

Charles W. Mulford
Invesco Chair and Professor of Accounting
Curriculum Vita
January 2003

Georgia Institute of Technology
DuPree College of Management
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Education

| <u>Degree</u> | <u>Institution</u> | <u>Date Awarded</u> |
|-----------------------------------|--|----------------------------|
| Doctor of Business Administration | College of Business The Florida State University Tallahassee, Florida Accounting with Minors in Finance and Statistics | April, 1983 |
| Master of Science | School of Business Florida International University Miami, Florida Accounting | June, 1979 |
| Bachelor of Arts | College of Business University of South Florida Tampa, Florida Accounting | June, 1974 |

Professional Qualifications

Certified Public Accountant (CPA). Certified in Georgia and Florida.

Professional Experience

| <u>Position</u> | <u>Employer</u> | <u>Date</u> |
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| Invesco Chair and Professor of Accounting. Founding Director, Financial Reporting and Analysis Lab | DuPree College of Management Georgia Institute of Technology Atlanta, Georgia | 2000 - present |
| Professor of Accounting | DuPree College of Management Georgia Institute of Technology Atlanta, Georgia | 1995 - present |
| Associate Professor | School of Management Georgia Institute of Technology Atlanta, Georgia | 1988 - 1995 |
| Associate Professor and Associate Dean | College of Management Georgia Institute of Technology Atlanta, Georgia | 1989 - 1991 |
| Assistant Professor | College of Management Georgia Institute of Technology Atlanta, Georgia | 1983 - 1988 |
| Assistant Controller | Racal-Milgo, Inc. Miami, Florida | 1977 - 1978 |
| Audit Senior | Coopers & Lybrand Miami, Florida | 1974 - 1977 |

Board of Directors Advisors

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| 1998 – Present | BioDerm, Inc., St. Petersburg, Florida. High-technology medical device company focused on products for incontinence and wound care. |
| 1999 – 2000 | NeuroStar Solutions, Inc. A start-up software company focused on integrating healthcare information systems. |

Professional and Academic Affiliations

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| 1976 - present | Member - American Institute of CPA's |
| 1980 - present | Member - American Accounting Association |
| 1983 - 1988 | Founding Faculty Vice-President, Honorary Accounting Organization, Georgia Tech, College of Management |
| 1986 - present | Outside Reviewer, <i>Accounting Review</i> , <i>Journal of Accounting and Public Policy</i> , <i>Financial Management</i> , <i>Accounting Horizons</i> , and <i>Commercial Lending Review</i> |
| 1989 - 1990 | Financial Reporting Subcommittee of International Accounting Section of American Accounting Association |
| 1988 - 1992 | Member, International Accounting Section of American Accounting Association |
| 1988 - present | Member - Georgia Society of CPA's |
| 1990 - 1992 | Member - SEC Accounting and Reporting Committee of American Accounting Association |
| 1994 - 1995 | Member - Membership and Subscriptions Committee of American Accounting Association |
| 1994 - 1996 | Member - Editorial Review Board for Finance and Accounting, <i>Journal of Business Research</i> |
| 1994 - present | Member - Financial Reporting Section of American Accounting Association |

Teaching Awards, Academic and Professional Honors

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| 1974 | Elijah Watt Sells Award , November, 1974 Uniform CPA Examination. |
| 1985 | MSM Core Professor of the Year , Georgia Tech, Master of Science in Management Program |
| 1986 - 1991 | KPMG Peat Marwick Faculty Fellow |

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Teaching Awards, Academic and Professional Honors (continued)

- 1989 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1990 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1991 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1994 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1994 Nominated for **Outstanding Continuing Education Award**, Georgia Institute of Technology
- 1996 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1996 Interviewed live on **CNBC**, the business news cable channel.
- 1997 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1998 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1998 MSM **Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1999 MSM **Core Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 1999 MSM Core Professor of the Year award was retired and renamed the “**Charles W. Mulford Core Professor of the Year Award**.”
- 2000 University-wide W. Roane Beard Class of 1940 Outstanding Teacher Award.
- 2001 MSM **Professor of the Year**, Georgia Tech, Master of Science in Management Program
- 2002 MBA **Core Professor of the Year**, Georgia Tech, MBA Program

