

The Park Place Economist

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The Park Place Economist

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Letter from the Editor

Thank you for taking the time to read the XIV edition of *The Park Place Economist*. *The Park Place Economist* is one of only a handful of undergraduate economics journals published in the country. Those who are familiar with the Department of Economics at Illinois Wesleyan University recognize it as a valuable showcase for the best economics research conducted by Illinois Wesleyan students.

Please browse our content page for an overview of this year's work; as always, a vast array of topics is published. Perennial favorites such as sports economics, international trade, financial markets, and labor economics are integrated with more distinctive topics such as sustainability, child development, and homeland security.

I would like to take this opportunity to thank the staff, especially Adam Gray and Scott Swisher, who have contributed many hours to this edition. Also, much thanks to Dr. Leekley, whose guidance and counsel have supported this process immensely. Thanks to the entire Department of Economics for supporting this journal.

I have been involved with this journal for four years and have learned much about the research and writing process through *The Park Place Economist*. My hope is that students involved with this journal will continue to learn in the same way from working with its publication. I hope you enjoy our edition and continue to support this journal, the Department, and Illinois Wesleyan University. Thank you!



John R. Haugen
Editor-in-Chief

General Information:

Submissions to *The Park Place Economist* are always welcome, and we encourage students to participate in the creation of the journal. If you are interested in submitting an article or becoming a member of the staff, please contact Dr. Robert Leekley, the faculty advisor, at (309) 556-3178 or at bleekley@iwu.edu. Written queries can be addressed to:

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Interview with David Rasho

Ben Burry

David Rasho graduated from Illinois Wesleyan in 2001 with a double major in Economics and Business Administration. Since graduation he has found employment at Analytic Innovations, a consulting firm seeking to find marketing solutions for companies with large customer portfolios and complex databases. Among AI's clientele are banks, retailers, and entertainment service companies who employ AI to improve marketing return on investment, retain customer relationships, and improve overall profitability.

Recently, David was able to take a few moments away from his position as Senior Database Marketing Consultant to answer a few questions for *The Park Place Economist*:

Why did you choose to work at Analytic Innovations?

I wanted to work at a company where I could grow as fast as my skills would let me, and where I would gain exposure to lots of business issues and bright/driven people. I felt that AI provided me a rich learning environment that was fun and laid-back but intense and demanding at the same time.

What does Analytic Innovations do for its clients?

Basically we help our clients, typically large companies with lots of customers, understand and enhance their customer portfolio through data mining and predictive modeling.

How does your job fit in with the business model at Analytic Innovations?

I began as a data analyst, where I learned to program in SAS and Visual Basic and ran reports/analyses. After a little less than a year I moved into a client

services role and currently I manage two of our five biggest accounts. Basically I work to understand what our clients need, determine how to align our efforts internally to get the work done, and handle the communication of findings back to the client. I also have personnel management responsibility for several senior technical resources, which has been a uniquely challenging and rewarding experience. In addition, I spend a large amount of time working on business development initiatives both inside and outside of the accounts I manage.

What are the best and not so good aspects of your job?

I like most everything about my job. The people are diverse and kind, the work is interesting, the environment is fun, and I have a high degree of independence. Consulting is great in some respects because you get to learn a lot about how big companies operate without having to deal with the red tape that they face. On the other hand, when you're a consultant sometimes the hours are rough, you don't have final say on how projects are prioritized, and a lot of your time is spent trying to make other people look good.

How has your IWU education helped you in your occupation?

To be honest, I think that playing football and being president of Sigma Chi were at least as helpful to me as all of the coursework. For the most part, to be successful at your job you need to be able to work hard (especially when things get difficult), manage your time, work well with others, effectively communicate with different types of people, and constantly challenge yourself to learn and do new things. Athletics and leadership roles within extra-curricular activities are great ways to develop those skills. In terms of coursework, I

think the liberal arts education helped me be more well-rounded and intellectually curious. My Econ classes were particularly helpful given the type of work I do (although I wasn't particularly stellar in either Statistics or Econometrics), and I especially enjoyed doing an independent study on Mises'/Hayek's Business Cycle Theory with Dr. Chapman.

What do you miss most about IWU?

Free time. I have very little now.

Is there any advice you would offer to IWU economics majors pursuing employment upon graduation?

