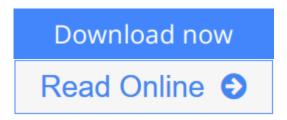


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#### **Editorial Review**

About the Author

Dr. Eugene F. Brigham is Graduate Research Professor Emeritus at the University of Florida, where he has taught since 1971. Dr. Brigham received his M.B.A. and Ph.D. from the University of California-Berkeley and his undergraduate degree from the University of North Carolina. Prior to joining the University of Florida, Dr. Brigham held teaching positions at the University of Connecticut, the University of Wisconsin, and the University of California-Los Angeles. Dr. Brigham has served as president of the Financial Management Association and has written many journal articles on the cost of capital, capital structure, and other aspects of financial management. He has authored or co-authored ten textbooks on managerial finance and managerial economics that are used at more than 1,000 universities in the United States and have been translated into 11 languages worldwide. He has testified as an expert witness in numerous electric, gas, and telephone rate cases at both federal and state levels. He has served as a consultant to many corporations and government agencies, including the Federal Reserve Board, the Federal Home Loan Bank Board, the U.S. Office of Telecommunications Policy, and the RAND Corporation. Dr. Brigham continues to teach, consult, and complete research in addition to his academic writing. He spends his spare time on the golf course, enjoying time with his family and dogs, and tackling outdoor adventure activities, such as biking through Alaska.

Joel F. Houston is the John B. Hall Professor of Finance at the University of Florida. He received his M.A. and Ph.D. from the Wharton School at the University of Pennsylvania, and his undergraduate degree from Franklin and Marshall College. Prior to his appointment at the University of Florida, Dr. Houston was an Economist at the Federal Reserve Bank of Philadelphia. Joel's research is primarily in the areas of corporate finance and financial institutions, and his work has been published in a number of top journals including THE JOURNAL OF FINANCE, JOURNAL OF FINANCIAL ECONOMICS, JOURNAL OF BUSINESS, JOURNAL OF FINANCIAL AND QUANTITATIVE ANALYSIS AND FINANCIAL MANAGEMENT. Professor Houston also currently serves as an Associate Editor for the JOURNAL OF MONEY, CREDIT AND BANKING, the JOURNAL OF FINANCIAL SERVICES RESEARCH and the JOURNAL OF FINANCIAL ECONOMIC POLICY. Since arriving at the University of Florida in 1987, Joel has received 19 teaching awards, and has been actively involved in both undergraduate and graduate education. In addition to co-authoring leading textbooks in financial management, Dr. Houston has participated in management education programs for the PURC/World Bank Program, Southern Company, Exelon Corporation and Volume Services America. Joel enjoys playing golf and tennis and spending time with his wife (Sherry) and two children (Chris and Meredith). He is an avid sports fan who follows the Florida Gators, and the Pittsburgh Steelers, Pirates and Penguins.

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