

***HARRY J. TURTLE, PH.D.***

Professor and Tinberg Business For a Better World University Professor  
Department of Finance & Real Estate, College of Business  
Colorado State University  
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**Education:**

Ph.D. (Finance), University of Alberta, 1991

Masters of Arts (Economics), University of Western Ontario, 1987

Bachelor of Commerce with Distinction (Honours Economics), University of Saskatchewan, 1986

**Academic Positions Held:**

Colorado State University, College of Business  
Department of Finance & Real Estate

July 2015 – present

- Tinberg Business For a Better World University Professor (August 2022 – present)
- Professor of Finance (July 2015 – present)
- Professor, Dean's Distinguished Research Fellow (Aug 2018 – Aug 2021)
- Professor, Department Chair (July 2015 – Jan 2017; June 2017 – June 2019)

West Virginia University, College of Business and Economics  
Department of Finance

Aug 2012 – May 2015

- Professor and Fred T. Tattersall Distinguished Chair of Finance

Washington State University, College of Business  
Department of Finance and Management Science (2007-2012)  
Department of Finance, Insurance, and Real Estate (1997-2007)

Aug 2007 – Aug 2012

Aug 2005 – Aug 2007

Jan 2003 – Aug 2005

Aug 2000 – Jan 2003

Aug 1997 – Aug 2000

- University of Manitoba, Faculty of Management  
Department of Accounting and Finance
- Associate Professor of Finance with tenure
  - Assistant Professor of Finance (tenure granted July 1995)
- May 1996 – June 1997  
Jan 1991 – May 1996

**Visiting Academic Appointments:**

Visiting Professor of Finance, Imperial College, London, England

Oct – Dec 2021

Visiting Professor of Finance, University Centre “César Ritz” (UCCR), Brig, Switzerland

Feb – March 2008

Visiting Professor of Finance, National Economics University  
Hanoi and Ho Chi Minh, Vietnam

May 2004

Visiting Fellow, Hong Kong Polytechnic University

Summer 2002

Visiting Assistant Professor of Finance, Bond University, Gold Coast, Australia

Summer 2001

Visiting Professor of Finance (Canada - CIS Management Education Program), May 1993  
 Donetsk Polytechnical Institute, Donetsk, Ukraine

**Some Recent Awards and Distinctions:**

2022 CFP Center for Financial Planning Board Best Paper Award at the annual Academic Research Colloquium for Financial Planning and Related Disciplines for “Long-Term Expectations.” [with R. Sias, and L. Starks]	2022
2021 CFP Center for Financial Planning Board Best Paper Award at the annual Academic Research Colloquium for Financial Planning and Related Disciplines for “The Negativity Bias and Perceived Expected Return Distributions: Evidence from a Pandemic.” [with R. Sias, and L. Starks]	2021
International Center for Pension Management, Honourable Mention, Top Five Submission for “Molecular Genetics, Risk Aversion, Return Perceptions, and Stock Market Participation” [with R. Sias, and L. Starks]	2021
Topic Board, <i>Journal of Risk and Financial Management</i>	2020 -
Jack Treynor Prize (Q Group) recipient for “Molecular Genetics, Risk Aversion, Return Perceptions, and Stock Market Participation” [with R. Sias, and L. Starks]	2019
Editorial Advisory Review Board, <i>American Journal of Business</i> Advisory Board, <i>American Journal of Business</i>	2018- 2012- 2018
Associate Editor, <i>Journal of Financial Research</i>	2012- 2017
Dean’s Scholar, College of Business	2021-2022, 2017-2018, 2016-2017, 2015-2016, 2021-2022
Dean’s Summer Research Grant, West Virginia University	2014-2015
Financial Management Association Annual Meeting Semifinalist for Best Paper Award in Investments for “Conditional Stock Performance with Fundamental Accounting Information” [with K. Wang]	2012
Associate Editor, Finance Division, <i>Canadian Journal of Administrative Sciences</i>	2007-2012
Dean’s Fellow, College of Business, Washington State University	2009-2010, 2006-2007, 2003-2004
MBA Association Faculty Member of the Year, College of Business Washington State University	2006-2007, 2004-2005, 2000-2001
Outstanding Faculty Research Award, College of Business Washington State University	2001-2002
Nominated for the Best Paper Award of 1998 in the <i>Canadian Journal of Administrative Studies</i> for the paper entitled, "The Canadian Investment Opportunity Set, 1967-1993" [with B. Korkie].	1999
Financial Management Association Annual Meeting Competitive Paper Award Winner, “Investments” and “Best of the Best” for the paper entitled, “A Failure Risk Explanation of the Equity Premium Puzzle” [with P. Brockman]	1998

