Session 1A  Friday, October 9th  8.30AM-10:00AM

Retirement Planning I - Retirement Savings and Plan Choices
Location: Orange County Ballroom Salon 2

Moderator: Michael Finke, Texas Tech University

An Empirical Model of the Demand for Life-Annuities
Joseph Friedman, Temple University

Do Comprehensive Planners Provide Better Retirement Advice?
  Michael Finke, Texas Tech University
  Sandra Huston, Texas Tech University
  Benjamin Cummins, Texas Tech University

An Intergenerational Solution to Shortfalls in Retirement Savings
  Robert Moreschi, Virginia Military Institute

University Professors and Retirement Plan Choice
  Jacob Sybrowsky, Texas Tech University
  John Salter, Texas Tech University

Discussants:
  Michael Finke, Texas Tech University
  Robert Moreschi, Virginia Military Institute
  John Salter, Texas Tech University
  Joseph Friedman, Temple University
Session 1B  Friday, October 9th  8.30AM-10:00AM

Financial Education I - Financial Literacy
Location: Orange County Ballroom Salon 3

Moderator: Martin Young, Massey University

The Concept and Measurement of Financial Literacy: Preliminary Results from a New Survey on Financial Literacy Assessment
Sandra Huston, Texas Tech University

Financial Literacy and Religious Preference
Grady Perdue, University of Houston-Clear Lake
Robert Hill, University of Houston-Clear Lake
Michael E. Hanna, University of Houston-Clear Lake

Was the Tithe a Good Tax?
Robert C. Wolf, University of Wisconsin

The Use of the Internet as a Source of Financial Information
Tahira Hira, Iowa State University
Whitney Rock, Iowa State University
Cäzilia Loibl, Ohio State University

Discussants:
Grady Perdue, University of Houston-Clear Lake
Robert C. Wolf, University of Wisconsin
Tahira Hira, Iowa State University
Sandra Huston, Texas Tech University
Session 1C  Friday, October 9th  8.30AM-10:00AM

Financial Planning I - Risk Tolerance
Location: Orange County Ballroom Salon 4

Moderator: Rajneesh Sharma, Saint Joseph’s University

The Influence of Birth Order on Financial Risk Tolerance
   John Gilliam, Texas Tech University
   Swarn Chatterjee, University of Georgia
   Chris Browning, Texas Tech University

Risk Tolerance: Cause or Effect?
   Sherman D. Hanna, Ohio State University
   Suzanne Lindamood, Legislative Service Commission

Precautionary Savings against Health Risks: Evidence from the Health and Retirement Study
   Tansel Yilmazer, University of Missouri
   Robert Scharff, The Ohio State University

Reducions in Retirement Withdrawal Rates Strategies
   Ahmet Tezel, Saint Joseph’s University
   Ginette McManus, Saint Joseph’s University
   Rajneesh Sharma, Saint Joseph’s University

Discussants:
   Sherman D. Hanna, Ohio State University
   Tansel Yilmazer, University of Missouri
   Rajneesh Sharma, Saint Joseph’s University
   Danielle Winchester, Texas Tech University
Session 1D  Friday, October 9th  8.30AM-10:00AM

Investment Analysis I - Market Valuation and Challenges
Location:  Grand Ballroom Salon K

Moderator:  James Grant, University of Massachusetts

*Long-Horizon Stock Predictability: Evidence and Applications*
  Dale Domian, York University
  William Reichenstein, Baylor University

*Does the Wealth Profile of a Company Matter in DCF Analysis?*
  James Grant, University of Massachusetts

*The Impact of Passive Investing on Corporate Valuations*
  David Nanigian, Texas Tech University

Discussants:
  James Grant, University of Massachusetts
  David Nanigian, Texas Tech University
  Dale Domian, York University
Session 1E  Friday, October 9th  8.30AM-10:00AM

Special Session-- - Using Financial Planning Software in Classroom

Location:  Orange County Ballroom Salon 1

Moderator:  Vickie Hampton, Texas Tech University

  Jacob Sybrowsky, Texas Tech University
  Deena Katz, Texas Tech University
  Craig Lemoine, American College

Description:

