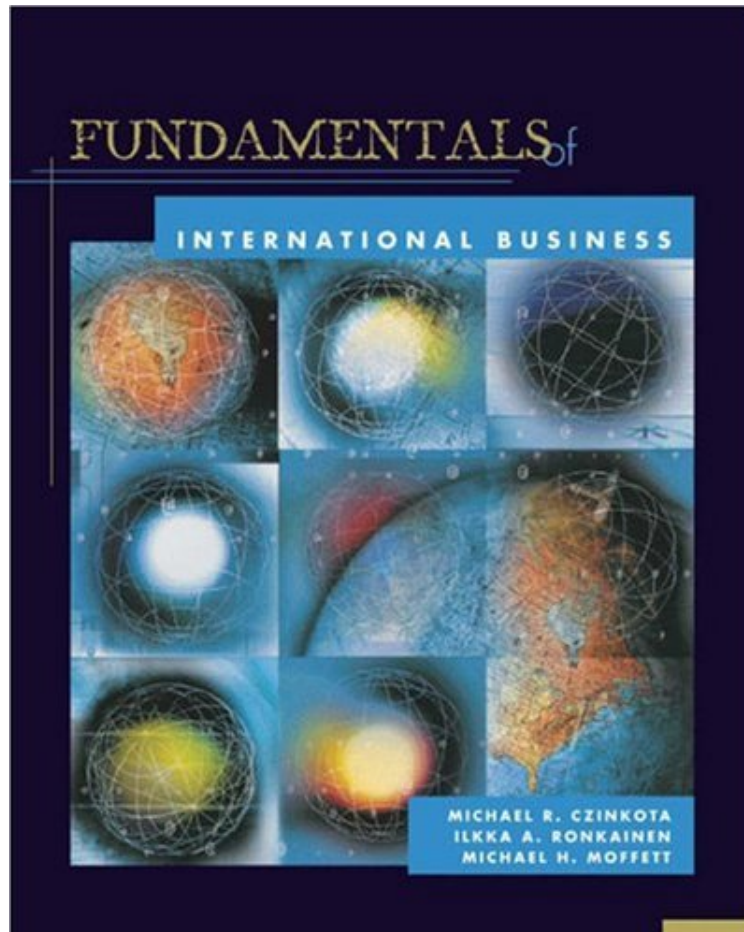


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About the Author Michael R. Czinkota is one of the foremost experts on international business and marketing in the world. His insights and counsel are frequently sought by the media, global companies, and governments all over the world. He is a frequent speaker on issues related to trade, trade policy, and global business strategies. His key research is in the field of export promotion and export development. He has served in the U.S. Government as Deputy Assistant Secretary of Commerce, where he was responsible for trade analysis and support of trade negotiations. He holds three honorary doctorates and advises universities around the globe. He currently serves on the faculty of The McDonough School of Business at Georgetown University. Ilkka Ronkainen, a leading expert in the areas of international business and marketing, has served on the faculty of The McDonough School of Business at Georgetown University for the past 20 years. In addition, he is the Director of the School of Business program in Hong Kong. He is docent of international marketing at the Helsinki School of Economics and frequently teaches executive classes in Europe, Asia, South America, as well as the United States. Michael H. Moffett is currently Associate Professor of Finance and International Business at Thunderbird, The American Graduate School of International Management. Dr. Moffett has a B.A. in economics from the University of Texas at Austin (1977), an M.S. in Resource Economics from Colorado State University (1979), and M.A. and Ph.D. in International Economics from the University of Colorado, Boulder (1985). Dr. Moffett has lectured at a number of universities around the world, including the Aarhus School of Business (Denmark), the Helsinki School of Economics and Business Administration (Finland), the Norwegian School of Economics (Norway) and the University of Ljubljana (Slovenia). Dr. Moffett has also lectured at a number of universities in the United States including Trinity College, Washington D.C., and the University of Colorado, Boulder. He is a former visiting research fellow at the Brookings Institution and he recently completed a two-year visiting professorship in the Department of International Business at the University of Michigan, Ann Arbor. Michael Moffett's research publications have appeared in a number of academic journals, including the Journal of International Money and Finance, the Journal of Financial and Quantitative Analysis, Contemporary Policy Issues, and the Journal of International Financial Management and Accounting. He is co-author of *Multinational Business Finance*, sixth edition, 1992 with David Eiteman and Arthur Stonehill, as well as co-editor with Arthur Stonehill of *Transnational Financial Management for the United National Centre for Transnational Corporations*, 1993. He is a continuing contributor to numerous collective works in the fields of international finance and international business. Dr. Moffett has also consulted with a number of private firms both in the United States and Europe.