Making Money: Quality and Control in National Bank Note Production, 1863-1877," Business History Conference, June 2006.
- "The Start of a Government Monopoly: Civil War Finance, the Rise of the Bureau of Engraving and Printing, and the Decline of the Bank Note Companies, 1863," Economic & Business Historical Society, April 2005.
- "The High Cost of Debt: Very-High-Denomination Treasury Notes and U.S. Treasury Debt Management, 1955-1969," Economic History Society, April 2005.

POSTAL HISTORY

• "Postage and Progressivism: Political Ideology and the Start of Postage Stamp Production at the Bureau of Engraving and Printing, 1893-1894," Winton M. Blount Symposium on Postal History, November 2006.

PUBLIC HISTORY

• Moderator: "Roundtable Discussion on Practicing History and Careers in the Federal

Government," Organization of American Historians, March 2011.

UNITED STATES HISTORY

- Chair: "Social Security: Economic Crisis and Policy Debates in Historical Context," Society for History in the Federal Government, March 2011.
- "Why a Bureau of Engraving and Printing? Debating the Need of a Government Monopoly," Organization of American Historians, April 2010.

Women's & Postmodern History

- "Women among the Greenbacks: Women's Industrial Work at the Treasury and the Bureau of Engraving and Printing, 1862-1877," Society for History in the Federal Government, March 2010.
- "To amend the bill: The Women's Campaign for National Health Insurance in Britain, 1911," First Annual Pfeiffer University Women's Studies Conference, 1998.
- "An Equilibrium of Contradiction: Gender and Governmentality in British National Health Insurance," Southern Conference on British Studies, 1997.
- "Beyond the Postmodern Divide: Gender, Politics, and the Rise of the Welfare State," Northeast Conference on British Studies, 1995.
- "Dreams of the Masses: Charles Booth's *Life and Labour of the People in London* as Political Discourse," Northeast Conference on British Studies, 1994.
- "Thinking the Unthinkable: Deconstruction and the Practice of History," Third Annual Interdisciplinary Conference at Lehigh University, 1993.

~ PRESENTATIONS & ROUNDTABLES ~

- Virtual Teacher Workshop, Changing Payments Landscape, Federal Reserve Bank of Kansas City: 'A Confusion of CBDCs: What is Really Going On?" July 11, 2023
- Virtual Teacher Workshop: Changing Payments Landscape, Federal Reserve Bank of Kansas City: "Panel: What's Next for Digital Assets and Crypto Currencies?" July 11, 2023
- Bureau of Engraving and Printing Brown Bag Presentation, "Smart Banknotes and Cryptobanknotes: Hybrid Banknotes for CBDCs and Cryptocurrency Payments," May 31, 2023
- Digital Euro Podcast, Episode 22: "Stablecoins, Synthetic CBDC and the History of Cryptocurrencies," April 28, 2022
- Ali Nejadmalayeri, University of Wyoming, "Fireside Chat," March 4, 2022
- Banknote & Currency Conference, "From Physical to Digital: The Roles of Cash and CBDCs," February 24, 2022
- Slap the Ask Show, Episode 32, "CBDCs and the Future of Currency," February 7, 2022
- IBDA New Perspective Webinar, "The Connected Banknote Connected to What, Why and How?" December 8, 2021
- Benzinga, "New Changes Around Stablecoins," December 7, 2021
- Decentralized Identity Foundation, Banking and Finance Special Interest Group, "Cryptobanknotes for Central Bank Digital Currencies," December 2, 2021
- World Banknote Summit, "Offline digital currency and hybrid banknotes bridging the gap between physical and digital money," November 24, 2021
- IBDA New Perspective Webinar, "Cryptocurrencies What are they & who is using them?" October 29, 2021

