New Directions

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Financial Services Review (FSR) is the official publication of the Academy of Financial Services. The purpose of this refereed academic journal is to encourage rigorous empirical research that examines *individual behavior* in terms of financial planning and services. In contrast to the many corporate or institutional journals that are available in finance, the focus of this journal is on individual financial issues.

The *FSR* journal provides a forum for those who are interested in the individual perspective on issues in the area of Banking/Banking Services, Education in Financial Services, Employee Benefits, Estate and Tax Planning, Financial Counseling, Financial Planning, Insurance, Investments, Mutual Funds, Nonbank Financial Institutions, Pension and Retirement Planning, and Real Estate. While the annual meeting in October provides an opportunity to discuss and present these topics to colleagues, the journal allows a much wider audience of those interested in this subject matter.

To encourage the development of curricula in financial services at the university level, appropriate pedagogical papers will be accepted for publication. This represents a new area for the *FSR* journal. Manuscripts are encouraged that present ideas about appropriate content, methods of teaching, and materials. Authors of new and revised textbooks and materials (including computer programs) are also encouraged to submit their work for review by members of the Academy. The reviews will be published in a new section that will provide for rigorous analysis of published materials that are available to those teaching at universities and colleges who wish to consider them for use in their classes.

Contributions from practitioners who are actively involved in financial planning, financial services, and professional associations are welcome. While the primary purpose of this journal is the publication of traditional academic empirical research, the Academy believes that it is important to encourage the cross-fertilization of ideas and an exchange of information of interest to both academicians and practitioners. Thus, the new editor seeks manuscripts from practitioners that present innovative ideas and new information in financial planning and services or suggest new avenues of research for academics.

The journal will also start an AFS Notes Section. It will feature brief notes, responses to recent papers, comments, and letters to the editors. This is your opportunity as a member of the Academy of Financial Services to give us the benefits of your thoughts in a format much briefer than a journal article. In 1997, the journal will become a quarterly publication. The addition of two more issues a year will allow publication of additional academic empirical research as well as the new features that are described above. If you have ideas for manuscripts or are interested in accepting the significant responsibility of producing a special issue of the journal, contact the new editor with your thoughts.