Certified General Accountant Meritorious Service Award, Winnipeg, Manitoba	1997
Associates Achievement Award for Research, University of Manitoba	1994-1995
Nominated for the Stanton Undergraduate Student Teaching Award (An All-University teaching award)	1994-1995
One of three finalists for the 1991 Financial Management Association-AAII Completed Dissertation Award	1992
Class Valedictorian, College of Commerce, University of Saskatchewan	1986

**Selected Publications:**

- The Negativity Bias in Perceived Return Distributions: Evidence from a Pandemic, [with R. Sias, and L. Starks], *Journal of Financial Economics* 147 (2023), 627-657.
- Blessing or Curse? Institutional Investment in Leveraged ETFs, [with L. DeVault, and K. Wang], *Journal of Banking and Finance*, 129 (2021).
- On the Market Price of Risk, [with B. Korkie], *Mathematics and Financial Economics*, 15 (2021), 675–718.
- Reconsidering Hedge Fund Contagion, [with R. Sias, and B. Zykaj], *Journal of Alternative Investments*, 21 (2018), 27-38.
- Hedge Fund Return Dependence and Contagion, [with R. Sias and B. Zykaj], *Journal of Financial and Quantitative Analysis*, 52 (2017), 2157-2181.
- The Value in Fundamental Accounting Information, [with K. Wang], *Journal of Financial Research*, 40 (2017), 113-140.
- Litigation Risk and Institutional Monitoring, [with K. Pukthuanthong, J. Wang, and T. Walker], *Journal of Corporate Finance*, 45 (2017), 342-359.
- The Benefits of Improved Covariance Estimation, [with K. Wang], *Journal of Empirical Finance*, 37 (2016), 233-246.
- Hedge Fund Crowds and Mispricing, [with R. Sias and B. Zykaj], *Management Science*, 62 (2016), 764-784.
- Sentiment Bubbles, [with David Berger], *Journal of Financial Markets*, 23 (2015), 59-74.
- Legal Opportunism, Litigation Risk, and IPO Underpricing, [with K. Pukthuanthong, D. Thiengtham, and T. Walker], *Journal of Business Research*, 68 (2015), 326-340.
- Structural Breaks and Portfolio Performance in Global Equity Markets, [with C. Zhang], *Quantitative Finance*, 15 6 (2015), 909-922.
- Modeling Conditional Covariances with Economic Information Instruments, [with K. Wang], *Journal of Business and Economic Statistics*, 32 2 (2014), 217-236.
- The Effects of Cash, Debt, and Insiders on Open market Share Repurchases, [with L. Fiang, K. Pukthuanthong, D. Thiengtham, and T. Walker], *Journal of Applied Corporate Finance*, 25, 1 (2013), 55-63.
- Time-Varying Performance of International Mutual Funds, [with C. Zhang], *Journal of Empirical Finance*, 19 3 (2012), 334–348.
- Cross-Sectional Performance and Investor Sentiment in a Multiple Risk Factor Model, [with D. Berger], *Journal of Banking and Finance*, 36 4 (2012), 1107-1121.
- The Diversification Benefits of International Equities: A Water-Soluble Umbrella? [with D. Berger], *International Review of Applied Financial Issues and Economics*, 3 1 (2011) 148–168.
- Emerging Market Crises and US Equity Market Returns, [with D. Berger], *Global Finance Journal* 22 1 (2011) 32-41.

