

Announcing the 2009 JASSA Awards

Annually since 1987, a best original article award and runner-up merit awards for outstanding original writing have been awarded for JASSA. The criteria for the award are topicality, originality, practicality and readability. Overall contribution to the industry's literature is also considered.



DR NORM SINCLAIR F Fin



LUJER SANTACRUZ

THE 2009 JASSA PRIZE WINNER is **Dr Norman Sinclair F Fin** of St Clair Financial Services for his article, 'A perfect storm' in retirement savings', published in Issue 1 2009. This award is valued at \$1000.

A Merit award for 2009 of \$350 was awarded to **Lujer Santacruz**, Lecturer in the School of Accounting Economics and Finance, Faculty of Business, University of Southern Queensland for his article, 'Investor risk tolerance and general economic mood', published in Issue 1 2009.

Dr Norman Sinclair is the founder and responsible officer of St Clair Financial Services Pty Ltd, a licensed financial services company specialising in the provision of portfolio risk management services and software to investment platforms and individual investors. Norm has over 20 years' experience in the fund management industry, holding senior management roles in a number of leading companies.

In the late 1990s, he was the founder and Managing Director of a boutique fund management company sponsored by a major overseas bank. During this time, he created a number of innovative retail index funds, including Australia's first Socially Responsible Investment Index Fund, and developed investment technologies for export to the bank's Asian joint ventures in India and Singapore.

Prior to his time in industry, Norm had a distinguished career in academia with leading Australian universities. He has a Bachelor of Commerce degree with first class honours from the University of Western Australia and a

PhD from the University of New South Wales. Norm has had a number of publications in mainstream academic and professional journals including 11 articles in JASSA, previously receiving a Manuscript award in 1988 and a Merit Award in 1993.

Norm has also consulted to leading legal, actuarial, trustee and funds management entities on a variety of issues. He has presented at numerous investment and finance conferences; and is a Member of the Australian Institute of Company Directors.

Before joining the academe, **Lujer Santacruz** was an Authorised Representative of AXA/Charter Financial Planning Ltd, having previously completed a Master of Financial Planning degree at Griffith University. Prior to this, he was involved in corporate planning and entrepreneurship, where he was able to apply his earlier Master in Business Management and Bachelor in Engineering degrees.

He currently teaches or moderates courses in personal financial planning, risk management, retirement planning and managed investments. Lujer received a Service and Collegiality award in 2009 and a Teaching Excellence award in 2007 from his faculty. His primary research interests are in the areas of personal financial planning and personal investing. Lujer is pleased to receive the JASSA merit award with the very first published journal paper in his fledgling research career. ☺