Publications: Books and Book Chapters

1. *Financial Reporting by the Oil and Gas Industry in Europe: A Survey Based on 1977 Annual Reports*, with K.S. Most, Miami, FL: Florida International University, (1979). Reviewed by Edward Deakin in *The Accounting Review*, April, 1980, p. 386.
2. *International Accounting Casebook*. Cases "Nchanga" and "Marinduque," with E. Comiskey. American Accounting Association, 1987.
3. "Interest Rate Swap Accounting Practices," with E. Comiskey and D. Turner. Chapter 40 of *Handbook of Bank Accounting and Finance*, New York: Shepherds/McGraw-Hill, 1989.
4. "The Impact of Globalization on Management and Financial Reporting," with E. Comiskey. Appearing in *The Portable MBA - Accounting and Finance*. New York: John Wiley & Sons, 1992.
5. *Financial Warnings*, with E. Comiskey. New York: John Wiley & Sons, 478 pages, 1996. Reviewed in *The Financial Analysts' Journal*, 1997, *Issues in Accounting Education*, 1997, and *The Accounting Review*, 1997. In fifth printing. Consistently ranks in top five percent of all one million books ranked on Amazon.com.
6. "The Impact of Globalization on Management and Financial Reporting," with E. Comiskey. Appearing in *The Portable MBA - Accounting and Finance*, 2nd ed. New York: John Wiley & Sons, 1997.
7. "How to Analyze Business Earnings," with E. Comiskey. Appearing in *The Portable MBA - Accounting and Finance*, 2nd ed. New York: John Wiley & Sons, 1997.
8. *Guide to Financial Reporting and Analysis*, with E. Comiskey. New York: John Wiley & Sons, 624 pages, 2000. Consistently ranks in top five percent of all one million books ranked on Amazon.com.
9. "The Impact of Globalization on Management and Financial Reporting," with E. Comiskey. Appearing in *The Portable MBA - Accounting and Finance*, 3rd ed. New York: John Wiley & Sons, 2001.
10. "How to Analyze Business Earnings," with E. Comiskey. Appearing in *The Portable MBA - Accounting and Finance*, 3rd ed. New York: John Wiley & Sons, 2001.
11. *The Financial Numbers Game: Identifying Creative Accounting Practices*, with E. Comiskey. New York: John Wiley & Sons, 408 pages, 2002. Consistently ranks in top one percent of all one million books ranked on Amazon.com. Translated into Korean, Chinese, Japanese and French. Reviewed in *Financial Times*, *Harvard Business Review*, *Better Investing*, *The Accounting Review*, and *The Journal of Accountancy*.

Publications: Refereed Journal Articles

1. "The Importance of a Market Value Measurement of Debt in Leverage Ratios--Replication and Extensions." *Journal of Accounting Research*, Autumn, 1985, pp. 897-906.
2. "The Usefulness of Current Cost Measures of Debt in Assessing Systematic Risk: Extending the Provisions of SFAS No. 33." *Journal of Accounting and Public Policy*, Spring, 1986, pp. 21-29.
3. "Investment Decisions and the Equity Accounting Standard," with E. Comiskey. *The Accounting Review*, July, 1986, pp. 519-525.
4. "Forecast Error, Earnings Variability and Systematic Risk: Additional Evidence," with E. Comiskey and T. Porter. *Journal of Business Finance and Accounting*, Summer, 1986, pp. 257-265.
5. "Risk Determinants and the Accuracy of Earnings Forecasts for Public Utilities," with E. Comiskey. *Public Utilities Fortnightly*, February 19, 1987, pp. 30-34.
6. "Adding to an International Potpourri," with E. Comiskey. *Accountancy*, May 1987, p. 25.
7. "A Test of Pro Forma Consolidation of Finance Subsidiaries," with E. Comiskey and R. McEwen. *Financial Management*, Autumn, 1987, pp. 45-50.
8. "Bank Accounting and Reporting Practices for Interest Rate Swaps," with E. Comiskey and D. Turner. *Journal of Bank Accounting and Finance*, Winter, 1987/1988, pp. 3-14.
9. "An Empirical Study of Structural and Controllable Factors Affecting Faculty Evaluations," with A. Schneider. *Advances in Accounting*, 1988, pp. 205-215.
10. "The Influence of Accounting Principles on Management Investment Decisions," with E. Comiskey. *Accounting Horizons*, June 1988, pp. 67-72.