- Measuring Performance in a Dynamic World: Conditional Mean-Variance Fundamentals, [with B. Korkie and R. Sivakumar], *Journal of Banking and Finance*, 33 10 (2009), 1851-1859.
- Time Variability in Market Risk Aversion, [with D. Berger], *Journal of Financial Research*, 32 3 (2009), 285-307.
- Institutional Investors and Shareholder Litigation, [with S. Barabanov, O. Ozocak, and T. Walker] *Financial Management*, 37 2 (2008), 227-250.
- Financial Research on Main Street: Productivity within Land Grant Institutions, [with D. Berger], *Journal of Financial Education* 32 (2006), 20-44.
- Variance Spillover and Skewness in Financial Asset Returns, [with B. Korkie and R. Sivakumar], *Financial Review* 41 (2006), 139-156.
- A Barrier Option Framework for Corporate Security Valuation, [with P. Brockman], *Journal of Financial Economics* 67 3 (2003), 511-529.
- The Dual Contributions of Information Instruments in Return Models: Magnitude and Direction Predictability, [with B. Korkie and R. Sivakumar], *Journal of Empirical Finance* 9 5 (2002), 511-523.
- What's a Portfolio Manager Worth? [with B. Korkie], *Journal of Portfolio Management* 28 2 (Winter 2002), 65-73.
- A Mean-Variance Analysis of Self-financing Portfolios, [with B. Korkie], *Management Science* 48 3 (2002), 427-443.
- The Intertemporal Performance of Investment Opportunity Sets, [with B. Korkie], in John Knight and Stephen Satchell, ed.: Performance Measurement in Finance: Firms, Funds, and Managers (Butterworth-Heinemann Finance, Quantitative Finance Series), 2002.
- A Contingent Claim Analysis of Closed-End Fund Premia, [with B. Korkie and M. Nakamura], *International Review of Financial Analysis* 10 4 (2001), 365-394.
- Semiparametric ARCH Models: An Estimating Function Approach, [with D. Li], *Journal of Business and Economic Statistics* 18 2 (2000), 174-186.
- Political Elections and the Resolution of Uncertainty: The International Evidence, [with C. Pantzalis and D. Stangeland], *Journal of Banking and Finance* 24 (2000), 1575-1604.
- Time Diversification: Fact or Fallacy, [with D. Stangeland], *Journal of Financial Education* 25 2 (Fall 1999), 1-13.
- The Canadian Investment Opportunity Set: 1967 – 1993, [with B. Korkie], *Canadian Journal of Administrative Studies* 15 3 (1998), 213-229.
- An Empirical Comparison of Bankruptcy Models, [with G. Bell, C. Mossman, and M. Swartz], *Financial Review* 33 2 (1998), 35-54.
- A Note on the Analytics and Geometry of Limiting Mean-Variance Investment Opportunity Sets, [with B. Korkie], *Review of Quantitative Finance and Accounting* 9 (1997), 289-300.
- An Empirical Examination of Long Run Relationships in International Markets, [with S. Abeysekera], *Journal of Multinational Financial Management* 6 2/3 (1996), 109-134.
- Long-Run Relationships in Exchange Markets: A Test of Covered Interest Parity, [with S. Abeysekera], *Journal of Financial Research* 18 (1995), 431-447.
- Tests of Conditional Asset Pricing with Time Varying Moments and Risk Prices, [with A. Buse and B. Korkie], *Journal of Financial and Quantitative Analysis* 29 (1994), 15-30.
- Temporal Dependence in Asset Pricing Models, *Economics Letters* 45 3 (1994), 361-366.

### **Other Contributions:**

- Updated Chapter 15 International Banking of Financial Institutions, Markets, and Money by David Kidwell, Richard Peterson, David Blackwell, and David Whidbee, Ninth Edition, 2007 (John Wiley & Sons, Inc.).

### **Selected Working Papers and Work in Process:**

- Assessment of the link between life purpose and longevity, [with R. Sias].
- Why does Purpose in Life Predict Mortality in Older Adults? [with R. Sias].
- Molecular Genetics, Risk Aversion, Return Perceptions, and Stock Market Participation, [with R. Sias, and L. Starks], *NBER Working Paper 27638*.
- The Puzzle of Long-Term versus Short-Term Expectations, [with R. Sias, and L. Starks].
- Unintended Consequences of the Inevitable Disclosure Doctrine: Restricting Labor Mobility & Capital - Labor Substitution, [with B. Kannan and R. Pinheiro].
- VC ownership post-IPO: When, why, and how do VCs exit? [with A. Basnett, K. Pukthuanthong, and T. Walker].
- Limiting Investment Opportunity Sets, Asset Pricing, and the Roll Critique, [with B. Korkie].

