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By Marcia Cornett, Troy Adair, John Nofsinger

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- Sales Rank: #1113383 in Books
- Published on: 2014-01-09
- Original language: English
- Number of items: 1
- Dimensions: 1.20" h x 8.70" w x 11.20" l, 3.55 pounds
- Binding: Printed Access Code



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Editorial Review

About the Author

Marcia Millon Cornett is the Rehn Professor of Business at Southern Illinois University at Carbondale. She received her B.S. degree in Economics from Knox College in Galesburg, Illinois, and her M.B.A. and Ph.D. degrees in Finance from Indiana University in Bloomington, Indiana. Dr. Cornett has written and published several articles in the areas of bank performance, bank regulation, and corporate finance. Articles authored by Dr. Cornett have appeared in such academic journals as the Journal of Finance, the Journal of Money, Credit and Banking, the Journal of Financial Economics, Financial Management, and the Journal of Banking & Finance. She served as an associate editor of Financial Management and is currently an associate editor for the Journal of Banking & Finance, Journal of Financial Services Research, FMA Online, the Multinational Finance Journal and the Review of Financial Economics. Dr. Cornett is currently a member of the Board of Directors, the Executive Committee, and the Finance Committee of the SIU Credit Union. Dr. Cornett has also taught at the University of Colorado, Boston College, and Southern Methodist University. She is a member of the Financial Management Association, the American Finance Association, and the Western Finance Association.

Troy Alton Adair Jr. Associate Vice President for Institutional Effectiveness at Berkeley College. He received his BS degree in computers/information science from the University of Alabama at Birmingham, his MBA from the University of North Dakota, and his PhD in finance from Indiana University. Dr. Adair has written articles on bank regulator self-interest, analyst earnings per share forecasting, and capital budgeting in continuous time and is the author of Corporate Finance Demystified, Excel Applications in Corporate Finance, and Excel Applications in Investments (all McGraw-Hill/Irwin). He has also served as a consultant on financial data information systems and business intelligence to a number of international banks and insurance companies, and as the faculty representative to the board of trustees investments committee at Alma College. Dr. Adair has also taught at the University of Michigan, Alma College, Hofstra University, Indiana University, and the University of North Carolina at Chapel Hill. He is a member of the Financial Management Association, the American Finance Association, and the Southern Finance Association.

John Nofsinger Professor of Finance at Washington State University. He earned his BS degree in electrical engineering from Washington State University, his MBA degree from Chapman University, and his PhD degree in finance from Washington State University. Dr. Nofsinger has written dozens of articles in the areas of investments, corporate finance, and behavioral finance. These papers have appeared in the scholarly journals, the Journal of Finance, Journal of Business, Journal of Financial and Quantitative Analysis, Financial Management, Journal of Corporate Finance, Journal of Banking and Finance, Journal of Behavioral Decision Making, among others. Dr. Nofsinger has also authored (or coauthored) six trade books and textbooks that have been translated into six different languages. The most prominent of these books are the industry book, The Psychology of Investing, and a textbook, Investments: Analysis and Behavior (McGraw-Hill/Irwin, coauthored with Mark Hirschey, the Anderson W. Chandler Professor of Business at the University of Kansas). Dr. Nofsinger is a leading expert in behavioral finance and is a frequent speaker on this topic at industry conferences, universities, and academic conferences. He has often been quoted or appeared in the financial media, including The Wall Street Journal, Financial Times, Fortune, Bloomberg BusinessWeek, Smart Money, Washington Post, and CNBC, and other media from The Dolans to The

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