This session is intended to discuss the unique financial planning software needs of higher education institutions. An open forum on time management, faculty training and student application will be featured. Representatives from schools who are currently or interested in using financial planning software are encouraged to attend.
Session 2A  Friday, October 9th  10:30 AM - 12:00 PM

Retirement Portfolio I - Strategies for Retirement
Location: Orange County Ballroom Salon 2

Moderator: Joachim Klement, UBS Wealth Management

Life is Nonlinear: Structuring Retirement Portfolios for the Long Haul
   Joachim Klement, UBS Wealth Management

How Much Does Dynamic Adjustment Improve Saving Performance?
   James Dow, California State University

Glidepath Strategies for Retirement Funds: Boon or Boondoggle?
   Rositsa Chang, University of Hawaii at Manoa
   Jack De Jong, University of Hawaii at Manoa
   Qianqiu Liu, University of Hawaii at Manoa
   John Robinson, Hawaii Wealth Management

The Accumulation Efficiency of Life Cycle Funds
   John Spitzer, College at Brockport State University of New York
   Sandeep Singh, College at Brockport State University of New York

Discussants:
   James Dow, California State University
   Rositsa Chang, University of Hawaii at Manoa
   John Spitzer, College at Brockport State University of New York
   Joachim Klement, UBS Wealth Management
Session 2B     Friday, October 9th     10:30 AM - 12:00 PM

Financial Education II - Financial Education
Location: Orange County Ballroom Salon 3

Moderator: Vickie Hampton, Texas Tech University

Educating Widows in Personal Financial Planning
Brian Korb, Texas Tech University

Financial Education, Personality Characteristics, and Portfolio Preferences among Student Fund Managers: An Experimental Analysis
Lawrence J. Belcher, Stetson University

A Phenomenological Study of Family Influence on Millennial College Students’ Money Beliefs and Behaviors
Mary Ann Campbell, University of Central Arkansas

Job Analysis for Entry-Level Financial Planning Graduates: Implications for Academic Programs
Vickie Hampton, Texas Tech University
John Salter, Texas Tech University
Deena Katz, Texas Tech University
Harold Evensky, Texas Tech University
Danielle Winchester, Texas Tech University

Discussants:
Lawrence J. Belcher, Stetson University
Deena Katz, Texas Tech University
Vickie Hampton, Texas Tech University
Mary Ann Campbell, University of Central Arkansas
Session 2C  Friday, October 9th  10:30 AM - 12:00 PM

Financial Planning II - Mortgage and Taxes
Location: Orange County Ballroom Salon 4

Moderator: Diane Docking, Northern Illinois University

Reverse Mortgage, Refinancing and Home Equity Line of Credit
  V. Sivarama Krishnan, University of Central Oklahoma
  Allen Arnold, University of Central Oklahoma

Understanding the Tax Consequences of Mortgage Cram-downs
  Cris De la Torre, University of Northern Colorado
  Richard Newmark, University of Northern Colorado

Examination of the Tax Effects on the Corporate Employee Financial Participation Plans: Evidence from Korean Market
  Doug S. Choi, Metropolitan State College of Denver
  Frank Elston, Metropolitan State College of Denver

The Impact of Asset Correlations on the Household Mortgage Decision
  Peter M. Basciano, Augusta State University
  James Grayson, Augusta State University

Discussants:
  Diane Docking, Northern Illinois University
  V. Sivarama Krishnan, University of Central Oklahoma
  Cris De la Torre, University of Northern Colorado
  Doug S. Choi, Metropolitan State College of Denver
Session 2D  Friday, October 9th  10:30 AM - 12:00 PM

Investment Analysis II - International Financial Markets
Location:  Grand Ballroom Salon K

Moderator:  Mathieu Zahui, Alliant International University

Co-movements among the Developed and the Emerging Markets
  Mahfuzul Haque, Indiana State University
  Imen Kouki, Higher Institute of Computer Science and Management, Tunisia

ADR Price Deviations and Irrationality of U.S. Institutions
  Priti Verma, Texas A&M University
  Rahul Verma, University of Houston

Stock Price Synchronicities in the Frontier Market
  Mathieu Zahui, Alliant International University

Impact of EU Membership process on Equity Market Integration and Portfolio Diversification
  Halil Kiymaz, Rollins College
  Grady Perdue, University of Houston-Clear Lake

