October 13, 2015

CHRIS ROBINSON
CURRICULUM VITAE
Associate Professor (tenured)

A. PERSONAL

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Degrees and Professional Qualifications

CFP® (Certified Financial Planner®) 1998, (by examination in Canada, Financial Planning Standards Council).
Ph.D. (Finance) 1985, Rotman School of Business, University of Toronto, Dissertation "An Empirical Investigation of Error Decisions Made by Auditors in Practice"
M.B.A. 1980, University of Toronto
CPA, C.A. (Chartered Accountant), 1977
B. Comm. 1974, University of Toronto

Employment History

2004 – date: School of Administrative Studies, Faculty of Liberal Arts and Professional Studies (formerly Atkinson Faculty of Liberal and Professional Studies), York University.
1983 - 2004: Schulich School of Business, York University. Associate Professor since 1989.
1975 - 1978: Thorne Riddell, Toronto, chartered accountant.
1974 - 1975: Shell Canada Ltd., accounting systems analyst.

Honours and Awards

All best paper awards are joint with various co-authors.

2011 Fellow of the Financial Planning Standards Council, in recognition of my contributions to the financial planning profession in Canada
2007 CFP Award for an Outstanding Paper in Individual Financial Management, Academy of Financial Services conference.
2006 School of Administrative Studies, honourable mention for Theory-Practice Award for "Regulation of Payday Lending in Canada."
2003 American College Award for an Outstanding Paper in Personal Finance, Academy of Financial Services conference.
1998 Society of Actuaries, honourable mention for best paper at the Retirement Needs conference.
1998 American College Award for an Outstanding Paper in Personal Finance, Academy of Financial Services conference.
1998 CFP Award for Best Paper in Personal Finance, Midwest Finance Association conference.

1997 Nomination for best paper published in 1996 in *Canadian Journal of Administrative Sciences.*
1997 Honourable Mention for Best Paper in the Finance Division, Administrative Sciences Association of Canada annual conference.
1993, 1994 and 1995: CFP Award for an Outstanding Paper in Individual Financial Management, Academy of Financial Services conference.
1980 - 1982: Social Sciences and Humanities Research Council Doctoral Fellowship.
1980 National Business Writing Award.
Institute of Chartered Accountants of Ontario Doctoral Fellowship (declined).
1979 - 1980: University of Toronto Open Fellowship.
1979 Dean's Honour List for M.B.A., University of Toronto.
1969 - 1970: Simeon Janes Scholar, Trinity College.

B. SCHOLARLY AND PROFESSIONAL CONTRIBUTIONS

Summary

Books and monographs	1
Chapters in books	2
Articles in refereed journals	25
Articles in refereed conference proceedings	11
Invited presentations	8
Textbooks	6
Articles presented at refereed conferences	48
Technical reports	4
Non-refereed publications and presentations	200 (approx.)

Bibliometric Assessment

Jarvey et al. (2012) calculate the H-Index for Chris Robinson as 17. This means that other authors have cited 17 of my publications at least 17 times each. They rank me as first in Canada in the field of Administration. There are many different ways of assessing research impact and I do not believe that I am in fact the leading scholar in administration, or finance, or any major disciplinary area. An H-Index of 17 is, however, a very substantial achievement. No other person or department at York University is named in this paper.
http://higheredstrategy.com/wp-content/uploads/2012/06/2012-Bibliometrics-and-Publication-Culture-HESA.pdf

Publications

- Nicolas Sergio Robinson, born October 2, 1995, Guatemala City, adopted Apr. 23, 1996, and entered Canada on June 19, 1996, joint with Isabelle Mikosza

- Denys Ivan Robinson, born August 25, 1987, joint with Isabelle Mikosza

Books and Monographs

Chris Robinson and Len Fertuck (1985). *Materiality: An Empirical Study of Actual Auditor Decisions*, senior author with Len Fertuck. Canadian Certified General Accountants' Research Foundation, Vancouver, 61 pp.

Chapters in Books

Chris Robinson, Ming Dong and Chris Veld. 2009, Chapter 23 “Why Individual and Professional Investors Want Dividends,” in H. Kent Baker, ed., *Dividends and Dividend Policy,* 405-20.

Chris Robinson, John Rumsey and Alan White, “The Value of a Vote in the Market for Corporate Control: Canadian Evidence,” in *Convergence and Diversity in Corporate Governance Regimes and Capital Markets,* Luc Renneboog, Joe McCahery, Piet Moerland and Theo Raaijmakers, eds., Oxford University Press, 421- 440, 2002.

