

Financial Services Review

The Journal of Individual Financial Management

Vol. 21, No. 1, 2012

EDITOR

Stuart Michelson, Stetson University

ASSOCIATE EDITORS

Benefits and Retirement Planning

Vickie Bajtelsmit

Colorado State University

Stephen M. Horan

CFA Institute

Walter Woerheide

The American College

Estate Planning

Andrew L. Somers

San Diego State University

Investments

Robert Brooks

University of Alabama

Dale Domian

York University

Jason Greene

Georgia State University

William Jennings

United States Air Force Academy

Larry Prather

*Southeastern Oklahoma State
University*

Insurance

Larry Cox

University of Mississippi

David Lange

Auburn University

Financial Institutions

Stanley D. Smith

University of Central Florida

**Investor Psychology and
Counseling**

John Nofsinger

Washington State University

Meir Statman

Santa Clara University

Real Estate

James Larsen

Wright State University

Karen Eilers Lahey

The University of Akron

International

Bill Blair

MacQuarie University

S. J. Chang

Illinois State University

Lawrence Rose

Massey University

Sharon Taylor

University of Western Sydney

Education

Jean Louis Heck

Saint Joseph's University

Financial Planning Profession

Tom Warschauer

San Diego State University

Published by the Academy of Financial Services

The editor of *Financial Services Review* wishes to thank the Stetson University, School of Business, for its continuing financial and intellectual support of the journal.