

Creighton
UNIVERSITY

Heider
College of Business

INSTITUTE FOR ECONOMIC INQUIRY

2014-2015

ANNUAL REPORT

INSTITUTE FOR ECONOMIC INQUIRY

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It has been a great year for Creighton's newly formed Institute for Economic Inquiry.

Certainly not because of my actions as the inaugural director, but due to a host of actions by economic scholars, business and banking leaders, Creighton administrators, my Creighton colleagues, Institute staff, and Heider College of Business students. But perhaps most significant has been the support, financial and otherwise, from our sponsors. Gail Werner Robertson, her husband Scott, and the Charles K. Koch Foundation have been truly supportive by financially seeding the Institute and holding us accountable to the words of St. Ignatius Loyola to "Go Out and Set the World on Fire." And collectively, I believe we did just that.

First, we recruited a pair of first-rank economic scholars for 2014-15 and another two for 2015-16. This year, Diana Thomas, Ph.D., and Michael Thomas, Ph.D. "lit a fire" under us all, especially the students. I fully expect the two incoming faculty, Kathleen Sheehan, Ph.D. and Alexei Marcose, Ph.D. to likewise "turn up the heat" next year. Also joining us next year to support student research efforts, will be Dick Clark (not that one), but the Lincoln attorney/writer who will throw more than a few logs on the intellectual fire.

Second, the Institute hosted two major conferences, two research seminars, and 20 student reading group sessions; published three student papers; conducted hundreds of international, national, and regional media interviews; wrote countless essays; testified before legislative bodies; and published peer-reviewed research papers appearing across the globe. The purpose of all this activity has been to support a better understanding of free market systems and their contribution to economic well-being.

But the best is yet to come. Five conferences/seminars are planned for Fall 2015. Jason Riley, Stephen Moore, Virgil Storr, Daniel D'Amico, and James Otteson will be visiting the Heider College of Business sharing their economic research. Ten incoming Werner-Robertson Scholars will be conducting economic research intended to serve the scholarly, business and non-profit communities. Included in their work will be the completion of our study on reducing barriers to the employment of adult autistic citizens for Autism Action Partnership.

We will also continue our research seminars, monthly economic surveys, and other research efforts intended to stimulate a healthy and engaging debate on the advantages and disadvantages of market-based economic systems. We will not allow critics to smolder our fire. Instead, we will engage them in honest and healthy debates that make us all better. Thank you, as we ask you to help us keep the fire burning.

