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## Editorial Vol. 12 Issue 2

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## Editorial

**Sarah D. Asebedo, Ph.D.**

### Editorial

It is an incredible honor to step into the shoes of Dr. Kristy Archuleta and serve as Editor of the *Journal of Financial Therapy*. I have admired the cutting-edge nature of *JFT* for quite some time. I became familiar with *JFT* while pursuing a doctoral degree in financial planning and was immediately drawn into financial therapy's multi-disciplinary, holistic, and evidence-based approach to working with people and money. As a practitioner, it was not hard to see that financial therapy brought a wealth of practical implications, interventions, and meaning for helping people with their money. As a researcher, financial therapy provided me with a scholarly home to pursue and disseminate research with colleagues who were similarly driven to understand the complexities of money (and I don't mean the math!). I have been involved with *JFT* and the *FTA* in a variety of capacities over the years and I am thrilled to continue Dr. Kristy Archuleta and Dr. John Grable's foundational vision for *JFT*—to be a place for cutting-edge research and theory development for financial therapy, and for scholars and practitioners to disseminate empirical research and theory to advance research and guide practice (Archuleta, 2020)<sup>1</sup>.

The articles in this issue embody this vision and showcase the cutting-edge research that financial therapy researchers and practitioners are producing. This issue covers a wide range of impactful topics including money and grief for money-avoidant widows; attachment styles within couples' financial communication, management, and conflict; money and sex for newlywed couples; money scripts and investment advice; financial biases for bill pay and saving behaviors; and financial capability, financial threat, and health.

This issue features the award-winning **Best Paper** from the Financial Therapy Association 2021 Annual Conference: ***When Money Can't be Avoided: Helping Money-Avoidant Widows Using the Changes and Grief Model***. In their award-winning paper, Deb Finnegan Biever, Nipa Patel, Ashley Agnew, Daniel Kopp, Jodi Krausman, and Dr. Megan McCoy from Kansas State University expertly present a theoretical model for guiding money-avoidant widows through the grief process. The *Changes and Grief Model for Financial Guidance* integrates financial therapy techniques with the grief process, the change cycle, and existing work from Byron Katie to generate a greater understanding of the stages of grief, money scripts, and how to use financial therapy to help money-avoidant widows. Further, the authors note that financial and mental health professions each fall short of effectively helping money-avoidant widows with the grief process, but together—through financial therapy—are better equipped to provide holistic and effective support to widowed clients.

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<sup>1</sup> Archuleta, K. L. (2020). Editorial, Volume 11 Issue 1. *Journal of Financial Therapy*, 11 (1) 1. <https://doi.org/10.4148/1944-9771.1246>

Next, don't forget about our upcoming special issue on *Diversity, Inclusion, and Equity* that is slated for publication in December 2022. Dr. Wookjae Heo from Purdue University and Abed Rabbani from the University of Missouri will serve as the guest editors. Both have contributed significant research to contribute to our knowledge of financial therapy-related topics. We are thankful for their service and appreciative of the time they will devote to this important issue. If you are interested in publishing, the special issue will focus on the following topics:

1. Demonstrating diversity, inclusion, and equity issues in financial therapy and related fields such as mental health disciplines (e.g., social work, marriage and family therapy, counseling) and financial disciplines (e.g., financial planning, financial coaching, financial counseling);
2. Theoretically-informed or evidence-based case studies (i.e., practical cases) to promote inclusion in financial therapy or related fields;
3. Empirical research about minority (i.e., gender, race, ethnicity, income, etc.) populations in financial therapy or related fields;
4. Sustainable strategy and policy suggestions supported by theory and research that promote diversity, inclusion, and equity in financial therapy or related fields; and
5. Emerging issues in diversity, inclusion, and equity.

Other topics that contribute to the knowledge and understanding of diversity, inclusion, and equity in financial therapy (or related fields) are welcome. We encourage various methodologies, including qualitative research, systematic reviews, theoretical papers, and empirical research. Manuscripts should be submitted by April 15, 2022. Please see the *JFT* website ([https://newprairiepress.org/jft/call\\_for\\_papers.html](https://newprairiepress.org/jft/call_for_papers.html)) for more details.

