

## Volume 32 Issue 1 From the Editor

Welcome to the latest issue of *Financial Services Review* (FSR). This issue includes four fascinating and thought provoking papers. The papers comprising this issue provide an insight into the varied and multidisciplinary approaches currently being utilized by researchers in the field.

The first paper was written by Drs. Ning Wang, Yiling Deng, and Ruohan Wu. Their paper looks at the way household financial decision-makers make portfolio allocation decisions in the context of the demand for life insurance. What they found is quite interesting; namely, life insurance ownership is affected by a household's decisions to invest in cash and cash equivalents, bonds, and retirement assets. They also observed a relationship between debt repayment strategies and life insurance ownership. As noted by one of the Journal's Associate Editors, this study is significant in adding to the financial planning literature while at the same time contributing to the way financial service professionals provide advice.

The second paper was written by Drs. Jason Anderson, Jeffrey Furlong, and Stuart Heckman. Their paper deals with a relatively under-researched topic—altruistic bequests. What makes their research so impactful is that they view bequests from a motivational and receipt perspective. They found that a variety of economic and attitudinal variables help to describe the giving and receiving of bequests. My expectation is that their work will spur on more estate planning research.

The third paper, written by Drs. Danah Jeong, Benjamin Hampton, and Kristy Archuleta, explores factors related to financial well-being. Using a framework conceptualized by Dr. So-hyun Joo at Ewha Womans University, these authors found that a financial decision-maker's demographic profile, financial status, financial behavior, and financial satisfaction were associated with reports of financial well-being during the COVID-19 pandemic. Furthermore, they noted that financial satisfaction mediates the relationship between subjective financial knowledge and financial well-being.



The last paper in this issue was written by Drs. Stéphane Chrétien and Manel Kammoun. This captivating paper describes a study that was designed to provide insight into investor disagreement in the performance evaluation of equity mutual funds in describing fund characteristics, the degree of active fund management, and fund flows. Their work not only advances the investment and fund management literature, their study provides unique insights into the way fund investment style and net fund flows can be used to explain investor disagreements.

I am going to end this editorial with some housekeeping news. Since moving to the Journal's new management system, the number of submitted papers has increased. We have also noticed that the quality of submissions continues to improve. These are trends we hope to see continue into the future. My promise back to everyone who has or is considering submitting a paper to *Financial Services Review* is that the Associate Editors and I will continue to work diligently to return decisions back to authors in a timely manner. Working together, we can ensure that the Journal is published on time, which is one way to improve the Journal's impact.

Given where the Journal is at this point in time, I do want to remind those who are considering submitting a paper to carefully review the Journal's submission guidelines. The day when someone could write a paper without paying close attention to their paper's style, formatting, editing, references, and reference list, then submitting that paper without fear of a desk rejection or a quick

unreviewed return, is quickly coming to an end. As the number and quality of submissions continues to increase, competition for the few publication slots in the Journal are quickly being filled. The best way to ensure that your submission gets through the review process seamlessly is to take the time to format the submission process appropriately. With this in mind, let's go over the number one problem we continue to see with submissions.

*Financial Services Review* generally follows the APA manual. Let's say you typically write papers using MLA or Harvard or some other specialized system, but now you are wanting to submit to *Financial Services Review*. One option is just to submit and see what happens. A better alternative is to go through the reference list and change the references so they follow APA. Here is a quick and easy way to do just this.

- Go to google scholar.
- Copy your current reference into the search bar; here is what a reference would look like in MLA:  
 Grable, John, and Ruth H. Lytton. "Financial risk tolerance revisited: the development of a risk assessment instrument☆." *Financial services review* 8.3 (1999): 163-181.
- Rather than reformat, find the links underneath the paper; these will look like this:  
 | ☆ Save  Cite Cited by 703 Related articles All 14 versions
- Now, click on the  Cite icon; this is what you'll see:
- Click on the APA reference, copy it, and paste it into your paper.

This will work 90% of the time. When it comes to in-text references, visit the Purdue University library site using APA formatting as a google search term or look at the Journal's style examples.

If you do these simple things, your chances of having your paper move through the review process smoothly will be greatly improved.

Finally, one correction to an editorial from 2023. The letter from the editor for Volume 31, Issue 2/3 inadvertently omitted Dr. Sharon DeVaney as a coauthor of the Best Paper Award for "Fear and Trust in Financial Institutions" that was written with Drs. Isha Chawla, Mia Russell, and Kenneth White. The editorial staff wishes to express our sincere apology for this omission.

X		Cite
MLA	Grable, John, and Ruth H. Lytton. "Financial risk tolerance revisited: the development of a risk assessment instrument☆." <i>Financial services review</i> 8.3 (1999): 163-181.	
APA	Grable, J., & Lytton, R. H. (1999). Financial risk tolerance revisited: the development of a risk assessment instrument☆. <i>Financial services review</i> , 8(3), 163-181.	
Chicago	Grable, John, and Ruth H. Lytton. "Financial risk tolerance revisited: the development of a risk assessment instrument☆." <i>Financial services review</i> 8, no. 3 (1999): 163-181.	
Harvard	Grable, J. and Lytton, R.H., 1999. Financial risk tolerance revisited: the development of a risk assessment instrument☆. <i>Financial services review</i> , 8(3), pp.163-181.	
Vancouver	Grable J, Lytton RH. Financial risk tolerance revisited: the development of a risk assessment instrument☆. <i>Financial services review</i> . 1999 Jan 1;8(3):163-81.	
		<a href="#">BibTeX</a> <a href="#">EndNote</a> <a href="#">RefMan</a> <a href="#">RefWorks</a>

All the best,

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