This Annual Report for the Economics and Business department provides an update on the program goals, data, interpretation of the data, and use of the results of program assessment for changes in the departmental program. It also discusses the direction of further assessment efforts and program changes.

1.0 INTRODUCTION: Departmental Goals for Program Review

Westmont’s department of Economics and Business is focused on two primary goals for the next three years (through Spring semester 2009). Both goals emphasize the kind of character - and characteristics - we envision for students to develop and exhibit in their professional development as life-long learners.

The first is that our curriculum will produce graduates who are broadly educated independent thinkers, who possess confidence in their abilities, and flexibility in their approach to a wide range of tasks - in the workplace and graduate school. The second is that our curriculum will produce graduates who are effective problem-solvers, possessing a good balance between both strong analytical skills and excellent inter-personal communication skills (writing and speaking).

These goals represent timeless competencies and tangible skills that will serve students well in a wide range of professional work and graduate programs. Rather than focus on short-term trends in employment, or market fads in the workplace, these goals provide graduates with an underlying rationale from which to approach issues, and sufficient skills to complete tasks. In Section 3.3 we name specific examples of successful student outcomes as evidence of departmental progress toward accomplishment of our goals.

1A.1 Department Mission

In October 2005, after several months of discussion and review of the curriculum and its goals, the department formally adopted the following purpose statement:

“The Economics and Business Department equips students to serve and lead in dynamic settings with a major that is distinctively broad – integrating the essential components of economics and business, and deeply engaging – challenging students to address contemporary issues with critical thinking, personal conviction, and a Christian perspective.”

This is now being formally communicated to prospective students, current students, and alums through the college’s and departmental web sites, the
college catalog, and a newly published mission card available in departmental faculty offices and the Admissions Office.

1A.2 Department Description Statement
In March 2006 the department formally adopted the following departmental description. This description is intended to provide a consistent and concise overview of the unique aspects of an undergraduate economics and business curriculum rooted in the historic liberal arts tradition, including the departmental goals, our intended student outcomes, and the department’s overall institutional fit at the college.

The Department of Economics & Business offers a rigorous undergraduate curriculum that explicitly integrates a decidedly Christian perspective to a broad range of concepts and terminology from both the economics and business fields of study. The college and faculty are committed to the classic liberal arts - educating the whole person for a lifetime of learning and growth - personally, spiritually, and professionally. Many institutions offer separate degrees in economics or business. Westmont intentionally blends these academic fields to demonstrate the timeless synergies between the core tenets of economic theory, and the functional disciplines of business venturing, such that all models, graphics, terminology, constructs, and simulations are explored from the integrative perspectives of both the economist and the business manager.

The department is not a Business School within a university, and does not offer majors such as: Accounting, Economics, Finance, Management, Marketing, Public Policy, or Strategy. Study of the indivisible interaction of economics and business within a liberal arts framework is designed specifically for full-time, residential, undergraduate students, grounding them in the noblest competencies related to all types of economic activity and enterprise development, in both public and private sectors, including: critical thinking, problem-solving, writing, speaking, original inquiry, and decision-making. The Wall Street Journal reports that a broad liberal arts education is preferred for future CEOs – blending knowledge of history, culture, philosophy, and economic policy, with international experience and problem-solving (April 15, 2005).

During the first two years, students complete this complement of introductory courses:

- Microeconomics - Macroeconomics
- Accounting - Statistics
- Calculus, and - Business Forecasting

During the final two years, students take two upper division required courses:

- Intermediate Microeconomics OR Intermediate Macroeconomics,
Students choose elective courses from either Economics or Business:

- **Economics Electives:**
  - History of Economic Thought • Money & Banking • World Poverty and Economic Development • Globalization • American Economic History

- **Business Electives:**
  - Entrepreneurship & New Venture Development • Change & Innovation • Corporate Finance • Investments & Portfolio Management • Marketing • Management Principles •

Electives may be taken in any combination, based upon each student's individual interests. Many students also complete a second major or minor course of study in: mathematics, foreign language, philosophy, communication studies, or computer science.

Upper division courses focus on individual inquiry and research. Using both qualitative and quantitative data and methods, faculty emphasize careful examination of issues, the formulation of hypotheses, and interpretation of research results, as well as written and oral communication, including assessment and dialogue with peers and faculty. Classes use debates, presentations, case studies, and team-projects to stimulate diverse ideas and perspectives. Students are strongly encouraged to complete a practicum with a local company or organization to gain applied experience and strengthen competencies. During the senior year all students are required to enroll in an integrated seminar covering the full breadth of economics and business from a Christian perspective.

