General Information:

Instructor: Irene Trela

Virtual Office Hours (weekdays 8am-8pm Eastern Time):

- **Via e-mail:** use your uwo e-mail to e-mail me at itrela@uwo.ca (you should typically expect a reply within 24 hours, except weekends and holidays)
- **Via Zoom:** A student can request a zoom meeting by emailing me using their uwo e-mail and requesting a day/time in the Eastern Time Zone; I will then set up a Zoom meeting for that individual student

Course website: [https://owl.uwo.ca/portal](https://owl.uwo.ca/portal)

Undergraduate inquiries: 519-661-3507 SSC Room 4075 or econugrd@uwo.ca

Registration:

You are responsible for ensuring you are registered in the correct courses. If you are not registered in a course, the Department will not release any of your marks until your registration is corrected. You may check your timetable by using the Login on the Student Services website at [https://student.uwo.ca](https://student.uwo.ca). If you notice a problem, please contact your home Faculty Academic Counsellor immediately.

Prerequisite Note:
The prerequisites for this course are **Economics 1021A/B** and **1022A/B**, or **2001A/B**.

Antirequisite Note:
The antirequisite for this course is **Health Sciences 3090B if taken in 2016**

You are responsible for ensuring that you have successfully completed all course prerequisites, and that you have not taken an antirequisite course. Lack of prerequisites may not be used as a basis for appeal. If you are found to be ineligible for a course, you may be removed from it at any time and you will receive no adjustment to your fees. This decision cannot be appealed.

If you find that you do not have the course prerequisites, it is in your best interest to drop the course well before the end of the add/drop period. Your prompt attention to this matter will not only help protect your academic record, but will ensure that spaces become available for students who require the course in question for graduation.
**Course Objectives:**

Economics of health care will help students apply the tools of economics to make sense of the organization, delivery, and financing of health care. Its objective is to impart an understanding of the role of economic factors in the development of public policy concerning health and health care. The political debate surrounding health care in Canada centres on cost control, quality control and access. What is questionable is the sustainability of Canada’s health care system. Health care costs are increasing, quality of care is decreasing, and waiting lists are growing. The fundamental problem is that there are no ‘system brakes’ for controlling spending, no incentives for decision-makers (patients and health care providers) to reduce their demand and supply of health services; in fact, the current system encourages unnecessary expenditures. Only by implementing financial incentives through changes in funding policies will effective reform be achieved. By the end of the course, students should be able to analyze critically, from an economic perspective, the various policy options for reform of the health care system in Canada.

**Course Learning Outcomes:**

Students will be able to apply economic reasoning and methods effectively to make sense of the health sector in modern societies.

Students will be able to apply economic concepts and methods to critically analyze commonly debated health issues in modern societies.

Students will be able to identify and explain economic concepts and theories related to the behaviour of economic agents, markets, and firm structures, social norms and government policies in the field of health care.

Students will be able to apply the concept of trade-off to health care policies.

Students will be able to use elementary cost-benefit analysis to measure the effectiveness of health care policies.

Students will be able to evaluate the impact of health care policies on individual and social welfare.

Students will be able to use economic reasoning to formulate and evaluate economic advice and policy for health care.

Students will be able to identify the institutional features of the Canadian health care system.

**Textbook:**

There is no textbook for the course.
Course Website:

http://owl.uwo.ca: this site gives you access to lecture notes, homework questions (and answers), additional practice questions (with answers), and announcements (i.e. midterm and final exam information and scheduling, and other important announcements). **Students are reminded that posted lecture notes, homework and additional practice questions will ALL be subject to examination.**

Assessments and Grading:

Essay (2500-3000 words) (Due Wed, 2020-Nov-18 4:00 PM (Eastern Time)) worth 31% of grade

Midterm Exam* worth 31% of your grade
This exam will be administered online on OWL. It will be scheduled by the Registrar’s Office, and is tentatively set for Nov 1, 10:00AM (Eastern Time), but subject to change. Students will be notified once officially scheduled. It will be a 2.5 hour exam, tentatively covering Chpts. 1-6.

Final Exam* worth 38% of your grade
- This exam will be administered online on OWL. The due date of this 2.5 hour exam will be announced by the Registrar’s Office. The final exam will be cumulative.