### **Recent Presentations (including co-authors):**

- The Puzzle of Long-Term versus Short-Term Expectations, [with R. Sias, and L. Starks], Georgia State University, November 2020 (Sias), Leeds University, November 2020 (Sias), The Fourth Israel Behavioral Finance Conference, June 2022 (Sias), Academic Research Colloquium, CFP Board Center for Financial Planning, October 2022 (Turtle), 17th Annual Conference on Asia-Pacific Financial Markets, December 2022 (Turtle), University of Oklahoma, February 2023 (Turtle), accepted Western Finance Association, June 2023 (Turtle).
- The Negative Expectancy Bias in Perceived Expected Returns Distributions: Evidence from a Pandemic, [with R. Sias, and L. Starks], Queen Mary University of London, June 2020 (Sias), University of Texas Brownbag, April 2021 (Sias), Imperial College of London, October 2021 (Turtle), Academic Research Colloquium, CFP Board Center for Financial Planning, November 2021 (Turtle), Washington State University, February 2022 (Turtle), Colorado State University, September 2022 (Turtle).
- A Spanner in the Works: Restricting Labor Mobility and the Inevitable Capital-Labor Substitution, [with B. Kannan and R. Pinheiro], 2021 Financial Management Association, Denver CO (Kannan), Search and Matching Brownbag (Pinheiro), the Federal Reserve Bank of Cleveland (Pinheiro), the Midwest Macroeconomics Workshop (Pinheiro), System Committee on Regional Analysis, 2021 (Pinheiro), accepted North America Summer Meeting of the Econometric Society, June 2023, accepted Summer Workshop on Money, Banking, Payments and Finance, August 2023 (Pinheiro).
- Molecular Genetics, Risk Aversion, Return Perceptions, and Stock Market Participation, [with R. Sias, and L. Starks], CUNY, Bert Wasserman Department of Economics and Finance Research Seminar Series, October 2018 (Sias); Filene, A Center for Decision Making Research in Action Event, January 2019 (Sias); Wharton, Rodney L. White Center Conference on Asset Markets and Financial Decisions, March 2019 (4 paper program, Sias); Asian Bureau of Finance and Economic Research Meetings, May 2019 (Starks); Front Range Finance Seminar, June 2019 (Turtle); Western Finance Association Meetings, June 2019 (Turtle); Northern Finance Association Meetings, September 2019 (Turtle); 2019 Miami Behavioral Finance Conference, December 2019 (Sias); University of Michigan, Mitsui Finance workshop, September 2021 (Starks); BRIDGE Conference, University of Wisconsin, November 2021 (Sias); Carnegie Mellon University Seminar, October 2022 (Starks).
- Blessing or Curse? Institutional Investment in Leveraged ETFs, [with L. DeVault, and K. Wang], Financial Management Association 2020 (Wang).
- VC ownership post-IPO: When, why, and how do VCs exit? [with A. Basnett, K. Pukthuanthong, and T. Walker], Financial Management Association 2020 (Basnett).

### **Recent Service Contributions:**

#### ***Academic Service***

- Action Editor, Finance Division, *Canadian Journal of Administrative Sciences* (2021)
- Topic Board, *Journal of Risk and Financial Management*, (2020-2023)
- Editorial Advisory Board, *American Journal of Business*, (2018-)

Associate Editor, *Journal of Financial Research*, (2012-2017)  
 Advisory Board, *American Journal of Business*, (2012-2018)  
 Editorial Board, *Finance, Investment Management and Financial Innovations* (2011-2017)  
 Associate Editor, Finance Division, *Canadian Journal of Administrative Sciences* (2007-2012)  
 Ad hoc referee for the *Administrative Sciences Association of Canada, Finance, Arab Journal of Administrative Sciences, British Journal of Management, Canadian Journal of Statistics, Canadian Journal of Administrative Sciences, Computers & Operations Research, Economics Research International, Emerging Markets, Finance and Trade, Financial Management, Financial Practice and Education, Finance Research Letters, Financial Review, Global Finance Journal, International Economic Review, International Review of Financial Analysis, International Journal of Operations and Quantitative Management, Journal of Banking and Finance, Journal of Behavioral and Experimental Finance, Journal of Business and Economic Statistics, Journal of Business Finance and Accounting, Journal of Corporate Finance, Journal of Economics and Business, Journal of Economic Dynamics and Control, Journal of Economics and Finance, Journal of Empirical Finance, Journal of Financial Economics, Journal of Financial Education, Journal of Financial Research, Journal of Financial and Quantitative Analysis, Journal of International Financial Markets, Institutions, and Money, Journal of Macroeconomics, Journal of Money, Credit and Banking, Journal of Multinational Financial Management, Journal of Risk, Management Science, North American Journal of Economics and Finance, Pakistan Journal of Statistics, Physica A, Quarterly Review of Economics and Finance, Quantitative Finance, Review of Financial Studies, Review of Financial Economics, Risk, the Social Sciences and Humanities Research Council*, among others.