The Westmont Bachelor of Arts in Economics and Business offers a unique opportunity to develop an understanding and proficiency in the various types of interaction between economics and business – grounded in a Christian perspective, and utilizing the broadest and best perspectives of what it truly means to be liberally educated and prepared for a journey of life-long learning.

**1A.3 Connection to the College’s General Education**

The purpose, description, and goals of the department are also closely aligned with the desired student outcomes delineated in the college’s general education curriculum. The intention is to provide a consistent message to students regarding the integrative value of both the general education, and the economics and business curricula, within a liberal arts learning environment. Thus these goals are both program-specific and aligned with Westmont’s institutional learning standards.
1B GOAL ONE: Broadly Educated, Independent, Confident, Flexible

The department believes that both the curriculum, and teaching methodology, must complement each other in order to accomplish the first goal. The specific cache of classes and their prescribed sequence of progression through the curriculum are intended to develop a cumulative learning process over the course of four years of study. The intended flow of the courses begins with introductions to quantitative and analytical skills during the Freshman year (Accounting and Calculus), followed by additional work in Micro- and Macro-economics, Statistics, and Forecasting during the Sophomore year. These first two years establish a foundation by which students are prepared for upper division required courses in both management and intermediate economics, as well as elective courses covering a wide range of applied and theoretical topics.

1C GOAL TWO: Balanced Skills and Interpersonal Communication

The department is committed to developing students with a clear balance in the processes and outcomes of problem-solving, by integrating strong analytical skills with the ability to effectively communicate and work well with others.

1D Criteria for Success

Evidence of successful student outcomes with regard to these two goals is being monitored through recent (and future) alumni surveys, as well as student performance and self-assessment in a wide variety of internships and other extra-curricular projects. The department is committed to regularly processing feedback from former students, their employers and other professional peers and supervisors, as well as current students engaged in internships and other research and development projects. Through these and other mechanisms the department receives periodic feedback on its curriculum which is designed to balance strong quantitative and analytical skills with the ability to communicate and interact well with others.

2. DATA

As noted in the prior section, the department has several excellent collections of data upon which to draw for assessing the success of student outcomes.

2.1 INTERNAL SOURCES

2.1A Alumni Surveys

The broadest device used by the department to assess progress toward the two main goals of the department is the alumni survey. The department has
completed two formal surveys of alumni in the past 14 years, one in 1992 and one in 2005. The first survey in 1992 was used to obtain a general picture of the “success” of the department in preparing graduates for their careers, graduate schools, and for broader life engagement. This survey was mailed to alumni and generated 356 responses. The 2005 survey was sent as an email attachment to a homecoming invitation and, in retrospect, was not as effective at generating responses. However, 71 responses were obtained, many from alumni who graduated since the 1992 survey was done and so may indicate trends. Data from the two surveys is useful for comparing alumni responses over time with regard to specific assessment about broadly-educated graduates from a liberal arts based program in economics and business.

2.1B Senior Exit Interviews

During the last three years (Spring 2004, Spring 2005, and Spring 2006), four departmental faculty have completed ten separate formal exit interviews of graduating seniors in our major.

2.1C Annual Alumni Networking at Homecoming

Since 1996 the department has hosted a formal networking event for faculty, current students, and alums at the college’s annual Homecoming weekend. This is typically attended by 40-50 alums, the current faculty, as well as 15-20 current students. It has been consistently the largest of the departmental alumni events at the college.

2.2 EXTERNAL SOURCES

2.2A Consultant’s Report

Two outside consultants (one from Calvin College, and one from the University of San Francisco) conducted an on-site formal audit of the department in the Spring 2005 semester. The consultants met with various department constituencies including students, alumni, and faculty outside the department.

2.2B Practicum Employers’ Student Evaluations

For more than 25 years, the department has built a large cache of letters from practicum employers of departmental students’ specific job performance on a wide range of projects and tasks.

2.2C Annual International Business Institute Program

For over 25 years, students from the department have participated (along with departmental faculty) in a formal International Business Institute (IBI) program that grew under Westmont faculty leadership and is now domiciled at Messiah
College, PA. Westmont faculty continue to participate in curriculum and corporate visit planning for IBI and receive feedback on the Westmont program from colleagues at other colleges and universities who are involved in teaching on IBI.

3. INTERPRETATION OF RESULTS

3.1 Effectiveness of Alumni Surveys

In general we found the surveys informative and broadly helpful. Yet as we move toward assessing particulars of our departmental goals, we would want to adjust some of the survey questions to ask more specifically about their assessment of their people skills, problem solving and analytical skills, and communication skills. We assume that these are reflected in questions concerning preparation for career, grad school, and life but these could be made more specific.

