

# PRESENTERS

## CLEARING THE PATH TO HEMISPHERIC GROWTH

EXPANDING CREDIT TO CREATE JOBS AND ALLEVIATE POVERTY

### Summit of the Americas Center

Latin American and Caribbean Center

Florida International University

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**Antonio Carrasco Ruiz** is director of Strategic Planning and People Network at the National Savings and Financial Services Bank (BANSEFI). Before joining BANSEFI, he was information planning administrator for the National Taxation System, and partner and director of the consulting firm Economic Consulting at Valorem, S.C. Previously he was with Spectrasite Communications Mexico and Avantel. He was also advisor to the Secretary of Commerce and Industrial Promotion. Mr. Carrasco received his licentiate in economics from the Instituto Tecnológico Autónomo de México (ITAM) and holds an MA from the London School of Economics.

**Carl A. Cira** is director of the Summit of the Americas Center at Florida International University. Before joining FIU he worked in Latin America with the US Agency for International Development, most recently as mission director in Bogotá. From 1993 to 1997 he directed USAID's Office of Democratic Initiatives in La Paz, Bolivia, heading a politically sensitive program for law and state reform that helped build Bolivia's democratic institutions and expand human rights protections. He also served for 12 years with the US Justice Department's antitrust division and was deputy chief of its foreign commerce section. His academic experience includes positions as senior research scholar at FIU's School of Public Affairs and Services and as adjunct law professor at Georgetown University, where he was also executive director of the International Law Institute. He holds a JD from Boston College Law School.

**Carlos Corral** is commercial director for the Americas of Caixanova, a Spanish savings bank based in Galicia. He is deputy director of Caixanova's Miami Agency. He holds a licentiate in economics and business sciences and a master's in marketing and business management.

**Dale Furnish** has been a faculty member at Arizona State University's College of Law since 1970, and emeritus since 2004. He specializes in commercial law and international trade. He is director of the National Law Center for Inter-American Free Trade in Tucson, Arizona. He participated for several years in preliminary drafting conferences and in the final OAS/CIDIP deliberations that resulted in the OAS Model Law on Secured Transactions. Bilingual in English and Spanish, he has taught a total of seven years as a visiting professor in Peru (Universidad Católica) and Mexico (UNAM, UNISON). He has published over 80 scholarly articles and book chapters, 20 of them in

Spanish. He is an arbitrator for Chapter 19 of NAFTA. He graduated from the Grinnell College (BA, 1962), the University of Iowa College of Law (JD, 1965), and the University of Michigan Law School (LLM, 1970). In 1965-66, he clerked for Hon. Martin D. VanOosterhout of the US Court of Appeals for the 8th Circuit. From 1988 to 1992, he practiced law in Phoenix as a shareholder in Molloy, Jones & Donahue, PC, emphasizing bankruptcy and commercial litigation, documentation of bank loans and regularly handling international trade matters.

**Eduardo A. Gamarra** is director of the Latin American and Caribbean Center at Florida International University, where he is also a full professor in the department of political science and editor of *Hemisphere*, a magazine on Latin American and Caribbean affairs. He is the author, co-author or editor of several books, including *Democracy, Markets, and Structural Reform in Latin America: Argentina, Bolivia, Brazil, Chile, and Mexico* and *Entre la droga y la democracia*. Dr. Gamarra holds a PhD in political science from the University of Pittsburgh. His current research focuses on the political economy of narcotics trafficking in the Andean region and the Caribbean, democratization, and civil-military relations.

**Celso Garrido**, is professor of economics and research director of the Companies, Finance and Innovation Unit at the Universidad Autónoma Metropolitana, Mexico. He is a consultant for the Economic Commission for Latin America and the Caribbean (ECLAC) and for the Organization of American States (OAS). Professor Garrido is author of various books on finance and companies in Mexico.

**Jaily Gómez** is assistant director of Financial Institutions and Capital Markets at the Andean Development Corporation. She has over 15 years of banking experience with an emphasis on relationship management and structuring of transactions for corporations and financial institutions. She provides support to the relationship managers in the marketing and promotion of CAF products and services, and the structuring of transactions to the financial sector clients. Before joining CAF, she worked ten years at Bank of America's Representative Office in Caracas as a relationship manager for corporate clients, financial institutions, governmental entities and multilateral institutions. She also worked three years at Procter & Gamble de Venezuela as internal audit manager. Mrs. Gomez has a BA degree in computer science from Boston College and an MBA from the Carroll School of Management of Boston College.

**Ana Guevara** is vice president of public affairs for the Americas region at UPS, based in Miami. Previously, Ms. Guevara was public affairs manager for UPS in Washington, DC, focusing on international issues including trade, aviation and customs affairs. Before joining UPS, Ms. Guevara worked at the US Department of Transportation for four years as special assistant to the assistant secretary for policy and international affairs. During that time, she had the opportunity to shape international transportation policy and participate in formal negotiations with other countries, including NAFTA, and Asia-Pacific Economic Cooperation (APEC). She has a degree in international affairs from George Washington University.