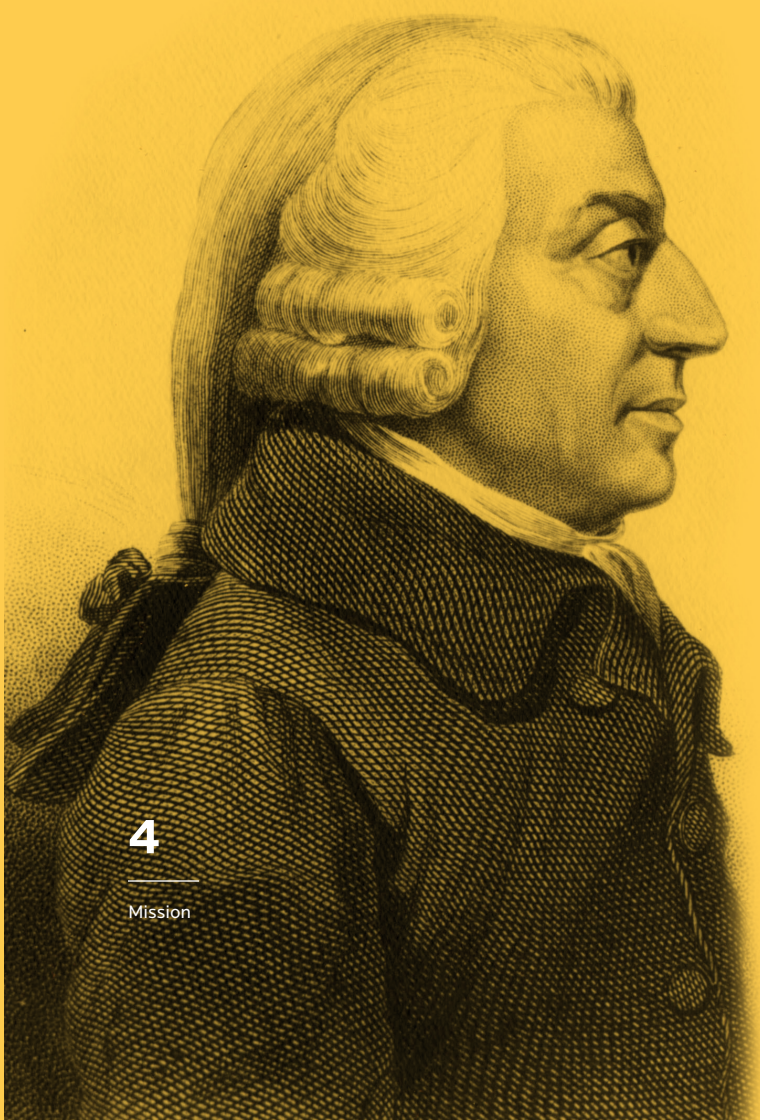


Ernie Goss, Ph.D.,
Director of the Institute for Economic Inquiry

MISSION

The Institute for Economic Inquiry supports research and education programs that analyze the institutions that promote human wellbeing.

In this pursuit, the Institute promotes the partnership of social scientists and practitioners to further the study and practice of human flourishing in a free society. The Institute supports research that compares and contrasts economic and social outcomes from alternative economic perspectives ranging from Marxism to free-market economics. The Institute began on July 1, 2014. Its earliest investors are Gail Werner-Robertson and Scott Robertson as well as the Charles Koch Foundation.



BUSINESS & LEGISLATIVE OUTREACH

SEMINARS & CONFERENCES

Fr. Robert Sirico

On Nov. 12, 2014, Roman Catholic priest Fr. Robert Sirico, founder of the Acton Institute for the Study of Religion and Liberty, spoke on his book, *Defending the Free Market*. Nearly 300 attendees from the Creighton community, the greater Omaha business community and the Omaha religious community were present. "Since the Institute is devoted to engaging in dialogue that compares and contrasts economic and social outcomes from alternative economic perspectives, Fr. Sirico was an almost perfect scholar to serve as the Institute's inaugural speaker," says Ernie Goss, Ph.D., Director of the Institute for Economic Inquiry and Professor of Economics at the Heider College of Business. "He vigorously presented the case for the free market as the most effective economic system to promote the economic wellbeing of the poor."

Esther George

On December 5, 2014, the Institute welcomed Esther George, President and Chief Executive Officer of the Federal Reserve Bank in Kansas City, to campus for a panel discussion, "What does the future hold for community banks?" The event was co-hosted with the Business Ethics Alliance. The Alliance's executive director, Beverly Kracher, Ph.D., and Dr. Goss conversed with Ms. George, through a series of questions in an interview-style format. Ms. George then fielded questions from approximately 150 students, faculty and staff and business professionals, many from rural Nebraska and Iowa, who attended.



PANELS, SEMINARS, & PRESENTATIONS

2nd Annual East-West Business Forum

On April 1, 2015, IEI's Dr. Ernie Goss joined Mr. Tadashi Nomura (Japanese Outreach Initiative) and moderator Scott Jordan (East-West Studies) in discussing "Bubbles, Crisis, and Recovery in the United States and Japan." This forum was sponsored by IEI, Asian World Center, and the McGrath, North, Mullin, & Kratz Endowed Chair in Business Law.

Business, Economic Environment, and Policy (BEEP) Seminar

Dr. John Anderson, Professor of Economics at the University of Nebraska-Lincoln, presented his research study at Creighton University on April 24, 2015. He was the first speaker for IEI's research seminar, "Business, Economic Environment, and Policy (BEEP) Seminar".