Discussants:
  Priti Verma, Texas A&M University
  Mathieu Zahui, Alliant International University
  Yan-Leung Cheung, Hong Kong Baptist University
  Rahul Verma, University of Houston
Session 2E     Friday, October 9th     10:30 AM - 12:00 PM

Special Session-- National Household Datasets for Financial Research
Location: Orange County Ballroom Salon 1

Moderator: Sherman D. Hanna, Ohio State University

Swarn Chatterjee, University of Georgia
Michael Finke, Texas Tech University
Sherman D. Hanna, Ohio State University
Suzanne Lindamood, Ohio Legislative Service Commission

Description:
Panel members will discuss features, challenges, and potential benefits of using three major household survey datasets for personal finance research:
Survey of Consumer Finances (Sherman D. Hanna and Suzanne Lindamood)
Health and Retirement Study (Swarn Chatterjee)
National Longitudinal Survey of Youth (Michael Finke)
Session 3A  Friday, October 9th   2:00 PM -3:30 PM

Gender, Race, and Special Needs - Gender, Race, and Special Needs
Location:  Orange County Ballroom Salon 2

Moderator:   Sandra Huston,  Texas Tech University

Men, Women and Race:  Common Factors Influencing the Failure to Reallocate from the
Default Allocation in a Defined Contribution Plans
   Eugene Bland, Texas A&M University
   Robert Trimm, Legacy Wealth Management
   Anamaria Calincan,  University of Missouri-Columbia

Racial-Ethnic Patterns in Being Credit Constrained: A Decomposition Analysis
   Yoonkyung Yuh, Ewha Womans University, Korea
   Sherman Hanna, Ohio State University

Can Gender Differences in Financial Risk Tolerance be Explained by Human Wealth?
   Kimberly Bridges, Texas Tech University
   Michael Finke, Texas Tech University
   Sandra Huston,  Texas Tech University

Discussants:
   Kimberly Bridges, Texas Tech University
   Sherman Hanna, Ohio State University
   Eugene Bland, Texas A&M University
Session 3B  Friday, October 9th  2:00 PM - 3:30 PM

Retirement Portfolio II - Optimal Withdrawal Rates
Location: Orange County Ballroom Salon 3

Moderator: James Arvesen, Strategic Solutions and Services, Inc.
The Economic Crisis of 2008: A Re-examination of Sustainable Withdrawal Rates
  Swarn Chatterjee, University of Georgia
  Joseph Goetz, University of Georgia
  Lance Palmer, University of Georgia

In Search of the Numbers. A Practical Application of Withdrawal Rate Research for Pre-retirees and Its Possible Implications
  Larry R. Frank, Better Financial Education

Optimal Tax-efficient Planning of Withdrawals from Retirement Accounts
  Lewis Coopersmith, Rider University
  Alan Sumutka, Rider University
  James Arvesen, Strategic Solutions and Services, Inc.

Withdrawal Rate Strategies for Retirement Portfolios: Preventive Reductions and Risk Management
  John Mitchell, Central Michigan University

Discussants:
  Larry R. Frank, Better Financial Education
  Swarn Chatterjee, University of Georgia
  John Mitchell, Central Michigan University
  James Arvesen, Strategic Solutions and Services, Inc.
Session 3C  Friday, October 9th    2:00 PM -3:30 PM

ETFs - Exchange Traded Funds
Location: Orange County Ballroom Salon 4

Moderator:       John Clark, University of Missouri - Kansas City

A Tactical Asset Allocation Exercise Using ETFs
   Robert Dubil, University of Utah

The Financial Planner, Exchange Traded Funds, and ETF Trading Strategies to Enhance Client Wealth Maximization
   James DiLellio, Pepperdine University
   Darrol Stanley, Pepperdine University

Are Vanguard’s ETFs Cannibalizing the Firm’s Index Funds?
   Anna Agapova, Florida Atlantic University

Determinants of ETF Liquidity in the Secondary Market: A Five Factor Ranking Algorithm
   Pankaj Agrrawal , University of Maine
   John Clark, University of Missouri - Kansas City

Discussants:
   Darrol Stanley, Pepperdine University
   Robert Dubil, University of Utah
   John Clark, University of Missouri - Kansas City
   Anna Agapova, Florida Atlantic University
Session 3D     Friday, October 9th     2:00 PM -3:30 PM

