<u>Session 1A   Friday, October 9th   8.30AM-10:00AM</u>

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 Univeristy

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

Reductions 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

<u>Session 1D   Friday, October 9th   8.30AM-10:00AM</u>

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

<u>Session 2B   Friday, October 9th   10:30 AM - 12:00 PM</u>

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

<u>Session 2C   Friday, October 9th   10:30 AM - 12:00 PM</u>

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 onthe 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

<u>Session 2D   Friday, October 9th   10:30 AM - 12:00 PM</u>

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 theFrontier Market
Mathieu Zahui, Alliant International University

Impact of EU Membership process on Equity Market Integration and Portfolio Diversification
Halil Kiymaz, Rollins College
Grady Perdue, Univeristy 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

<u>Session 2E Friday, October 9th 10:30 AM - 12:00 PM</u>

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)

<u>Session 3A   Friday, October 9th   2:00 PM -3:30 PM</u>

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.

<u>Session 3C   Friday, October 9th   2:00 PM -3:30 PM</u>

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

<u>Session 3D   Friday, October 9th   2:00 PM -3:30 PM</u>

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
Lance Richlin, Journal of Financial Planning
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. Fevurly, 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. Fevurly, 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 inthe 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

<u>Session 5D   Saturday, October 10th   9:00 AM- 10:30 AM</u>

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.

<u>Session 6A   Saturday, October 10th   11:00 AM - 12:30 PM</u>

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

<u>Session 6D   Saturday, October 10th   11:00 AM - 12:30 PM</u>

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 Livining 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

<u>Session 6E   Saturday, October 10th   11:00 AM - 12:30 PM</u>

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