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Faculty Advisor
Lewis Davis, Department Chair

Fall '21
Dear Economics students, faculty and alumni,

It’s a great pleasure to greet you at the start of a new academic year!

Below I catch you up on some department news, including the return to a more normal campus environment, following four terms disrupted by Covid, some initiatives designed to serve students interested in finance, and two tenure track searches the department will undertake this year.

Getting Back to Normal

The big news this term is that life on campus is mostly back to its pre-Covid norms. With a few exceptions, faculty, staff and students were required to be vaccinated to return to campus this fall. As I write this, in mid-October, we have had only 19 cases of Covid on campus since our return to campus this fall, with most of these identified by the initial round of testing that occurred at the start of the term.

The change on campus has been tremendous and much for the better. While indoor masking is still the norm, all classes are being held in person and face-to-face interactions are once again possible. The other day, rather than Zoom or email, I dropped by a fellow faculty member’s office to catch up on some work issues. It was wonderful! Frequent informal interactions are central to our educational mission, and I am delighted to say they are once again the norm.

The return to in-person campus life is a huge accomplishment and a very welcome change to the learning and social environment on campus! My thanks to all for making this possible, but especially to our excellent students, who have handled the entire crisis in a manner that testifies to their maturity, empathy, and resilience.

New Initiatives

This year will see continued development of the student-run Economics Department Newsletter including some features started last year, such as the series of Student Op-Eds addressing current economic issues and Putting Your Thesis to Work, which highlights how senior thesis projects contributed to alumni careers. Students and alumni interested in contributing to these series should contact Editor-in-Chief Cozette Blumenfeld.
The department also welcomes our new Student Webmaster, Steve Nguyen, a sophomore Computer Science major. Steve and I will be working on redesigning elements of the Department’s webpage, making it more accessible and highlighting department news and recent events.

Finally, the department will be working to develop some new initiatives designed to better serve our students interested in careers in finance, including the Union Financial Network, which is working to develop stronger connections between our students and alumni in the finance industry, and increase student mentoring and internship opportunities.

**New Faculty Searches**

Pending administration approval, the department will conduct two faculty searches this year with the hope of hiring tenure track faculty in macroeconomics and applied microeconomics. The new macroeconomist will provide intellectual leadership in a key area of our curriculum, contribute to teaching our core courses, develop new macroeconomics electives, and advise macroeconomic theses. Within the broad field of applied microeconomics, the department is particularly interested in applicants with specializations in the fields of gender or race, public economics, or technology. In particular, we hope to find an individual who can contribute to Union’s broad array of Interdisciplinary Studies Programs, and help us to build stronger links to other academic programs.

It is hoped that these hires will begin to address the Economics Department’s ongoing staffing shortage. The Economics Department currently has 7% of the College’s full-time faculty but fully 20% of Union students graduate with a major in Economics or Managerial Economics. This phenomenal mismatch of supply and demand is reflected in the persistent over-demand for our courses, and large classes and advising loads, which are the highest of any department on campus. Addressing our staffing shortage remains my greatest and most important challenge as chair.

I look forward to updating you on these and other developments as the year progresses.

I am always glad to hear from our students and alumni! Please feel free to contact me at ecochair@union.edu. Stay safe!

All the best,

Lewis Davis

Thomas Armstrong Professor of Economics and Economics Department Chair. ★
Why did you choose this topic? I have always been interested in climate change and considering the relevance of the topic under the current cultural temperature in the U.S. further research is needed to evaluate current and future policy moves.

Describe your thesis: I am looking at all 50 U.S. states and their respective financial and regulatory policies pertaining to renewable energy. In such, I am analyzing which state policies are the most effective in achieving the goals of the current Biden Administration’s renewable targets.

What has been the most challenging part of your thesis? The most challenging part thus far has been gathering all the data as I have to make my own spreadsheet. That said, such process is interesting as I can see an aggregated view of each states policies.