- Digital Money Institute, "Stablecoins and their Role in the Financial System," October 20, 2021
- IBDA New Perspective Webinar, "CBDC What is it & will it have an impact on banknotes?" October 14, 2021
- Global FinTech Fest 2021, "Keynote: Future of Payments with Digital Cash," September 28, 2021
- Hyperledger Capital Markets Special Interest Group, "Smart Banknotes and Cryptobanknotes," July 15, 2021
- Nebeus Fireside Chat Episode 5: The Analogization of Cryptocurrencies, June 17, 2021
- International Banknote Designers Conference, "What Will be in Your Wallet in 10 Years?," June 9, 2021
- Interview on New Money Review, March 9, 2021
- Interview on Silver Bullion TV, October 30, 2020
- Treasury Building History Documentary
- The Two Dollar Bill Documentary, 2020
- Voice of America TV, February 2014
- Greenbacks and Goldbugs: Greenback, How the Dollar Came to Rule the World: BBC Radio 4, aired December 2013
- "Repudiation! The Crisis of United States Civil War Debt, 1865-1870," NYU Stern Financial History Seminar Series, March 2013; Treasury Historical Association, March 2013.
- "Lincoln's Greenback Mill: Civil War Financing and the Start of the Treasury Department's Bureau of Engraving and Printing, 1861-1863," Treasury Historical Association, January 2012.
- "Money as Industrial Waste: The Business of Recycling Greenbacks at the Bureau of Engraving and Printing, 1870s-1970s," Treasury Historical Association, August 2011.
- "The U.S. Treasury Seal: History and Meaning," Treasury Historical Association, March 2011.
- History of US Currency, C-Span, January 2011
- The Creation of Currency, C-Span, January 2011
- "A Brief, Illustrated History of US Government Currency," Treasury Historical Association, July 2010
- "Women among the Greenbacks: Women's Industrial Work at the Treasury, 1862-1877," Treasury Historical Association, March 2010.
- "Financing Hard Times: The Evolution of the World War II War Bond," Greenbelt Museum Lecture Series, March 2009; Treasury Historical Association, May 2009.
- "The World of Upstairs Downstairs: England at the Start of the Twentieth Century," Smithsonian Institution, April 2002.

SPECIAL PROJECTS: BUREAU OF ENGRAVING AND PRINTING 150TH ANNIVERSARY

- "Money as Industrial Waste: The Business of Recycling Greenbacks at the BEP, 1870s-1970s," November 2012.
- "Why a Bureau of Engraving and Printing? Debating the Need of a Government Monopoly, 1878," September 2012.
- "A Brief, Illustrated History of United States Government Currency, 1861 Present," BEP, June 2012.
- "Women among the Greenbacks: Women's Industrial Work at the Bureau of Engraving and Printing, 1862-1877," BEP, March 2012.
- "Lincoln's Greenback Mill: Civil War Financing and the Start of the Bureau of Engraving and Printing in 1862," BEP, February 2012.

~ CAMERA & AUDIO INTERVIEWS ~

- Voice of America, Urdu, interviewed February 2020.
- Michael Marek, Deutschlandfunk, Germany, interviewed June 2018.
- Henrico County TV, interviewed May 2016.
- EFE Spanish Newswire, interviewed March 2016.
- Lynn Stamp News, interviewed October 2015.
- Value Penguin, interviewed October 2015.
- Great American Railway Journeys: BBC2, interviewed September 2015.
- Voice of America, India, interviewed June 2014.
- Khawater, MBC (Middle Eastern Broadcasting Corporation), interviewed March 2014.
- The 2 Dollar Bill Documentary: Immagine Video Production, interviewed December 2013
- Smithsonian Magazine, interviewed June 2013, "Ben Gets the Blues."
- Colonial Williamsburg Magazine, interviewed May 2013, "Billfold Size Essays in American History."

~ SPECIAL PROJECTS, WEB SITES & EXHIBITS ~

SPECIAL PROJECT: BUREAU OF ENGRAVING AND PRINTING 150th Anniversary

• Historical Trivia Contest, 2012: Monthly contest for employees to answer three questions

WEBSITES

- BEP Gallery (2012), moneyfactory.gov/bepgallerymain.html (no longer active)
- History Research (2011), moneyfactory.gov/historyresearch.html (no longer active)

EXHIBITS

- Lincoln and Civil War Finance: Bureau of Engraving and Printing, June 2008
- The Bureau of Engraving and Printing at the Jamestown Exposition, 1907: Bureau of Engraving and Printing, February 2007
- "The Home Front" in *Financing Victory: BEP Products of World War II*: Bureau of Engraving and Printing, June 2005

~ HONORS ~

RESEARCH

- Goldhaber Grant for Research, 1997.
- William Randolph Hearst Research Grant, 1997.

PROFESSIONAL

• Who's Who in America, 58th edition, 2004.

SCHOLARSHIP

- Literary Award, Second Place, Banking & Finance, Society of Paper Money Collectors, 2009.
- University of Maryland Scholar, 1994-1995, 1996-1999.

- Lehigh University Graduate School Scholar, 1989-1990.
- Lehigh University Jack Barnett Scholar, 1983-1985.

TEACHING

- Rundell Award for Teaching, 1999.
- University of Maryland Distinguished Teacher, 1998.

~ MEMBERSHIPS ~

- Association of Cryptocurrency Journalists and Researchers
- Digital Euro Association, Expert
- Museum of American Finance
- Social Register Association
- Treasury Historical Association, Life Member