Voluntary Recognition of SFAS No. 123: Assumptions, Predictors and Plan Change

May 6th, 2005

Gifford Sommerkamp Advisor: Professor Geoffrey Woglom Amherst College, Amherst MA 01002 gssommerkamp@amherst.edu

Submitted to the Department of Economics of Amherst College in partial fulfillment of the requirements for the degree of Bachelor of Arts with Distinction.