Investment Analysis III - Asset Correlation and Selection
Location: Grand Ballroom Salon K

Moderator:      Lorne Switzer, Concordia University

Liquidity Risk, Firm Risk, and Issue Risk Premium Effects on the Abnormal Returns to New Issues of Convertible Bonds
   Jinlin Liu, Concordia University
   Lorne Switzer, Concordia University

Series I Savings Bonds Announcement Effects on Treasury Inflation-Protected Securities
   Don Taylor, Penn State University Brandywine

Have Recent Mutual Fund Advertising Regulations Impacted Mutual Fund Flows?
   Shaum Pfeiffer, Texas Tech University
   William Waller, Texas Tech University

Risk Tolerance and Liquidity Preferences of the Self-employed
   Tim Griesdorn, Texas Tech University

Discussants:
   Tim Griesdorn, Texas Tech University
   Shaum Pfeiffer, Texas Tech University
   Don Taylor, Penn State University Brandywine
   Lorne Switzer, Concordia University
Session 3E  Friday, October 9th  2:00 PM -3:30 PM

Special Session-- - Meet The Editors
Location: Orange County Ballroom Salon 1

Moderator: Grady Perdue, University of Houston - Clear Lake

Description:

Join us for an interesting panel session with the editors of the leading journals in Financial Planning. The editors will share information on submission requirements, tips for improving your chances for resubmissions and acceptances, and information on possible topic areas for submissions. The session will open for questions from the audience.

Journals and Editors represented include:

- Stuart Michelson, Review of Financial Services
- Frances Lawrence, Journal of Financial Counseling and Planning
- Ruth Lytton, Journal of Personal Finance
Session 4A     Friday, October 9th      4:00 PM - 5:30 PM

Insurance and Case Studies - Insurance and Case Studies
Location: Orange County Ballroom Salon 2

Moderator: Joseph Newman, Auburn University Montgomery

Liquidity Planning for the Closely-Held Business Owner: A Case Study
    Keith R. Fevurl, Metropolitan State College of Denver

The Risk of Special Relationships in Hedge Fund Investing: The Case of Beacon Hill
Asset Management
    Majed Muhtaseb, California State Polytechnic University

Measuring the Actuarial and Financial Effects on Life Settlements
    David Lange, Auburn University Montgomery
    Joseph Newman, Auburn University Montgomery

Insurance Agents and the Fiduciary Standard
    Craig Lemoine, American College
    Rich Stebbins, Texas Tech University

Discussants:
    Majed Muhtaseb, California State Polytechnic University
    Keith R. Fevurl, Metropolitan State College of Denver
    Craig Lemoine, American College
    Joseph Newman, Auburn University Montgomery
Session 4B  Friday, October 9th  4:00 PM - 5:30 PM

Financial Education III - Success Factors in Financial Planning
Location: Orange County Ballroom Salon 3

Moderator: Stephen Larson, Ramapo College of New Jersey

Contributing Success Factors Within The Financial Planning Profession: Objective and Subjective Factors
   De’Arno De’Armond, West Texas A&M University
   Dorothy Durband, Texas Tech University

Evaluating the Financial Planner: Does Task Complexity and Gender Matter?
   Scott Johnson, Illinois State University
   Stephen Larson, Ramapo College of New Jersey

Transpersonal Practices for Certified Financial Planners
   Renee M. Snow, Institute of Transpersonal Psychology

Cultivating the Seeds of a Learned Profession: Introducing the Liberal Arts to Personal Financial Planning
   Richard Wagner, WorthLiving LLC

Discussants:
   Richard Wagner, WorthLiving LLC
   Renee M. Snow, Institute of Transpersonal Psychology
   Stephen Larson, Ramapo College of New Jersey
   Dorothy Durband, Texas Tech University
Session 4C     Friday, October 9th     4:00 PM - 5:30 PM

Financial Planning III - Benefits of Financial Planning
Location: Orange County Ballroom Salon 4

Moderator: William Jennings, Air Force Academy

Quantifying the Economic Benefits of Personal Financial Planning
Sherman D. Hanna, Ohio State University
Suzanne Lindamood, Legislative Service Commission