Above all else, look for an environment where you think you'll flourish and be rewarded. And pay way more attention to the long-term opportunities you will have rather than to your starting salary. Personally I recommend an environment that provides broad as well as deep experiences—something smaller consulting firms are particularly well-suited for. It's very unlikely that you will stay on the same career path for your entire life—at least if you go into business—so it pays not to be too narrow. And when you do start your job, be aggressive about learning and taking on more responsibility. That might mean putting in extra hours and being more serious about your job than some of your peers, but you'll be amazed at how quickly that extra initiative will separate you from the pack and start providing you with big opportunities—at least if you're working at the right place.

What is the most important economic issue facing the world today?

I think the most important issue we face is whether we move toward or away from economic freedom and free trade in particular. Enormous changes are already underway as a result of the coming of age of hugely populated, previously undeveloped (or at least underdeveloped) economies and the changes are only going to get bigger and come faster. And they're going to occur no matter what

the politicians spouting protectionist nonsense want—I really wish they would at least read “That Which is Seen and That Which is Not Seen” by Bastiat. If America is to remain the leader of the world economy we need to fully embrace and prepare for the future, not hide from or futilely fight it. And America needs to admit that we cannot consume more than we produce indefinitely without major consequences. That goes for the ridiculously bloated and inefficient public sector and the dangerously over-leveraged consumer.

Alumni Notes

Dan Haeger

Melissa Arms Van Dyke, '99, is a Product Manager for Maritz Incentives. She manages the scoping, building, deploying, and marketing of new software products.

Pritam Banerjee, '01, earned a Masters in economics and diplomacy at Jawaharlal Nehru University in New Delhi in May 2003. He accepted a fellowship with the Confederation of Indian Industry, WTO Research and Consultancy wing, with Dr. T.K. Bhaumik. He began work towards a Ph.D. at George Mason University in Fall 2004. He spent Summer 2005 interning at the World Bank in Washington D.C. He says that the Econ department changed his life.

Chris Bisaillon, '93, is regional vice president of Van Kampen Investments in Lincoln Park, Illinois. He also is part owner of 3 different businesses: Thorne Concrete LLC, High Point Estates and Golf Club, and Bisaillon Excavating.

J.R. Glenn '05, has entered the Masters program at the Institute of Labor and Industrial Relations, University of Illinois at Urbana-Champaign in Fall 2005.

Paul Halley, '94, went on for an MBA at the Owen Graduate School of Management at Vanderbilt University, graduating in 1998 with a dual concentration in Finance and Telecommunications/Electronic Commerce. He now works for SAP America as a consultant. He is married to Diana Johnson Halley, '94.

Diana Imaka, '96, worked with the Latvian Privatization Agency, a company that worked with private investors interested in purchasing state-owned enterprises. Then, after an MBA at the City University Business School in

London, she became a business consultant with Deloitte & Touche in Latvia. She is still in Latvia, working now as a business consultant in a company in which she is a partner.

Mark Israel, '91, received a Masters Degree in Economics from the University of Wisconsin before working in the research department at State Farm for several years. Mark then returned to graduate school at Stanford University, where he earned a Ph.D. in Economics. He is now an Assistant Professor of management and strategy at Northwestern's Kellogg School. Mark came back to IWU in Spring 2003 to give our Omicron Delta Epsilon address.

Kara Lazarus Rocheleau, '95, is currently the Global Marketing and Communications Manager for American Medical Systems, Inc. Her responsibilities include the branding, positioning, and communication of medical devices around the world. She encourages IWU students to learn how to write because it will be critical to any job.

Rahim Quazi, '92, pursued graduate studies in Economics at Southern Illinois University until 1993, when he transferred to the Ph.D. program at the University of Illinois at Urbana-Champaign. He also spent one year as a visiting lecturer for North South University in Bangladesh during the course of his graduate work. He has been Assistant Professor of Economics at Prairie View A&M University of Texas since 2002.

Max Proaño, '94, is the Senior Treasury Manager for the HBO Latin America Group. He received his Masters of Science and Information Assurance from Carnegie Mellon University in 1996.

Alva Winfrey, '00, received her Masters in

Urban Planning and Policy in 2002 from the University of Illinois at Chicago. She works for LaSalle Bank as a Project Specialist, researching, coordinating, and facilitating financial programs for low income populations and coordinating

fundraising campaigns for major non-profit organizations. She is glad she chose to study economics because it “gave her the tools to help others achieve a better quality of life.”

The Class of 2006

Brandin Heidbreder

Below we see a glimpse of this year’s Illinois Wesleyan University Economics major graduates.