*The midterm and final exams will be open-book and in mixed format that may contain some or all of the following types of questions:
  - True/False Questions
  - True/False ‘Grouped’ questions
  - Fill-in-the-blank Questions
  - Fill-in-the-blank ‘Grouped’ Questions
  - Multiple Choice Questions

  ‘Grouped’ questions are a series of questions pertaining to a diagram or word statement.

Essay Assessment and Grading Details:
You are instructed to write an essay on “Drug Pricing in Canada: Rationale, Effects, and the Case for National Pharmacare.” **A list of questions that you MUST address in your essay is posted on OWL under Resources>Essay>Essay Fall 2020.**

- Your essay must be more than 2500 words (an automatic fail will be given to papers less than 2500 words) but no more than 3000 words (words in excess of 3000 will not be read) *(note: word count EXCLUDES words in tables, figures, appendices, footnotes and bibliography).*
- Your essay must be double-spaced and in 12 point font, and your in-text citations and end-of-essay bibliographic references must be in the **Author-Date Chicago Manual of Style.**
- Your essay is due Wednesday, 2020-Nov-18 4:00 PM (Eastern Time) and must be submitted electronically to Turnitin on the Assignments page of the course website. **Late submissions will not be accepted and will be given a zero grade and automatic fail in the course, and these rules will be FIRMLY ENFORCED.**
• Students are required to demonstrate competence in essay writing in order to pass the course. Therefore, any student who does not turn in an essay will be given a failing grade.

• If you need further assistance in writing your essay (i.e., introduction, thesis statement, body of essay, and conclusion), visit the course webpage Resources>Essay>Structure of An Essay. For in-text citations and end-of-essay bibliographic references you must adopt the Author-Date Chicago Manual of Style (for details of this style see the Guidelines for Essay Courses section of this syllabus for details; and be sure to also read the “Plagarism” section of this guideline for information about what needs to be sourced). Also make note of the grading rubric posted on the course webpage Resources>Essay>Grading Rubric for Essay.

Policy Regarding Missed Assessments:

Students must follow Western University’s procedures for approval of their absence from any exam in order to receive an accommodation. Please see the Please Note Department Policies for 2020-2021 section of this syllabus for details on these procedures. If during the Fall 2020 term Western University announces any changes to these procedures, please follow those procedures.

STUDENTS WHO MISS ANY EXAM MUST ALSO E-MAIL ME OF THEIR ABSENCE FROM THE EXAM AT LEAST 1 HOUR PRIOR TO THE COMMENCEMENT OF THE EXAM.

Students with an approved absence from the original scheduled midterm exam will have the weight of the midterm transferred to the final exam. No makeup exam will be given.

Students with an approved absence from the original scheduled final exam AND who e-mailed me at least 1 hour prior to the commencement of the final exam will be required to write a final makeup exam that may be zoom-proctored and have a different format than the original scheduled final exam. Students with an approved absence from the original scheduled final exam but who neglected to e-mail me of their absence at least 1 HOUR PRIOR to the commencement of the original scheduled final exam, will need to contact me for additional steps.

Online Proctoring Notice:

Makeup exams in this course may be conducted using Zoom. If so, you will be required to keep your camera on for the entire session, hold up your student card for identification purposes, and share your screen with the invigilator if asked to do so at any time during the exam. The exam session will not be recorded.

More information about the use of Zoom for exam invigilation is available in the Online Proctoring Guidelines at the following link: https://www.uwo.ca/univsec/pdf/onlineproctorguidelines.pdf.

Completion of this course will require you to have a reliable internet connection and a device that meets the system requirements for Zoom. Information about the system requirements are available at the following link: https://support.zoom.us/hc/en-us
Please note that Zoom servers are located outside Canada. If you would prefer to use only your first name or a nickname to login to Zoom, please discuss this with your instructor in advance of the test or examination.

**Course Outline:**

The chapters of the lecture notes in this course follow the chapters in the textbook by Hurley, Jeremiah E. (2010). *Health Economics*, (1st Edition). McGraw-Hill Ryerson. Unfortunately, the textbook is now out of print and no best alternative is currently available. Nonetheless, the course lecture notes are quite detailed and will provide students with all the necessary information for learning the course material.