The Economic Benefits of Personal Financial Planning: An Empirical Analysis
Thomas Warschauer, San Diego State University
Donald Sciglimpaglia, San Diego State University

Special Needs Financial Planning: Assessing Community Awareness
Mitzi Lauderdale, Texas Tech University
Rich Stebbins, Texas Tech University

What will they do now? A Look at Perceptions and Expectations of Some Future Financial Planners
Roger Severns, Minnesota State University

Discussants:
Roger Severns, Minnesota State University
William Jennings, Air Force Academy
Mitzi Lauderdale, Texas Tech University
Sherman D. Hanna, Ohio State University
Session 4D  Friday, October 9th  4:00 PM - 5:30 PM

Investment Analysis IV - Derivatives in Investment Analysis
Location:  Grand Ballroom Salon K

Moderator:  Robert Dubil, University of Utah

Debt-Equity Investment Swapping Strategies
  Christopher L. Cain, Augusta State University
  Peter M. Basciano, Augusta State University
  James Grayson,  Augusta State University

Pricing Interest Rate Derivatives under Stochastic Volatility
  Nabil Tahani, York University
  Xiaofei Li, York University

The Cost of Protecting Investment Portfolios With Options
  Robert Dubil, University of Utah

Dynamic Linkages Among Commodity Sector Returns: The Precious Metals, Industrial Metals, and Agricultural Produce
  Akash Dania, Alcorn State University
  Priti Verma, Texas A&M University
  Rahul Verma,  University of Houston

Discussants:
  Akash Dania, Alcorn State University
  Robert Dubil, University of Utah
  Xiaofei Li, York University
  Christopher L. Cain, Augusta State University
Session 4E  Friday, October 9th  4:00 PM - 5:30 PM

Special Session-- Using Student-Managed Portfolios to Enhance Institutional Credibility
Location: Orange County Ballroom Salon 1

Moderator: Larry Belcher, Stetson University

Larry Belcher, Stetson University

Description:

A student-managed portfolio is a marvelous teaching tool. This presentation will look at ways that institutional credibility can be enhanced including admissions, recruiting, alumni relations, and public relations. We will consider facilities, publications, and external events like competitions to enhance institutional visibility and credibility.

Session 5A  Saturday, October 10th  9:00 AM- 10:30 AM

Location: Orange County Ballroom Salon 2
Session 5B  Saturday, October 10th  9:00 AM- 10:30 AM

Retirement Planning II - Social Security and IRAs
Location: Orange County Ballroom Salon 3

Moderator: Francis Laatsch, University of Southern Mississippi

The Total Family Benefits Impact on The Social Security Early Retirement Decision
Rich Fortin, New Mexico State University
Stuart Michelson, Stetson University

Social Security, Guaranteed Retirement Accounts, and Roth-style Savings Accounts
Francis Laatsch, University of Southern Mississippi
Danniel Klein, Bowling Green State University

Traditional IRA vs. Roth IRA: An Opportunity Cost Analysis
Yong Cao, University of Alaska Anchorage
Suresh Srivastava, University of Alaska Anchorage

Who Own IRAs? Evidence from the 2004 Survey of Consumer Finances
Hyrum Smith, Texas Tech University

Discussants:
Hyrum Smith, Texas Tech University
Yong Cao, University of Alaska Anchorage
Francis Laatsch, University of Southern Mississippi
Stuart Michelson, Stetson University
Session 5C     Saturday, October 10th     9:00 AM- 10:30 AM

Financial Planning IV - Financial Services Industry
Location: Orange County Ballroom Salon 4

Moderator: Claire Matthews, Massey University

Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt
Patryk Babiarz, Purdue University
Richard Widdows, Purdue University
Tansel Yilmazer, University of Missouri-Columbia

The Family Life Cycle and Banking Relationships
Claire Matthews, Massey University

Gender Differences in the Success of Producers in the Financial Service Industry
Karen Eilers Lahey, University of Akron
Mary Quist-Newins, American College

Corporate Governance and Stock Returns in Hong Kong: Carrots or Sticks?
Yan-Leung Cheung, Hong Kong Baptist University
J. Thomas Connelly, Chulalongkorn University
Ping Jiang, University of International Business and Economics, China
Piman Limpaphayom, Chulalongkorn University

