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STEVEN W. ARMBRECHT graduated from the University of Northern Iowa in May 1991 with a major in economics. This is his second appearance in *Draftings in Economics*. His first *Draftings* essay, "The Brady Plan: An Attempt to Solve the Mexican Debt Crisis," has been reprinted in *The Writer in You: A Writing Process Reader* (New York: HarperCollins, 1991). He would like to dedicate this essay to the faculty at UNI who motivated him to excel, particularly Dr. Mahmood Yousefi, professor of economics; Dr. Francis Winter, professor of political science; and Dr. William Clohesy, professor of philosophy, who contributed toward broadening his horizons and sharpening his analytical and writing skills.

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