Health and Health Care Systems: An Introduction

**Essential Economic Concepts**

- Efficiency and Equity
  - scarcity
  - equity-efficiency tradeoff
- The Basics of Markets
  - demand, supply, and social welfare
  - taxes and subsidies
  - externalities, public goods, informational problems and market power
- Methods of Economic Evaluation
  - cost-benefit, cost-effectiveness and cost-utility analysis

**Economics of Health**

- Production, Demand and Determinants of Health
  - health production function
  - determinants of health
  - utility analysis and the demand for health

**Demand for Health Care and Health Insurance**

- Demand for Health Care
  - a derived demand
- Demand for Health Insurance
  - Private health insurance
  - the problems of adverse selection and distributive justice
  - Public health insurance
  - the problems of moral hazard, supplier-induced demand, and cost-plus pricing

**Reforming Canada’s Health Care System**

- waiting list management
- single-payer, universal system
- fund holding
- capitation/fee-for-service and other blends of funding
- integration/coordination of services
- multi-disciplinary teams
- electronic information service

Lecture Notes Ch. 1
Lecture Notes Ch. 2
Lecture Notes Ch. 3
Lecture Notes Ch. 4
Lecture Notes Chs. 5 & 6
Lecture Notes Chs. 7 & 8
Lecture Notes Chs. 9 & 10
Lecture Notes Chs. 11-14, 16
How to do well in the course:

1. Start each week by reading the course notes provided to you (including notes on the additional application topics).
2. Work the questions in your notes as well as the homework questions and additional practice questions. These questions will not be graded but are vital in doing well in the course. So why the importance of working questions? Because economics requires active learning. The midterm and final exams will test students not on their ability to memorize the course material but rather on their ability to understand and use logical step-by-step reasoning to arrive at answers. Passively reading your notes rarely results in a passing grade.
3. If you have any questions, post them in the online Forum. Your classmates will be happy to discuss your questions with you, which will also be monitored by myself in order to answer questions or, if necessary, to correct answers provided by other students.
4. Remember you can always email me if you require additional assistance or if there are personal matters you wish to discuss. I monitor my email account closely every weekday, and you should typically expect a reply within 24 hours, excluding weekends and holidays.

Copyright:

Course materials are protected by copyright. Students may take notes and make copies of course materials for their own educational purposes. Students may not reproduce (or allow others to reproduce), post or distribute lecture notes and other course materials publicly and/or for commercial purposes without written consent.

Statement on Recording of Remote Learning Sessions:

Some/All of the remote learning sessions for this course may be recorded. The data captured during these recordings may include your image, voice recordings, chat logs and personal identifiers (name displayed on the screen). The recordings will be used for educational purposes related to this course, including evaluations. The recordings may be disclosed to other individuals under special circumstances. Please contact the instructor if you have any concerns related to session recordings. Participants in this course are not permitted to record the sessions, except where recording is an approved accommodation, or the participant has the prior written permission of the instructor.
Online Etiquette:

Some components of this course may involve online interactions (typically through one-on-one zoom office hours, but can potentially involve a group of students). To ensure the best experience, please honour the following rules of etiquette:

• please “arrive” to the meeting on time
• please use your computer and/or laptop if possible (as opposed to a cell phone or tablet)
• ensure that you are in a private location to protect the confidentiality of discussions in the event that a discussion deals with sensitive or personal material
• [for group meetings] to minimize background noise, kindly mute your microphone for the entire meeting until you are invited to speak, unless directed otherwise
• [for group meetings larger than 30 students] In order to give us optimum bandwidth and web quality, please turn off your video camera for the entire meeting unless you are invited to speak
• [suggested for cases where video is used] please be prepared to turn your video camera off at the instructor’s request if the internet connection becomes unstable
• unless invited by your instructor, do not share your screen in the meeting

The course instructor will act as moderator for the meeting and will deal with any questions from participants. To participate please consider the following:

• if you wish to speak, use the “raise hand” function and wait for the instructor to acknowledge you before beginning your comment or question
• remember to unmute your microphone and turn on your video camera before speaking
• self-identify when speaking.
• remember to mute your mic and turn off your video camera after speaking (unless directed otherwise)

General considerations of “netiquette”:

• Keep in mind the different cultural and linguistic backgrounds of the students in the course.
• Be courteous toward the instructor, your colleagues, and authors whose work you are discussing.
• Be respectful of the diversity of viewpoints that you will encounter in the class and in your readings. The exchange of diverse ideas and opinions is part of the scholarly environment. “Flaming” is never appropriate.
• Be professional and scholarly in all online postings. Cite the ideas of others appropriately. Note that disruptive behaviour of any type during online classes, including inappropriate use of the chat function, is unacceptable. Students found guilty of Zoom-bombing a class or of other serious online offenses may be subject to disciplinary measures under the Code of Student Conduct.
Please Note

Department & University Policies for 2020-2021

The University expects all students to take responsibility for their own Academic Programs. Students should check their registration to ensure they are enrolled in the correct courses.

