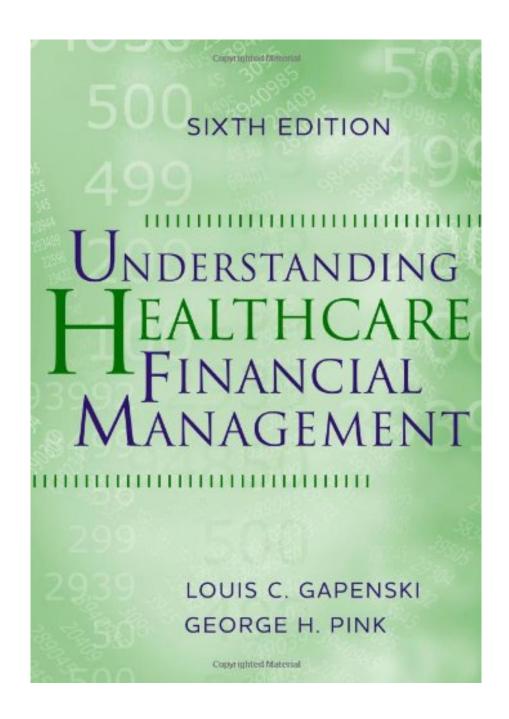


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Louis C. Gapenski, PhD, is a professor of health services administration and finance at the University of Florida. He is the author or coauthor of more than 20 textbooks and more than 40 journal articles on corporate and healthcare finance. Dr. Gapenski has been an academic advisor, chaired sessions, and presented papers at numerous national meetings.

George H. Pink, PhD, is the Humana Distinguished Professor in the Department of Health Policy and Management, Gillings School of Global Public Health, and a senior research fellow in the Cecil G. Sheps Center for Health Services Research, at the University of North Carolina at Chapel Hill. Prior to receiving a doctorate in corporate finance, he spent ten years in health services management, planning, and consulting. Dr. Pink is the author of more than 60 peer-reviewed articles and has made more than 200 presentations in ten countries.

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