

# Financial Services Review

**The Journal of Individual Financial Management**

**Vol. 19, No. 4, 2010**

**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.