Testimony and Presentations to Legislative Groups

- Diana Thomas testified before the Nebraska Legislature on March 3, 2015 in support of LB623 - providing driver's licenses to children of undocumented immigrants.
- Ernie Goss presented his completed study on privatization to a committee of the Nebraska Legislature.
- On May 4, 2015, Ernie Goss spoke to a Nebraska Legislative Forum sponsored by the Council of State Governments and Elsevier Press.



Business Presentations

Ernie Goss, Ph.D.

- 07.14.2014 | **“Tax Policy and the Economy”**
Presentation to the Midwestern Legislative Conference | Omaha, NE
- 07.15.2014 | **“Exports, Taxes and the Economic Outlook”**
Presentation to the Omaha Chamber of Commerce Annual Meeting | Council Bluffs, IA
- 07.23.2014 | **“The Mid-America Economic Outlook”**
Presentation to the Federal Home Loan Bank’s client base | North Platte, NE
- 09.08.2014 | **“Fed Policy and the Economic Outlook”**
Presented to Mutual of Omaha’s national sales meeting | Omaha, NE
- 09.12.2014 | **“Interest Rates and the Regional Economy”**
Presented to the Platte Valley bank group | Fort Collins, CO
- 10.07.2014 | **“Exports and the Mid-America Economic Outlook”**
Presented to Steel and Pipe Supply Industry meeting | Manhattan, KS
- 10.16.2014 | **“The Rural Economic Outlook”**
Presented to Great Western Bank Agriculture Bankers Meeting | Omaha, NE
- 10.17.2014 | **“The Economic Health of Mid-America”**
Presented to WellCom Health Fair | Omaha, NE
- 10.20.2014 | **“Interest Rates and the Economic Outlook,”**
Presentation to the Board of Directors of the First Westroads Bank | Omaha, NE
- 10.23.2014 | **“BioFuels and the Greater Fort Dodge Economy”**
Presentation to the Greater Fort Dodge Economic Alliance | Fort Dodge, IA
- 11.05.2014 | **“The Mid-America Economic Outlook”**
Presentation to the City State Bank client group | Des Moines, IA
- 11.05.2014 | **“The Mid-America Economic Outlook”**
Presentation to the U.S. Bank client appreciation dinner | Omaha, NE
- 11.14.2014 | **“Are Nebraskans Taxed Too Heavily”**
Presentation to the Omaha Chamber of Commerce Board | Omaha, NE
- 11.20.2014 | **“Nebraska’s Tax Burden”**
Presentation to the Omaha Metropolitan Rotary’s Annual meeting | Council Bluffs, IA
- 11.21.2014 | **“Federal Reserve Policy and the Economic Outlook”**
Presentation to the Omaha Financial Advisors Association | Quarry Oaks, NE
- 12.02.2014 | **“The Economic Outlook”**
Presented to the Ames Chamber of Commerce | Ames, IA

