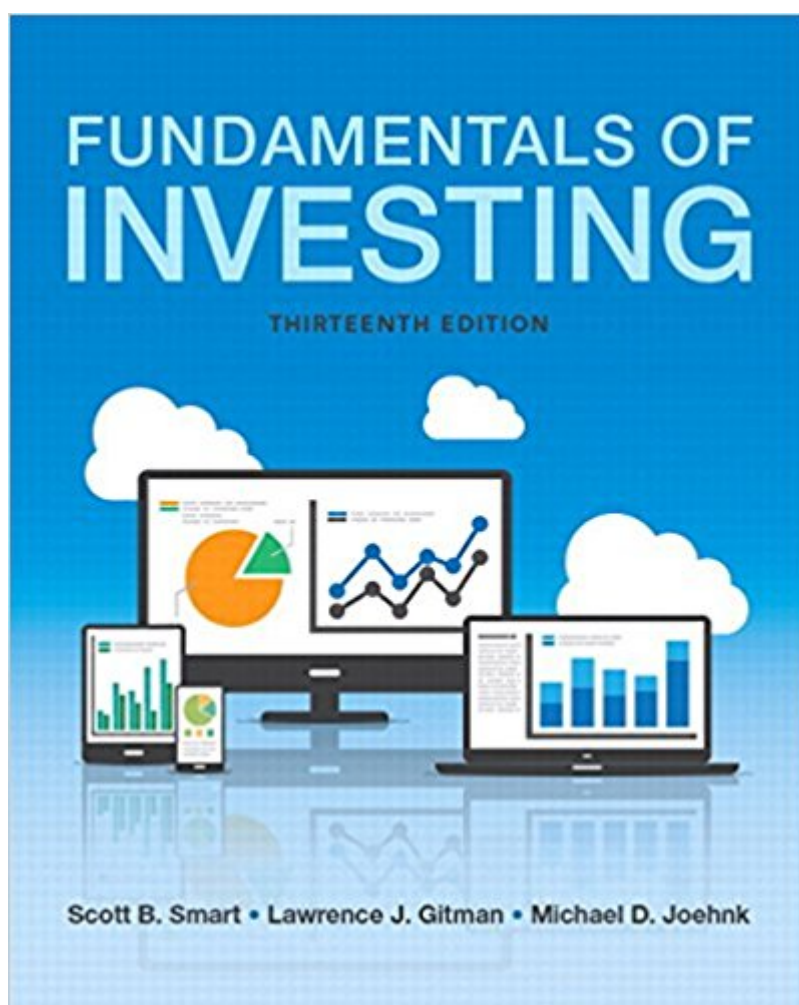


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John Graham is the D. Richard Mead Professor of Finance at Duke University where he also serves as the Director of the CFO Global Business Outlook survey. He is coeditor of the Journal of Finance. Professor Graham is also a Research Associate with the National Bureau of Economic Research, Vice President of the Western Finance Association, and been recognised for outstanding teaching and faculty contributions at Duke and the University of Utah. Lawrence J. Gitman is an emeritus professor of finance at San Diego State University. He received his BA from Purdue University, MBA from the University of Dayton, and PhD from the University of Cincinnati. A prolific author, Dr. Gitman has published more than 50 articles appearing in FINANCIAL MANAGEMENT, the FINANCIAL REVIEW, JOURNAL OF FINANCIAL PLANNING, JOURNAL OF RISK AND INSURANCE, FINANCIAL SERVICES REVIEW, JOURNAL OF FINANCIAL RESEARCH, FINANCIAL PRACTICE AND EDUCATION, JOURNAL OF FINANCIAL EDUCATION, and other scholarly publications. He has authored and coauthored numerous best-selling textbooks on various finance and business topics as well as investing. An active member of numerous professional organizations, Dr. Gitman is past president of the Academy of Financial Services, the San Diego Chapter of the Financial Executives Institute, the Midwest Finance Association, and the FMA National Honor Society. In addition, he is a Certified Financial Planner (CFP). Dr. Gitman formerly served as a director on the CFP Board of Governors, as vice president of Financial Education for the Financial Management Association, and as director of the San Diego MIT Enterprise Forum. He has two grown children and lives with his wife in La Jolla, California, where he is an avid cyclist. Michael D. Joehnk is an emeritus professor of finance at Arizona State University. In addition to his academic appointments at ASU, Dr. Joehnk spent a year as a visiting professor of finance at

the University of Otago in New Zealand. He received his BA and PhD degrees from the University of Arizona and his MBA from Arizona State University. A Chartered Financial Analyst (CFA), he served as a member of the Candidate Curriculum Committee and of the Council of Examiners of the Institute of Chartered Financial Analysts. He also served as a director of the Phoenix Society of Financial Analysts and as secretary-treasurer of the Western Finance Association and was elected to two terms as vice president of the Financial Management Association. Dr. Joehnk has authored or co-authored more than 50 articles, five popular books, and numerous monographs. In addition to co-authoring several books with Dr. Gitman, Dr. Joehnk wrote the highly successful paperback tradebook *INVESTING FOR SAFETY'S SAKE*. He also has served as editor and contributed to several other prominent books. His articles have appeared in *FINANCIAL MANAGEMENT*, *JOURNAL OF FINANCE*, *JOURNAL OF BANK RESEARCH*, *JOURNAL OF PORTFOLIO MANAGEMENT*, *JOURNAL OF CONSUMER AFFAIRS*, *JOURNAL OF FINANCIAL AND QUANTITATIVE ANALYSIS*, *AJII JOURNAL*, *JOURNAL OF FINANCIAL RESEARCH*, *BELL JOURNAL OF ECONOMICS*, *DAILY BOND BUYER*, *FINANCIAL PLANNER*, and other publications. Dr. Joehnk served a six-year term as executive co-editor of the *JOURNAL OF FINANCIAL RESEARCH*. He and his wife live in Flagstaff, Arizona, where they enjoy hiking and other activities in the nearby mountains and canyons.

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