Articles in Refereed Journals

Nabil Tahani and Chris Robinson (2010), “Freedom 55 or Drudgery until 70?” *Financial Services Review* 19(4), 275-84.

Chris Robinson and Nabil Tahani (2010), “Sustainable Retirement Income for the Gardener, the Socialite and the Uninsured,” *Financial Services Review* 19(3), 187-202.

Moshe Milevsky and Chris Robinson, (2005), "A Sustainable Spending Rate Without Simulation," *Financial Analysts Journal,* 61(6), 89-100.

Ming Dong, Chris Robinson and Chris Veld, (2005). “Why Investors Want Dividends, *Journal of Corporate Finance*, 12(1), 121-58. reprinted in *ICFAI Journal of Behavioral Finance,* III(2), June 2006, 27-62.

Moshe Arye Milevsky and Chris Robinson, (2000). "Self-Annuitization and Ruin in Retirement,” *North American Actuarial Journal*, 4(4), 1-17.

Kwok Ho, Moshe Arye Milevsky and Chris Robinson, (1999), “International Equity Diversification and Shortfall Risk,” *Financial Services Review*, *8(1)*, 11-25.

Chris Robinson and Elton McGoun, (1998), “The Sociology of Personal Finance,” *Financial Services Review*, *7(3)*, 161-174 .

Moshe Arye Milevsky, Kwok Ho and Chris Robinson, (1997), “Asset Allocation Via the Conditional First Exit Time or How to Avoid Outliving Your Money,” *Review of Quantitative Finance and Accounting,* Vol 9, No. 1, 53-70.

Chris Robinson. (1996). “Can We Reconcile Nature with Finance,” *International Review* *of Financial Analysis 5(3)*, 185-95.

Chris Robinson, John Rumsey and Alan White. (1996). “Market Efficiency in the Valuation of Corporate Control: Evidence from Dual Class Equity,” *Canadian Journal of Administrative Sciences*, Vol 13, No. 3. 251-63.

Chris Robinson and George Venieris. (1996). “Economics, Culture and Accounting Standards: A Case Study of Canada and Greece,” *Canadian Journal of Administrative Sciences*, Vol. 13, No. 2 . 119-31.

Kwok Ho, Moshe Milevsky and Chris Robinson (Spring 1996). “Risk-adjusted retirement,” *Canadian Investment Review*. 19 - 27.

Chris Robinson (1994) “Financial Trustco Capital Ltd.,” *Journal of Accounting Case Research*, Vol. 2, No. 2. 11-20.

Kwok Ho, Moshe Milevsky and Chris Robinson. (Spring 1994). “Asset Allocation, Life Expectancy and Shortfall,” *Financial Services Review*. 109-26.

Mark Bettner, Chris Robinson and Elton McGoun. (1994). “The Case for Qualitative Research in Finance,” *International Review of Financial Analysis*, Vol. 3, No. 1.1 - 18.

Frankfurter, George, W. Carleton, M. J. Gordon, J. Horrigan, E. McGoun, G. Philippatos and C. Robinson, (1994). “The Methodology of Finance: A Round Table Discussion,” *International Review of Financial Analysis*, Vol. 3, No. 3. 173-207.

Kwok Ho, Moshe Milevsky and Chris Robinson. (Fall 1994). “How To Avoid Outliving Your Money,” *Canadian Investment Review*. 35-38. Reprinted in *Advisor’s Guide to Financial Research*, Rogers Media Inc., 1999.

Kwok Ho and Chris Robinson (1994). “The Relevance of Financial Policy in Perfect Markets,” *International Review of Financial Analysis*, Vol. 3, No. 2. 97-112.

Chris Robinson (Fall 1991). “Are Corporate Takeovers Good or Bad: A Debate,” *Canadian Investment Review*, 53-55.

Elizabeth Maynes, Stephen Pincus and Chris Robinson. (Mar. 1991). “Calculating Periodic Interest,” *Canadian Business Law Journal*, 415-29,

“Elizabeth Maynes, Chris Robinson and Alan White. (Spring 1990). “How Much is a Share Vote Worth?” *Canadian Investment Review*, 49-55.

