

Patrick A. Lach, Ph.D., CFA, CFP®

Lach Financial, LLC

3046 Breckinridge Lane Suite 202

Louisville, Kentucky 40220

Phone: 502.295.7887

E-mail: plach@lachfinancial.com

Website: lachfinancial.com

EDUCATION

Ph.D. in Business Administration, Mississippi State University, Mississippi State, Mississippi

Major: Finance, Degree Conferred: May 2008, Cumulative GPA: 4.00/4.00

Dissertation: The Accuracy of Analyst Ratings Following the IPO Quiet Period

Dissertation Director: Michael J. Highfield, Ph.D., CFA

Master of Science in Business Administration, Mississippi State University.

Major: Finance, Degree Conferred: August 2007, GPA: 4.00/4.00

Bachelor of Arts, *magna cum laude*, Bellarmine University, Louisville, Kentucky

Majors: Accounting and Economics, Degree Conferred: May 2004, GPA: 3.75/4.00

PROFESSIONAL DESIGNATIONS

Chartered Financial Analyst (CFA) Charterholder. Designation Conferred: June 2011

Certified Financial Planner (CFP®) Certificant. Designation Conferred: October 2010

ACADEMIC EXPERIENCE

Indiana University Southeast, New Albany, Indiana

Assistant Professor of Finance, August 2019 – Present

Bellarmino University, Louisville, Kentucky

Associate Professor of Finance, August 2017 – May 2019

Economics Teaching Assistant, August 2003 – May 2004

Eastern Illinois University, Charleston, Illinois

Associate Professor of Finance, August 2014 – August 2017

Coordinator, Financial Planning Education Program, September 2014 – August 2017

Assurance of Learning Coordinator, School of Business, August 2012 – August 2017

Assistant Professor of Finance, June 2008 – August 2014

Mississippi State University, Mississippi State, Mississippi

Instructor, August 2007 – May 2008

Finance Teaching and Research Assistant, August 2004 – July 2007

PRIVATE SECTOR EXPERIENCE

Founder and Investment Adviser Representative, Lach Financial, July 2011 – Present

Kindred Healthcare Finance Internship, March 2002 – July 2004.

General Electric Finance Internship, August 2000 – March 2001.

PEER-REVIEWED ACADEMIC PUBLICATIONS

Lach, P., L. Flynn, and G. Kelly, "Brokers or Investment Advisers? The US Public Perception," *Financial Analysts Journal*, 75:3, 2019, 125–131.

PEER-REVIEWED ACADEMIC PUBLICATIONS– CONTINUED

- Beauchamp, C., W. Hardin, and P. Lach, "Quiet Period REIT Returns," *Journal of Real Estate Portfolio Management*, 24:1, 2018, 87–97.
- Guo, L., P. Lach, and S. Mobbs, "Tradeoffs between Internal and External Governance: Evidence from Exogenous Regulatory Shocks," *Financial Management*, 44:1, Spring 2015, 81–114.
- Lach, P., and E. Danner, "Instructor-Created Video Supplements: A Closer Look," *Advances in Business Research*, 4:1, December 2013, 87–97.
- Lach, P., M. Highfield, and S. Treanor, "The Quiet Period Has Something to Say," *Applied Financial Economics*, 22:1, February 2012, 71–86.
- Highfield, M., P. Lach, and L. White, "The Quiet Period Is Making Noise Again," *Applied Financial Economics*, 18:17, September 2008, 1363–1378.