**René Hernández** is economic affairs officer at the International Trade Unit of the Mexico Regional Office of the United Nations Economic Commission for Latin America and the Caribbean (ECLAC/CEPAL), where his main research interests include regional blocs and discriminatory trade liberalization, trade and growth, and open economy macroeconomics. Prior to this position, Mr. Hernández was part of the Industrial Development Unit for ECLAC in Mexico, focusing on competition policy in developing countries, competitiveness and productivity in small and medium enterprises, industrial development and environment, development of export competitiveness software (MAGIC and TradeCAN). He holds an MA in economic development from Vanderbilt University in Nashville, Tennessee, and an MSc in economic analysis and policy from the University of Warwick in the United Kingdom, where he is currently a PhD candidate in economics.

**Kristin Jacobs** is the mayor of Broward County, Florida. As a member of the County Commission, Mayor Jacobs led efforts to change the minimum salary threshold for the county's 6000 employees by implementing a living wage of 10 percent above the Federal Poverty Line. Mayor Jacobs may be most recognized for her work to protect natural resources. Her support has been central to the creation of water conservation and preservation programs such as NatureScape Broward and Watermatters.

**Thomas Jahnes** is currently business development manager for Western Union's Central American, Caribbean and Andean regions. As part of his assignment he has been investigating the link between banking and remittances. He joined Western Union in February 2000, and worked in consumer marketing, concentrating on marketing Western Union's money transfer services from North America to South and Central America. He was closely involved with the re-launching of Western Union services to Brazil. Prior to joining Western Union, Mr. Jahnes worked for SmithKline Beecham's Consumer Package Goods unit, launching a major oral care brand in Central America and working with that same brand in Brazil. His professional experience includes marketing to US Hispanics in the remittance context, consumer packaged goods, OTCs and the food service industry. He has worked and lived in Central and South America, the US and Europe. He earned his MBA from Thunderbird, the Garvin School of International Management, and a BA from the University of Florida.

**John Maisto.** Ambassador John F. Maisto was nominated by President George W. Bush as US Permanent Representative to the Organization of American States on March 25, 2003, and was confirmed by the US Senate and sworn in on July 31, 2003. In addition, he was named US Coordinator for the 2004 Special Summit of the Americas and is currently US Coordinator for the IV Summit of the Americas. Ambassador Maisto served as special assistant to President Bush and senior director for Western Hemisphere Affairs for National Security Advisor Dr. Condoleezza Rice from January 2001 to April 2003. He was ambassador to Venezuela from 1997-2000, and served as foreign policy advisor at the US Southern Command in 2000-01. He previously served as ambassador to Nicaragua from 1993-96. He was deputy assistant secretary of state for Central American Affairs, 1992-93; and deputy US representative to the Organization of American States, 1989-92. Earlier, he served in Panama as deputy chief of mission, as director of the State Department's Office of Philippine Affairs, and

at American embassies in Manila, San José, and La Paz. He was in the US Information Agency in Argentina and Bolivia. He began his career as a foreign service officer in 1968. Ambassador Maisto has a BS from Georgetown University's School of Foreign Service, and an MA from the University of San Carlos, Guatemala.

**Earl R. Maucker** is editor of the *South Florida Sun-Sentinel* since July 1994, leading a staff of 360. Weekday circulation of the *South Florida Sun-Sentinel* is 267,677 and 381,833 on Sunday, swelling to over 300,000 daily and 400,000 Sunday during the winter. Mr. Maucker entered journalism as an apprentice printer at the *Alton Telegraph* in his hometown of Alton, Illinois, in 1969. He moved to the *Rockford Morning Star* and by late 1979 was managing editor at the *Springfield Daily News*. He moved to Florida in December 1980 to take the position of managing editor of the *Fort Lauderdale News*. When the *News* merged with the *Sun-Sentinel* in 1982, Maucker served as managing editor of both papers until the afternoon *News* was phased out. He is a member of the executive board of the Inter-American Press Association and a strong advocate for better understanding of journalism issues impacting Latin America. A member of the Florida Society of Newspaper Editors, he has also chaired the curriculum advisory board of the School of Journalism at Florida International University. Mr. Maucker earned a journalism degree in 1972 from Southern Illinois University.

**Elizabeth McQuerry** is an assistant vice president in the Retail Payments Office at the Federal Reserve Bank of Atlanta. She is responsible for developing FedACH International Services, the cross-border automated clearinghouse services. She currently serves as the vice chair of NACHA's Global Payments Forum. Dr. McQuerry joined the bank as an economic analyst and became the Latin America Research Group's research coordinator before being appointed coordinator. She has authored various publications including articles on banking sector reforms and fiscal policy in Latin America. She received a PhD in government from the University of Texas, Austin.