3.1A Specific Survey Results: Student Learning

As a department we have discussed the broad results of the survey. It shows satisfactory results in general on academic preparation for career, graduate school, the “broad educational approach” of the department (by this we intend alums to evaluate our program which has required two years of economic theory, quantitative economics including multiple regression analysis and calculus). Alumni rate the liberal arts highly but some seem frustrated by the fact that we do not offer more specialization in their chosen vocational field or more training aimed at specific vocations. We suspect this could mean that alumni do not fully understand our departmental philosophy of education. This calls for improved communication with our students.

We also recognize that the 2005 survey indicates a departmental weakness in the area of transition to career. Alumni rated the transition to career and the college’s help in moving to a career lowest of the areas covered by the survey.

Based on 71 alumni responses to the 2005 alumni survey, strengths of the Westmont College Economics and Business program include access to faculty and strength of faculty, strong preparation for career and graduate school, the broad educational approach of the program, the challenge of the major. On the five point Likert scale (strongly agree=5, agree=4, undecided=3, disagree=2, strongly disagree=1) preparation for career was rated at 4.4, preparation for grad school among alums going on to grad school was rated at 4.57, majors being challenged by the broad educational approach was rated at 4.36, and access to faculty with a 4.4 out of a possible 5 rating.

Ninety-four percent of graduates agreed (51%) or strongly agreed (42%) that they were well prepared for their career; only 3 were undecided and none disagreed. 92% of graduates agreed (48%) or strongly agreed (44%) that they were challenged by the broad approach of the major; only one disagreed and none disagreed strongly. This category might be interpreted to mean the
requirements in math, statistics, and economics in the major or the breadth of the Westmont curriculum in general were considered to be strengths academically.

Westmont’s liberal arts approach was strongly approved by the alums in the survey. 70% strongly agreed that the liberal arts had prepared them for life and another 25% agreed. One person disagreed and two were uncertain. This question received the highest Likert scale score of 4.64.

The lowest scores on the survey related to the transition to the job market and the support received from the college on this process. Although the median time to get a job was 1.5 months (mean time 2.6 months), 23% of alums disagreed that they had a smooth transition to the job market and 11% were undecided. 64% agreed or strongly agreed that their transition was smooth. Suggestions on what courses to add to the curriculum were mostly attached to career areas that alums were working in—finance (named 20 times), management (17 times), marketing (15 times), and entrepreneurship (13 times). General support areas such as computers (e.g. work with particular software) was named 24 times and writing was named 9 times. While there was strong support for a liberal arts approach, alumni seemed to desire more specialization in their chosen work field. Perhaps this represents some contradiction in alumni understanding of the trade-offs between the broad liberal arts approach and the increase of specialization.

3.1B Comparing the Survey of 1992 and 2005

Based on a comparison of the alumni survey data from 1992 and 2005, there appears to have been improvement in our preparation of alumni for career, graduate school, and “further learning and the issues of life.” Traditional statistical tests on Likert data are accepted in the Statistical Package for the Social Sciences but experts may prefer to use non-parametric statistical comparisons. Some biases may be present in Likert scale data; respondents may tend to avoid using the strongly agree or disagree categories, they may simply acquiesce to the statements presented, or they may want to portray themselves or their group more favorably.

The 5-point Likert scale data indicate the following: preparation for career was rated higher on the 2005 survey at 4.4 compared to 4.1 on the earlier survey (this is a highly statistically significant difference based on a test of means), preparation for graduate school among alums going on to graduate school was rated higher in 2005 at 4.57 compared to 4.20 (also highly significant), and majors being challenged by the broad educational approach was rated at 4.36 in 2005 compared to 4.14 (also significant) in the 1992 survey. The rating of access to faculty was unchanged at 4.4.

Comparing percentages of responses to these items, improvement is shown. In the 1992 survey, 89% of graduates agreed or strongly agreed that they were well
prepared for their career; in the 2005 survey, 94% agreed or strongly agreed. In 1992, 86% graduates agreed or strongly agreed that they were challenged by the broad approach of the major; in 2005 91.5% agreed or strongly agreed.

The percent of graduates going to graduate school also increased in the 2005 survey with 34% of alums having achieved an MBA, other master’s degree, JD, or doctorate. This total for 1992 was 22.6%. 49% reported a graduate degree or other professional certification. In 2005, essentially all alumni who responded to the question concerning preparation for graduate school agreed or strongly agreed that they were well prepared for their program. None disagreed that they were well prepared. 60% strongly agreed that they were well prepared and 97% agreed or strongly agreed that they were well prepared. Similarly in 1992, only 3% disagreed that they were well prepared.