OTHER PUBLICATIONS

- Lach, P. "Three Pitfalls to Avoid When Building an Emergency Fund," *The Wall Street Journal*, May 29, 2020.
- Lach, P. "When a 529 Plan Is Not the Best College-Savings Option," *The Wall Street Journal*, February 20, 2020
- Lach, P. "Wait to Buy that Starter Home," *The Wall Street Journal*, June 16, 2019. (This appeared as part of a feature titled "The Best Financial Advice I Ever Got.")
- Lach, P. "The Difference Between a Financial Regret and a Mistake – and Why Investors Need to Take it to Heart," *The Wall Street Journal*, June 13, 2018.
- Lach, P. "The Problem With the '105 Minus Age' Allocation Rule," *The Wall Street Journal*, December 3, 2017.
- Lach, P. "The Four Most Important Financial Lessons I will Teach My Daughter," *The Wall Street Journal*, September 25, 2017. (This article was #4 on the list of the top 5 wealth-management posts of 2017 from the Experts Blog for *The Wall Street Journal*.)
- Lach, P. "What's the 'Long Term' for Older Investors? The Answer May Surprise You," *The Wall Street Journal*, July 9, 2017.
- Lach, P. "Why a Fiduciary Rule Won't Squeeze Out Small Investors," *The Wall Street Journal*, May 7, 2017.
- Lach, P. "A Simple Alternative to the Fiduciary Rule," *The Wall Street Journal*, March 8, 2017.
- Lach, P. "What's the 'Long Run' for Investing? Longer Than You Think," *The Wall Street Journal*, February 15, 2017. (This article was #3 on the list of the top 5 investing posts of 2017 from the Experts Blog for *The Wall Street Journal*.)
- Lach, P. "How to Prioritize Your Financial Goals," *Bellarmino Magazine*, Fall 2015, 10–11.

MEDIA APPEARANCES

- CNBC interview which appeared in the article "Americans Lose \$17 Billion Annually by Getting Bad Advice. Here's How to Avoid Mistakes" by Lorie Konish. January 11, 2020.
- The Wall Street Journal* interview which appeared in the article "Looking for a Financial Planner? The Go-To Website Often Omits Red Flags" by Jason Zweig. July 30, 2019.

MEDIA APPEARANCES – CONTINUED

The Wall Street Journal article "A New Rule Won't Make Your Broker an Angel" by Jason Zweig referenced my paper "Brokers or Investment Advisers? The US Public Perception" with L. Flynn and G.W. Kelly. May 31, 2019.

Forbes interview which appeared in the article "Americans Still Missing the Boat on Retirement" by Kate Ashford. February 28, 2018.

NBC News interview which appeared in the article "What's With All the Bitcoin Hate?" by Ben Popken, October 23, 2017.

CNNMoney interview which appeared in the article "How Can I Save for Retirement if I Don't Have a 401(k)?" by Minyoung Park. May 19, 2017.

Kiplinger's Personal Finance interview which appeared in the article "Time-Tested Tactics to Build Your Wealth" by Lisa Gerstner. April 2017.

Forbes interview which appeared in the article "Why \$1 Million Isn't Your Magic Retirement Number" by Kate Ashford. March 30, 2017.

The Wall Street Journal interview which aired on the podcast, Journal Report. Episode title: "A Simple Alternative to the Fiduciary Rule." March 8, 2017.

CNBC interview which appeared in the article "What Investors Should do with the Dow at 20K" by Tom Anderson. January 25, 2017.

The Wall Street Journal interview which appeared in the article "How to Get the Right Financial Adviser" by Jason Zweig. June 4, 2016.

The Wall Street Journal interview which appeared in the article "How Come It's Still Harder to Become a Hairdresser than a Financial Adviser?" by Jason Zweig. April 8, 2016.

The Wall Street Journal article "You – Not the Government – Are Responsible for Your Retirement Savings" by Jason Zweig referenced my paper "Transparency in the Investment Industry: Public Perception of Brokers and Investment Advisers" with L. Flynn and G.W. Kelly. April 8, 2016.

WEIU-TV (Charleston, Illinois' PBS Affiliate) 25-minute television interview on "Money in Your Pocket Season 2, Episode 7: Alternative Investments." Originally aired February 17, 2016 and can be viewed on WEIU's YouTube Channel.

WEIU-TV (Charleston, Illinois' PBS Affiliate) 25-minute television interview on "Money in Your Pocket Season 2, Episode 1: Financial First Steps." Originally aired January 6, 2016 and can be viewed on WEIU's YouTube Channel.

WEIU-TV (Charleston, Illinois' PBS Affiliate) 25-minute television interview on "Money in Your Pocket Season 1, Episode 6: Choosing an Investment Advisor." Originally aired May 20, 2015 and can be viewed on WEIU's YouTube Channel.

WEIU-TV (Charleston, Illinois' PBS Affiliate) 25-minute television interview on "Money in Your Pocket Season 1, Episode 1: Getting Your Financial House in Order." Originally aired April 15, 2015 and can be viewed on WEIU's YouTube Channel.

The Courier-Journal interview which appeared in the article "New Year Will Bring New Retirement Plans" by Gregory Hall. December 6, 2013.