### Also in this Issue

In addition to the 2021 Financial Therapy Association Conference Award-Winning Best Paper, *When Money Can't Be Avoided: Helping Money-Avoidant Widows Using the Changes and Grief Model*, Volume 12, Issue 2 includes five other research papers.

The second article by Matthew Saxey, Dr. Chelom Leavitt, Dr. Jeffrey Dew, Dr. Jeremy Yorgason, Dr. Erin Holmes, and Dr. Ashley LeBaron-Black is titled *The Budget and the Bedroom: Associations between Financial Management Behaviors, Perceptions of Economic Pressure, and Sexual Satisfaction*. In this study of 1,447 opposite-sex newlywed couples, the authors found that wives' financial management behaviors predicted *their own* sexual satisfaction through *their own* perceptions of economic pressure. Likewise, wives' financial management behaviors predicted *husbands'* sexual satisfaction through *wives'* perceptions of economic pressure. Their results indicate that as financial therapists aid opposite-sex newlywed clients in their financial management, they may also be lessening perceptions of economic pressure. For wives, this lessening of perceptions of economic pressure may benefit husbands' and wives' sexual satisfaction.

In *The Money Scripts Related to the Use and Trust of Investment Advice* (the third article), authors Travis Sholin, Dr. Han Na Lim, Dr. Miranda Reiter, Efthymia Antonoudi, and Dr. Meghaan Lurtz used primary data from a Midwest retirement plan advisory firm to investigate the connection between money scripts (i.e., money avoidance, money worship, money status, and money vigilance), investment advice, and trust in advice received from four different sources: (a) family and friends, (b) financial software, (c) financial professionals, and (d) one's own research. They found that money avoidance is negatively associated with trust in professional financial advice. Money worship is positively associated with receiving investment advice from financial software and doing one's own research. Money status is negatively associated with trusting one's own research. Money vigilance is positively associated with using a financial professional for investment advice and trusting advice from a financial professional and family and friends. Findings from this study shed light on how money attitudes are related to trust and seeking investment advice.

In the fourth article—*Financial Capability, Financial Threat, and Health: Implications for Social Work Practice*—Dr. Sally Hageman and Dr. Edward Pecukonis gathered primary data from a sample of Masters in Social Work students from the Eastern region of the U.S. Within this sample, the researchers found that those who perceive financial threats as low are more likely to self-report better health. The authors posit that clinical interventions in social work could aim to reduce clients' perception of financial threats to improve overall health and that future research could ascertain the causal relationship between these variables (e.g., does financial threat cause poorer health or vice versa?). Furthermore, social workers and financial therapists could create holistic interventions by assessing client perceptions of financial threats and self-reported health status together.

Fifth, in *Let's Talk About Money: The Role of Attachment Styles in Couples' Financial Communication, Financial Management, and Financial Conflict*, Dr. Monique Pollman investigated whether a person's attachment style is related to how comfortable they are talking about financial issues with their partner and how that relates to different financial outcome variables. Dr. Pollman used two cross-sectional survey studies in the Netherlands and the U.S. and found that a greater anxious attachment style is related to less communication about money with one's partner, which is then related to worse financial management, and then more financial conflict. Dr. Pollman proposes several possible implications for financial therapists, including administering the financial communication scale to determine whether their clients have trouble talking about money and teaching partners to be responsive to each other's attachment-related needs.

Dr. Lucy Delgadillo authored our sixth article, titled *Investigating Financial Biases That Can Increase Impact on Paying Bills and Saving*. Dr. Delgadillo drew upon cognitive, evolutionary psychology, and behavioral finance theories to explore financial biases and their relation to financial management behaviors. Dr. Delgadillo used data from a financial counseling clinic that serves primarily low-income clients and found significant associations between some biases and financial management practices such as paying bills on time and saving regularly. Specifically, overconfidence was significantly and positively associated with paying bills on time and saving regularly. Therefore, overconfidence might serve as a useful bias when counseling, coaching, advising, or educating clients about savings and paying bills on time. The study provides insights into the possibility of intentionally using financial biases to increase impact and success by helping individuals commit to the best course of action or choose the least costly financial alternative. Dr. Delgadillo points out that researchers and theorists have observed that human biases are not flaws, but that they represent natural and essential neurological paths ingrained in our brains that people can activate to achieve particular outcomes.

