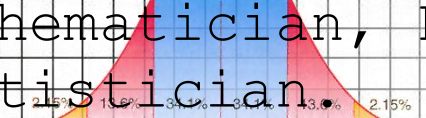


DR. KEVIN RUTH

Mathematician, Professor,
Statistician.



EDUCATION

Doctorate of Philosophy, Mathematics, December, 1999
University of Miami, Coral Gables, FL

Master of Science, Mathematics, December, 1992
University of Miami, Coral Gables, FL

Bachelor of Science, Mathematics, June 1990
University of Manitoba, Winnipeg, Canada

Certificate Program in Offshore Financial Services

Nov 2007 - April 2008

University College of the Cayman Islands - Executive Training Centre

Risk Analysis and Management Program

Coursework Progress towards Master's degree in Risk Analysis and
Management

August 2006 - June 2007

Florida International University, Miami, FL

SKILLS

Proficient with online course management systems such as Angel,
Blackboard, WebCT, MyMathLab

Experienced with student-centered learning strategies such as cooperative
learning

Experienced using technology in the classroom such as smartboard, Excel,
TI-84

Increasing awareness among students towards careers in financial modeling
with Excel

EXAMS

CFA Exam: Level 1 Passed, June 2007.

FRM Exam: Passed November 2006.

Actuary Exams: Actuary exams 100, 110, 120.

EMPLOYMENT :

06-19 to Present: Research/**Professional Blackjack**

08-18 to 06-19: **University College of the Cayman Islands**, Grand Cayman
Assistant professor

Duties include instruction in College Algebra and Statistics, advising current and prospective students, organizing and supervising mathlab tutorial centre

08-13 to 07-18: **Zayed University**, Abu Dhabi, United Arab Emirates
Assistant professor

Duties include instruction in mathematical modeling with Excel, basic algebra, business calculus, discrete math for IT majors

08-10 to 07-12: **College of the Bahamas**, Nassau Bahamas
Assistant professor

Duties include instruction in Calculus, Business Calculus, College Algebra and Statistics, advising current and prospective students, serving on Research Advisory Board Committee

08-07 to 07-10: **University College of the Cayman Islands**, Grand Cayman
Assistant professor

Duties include instruction in College Algebra and Statistics, advising current and prospective students, organizing and supervising mathlab tutorial centre, serving on accreditation committee, serving on committee to design new Bachelor of Science program, designed new statistics course for science majors

12-06 to 08-07: **Guzman & Co.**, Coral Gables, FL
Quantitative Analyst

Prepare daily reports on market quality, programming Excel macros and functions to manage and organize data, measure performance of hedge fund against standard benchmarks

01-03 to 08-07: **Miami Dade College**, Miami, FL
Assistant Professor

Duties included teaching Intermediate and College Algebra, Statistics and Business Calculus, serving on textbook review and selection committees, chairing textbook selection and review committees, serving on campus academic and student support council (CASCC)

05-99 to 03-02: **Online Gaming Systems, Ltd.**, Las Vegas, NV
Mathematician

Calculated, documented, and demonstrated probabilities and expectations for casino games, for software manufacturer and for government regulations. Wrote portions of code for game logic and statistical tests. Technology included programming in C++, Java, SQL, VB.

08-90 to 05-99: **University of Miami**, Coral Gables, FL

Teaching assistant/graduate student

Duties included teaching college algebra and trigonometry, finite math, logic and set theory, probability and statistics, finance and calculus, including assigning and grading homework, administering and grading exams.

04-98 to 07-98 **Atlantic International Entertainment, Ltd.**, Boca Raton, FL
Mathematician

Worked on development of online casino software, design, documentation, and code.

02-97 to 06-97 **Smith Barney**, Miami, FL
Quantitative Analyst

Worked on project to develop models to forecast interest rates based on economic indicators, historical data.

05-91 to 08-91 **Miami Dade Community College**, Miami, FL
Instructor

RESEARCH and PUBLISHED PAPERS:

Risk Management Strategies and Expected Return in Casino Blackjack
(in progress 2019 - present)

Bahadur, Rory D. and Ruth, Kevin and Tolliver Jones, Katie,
Reexamining Relative Bar Performance as a Function of Non-Linearity, Heteroscedasticity, and a New Independent Variable
(February 12, 2021) New Mexico Law Review Vol. 52, 2021
Available at SSRN: https://ssrn.com/abstract_id=3784863

Awarded a RIF Research Grant at Zayed University Spring 2017

Awarded a Research Grant at College of Bahamas 2011

Ph.D. Dissertation (December 1999): Favorable Red and Black on the Integers with a Minimum Wager

Expanding the results from my previous paper to allow for more general scenarios; with arbitrary minimum bet requirements.

Journal of Applied Probability, September, 1999

Favorable Red and Black on the Integers With a Minimum Bet

Solving for optimal gambling strategies in a favorable system requiring a minimum bet of 2 units. Only integer bets are allowed.

AWARDS AND ACHIEVEMENTS:

January 2012: Completed Bahamas half-marathon in 1:49

December 2009: Completed Cayman Islands half-marathon in 1:56

January 2008: Completed Miami (half) marathon in 2 hours 8 minutes

May 1999: Outstanding mathematics graduate student University of Miami

1990-1999: Teaching Assistantship University of Miami Math dept.

1992-1994: Graduate School Fellowship University of Miami

1989: Putnam Mathematics Contest for North American undergraduates -
29 points

1987: NSERC (Natural Sciences and Engineering Research Council Canada)
Summer research award

1986: Harold R. Coish Memorial Scholarship awarded to the most
outstanding first year physics student at
the University of Manitoba

1985: Rotary Club University Scholarship

1985: Canadian Association of Physicists high school physics contest
4th place Manitoba

1985: University of Manitoba full scholarship

1985: University of Winnipeg full scholarship

1985: high school chemistry contest 3rd place Manitoba and Saskatchewan

1985: International Baccalaureate exams: Physics-7, Math-7, Chemistry-
6 (a scale of 1-7) 1984: 11th grade

math contest 11th place Manitoba

1982: Canadian National Rubik's Cube Competition 1st place Manitoba