What advice would you give a current Union economics student? I would definitely suggest taking a seminar that you find the most interesting as it can be a stepping stone into your senior thesis.
As a side note, do you have any hidden talents or interests? In my free time, I carry out my own ad hoc market research. Please feel free to take a look at my website and reach out to me if you would like to discuss any of my topics. ✷
LAST YEAR, Sadhika had worked on her Seward research project, which had looked into the “geopolitical implications of China’s rise.” Her thesis this year will attempt to look further into this topic for greater understanding. From the very beginning, Sadhika was hoping to look into the role that China is going to play in the world: “I am from Nepal and went to high school in India... I have seen the political influence of China in Nepal, and this has increased over the past few years.”

Sadhika also recommends using the winter break for thesis students to make the most of the extra six weeks outside of the term, explaining that she is planning to “do (her) literature review and keep up to date with the news.” Before starting your thesis, Sadhika recommends “taking seminars in a variety of topics so that you have a clearer understanding” of potential areas to pursue. She recommends taking the seminar class, ‘The Political Economy of Development in Asia’ with Professor Alicia Dang, because of the “extensive practice on Stata and the variety of papers and topics.”

Some students will be taking their thesis in the Winter and Spring terms, and so are yet to begin the formal process. One of those students is Lexie Jia ’22, who will be working with Chair of the Economics Department, Professor Lewis Davis, on her thesis.

Lexie studies both economics and psychology and will therefore be using both skills when going into her thesis project. Currently she will be pursuing the “relationship between the level of income inequality and economic growth.”

Regarding the beginning of the process, Lexie is looking forward to it because she will be able to “dig into the topic (she) feels is interesting and employ knowledge (she) has learned before.”

LET'S TALK THESIS

By Daniel Wilcox

The senior thesis is the pinnacle of the Union College economics department journey, with most seniors now halfway through their Fall–Winter writing schedule. One of the students that is currently working on their thesis is Sadhika R. Thapa ’22, an Economics major and Data Analytics and Seward Organizing Theme double minor. Sadhika’s thesis topic has been worked on over the course of the term, with the current working title being “Understanding the factors behind China’s economic growth and their impact on growth trends in the future”.

In the Spring term, all economics majors were assigned their advisors, with Sadhika working with Professor Eshragh Motahar. Regarding the process so far, Sadhika explained that she “feels supported” and has worked with Professor Motahar this term to “streamline (her) question and have a clearer direction.” With the flexibility of an economics senior thesis meaning that the topic choice can be endless, Sadhika explained that she chose her area of focus because of her interest in the “economic rise of China.”

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Sadhika R. Thapa
Union College Senior
photo provided by Daniel Wilcox

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Snapshots from Senior Theses

*Photo Credit: Professor Sener*
STUDENT CLUBS

Blurbs from club leaders

Garnet Group: In the Fall 2021 term, the Garnet Group has held weekly meetings on Thursday nights. From the Evergrande crisis, to the infrastructure bill, to interest rates, the student investment fund covered a multitude of topics this term. The meetings begin with a market quiz on the Wall Street Journal, followed by an overview on major events in the news that impact the market. In meetings, we also share weekly updates on the club’s investment portfolio, dive into finance and accounting principles, and end with a brain teaser. The student investment fund also touched on resume workshopping, building ‘your story’, and networking, this term.

Women in Econ: Women in Economics has been focusing on building relationships between members of the club and new underclassmen. We are re-implementing our mentor program to create an opportunity for upperclassmen and underclassmen to share knowledge within the department in academic and extracurricular settings. We are also planning an alumni event next month with alumni that members have expressed interest in their industry with prepared questions.
**Economics Club:** This term the Economics Club has held an event called How I Got My Internship. This panel featured nine seniors who have all had economic-related internships. They included Kendall Eaton, Grace Snyder, Ali Sommers, Erin O’Shea, Henry Kahl, Cozette Blumenfeld, Arya Amuzgar, and Billy Martin. The panelists talked about their internships in detail, gave advice to underclassmen and answered any particular questions. We are looking forward to hosting more events in the upcoming term!

