

Financial Services Review

The Journal of Individual Financial Management

Vol. 13, No. 4, 2004

EDITOR

Conrad S. Ciccotello

ASSOCIATE EDITORS

Benefits and Retirement Planning

Vickie Bajtelsmit

Colorado State University

Stephen M. Horan

St. Bonaventure University

Patricia Rudolph

American University

Walter Woerheide

The American College

Estate Planning

John Bost

San Diego State University

Investments

Robert Brooks

University of Alabama

Dale Domian

University of Saskatchewan

Jason Greene

Georgia State University

William Jennings

United States Air Force Academy

Insurance

Larry Cox

University of Mississippi

Investor Psychology and Counseling

Barbara Poole

The American College

Meir Statman

Santa Clara University

Real Estate

Waldo Born

Eastern Illinois University

James Larsen

Wright State University

International

S. J. Chang

Illinois State University

Lawrence Rose

Massey University

Education

Jean Louis Heck

Villanova University

Financial Planning Profession

Kathryn Ioannides

CFP® Board of Standards

Published by the Academy of Financial Services

The editor of *Financial Services Review* wishes to thank the Robinson College of Business, Georgia State University, for its continuing financial and intellectual support of the journal.