- 12.03.2014 | **“Nebraska Economic Issues”**
Presented to the Nebraska State Chamber membership | La Vista, NE
- 12.08.2014 | **“The Mid-America Economic Outlook”**
Presented to the Mid-America Economic Development Agency | Chicago, IL
- 12.11.2014 | **“Interest Rates, Fed Policy and the Economic Outlook”**
Presented to the Institute for Real Estate Management | Omaha, NE
- 12.12.2014 | **“Interest Rates, Fed Policy and the Economic Outlook”**
Presented to South Story Bank & Trust client group | Slater, IA
- 12.19.2014 | **“The Nebraska Economic Outlook”**
Presented to the Kiwanis Club of Omaha | Omaha, NE
- 01.06.2015 | **“The Federal Reserve Is Creating Asset Price Bubbles”**
Greenleaf Winterfest Meeting | Tucson, AZ
- 01.15.2015 | **“The Mid-American Economy”**
Associated General Contractors of Minnesota | Minneapolis, MN
- 01.22.2015 | **“The Federal Reserve’s Money Policy & the Mid-American Economy”**
ACG Nebraska | Omaha, NE
- 02.17.2015 | **“Opportunities and Threats to the Mid-American Economy”**
Nebraska Credit Union Association | Lincoln, NE
- 02.27.2015 | **“Smart Sourcing for State and Local Government Organizations”**
Presentation by Ernie Goss and Edward Morse to Nebraska Legislators | Lincoln, NE
- 03.06.2015 | **“The Rural Economy, Opportunities and Threats”**
Nebraska Agriculture Leaders | Omaha, NE
- 04.01.2015 | **“U.S. Financial Crisis, 2008-09: Lessons Learned”**
Presentation for Asian World Center, Skutt Ballroom, Creighton Campus | Omaha, NE
- 04.09.2015 | **“The Rural Economy & Bank CEOs Outlook”**
Iowa Mortgage Association, Coralville Marriott | Coralville, IA
- 05.13.2015 | **“Trade and the Mid-West Economy, 2014-2015”**
Presentation to Midwest International Trade Association, Embassy Suites | Omaha-La Vista, NE
- 06.10.2015 | **“Exports, Fed Policy and the Mid-America Economy: Surveys of Regional Businesses and Banks,”**
Presentation at the 2015 Annual Meeting of Husker Ag | Osmond, NE
- 06.11.2015 | **“Exports, Fed Policy and the Mid-America Economy: Surveys of Regional Businesses and Banks”**
Presentation at the 2015 Annual Meeting of Missouri Bankers Association Meeting | Branson, MO

SURVEYS

Rural Mainstreet Survey

Each month, community bank presidents and CEOs in non-urban, agriculturally- and energy-dependent portions of the 10-state area are surveyed regarding current economic conditions in their communities and their projected economic outlooks six months down the road. Bankers from Colorado, Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota and Wyoming are included and represent approximately 200 rural communities with an average population of 1,300. From this survey, the unique Rural Mainstreet Index (RMI) is produced. It gives the most current real-time analysis of the rural economy. Survey results are carried in 50-100 media outlets including The Economist Magazine, The Wall Street Journal, and Fox Business News.

Mid-American States Survey

On the first business day of every month, the Survey on Economic Conditions for Business in the Mid-American States is released. The survey uses the same methodology used for the NAPM Report on Business which is released every month by the National Association of Purchasing Management (NAPM). The National Association of Purchasing Management began in 1931 to formally survey its membership to gauge business conditions. The overall index ranges between 0 percent and 100 percent. An index number greater than 50 percent indicates an expansionary economy, and an index below 50 percent forecasts a sluggish economy, for the next three to six months. The states included in the Mid-American states are: Arkansas, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma and South Dakota. Survey results are carried in 75-100 media outlets each month.

STUDIES UNDERWAY

(Each of these studies employs Creighton undergraduate and graduate students).

“Creating Job Pathways for Autistic Adults.”

Study is underway directed by E. Goss with research support from students Meg Maxwell and Joseph KrielKamp. Study is completed for the Autism Action Partnership.

“The Impact of Privatizing Public Power

in Nebraska.” E. Goss is directing this project. Work is with the Platte Institute for Economic Research.

“The Impact of Merging UNL’s College

of Architecture with the College of Fine Arts.” E. Goss is directing for HDR, Inc.

Summer 2015. Contract with Ho-Chunk Enterprises to estimate the impact of SBA 8(A) contracts on the Winnebago Reservation, Iowa, Nebraska, and South Dakota.

