

# ACKNOWLEDGMENTS

**W**e owe a debt of gratitude to many people for this book. But our deepest gratitude goes to Jennifer Eritano, our assistant and friend, who devoted her time and talent to make this book possible. Without her, this book would have never been completed!

A big thank you goes to our editor, Steve Isaacs of McGraw-Hill, for his guidance and patience, and to Sally Glover for her great editing work. Our undying gratitude also goes to the leaders and staff at American Express, especially Ken Chenault, Jim Cracchiolo, Brian Heath, Mark Regnier, Rhonda Schwartz, Guinero Floro, Paula Swanson, and our compliance and legal department, for their invaluable support and suggestions. We would like to thank our wonderful assistants, Kerrie Peterson, Tricia Watkins, and James Walsh, for their dedication through all of this. Their unfailing loyalty is appreciated from the bottoms of our hearts. Our families and friends have been very supportive through this process. To our parents, we give them our deepest appreciation.