## CURRICULUM VITAE JOSEPH KERSTEIN

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"Using Accounting Proxies of Proprietary FDIC Ratings to Predict Bank Failures and Enforcement Actions During the Recent Financial Crisis" (with A Kozberg ) *Journal of Accounting, Auditing & Finance,* March 2013

"Intra-year shifts in the earnings distribution and their implications for earnings management" (with Atul Rai), *Journal of Accounting and Economics* 44, December 2007, pp. 399-419

"Working Capital Accruals and Earnings Management" (with Atul Rai), *Investment Management and Financial Innovations*, Issue 2, 2007

"The Incremental Information Content of Capital Expenditures" (with Sungsoo Kim), *The Accounting Review* 70, 1995, pp. 513-526.

"Primary Care Physician Turnover in HMOs" (with Mark Pauly and Alan Hillman), *Health Services Research* 29, 1994, pp. 17-37.

"Managing Physician Incentives in Managed Care: The Role of For-Profit Ownership" (with Mark Pauly and Alan Hillman), *Medical Care* 28, 1990, pp. 1013-1024

"How Do Financial Incentives Affect Physicians' Clinical Decisions and the Financial Performance of Health Maintenance Organizations?" (with Alan Hillman and Mark Pauly), N.3.4 (0)6

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