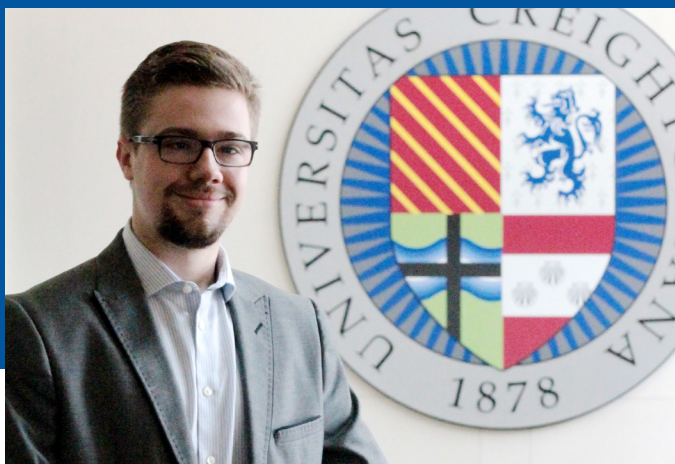
Spring 2015, work with 4 Lanes 4 Nebraska to

estimate the impact of the expansion of Highway 275 on Nebraska. E. Goss is directing for 4 Lanes 4 Nebraska.

Spring 2015. Economic Indicator releases and their impact on financial markets. Work with Werner-Robertson Scholars on this research project.

STUDENT ENGAGEMENT

2015 IEI GRADUATES



Austin Spillane will be attending the University of Minnesota Law School.



Michael Kotrous will be taking classes at University of Nebraska-Lincoln while he prepares applications for graduate school in economics.



Brittany Clifton has accepted a position at TD Ameritrade.



Meg Maxwell will attend graduate school at the University of Chicago (MA in Policy).

**On March 20 and 21,
the Institute for Economic
Inquiry at Creighton
University and the
Institute for Humane
Studies co-hosted a day
and a half long seminar
of lectures, discussions,
and breakout sessions
exploring the classical
liberal tradition from
multiple disciplines and
perspectives.**

CLASSICAL LIBERALISM WEEKEND

Speakers at Classical Liberalism Weekend:

Edward Morse | Professor of Law
Creighton University

Alexei Marcoux | Associate Professor of Business
Ethics Loyola University

Diana Thomas | Associate Professor of Economics
Creighton University

Jeremy Horpedahl | Assistant Professor of Economics
Buena Vista University



POLITICS, PHILOSOPHY, & ECONOMICS READING GROUP

The Politics, Philosophy, and Economics (PPE) Reading Group meets 10 times a semester to discuss topics at the intersection of politics, philosophy, and economics. Professor Michael Thomas moderates student discussion.



The group has a focus on unified inquiry. Each of these disciplines offers a piece of a larger puzzle about how to understand the world, and the opportunities to advocate for productive change:

- Politics is about coordinating leadership and enacting solutions to collective action problems
- Philosophy contributes a question of ultimate ends
- Economics is the applied logic of choice

This is a complex study of comparing intention to outcome, reminding ourselves of our ultimate purposes, and thinking critically about how to influence those around us.

The field of PPE started at Oxford University as a primer for those looking toward careers in public service. There are currently PPE programs at more than 25 US colleges and universities; esteemed graduates include Christopher Hitchens, Robert Reich, James E. Meade, Tim Besley, David Cameron, and William Hauge.

2014 – 2015 Reading Group Student Participants:

- Luke Buffington | Economics and Business Analytics
- Brittany Clifton | Economics
- Jerry Estes | Economics and Finance
- Meghan Harper | Economics
- Michael Kotrous | Economics and Journalism-Advertising
- Meg Maxwell | Economics and Political Science
- James Rolfsen | Economics and Political Science
- Austin Spillane | Philosophy and Economics
- Jordan Sunderman | Finance
- Stephen Tomoser | Economics

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Student
Engagement

2015-2016 READINGS

Fall Semester:

- Voltaire's "Letter VI" on England, Dani Rodrik's blog post and responses.
- *Madmen, Intellectuals, and Academic Scribblers: The Economic Engine of Political Change*, Leighton and López
- *The Victory of Reason: How Christianity Led to Freedom, Capitalism, and Western Success*, Rodney Stark
- "The Methodology of Positive Economics," Milton Friedman vs. "Uncertainty, Evolution, and Economic Theory," Armen Alchian.
- "The Use of Knowledge in Society," F.A. Hayek and "I, Pencil," Leonard Read
- *Defending the Free Market: The Moral Case for a Free Economy*, Robert Sirico
- *What Money Can't Buy: The Moral Limits of Markets*, Michael Sandel