**UMarketing:** This term, UMarketing has focused on helping Union students improve their job candidacy by holding workshops in technical skills and networking. Our first event of the term was an Introduction to Excel event with Economics Professor Stephen Schmidt. Here, students were able to familiarize themselves with Microsoft Excel and establish an introductory understanding of the program. Additionally, in preparation for the Marketing EDGE national marketing conference, we held a networking how-to session in partnership with the Becker Career Center. We are looking forward to another great term full of events in the Winter!

*
Q&A: ECONOMICS & RACE

with Professor Stephen Schmidt

Q: What's the biggest takeaway you hope students get from this course?
A: I hope students will appreciate how economic institutions, particularly when they interact with social and political institutions, produce a distribution of income and life opportunities which is deeply influenced by race.

Q: In the past, have you done any large or small-scale research on economics of race?
A: No, I haven't. I have taught about it a little bit in my first-year preceptorial class.

Q: What ignited your desire to teach ECO-213?
A: I was one of the faculty who served on the President's Initiative on Race, Power, and Privilege in the summer of 2020. That group spent a lot of time talking about how much the Union curriculum needed additional courses in RPP, especially in departments and programs that haven't taught many courses about RPP in the past. That conversation convinced me that I ought to step up and make my contribution.

Q: How does the social fight against racial injustice differ from the economic fight against racial inequality?
A: I think the biggest difference is that the social fight against racial injustice is happening mostly at an ideological level, while the fight against racial inequality is happening on a more practical level. There's not a lot of disagreement that people of every race should have equal economic opportunities, and that the government has some role to play in bringing that about. Instead, much of the disagreement is about the extent to which race influences the extent of opportunity that people have. Those are disagreements that are easier to resolve with evidence and analysis.

"By themselves, competitive markets are race-neutral, but the distribution of income and life prospects in the United States are determined by many social institutions, not just markets. When those other institutions create inequality by race, which they do, markets not only maintain that inequality, but can make it worse by providing people of different races with different economic opportunities; opportunities to get education, to enter careers, to accumulate wealth, and many more."

STEPHEN J. SCHMIDT
Kenneth B. Sharpe Professor of Economics
photo from union.edu
Q: Describe to us the process for choosing specific reading and reference material for this course.
A: It was hard because there isn't a good introductory-level textbook on the subject. I found a couple of good higher-level books — ones which presumed a lot of econometric knowledge, which is why I couldn't use them in the class — to give me a sense of what topics I ought to include. Then I went searching for good books on those topics. I also knew the names of several economists doing work in this area — William Darity, Glenn Loury, and Tom Sowell among others — and I went through things they had written on race and economics and used a lot of that as well. I think I read about 60 books over the summer and fall in order to select material from about a dozen of them.

Q: Do you find that students have trouble discerning injustice from inequality? If yes, why is it important to recognize the difference?
A: It's important to understand that not all inequality springs from injustice, although quite a bit of it does. When economic inequalities arise from circumstances in which people had equal opportunities but made different choices, they're not objectionable. When they arise from some people having lesser opportunities than others (whether that's because of race or for any other reason) then there's more obligation for society to redress the resulting inequalities.

Q: How severely has COVID affected racial economic inequities?
A: I can better answer that the other way around — racial economic inequalities have created very severe inequalities in access to testing, treatment, and vaccination for COVID. It's a little harder to say how COVID has affected racial inequity, but it's surely had some effect. The economic effects of COVID on individuals depended a lot on how easily they could transition to remote work. This was generally harder for service workers, who for all kinds of social and historical reasons are more likely to be members of disadvantaged minorities. There were other effects too but that was probably the most important one.

Q: What can be learned from the result of racial disparities in the recipients of the CARES Act stimulus payments?
A: I think the most important lesson is the way in which access to modern banking is essential for people to be able to maintain financial stability. We spent a couple of classes talking about the problems of people who are unbanked. The stimulus checks is one example of many similar problems experienced by people who don't have access to the kind of banking services that most people are able to take for granted.