**Manuel Orozco** is a senior associate at the Inter-American Dialogue, where he serves as executive director of the Remittances and Rural Development project funded by the Multilateral Investment Fund of the Inter-American Development Bank and the UN International Fund for Agricultural Development. He is chair of Central America and the Caribbean at the US Foreign Service Institute and senior researcher at the Institute for the Study of International Migration at Georgetown University. Orozco taught political science at the University of Akron, Ohio, and international relations in Costa Rica. He holds a PhD in political science from the University of Texas, Austin, a master's in public administration and Latin American studies, and a BA in international relations from the National University of Costa Rica.

**Francisco Prior** is senior research scholar at the Summit of the Americas Center at Florida International University. Formerly an executive with BBVA, he most recently directed BBVA's electronic banking and remittances activities for Spain and Latin America. He is an experienced financial sector researcher with several years of executive experience in the banking and remittances industries in Latin America and the Caribbean, Spain and the Maghreb. Prior to this, he worked five years in the financial consulting industry in France, Spain, Israel, Portugal and Italy. He holds a BA

in business administration, an MBA from ESADE-Escuela Superior de Administración y Dirección de Empresas, Barcelona, an MA in international management from HEC and Georgetown University, and an MA in international political economy from the London School of Economics. He is currently finishing his PhD in economics from the Universidad Autónoma de Madrid.

**Javier Pérez** is president of the Latin America and Caribbean Region for MasterCard International. He was previously the general manager of the Customer Division for MasterCard Europe. He was responsible for all regional business development in Europe including branding, distribution, sponsorship and products. He joined MasterCard in 1996. Mr. Perez began his banking career as deputy branch manager for Banco de Vizcaya (BDV), now Banco Bilbao Vizcaya Argentaria (BBVA). At BBVA, he held various top level positions including country executive for Tokyo and Hong Kong operations; president of the bank's Miami subsidiary, managing bank operations in Latin America and Southeast US; head of payment systems, commercial banking and new banking products in Spain; and International area head for the Asia, Middle East and Africa regions. Mr. Perez has also held executive positions at Banca Catalana, Banco Directo, Lider Direct Marketing, Lider Telemarketing, Lider Advertising and Visa International. He has also been a member of the boards of directors for several Spanish banking and insurance groups, and he currently serves on the board of Carlyle Private Investments Europe (largest private investment firm in the world) as the European payment and financial expert. He also serves on the global executive board of EMVco. He has masters' degrees from the ESADE University in Spain and Thunderbird, the Garvin School of International Management, Glendale, Arizona, USA.

**Steven J. Puig** is managing director for Citigroup and has served as trade head for Latin America since June 2004. He previously served as country corporate officer in Colombia from 2001 through June 2004, and country corporate officer in El Salvador from 1998 to 2000. Prior to that he was vice president of corporate banking and corporate finance in the Dominican Republic where he joined Citigroup in February 1997. Mr. Puig began his banking career 18 years ago with the Chase Manhattan Bank in the Dominican Republic. At Chase, he subsequently worked in New York in the corporate finance area, covering Central America, the Caribbean and Colombia and in corporate banking in Puerto Rico. He also served on the board of Consorcio Energético Punta Cana in the Dominican Republic and acted as executive vice president of the beverage company Sabores y Bebidas and general manager of Grupo Ambar. He also served as president of Autogermanica. In addition to his professional responsibilities, Mr. Puig is honorary president of the Fundación Jóvenes Artistas Colombianos. He has previously served on the boards of the Colombian American Chamber of Commerce, the Council of American Businesses in Colombia, Junior Achievement Colombia, AFP Colfondos in Colombia, San José Pensiones in Costa Rica, AFP Confía in El Salvador and Asobancaria, the Colombian Banker's Association. He graduated with a degree in economics and international finance and commerce from Georgetown University's Edmund A. Walsh School of Foreign Service. He holds a master's degree in international management from the American Graduate School of International Management in Phoenix, Arizona.

**Liliana Rojas-Suárez** is a senior fellow at the Center for Global Development. She is also the chair of the Latin American Shadow Financial Regulatory Committee. From March 1998 to October 2000, she served as managing director and chief economist for Latin America at Deutsche Bank. Before joining Deutsche Bank, Ms. Rojas-Suarez was the principal advisor in the Office of Chief Economist at the Inter-American Development Bank. Between 1984 and 1994 she held various positions at the International Monetary Fund, most recently as deputy chief of the Capital Markets and Financial Studies Division of the Research Department. She has been a visiting fellow at the Institute for International Economics and has also served as a professor at Anahuac University in Mexico and an advisor for PEMEX, Mexico's National Petroleum Company. Ms. Rojas-Suarez has also testified before a Joint Committee of the US Senate on the issue of dollarization in Latin America. Widely published in the areas of macroeconomic policy, international economics and financial markets, her most recent publications include: "Can International Capital Standards Strengthen Banks in Emerging Markets?" (The Capco Institute Journal of Finance 2002), "Why So High? Understanding Interest Rate Spreads in Latin America." (ed. With P. Brock, IDB, 2000), "What Exchange Rate Arrangements Work Best for Latin America?" (World Economic Affairs, Autumn 2000) and "Financial Regulation: Why, How and Where Now?" (with C. Goodhart et al, Routledge, 1998).