Chris Robinson and Alan White. (Dec. 1990). “Empirical Evidence on the Relative Valuation of Voting and Restricted Voting Shares,” *Canadian Journal of Administrative Sciences*, 9-18.

Chris Robinson and Len Fertuck. (Dec. 1989). “Empirical Evidence on Auditor Error Correction Decisions,” *Canadian Journal of Administrative Sciences*, 28-35.

Chris Robinson. (Oct. 1989) “Materiality in Audited Financial Statements: An Accountant's View,” *Banking and Finance Law Review*, 53-69.

Chris Robinson and Alan White. (Mar. 1987) “Guaranteed Preferred Shares -- Debt or Equity?” *Banking and Finance Law Review*, Vol. 1, No. 2, 211-223.

Articles in Refereed Conference Proceedings

Most recent:

Chris Robinson and Victoria Zaremba, “How Much Life Insurance do you Need?” Academy of Financial Services, San Antonio, 2012

Mark Schwartz and Chris Robinson, “Payday Loans: A Socially Responsible Industry?” Academy of Financial Services, San Antonio, 2012;
Both papers in: http://www.academyfinancial.org/ProceedingsALT2012.html

Nabil Tahani and Chris Robinson, “Freedom at 55 or Drudgery until 70?” Academy of Financial Services, Boston 2008.

Chris Robinson and Nabil Tahani, “Sustainable Retirement Income for the Gardener, the Socialite and the Uninsured,” Academy of Financial Services, Orlando, US, 2007. (won CFP Outstanding Paper Award).

Kwok Ho, Moshe Milevsky and Chris Robinson. (1997). “International Diversification and Shortfall Risk,” *Proceedings of the Administrative Sciences Association of Canada*, St. John’s, Nfld. Honourable mention for Best Paper Award.

Moshe Milevsky, Kwok Ho and Chris Robinson. (1994). “Asset Allocation Via the Conditional First Exit Time or How to Avoid Outliving Your Money,” *Proceedings of the International Actuarial Association's Colloquium on Actuarial Approaches for Financial Risk*, Orlando.

Chris Robinson and Alan White (1991). “The Effect of a Change in Takeover Protection on Dual Class Equity,” *Proceedings of The Administrative Sciences Association of Canada*, Vol. 12, (Finance).

Chris Robinson (1989). “Financial Distress and Its Resolution,” *Proceedings of The Administrative Sciences Association of Canada*, Vol. 10, (Finance), Montreal.

Chris Robinson, Alan White and Gyan Chandra. (1985). “The Value of Voting Rights and Restricted Voting Shares,” *Proceedings of The Administrative Sciences Association of Canada*, Vol. 6, (Finance), Montreal,1-9.

Chris Robinson. (1983). “Conceptual Errors in the Canadian Petroleum Industry Monitoring Survey of 1979,” *Proceedings of The Administrative Sciences Association of Canada*, Vol. 4., Part 1, (Finance), Vancouver, 253-64.

Chris Robinson (1982). “A Reconsideration of Human Resource Accounting,” *Proceedings of the Canadian Academic Accounting Association*. Ottawa,180-89.

Invited Presentations

How much life insurance do you need? July 2014 Institute of Financial Advisors conference, Auckland, NZ; Massey University North Palmerston and Auckland campuses, NZ; Monash University, Melbourne, Australia.

Invited Panelist, “Community Banking Models in Manitoba” and “Providing Alternative Financial Services in Canada*,”* June 2012 *Creating Community Options for Financial ServicesI conference,* Winnipeg,

“Developing a Personal Financial Planning Curriculum, 2009 University of Western Sydney

“Regulation of Payday Lending in Canada, the US and Australia, 2009, Australian National University, Canberra.

“A Deep Ecology Critique of Unanimity,” 2000, Universities of Groningen and Tilburg, Netherlands.

“The Value of a Vote in the Market for Corporate Control,” 2000, Tilburg University, Netherlands.

“Accounting, Ecology and Ecological Philosophy,” 1995, University of Windsor,

“Ownership Concentration and Equity Returns,” and “The Increasing Value of a Coattail” at a conference in honour of Myron Gordon, entitled “Imperfections in Financial Markets and Their Impact on Corporate Financial Decisions”, Minaki, Ont., June 1989;

Textbooks

Kwok Ho and Chris Robinson, *Personal Financial Planning*, Captus Press, Toronto, 1995, second edition 1997, third edition 2000, Fourth edition August 2005, Fifth Edition August 2012.
plus *Instructors’ Manual*

Kwok Ho, Grady Perdue and Chris Robinson, *Personal Financial Planning: First American edition*, Captus Press, Toronto, 1999; 2nd edition 2006.

