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Stoever Glass' Director of Credit Analysis. 41 years experience includes being S&P's Chief Municipal Rating Officer. Award of Excellence from National Analysts' Federation. All-Star Analyst Awards from Smith's Gradings for 8 consecutive years. Anthony Commission member promoted benefits of tax-exempt debt. Member of NACSLB, promoting best budgeting practices for governments. Helped implement Fitch's Default Study and authored report on how management practices improve ratings. Policy Committee member of Securities Industry & Financial Markets Association. Speaker at government conferences, published articles in public finance textbooks, and appears frequently on CNBC, Bloomberg, Fox Business News, the Wall Street Journal, BusinessWeek, Bond Buyer and the New York Times.