WORKING PAPERS

- “Perception Versus Reality: Education of Brokers and Investment Advisers” with L. Flynn and G.W. Kelly. (This paper has been referenced twice by *The Wall Street Journal*)
- “Are Consumers Misled by Dubious Investment Adviser Credentials?” with M. Breazeale.
- “Fool Me Once: Do Consumers Fall for Deceptive Marketing Practices of Investment Advisers?” with M. Breazeale.

TEACHING HONORS AND AWARDS

- Excellence in Teaching with Technology Award, Center for Academic Technology Support, Eastern Illinois University, September 2010.
- Outstanding Teaching Award, School of Business, Eastern Illinois University, April 2010.
- Special Recognition of Teaching Excellence, School of Business, Eastern Illinois University, April 2010.
- Outstanding Distance Learning Faculty Mentor, Division of Academic Outreach and Continuing Education, Mississippi State University, March 2008.
- Outstanding Doctoral Student Teaching Award, College of Business & Industry, Mississippi State University, April 2007.

RESEARCH HONORS AND AWARDS

- Outstanding Research Award, School of Business, Eastern Illinois University, April 2016.
- Professor Dean Dudley Faculty Fund Award (Awarded to the Top Faculty-Mentored Student Research Project), School of Business, Eastern Illinois University, January 2016.
- Herman & Hazel Wagner Award (Awarded to the Finance Faculty Member with the Highest-Ranking Publication for the Year), School of Business, Eastern Illinois University, April 2015.
- Best Paper Award – Investments Session, Academy of Business Research Fall 2012 Conference, “Instructor-Created Video Supplements: A Closer Look” with E. Danner, Atlantic City, New Jersey, September 2012.
- Outstanding Faculty-Doctoral Student Research Collaboration Award. College of Business and Industry, Mississippi State University, May 2008.
- Financial Management Association Doctoral Student Seminar Participant, Orlando, Florida, October 2007.
- 1st Place Award, Social Sciences Oral Competition, Graduate Student Association 5th Annual Research Symposium, Mississippi State University, March 2007.

FACULTY AWARD

- Balanced Contribution Award, School of Business, Eastern Illinois University, April 2015.

INTERNAL GRANTS

- Faculty Research Grant, School of Business, Eastern Illinois University, 2016, Amount: \$500.
- Faculty Research Grant, School of Business, Eastern Illinois University, 2014, Amount: \$500.
- Faculty Research Grant, School of Business, Eastern Illinois University, 2013, Amount: \$500.

INTERNAL GRANTS – CONTINUED

Faculty Research Grant, School of Business, Eastern Illinois University, 2012, Amount: \$500.

Faculty Research Grant, School of Business, Eastern Illinois University, 2011, Amount: \$450.

New Faculty Research Grant, School of Business, Eastern Illinois University, 2010, Amount: \$500.

New Faculty Research Grant, School of Business, Eastern Illinois University, 2009, Amount: \$750.

REFEREED CONFERENCE RESEARCH PRESENTATIONS

Academy of Financial Services Annual Meeting, Minneapolis, Minnesota, October 2019, “Do Misleading Financial Advisor Credentials Actually Mislead Investors?” with M. Breazeale.

Academy of Business Research Fall 2018 Conference, Boston, Massachusetts, August 2018, “To LED or Not LED: a Real-World Approach to Capital Budgeting,” with J. Thomas.

Academy of Business Research Fall 2018 Conference, Boston, Massachusetts, August 2018, “Transparency in the Investment Industry: Public Perception of Brokers and Investment Advisers” with L. Flynn and G.W. Kelly.

Eastern Finance Association Annual Meeting, Philadelphia, Pennsylvania, April 2018, “Transparency in the Investment Industry: Public Perception of Brokers and Investment Advisers” with L. Flynn and G.W. Kelly.

Academy of Financial Services Annual Meeting, Las Vegas, Nevada, October 2016, “Transparency in the Investment Industry: Public Perception of Brokers and Investment Advisers” with L. Flynn and G.W. Kelly.

Financial Management Association Annual Meeting, Nashville, Tennessee, October 2014, “Quiet Period Excess Returns and REITs” with C. Beauchamp and W. Hardin.

Academy of Financial Services Annual Meeting, Chicago, Illinois, October 2013, “Choosing the Right Target Date Funds for your 401(k) Plan: Considerations for Investment Committees” with K. Root.

