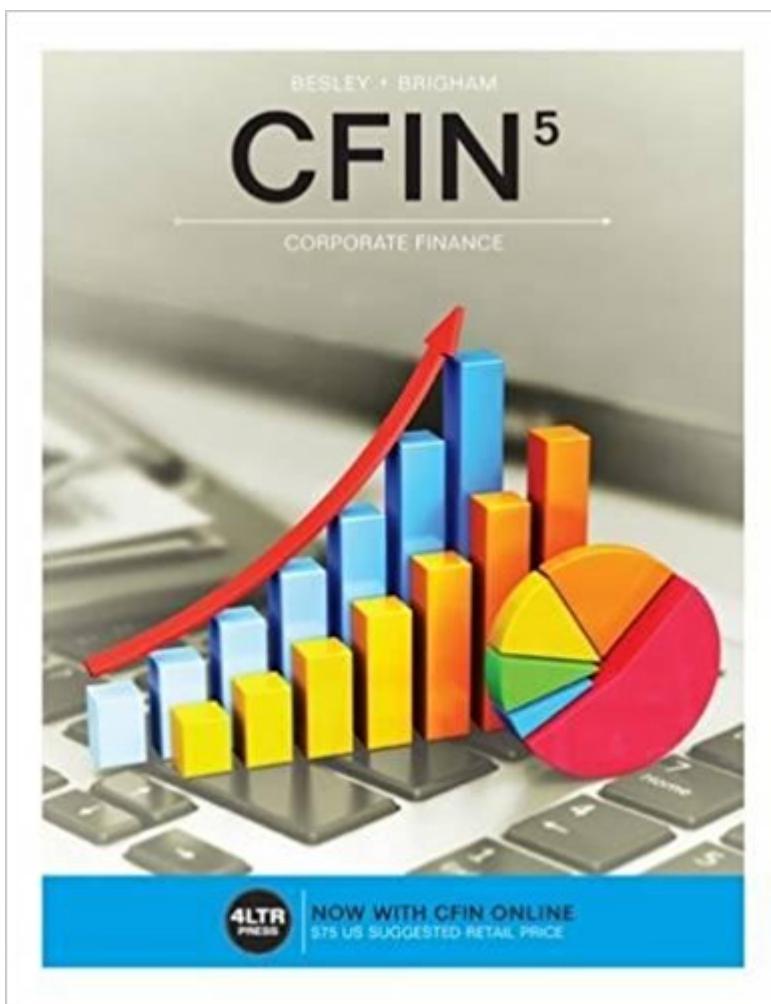


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Dr. Scott Besley is Associate Professor and Chair of the Department of Finance at the University of South Florida. He earned his DBA and MBA degrees from Florida State University. A well-respected author and instructor, Dr. Besley has published numerous research articles in various academic journals and has co-authored two of the leading textbooks in corporate finance that are used at universities around the world. His research interests include areas of corporate finance, working capital management, governance, and investment anomalies. A frequently requested presenter at professional conferences, Dr. Besley is actively involved in numerous finance and professional organizations. When he is not teaching or pursuing research interests, he is heavily involved in his local community. Dr. Eugene F. Brigham is Graduate Research Professor Emeritus at the University of Florida, where he has taught since 1971. He earned his MBA and Ph.D. from the University of California-Berkeley and his undergraduate degree from the University of North Carolina. Prior to joining the University of Florida, Dr. Brigham held teaching positions at the University of Connecticut, the University of Wisconsin, and the University of California-Los Angeles. A former president of the Financial Management Association, he has written more than 40 journal articles on the cost of capital, capital structure, and other aspects of financial management. He authored or co-authored ten textbooks on managerial finance and managerial economics that have also been translated into 11 languages worldwide. In addition, Dr. Brigham has served as a consultant to

many corporations and government agencies.

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