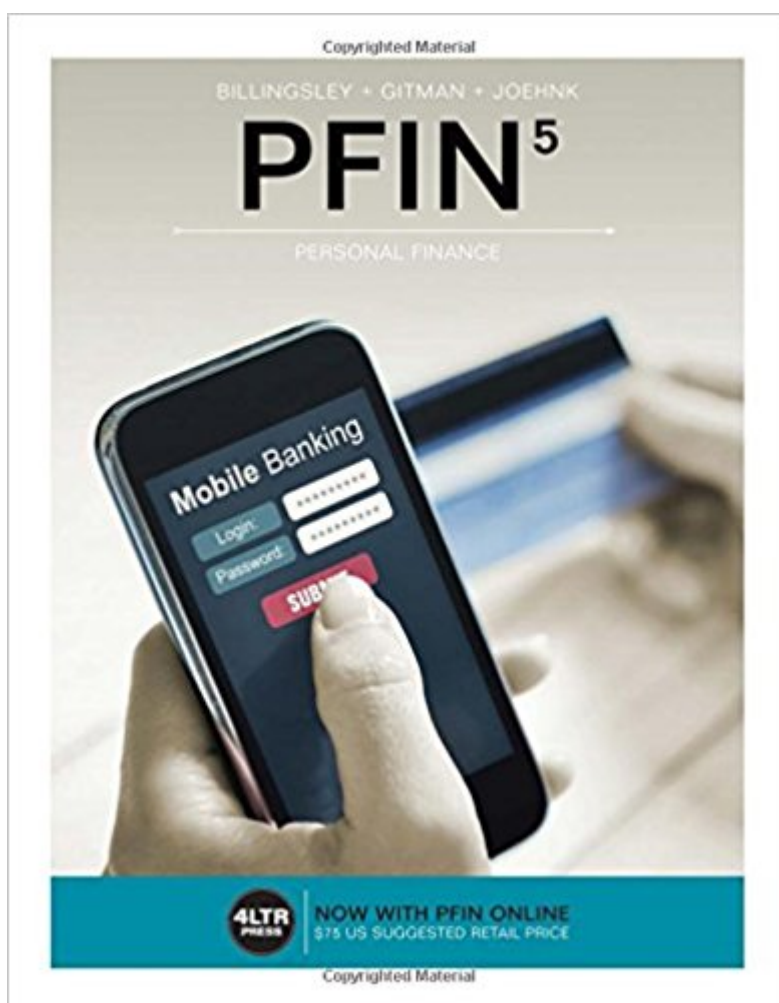


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Randall Billingsley is a finance professor at Virginia Tech and an award-winning teacher at both the undergraduate and graduate level. His research, consulting, and teaching focus on equity valuation, risk management and derivatives-based strategies, and regulatory finance. He holds an M.S. in economics and a PhD in finance from Texas A&M. In 2006, he published a financial analysis book with the Wharton School. In addition, his research has been published in many professional journals, including the JOURNAL OF PORTFOLIO MANAGEMENT, JOURNAL OF BANKING AND FINANCE, FINANCIAL MANAGEMENT, JOURNAL OF FINANCIAL RESEARCH, and JOURNAL OF FUTURES MARKETS. He is the former vice president of the CFA Institute. At Virginia Tech he advises the Student-Managed Endowment for Educational Development, which manages an equity portfolio of about \$5 million. 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. 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, AAI 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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