Kwok Ho, Chris Robinson and Xu'keen, *Personal Financial Planning, First Chinese edition,* Captus Press, Toronto,2004.

Kwok Ho, Chris Robinson and Yves Groleau, *Plannification Financière Personnelle,* Captus Press, Toronto, 1999.

Kwok Ho, Chris Robinson and Chris Veld, *Personal Financial Planning, First Netherlands edition,* Captus Press, Toronto,1999.

Gilles Bernier and Chris Robinson, *Personal Financial Management*,, Institute of Canadian Bankers, 1986. Second edition 1987, pp. 540. First French edition, 1987.

Chapters in Textbooks

Chris Robinson. (2006). Introductory Chapter in *Strategic Wealth Management.* Canadian Securities Institute, 1-16.

Chris Robinson (1989) "Petrosar Inc.," in *Cases in Managerial and Financial Accounting*, ed. Eldon Gardner, John Wiley.

Articles Presented at Refereed Conferences

Chris Robinson and Victoria Zaremba (2015), "How do planners and agents estimate life insurance needs?" Academy of Financial Services, Orlando

Chris Robinson, Dale Domian and Jodi Letkiewicz (2015), "Retirement Sufficiency Questions," Academy of Financial Services, Orlando

Dale Domian, Jodi Letkiewicz, Chris Robinson and Natallia Uborceva (2014), "Self efficacy, financial stress and the decision to seek financial planning help," Academy of Financial Services, Nashville, October.

Chris Robinson and Nabil Tahani (2013), "Comprehensive Planning for a Stochastic Retirement," Academy of Financial Services, San Antonio, October.

Chris Robinson and Denys Robinson (2013) "Ethics and Justice: Discounting Grandchildren and Spotted Owls, Critical Finance Studies, Stockholm, August.

Nabil Tahani and Chris Robinson (2011), "Sustainable Retirement Income with Mean Reverting Consumption," Oct. 22-23, 2011, Las Vegas.

Chris Robinson and Victoria Zaremba, "How Much Life Insurance do you Need?" Academy of Financial Services, San Antonio, 2012

Mark Schwartz and Chris Robinson (2010, revised) 'Payday Loans': An Ethical and

Socially Responsible Industry?” Society for Business Ethics, Montreal.

“Regulation of Payday Lending in Canada, the US and Australia,” 2008, Assoc. of Canadian Studies of Australia and New Zealand, Brisbane; also invited presentation at Australian National University, Canberra.

Mark Schwartz and Chris Robinson (2006) ‘Payday Loans’: An Ethical and Socially Responsible Industry?”13th Annual International Conference Promoting Business Ethics Niagara Falls, New York and Alternative Perspectives on Finance Conference, Zakopane, Poland.

Chris Robinson (2005).“Payday Loans: the underbelly of financial services in Canada,” Alternative Perspectives on Finance Conference 7.5, Kilkenny, Ireland.

Chris Robinson (2004). “A Modest Proposal,” Alternative Perspectives on Finance conference, Stockholm.

Ming Dong, Chris Robinson and Chris Veld (2004). “Why Investors Prefer Dividends,” Northern Finance Association, revised, St. John’s, with Ming Dong and Chris Veld

Ming Dong, Chris Robinson and Chris Veld (2003). “Why Investors Prefer Dividends,” Academy of Financial Services, Denver, won American College Award for Outstanding Paper.

Chris Robinson, Shuhao Chen and Jennifer Qiu (2002). “Live Greener, Live Cheaper,” Academy of Financial Services, San Antonio.

Moshe Milevsky, Chris Robinson and Kevin Zhu (2002) “Variable vs Fixed Rate Mortgages,” Academy of Financial Services, San Antonio.

Chris Robinson and Chris Veld (2001). “Tax-facilitated Savings for Retirement: A Comparison of Canada and the Netherlands,” Academy of Financial Services, Toronto,

Chris Robinson (2000). “Conceptual Frameworks for Personal Finance,” Academy of Financial Services, Seattle.

Chris Robinson (1999) “Unaccountable Discounting,” Critical Perspectives Symposium, New York.