Patrick J. Cinquegrani

Pat is an Economics major with a minor in Business Administration from Barrington, IL. At IWU, he was not only busy in the classroom, but was also a member of the Sigma Chi Fraternity and played baseball for four years. Pat’s favorite class here at IWU was Managerial Economics and also thinks his class with Dr. Seeborg his freshman year was a “hoot.” After graduation, Pat plans on being the best at whatever he does, raising a big family, and retiring to Sicily or Colorado. At this point he plans on becoming a commodities trader. “The most important thing that I took away from econ after my four years is that I should get the most out of each day I am alive because, as John Maynard Keynes once said, ‘In the long run, we are all dead’.”

Jennifer Dawson

Jen is a double major in Economics and Business Administration with a concentration in Finance from Davis, IL. She cannot quite pinpoint a favorite class because she has “enjoyed many”. She was president of the Economics Society and Omicron Delta Epsilon, has worked with this publication, and has been actively involved with InterVarsity during her four years at IWU. After getting married this fall, she will be moving to Lafayette, IN where she will strive to “love well, laugh a lot, work hard, and not have any regrets”.

She would like to, someday, become a pilot on the side and travel to a whole bunch of places that she has never seen.

Matthew Demas

Matt, from Oak Park, IL, is a double major in Economics and Biology. Matt’s favorite class was Economics 100 with Professor Cring because Professor Cring made economics exciting to learn and offered his students chewing tobacco. When not in the classroom, he spent his time participating in IWU Men’s Club Volleyball, Violin, Orchestra, chamber music groups, Cross Country, and WESN radio. After IWU, Matt will be attending dental school.

Kathleen Frawley

Katie is an Economics and Political Science double major from Oswego, NY. Katie was a captain of the softball team and the co-president of the Student Athlete Advisory Council. Her favorite class at IWU was Econ Senior Seminar. Upon graduation, Katie will be attending graduate school at American University and looking for a job in the DC area.

Adam M. Gray

Adam is a double major in Economics and Computer Science from South Jacksonville, IL. Adam enjoyed taking Advanced Research Seminar because it allowed him to research and learn the material at a pace that is most comfortable to him. Adam is an active member of Economics Society and one of the founders of Sigma Theta Epsilon.

Adam has accepted a position as a Systems Analyst in State Farm's Data Information Strategies area. Currently Adam is engaged to Laura Kelly and the two will be married in October 2006.

Sherri Haas

Sherri is from Sycamore, IL and double majors in Economics and Political Science. Sherri was active in Student Senate and Model United Nations during her time at IWU. Her favorite class was a May Term class with Professor Seeborg titled Economics of Gender, Race, and Discrimination. After graduation, Sherri plans to work in the Chicagoland area for a few years and then is considering going to law school.

John Haugen

John is an Economics major and History minor from Burnsville, MN. He was Editor-in-Chief for the PPE, an Admissions Tour Guide for three years, a WESN DJ, and studied abroad in London one block from Keynes's former residence. His favorite class was Intro with Professor Cring because he could never figure out whether that mug had two compartments or the coffee was combined together with the...never mind. After graduating, John will take a few months off before starting employment at Analytic Innovations in Chicago.

Nick Holland

Nick, from Darien, IL, is a double major in Economics and Business Administration with a concentration in finance. His favorite classes at IWU were Business Law, Litigation: American Style (both with Professor Marvin), and Senior Seminar with Professor Seeborg. Currently, Nick is the 2006 Class Vice President and for the last three years has been the treasurer for the Residence Hall Association. Nick is going to be attending The John Marshall Law School upon graduation. He plans to pursue a career in commercial law.

Adrienne Ingram

Adrienne is an Economics major and Business

Administration minor originally from Bridgeport, IL. She was a member of the Titan Band, Alpha Phi Omega, and the Editor-in-Chief of the *Undergraduate Economic Review*. While she enjoyed many economics classes, her favorite IWU class was "Renaissance Italy" because she was able "to spend the month of May touring Italy and eating fabulous food". After graduation, she hopes to find a job and eventually earn her Master's degree, with a side goal of becoming a world traveler and avid kayaker.

Drew Kelly

Drew is an Economics major from Darien, IL. Drew is currently the President of the Sigma Pi Fraternity and the Treasurer of the Titan Law Club. Drew's most memorable moment was a story told by Professor Seeborg on a day the class thought they would get out early which started with Professor Seeborg losing a tooth and ended with him doing research in Russia and class being dismissed five minutes late. After graduation, Drew plans on attending law school with the hopes of becoming a judge in the future.

Brittany Kirkpatrick

Brittany, from Lakeville, MN, majors in Economics and Business Administration. Brittany's extracurricular activities included being a member of the soccer team and Kappa Delta Sorority. Her favorite class was Senior Seminar with Professor Seeborg and she thought his laugh was contagious. Brittany has a job lined up after graduation as an account manager with distributing giant Procter & Gamble.