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Publications: Refereed Journal Articles (continued)

11. "Preserving Those Pre-SFAS 94 Debt to Equity Ratios with Innovative Accounting," with E. Comiskey. *Corporate Controller*, May/June 1990, pp. 20-29.
12. "Investment Decisions and Equity Accounting Standards: The Case of Singapore and Malaysia," with E. Comiskey. *Advances in International Accounting*, 1990, pp. 61 - 70.
13. "Risks of Foreign Currency Transactions: A Guide For Loan Officers" with E. Comiskey. *The Commercial Lending Review*, Summer, 1990, pp. 44 - 60.
14. "Foreign Currency Translation and Analyst Forecast Dispersion: Examining the Effects of SFAS No. 52," with A. Chen and E. Comiskey. *Journal of Accounting and Public Policy*, Winter, 1990 - 91, pp. 239 - 256.
15. "Comparing Danish Accounting and Reporting Practices with International Accounting Standards," with E. Comiskey. *Advances in International Accounting*, 1991, pp. 123 - 142.
16. "Improving the Accuracy of Computer-Generated Cash Flow Statements," with E. Comiskey and S. Gulbrandsen. *The Commercial Lending Review*, Summer, 1991, pp. 11 - 27.
17. "Income Tax Disclosures: Their Role in Credit Analysis," with E. Comiskey. Part 1: *The Commercial Lending Review*, Winter, 1991/1992, pp. 15 - 31.
18. "Income Tax Disclosures: Their Role in Credit Analysis," with E. Comiskey. Part 2: *The Commercial Lending Review*, Spring, 1992, pp. 17 - 25.
19. "The Role of SEC Materials in the Course Curriculum: Update and Extension," with D. Smith, M. Stone, D. Stout, and T. Weirich, *Journal of Accounting Education*, Spring, 1992, pp. 113 - 132.
20. "Finding the Causes of Changes in Cash Flow," with E. Comiskey. *The Commercial Lending Review*, Summer, 1992, pp. 21 - 40.
21. "Understand the Reasons Behind Changes in Cash Flow," *The Commercial Lending Review*, Winter, 1992/1993, pp. 29 - 43.

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Publications: Refereed Journal Articles (continued)

22. "Bridging the Gap Between Accounting Education and Practice: The SEC Academic Fellow Program," with D. Smith, D. Stout, M. Stone and T. Weirich. *Accounting Horizons*, December 1992, pp. 86-92.
23. "Anticipating Trends in Operating Profits and Cash Flow," with E. Comiskey. *The Commercial Lending Review*, Spring, 1993, pp. 38-48.
24. "Interpreting Pension Disclosures: A Guide for Lending Officers," with E. Comiskey. *The Commercial Lending Review*, Winter, 1993 - 1994, pp. 48-65.
25. "Understanding Pension Cost: A Guide for Lending Officers," *The Commercial Lending Review*, Spring, 1994, pp. 35 - 50.
26. "Evaluating Deferred Tax Assets," with E. Comiskey. *The Commercial Lending Review*, Summer, 1994, pp. 12-25.
27. "Analyzing the Persistence of Earnings: A Lender's Guide," with E. Comiskey and H. Choi. *The Commercial Lending Review*, Winter, 1994 - 1995, pp. 4 - 23.
28. "The Deferred Tax Asset Valuation Allowance: A Survey of Large Banks' Allowance Decisions," with E. Comiskey. *Journal of Bank Accounting and Finance*, Spring, 1995, pp. 3-12.
29. "Causes of a Sudden Decline in Earnings: Warnings for Lenders and Loan Review Officers," with E. Comiskey and S. Nutt. *The Commercial Lending Review*, Winter, 1996 - 1997, pp. 13 - 25.
30. "Analyzing Small-Company Financial Statements: Some Guidance for Lenders," with E. Comiskey. *The Commercial Lending Review*, Summer, 1998, pp. 30-42.
31. "Contract Reporting and Analysis: Some Guidance for Lenders," with E. Comiskey. *The Commercial Lending Review*, Winter, 1998 - 1999, pp. 30-47.
32. "Playing the Financial Numbers Game," *The Corporate Board*, May/June 2002, pp. 13 - 16.