Chris Robinson and Elton McGoun (1998) “The Sociology of Personal Finance,”Academy of Financial Services, Chicago, American College Award for an Outstanding Paper in Personal Finance.

Kwok Ho and Chris Robinson (1998) “Questions Unasked and Answers Unquestioned,” Academy of Financial Services, Chicago.

Kwok Ho, Moshe Milevsky and Chris Robinson (1998) “International Equity Diversification and Shortfall Risk,” Academy of Financial Services conference, Chicago.

Chris Robinson. “Discounting Grandchildren and Spotted Owls,” Midwest Finance Assoc., Kansas City, 1997 and Alternative Perspectives on Finance conference, Turku, Finland, 1998.

Moshe Milevsky and Chris Robinson (1998). “Is Your Standard of Living Sustainable During Retirement? Ruin Probabilities, Asian Options and Life Annuities,” presented at Midwest Finance Association Annual Conference, Chicago, March 1998 (CFP Award for Best Paper in Personal Finance) and the 1998 Retirement Needs conference of the Society of Actuaries (Honourable mention for best paper).

Chris Robinson (1996) “Can We Reconcile Nature with Finance,” Alternative Perspectives on Finance, third conference, Québec.

Kwok Ho, Moshe Milevsky and Chris Robinson (1995) “Targeting Retirement, Academy of Financial Services conference; Best Individual Financial Management Paper Award.

Chris Robinson. “A Deep Ecology Critique of Accounting,” Can. Academic Accounting Assoc. annual meeting, 1993 and Interdisciplinary Perspectives on Accounting Fourth Conference, Manchester, 1994.

Chris Robinson (1994). “A Deep Ecology Critique of Unanimity," Eastern Finance Association, annual meeting, and Alternative Perspectives on Finance, second conference, Bled, Slovenia.

Kwok Ho, Moshe Milevsky and Chris Robinson (1994) “Asset Allocation Via the Conditional First Exit Time or How to Avoid Outliving Your Money,” Academy of Financial Services; Best Individual Financial Management Paper Award.

Kwok Ho and Chris Robinson (1994). “The Relevance of Financial Policy in Perfect Markets,” Alternative Perspectives on Finance, second conference, Bled, Slovenia.

Mark Bettner and Chris Robinson, “The Case for Qualitative Research in Finance,” Midwest Finance Association (1993), Eastern Finance Association (1993) and Northern Finance Association (1992) meetings.

Kwok Ho, Moshe Milevsky and Chris Robinson (1993). “Asset Allocation, Life Expectancy and Shortfall,” Academy of Financial Services; Best Individual Financial Management Paper Award.

Chris Robinson, “Accounting, Auditing and Ethics Lessons from a Waste Audit,” Canadian Academic Accounting Association Education Conference, October 1992 and Critical Perspectives Symposium, New York 1993.

Kwok Ho and Chris Robinson (1992). “Optimal Intrinsic Capital Structure,” Midwest Finance Association, Eastern Finance Association and Northern Finance Association meetings.

Jerry Dermer and Chris Robinson (1991). “Accountants' Self Interest in Accounting Standards,” Third Inter-disciplinary Perspectives on Accounting Conference, Manchester, UK, July.

Chris Robinson (1991). “The Hidden Assumptions Underlying Human Resource Accounting Research,” Second Annual Critical Perspectives Symposium, New York.

Kwok Ho and Chris Robinson, “A Critique of the Dividend Irrelevance Theorem's Proofs,” Administrative Sciences Association of Canada, Niagara Falls, 1991 and Alternative Perspectives on Finance conference, Bucknell University, June 1992.

Chris Robinson and John Rumsey (1990). “Ownership Concentration and Equity Returns,” Revised version Northern Finance Association, Banff, Sept. 1990.

Chris Robinson and George Venieris (1989). “Is Harmonization Possible? A Case Study of Differences Between Canada, Greece, and the United States,” The European Accounting Association 12th Annual Congress, Stuttgart, West Germany.

Chris Robinson and Alan White, “Ownership Structure and the Value of a Vote,” Western Finance Association, Napa, California, June 1988; revised version Northern Finance Association, Ottawa, Sept. 1989.

Gilles Bernier and Chris Robinson (1987). “Personal Financial Counselling as a Strategic Tool for Retail Bankers,” Administrative Sciences Association of Canada, (Policy Division) Toronto.

