

## Author's Guide for the *Journal of Financial Service Professionals*

---

### Publisher's Office:

Anne M. Rigney JD, CLU,ChFC, Managing Editor  
Donna D. Giacobello, Assistant Managing Editor  
Society of Financial Service Professionals  
3803 West Chester Pike, Suite 225  
Newtown Square, PA 19073-2333

### Editor's Office:

Kenn Beam Tacchino, JD, LL.M., Editor  
Kim Johnson, Assistant Editor  
*Journal of Financial Service Professionals*  
Widener University  
One University Place  
Chester, PA 19013-5792

---

Telephone: 610-526-2525  
Fax: 610-359-8115  
E-mail: journal@financialpro.org

---

Telephone: 610-499-1180  
Fax: 610-499-4614  
E-mail: kbtacchino@widener.edu  
journal@widener.edu

---

The *Journal of Financial Service Professionals* (formerly the *Journal of the American Society of CLU & ChFC*) is one of the oldest and most prestigious journals in the financial planning field. From its roots in insurance, pensions, and estate planning, the *Journal* has evolved into a vehicle for groundbreaking applied research in all areas of financial planning, including retirement planning, investments, tax, health care, economics, ethics, information management, and other topics of concern to the holistic financial planner.

The *Journal* reaches practitioners, academics, and policymakers in the financial services industry. It is a blind peer-reviewed journal with a competitive nature for publishing insightful articles of the highest level that enhance the ability of financial planners to serve their client base.

On the following pages are guidelines for submitting manuscripts to the *Journal of Financial Service Professionals*.

---

## TABLE OF CONTENTS

<p><b>A. EDITORIAL POLICIES</b></p> <p>1. Topical Content .....2</p> <p>2. Multiple Submission.....2</p> <p>3. Copyright.....2</p> <p>4. Publication Commitment .....2</p> <p>5. Company/Product Names .....2</p> <p><b>B. SUBMISSION PROCEDURES</b></p> <p>1. Manuscript Submission .....3</p> <p style="padding-left: 20px;">a. Manuscript.....3</p> <p style="padding-left: 20px;">b. Biographical Sketch .....3</p> <p style="padding-left: 20px;">c. Abstract .....3</p> <p style="padding-left: 20px;">d. Contact Information .....3</p> <p>2. Review Process and Revisions .....3</p> <p>3. Final Proofreading.....4</p> <p>4. Copies of Published Article.....4</p> <p>5. Author Award Program .....4</p>	<p><b>C. FORMAT AND WRITING STYLE</b></p> <p>1. Writing Style ..... 4</p> <p>2. Inclusive Language ..... 4</p> <p>3. Tax-oriented Articles ..... 4</p> <p>4. Quantitatively Oriented Articles ..... 4</p> <p>5. Length and Page Setup..... 5</p> <p>6. Article Titles ..... 5</p> <p>7. Charts, Graphs, and Tables ..... 5</p> <p>8. Endnotes..... 5</p> <p>9. Headings ..... 6</p> <p><b>D. PUBLICATION TIME FACTOR</b></p> <p>1. Review Processing Time..... 6</p> <p>2. Publication Date..... 7</p>
---	--

## **A. EDITORIAL POLICIES**

### **1. Topical Content**

In keeping with the Society's mission to promote professionalism among its members, the *Journal* will consider for publication an original professional manuscript on any aspect of financial services, as long as it evidences research, has its facts properly authenticated and objectively presented, and is well-written and thought-provoking.

### **2. Multiple Submissions**

In submitting an article to the *Journal*, authors agree that they have not submitted, and will not submit, the same (or a substantially similar) article to any other publication. In exchange, the *Journal* agrees to process articles promptly and accept or reject manuscripts in a timely manner. Upon learning of a multiple submission, the *Journal* will cease further consideration of the manuscript.

### **3. Copyright**

The copyright to an accepted/published article will be held by the Society of Financial Service Professionals in all cases. Authors will be required to complete and return a Copyright Transfer Form. ***No article will be accepted until this completed form has been received.*** The *Journal* reserves the right to reprint all articles and publish them either alone or in collected and composite works, in printed, electronic, or such other formats as the Society deems appropriate.

If any material in an article is based on a study or research data, please note that the Copyright Transfer Form does not preclude in any way the author's use of the data from this study in future articles, nor does the Society assume ownership of the data—just the submission based on it.

Authors should be aware that permission to republish their articles in any other publication, or to reprint them in any form, can be granted only by the office of the Managing Editor of the *Journal*. For all information on reprints, contact Donna D. Giacobello, Assistant Managing Editor, at the Publisher's Office address above.

### **4. Publication Commitment**

Because of space limitations, the *Journal*, which is published bimonthly in the months of January, March, May, July, September, and November, cannot commit in advance to publish an accepted article in a particular issue. Articles are processed in the order in which they are received. However, special consideration may be extended to articles that are of current or timely importance, or that may become dated (such as articles regarding tax-related matters). After the review process has been successfully completed and all changes have been made to the Editor's satisfaction, a tentative publication date will be communicated to the author.