Work in Progress (Financial Reporting and Analysis Lab)

1. "The PEG (PE to Growth) Ratio and Its Significance at Major Market Turning Points," with Jason Mallard and Josh Kenyon. Data collection.
2. "Adjusted Operating Cash Flows for the S&P 100," with Michael Ely. Data collection.

3. "SEC Accounting and Auditing Enforcement Releases, 1995 - present" with Andrew Moses. Data collection.
4. "Cash Flow Reporting in the Presence of Overdrafts," with Kerianne Maloney, write-up completed.
5. "Restatements: Are Some A Sign of Over-conservatism in Financial Reporting?" with Katie Hudson. Data collection.

Work with Doctoral Candidates

Ruth Ann McEwen (1987). Active involvement on first and second-year paper committees and on dissertation committee. First assignment after graduation - Temple University.

Al Chang (1990). Active involvement on first and second-year paper committees and on dissertation committee. First assignment after graduation - North Carolina State University.

Stacey Nutt (1994). Sponsored student. Chaired first and second-year papers and dissertation committee. First assignment after graduation - Virginia Polytechnic and State University.

Executive Education and Consulting Engagements

| | |
|----------------|--|
| 1985 - 1986 | Arthur Andersen & Company, Atlanta, Georgia |
| 1986 - present | Bank of America, Charlotte, North Carolina |
| 1986 - 1988 | Frazier & Deeter CPA Review, Atlanta, Georgia |
| 1988 - present | SunTrust Banks, Atlanta, Georgia |
| 1990 - 1993 | Maryland National Bank, Baltimore, Maryland |
| 1990 - present | Banc One, Columbus, Ohio |
| 1993 - 1996 | Norwest Bank, Minneapolis, Minnesota |
| 1993 - 1997 | First Commerce Bank, New Orleans, Louisiana |
| 1992 - present | Georgia Institute of Technology, America's Favorite Chicken Company and NationsBank Entrepreneurship Program; Bell South Strategic Management Program; Mid-Management Program; Program for Technical Managers, Accounting and Finance for Technical Professionals Program, Finance and Accounting for Non Financial Managers Program, Information Technology Partnership Program |
| 1995 - 1996 | Bank Bumi Daya and Bank Ex-Im, Jakarta, Indonesia |
| 1997 - 1998 | Mercantile Bancorp, St. Louis, Missouri |
| 1998 - present | Wachovia Corp., Charlotte, North Carolina |
| 2002 - present | Center for Financial Research and Analysis, Baltimore, Maryland |
| 2002 - present | Fidelity Management Research, Boston, Massachusetts |
| 2002 - present | Q Investments, Fort Worth, Texas |