To close the issue, we have one book review. Marian Betz-Krulac reviewed Eileen and Jon Gallo's, *Silver Spoon Kids: How Successful Parents Raise Responsible Children*, which holds helpful information and practical information for raising responsible children to have a healthy relationship with money. The Researcher Profile features Dr. Derek J. Sensenig, and the Practitioner Profile introduces Derek Hagen. Check out how these professionals contribute to the ever-growing field and practice of financial therapy.

### Closing

This issue covers extensive ground in financial therapy and I hope you find key insights to use in your practice or research. I am proud of the publication that *JFT* has become and that I am stepping into as Editor, where scholars from across the world see *JFT* as a quality outlet. The caliber of submissions continues to increase, and the standard of reviewer feedback is high. I want to extend a heartfelt thank you to those who have served as a reviewer. Reviewers perform a critical function in shaping published research and I appreciate their time, energy, and commitment to helping *JFT* publish quality and timely work.

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## Meet the Authors

**Ashley Agnew, MBA**, uses both therapeutic and financial processes to help HNW and UHNW wealth management clients think, feel, and behave comfortably around money to improve overall well-being. Her role as Director of Relationship Development at Centerpoint Advisors is focused on adding value to the client relationship through investor education, financial therapy, pre- and post-marital financial counseling, and by helping clients navigate the many intricate elements of family wealth management. Ashley is a Board Member of the Financial Therapy Association and of XPX Greater Boston, and has been interviewed for various national media outlets for her work in the financial therapy and advisory fields. Ashley holds a graduate certificate in financial therapy from Kansas State University, an MBA from Bryant University, the FINRA Series 65 license, and is currently working toward her CFT-I™ designation following the recent completion of the FTA training modules.

**Effie Antonoudi, CPA, CFP®, MBA, MPA**, serves as an instructor and Undergraduate Coordinator for all majors and minors in the Department of Financial Planning, Housing, and Consumer Economics at the University of Georgia (“UGA”). She is responsible for teaching financial planning and consumer economics courses. Her current research is focused on behavioral finance, financial issues of immigrants and young adults, financial therapy and how policy affects financial decisions. Effie has been awarded the outstanding faculty advisor award and the super-includer award for her work on Diversity, Equity & Inclusion in Financial Planning. Effie received a B.S. in Accounting and Finance from the University of Macedonia in Greece, an M.B.A., and M.P.A. from Georgia State University, and is currently pursuing a Ph.D. in personal financial planning at Kansas State University. Effie is a Certified Public Accountant (CPA), a Certified Financial Planner (CFP®), and has over ten years of experience in business – in financial consulting, marketing, public accounting, auditing, and international tax consulting. Prior to joining UGA, she worked for Deloitte and Grant Thornton. She has also worked with the Executive M.B.A. Program at Georgia State University.

**Lucy M. Delgadillo, Ph.D.**, is a Professor in the School of Applied Sciences, Technology, and Education at Utah State University. She is a financial counselor, a Certified Financial Coach and Certified Financial Social Worker. She holds four post-secondary degrees. One bachelor’s degree in Journalism and one in Broadcasting and Sociology, and a master’s degree in Political Sciences. Her terminal degree is a Ph.D. in Family Life (Consumer Sciences). Dr. Delgadillo’s leadership and research efforts have focused on financial literacy for individuals and families and different financial interventions, including financial education, housing and financial counseling, and financial coaching.

**Jeffrey P. Dew, Ph.D.**, is an associate professor in the School of Family Life at Brigham Young University. Dr. Dew’s research focuses on the association between family resources and family relationships. For example, Dr. Dew studied how recently married couples’ changes in their consumer debt levels were related to changes in their marital quality. He is currently examining marital financial deception.

**Deb Finnegan Biever, CFP®**, is a Master Life Coach and the founder of Finnegan Financial Coaching®, a coaching and financial education business. She helps professionals, entrepreneurs, executives, and their families develop financial empowerment by using a blend of her life coaching skills, financial therapy skills, and the financial expertise developed over a 30-year career in private wealth management, commercial and investment banking, and public accounting. Prior to becoming an entrepreneur, Deb worked for Northern Trust, Bank of America's Private Wealth Management (aka. US Trust), Robertson Stephens, and BankBoston. She became a CPA (inactive) while working at PricewaterhouseCoopers. Deb earned a B.S. in Accountancy from Bentley University and completed the Financial Therapy Graduate Certificate Program at Kansas State University.