### **5. Company/Product Names**

The *Journal* will NOT publish articles that name specific companies or the brand names of products, policies, computer software, or hardware, if the information presented appears to be solely an attempt to market the product or company.

## B. SUBMISSION PROCEDURES

### 1. Manuscript Submission

Authors should submit the following **through e-mail**:

- a. **Manuscript:** Attached Word or WordPerfect document of the article, set double-spaced in 12-point type with numbered pages. (Please note: We prefer e-mail submissions as opposed to regular mail submissions.)
- b. **Biographical Sketch:** One or two paragraphs about each author, *limited to 50 words*, which should include designations, past education, company and job title (with responsibilities), other published works, industry awards or recognition, and e-mail address or phone number for readers to contact them. The bio(s) should be attached in a separate file.
- c. **Abstract:** An abstract, *between 50 and 100 words*, that is a synopsis of the article, giving a preview of its contents and explaining why the topic is important to the reader. The abstract should precede the body of the article.
- d. **Contact Information:** Complete address, phone, fax, and e-mail address of each author.

These materials should be e-mailed to both the following addresses:

**journal@widener.edu**  
**kbtacchino@widener.edu.**

IMPORTANT NOTE: Articles cannot be processed until the biographical sketch and abstract have been received. If there are two or more authors of an article, the person who sends the manuscript to the *Journal* will be deemed the contact person for all correspondence regarding that article (corresponding author).

### 2. Review Process and Revisions

Each manuscript submitted is sent to reviewers who comment on various editorial and technical aspects of the article, including its suitability for inclusion in the *Journal*. This part of the review process takes approximately four (4) weeks. Reviewers' recommendations may be forwarded to the author for use in preparing a revision. After reviewing and incorporating these recommendations, the author is asked to e-mail a revised draft of the manuscript, using the tracking tool on his or her computer to show where the changes were made. In lieu of clicking on the tracking feature, the author may simply type a note outlining where he or she made changes. Please note that the author's failure to submit revisions deemed necessary for technical accuracy or the manuscript's tone may result in the rejection of the manuscript for publication.

At the Editor's discretion, the revised manuscript may be sent back to the original reviewers to determine if the requested changes were successfully incorporated.

IMPORTANT: All manuscripts should be spell-checked by the computer *before* final submission. Whenever there is a discrepancy between the copy on the final revised version and any previous copies, the Editor will assume that the document labeled "final," or dated the most recent, is the correct version. It is, therefore, imperative to send the most recent manuscript and to make sure it is as accurate as possible.

Authors may use Word or WordPerfect, on either a Macintosh or IBM PC compatible computer, to prepare their documents. Figures and tables may be prepared in Excel.

### **3. Final Proofreading**

Before publication of an article, the corresponding author will receive page proofs of his or her article to ensure that the manuscript has been typeset properly and to minimize the chance of errors. Cost considerations will not permit significant revisions to be made at this stage of the process. The *Journal* reserves the right to make changes deemed necessary by the editorial staff up until the *Journal's* press time and following the author's final review.

### **4. Copies of Published Article**

Please call the Publisher's Office at 610-526-2525 for details about receiving copies of published articles.

### **5. Author Award Program**

Eligible articles published in each volume (six issues within the same calendar year) are automatically submitted to the Kenneth Black, Jr., *Journal* Author Award competition. Honoraria of \$1,500, \$1,000, and \$500 are awarded to the authors of the winning entries for first, second, and third place, respectively. Members of the staff of the Society of Financial Service Professionals are not eligible.

## **C. FORMAT AND WRITING STYLE**

### **1. Writing Style**

Manuscripts should be written in the third-person style. Articles using first- and second-person pronouns (i.e., I, me, my, we, us, our, ours, you, your, yours, etc.) will be returned to the author for rewriting in the third person. To ensure anonymous review, authors should not identify themselves directly or indirectly in their manuscripts.

### **2. Inclusive Language**

Every effort should be made to use inclusive language, avoiding the sexist use of "he," "she," "salesman," or other such terms unless the content clearly demands it. The *Journal's* style is either to use the plural pronoun forms (they, them, their, etc.), to include both sexes ("he or she," "him or her," etc.), or to use a neuter term ("salesperson," "persons," etc.)

### **3. Tax-oriented Articles**

All tax-oriented articles should, where possible, provide easy-to-understand statements of the IRC sections to which they refer by number. Authors should assume that readers are *not* sufficiently familiar with the Code reference and that the mention of a Code section does not constitute an adequate reference.

### **4. Quantitatively Oriented Articles**

All quantitatively oriented articles should, where possible, provide simply understood English statements explaining the use of notations and the interpretation of quantitative results. The results should be presented in terms of their *practical* significance. Only quantitative results that the text of the article discusses should be presented in the body of the article, with other relevant quantitative material reserved for an appendix to the article.

- Keep your discussion of the research methodology you used concise (or put it in an appendix at the end of the article). Focus on the new knowledge you are creating, not how you created it.
- Show the relevance of your mathematical analysis with practical examples, charts, and tables that enable the result to be the focus, rather than the equation that was used to arrive at the result.
- Focus on the information the reader needs, not the information that authors sometimes feel obligated to give.
- Point out the application of your insight in a financial services practice by adding examples that account for an understanding of the reader's practice or adding a section to the paper titled "How This Applies to Your Practice."

