### **Joel Herm**

#### Knowledge Systems Entrepreneur

Designed and delivered multiple capital markets deal analytic systems which significantly increase market knowledge while reducing deal structuring time.

Conceived and implemented novel image analysis application that analyzed cancer cells that helps oncologists select personalized patient therapies

Innovated and manufactured financial news and information delivery systems for a wide range of banking retail environments

#### Financial Market Analysis



Designed and coded capital markets analytic system that pulls in transaction data from multiple, disparately formatted sources into a clean comparable deals data source for debt financing, munipal bond and corporate bond origination groups. Advanced query functions led to new market trend insights. Highly designed reports, automatically inserted into word processing files, dramatically reduce production time for sophisticated presentations of multi-million/billion dollar transactions... all while increasing data quality.

This 4-year contract engagement was a lot like an Entrepreneur-in-Residence program!

#### Biomedical Cancer Treatment Prognostic



Innovated and built FDA-cleared image analysis system used to accurately report clinical pathology cases. Key to the system's success is its clean, understandable user interface that allows pathologists to analyze captured microscopy images in under two seconds. The open design approach was a radical departure from competing, closed "black box" systems.

# Dental Functional & Esthetic Diagnostic Platform



Currently working with two NYU professors (who are also practicing bio-esthetic dentists) to roll out a robust image analysis and dental diagnostic platform. Novel concepts embedded in their recent Esthetic Dentistry textbook are formalized in the app which takes full advantage of iOS to standardize photos to ensure medical accuracy. The app syncs health data with HIPAA-compliant FHIR servers for storage and retrieval. The platform places the individual at the center of the data flow and feeds into the person's lifelong personal health record database.

## Mobile Personal Finance



Created a comprehensive iPhone tipping guide. Its five languages (Chinese, English, French, German, Italian, Japanese) reflect the globe's biggest-spending travelers, but its detailed information about tipping customs is the result of a democratic survey of 108 countries and regions. The most useful feature may be the calculator that determines the tip, in local currency, based on a novel star-rating assessment of service.

-				
Work History	2015-present	Entrepreneur, Founder	Lifetrend LLC, New York, NY	
	2010-2015 2010 2008:2009 2001:2007 1997:2003 1990:1997 1984:1990 1980:1984	Contract developer Sabbatical Research Innovation Manager Entrepreneur, Founder Divisional CTO System Architect Entrepreneur, Founder SVP, Graphic Systems	US Bank, New York, NY Self funded, Paris, France Leica Microsystems, Bannockburn, IL Cell Analysis, Highland Park, IL JP Morgan Chase (Bank One), Chicago, IL ADP, Waltham, MA Image Systems, Chicago, IL Interior Environments, Chicago, IL	
	1978:1980	Entrepreneur, Founder	Circle Design, Peoria, IL	
Education	University of Illinois BFA, Industrial and Graphic Design, Champaign-Urbana			
	Harvard University Continuing Education, Marketing, Cambridge			
	Narrative Medicine Workshop, Columbia University, New York			
	And of course, have been and will continue to be self-taught on a wide range of topics			

#### **Selected Projects**

Herm, J., McClendon, J., Levine, J. 2015 "Functional Esthetic Evaluation", a dental analytic and diagnostic platform. A3 Laboratory

Herm, J., Beaty, R. 2015 "ACP", a personal health record storage and analysis iPad app with a focus on end-of-life advanced care planning. Lifetrend

Herm, J., Hensel, A. 2010-12. "TEDD", a capital markets big data analytic system. US Bank

Herm, J. 2010. "Global Weather", iPhone application placing current weather and forecasts in context with longitudinal historic climate data. Personal sabbatical

Herm, J., Hochbaum, S. 2010. "Tipping Tips", multi-language iPhone application with accurate tipping customs in 100+ global geographic regions. SnappApp

Herm, J., Leica et al, 2008. "trueSCORE", re-branded version of QCA with expanded architecture. Leica Microsystems

Herm, J., Clatch, R.J. 2002. "QCA", quantitative image analysis of clinical immunohistochemical assays. Cell Analysis

Herm, J. 2001. "CompTracker", large corporate and middle market loan analytic system. Bank One Corporation (now JP Morgan)

Herm, J., Beaty, R. 1999-2000. "One Card", corporate credit card management system with certificate-based security. Bank One Corporation (now JP Morgan)

Herm, J., Gallagher, M. 1998. "Bank One Phonebook", intranet employee information system utilized by 85,000 employees. Bank One Corporation (now JP Morgan)

Herm, J., Gallagher, M. 1997. "Commercial Banking Intranet", corporate intranet architecture and standards. Bank One Corporation (now JP Morgan)

Herm, J., Cornelli, R., Teeter, J. 1993-1997. "Forte for Windows", corporate cash management system incorporating payment and funds transfer with PKE. ADP

ADP et al, Herm, J. 1990-1993. "NetPay", electronic data interchange (EDI) system for large corporate payments system with public key encryption. ADP

Herm, J. 1987. "CrainsCast", news delivery system of public kiosks incorporating flat panel plasma displays. Image Systems, Crains Chicago Business

Herm, J. 1986. "LComm", proprietary LED financial rate display system updated remotely via telecommunications or infrared remote. Image Systems

Wideroe, B., Herm, J. 1983. 1-million square foot interior architectural design of retail banking center in Minneapolis/St. Paul. First Bank System (now US Bank)