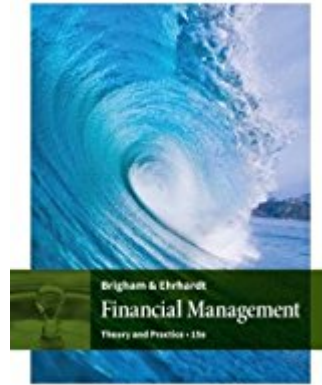


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About the Author Dr. Eugene F. Brigham is Graduate Research Professor Emeritus at the University of Florida, where he has taught since 1971. Dr. Brigham received his MBA and Ph.D. from the

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, Dr. Brigham has written many journal articles on the cost of capital, capital structure and other aspects of financial management. He has authored or co-authored 10 textbooks on managerial finance and managerial economics that are used at more than 1,000 universities in the United States and have been translated into 11 languages worldwide. He has testified as an expert witness in numerous electric, gas and telephone rate cases at both federal and state levels. He has served as a consultant to many corporations and government agencies, including the Federal Reserve Board, the Federal Home Loan Bank Board, the U.S. Office of Telecommunications Policy and the RAND Corp. Dr. Brigham continues to teach, consult and complete research in addition to his academic writing. He spends his spare time golfing, enjoying time with his family and dogs and tackling outdoor adventure activities, such as biking through Alaska. Dr. Michael C. Ehrhardt is a Professor in the Finance Department and is the Paul and Beverly Castagna Professor of Investments. He completed his undergraduate work in Civil Engineering at Swarthmore College. After working several years as an engineer, he earned his M.S. in Operations Research and Ph.D. in Finance from the Georgia Institute of Technology. Dr. Ehrhardt has taught extensively at the undergraduate, masters, and doctoral levels in the areas of investments, corporate finance, and capital markets. He has directed and served on numerous dissertation committees and is a member of the team that developed and delivered the integrative first year of the MBA program. Dr. Ehrhardt teaches in Executive Education Programs and consults in the areas of corporate valuation, value-based compensation plans, financial aspects of supply-chain management, and the cost of capital. He has been awarded the Allen G. Keally Outstanding Teacher Award, the Tennessee Organization of MBA Students Outstanding Faculty member, the College of Business Administration Research & Teaching Award, and the John B. Ross Outstanding Teaching Award in the College of Business. Much of his research focuses on corporate valuation and asset pricing models, including pricing models for interest-rate sensitive instruments. His work has been published in numerous journals, including The Journal of Finance, Journal of Financial and Quantitative Analysis, Financial Management, The Financial Review, The Journal of Financial Research, and The Journal of Banking and Finance. He has also authored or co-authored several books addressing various areas of finance.

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