Interviews in Broadcast Media

1. July 15, 1996. CNBC. "Financial Warnings."
2. Feb. 15, 2002. Bloomberg TV. Dean Shepherd. "Financial Numbers Game."
3. Feb. 27, 2002. Bloomberg TV. Laura Lee. "Synthetic Leases."
4. March 1, 2002. AP Broadcast Services (Radio). Doug Whiteman. "Business Minute: Enron-What Went Wrong?"
5. March 2, 2002. AP Broadcast Services (Radio). Doug Whiteman. "Business Minute: What Should Investors Do?"
6. March 5, 2002. ABC World News Now. Elizabeth Cho. "Financial Numbers Game."
7. March 6, 2002. Etrade Radio. Jonathan Hoenig and Tom Hudson. "The Financial Daily Show"
8. March 8, 2002. KDIA 1640 Business Radio San Francisco. Ron Diamonstein. "Financial Numbers Game."
9. March 13, 2002. CBSMarketwatch.com. Bambi Francisco. "Accounting Questions". Video tape interview.
10. March 27, 2002. Public Radio International (PRI) for National Public Radio (NPR) Network. Warren Olney. Panel discussion. "Arthur Andersen Indictment and its Effect on the Accounting Profession."
11. March 28, 2002. KGO Radio San Francisco. ABC Affiliate. Eric Nordby. "Developments in the Accounting Profession."
12. July 21, 2002. WGST Radio 640. "The Legal Edge with Robert Moore." (Guest on 2-hour show with listener call-in questions).
13. September 30, 2002. Bloomberg Radio News. Don Matheson. "Accounting Questions at Tyco International, Ltd."

Quotes in Financial Press

1. December 29, 2000. *The Wall Street Journal*, A2. Carrick Mollenkamp. "Wall Street Tries to Spot Which Loans and Banks May Face Problems Soon."
2. Feb 4, 2002. *Financial Times*, p. 18. Andrew Hill. "Enron: Virtual Company, Virtual Profits. "
3. Feb. 14, 2002. *TheStreet.com*. George Mannes. "Meet the Street: Where Other Accounting Pitfalls May Lie."
4. Feb. 21, 2002. *The Wall Street Journal*, C1. Ken Brown. "Creative Accounting: Four Areas to Buff up a Company's Picture."
5. Feb. 26, 2002. *Atlanta Journal-Constitution*, D1. David McNaughton. "The Enron Aftermath: Accounting Profs' Book is Hot."
6. Feb 27, 2002. *SmartMoney.com*. Cintra Scott "Telecom Accounting Bombs."
7. Feb 28, 2002. *The Wall Street Journal*, C1. Mark Maremont and William Bulkeley. "IBM is Resolute on Accounting Cited by SEC."
8. March 1, 2002. *Buzzwords: Monthly Publication of Georgia Tech Alumni Association*. Maria Lameiras.

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Quotes in Financial Press (continued)

9. March 2002, *SmartPros.com*. Niquette Kelcher. "Creative Accounting: Prevention and Detection."
10. March 4, 2002. *SmartPros.com*. Niquette Kelcher. "How Enron Affects Accounting Students."
11. March 4, 2002. *The Wall Street Journal*, C1. Cassell Bryan-Low. "In Enron's Wake, Profit-Report Delays Multiply, Often on Accounting Issues."
12. March 5, 2002. *The Wall Street Journal*. C1. Mark Maremont. "How is Tyco Accounting for Its Cash Flow?"
13. March 11, 2002. *Financial Times*, p. 24. Andrew Hill. "GE New-Style Accnts Gain Broad Approval."
14. March 12, 2002. *The Wall Street Journal*, A6. William Bulkeley. "IBM Annual Report Shows Stronger Core Earnings."
15. March 19, 2002. *The Wall Street Journal*, B13. Aaron Elstein. "XM Satellite's Auditor KPMG Raises 'Going Concern' Worries."
16. March 22, 2002. *Investor's Business Daily*, A3. Christina Wise. "Look Out: A Deluge of Accounting Info. is Heading Your Way."
17. March 25, 2002. *The Wall Street Journal*, B6. Aaron Elstein. "Past Hanover Results Contained 'Error' on Fabrication Costs."
18. March 26, 2002. *The Wall Street Journal*, A1 (with picture). Cassell Bryan-Low. "A Sullied Profession Finds It's Hip to be Calculating."
19. March 27, 2002. *TheStreet.com*. George Mannes. "Debt Guarantee Rattles Adelphia Shareholders."
20. April 1, 2002. *Fortune*, p. 83. Herb Greenberg. "Does Tyco Play Accounting Games?"
21. April 2, 2002. *Financial Times.com*. Andrew Hill, ed. "Ask the Expert: Financial Times Gives Readers Opportunity to Ask Questions on Creative Accounting."
22. April 17, 2002. *Financial Times.com*. Andrew Hill, ed. "Accounting Q&A: Professor Mulford Answers Questions."
23. April 28, 2002. *Chicago Tribune*. Bill Barnhart. "How About Auditing for Investor."
24. April 29, 2002. *San Francisco Chronicle*. Harry Domash. "Dissecting the Numbers Game."
25. April, 2002. *System Contractor News*, p. 1. Carolyn Heinze. "Enron Alters Account Tactics."
26. May, 2002. *Smart Money*, p. 56. Roger Lowenstein. "Within the Letter: IBM's Accounting Flap Illuminates One Symptom of Corporate America's Disease."
27. May 7, 2002. *The Wall Street Journal*, C1. Henny Sender. "Cash Flow? It Isn't Always What It Seems."
28. May 13, 2002. *Fortune*, p. 76. Herb Greenberg. "Don't Count on Cash Flow."
29. May 16, 2002. *The Wall Street Journal* (on-line). Aaron Elstein. "Applied Digital's Auditor Quits, Citing Accounting Dispute."
30. May 22, 2002. *Real Money.com*. Herb Greenberg. "Drafting a True Picture of Mim's Cash Flow."
31. May 30, 2002. *The Wall Street Journal*, A1. Susan Pulliam and Rebecca Buckman. "Microsoft, SEC Discuss Settling Allegations Firm Managed Results."