Discussants:
Karen Eilers Lahey, University of Akron
Tansel Yilmazer, University of Missouri-Columbia
Thomas Warschauer, San Diego State University
Claire Matthews, Massey University
Session 5D  Saturday, October 10th  9:00 AM- 10:30 AM

Investment Analysis V - Market Timing and Asset Selection
Location:  Grand Ballroom Salon K

Moderator:    Brian Boscaljon, Penn State Erie

Re-Evaluating the Dynamic Nature of Asset Class Correlations
  William Chittenden, Texas State University
  Vence Lesseig, Texas State University
  Kenneth Moon, Texas State University

Storm Equity: An Examination of Defensive Stock
  Raymond  Johnson, Auburn University Montgomery
  David Lange, Auburn University Montgomery
  Joseph Newman,  Auburn University Montgomery

Market Timing Using the VIX for Style Rotation
  Brian Boscaljon, Penn State Erie
  Greg Filbeck, Penn State Erie
  Jessica Zhao,  Penn State Erie

Benjamin Graham Revisited
  Robert Balik, Western Michigan University
  Jamshid  Mehran, Indiana University South Bend

Discussants:
  Robert Balik, Western Michigan University
  Brian Boscaljon, Penn State Erie
  Raymond  Johnson, Auburn University Montgomery
  Vence Lesseig, Texas State University
Session 5E     Saturday, October 10th     9:00 AM- 10:30 AM

Special Session-- - Creating a Pro Bono Financial Planning Practicum Experience
Location: Orange County Ballroom Salon 1

Moderator: Vickie Hampton, Texas Tech University
Dorothy Durband, Texas Tech University
John R. Salter, Texas Tech University
Ethan Luman, Texas Tech University
Jonathan Sprague, Financial Planning Association

Description:
This panel will provide insights on developing a pro bono financial planning practicum course for students. Discussion topics will include the framework for a course, the opportunities and challenges of offering a course, resources available, and suggestions for course replication.
Session 6A  Saturday, October 10th  11:00 AM - 12:30 PM

Financial Counseling - Practical Applications
Location:  Orange County Ballroom Salon 2

Moderator:  Anna-Karin Rosengren, UBS Wealth Management Research

The Art of Due Diligence: How to Make Use of Professional Tools
   Anna-Karin Rosengren, UBS Wealth Management Research

Sustaining Income Through Retirement: Four Strategies for Retiring Clients
   Noelle Fox, Principal Financial Group

A Summary and Analysis of Registered Investment Advisers in the United States
   Lukas R. Dean, William Paterson University

Asset Protection 101 – What Every Financial Advisor Must Know
   Ike Devji, Wealthy 100

Discussants:
   Ike Devji, Wealthy 100
   Lukas R. Dean, William Paterson University
   Noelle Fox, Principal Financial Group
   Anna-Karin Rosengren, UBS Wealth Management Research
Session 6B  Saturday, October 10th  11:00 AM - 12:30 PM

Financial Education IV - Best Practices
Location: Orange County Ballroom Salon 3

Moderator: Lynn O'Shaughnessy, TheCollegeSolution.com

Excel Chart Best Practices
Robert Balik, Western Michigan University

How Financial Planners Can Help Clients With Late-Stage College Strategies
Lynn O'Shaughnessy, TheCollegeSolution.com

Do Personal Characteristics and Financial Behaviors Impact the Decision to Seek Professional Financial Planning Help?
Danielle Winchester, Texas Tech University
Sandra Huston, Texas Tech University

Discussants:
Lynn O'Shaughnessy, TheCollegeSolution.com
Danielle Winchester, Texas Tech University
Debbie Psihountas, Webster University
Session 6C       Saturday, October 10th     11:00 AM - 12:30 PM

Retirement Portfolio III - Portfolio Rebalancing/Success
Location: Orange County Ballroom Salon 4

Moderator:      Shawn Brayman, PlanPlus Inc.

Making More Cents for 401(k) Plans: Value-Averaging vs. Constant Proportional Rebalancing
  Haiwei Chen, California State University, San Bernardino
  Jim Estes, California State University, San Bernardino

Sequence Risk – Understanding the Luck Factor
  Shawn Brayman, PlanPlus Inc.