Q: How would the prospect of forgiving $10,000 or $50,000 of student loans help to create more economic racial equality?
A: I would have to do some research to answer that question. *
On November 2nd, Union held the first virtual speaker series event with the Union Financial Network. The event was a conversation with David Viniar ’76 who went to have a very successful career in finance. He was an economics major and basketball player in his time at Union and then went onto Harvard Business School. Afterwards he began working at Goldman Sachs and worked his way up to becoming the CFO. When he started at Goldman, the company was relatively small (of about 6,000 workers) and he has been able to see it grow into the financial empire it is today. He discussed his time at Union, such as the relationships he developed with his professors and the fun stories of being at Union, as well as his journey to becoming successful. Although he is now retired, he still is involved with the company as he sits on the Board of Directors. He gave advice to many students in college interested in finance and gave so much insight to his career. I sat on the panel with Mr. Viniar and got to speak to him before hand. I was so honored to have been a part of such an amazing panel and bring in some of the current student perspective and experience as an Economics student.*
China’s second largest property developer, Evergrande, has fallen into a liquidity crisis that has global markets on edge. The company, founded in 1996 by billionaire mogul Hui Ki Yan collected $110 billion in sales in the past year and holds assets in excess of $350 billion.

The company was able to capitalize on explosive growth across all of the Chinese economy to take on an extraordinary amount of debt to finance its expansion into the behemoth it is today. As growth across China began to come down, Evergrande looked to alternative investments such as electric vehicles, sports teams, and bottled water. The property developer used its access to immense sums of bank sponsored financing to buy up large quantities of land and sell properties at high quantities and low margins.

All appeared well for the company until the leaking of an internal document last September in which Evergrande pleaded with the government to authorize it to complete a secondary shares offering to raise additional capital. In June a bank account in which the company held $20 million dollars was frozen as it had missed the repayment of commercial paper. Things really took a turn for the worse in August when construction was halted at many of the developer’s locations as a result of missed payments to contractors and suppliers, an indication of a serious liquidity issue. At this moment in time, Evergrande had standing liabilities totaling more than $300 billion dollars which is larger than the market caps of Goldman Sachs, General Electric, and Target combined.
More is at stake here than the outlook of a single Chinese property developer, the way in which the Evergrande crisis unfolds will have global market implications. Investors are watching closely not just how Evergrande executives are managing the crisis, but also the actions the Chinese government will choose to take or of equal importance, not to take. Evergrande holds deposits from approximately 1.4 million property owners who are awaiting construction or are in the construction phase. There is a very low likelihood that construction will be able to continue and that new construction will be able to begin. If other property developers face similar challenges as Evergrande as a result of slowing growth in China the Chinese housing market could take a large hit. A decline in the property market is especially troubling for the wealth of the Chinese population. As a result of limited investment opportunities and favorable tax laws around homeownership, Chinese families often use real estate as their primary investment vehicle with real estate making up 70% of household wealth in China as of 2019.

Intuitively, a large decline in the Chinese real estate market would cause a sharp decline in Chinese household wealth lowering their overall purchasing power. With a decline in wealth Chinese consumers would be more reserved in their purchases causing declines in Chinese imports and natural resource prices.

The Evergrande crisis will likely demand government intervention, to what extent Beijing is willing to intervene is impossible to predict but will likely greatly impact how this situation plays out. Evergrande’s shortcomings have piqued the interest of global investors and Chinese regulators into other large Chinese companies reliant on unsustainable levels of growth to finance their operations. Evergrande is still fighting to stay afloat, however, I’m not sure how much longer this over leveraged ship can stay above water. *
The Econ-club internship panel was a great opportunity for prospective young students interested in the financial world to learn about the internship process and entry into the financial industry in general. The panel of senior Econ. students began by discussing previous internships they’ve had, from working for marketing agencies to investment firms. All the speakers emphasized seeking a job where they could get hands-on with consumers and clients, and employ the skills they’ve learned.