**Academic Rights and Responsibilities:** Students should be familiar with their “Academic Rights and Responsibilities” as outlined here in the Western Academic Calendar. Claiming that “you didn’t know what to do” is not an acceptable excuse for not following the stated procedures.

**Guidelines and Policies for Students** are posted online in the current Western Academic Calendar at [http://westerncalendar.uwo.ca](http://westerncalendar.uwo.ca). Undergraduate information for the Faculty of Social Science can be found at: [https://www.ssc.uwo.ca/undergraduate/index.html](https://www.ssc.uwo.ca/undergraduate/index.html) and for the Department of Economics at: [https://economics.uwo.ca/undergraduate/index.html](https://economics.uwo.ca/undergraduate/index.html).

**Rules of Conduct for Examinations:** Students are expected to know the university’s Rules of Conduct for Examinations, available here.

**Cheating and Academic Offences:** Students are responsible for understanding what it means to “cheat.” The Department of Economics treats cheating and other academic offences very seriously and will investigate any suspect behavior. Students found guilty will incur penalties that could include a failing grade or being barred from future registration in Economics courses or programs. The University may impose further penalties such as suspension or expulsion.

**Plagiarism:** Plagiarism is an academic offence. Students must write their essays and assignments in their own words. Ideas/passages taken from another author must be referenced with footnotes or citations and acknowledged with quotation marks where appropriate. Western University uses software to check for plagiarism and students may be required to electronically submit their work. Those found guilty will be penalized as noted in point 3. See Scholastic Discipline for Undergraduate Students here in the Western Academic Calendar.

**Academic Appeals:** Students should refer to the Student Academic Appeals section here in the Western Academic Calendar. Please note the relevant deadlines.

**Department Appeals Procedures:** The Department will not consider an appeal unless an attempt has been made to settle the matter with the instructor first. Students who remain dissatisfied with the outcome may submit a written appeal to the Undergraduate Director in Economics, stating the reasons for their appeal. Information on the Department of Economics’ appeals procedure and the appeals form are available here.

**Systematic Adjustments:** Systematic adjustments of class grade distributions (either up or down) can occur in Economics courses. The systematic adjustment of a class grade distribution is not grounds for an appeal.

**Add/drop deadlines:**
- Deadline to add a first term half course: Thursday September 17, 2020
- Deadline to drop a first term half course: Thursday November 12, 2020
Oversleeping or Misreading the Exam Schedule: Faculty of Social Science policy states that oversleeping or misreading the exam schedule is NOT grounds for a makeup. This rule applies to all exams in the Department of Economics.

End of Term Travel: Students must book travel arrangements AFTER final exam dates have been posted; travel is not an acceptable excuse for absence from a final exam.

Rewriting Exams and Retroactive Reweighting are NOT Permitted: Students who proceed to write a test or examination must be prepared to accept the mark. Rewriting tests or examinations, or retroactive reweighting of marks, is not permitted.

Accommodation Policies: Students with disabilities should work with Accessible Education (formerly SSD), which provides recommendations for accommodation based on medical documentation or psychological and cognitive testing. The accommodation policy can be found here: Academic Accommodation for Students with Disabilities.

Academic Consideration for Student Absence: Students will have up to two (2) opportunities during the regular academic year to use an on-line portal to self-report an absence during the term, provided the following conditions are met: the absence is no more than 48 hours in duration, and the assessment for which consideration is being sought is worth 30% or less of the student’s final grade. Students are expected to contact their instructors within 24 hours of the end of the period of the self-reported absence, unless noted on the syllabus. Students are not able to use the self-reporting option in the following circumstances:

- for exams scheduled by the Office of the Registrar (e.g., December and April exams)
- absence of a duration greater than 48 hours
- assessments worth more than 30% of the student’s final grade
- if a student has already used the self-reporting portal twice during the academic year

If the conditions for a Self-Reported Absence are not met, students will need to provide a Student Medical Certificate if the absence is medical or provide appropriate documentation if there are compassionate grounds for the absence in question. Students are encouraged to contact their Faculty academic counselling office for more information about the relevant documentation. It is strongly recommended that students notify the instructor as soon as possible, ideally before the assessment, when they become aware of an absence. University policy is that students must communicate with their instructors no later than 24 hours after the end of the period covered by the SMC or immediately upon their return from their documented absence. Failure to follow University policy and procedures may result in denial of academic accommodation and a grade of zero.

