

Alireza Tourani-Rad F Fin outline the findings of their recent research, which indicates that the AVX index contains important information for predicting the volatility of the ASX and significantly outperforms other predictors commonly used.

Jocelyn Pixley F Fin examines behavioural finance issues such as risk and uncertainty as they relate to the bank client in the wake of the global financial crisis. Her research on how Australians feel about financial investment suggests that consumers may be seen less as customers than clients, and highlights the importance of financial professionalism. She notes the irony that while gambling is more likely to face losses than investment in assets, gambling is less uncertain than investment.

Neil Hartnett takes a close look at trust and the financial planning relationship, noting that as the business world deals with financial crises and the erosion of public confidence, the issue of trust inevitably commands greater attention. His paper provides an overview of trust concepts and addresses various issues concerning trust within the context of financial service providers and, in particular, financial planning.

And, finally, Allan Barton provides a very comprehensive review of Ross Garnaut's latest book, *The Great Crash of 2008*. He says the book is a must-read for all professionals and students concerned with the issues involved in the world's worst financial collapse since the Great Depression of 1929–33.

On behalf of the Board, I would like to congratulate the 2009 JASSA Prize winner Dr Norman Sinclair F Fin for his article, 'A perfect storm' in retirement savings', and the 2009 Merit award winner Lujer Santacruz, for his article, 'Investor risk tolerance and general economic mood'. These are both very insightful papers and they reflect the increasingly high quality of articles being submitted to JASSA in recent years.

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