In my opinion, the most helpful section of the discussion was advice for younger students. The panel noted the strength of networking, not only with Union Alumni through UCAN, but also with fellow students. Additionally, they stressed the importance of acquiring skills outside the classroom, because despite the many strengths of the liberal arts education, it lacks in certain areas, specifically niche skills taught in more concentrated schools. For instance, learning “technicals” and other important skills, such as proficiency in Microsoft Excel or coding languages, to catch up to prospective interns from other institutions. On top of these technical skills, interpersonal skills such as writing a good email or being able to “talk on your feet” are also very important. Other tips included practicing “behavioral” and “technical” questions you might be asked during the interview or utilizing helpful resources/websites which preview your respective interview at a firm.
On November 3rd, 2021, the women in economics club invited three alumni for a virtual Q&A session. The alumni that attended the event were: Mary Trop ’20, Kate Collins ’16, and Ali Corsetti ’18. Mary is currently doing risk and compliance at Dow Jones. Kate is a senior consultant at Deloitte Consulting. Ali Corsetti is a registered client service associate at Morgan Stanley’s private wealth management. During this session, they answered questions and gave their backstories about their journey from being an undergrad at Union to starting their careers.

**What was really important that you took from your econ major at union and what skills have you taken from Union’s education that’s helped you in your careers today?**

Mary– I think that arriving at Union, as a freshman, I wanted to do something in the business world but I didn’t know what it was. I definitely thought that economics was the right track for me because it provided me with a vast variety of opportunities. I wanted to think like an entrepreneur, and be a part of the competitive business world. I realized that I loved learning about the markets and the industry, and the economics department does give everyone a variety of courses to choose from. So, there’s something for everybody that will help them choose what path they want to go for.

Kate– I think what Mary was saying resonates with my story as well. Both of my parents have finance backgrounds and I think when I was first dabbling in the idea of an econ major, I wasn’t really sure about it. And even when I was well into my econ major, I still didn’t have a strong grasp of what I wanted to do post grad. But I think trying a lot of different things within the field of economics was one thing that carried me throughout my career. I would also say that being an econ major gave me a higher level of understanding of business and economics. A lot of the more technical stuff can get me caught off guard, but I learned through my job and corrected my mistakes. Union taught me a lot of valuable things that helped me get my first job.

Ali– I had no idea what I wanted to do at first. I went in as pre-med because both of my parents were doctors. So, I didn’t come from a finance background. One of my passions was doing a lot of volunteering at Union. The role that I’m in: we help clients, such as families or individuals and use strategies to help them plan for retirement. We do the things that they do not know how to do on their own. And even being at union, going to a thesis meeting with professor Sener and talking with different students in my classes, really taught me how to effectively communicate with people. In my job, technicality is important. Which is why macroeconomics is one of the most important classes I have taken. I use it every day. In fact, my colleagues and I were watching the Fed meeting and Jerome Powell was talking about tapering and when they are going to have rate hikes. I learned all about that in macro and it was pretty cool to see how I actually use that every day. All of this comes from someone who didn’t know they wanted to be in finance.
What has been the biggest challenge of joining the workforce with a liberal arts degree in economics?

Mary– One challenge could be that you don’t have a specialized field coming into the workforce. I think having a liberal arts degree has a huge advantage because you can connect history, writing, and psychology to interviews and use that to your advantage. I would not get discouraged and suggest for you guys to just keep trying to get into the fields you want. Kate– I would agree with Mary on this. I think that the biggest barrier to getting into the workforce, per say, is that you don’t have access to big recruiters for your first job out of college. But I would say on the flip side that it teaches you to be a bit scrappier in the sense that you are trying to weave through what you want to do rather than just applying what’s available to you. Even though it is less straightforward I would argue that it helps develop you to get more of these opportunities down the line.