Academy of Financial Services Annual Meeting, Chicago, Illinois, October 2013, “Investment Versus Investor Returns: Evidence from Defined Contribution Plans” with K. Root.

American Real Estate Society Annual Meeting, Kohala Coast, Hawaii, April 2013, “Quiet Period Excess Returns and REITs” with C. Beauchamp and W. Hardin.

Academy of Business Research Fall 2012 Conference, Atlantic City, New Jersey, September 2012, “Instructor-Created Video Supplements: A Closer Look” with E. Danner.

Academy of Business Research Fall 2012 Conference, Atlantic City, New Jersey, September 2012, “Investors Need the Quiet Period to Talk” with B. Elliott and S. Treanor.

American Law and Economics Association Annual Meeting, Stanford, California, May 2012, “Tradeoffs between Internal and External Governance: Board Structure and Antitakeover Provisions” with L. Guo and S. Mobbs.

Southern Finance Association Annual Meeting, Key West, Florida, November 2011, “The Tradeoffs between Internal and External Governance: Examining the Impact of the Sarbanes-Oxley Act on Antitakeover Provisions” with L. Guo and S. Mobbs.

REFEREED CONFERENCE RESEARCH PRESENTATIONS – CONTINUED

Conference on Empirical Legal Studies, Chicago, Illinois, November 2011, “The Tradeoffs between Internal and External Governance: Examining the Impact of the Sarbanes-Oxley Act on Antitakeover Provisions” with L. Guo and S. Mobbs.

Financial Management Association Annual Meeting, Denver, Colorado, October 2011, “The Tradeoffs between Internal and External Governance: Examining the Impact of the Sarbanes Oxley Act on Antitakeover Provisions” with L. Guo and S. Mobbs.

Financial Education Association Annual Meeting, Orlando, Florida, September 2011, “Using Elluminate to Enhance Student Learning in a Traditional Classroom Setting” with E.Danner.

Financial Management Association Annual Meeting, New York, New York, October 2010, “The Quiet Period Has Something to Say” with M. Highfield and S. Treanor.

Financial Management Association Annual Meeting, Reno, Nevada, October 2009, “The Quiet Period Has Something to Say” with M. Highfield.

Midwest Finance Association Annual Meeting, Chicago, Illinois, March 2009, “The Quiet Period Has Something to Say” with M. Highfield.

Financial Management Association Annual Meeting, Grapevine, Texas, October 2008, “The Quiet Period Has Something to Say” with M. Highfield.

Eastern Finance Association Annual Meeting, St. Pete Beach, Florida, April 2008, “The Quiet Period Has Something to Say” with M. Highfield.

Southern Finance Association Annual Meeting, Charleston, South Carolina, November 2007, “The Quiet Period Is Making Noise Again” with M. Highfield and L. White.

Eastern Finance Association Annual Meeting, New Orleans, Louisiana, April 2007, “The Quiet Period Is Making Noise Again” with M. Highfield and L. White.

INVITED RESEARCH PRESENTATIONS

Indiana University Southeast Faculty Research Forum, New Albany, Indiana, November 2018, “Transparency in the Investment Industry: Public Perception of Brokers and Investment Advisers” with L. Flynn and G.W. Kelly.

Bellarmino University Faculty Research Forum, Louisville, Kentucky, October 2016, “Transparency in the Investment Industry: Public Perception of Brokers and Investment Advisers” with L. Flynn and G.W. Kelly.

Eastern Illinois University Financial Planning Day, Charleston, Illinois, October 2013, “Choosing the Right Target Date Funds for your 401(k) Plan: Considerations for Investment Committees” with K. Root.

University of Alabama Brown Bag Series, Tuscaloosa, Alabama, October 2011, “The Tradeoffs between Internal and External Governance: Examining the Impact of the Sarbanes-Oxley Act on Antitakeover Provisions” with L. Guo and S. Mobbs.

Eastern Illinois University Faculty Research Forum, Charleston, Illinois, September 2011, “Using Elluminate to Illuminate Students’ Minds in a Traditional Math-Based Course” with E. Danner.