The reported mean time to find a job increased from a mean of 2.3 in the 1992 survey to 2.6 (not statistically significant) in the 2005 survey. The rating on a smooth transition to a job was rated at 3.56 in 1992 and 3.67 in 2005 (also not statistically significant). Perceived career help from the college was rated at 3.24 in 1992 and declined to 3.09 in 2005 (not significant).

3.2 Results Reported from Consultants

According to our consultants, students in the past have believed that there has been too much emphasis on “economics” courses relative to “business” courses in the curriculum. The consultants recommended that we consider ways to refresh our approach to teaching. The book Learner Centered Teaching by Maryellen Weimer was recommended by one of the consultants.

3.3 Departmental Progress Toward Accomplishment of Goals

The following cases exemplify a wide range of successful outcomes and projects underway for departmental students.

- Josh Cox won the 2005 10th Annual campus-wide Debate Tournament
- Karen Holcomb completed a PhD in organizational psychology at the University of Maryland
- Ramon Gupta (Washington), Dylan Lewis (Denver), Leigh Campbell (Baylor), Matt Sant (Harvard), Kyle Gann (New York University), Laura Stoll (UCLA), completed (or are completing) law-school and entered a wide range of legal practice and teaching.
- Steve Busch (Northwestern’s Kellogg School), Holly Hanson (Yale School of Management), Eric Stemm (Dartmouth’s Tuck School), Eric Hanson (Yale School of Management), Samuel Renwick (UCLA’s
Anderson School), Christian LeStrange (Babson Business School), and Steven Hoke (University of Washington) are a representative sample of top nationally-ranked programs where Economics and Business graduates have completed an MBA.

- Janet Lampkin is President of the California Banker’s Association.
- Julie Aipperspach Anderson completed a PhD in English at Texas A&M University and is now on the faculty at Baylor University.
- Adam Cavallero completed a double-major in Economics and Business and pre-med and is now finishing medical school in Guadalajara, Mexico. Jocelyn Heavner completed a double-major in Economics and Business and Chemistry and graduated from Loma Linda University Medical School.

The department boasts a 16-year track-record of sponsoring an annual Collegiate Entrepreneurship Business Plan Competition, where students (during a Fall semester course) write comprehensive formal business plans for proposed start-up ventures; these plans are then pre-screened and the top four plans make formal presentations (with slides) to an outside panel of six judges from the local entrepreneurship-venture capital-private equity business community.

- Since 1990, eleven student business plans have been selected as semifinalists for national and international competitions held at other colleges, universities, and agencies around the U.S. The March 2003 Westmont venture entry in the Midwest Enterprise Creation Competition in Indianapolis won first place and $7,500 beating out the University of Arizona and Purdue University in the national finals.
- In 2004, student Eric Knopf was selected the Top Student Entrepreneur for the Southwest regional Global Student Entrepreneurs Association award (at Loyola Marymount University in Los Angeles), and was then included in the annual hardback book profiling the top collegiate entrepreneurs in America.

In 2006-07 senior student Jennifer Murphy is completing a major honor’s thesis on neo-colonialism and economic development in an African nation under the supervision of two department faculty members.
4. USING THE RESULTS

4A. Changes Based on Program Assessment

Armed with a portion of the results of program assessment, in combination with the previous goals of the department, the department met regularly during the 2005-2006 year to discuss its mission/purpose, strategy for accomplishing the mission, and broad tactical procedures. Particular suggestions were prioritized and evaluated.

Once the department vision had been galvanized, the department began to evaluate, discuss and implement the most pressing changes. During the summer of 2005, the department made the decision to further refine its curriculum, and better define its mission and vision, with the focus being to more effectively communicate the departmental goals to students, and to more clearly express the expected student outcomes from the curriculum.

A number of changes were implemented:

1. The department unanimously endorsed adopting the two primary goals named in Section 1 for the near-term three year plan.

2. We developed a department purpose statement and detailed description of the major (see Section 1A) that is now widely circulated to various constituents, and will be emphasized in classes and other public promotional materials, noting the importance of an integrated program of economics and business.