The Myth of Dollar Cost Averaging
  William Chittenden, Texas State University
  Kenneth Moon, Texas State University
  Holland Toles, Texas State University

Modeling Equity Returns as a Stochastic Volatility Jump-Diffusion Process: The Effect On Retirement Portfolio Success Rates
  Daniel Walz, Trinity University
  Diane Walz, The University of Texas – San Antonio

Discussants:
  Daniel Walz, Trinity University
  Kenneth Moon, Texas State University
  Shawn Brayman, PlanPlus Inc.
  Haiwei Chen, California State University, San Bernardino
Session 6D  Saturday, October 10th  11:00 AM - 12:30 PM

Current Topics - Financial Crisis
Location: Grand Ballroom Salon K

Moderator: Francis Laatsch, University of Southern Mississippi

The Role of Contingent Contracts in Pricing Assets for the Troubled Assets Relief Program (TARP)
   Francis Laatsch, University of Southern Mississippi

Highlights of Selected Tax provisions Included with the Emergency Economic Stabilization Act of 2008 and Selected IRS Cost of Living Adjustments
   James Trebby, Marquette University

Corporate Governance, Directors’ and Officers’ Insurance, Class Action Lawsuits and the Current Financial Crisis
   Edwin H. Duett, Mississippi State University
   Charles F. Beuchamp, Middle Tennessee State University
   Larry R. White, East Tennessee State University

Discussants:
   Charles F. Beuchamp, Middle Tennessee State University
   Francis Laatsch, University of Southern Mississippi
   James Trebby, Marquette University
Session 6E     Saturday, October 10th     11:00 AM - 12:30 PM

Special Session-- Comparing Mortgage Quotes: What Every Consumer and Financial Planner Should Know
Location: Orange County Ballroom Salon 1

Moderator: David Lange, Auburn University Montgomery

Christine McClatchey, University of Northern Colorado

Description:

Do you know about the Yield Spread Premium? If not, you or your client may be overpaying thousands of dollars for a new or refinanced mortgage. While the YSP may benefit certain borrowers, research shows it is regularly exploited as a way to overcharge borrowers. This session will provide participants the knowledge needed to avoid such overages and select the best product for their unique needs.
Session 6F  Saturday, October 10th  11:00 AM - 12:30 PM

Special Session-- - Panel Discussion on Research Topics of Interest to Practitioners and Academics
Location:  Grand Ballroom Salon A

Moderator:  Stuart Michelson, Stetson University

Conrad Ciccotello, Georgia State University
Brent A. Neiser, National Endowment for Financial Education
Tom L. Potts, Baylor University
Elizabeth Jetton, Financial Vision Advisors

Description:

During this session the panel and audience will brainstorm research ideas that have practical use to practitioners. Panel members will suggest a number of research ideas and involve the audience in a discussion of the most relevant research topics.
INDEX OF PARTICIPANTS WITH SESSION NUMBERS