Other Publications, Technical Reports and Presentations

***Regulation of Payday Lending in Manitoba,* 2013, report to the Public Utilities Board of Manitoba.**

An Introductory Guide to the Payday Lending Industry in Canada, 2007, report to the Public Utilities Board of Manitoba.

Regulation of Payday Lending: A Report to ACORN, 2006.

Research Report on Cost, Profitability and Regulation of Pay Day Loans for Industry Canada, May 2005.

Research Scoping Report on Pay Day Loans for Industry Canada, through the Individual Finance and Insurance Decisions Centre of the Fields Institute, Feb. 2004.

Chris Robinson (2001) “Money, Lies and Financial Statements: When Can You Trust the Numbers,” and “Ethics, Ecology, Finance and Accounting,” invited presentations at a Workshop on Alternative Perspectives on Finance and Accounting, Université de Montréal.

Chris Robinson and George Venieris (Aug. 1988). “Accounting Principles in Canada and Greece,” C*GA Magazine*.

Clayton Robb and Chris Robinson (Apr. 1983). “Theories of Standard Setting: The Simplest is Best,” *CA Magazine*; reprinted in Teresa Anderson, ed., *Readings in Canadian Financial Reporting*, Ottawa, Clarence Byrd Inc., 1988.

Chris Robinson (Jan. 1982). “How the CICA Should Respond to Canada's Growth,” *CA Magazine*.

Chris Robinson (1980). “Efficient Markets and the Social Role of Accounting,” *CA Magazine*, March 1980. Reprinted in Stan Lewis, ed., *Accounting for Social Responsibility*: A Book of Readings, University Press of America, 1982.

About 200 articles in *The Financial Post*, *World Accounting Report*, *International Accounting Bulletin, Retail Banker International, The Bottom Line, Investment Executive*, *Canadian Moneysaver, Canadian Shareowner* and *Oilweek.*

Articles under Review

Jodi Letkiewicz, Chris Robinson, Dale Domian and Natallia Uborceva, “Behavioral and Wealth Considerations for Seeking Professional Financial Planning Help,” *Financial Services Review*

Chris Robinson and Victoria Zaremba, ”How Much Life Insurance Do You Need?” *Financial Services Review, revise and resubmit*

Chris Robinson and Mark Schwartz, “A Corporate Social Responsibility Analysis of Payday Lending,” Critical Perspectives on Accounting, revise and resubmit

Professional Service

Editorial Board of *International Review of Financial Analysis*, 1994-97.

Director, Academy of Financial Services, 1996 - 98; Vice-president of local arrangements for Oct. 2001 conference in Toronto. Vice-president for International Relations, 2001-03.

Editorial Board of *Financial Services Review,* 1999 - 2001.

Editorial Board of *Financial Counselling and Planning*, 2000 - 02

Co-founder with Elton McGoun of *Alternative Perspectives on Finance* group and co-organizer of many of its conferences: Bucknell Univ., Lewisburg, PA, 1992; Bled, Slovenia, 1994; Laval University, Quebec, 1996; University of Turku, Finland, 1998; Dundee, Scotland, 2000; Hamburg 2002, Stockholm 2004; Kilkenny, Ireland, 2005.

Editorial Board of *Accountancy, Business and the Public Interest*, 2001 - present

Ad hoc reviewer: Conferences: Administrative Sciences Association of Canada; Canadian Academic Accounting Association; Academy of Financial Services; Interdisciplinary Perspectives on Accounting; Academy of Management. Journals: *Canadian Journal of Administrative Sciences*; *Journal of Accounting and Public Policy*; *Critical Perspectives on Accounting*; *Journal of Corporate Finance*; *Financial Analysts Journal, Advances in Public Interest Accounting*; *Advances in Environmental Accounting*; *Contemporary Accounting Research*; Social Sciences and Humanities Research Council; *Risk Management and Insurance Review, Journal of Pension Economics and Finance, Journal of Business Ethics* and *Quarterly Journal of Business and Economics*.

Session chairperson or discussant at one or more conferences of: Administrative Sciences Association of Canada; Canadian Academic Accounting Association; Financial Management Association; Northern Finance Association; Alternative Perspectives on Finance; Academy of Financial Services; Eastern Finance Association; Midwest Finance Association; Critical Perspectives on Accounting; IFID Centre annual conference.