Masters of Finance Program, External Reviewer, University of Saskatchewan, 2012  
 Feedback review for Isenberg School of Management, University of Massachusetts, Amherst, 2019  
 Tenure and Promotion, External Reviewer for Finance Candidate (11 times)  
 Promotion, External Reviewer for Finance Candidates (8)  
 Advisory Committee, University of Denver Regional Summer Finance Conference, 2019  
 Scientific Committee, Front Range Finance Seminar, 2019; 2018; 2017 (and best paper selection committee); 2016  
 Scientific Committee, European Finance Association  
 Barcelona, Spain, 2022; Milan, Italy, 2021; Online from Helsinki, Finland, 2020; Carcavelos, Portugal, 2019; Warsaw, Poland, 2018; Mannheim, Germany, 2017; Oslo, Norway, 2016; Vienna, Austria, 2015

Program Committee, Northern Finance Association  
 Banff, AB, 2022; Waterloo, ON, 2021; Calgary, AB, 2020; Vancouver, BC, 2019; Lake Louise, AB, 2015; Ottawa, ON, 2014; Quebec City, Quebec, 2013; Niagara Falls, ON, 2012; Vancouver, BC, 2011; Winnipeg, MB, 2010, 1997

Scientific Committee, Ninth World Congress of the International Federation of Scholarly Associations of Management, Fudan University, Shanghai, China, July 26-28, 2008  
 Initial Review Committee, Administrative Sciences Association of Canada's (ASAC) Best Ph.D. Dissertation in Administrative Science, 1994  
 Regular discussant (and session chair) at academic conferences when presenting  
 Ph.D. Final Defense, External Examiner, Concordia University  
 Member of Ph.D. Thesis Committees:

- Dean A Bucher, (Systems Engineering) 2019 –, Enterprise Portfolio Planning for Space Enterprise Architecture.
- Jennifer Moreale (Finance) 2012 – 2015, completed in 2017 after my departure, served as mentor.
- Serkan Karadas (Financial Economics, Member) – 2014, Associate Professor, Department of Economics, Sewanee University
- Kainan Wang (Finance, Chair) – 2012, Conditional Performance, Associate Professor and Department Chair, University of Toledo
- Blerina Zykaj (nee Reca) (Finance) – 2011, Associate Professor of Finance, Clemson University
- Chengping Zhang (Finance, Chair) – 2010, Economic Regimes in Financial Markets, Professor, George Fox University
- Dandan Wu, (Finance) – 2010, Assistant Professor of Finance, College of St. Rose
- Li Tan, (Operations Research) – 2010, Microsoft, now Senior Director, Engineering, AI & Data at Cisco.
- Nicole Choi (Finance) – 2009, Associate Professor of Finance, University of Wyoming
- David Berger (Finance, Chair) – 2008, Time Variability in Market Risk Aversion, Associate Professor of Finance, Oregon State University

Matthew Hood (Finance) – 2006, Introducing the Normal Equivalent, Associate Professor of Finance, Texas State University

Qizhi Wei (Economics) – 2003, The Pricing of Risk Factors in International Financial Markets, Vice President, Epsilon

William John Barry Southerland (Natural Resources) – 2003, Graduate Studies Representative

Ke Lin (Finance, Chair) – 2002, Size and Book-to-Market Effects in a Regime Switching Model

Thomas Walker (Finance, Chair) – 2001, The Impact of Litigation Risk on IPO Underpricing in the Wake of Recent Securities Litigation Reforms, Professor of Finance, Concordia University

Clifford Sell (Finance) – 2001, Finance Applications of Cluster Analysis, now Director, E-T-A Elektrotechnische Apparate GmbH

Jimmy Senteza (Finance) – 2000, Changes in Institutional Ownership and Abnormal Returns when Stocks Change Trading Market, Associate Professor of Finance and Department Chair, Drake University

Jonathan Scott Payne (Psychology) – 2000, A Study of the Effects of Individual Differences in Working Memory Capacity and Synchronous Computer Mediated Communication in a Second Language on Second Language Oral Proficiency Development, Graduate Studies Representative

Steve Beach (Finance) – 1999, Tests of Capital Market Integration and the Pricing of Segmentation Risk in International Asset Returns, Dean, University of Texas of the Permian Basin.