- *Business as Usual: The Economic Crisis and the Failure of Capitalism*, Paul Mattick
- *The Shareholder Value Myth: How Putting Shareholders First Harms Investors, Corporations, and the Public*, Lynn Stout

Spring Semester:

- *Why Not Capitalism?*, Jason Brennan
- *Cost and Choice: An Inquiry in Economic Theory*, James M. Buchanan
- *Doing Bad by Doing Good: Why Humanitarian Action Fails*, Christopher J. Coyne
- *Thinking, Fast and Slow*, Daniel Kahneman
- *Capital in the Twenty-First Century*, Thomas Piketty
- *Why Some Things Should Not Be for Sale: The Moral Limits of Markets*, Debra Satz
- *Economic Lives: How Culture Shapes the Economy*, Viviana A. Zelizer



WERNER-ROBERTSON RESEARCH SCHOLARS

Werner-Robertson Research Scholars are students chosen on a competitive basis to research topics that fulfill the Institute for Economic Inquiry's broad directives. The students produce a white paper that may be used as a draft of a research paper they may develop further.



Research Papers to be published later this year

Austin Spillane

"Uber's Impact Taxi Licensing
and Rent Seeking"

Tim Switzer and James Rolfsen

"The Stock Market Impact of Economic
Announcements"



Michael Kotrous

"Regulation and Net Neutrality"

This paper seeks to inform the network neutrality debate by looking at the role existing government regulation has played in shaping the market for broadband access. Prior research has concluded that network externalities that exist in the market for broadband services justify government intervention (Economides and Tag, 2012).

This literature takes limited competition among broadband providers as given rather than questioning why competition is limited in the first place. I argue here that limited competition among broadband providers is not the result of a market failure but rather stems from barriers to entry erected by government regulation, notably municipal "rights-of-way." The key to improving consumer welfare is therefore not to impose additional regulations on broadband providers, but to clear the way for capital investments in the expansion of new infrastructure and the improvement of existing infrastructure by removing existing regulatory barriers to entry. I conclude that deregulation rather than more regulation would improve Internet access and result in a more level playing field for all content providers.



Brittany Clifton

"Affordable Care Act (ACA) Shifts Wealth from Millennials to Baby Boomers"

One of the purposes of the Affordable Care Act is to expand health insurance coverage to uninsured Americans, both millennials, baby boomers, and other age groups. The goal of the act - to expand health insurance coverage - appears to be achieved as indicated by the increased number of insured individuals and portion of individuals using health care services. However, this paper addresses the question concerning the economic costs of the ACA. This research suggests a shift in resources from millennials to baby boomers as indicated by the larger increase in health insurance premiums for millennials compared to baby boomers in combination with the increased amount of health care services utilized by baby boomers.

The current study concludes that millennials are paying a larger increased amount of health care coverage—as indicated by a 21% increase in out of pocket premiums between 2004 and 2012 - while baby boomers are consuming a larger amount of health care expenditure - on average five times the amount compared to millennials. As a result, the cost implications of the Affordable Care Act are that it shifts wealth from millennials to baby boomers.



Meg Maxwell

"Can Low-Income Households Afford Alternative Energy?"

Over the past several years, the United States and other countries have moved away from fossil fuels and toward energy sources that are purported to have less of a negative impact on the environment. In 1980, 51 percent of US electricity was generated by coal (The Shift Project 2014). In 2014, that measure decreased to 39 percent (3 EIA 2014).

While a shift away from coal reduces carbon emissions, the higher price of electricity generation using alternative energy has resulted in higher overall electricity prices (1 EIA 2011 and 2 EIA 2014). This paper investigates the effect of the shift toward alternative energy on low-income households. It was concluded that eliminating coal in favor of solar or wind energy will increase the annual electricity bill for an average American family by up to \$254. Furthermore, the shift away from coal places an unbalanced burden on the poor, raising their electricity bills by as much as 23 percent, while the wealthier will only see increases of up to 14 percent.

