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**2008 PUBLICATION GUIDELINES FOR  
THE JOURNAL OF THE ACADEMY OF FINANCE**

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The Journal of the Academy of Finance invites submission of new scholarly empirical or theoretical papers in all areas of Finance, Real Estate and Insurance. The papers presented at the Academy of Finance may be published in the Journal of the Academy of Finance. All manuscripts are evaluated anonymously by at least two reviewers. The manuscript must not have been published previously or submitted elsewhere while under review by the JAF.

*The submission for reviewers may be sent electronically in MS word format. Please submit your paper between May 9<sup>th</sup> and June 6<sup>th</sup> 2008.* It is recommended that you send your paper to JAF after including modifications, if any, suggested at the conference. Address manuscript and all correspondences concerning JAF to the editor at the [jaf@sxu.edu](mailto:jaf@sxu.edu).

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- 2. TABLE AND BIBLIOGRAPHY:** All tables must be numbered in roman numerals and placed just before the bibliography. Place references in the paper inside parentheses, e.g., (Fama 1993; Balik 1999). Explanatory footnotes are discouraged, but necessary footnotes should be numbered and placed at the bottom of the page on which they appear. Bibliography containing all references should appear at the end of the paper.
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