Arranged special sessions on Alternative Perspectives on Finance for: Northern Finance Association (1992, 2000), Eastern Finance Association (1993,94), Midwest Finance Association (1993, 94, 95, 97), Administrative Sciences Association of Canada (1995), Academy of Financial Services (1998), Université de Montréal (2001); and a special session on regulation and education in personal finance for Administrative Sciences Assoc. of Canada (1997).

Contributing editor during the 1980s of *The Financial Post*, *International Accounting Bulletin*; and *World Accounting Report*.

Expert witness: Xerox vs OMERS (fair value case c. 1993, settled out of court); Sani vs Bank of Nova Scotia (interest calculations 1999, settled out of court); Gross vs National Rubber (2000, calculating net income in a lease, settled out of court); Gladys Grant v. William Young and CIBC Wood Gundy (2003, personal investment portfolio, settled in ADR Chambers); Bennett v. Wilton et al. (2004, personal investment portfolio, settled); Manitoba Public Utilities Board Hearing on Regulating the Rates for Payday Loans, 2007-08; Stradiotto v Comi and Canaccord (2010).

Public Appearances

- Public Appearances

Interviewed many times during my career by various newspapers across Canada.
Creating Community Options for Financial Services, 2012, panellist.
Interviewed CBC Sunday News for segment "Can you trust your broker." 2009
Interviewed on CBC Newsworld and five CBC radio affiliates on payday loans, 2006, and on Fox News in Australia, 2008, and again on eight CBC affiliates in 2015.
Agequake conference on the social and financial implications of the baby boom generation approaching retirement, York University, 2002.
Interviewed on Fifth Estate, CBC Television, regarding Castor Holdings bankruptcy, 1996.
Researcher and expert witness for a programme on "Marketplace", CBC television. Topic was the failure of Tower Mortgage Company, 1986.
Interviewed thrice on "Ventures", CBC Television.
Interviewed as part of panel on combining children and two-career families, on "The Hanes Report", Global Television, 1987.
About 10 sessions of The Canadian Institute and the University of Toronto Executive Development programme (papers reprinted in Proceedings): "Care and Feeding of Your Audit Relationship," "Financial Trustco Inc.," "Are Bells and Whistles Necessary," and "Money, Lies and Financial Statements."
Over 40 public presentations on accounting, finance and auditing topics.

Funding

Research Funding

- Financial Planning Standards Council Foundation $22,701. "How Much Retirement Income Do You Need?" Principal applicant with Dale Domian and Jodi Letkiewicz co-applicants, 2014
- Financial Planning Standards Council Foundation $18,188. "Self-efficacy, financial stress, and the decision to seek professional financial planning help," Principal applicant Jodi Letkiewicz, co-applicants Dale Domian and Chris Robinson, 2014
- SSHRC $33,000. Principal investigator for a project to simulate risk in family financial planning. Co-investigators: Kwok Ho, Joanne Magee, Moshe Milevsky, 2004.
- CFP Board of Standards, US$5,500 + York internal SSHRC grant, $1,500 + Tilburg University, CentRE, Euros 10,000: "Why Investors Want Dividends." 2003
- Canadian Investment Review $5,000 for modelling pre-retirement planning, 1995, with Kwok Ho and Moshe Arye Milevsky.
- For rigorous modelling of retirement planning, US $5000 from the CFP Board of Standards, plus partial matching funds from York University, with Kwok Ho and Moshe Arye Milevsky, (1994).
- Three course reliefs to study organizations and environmental management, 1994-95.
- Corporate governance, including development of a database of ownership of Canadian public companies, $8,200 from the Financial Research Foundation of

Canada (1990).

- several small grants from the Schulich School of Business and three travel grants from York SSHRC for international conference travel.
- Financial distress prediction, $2,700 from the Financial Research Foundation of Canada (1986).
- Materiality in accounting, culminating in a published monograph, $10,000 from the Certified General Accountants of Canada Research Foundation, with Len Fertuck (1982).

Contract Research

- Manitoba Public Interest Law Centre, 2013, Review of Payday Lending Regulations, $8,296.
- Manitoba Public Interest Law Centre, 2007 – 08, numerous papers and materials submitted to Payday Lending hearing before the Manitoba Public Utilities Board, $27,000.
- ACORN Canada, 2006, report on payday lending, $10,000, donated back to ACORN.
- Industry Canada, 2004 – 05, two reports on regulation of payday lending, $30,000.
- Haub Program on Business and the Environment, $5,000 to write a case study on site remediation, Shell Canada plant on the Toronto waterfront, with Gene Desfor (1997).
- Canadian Standards Association, $8,000 to write a case study: "Ontario Hydro Site Remediation," with Gene Desfor and Dede Laframboise (1995).

