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David C. Dollahite, *Enhancing Cultural Competence in Financial Counseling and Planning: Understanding Why Families Make Religious Contributions*, is Professor of Family Life at Brigham Young University. He obtained a M.S. in marriage and family therapy from BYU and a Ph.D. in family social sciences specializing in family resource management from the University of Minnesota. Before joining the faculty at BYU in 1993, he was on the faculty at the University of North Carolina at Greensboro. He has published over 50 scholarly articles and book chapters on fathering, faith, and family life and has served on the editorial boards of leading scholarly journals in the family studies field. BYU has honored him twice with the Eliza R. Snow University Fellowship for his research on faith and family life. He is editor of *Strengthening Our Families* (2000, Bookcraft) and co-editor along with Alan Hawkins of the scholarly volume *Generative Fathering: Beyond Deficit Perspectives* (Sage, 1997). He has served as President of the Utah Council on Family Relations. He has been a visiting scholar at the University of Massachusetts at Amherst, the Dominican University of California, and the Maharaja Sayajirao University of Baroda in India.

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Margaret A. Fitzgerald, *The Intermingling of Family and Business Financial Resources: Understanding the Copreneurial Couple*, is an Associate Professor in the Department of Human Development and Family Science at North Dakota State University. She received her Ph.D. from Iowa State University. At NDSU, she teaches graduate and undergraduate courses in financial planning and public policy and is also a faculty representative to the Great Plains Interactive Distance Education Alliance (Great Plains IDEA) Family Financial Planning and Gerontology programs. She is a member of the Family Business Research Group (NE-167/NC-1030 projects) which collected the National Family Business Survey data, 1997, 2000, and 2007 panels. Dr. Fitzgerald studies copreneurs, gender and management issues, business social responsibility, and community vitality. She serves on the Board of Directors for the Prairie Family Business Association.

George Haynes, *The Intermingling of Family and Business Financial Resources: Understanding the Copreneurial Couples*, has made important contributions to the field of family business finance where he has examined the intermingling of family and business financial resources. This line of research has been supported by funding from the National Science Foundation, U.S. Small Business Administration, United States Department of Agriculture, and the Montana Agricultural Experiment Station. Dr. Haynes has taught at Montana State University for the past 17 years in the Department of Health and Human Development and the Department of Agricultural Economics and Economics. He is currently an agricultural policy specialist.

Will Hires, *Transforming Access to the Journal of Financial Counseling and Planning*, is the Engineering and Scholarly Communication Librarian at the Louisiana State University Libraries. His undergraduate degree is in Electrical Engineering from Southern University, and he has a Master of Science degree in Systems Management from the University of Southern California. He received the Master of Library and Information Science degree from Louisiana State University and has worked previously in libraries at The Ohio State University, Vanderbilt University, and The Johns Hopkins University Applied Physics Laboratory. His interests include open access, copyright, and institutional repositories.

Lauren Hoiles, *Financial Management Practices and Money Attitudes as Determinants of Financial Problems and Dissatisfaction in Young Male Australian Workers*, is a community psychologist. She is completing a Masters in Applied Psychology at Victoria University. Her current focus is health awareness and the engagement of young male apprentices in their mental health. Lauren is currently working in primary health awareness and education in Ireland.

Karen Holden, *Outstanding Conference Paper - Teachers' Background and Capacity to Teach Personal Finance: Results of a National Study*, retired in June 2009 from her faculty position as Professor of Public Affairs and Consumer Science at the University of Wisconsin-Madison. As Emerita Professor, she continues to be actively engaged in research on retirement well-being, savings adequacy, and financial literacy education. She is currently Co-director of the University of Wisconsin's Financial Literacy Research Consortium, recently funded by the Social Security Administration. She received her Ph.D. in Economics with a concentration in Demography from the University of Pennsylvania. Her research has focused on the economic well-being of older women and the public policy implications of gender differences in financial well-being. Her current research includes examining the relationship between cognitive development in young children and their understanding of financial concepts, what factors influence how well individuals fare economically in the decade following retirement, and the effect of financial characteristics on subjective well-being.

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Glenn Muske, *The Intermingling of Family and Business Financial Resources: Understanding the Copreneurial Couples*, is the Interim Associate Dean/Assistant Director of Family and Consumer Sciences Oklahoma State University. He also provides support to small, micro, and home-based business owners as the Micro Business Specialist for the Oklahoma Cooperative Extension Service. His research focus is "the development of entrepreneurs and the communities where they live." Dr. Muske received his Ph.D. in Family Resource Management from Iowa State University and a MBA and B.S. in Business from North Dakota State University. His research interests include the study of family businesses, especially those owned and operated by copreneurs, and the economic importance of small businesses within the community.

Barbara O'Neill, *Book Review - Investing in a Sustainable World*, holds the rank of Professor II in the School of Environmental and Biological Sciences at Rutgers University and is Rutgers Cooperative Extension's Extension Specialist in Financial Resource Management. Previously, she was Family and Consumer Sciences Educator in Sussex County, New Jersey and taught over 1,100 classes to over 24,000 adult learners. Dr. O'Neill has written over 1,500 consumer newspaper articles and over 120 articles for academic journals, conference proceedings, and other professional publications. She is a certified financial planner (CFP®), chartered retirement planning counselor (CRPC®), accredited financial counselor (AFC), certified housing counselor (CHC), and certified in family and consumer sciences (CFCS). Dr. O'Neill served as president of the Association for Financial Counseling and Planning Education (AFCPE) in 2003. Dr. O'Neill is the author of two trade books, *Saving on a Shoestring* and *Investing on a Shoestring*, and co-author of *Money Talk: A Financial Guide for Women*. She has also written three financial case study textbooks, an online *Guidebook to Help Late Savers Prepare for Retirement*, and six book chapters. Dr. O'Neill received her Ph.D. in family financial management in 1995 from Virginia Tech and holds a master's degree in consumer economics from Cornell University and a B.S. in home economics education from the State University of New York at Oneonta. She has received over two dozen awards for program excellence from national professional organizations and over \$450,000 in funding to support her financial education programs.

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