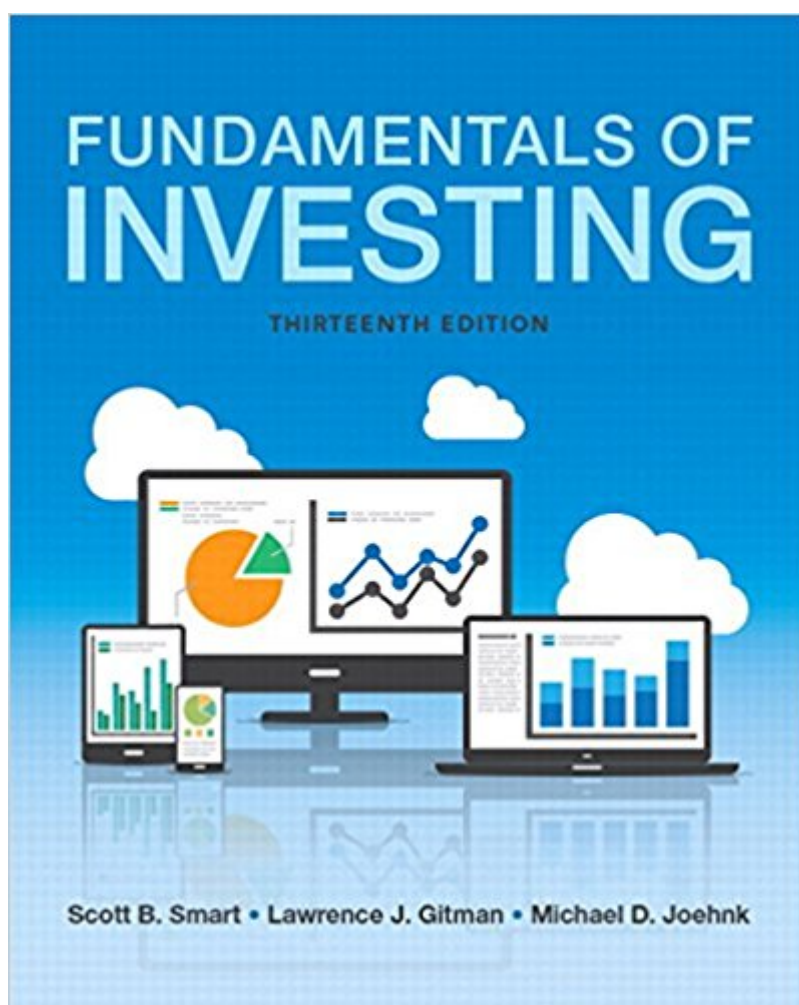


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to his academic appointments at ASU, Dr. Joehnk spent a year as a visiting professor of finance at the University of Otago in New Zealand. He received his BA and PhD degrees from the University of Arizona and his MBA from Arizona State University. 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 secretary-treasurer of the Western Finance Association and was elected to two terms as vice president of the Financial Management Association. Dr. Joehnk has authored or co-authored more than 50 articles, five popular books, and numerous monographs. In addition to co-authoring several books with Dr. Gitman, Dr. Joehnk wrote the highly successful paperback tradebook *INVESTING FOR SAFETY'S SAKE*. He also has served as editor and contributed to several other prominent books. His articles have appeared in *FINANCIAL MANAGEMENT*, *JOURNAL OF FINANCE*, *JOURNAL OF BANK RESEARCH*, *JOURNAL OF PORTFOLIO MANAGEMENT*, *JOURNAL OF CONSUMER AFFAIRS*, *JOURNAL OF FINANCIAL AND QUANTITATIVE ANALYSIS*, *AJIL JOURNAL*, *JOURNAL OF FINANCIAL RESEARCH*, *BELL JOURNAL OF ECONOMICS*, *DAILY BOND BUYER*, *FINANCIAL PLANNER*, and other publications. Dr. Joehnk served a six-year term as executive co-editor of the *JOURNAL OF FINANCIAL RESEARCH*. He and his wife live in Flagstaff, Arizona, where they enjoy hiking and other activities in the nearby mountains and canyons.

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