**Sally A. Hageman, Ph.D.**, is an Assistant Professor of Social Work in the Department of Sociology, Social Work, and Criminology in the College of Arts and Letters at Idaho State University in Pocatello, ID. Her record of scholarship broadly relates to adults with health and financial burdens, including policy-level issues, inequality, and training practitioners in health and finance-related fields to address the health and financial needs of clients. Specifically, Dr. Hageman is interested in applying the framework of the Social Determinants of Health to develop interventions to improve the health and financial outcomes of individuals and families. This research is grounded in her practice experience and interdisciplinary training in public health and social work.

**Erin K. Holmes, Ph.D.**, received her Ph.D. from The University of Texas at Austin. She is a Professor in the School of Family Life at Brigham Young University. Dr. Holmes' research focuses on fathering, mothering, and the work-family interface. She has received teaching, mentoring, research, and service awards from the School of Family Life, the School of Family Life Student Association, the College of Family Home and Social Sciences, and the University Faculty Women's Association. She currently serves as the Director of the School of Family Life.

**Daniel Kopp, CFP®**, is a fee-only financial planner and founder of Wise Stewardship Financial Planning where, as an Air Force veteran and widower himself, he specializes in helping young widows and widowers as well as service members organize their financial lives by aligning their money with their deeply-held values. He is also a frequent writer and speaker on personal finance topics related to military and widowed life. Daniel earned his B.S. in Economics with highest distinction from Purdue University, has an MA from American Military University in Military Studies, has completed the Financial Therapy Graduate Certificate Program and is finishing the remaining studies as a Masters Student in Advanced Financial Planning at Kansas State University.

**Jodi Krausman, CPA**, is an Assistant Professor, Financial Planner and Ph.D. student at Kansas State University. Her roles are focused on deepening client relationships through financial counseling and financial education. Her research has been published in the Journal of Personal Finance.

**Marian Betz-Krulac, CPA, MS**, is a student in Kansas State University's Financial Planning Graduate program. She has spent many years working in healthcare finance, and is happy to be pursuing her long-time interest in studying financial planning and financial behavior. Marian completed her Financial Therapy Certificate in 2021, and is continuing to work on the Financial Planning Certificate at Kansas State. She is a Ramsey Financial Coach and a member of the Financial Therapy Association.

**Chelom E. Leavitt, Ph.D.**, is an Assistant Professor in the School of Family at Brigham Young University. She was a Fulbright Fellow who researched and taught family relations in Ukraine. Dr. Leavitt earned her Ph.D. from Penn State. Dr. Leavitt researches healthy sex within committed relationships and how mindfulness may be associated with increased sexual well-being. Dr. Leavitt examines other factors, including financial variables, that impact sexual experiences.

**Ashley B. LeBaron-Black, Ph.D.**, is an Assistant Professor of Family Life at Brigham Young University in Provo, Utah. She received her Ph.D. in Family Studies and Human Development from the University of Arizona. Her research focus is family finance, including couple finance and financial socialization. Ashley has published 36 peer-reviewed articles and is an Associate Editor for the Journal of Family and Economic Issues. She is Chair of the Family Financial Wellbeing focus group for the National Council on Family Relations (NCFR).

**HanNa Lim, Ph.D., CFP®**, is an Assistant Professor at the Department of Personal Financial Planning of Kansas State University. She received her Bachelor's and Master's degree in consumer science from Seoul National University and earned her doctoral degree in Family Resource Management from the Ohio State University. Her research areas include household financial decision-making and young adults' financial wellbeing.

**Meghaan Lurtz, Ph.D.**, is a writer and Senior Research Associate with Kitces.com, a financial planning blog. In addition, Dr. Lurtz is a Professor of Practice at Kansas State University where she teaches courses for the Advanced Financial Planning Certificate Program, a lecturer at Columbia University where she teaches Financial Psychology, and an undergraduate adjunct professor through the University of Maryland system in their CFP program. She is also a past president of the Financial Therapy Association.