**Clemente Ruiz Durán** has been professor of economics at the Universidad Nacional Autónoma de México (UNAM) performing research and teaching at the graduate and undergraduate levels since 1978. As coordinator of economic policy and currently of regional economy, he has led the development of master's and doctoral programs in economics and has contributed to postgraduate economics programs throughout Latin America. His many distinctions include appointment to UNAM's prestigious Jesús Silva Herzog professorship (1994); designation as National Researcher Level III (1999); the 2000 National University Prize in Economic-Administrative Sciences; and the presidency of the Mexican Academy of Political Science (2002). He has been a visiting professor in universities in England, the United States, Argentina and Mexico. Published widely in macroeconomics, industrial organization and policy, business development and microfinance, Dr. Ruiz Durán's publications include seventeen books as author, co-author, or coordinator; dozens of book chapters; and more than one hundred articles. He has been a consultant for UNCTAD, IADB, ECLAC, CEPAL and the World Bank, for which he is preparing a study on the knowledge economy in Mexico, and a recently finished study on the unbanked in the Mexican economy. In Mexico he has been a frequent consultant to various national government ministries. He received his licentiate in economics from the Universidad Anáhuac and his master's and doctorate degrees in economics from the University of Pittsburgh. He obtained the Specialist Diploma in Welfare Institutions in 1971 at the University of Uppsala, Sweden.

**Luis Guillermo Solís** is regional coordinator of research and international cooperation at the General Secretariat of the Latin American Faculty of Social Sciences (FLACSO). He received his licentiate in history from the University of Costa Rica, and holds an MA in history from Tulane University. He is director of the Central American cross-border environment and security cooperation program implemented by the Foundation for Peace and Democracy (FUNPADEM) with Ford and McArthur Foundations support. He was a professor of history and associate dean of the School of

Social Sciences at the University of Costa Rica. He was a Fulbright Scholar at the University of Michigan and a research associate at the Latin American and Caribbean Center at Florida International University in Miami. He has been a member of the editorial board of *Foreign Affairs en Español*, *Global Governance*, and *Espacios*. Between 1986 and 1990, Mr. Solís was chief of cabinet at the Costa Rican Foreign Relations Ministry and ambassador for Central American Affairs. He was director general of foreign policy from 1994-1998

**Tova Solo** is senior urban specialist in the Finance, Private Sector and Infrastructure Management Unit of the Latin America and the Caribbean Regional Office at the World Bank. At the Bank, she served as a senior urban specialist in the LCS-LCR Sector Units of the Urban Cluster; the Transport and Urban Department; the Infrastructure Department of the Disaster Management Facility; the Infrastructure Department; and the Transport, Water and Urban Development Department of the Water Program. Before that, she was a consultant in urban sanitation for the Bank. Ms. Solo is the author or co-author of numerous reports and articles including "Broadening Access to Financial Services among the Urban Poor: Mexico City's Unbanked." She holds a master of architecture in advanced studies from the Massachusetts Institute of Technology.

**Adrian E. Tschoegl** is currently an adjunct associate professor at the Wharton School of the University of Pennsylvania, where he teaches multinational management. Prior to coming to Wharton, he was the chief economist for SBCI Securities (a subsidiary of Swiss Bank Corporation) in Tokyo for six years. His research interests center on international banks. Professor Tschoegl has published numerous monographs and articles in scholarly journals on international banking, Japanese finance, gold prices, and international trade and business. Dr. Tschoegl holds a PhD in international business from the Massachusetts Institute of Technology and a master's in public administration from the University of California at Los Angeles.

**Diana Wasserman-Rubin** is a member of the Broward County Board of Commissioners and lead commissioner for international affairs. The first Hispanic-American elected to that body in 2000, she became the very first mayor of Broward County in November 2002. A long time leader in educational matters, she was the first Hispanic female elected countywide to the Broward County School Board in 1988. She was also the first Hispanic-American to serve on the South Broward Hospital District Board of Commissioners and the first female to serve as Chair of the Board. She leads the current effort of expanding the international trade and cultural relations of Broward County, and has been instrumental in bringing foreign trade missions to the region, most recently hosting a group of government and business leaders from the Dominican Republic.