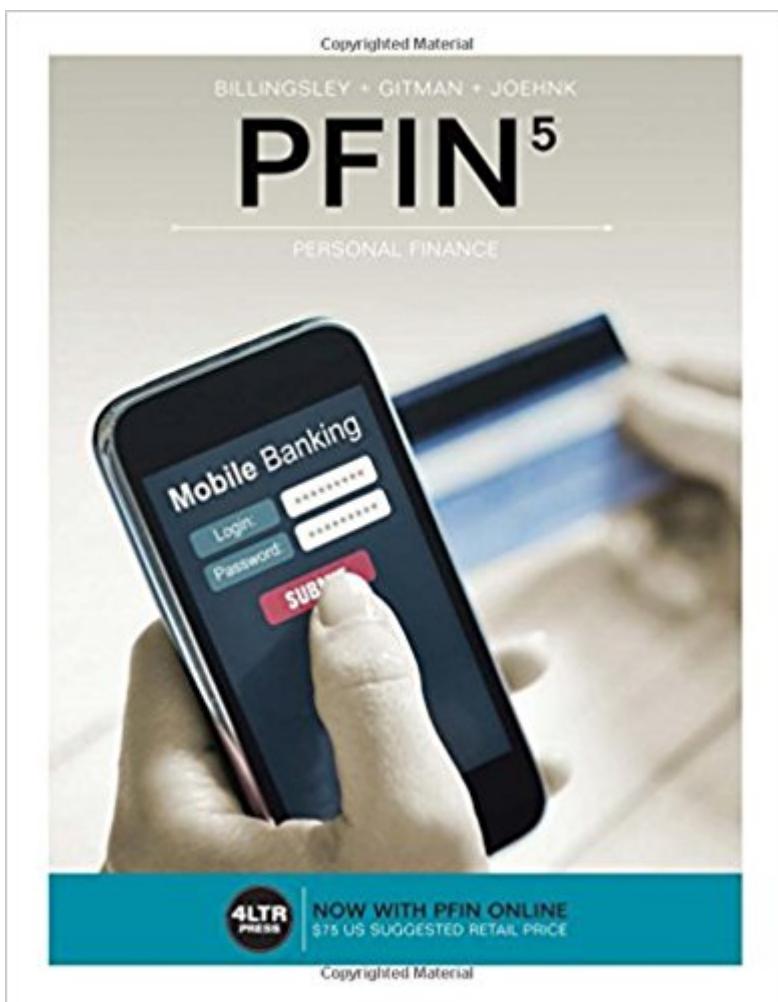


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Randall Billingsley is a finance professor at Virginia Tech and an award-winning teacher at both the undergraduate and graduate level. His research, consulting, and teaching focus on equity valuation, risk management and derivatives-based strategies, and regulatory finance. He holds an M.S. in economics and a PhD in finance from Texas A&M. In 2006, he published a financial analysis book with the Wharton School. In addition, his research has been published in many professional journals, including the JOURNAL OF PORTFOLIO MANAGEMENT, JOURNAL OF BANKING AND FINANCE, FINANCIAL MANAGEMENT, JOURNAL OF FINANCIAL RESEARCH, and JOURNAL OF FUTURES MARKETS. He is the former vice president of the CFA Institute. At Virginia Tech he advises the Student-Managed Endowment for Educational Development, which manages an equity portfolio of about \$5 million. Lawrence J. Gitman is an emeritus professor of finance at San Diego State University. He received his BA from Purdue University, MBA from the University of Dayton, and PhD from the University of Cincinnati. A prolific author, Dr. Gitman has published more than 50 articles appearing in FINANCIAL MANAGEMENT, the FINANCIAL REVIEW, JOURNAL OF FINANCIAL PLANNING, JOURNAL OF RISK AND INSURANCE, FINANCIAL SERVICES REVIEW, JOURNAL OF FINANCIAL RESEARCH, FINANCIAL PRACTICE AND EDUCATION, JOURNAL OF FINANCIAL EDUCATION, and other scholarly publications. Michael D. Joehnk is an emeritus professor of finance at Arizona State University. In addition to his academic appointments at ASU, Dr. Joehnk spent a year as a visiting professor of finance at the University of Otago in New Zealand. He received his BA and PhD degrees from the University of Arizona and his MBA from Arizona State University. A Chartered Financial Analyst (CFA), he served as a member of the Candidate Curriculum Committee and of the Council of Examiners of the Institute of Chartered Financial Analysts. He also served as a director of the Phoenix Society of Financial Analysts and as

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