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Quotes in Financial Press (continued)

32. June 4, 2002. *The Wall Street Journal*, A3. Rebecca Buckman. "Microsoft Settles Accounting Case."
33. June 5, 2002. *Atlanta Journal-Constitution*, D1. David McNaughton. "Market Just Spinning Its Wheels."
34. June 7, 2002. *The Wall Street Journal* (on-line). Dave Kansas, ed. "Accounting Ace Charles Mulford Answers Accounting Questions."
35. June 13, 2002. *The Wall Street Journal* (on-line). Dave Kansas, ed. "More Accounting Answers for Confounded Investors."
36. June 21, 2002. *The Wall Street Journal*, C1. Barbara Martinez. "Merck Books Co-Payments to Pharmacies as Revenue."
37. July 13, 2002. *Business Week*, p. 130. Anne Tergesen. "Cash Flow Hocus-Pocus."
38. July 14, 2002. *Bloomberg Newswires*. Jack Duffy. "Coca Cola to Begin Expensing Employee Stock Options."
39. July 16, 2002. *CBS Marketwatch.com*. Bambi Francisco. "Exposing All Expenses."
40. July 17, 2002. *Bloomberg Newswires*. Rob Urban. "Pricewaterhouse to Pay \$5 Million in SEC Settlement."
41. July 23, 2002. *San Jose Mercury News*. Elise Ackerman and Tracy Seipel. "Software Company Says Fired CEO Inflated Sales."
42. July 24, 2002. *CBS Marketwatch.com*. Bambi Francisco. "Amazon.com Sinks After Q2 Report. E-tailer Loses Ground Despite Improving Margins."
43. August 2, 2002. *The Wall Street Journal*, C1. Martin Peers. "AOL's Merger Accounting Could Lead to Problems Too."
44. August 5, 2002. *The Wall Street Journal*, C1. Cassell Bryan-Low. "Meeting Expectations Used to Draw Favor, Now It Invites Scrutiny."
45. August 21, 2002. *The Wall Street Journal*, C1. Henny Sender. "Inside the WorldCom Numbers Factory."
46. August 23, 2002. *The Wall Street Journal*, C1. Jonathan Weil. "Another Write-Off May Loom for AOL."
47. August 23, 2002. *Dow Jones Newswires*. Christine Nuzum. "Tales of the Tape: Talk May be Cheap, But Some See Risk."
48. August 23, 2002. *The Technique* (Georgia Tech), p. 3. Shan Pesaru. "Tech Profs Expose Fuzzy Accounting."
49. August 26, 2002. *Los Angeles Times*, C1. Joseph Menn. "Heightened Scrutiny in Silicon Valley."
50. August 2002. *CFO Magazine*, p. 34. Ron Fink. "The Fear of all Sums."
51. September 16, 2002. *Business Week*, p. 83. Anne Tergeson. "How Much is Goodwill Worth?"
52. September 24, 2002. *TheStreet.com*. Herb Greenberg. "United Surgical's Growth Hangs by a Thread."
53. September 26, 2002. *The Wall Street Journal* (on-line). Art Berkowitz and Richard Rampell. "Eye Financial Statements for Signs of Future Woes."
54. September 30, 2002. *The Wall Street Journal*, A1. Mark Maremont and Laurie Cohen. "Tyco Probe Expands to Include Auditor PricewaterhouseCoopers."