## 5. Length and Page Setup

Feature articles should be a minimum of 8 *double-spaced* pages, in 12-point type, up to a maximum of approximately 25 pages (2,000 to 8,000 words). Manuscripts should be set on 8 ½ x 11-inch size, *with a page number assigned to each page*. Margins should be at traditional settings (top and bottom margins at 1 inch and side margins at 1.25 inches).

## 6. Article Titles

Article titles should be a scholarly reflection of the subject matter of the article. Authors should avoid language that appears boastful, overreaching, or nonobjective in nature (i.e., not "revolutionize" or "the greatest"). Titles should be *no longer than 12 words*. The *Journal* reserves the right to change an article's title without the express permission of the author.

Because the manuscripts are sent out for blind reviews, the author's name must *not* appear on any page of the body of the text. Instead, submit a *title page* with the article's title and the author's name, designations, address, phone, fax, and e-mail address preceding the first page of the article. Repeat the title on the first page of the article.

## 7. Headings

Authors should subdivide their material to show the logical sequencing of the article. In typing manuscripts, insert main headings and subheadings at appropriate places throughout the article.

## 8. Charts, Graphs, and Tables

All charts, graphs, and tables should be inserted at their appropriate places within the body of the manuscript. If such items cannot be produced by the author within the document, the author should insert a reference to each table at the point where it should eventually appear (i.e., [Insert Table 1 here.]), then include each insert as a separate file. The art department will recreate the charts, graphs, and tables, if necessary, based on what the author submits. In instances of line, scatter line, and bar charts, include the data file that was used to create the original chart in order for the art department to recreate it accurately for publication. If submitting a computer file created from graphics or spreadsheet software, the author should include the name and version of the software.

## 9. Endnotes

When appropriate for credit to a source, clarity, or completeness, articles should contain: (1) endnotes that provide simplified explanations of, or rigorous technical support for, a complex concept used in the article (as, for example, with regression analysis); (2) endnotes that provide references to bibliographical materials that either support a statement, represent the source of a quotation, or should be read if further information is desired.

All endnotes should be numbered consecutively and double-spaced. They should also appear at the END of the article, beginning on a new page but continuing the page numbers of the body of the article. Do not cite parenthetically in the text.

The *Journal* uses the *Chicago Manual of Style* as a standard for documentation of books and periodicals.

Endnotes with legal citations may conform to the style prescribed by *A Uniform System of Citation* (“The Bluebook”), published by the Harvard Law Review Association, or may follow a simplified system shown here.

---

**Sample Citations for Cases**

---

Smith v. Comm’r 99-2 USTC ¶ 50,826	Smith v. Comm’r 209 US 337
Smith v. Comm’r 24 S. Ct. 771	Smith v. Comm’r 150 F. 2d. 837
Smith v. Comm’r 243 F. Supp. 894	Smith v. Comm’r 32 TC 1222
Smith v. Comm’r 2 TCM 622	Smith v. Comm’r TC Memo 1997-171
Smith v. Comm’r 45 B.T.A. 671	

---

Source	Sample Citation
Internal Revenue Code	IRC Sec. 401(a)(4)
Treasury Decision	TD 8346
IRS Final Regulation	Final Reg. Sec. 1.1031(k)(1)
IRS Proposed Regulation	Prop. Reg. Sec. 1.125-1
Temporary Regulation	Temp. Reg. Sec. 1.72-16(a)
Revenue Ruling	Rev. Rul. 58-430
Revenue Procedures	Rev. Proc. 92-65
Private Letter Ruling	PLR 9407007
IRS Announcement	IRS Announcement 96-24
IRS Notice	Notice 88-97
IRS News Release	IR 86-172
IRS Publications	IRS Publ. No. 334
General Council Memorandum	GCM 36921
Technical Advice Memorandum	TAM 8504005
United States Code	42 U.S.C. Sec. 1983
Public Law	PL 96-104

**Alternatives: Cumulative Bulletin cites may be given. For example, 1986-1 CB 544.**

## **D. PUBLICATION TIME FACTOR**

### **1. Review Processing Time**

Every effort is made to respond to authors within four to six weeks after their article has been sent to *Journal* reviewers. However, depending on the complexity, length, subject matter, etc., the review processing time period may occasionally take longer.

## **2. Publication Date**

The Editor, who tentatively plans two or three issues in advance of publication, decides on the publication date of each article. Authors can be assured that their articles will be published as soon as possible after the review process has been completed, depending on available editorial space in each issue and the timeliness of the articles in question.

If at any time following the acceptance of an article for publication, the author(s), editors, or publishers find the information to be out of date (i.e., due to tax law changes, new developments in products or coverages, etc.), every attempt will be made to give the author(s) the opportunity to update the article. However, it is the prerogative of the editors/publishers to cancel publication of the article despite any previous agreement to publish it.

Questions concerning editorial policy should be directed to the Assistant Editor listed on the front page of this Author's Guide.