INVITED RESEARCH PRESENTATIONS – CONTINUED

- Eastern Illinois University Faculty Research Forum, Charleston, Illinois, April 2010,
“The Tradeoffs between Internal and External Governance: Examining the Impact of the Sarbanes-Oxley Act on Antitakeover Provisions” with S. Mobbs.
- Eastern Illinois University Finance Presentation, Charleston, Illinois, December 2007,
“The Quiet Period Is Making Noise Again” with M. Highfield and L. White.
- Stephen F. Austin State University Finance Presentation, Nacogdoches, Texas, November 2007,
“The Quiet Period Is Making Noise Again” with M. Highfield and L. White.
- Clemson University Finance Seminar Series, Clemson, South Carolina, September 2007,
“The Quiet Period Is Making Noise Again” with M. Highfield and L. White.
- Doctoral Student Seminar, Mississippi State, Mississippi, March 2007,
“The Quiet Period Is Making Noise Again” with M. Highfield and L. White.
- Graduate Student Association Research Symposium, Mississippi State, Mississippi, March 2007,
“The Quiet Period Is Making Noise Again” with M. Highfield and L. White.

PROFESSIONAL MEMBERSHIPS

- Chartered Financial Analyst (CFA) Institute
Chartered Financial Analyst (CFA) Society of Louisville
Eastern Finance Association (EFA)
Financial Management Association (FMA)
Financial Planning Association (FPA)
Southern Finance Association (SFA)

SERVICE TO THE PROFESSION

- Program Committee Member, Southern Finance Association, March, 2012.
- Program Committee Member, Southern Finance Association, March, 2011.
- Conference Session Organizer. Southern Finance Association Annual Meeting, November 2012
Charleston, South Carolina.
- Conference Session Organizer. Southern Finance Association Annual Meeting
November 2011 Key West, Florida
- Manuscript Ad Hoc Reviewer:
American Economist
The Financial Review
Journal of Financial and Economic Practice
Journal of Real Estate Portfolio Management
Journal of Small Business Management
North American Journal of Economics and Finance

SERVICE TO THE PROFESSION – CONTINUED

Conference Session Chair:

Southern Finance Association Annual Meeting, November 2011, Key West, Florida
Financial Education Association Annual Meeting, September 2011, Orlando, Florida
Financial Management Association Annual Meeting, October 2010, New York, New York
Financial Management Association Annual Meeting, October 2009, Reno, Nevada
Financial Management Association Annual Meeting, October 2008, Grapevine, Texas
Eastern Finance Association Annual Meeting, April 2008, St. Pete Beach, Florida
Southern Finance Association Annual Meeting, November 2007, Charleston, South Carolina

Conference Session Discussant:

Eastern Finance Association Annual Meeting, April 2018, Philadelphia, Pennsylvania
Financial Management Association Annual Meeting, October 2012, Atlanta, Georgia
Southern Finance Association Annual Meeting, November 2011, Key West, Florida
Financial Management Association Annual Meeting, October 2011, Denver, Colorado
Financial Management Association Annual Meeting, October 2010, New York, New York
Midwest Finance Association Annual Meeting, March 2009, Chicago, Illinois
Financial Management Association Annual Meeting, October 2008, Grapevine, Texas
Eastern Finance Association Annual Meeting, April 2008, St. Pete Beach, Florida
Southern Finance Association Annual Meeting, November 2007, Charleston, South Carolina
Eastern Finance Association Annual Meeting, April 2007, New Orleans, Louisiana
Financial Management Association Annual Meeting, October 2006, Salt Lake City, Utah

SERVICE TO THE UNIVERSITY

Member, Campus Budgetary Advisory Group, Indiana University Southeast, September 2019 – Present.

Member, Budgetary Affairs Committee, Indiana University Southeast, September 2019 – Present.

Member, Parking Appeals Committee, Indiana University Southeast, September 2019 – Present.

Chair, Undergraduate Curriculum Committee, Rubel School of Business, Bellarmine University, December 2017 – May 2019.

Member, Book in Common Selection Committee, Bellarmine University, January 2018 – May 2019.

Advisor, Bellarmine University Investment Group, Rubel School of Business, Bellarmine University, August 2017 – May 2019.

Member, Undergraduate Curriculum Committee, Rubel School of Business, Bellarmine University, August 2017 – May 2019.

Co-advisor, Student Investment Society, School of Business, Eastern Illinois University, July 2009 – May 2017.

Advisor, Student Investment Society, School of Business, Eastern Illinois University, January 2009 – July 2009.