Ming Ouyang (Economics) – 1997, Hysteresis in Canada: An Open Economy Approach, Associate Professor of Marketing, Odette School of Business, University of Windsor.

Avninder Gill (Mechanical and Industrial Engineering) – 1996, Analysis of Some Group Technology Production Problems in a Fuzzy Environment, Professor, Bob Gaglardi School of Business & Economics, Thompson Rivers University.

Nowrouz Kohzadi (Agricultural Economics) – 1994, Neural Networks versus Time Series Models for Forecasting Commodity Prices, Chairman and Managing Director, Export Development Bank of Iran, Tehran.

Member of Masters Thesis Committees:

Sean Tully (Economics, 2020--); Suzanne Davis (Economics, 2006) The United States and Japanese Trade Balance; Edith Samuels (Management Science, 1994); Kevin Buhr (Actuarial Science, 1993 – 1994) Valuation of a Catastrophe Insurance Futures Contract Under Compound Poisson Claim Assumptions; Zhaobi Ha (Actuarial Science, 1992 – 1993) Pricing Interest Rate Contingent Cash flows under Arbitrage-Free Condition

***University Service***

Colorado State University

Pennock Award Committee Member (2019, 2020, 2021)

OPEB, Investment Committee, Founding Member – Developed Investment Policy Statement and Charter (2017-2019)

West Virginia University

Presidential Luncheon – Presenter, Professor Comments, Announcement of \$1 Billion WVU Campaign (2015)

***College Service***

Colorado State University

FRE Department Chair Search, Committee Member (2021)

Associate Dean Search Committee (2020)

Culture Work Group (2018-2019)

Accounting Department Chair Search, Committee Chair (2018)

CIS Department Chair Search, Committee Chair (2017)

Administrative Committee (2015-2019)

Executive Committee (2015-2019)

Business 100 guest lectures, finance (2015-2019)

West Virginia University

Promotion and Tenure Committee (2012-2015)

Building Retrofit Committee Member (2013)

***Departmental Service***

Colorado State University

Tenure Track Search Committee Chair (2022-2023)

Tenure Track Search Committee Chair (2019-2020)

Promotion and Tenure Committee (2020-)

Master of Finance, Review Committee (2019)

Department Chair (2015-2019)

Supervisor, Everitt Real Estate Center (2015-2019)

Finance and Real Estate Hiring (2015-2019) – all tenure track, non-tenure track faculty, and staff positions

Inaugural Women in Finance Breakfast, Co-Chair (2018)

Finance Club, faculty Advisor (2017-2018)

Finance Advisory Board (2015-2017)

Initiated Finance and Real Estate Academic Seminar Series (2016-2017)

Real Estate Curriculum Review and Modification (2016-2017)

Master of Finance Program Development and Introduction (2015-2016)

Financial Planning Concentration Introduction (Fall 2016)

Rams on Wall Street (Spring 2016)

***Service to Groups and Associations***

Volunteer, Animal Friends Alliance, foster, dogwalker, and event volunteer (2018 – 2021)

Quoted in Bloomberg article, "Uber Aims to Shed Troubled Past in Pre-IPO Peace-Making Bonanza" (2017)

Spokane Society of Financial Analysts, Invited Presentation of "A Failure Risk Explanation of the Equity Premium Puzzle," October 29, Spokane (1998)

WSU Canada Club, Faculty Advisor (Governor General), (1997-1998)

Certified General Accountants Association of Manitoba, Board of Governors, (1996 – 1997, 1995 - 1996)

Certified General Accountants Association of Manitoba, Regulatory Services Committee, (1995-1996)

Institute for Quantitative Research in Finance (The Q Group). Portions of research presented at the autumn 1994 meeting by Bob Korkie

***Professional Affiliations***

American Finance Association

Financial Management Association