ACADEMIC ENGAGEMENT

Academic Honors & Awards

Ernie Goss received the Nebraska Institute for Supply Management's 2015 Meritorious Service award.

Academic Presentations

"Crusoe, Menger, and Demand,"

Professor Michael Thomas presented a lecture, "Crusoe, Menger, and Demand" at the University of Denver, Denver, CO on July 16, 2014.

Diana W. Thomas, Ph.D.

Panelist, "Regulation of Industry, Employment, and Entrepreneurship" Public Choice Society Annual Meeting, San Antonio, TX, March 2015.

Panelist, "The Law of the Taxi: Informal Property Rights Institutions Among Peruvian Taxi Drivers" Southern Economic Association Annual Meeting, Atlanta GA, November 2014.

Panelist, "ADR Volatility and Regulation" Southern Economic Association Annual Meeting, Atlanta GA, November 2014.

Presenter, "Markets for Blood" Colloquium on Market Institutions and Economic Processes, New York University, November 2014.

Michael D. Thomas, Ph.D.

Panelist, "Austrian Robustness vs. Behavioral Efficiency" Southern Economic Association Annual Meeting, Atlanta GA, November 2014.

Panelist, "The Ugly Side of Sin Taxes" Southern Economic Association Annual Meeting, Atlanta GA, November 2014.

Panelist, "Regressive Effects: Causes and Consequences of Selective Consumption Taxation" Association of Private Enterprise Education Annual Meeting, Cancun Mexico, April 2015.

Panelist, "Engaging with Policy Organizations and Building Student Interest in a New Program" Association of Private Enterprise Education Annual Meeting, Cancun Mexico, April 2015.

Academic Publications

Michael Thomas, Ph.D.

"Regressive Effects: Causes and Consequences of Selective Consumption Taxation," Adam J. Hoffer, Rejeana Gvillo, William F. Shughart II, Michael D. Thomas, published Mar 3, 2015 by the Mercatus Center at George Mason University.

Diana W. Thomas, Ph.D.

"Regulatory Rent Seeking" (with William F. Shughart II), in Roger D. Congleton and Arye L. Hillman (eds), *The Elgar Companion to Rent Seeking*, Cheltenham, UK, and Northampton, MA, USA: Edward Elgar, 2005. Review of: "Bootleggers and Baptists: How Economic Forces and Moral Persuasion Interact to Shape Regulatory Politics," by Adam Smith and Bruce Yandle (Washington, DC: Cato Institute, 2014), *Public Choice*, forthcoming.

Academic Appointments

Professors Michael Thomas and Diana Thomas were recently named Heartland Policy Advisors with The Heartland Institute (heartland.org), a Chicago-based think tank promoting public policy based on individual liberty, limited government, and free markets.

Dr. Diana Thomas was recently appointed Associate Editor for the *Journal of Private Enterprise*. The *Journal of Private Enterprise* is a twice-annual, peer-reviewed journal included in ABI/Inform-Proquest, Cabell's, Cengage/ThomsonGale, EBSCO, EconLit, the *Journal of Economic Literature*, *Handelsblatt* Ranking VWL, Public Affairs Information Service, Scopus, and Ulrich's. Since its founding in 1985, the *Journal of Private Enterprise* has become an important forum for scholarship in private enterprise. It has developed a rich mix of contributors ranging from Nobel Prize winners to promising younger scholars, spanning the full range of areas where private enterprise applies, including economics, entrepreneurship, public policy, history, religion, and philosophy.

Dr. Diana Thomas continues her three year service on the Executive Committee for the Society for the Development of Austrian Economics until December 2015.

Newly-Hired



Dick Clark,
Student Program Coordinator

Will begin working with the
Institute for Economic Inquiry
in the Fall of 2015.



Alexei Marcoux Ph.D.,
Business Ethicist

Currently at Loyola University
in Chicago, will be aboard in
July 2015.



Kathleen Sheehan, Ph.D.,
Economist

Currently at Texas Tech, will
be joining the Institute team.