Co-advisor, Student Investment Society, School of Business, Eastern Illinois University, November 2008 – December 2008.

Member, Library Advisory Board, Eastern Illinois University, August 2011 – May 2014.

Member, Student Standards Board, Eastern Illinois University, August 2011 – May 2015.

SERVICE TO THE UNIVERSITY – CONTINUED

Member, Entrepreneurship Committee, School of Business, Eastern Illinois University,
November 2010 – September 2011.

Vice-Chair, Business Curriculum Committee, School of Business, Eastern Illinois University,
September 2010 – September 2012.

Member, Lumpkin College of Business and Applied Sciences Curriculum Committee, Eastern Illinois
University, September 2010 – September 2012.

Member, Business Curriculum Committee, School of Business, Eastern Illinois University,
August 2008 – May 2015.

UNIVERSITY COURSES TAUGHT

Indiana University Southeast, New Albany, Indiana:

- Financial Management
- Financial Management (Graduate)
- Investments
- International Financial Management

Bellarmino University, Louisville, Kentucky:

- Business Finance
- Investment Analysis (Graduate)
- Investment Theory
- Principles of Microeconomics

Eastern Illinois University, Charleston, Illinois:

- Business Financial Management
- Business Financial Management (Online Course)
- Working Capital Management
- Fundamentals of Financial and Tax Planning
- Fundamentals of Financial and Tax Planning (Online Course)
- Business Research Proposal (Graduate)
- Study Abroad: Europe (One-month summer course based in The Netherlands. 2011 & 2012)

Mississippi State University, Mississippi State, Mississippi:

- Financial Systems (Internet Distance Course)
- Financial Management
- Intermediate Financial Management
- Personal Money Management

HONOR SOCIETY MEMBERSHIPS

Member, Beta Gamma Sigma Business Honor Society, Mississippi State University

Member, Kappa Gamma Pi, Catholic Honor Society, Bellarmine University.

Member, Phi Kappa Phi, National Honor Society, Mississippi State University.

OTHER RELATED ACTIVITIES

Contributor, *The Wall Street Journal*, February 2017 – Present.

Development of LearnSmart Learning Probes for Essentials of Investments (11th Edition) by Robert
Higgins. McGraw-Hill, October 2014 – February 2015.

OTHER RELATED ACTIVITIES– CONTINUED

Verification of LearnSmart Learning Probes for Essentials of Investments (9th Edition) by Zvi Bodie, Alex Kane, and Alan Marcus. McGraw-Hill, August 2014 – September 2014.

Verification of LearnSmart Learning Probes for Investments (10th Edition) by Zvi Bodie, Alex Kane, and Alan Marcus. McGraw-Hill, December 2013 – April 2014.

Development of Problem Walkthrough Videos for Fundamentals of Corporate Finance (3rd Edition) by Robert Parrino, David Kidwell, and Thomas Bates. John Wiley & Sons, Inc., June 2014 - January 2015.

Development of the WileyPLUS Prerequisite Course Reviews for Essentials of Corporate Finance by Robert Parrino, David Kidwell, and Thomas Bates. John Wiley & Sons, Inc., October 2013.

Development of the WileyPLUS Prerequisite Course Reviews for Corporate Finance by Laurence Booth, Sean Cleary, and Pamela Drake. John Wiley & Sons, Inc., January 2013.

Development of the WileyPLUS Prerequisite Course Reviews for Fundamentals of Corporate Finance (2nd Edition) by Robert Parrino, David Kidwell, and Thomas Bates. John Wiley & Sons, Inc., January 2012.

Verification of WileyPLUS Course Material for Fundamentals of Corporate Finance by Robert Parrino and David Kidwell. John Wiley & Sons, Inc. April 2009 – September 2009.

Development of the WileyPLUS Prerequisite Course Reviews for Fundamentals of Corporate Finance by Robert Parrino and David Kidwell. John Wiley & Sons, Inc., March 2008 – May 2008.

Development of the Personal Trainer Applications for Introduction to Corporate Finance by William Megginson and Scott Smart. South-Western College Publishing. July 2005.

Development of the Personal Trainer Applications for Practical Financial Management by William Lasher. South-Western College Publishing. November 2004.

REFERENCES AND TRANSCRIPTS

References and transcripts are available upon request.