C. Teaching

Note: ADMS, FACC are School of Administrative Studies; FINE, DCAD,BENV are Schulich; ENVS is Faculty of Environmental Studies.

Undergraduate Courses

- nominated once for outstanding educator award in Undergraduate Programme, Schulich.

* means I designed the original course
ADMS 3530 Finance
ADMS 3535 Financial Statement Analysis*
ADMS 3541 Personal Financial Planning. Also developed internet version.
ADMS 4502 Ethics for Investment Managers
ADMS 4505 Advanced Financial Planning*
ADMS 4506 Professional Financial Planning*
ADMS 4535 Financial Statement Analysis*
ADMS 4536 Security Valuation*
FINE 4050 Personal Finance*
1 undergraduate supervised project, Livent Fraud, Gaina Barkhudarov

2 guest lectures Tilburg Univ., Netherland; 2 guest lectures York.

Graduate Teaching

- nominated several times for outstanding educator award in Master's Programme at Schulich, but never won the award.

FACC 6100 Advanced Financial Statement Analysis*
FINE 5020/5200 Managerial Finance.
FINE 6100 Corporate Finance
FINE 6600 Corporate Financial Analysis*
FINE 6050 Personal Finance*
ENVS 6314, "Workshop in Sustainable Development," jointly with Gene Desfor of Faculty of Environmental Studies. Taught as unpaid overload.
BENV 6980/ENVS 6237* Case Studies in Environmental Management, developed jointly with Gene Desfor of Faculty of Environmental Studies. Taught twice as part of normal load, and many times as unpaid overload.
DCAD 7020 Ph.D Workshop in Finance, several times with other Faculty, unpaid overload

2 MES dissertations: 1994, Louis Awere; 2004, Dana Sasarean
four MBA projects on financial distress; one MBA project on capital budgeting practice; two MES projects on packaging, waste reduction; one MBA project on waste management at Stelco, six MBA projects in personal finance, two MBA projects in corporate finance, one MBA project in financial statement analysis. Committee member of about 40 MBA strategy studies (capstone course in the MBA, all faculty must participate on such committees).
Committee member: two Ph.D. dissertations in organizational behaviour.
Internal examiner/Dean's Representative: three PhDs in political science; one PhD in marketing/sustainability; one MA in geography (boreal forest regeneration); three LL.M dissertations.

D. Service

Consultant and seminar leader for York University Retirement Consulting Centre, 1986-89.

YUFA representative, Occupational Health and Safety Committee, 1986-87.

Member, York University Waste Reduction Advisory Committee, 1989-92, and chairperson of its long-range planning subcommittee, member of its reduction and reuse subcommittee. I designed, planned and executed the university's first waste audit in 1991, with Gene Desfor and the ENVS 6314 class.

YUFA, Chief Steward for Schulich, 1991-92 and 1994-95 (briefly, Chairperson of Contract and Grievance; forced to resign due to serious illness in my family).

Various Schulich Committees from 1983 – 2004, including five years as Chair of Student Affairs, two years as Chair of Masters Admissions Committee.

All tenure and promotion and hiring committees in the finance area at Schulich, because all area decisions were collegial. I could not count now, at least 25 in total.

Faculty of Liberal Arts and Professional Studies: Petitions Committee, 2015-17.

SAS committees: Bylaw 2004-06, Finance Hiring Chair 2004-05. Finance area-co-ordinator, 2005-07, 2010-11 (includes membership on Curriculum and Coordinators' Committee, which is the operating committee of the School of Administrative Studies); Chair of Wealth Management Program Development Committee, 2004-6; member of Master of Financial Accountability Program Committee 2005-06. Tenure and Promotion 2009-2010. Strategy Committee 2009-10. Chair of Research Committee, 2013 – 14. Member of various other hiring committees, File Preparation Committees and Tenure and Promotion Adjudication Committees 2004-10.

Designed the entire BAS Honours Finance degree, 2004-05, while on sabbatical.

Designed undergraduate certificates in financial planning, investment management and financial management.

Designed many courses and redesigned many more, cross-reference to Teaching.

Extensive unpaid overload work in the Faculty of Environmental Studies, cross-reference to Teaching.