Individual instructors are not permitted to receive documentation directly from a student, whether in support of an application for consideration on medical grounds or for other reasons. All required documentation for absences that are not covered by the Self-Reported Absence Policy must be submitted to the Academic Counselling office of a student's Home Faculty.
For Western University policy on Consideration for Student Absence, see: 
Policy on Academic Consideration for Student Absences - Undergraduate Students in First Entry Programs.

For the Student Medical Certificate (SMC), see: 

Religious Accommodation: Students should consult the University's list of recognized religious holidays and should give reasonable notice in writing, prior to the holiday, to the Instructor and an Academic Counsellor if their course requirements will be affected by a religious observance. Additional information is given in the Western Multicultural Calendar.

Policy Regarding Class Attendance and Engagement: If the instructor deems a student’s attendance or engagement in the class to be unsatisfactory, that student may be prohibited from writing the final examination. Examples of unsatisfactory class engagement include frequent absences from an in-person or synchronous online class, lack of assignment submissions, and inadequate use of online course materials. Instructors who intend to make use of this policy will notify the student in advance.

Statement on Mental Health and Support Services: Students under emotional/mental distress should visit http://uwo.ca/health/mental_wellbeing/ for more information and a complete list of resources on how to obtain help.
Guidelines for Essay Courses

Essay Courses
An essay course is a course in which the cumulative amount of written work, excluding written work in examinations, is at least 2,500 words (for a half course).

To pass an essay course, students must exhibit a minimal level of competence in essay writing in addition to comprehension of the course content.

English Language Proficiency for Assignment of Grades
Written work that demonstrates a lack of English proficiency will be failed or, at the discretion of the instructor, returned to the student for revision to an acceptable level.

To foster competence in the English language, all instructors will take English proficiency into account when marking. This policy applies to all courses, not only essay courses.

Recycling of Assignments
Students are prohibited from handing in the same paper for two different courses. Doing so is considered a scholastic offence and will be subjected to academic penalties.

Plagiarism
Plagiarism is defined as “the act or an instance of copying or stealing another’s words or ideas and attributing them as one’s own.”

Plagiarism applies to ALL assignments including essays, reports, diagrams, statistical tables, and computer projects. Examples of plagiarism include:

- Submitting someone else’s work as your own
- Buying a paper from a mill, website or other source and submitting it as your own
- Copying sentences, phrases, paragraphs, or ideas from someone else’s work, published or unpublished, without citing them
- Replacing selected words from a passage from someone else’s work and using it as your own without citing them
- Copying multimedia (graphics, audio, video, internet streams), computer programs, music compositions, graphs, or charts from someone else’s work without citing them
- Piecing together phrases and ideas from a variety of sources without citing them
- Building on someone else’s ideas or phrases without citing them

Plagiarism is a serious scholastic offence. Possible consequences of plagiarism include a mark of 1.
0% on the assignment, a mark of 0% for the course, and expulsion from the university.

Instructors may require students to submit written work electronically to http://www.turnitin.com. This is a service that assists instructors in detecting plagiarism.

Students seeking further guidance on avoiding plagiarism should consult their instructor. **Claiming ignorance is not an acceptable excuse.**

The key to avoiding plagiarism is to correctly cite reference sources.

**Referencing and Citation Guidelines**


Economics papers often use the in-text **author-date** style of citations and references. Details and examples of this style are shown in chapter 15 of the *Chicago Manual of Style Online*. See also the handy “Chicago-Style Citation Quick Guide” under Tools on the homepage.

In the body of an essay, in-text citations list the last names of the authors of the piece that are referenced, the year of publication, and, where relevant, page numbers. In-text citations refer the reader to a complete list of bibliographic references at the end of the essay. Papers that cite multiple works by the same author(s) with the same publication year should add a lower case letter after the date in both the in-text citation and References (e.g., 1993a and 1993b). In doing so, the in-text citation points the reader to the relevant work.