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Quotes in Financial Press (continued)

55. September 30, 2002. *The Wall Street Journal*, A3. John Emshwiller. Enron May Have Started Earlier on its Off-Balance-Sheet Deals."
56. September 30, 2002. *San Jose Mercury News*, 1E. Elise Ackerman. "Anatomy of Oracle Revenue Accounting."
57. September, 2002. *CFO Magazine*, p. 48. Andrew Osterland. "No More Mr. Nice Guy."
58. October 3, 2002. *Dow Jones Newswires*. Michael Rapoport. "In the Money: Strike Four! Covenants Have Lost Meaning."
59. October 14, 2002. *Business Week*, p. 156. Anne Tergesen. "Getting to the Bottom of a Company's Debt."
60. October 14, 2002. *Los Angeles Times*, C1. Elizabeth Douglass. "Global Crossing Probe Focusing on 2001 Practices."
61. October 23, 2002. *The Wall Street Journal* (on-line). Aaron Elstein. "Hanover Compressor Plans to Revise Its Results Again."
62. October 29, 2002. *San Francisco Chronicle*. Kathleen Pender. "Investor Advocates Leery of Appointees to Accounting Oversight Panel."
63. October 31, 2002. *Bloomberg Newswires*. Jack Duffy. "SEC Chairman Pitt Asks Probe of Webster's Selection."
64. Winter 2002. *Kiplinger's Personal Finance Magazine*, p. 22. "Identifying Financial Funny Business."
65. November 1, 2002. *The Wall Street Journal*, C1. Jonathan Weil. "SEC Probe of Lucent is Broader."
66. November 1, 2002. *The Wall Street Journal*, A1. Michael Schroeder. "As Pitt Launches SEC Probe of Himself, Criticism Mounts."
67. November 5, 2002. *Atlanta Journal-Constitution*, A15. Martha Ezzard. "Even Former Supporters Say Pitt Must Leave SEC."
68. November 6, 2002. *Bloomberg Newswires*. Jack Duffy. "Bush Seeks SEC Head to Restore Confidence After Pitt Resigns."
69. November 11, 2002. *Business Week*, p. 122. Robert Berner. "Best Buy? Maybe Not for Investors."
70. November 21, 2002. *The Wall Street Journal* (on-line). Aaron Elstein. "Clayton Homes Faces Hurdles As Mobile-Home Sector Wilts."
71. December 5, 2002. *CFO Magazine*, p. 44 (cover story with picture). Ron Fink. "Tuning in to Cash Flow."
72. December 12, 2002. *The Wall Street Journal*, A1. Gardiner Harris. "At Bristol-Myers, Ex-executives Tell of Numbers Game."
73. December 13, 2002. *The Wall Street Journal*, A3. Mark Maremont. "Tyco Probe Leaves Some Questions."
74. December 13, 2002. *The Street.com*. Herb Greenberg. *American Italian's Revenue Questions Boil Over.*"
75. December 27, 2002. *The Wall Street Journal*, C1. Mark Maremont. "E-Mails Show Tyco Lawyers Had Concerns About Books."
76. December 31, 2002. *Bloomberg Newswires*. Jack Duffy. "FASB Boosts Options Disclosure, May Overhaul Rules."