**Megan McCoy, Ph.D., LMFT, CFT-I™, AFC®**, is a Professor of Practice and the Director of the Personal Financial Planning Master's Program at Kansas State University. Her research focused on financial therapy topics has been published in top tiered journals in the financial planning, financial counseling, marriage and family therapy, and human development and family science. Dr. McCoy volunteers for the board of Financial Therapy. In addition, she is the Associate Editor of Profiles and Book Reviews for the *Journal of Financial Therapy*.

**Nipa Patel, MBA**, is a Chief Operating Officer at CrossPoint Wealth Partners where she focuses on creating organizational clarity, communication, and consistency to achieve the firm's mission to make a mark on the Financial Planning profession. After earning her Bachelors in Computer Science and MBA in operations management, she founded and led a cyber security services firm for 17 years. In 2019, she decided to pursue her passion for helping others improve their relationship with money. She has completed the Financial Therapy Graduate Certificate Program through Kansas State University as well as the FTA training modules. She is currently pursuing her Accredited Financial Counselor (AFC) designation through AFCPE.

**Edward Pecukonis, Ph.D.**, is a professor at the University of Maryland School of Social Work. He is the Director, Center for Public Health Social Work Education, Co-Chair of Maternal and Child Health training, and Co-Chair of the Clinical Concentration sequence at the School of Social Work. He has held joint faculty appointments in the Department of Family Medicine and Department of Psychiatry, University of Maryland School of Medicine where he worked from 1983-1998. His scholarship addresses social work pedagogy and the science of social work education. The primary focus of this research is to: 1) Develop and evaluate innovative methods of teaching public health social work and 2) Create educational experiences that promote leadership development and interprofessional practice within the classroom and field settings. He is interested in social work pedagogy that is both an approach to teaching and an exploration of the many variables that affect student learning. Dr. Pecukonis's scholarship and service to the profession have been acknowledged by a variety of awards and accolades including receipt of the University of Maryland Teacher of the Year (2015), NASW's Teacher of the Year (2009), Co-recipient of the annual Martin Luther King Diversity Achievement Award and recipient of the Secretary of Health and Human Services National Award for Innovations in Health Promotion and Disease Prevention (2005) and others.

**Monique Pollmann, Ph.D.**, is an Assistant Professor of Communication Science at Tilburg University, Netherlands. Her research focuses on how well people communicate with each other.

**Miranda Reiter, Ph.D., CFP®**, is an Assistant Professor in the School of Financial Planning at Texas Tech University. Before academia, she was a financial professional at several Fortune 500 firms as well as at her own financial planning practice. Her financial advice has been quoted in media outlets such as US News, USA Today, and Forbes. Dr. Reiter's research examines diversity in the financial planning profession and the impacts of race and gender on consumer financial behavior.

**Matthew T. Saxey**, is a Master's student in Marriage, Family, and Human Development at Brigham Young University. In general, he is interested in what contributes to healthy committed romantic relationships. Specifically, he researches how couples navigate their finances and how these behaviors impact committed romantic relationship outcomes. He currently serves as the Emerging Scholar Co-Chair in the Finances Topic Network for the Society for the Study of Emerging Adulthood. When he's not doing homework or working, Matthew enjoys spending time with his lovely wife, Brianna.

**Travis Sholin, MBA, CFP®**, is a Senior Financial Advisor and CFO at Keystone Financial Services where he focuses on wealth management for family trusts, businesses, and endowments. He received his Bachelor's degree from the University of Colorado at Colorado Springs, MBA from Creighton University, and is a Ph.D. Candidate in Personal Financial Planning at Kansas State University. He adjuncts part-time at Creighton University. He speaks to groups such as non-profits, businesses, and universities about financial planning and financial psychology. His current research is focused around cross-cultural financial planning and financial therapy.

**Jeremy B. Yorgason, Ph.D.**, is a Professor and Associate Director in the School of Family Life at Brigham Young University. His research focuses on ways that couples manage illness (e.g., diabetes) and health behaviors (e.g., exercise), on couple and family relationships in later life, and on dyadic and longitudinal statistical analyses. He is the Principal Investigator of the CREATE study, a longitudinal study of a nationally representative sample of over 2,000 young married couples in the US.

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