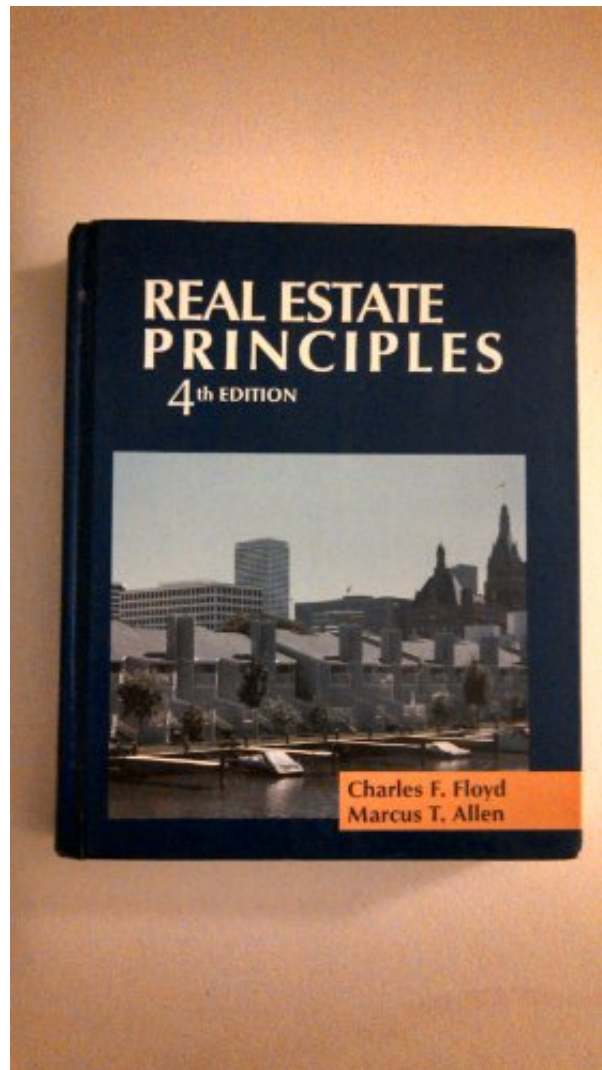
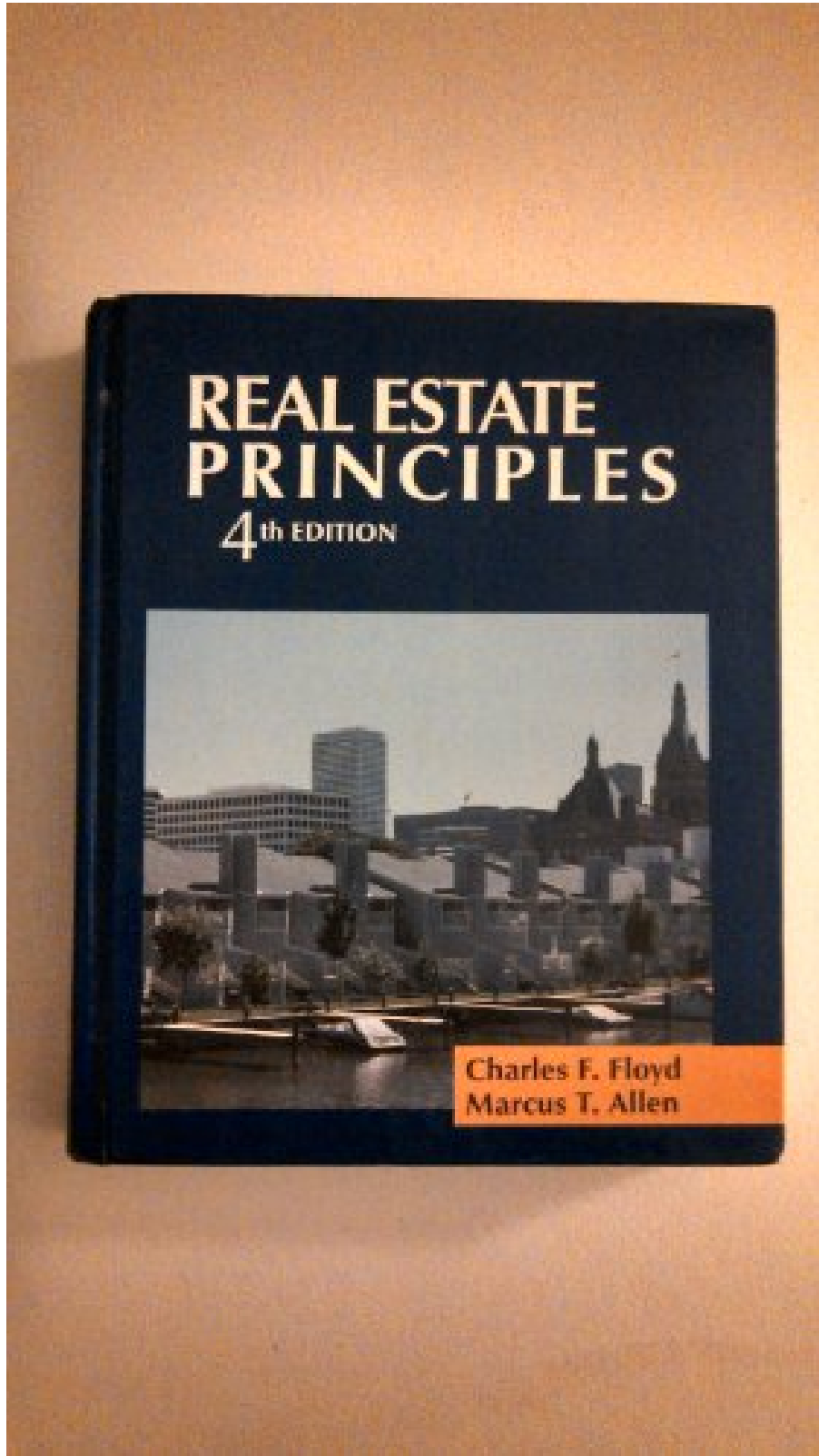


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Charles F. Floyd is a retired professor of real estate in the Terry College of Business at the University of Georgia. He received his Ph.D. in economics from the University of North Carolina at Chapel Hill. Professor Floyd has authored numerous articles in the fields of: real estate, regional development, transportation, and land-use planning; the Highway Beautification Act; and the economic growth of Georgia. Floyd has served as an expert witness for many state and local governments in eminent domain cases. His recent research has been in areas of the relationship between transportation and economic development, urban and regional economic growth, and land-use policy.

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