James Malic

James is an Economics and Business Administration double major from Flossmoor, IL. James greatly enjoyed his time during Ceramics class and being just as confused as all the other students in his Applied Econometrics class. James is currently a member of the Sigma Chi Fraternity. After graduation, James plans on getting an MBA, getting married, and making enough money to

retire in comfort.

Louis Malic

Louis is from Flossmoor, IL and is a double major in Economics and Business Administration with a concentration in Finance. Louis is also a member of the Sigma Chi Fraternity and the Ambassadors Club. His favorite class here at IWU was Astronomy. Currently Louis is looking for a job and plans to get an MBA in the future.

Monica Rose

Monica hails all the way from Fremont, CA and double majors in Economics and Business Administration. She is involved with the Black Student Union, Sisters Actively Visualizing Vitality through Intellect, Promise and Potential Coaching Program, Urban Girls, and Intercultural Leadership Alliance. Monica plans on working in the Chicagoland area for two years after graduation and then hopes to attend graduate school at the University of Chicago.

Erich Sauer

Erich, from Elgin, IL, majors in Economics and minors in Coaching. His favorite class was Acting for Non-Majors. He actively participated in football, track, and the Sigma Chi Fraternity during his time at Illinois Wesleyan. Erich plans on interning at Walt Disney World after graduation.

Adam Turk

Adam is from New Lenox, IL and is a double major in Economics and Public Accounting with a minor in Mathematics. Adam's favorite class here at IWU was Econ 100 with Professor Cring, partly because he was offered chewing tobacco by Professor Cring during class. Adam was a member of the Econ Society, Accounting Society, College Republicans, and DRL Christian Fellowship. After graduation, Adam plans on getting his CPA certification and attending law school.

Vance Veazey

Vance majors in Economics and is from Olympia Fields, IL. His favorite class was Theory of Physical Education. He also participated in baseball while here at IWU. Vance has a job after graduation as a reinsurance agent with Renaissance Financial Services.

Game Theory, John Nash, and Film

Nmachi Jidenma

Game theory shows how strategic decisions of interdependent actors interact to produce outcomes. Like its name suggests, game theory deals with games, with actors using different strategies to maximize their results. The 2006 *Omicron Delta Epsilon* guest lecturer, Illinois Wesleyan Alumna and Assistant Professor of Economics at Fordham University, Dr. Gwen Alexander, based her talk on game theory and its application.

A typical game is comprised of players, their actions, and the pay-offs of those actions. The players are the decision makers and they base their decisions on an analysis of the pay-offs of their various strategies. They also interpret the information structure of the game as it makes a whole world of difference in determining the results. For instance, a game of perfect information where every player knows every move of every other player would have actors making far different decisions from a game of imperfect information where the players are not aware of their rivals' moves.

After a detailed explanation of the prisoners' dilemma, Dr. Alexander launched into her most interesting "application" of game theory to the movie *A Beautiful Mind*. The film is set in 1950 and focuses on burgeoning future Nobel laureate John Nash as he introduced the concept of the Nash Equilibrium and essentially founded game theory. A Nash Equilibrium occurs when players are doing the best they can holding constant the choice of their opponent. Russell Crowe, playing the part of John Nash, supposedly acts out how Nash discovers his theory, but Dr. Alexander shows why the film does not actually show him finding a Nash Equilibrium.

In the scene, Nash (Crowe) is studying in a bar with his friends when they sight four attractive brunettes and a supposedly more attractive blonde across the room. Nash and his three other friends

are all interested in the blonde but Nash rationalizes they will all be better off if none of them go for the blonde. He reasons that if they all go for the blonde, she will reject them all. They will end up not getting any of the brunettes either because the brunettes would not like to feel inferior to the blonde. However, if they all go for the brunettes and none of them goes for the blonde, they will all get the brunettes and be better off. Thus, the optimal strategy according to Nash would occur when "everyone does what is best for himself *and* the group."

According to Dr. Alexander, the entire situation did not have a Nash Equilibrium. Dr. Alexander asserted that the solution to the game was a mixed strategy solution, or a strategy that comprises probability distributions given actors' choices. In this instance, there are two equilibria and therefore there is no clear solution as to what the outcome will be without considering probability. There is no dominant strategy for either player, and as such, there can be no final Nash Equilibrium. Though the moviemakers probably did not care much, they were actually misrepresenting Nash's theory.