Examples of in-text citations:

Diamond (1981, 1982) and Mortensen (1982a, 1982b) find these externalities can cause an inefficient level of search activity…

The “new view of unemployment” which emerged during the 1970s emphasized the importance of turnover in the labour force and the brief duration of many employments spells (Hall 1970, 1972; Perry 1972; Marston 1976).

The primary objectives of the LMAS are “1. To provide measures of the dynamic…the Labour Force Survey” (Statistics Canada 1990, 5).

The list of references at the end of the essay should be titled References or Works Cited. It should provide complete bibliographic information about each source cited. In addition, students should also provide adequate referencing of any data sources. This can be done in a data appendix following the text of the paper and before the References.

Examples of the format and content of references can be found here: https://www.lib.uwo.ca/files/styleguides/ChicagoStyleAuthorDate.pdf.
Writing an Economics Essay: Starting Points

To start a written assignment, review your professor’s instructions. Read published work written by economists, which will give you examples of the structure and content of economics writing. Examples are readings in the course outline, journals, working papers, etc.

Two helpful sources that give information about how to write for economics are:


Writing an Economics Essay: Resources

The Resources Link on Western University’s Department of Economics website (http://economics.uwo.ca/resources/index.html) provides a link to a list of sources for published and unpublished economic papers, articles, books, theses, government publications, data, etc. Western Libraries has a very useful economics resource page https://guides.lib.uwo.ca/economics.

DB Weldon Library has a collection of bibliographies, indexes, handbooks, and periodicals in economics. Library holdings, the online library catalogue, and other resources are available electronically from the Western Libraries Homepage http://www.lib.uwo.ca/. These can be accessed off-campus with the OffCampus Proxy Server on the Library main page.

Students are encouraged to take a library orientation tour to learn about where sources of information are located both physically and online. Consult library staff for questions

*The New Palgrave Dictionary of Economics* is the most comprehensive dictionary of economics in existence today. It is available online through the library catalogue, or in print in the Weldon’s Reference section (call # HB 61.N49 2008 v. 1-8).

*EconLit (Economic Literature)* is an electronic bibliography of literature from 1969 to the present. It covers journals, collected articles, books, book reviews, dissertations, and working papers. It also provides citations, selected abstracts, and links to Western’s full-text resources. Students can also print records by downloading marked records to a text file, sending marked records by email, or exporting them to a citation manager such as *Zotaro*. For a list of citation software, see https://www.lib.uwo.ca/essayhelp/citationmanagementsoftware.html.

*CANSIM (Canadian Socio-economic Information Management System)* is Statistics Canada's database of time series data covering a variety of economic aspects of Canadian society. Access the database by a Title Search on the Western Library’s Catalogue, or from the Library’s list of Databases under “Research Tools” on the Library’s homepage.
**Western Undergraduate Economics Review (WUER)**

The Department of Economics encourages students to consider submitting their essays to the *Western Undergraduate Economics Review*, a journal published annually by the Department that showcases student work in economics. For further information, please visit [http://economics.uwo.ca/undergraduate/undergraduate_economics_review.html](http://economics.uwo.ca/undergraduate/undergraduate_economics_review.html).

**Essay Prize in Economics**

Two prizes may be awarded at the end of the academic year. One prize is for a student registered in a 2100 level course, and one is for a student registered in a 2200 or higher level course. Each prize is valued at $500.

Students can only win the Essay Prize in Economics once. Economics 4400E is not eligible for this prize as it has its own essay award.

Instructors will nominate student essays for the prize. The essay should be submitted to the Undergraduate Coordinator for consideration by the Essay Prize Committee, which will decide the winner. The Essay Prize Committee will consist of the Undergraduate Program Director, WUER Faculty Advisor and one other faculty member. The decision of the Committee is final and cannot be appeal.

Papers will be judged on content, originality, use of references, spelling and grammar.

The grade given to the paper will not influence the decision of the Essay Prize Committee as all comments by the original marker will be removed.

The deadlines for instructor submissions are:

- Fall courses: January 1st
- Winter courses: May 1st

*The winner of the essay prize is encouraged to submit their paper to the Western Undergraduate Economics Review. Other appropriate papers may also be submitted.*