Agapova, Anna 3C
Agrawal, Pankaj 3C
Arnold, Allen 2C
Arvesen, James 3B
Babiarz, Patryk 5C
Balik, Robert 5D, 6B
Basciano, Peter M. 2C, 4D
Belcher, Lawrence J. 2B, 4E
Beuchamp, Charles F. 6D
Bland, Eugene 3A
Boscaljon, Brian 5D
Brayman, Shawn 6C
Bridges, Kimberly 3A
Browning, Chris 1C
Cain, Christopher L. 4D
Calincan, Anamaria 3A
Campbell, Mary Ann 2B
Cao, Yong 5B
Chang, Rositsa 2A
Chatterjee, Swarn 1C, 2E, 3B
Chen, Haiwei 6C
Chittenden, William 5D, 6C
Choi, Doug S. 2C
Ciccotello, Conrad 6F
Clark, John 3C
Coopersmith, Lewis 3B
Cummins, Benjamin 1A
Dania, Akash 4D
De Jong, Jack 2A
De la Torre, Cris 2C
De’Armond, De’Arno 4B
Dean, Lukas R. 6A
Devji, Ike 6A
DiLellio, James 1D, 3C
Docking, Diane 2C
Domian, Dale 1D
Dow, James 2A
Dubil, Robert 3C, 4D
Duett, Edwin H. 6D
Durband, Dorothy 4B, 5E
Elston, Frank 2C
Estes, Jim 6C
Evensky, Harold 2B
Fevurly, Keith R. 4A
Filbeck, Greg 5D
Finke, Michael 1A, 2E, 3A
Fortin, Rich 5B
Fox, Noelle 6A
Frank, Larry R. 3B
Friedman, Joseph 1A
Gilliam, John 1C
Goetz, Joseph 3B
Grant, James 1D
Grayson, James 2C, 4D
Griesdorn, Tim 3D
Hampton, Vickie 2B, 5E, 1E
Hanna, Michael E. 1B
Hanna, Sherman D. 1C, 2E, 3A, 4C
Haque, Mahfuzul 2D
Hill, Robert 1B
Hira, Tahira 1B
Huston, Sandra 1A, 1B, 3A, 6B
Jennings, William 4C
Jetton, Elizabeth 6F
Johnson, Raymond 5D
Johnson, Scott 4B
Katz, Deena 1E, 2B
Kiymaz, Halil 2D
Klein, Danniel 5B
Klement, Joachim 2A
Korb, Brian 2B
Kouki, Imen 2D
Krishnan, V. Sivarama 2C
Laatsch, Francis 5B, 6D
Lahey, Karen Eilers 5C
Lange, David 4A, 5D, 6E
Larson, Stephen 4B
Lauderdale, Mitzi 4C
Lawrence, Frances 3E

Page 32 of 34
Lemoine, Craig 1E, 4A
Lesseig, Vence 5D
Li, Xiaofei 4D
Cheung, Yan-Leung 5C
Connelly, J. Thomas 5C
Jiang, Ping 5C
Limpaphayom, Piman 2D, 5C
Lindamood, Suzanne 1C, 2E, 4C
Liu, Qianqiu 2A
Liu, Jinlin 3D
Loibl, Cäzilia 1B
Luman, Ethan 5E
Lytton, Ruth 3E
Matthews, Claire 5C
McClatchey, Christine 1C, 6E
McManus, Ginette 1C
Mehran, Jamshid 5D
Michelson, Stuart 5B, 3E, 5E, 6F
Mitchell, John 3B
Moon, Kenneth 5D, 6C
Moreschi, Robert 1A
Muhtaseb, Majed 4A
Nanigian, David 1D
Neiser, Brent A. 6F
Newman, Joseph 4A, 5D
Newmark, Richard 2C
O’Shaughnessy, Lynn 6B
Palmer, Lance 3B
Perdue, Grady 1B, 3E, 2D
Pfeiffer, Shaum 3D
Potts, Tom L. 6F
Psihountas, Debbie 6B
Quist-Newins, Mary 5C
Reichenstein, William 1D
Richlin, Lance 3E
Robinson, John 2A
Rock, Whitney 1B
Rosengren, Anna-Karin 6A
Salter, John 1A, 2B
Scharff, Robert 1C
Sciglimpaglia, Donald 4C
Severns, Roger 4C
Sharma, Rajneesh 1C
Singh, Sandeep 2A
Smith, Hyrum 5B
Snow, Renee M. 4B
Spitzer, John 2A
Sprague, Jonathan 5E
Srivastava, Suresh 5B
Stanley, Darrol 3C
Stebbins, Rich 4A, 4C
Sumutka, Alan 3B
Switzer, Lorne 3D
Sybrowsky, Jacob 1A, 1E
Tahani, Nabil 4D
Taylor, Don 3D
Tezel, Ahmet 1C
Toles, Holland 6C
Trebby, James 6D
Timm, Robert 3A
Verma, Priti 2D, 4D
Verma, Rahul 2D, 4D
Wagner, Richard 4B
Waller, William 3D
Walz, Daniel 6C
Walz, Diane 6C
Warschauer, Thomas 4C, 5C
White, Larry R. 6D
Widdows, Richard 5C
Winchester, Danielle 2B, 6B
Wolf, Robert C. 1B
Yilmazer, Tansel 1C, 5C
Young, Martin 1B
Yuh, Yoonkyung 3A
Zahui, Mathieu 2D
Zhao, Jessica 5D