Regardless, Dr. Alexander demonstrated the versatility of game theory. Game theory can be applied in diverse spheres of life. It can be applied in trade wars as a policy instrument. In the realm of politics, it can be used in the arms race to predict nations' possible actions. In business, it can be used in collusive agreements between firms to assess rival firm's behavior. In environmental economics, it can be used to assess global commons problems such as over-fishing. When we play chess and checkers we play sequential games of perfect information. Knowledge of game theory gives economists an analytical framework with which to work with in the workplace, in school, at home, and even in debate.

Greenspan vs. Bernanke

Adrienne Ingram

Most would agree that the Fed chairman directs the U.S. economy. Therefore, when Alan Greenspan, who has been declared “the most effective chairman of the Fed since its inception” by leader of the monetarists Milton Friedman, retired in 2006, many questioned how his successor, Ben Bernanke, would fare. Paul Samuelson, Nobel Laureate, said that Bernanke is “the best choice of the many names that were mentioned. I’m kind of surprised they chose him. Generally speaking, they haven’t had perfect pitch in their appointments.”

After perusing several articles on Bernanke’s appointment, I came to the conclusion that the only looming question is whether or not Bernanke’s inflation target plan will work. Currently, “Britain, Canada, Australia, Sweden, New Zealand, Brazil, and South Korea, among others” follow an inflation target policy (Peter Coy 2005). Studies have shown that countries following this policy tend to stabilize inflation rates as well as maintain economic growth, whereas, countries like the U.S. experience more volatile stock and bond markets leading to investor uncertainty (Coy 2005).

Therefore, if this policy has proven effective in other countries, why is the U.S. uncertain about its usefulness here in the states? The answer: Alan Greenspan’s unmatched intuition on the direction of the U.S. economy. As Fred Hassan, CEO of Schering-Plough, said, “The key is to have good sensing mechanisms about when to turn on and turn off the spigot. Greenspan had a remarkable sense of that.” Time will tell if Bernanke has this same talent. However, in the interim, he has a plan to follow, and we as a country know that plan. During a period of transition, the need for stability becomes even more crucial, and Bernanke has the knowledge to create this stability.

Those most concerned with Bernanke’s

plan question how he will handle crises. Many think that if Greenspan had followed an inflation target, then he would not have been able to guide monetary policy as successfully “through it all—tech boom, Asian financial crisis, stock market bubble, tech bust, recession, Enron, terrorist attacks, and a housing boom” (Michael Mandel, Peter Elstrom, Justin Hibbard, Christopher Palmeri 2005). However, Greenspan was able to successfully maintain the economy through these potentially damaging times due to his keen sense of intuition and analysis of subtle indicators, talents specific to Greenspan. Bernanke has assured that in times of crisis the Fed will reprioritize, placing stabilization of the economy over the inflation target. Essentially, the main concern stems from the fact that Bernanke has yet to show if he has the same sense of intuition to ward off economic disasters that Greenspan possesses.

While some worry about the impact the inflation targets will have on the economy, others look forward to Bernanke’s position of strictly guiding monetary policy and avoiding giving advice on fiscal policy, opposed to Greenspan who often advocated tax cuts and the privatization of social security. A former Fed governor, Laurence Meyer commented “I don’t object to the chairman speaking out on issues when he is offering the conventional wisdom of economists on a subject, and especially when he angers both parties equally, but I do object to him taking sides with Republicans or Democrats...on politically contentious topics that are outside the realm of Fed responsibilities.”

Some fear sense Bernanke lacks the amount of Washington experience, Wall Street and corporate ties that Greenspan had coming into office that he does not have the feel for the “rhythms of the financial markets and business that only come with experience” (Paul Magnusson,

Peter Coy, William Symonds, and Laura Cohn 2005). However, former Commerce Secretary Donald Evans stated “In the academic world, you can develop lots of sound ideas, but you have to convert those into good policies. [Bernanke] has been able to bridge the two.” Additionally, due to his monetarist academic background, he has avoided the more partisan economic issues such as tax and spending policies, and therefore, will most likely remain faithful to his line of specialty, monetary policy, and refrain from giving fiscal policy advice.

Essentially, only time will reveal how Bernanke fares after the Greenspan legacy. However, from what I can tell, Bernanke’s strength lies within his impressive intellect, non-partisan research, and personality which might spice up the Fed based on this proposal he made to the Fed. “The Fed governors should signal their commitment to public service by wearing Hawaiian shirts and Bermuda shorts.” Perhaps one day the signal that interest rates are changing will be Bernanke sporting this tropical attire!

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