Ali– When I was working at my previous firm, at UBS, I did not do nearly as much as I do now at Morgan Stanley. My team does a lot of IPOs, mergers and acquisitions, and real estate transactions. I have to know a lot of the rules regarding taxes and how some of those big transactions work. I would say that I did not learn a lot about that at Union, but it did give me a good foundation, going into it.

Looking back on what you learned since you have been working after college, did you have any preconceived ideas about starting a career after college that you found out to be false?

Ali– Before I started working, I thought it would be a very male-dominated dominated scene. You see movies like “The Wolf of Wall Street ” and you think that’s how it is. It is completely false. My coworkers are awesome and we have tons of events and the culture is amazing. It’s also great for me to be back in the office. There are tons of preconceived notions before you start working. But you are going to have to stay in late sometimes.

Kate– I didn’t have any expectations honestly. They were completely different from what I was envisioning compared to what was actually happening. When I started my job, I was really scared and overwhelmed that I would have to know every technical and corporate nuance given to me. However, if you put work and effort upfront and you always ask questions, co-workers will be there to help you. So don’t think that people won’t be there to help if you don’t know something, they are more than happy to help.
Mary– I have a different perspective of that. One preconceived notion I had is that once I was in my senior year, I knew I wanted to go into the financial industry. I remember doing my thesis and thinking, when am I ever going to plug-and-match or use these coding techniques that I was using with my thesis? And, surprisingly, I use this stuff every day at work. So, the research I did and the techniques I used with research analytics and econometrics definitely helped me in my career path and land my first job. I thought that I would, initially, need a lot of help with what I was doing in my job. On the contrary, I was able to use some of that knowledge, such as using econometrics with excel to help out some of my colleagues. So, I think that’s what set me apart from others with my economics degree, in that I was able to help my colleagues learn certain things on the job.

**What advice would you give for using your communication skills to help express yourself in the best way possible during an interview or in networking calls with alumni?**

Mary– I think that the biggest way to stand out in an interview is to tell the interviewer about yourself. It is your chance to put yourself out there. Interviewers really care about your personal background, who you are, and why you want to work with us. So don’t shy away and try to be the best person you can. That can help you stand out in the interview. I also would use this opportunity to mention everyone you might have networked with. Even with those who work at the company you want to work for. This gives you a much better chance in that you have reached out and put yourself out of your comfort zone to get to know some people at that company. Interviewers really like that. If you don’t know the people there, reach out and try to speak with them. Even if they don’t respond, it shows that you care a lot and it helps you stand out from the rest of the crowd.

Ali– I have been in a lot of interviews, and three of them asked technical questions. However, I would agree with Mary that interpersonal skills are really important for interviews because they want to know who you are, where you are from, and not just why you are applying for this job. I think that at Union, your social skills are reinforced by going to group meetings, socializing with people, being in class, and talking to your thesis advisor. I think that is one of the advantages that Union has since everyone knows each other in the class. The industry I am working at, is 65–70% social skills. I have to talk to clients every day, one of them being an old lady asking for her check, or asking how the stock market is doing. That’s why, for a scenario like that, interpersonal skills are really important.

Kate– Two major suggestions in terms of interviewing. One, act like every job you are interviewing for is your number one choice. I would say be prepared for each interview by doing your research on the company so that it seems like you are really interested in working with them. Otherwise, it would sound like you are not that interested in the company. I would treat each interview as if it was your last one. Until you get that job offer, then you can be decisive in what you want to do. Second, in terms of preparing for your interview and leveraging your network, if you know someone that works at the company that you want to work for, reach out to them and ask them to give you tips and suggestions on how to do well in that interview.

Professors Mehmet Fuat Sener and Alicia Dang attended the event and were impressed by the alumni and everyone that attended, and commemorated the alumni for their hard work and dedication on reaching their goals.

This event gave me, and a lot of the students attending, unique perspectives on these prestigious women's career journeys. Thank you, Women in Economics Club, for hosting such an insightful event, and to all the alumni who came and shared their stories.
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