IEI FACULTY & STAFF



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Susan Stiles,
Research Assistant

Has been with the Institute
for Economic Inquiry since
its inception.

SOCIAL MEDIA & OTHER OUTREACH

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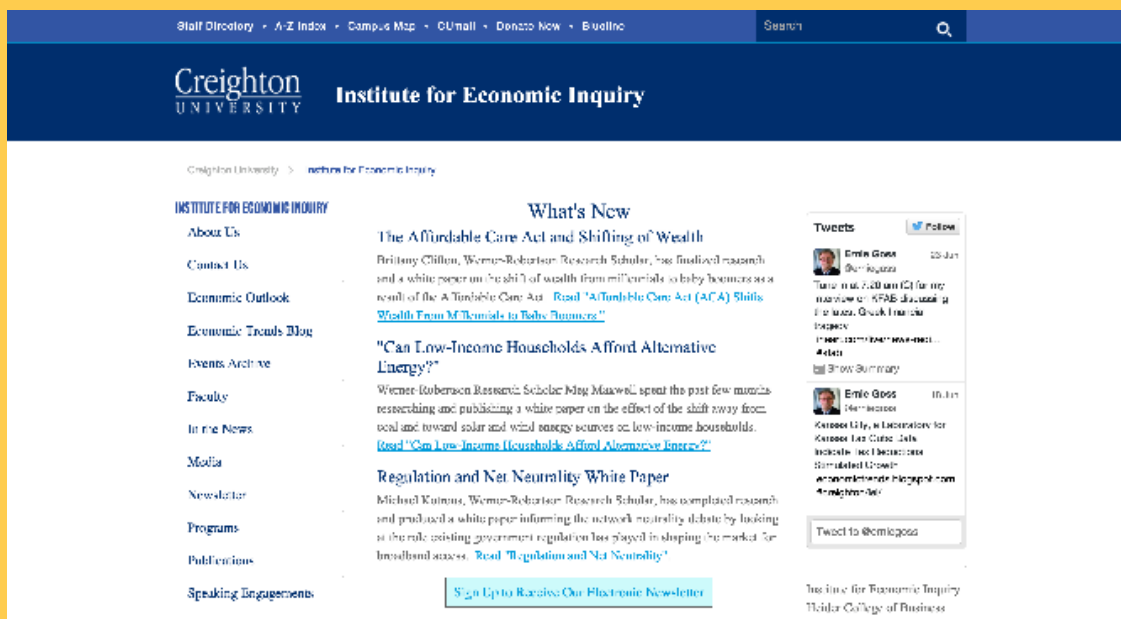
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Social Media &
Other Outreach

LOOKING AHEAD TO NEXT YEAR

Institute speakers for Fall 2015

- 09.15.2015 | **“Federal spending’s impact on low income Americans”**
Jason Riley, Senior Fellow, Manhattan Institute
- 09.17.2015 | **“The market as a social space”**
Virgil Storr, Senior Research Fellow and Director of Graduate Student Programs, the Mercatus Center at George Mason University
- 09.23.2015 | **“Tax policy and economic inequality”**
Steven Moore, Distinguished Visiting Fellow Heritage Foundation
- 11.6.2015 | **“Economics of crime and punishment”**
Daniel J. D’Amico, Associate Director, Political Theory Project, Brown University
- 12.3.2015 | **“The end of socialism”**
James R. Otteson, Thomas W. Smith Presidential Chair in Business Ethics,

Scholars for next year

Scholar	Director	Scholar	Director
Madelyn McGlynn	Dr. Goss	Kevin Thomson	Dr. Michael Thomas
Adrian Ng	Dr. Goss	Kelli Eckstein	Dr. Michael Thomas
Joe Kreienkamp	Dr. Goss	Justin Brasel	Dr. Michael Thomas
Renato Morais	Dr. Goss	Luke Buffington	Dr. Diana Thomas
		Clara Jace	Dr. Diana Thomas
		Lyn Hussey	Dr. Diana Thomas



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