3. We have redesigned the curriculum to address the balance between business and economics courses (see Section 1B). The core curriculum of the department was expanded to provide students more options, allowing for more choice among courses that best fit individual ambitions. The department renewed its commitment to strongly encourage internships. The curriculum has either removed or revamped courses that appear too specific and vocational, rather than consistent with the breadth noted in departmental purpose statement. The department reduced the number of course offerings listed in the college catalog, by eliminating courses that had not been taught recently or on a regular basis. The department renamed several courses and edited pedagogy and content, and adjusted course requirements within the major, both to more clearly align student outcomes with the overall purpose of these goals, and to nurture a widely-recognized departmental philosophy of education. The department also eliminated listing groups of courses as pre-determined “tracks” within the Economics and Business degree, to better support our commitment to a broad-based, interdisciplinary undergraduate liberal arts education. Students can choose complements of courses that together form an informal “emphasis” in a functional area within the broader fields of economics or business (e.g. entrepreneurship, economics, finance), but the two primary goals remain focused
on a broad-based, interdisciplinary curriculum rather than specific economics or business majors or tracks of associated course work.

4. In order to further connect the department to other constituent groups, a new class (Society, Morality & Enterprise) was developed and launched with the helpful encouragement of the philosophy department, and is now approved as a campus-wide general education course for students in any major. During the first year it was offered (2005-2006), the course was filled to its cap, and was a strong draw for students within the Economics and Business major.

5. The Westmont Business & Investments Club (WBIC) was founded and advised by a department faculty member. The purpose of this club was to address the perceived weakness of the department in preparing students in practical ways for their careers and life. This student-run initiative was coordinated by economics and business majors, but offered the entire student body the chance to hear featured speakers from the business world and hone life skills (e.g. resume-writing, interviewing, networking). This club intends to build on and significantly extend its successful first year.

6. The department hosted a number of speakers to campus in various forums. These included dignitaries and scholars invited to speak in the Economics and Business Speaker Series and to the Omicron Delta Epsilon economics honor society, local individuals who spoke to the WBIC, and alumni and others who provided guest lectures in courses. In total, there were over 30 speakers brought to campus during the 2005-2006 academic year. While these individuals provided students with a link to current, practical issues, the various speakers also expanded their personal networks and exposed them to key people, ideas and responsibilities that may help them in their future careers. Thankfully, it also gave these luminaries in the field the opportunity to engage with Westmont, offering tangible advice based upon their own experiences.

7. The assessment process (as indicated by some of the senior exit interviews and anecdotally reported by employers) indicated that our students would be better served by a greater emphasis on the oral and written communication skills required in the contemporary workplace. Currently the department offers two writing intensive courses in line with the General Education requirements. We considered the addition of a “business writing” course, but opted instead for making three other existing courses fit the General Education requirements for “writing intensive” courses in order to further hone these skills. Furthermore, additional research assignments and collaborative teamwork exercises were added to three additional courses.

8. Pedagogically, the external consultants offered a number of helpful suggestions on how to make courses more relevant and varied. One suggestion that was pursued was reading Weimer’s Learning-Centered Teaching. Copies were purchased for all full-time department faculty and we have taken up topics from this book in department meetings. The book speaks of the need for a
paradigm shift that, when taken seriously and applied appropriately, yields significant changes in higher education instruction as it has commonly been executed. Members of the department are continuing to revise courses in the direction of more active learning approaches.

In summary, the evidence of changes made in the program and departmental progress toward its goals include a new purpose statement, revised curriculum, regular meetings, book discussions, significantly reconstituted syllabi, and significant bridge-building with students and key constituents outside the department.

There is still much to be done, but with a clear sense of purpose, a unified team and the benefit of the assessments being gathered, we are optimistic that the best days of the department are yet to come.

4B. Communication of Results to the Entire Faculty and Others

The survey data and consultant’s report for the departmental program assessment is stored on the computer hard drives of Professors Morgan and Noell. In addition, Professor Noell has hard copies of departmental minutes and senior exit interview reports. Professors Newton and Crockett have the employer letters of evaluation for student practica. Professor Noell has evaluation data from the IBI program.

The department believes that the Westmont faculty might benefit from our understanding of the importance of making our curriculum intentionally more writing and research intensive. We also desire to share the benefits of changes in our pedagogical approach. We plan to share our best examples of positive student learning outcomes by means of ‘the poster sessions’ to be held in February 2007.

5. Next Steps

5A. Future Targets

Beyond the near-term focus of the next three years (2006-2009), the department has formally decided to integrate two additional goals (Goal-3 and Goal-4) beginning in Fall 2009, for on-going assessment for the subsequent three years through Spring 2012. The department is strongly committed to further developing specific qualitative and quantitative (when appropriate) assessments within all courses to directly link student performance and development with these goals.

The third overall goal is to produce graduates who can actively participate as junior scholars in the economics and business academies. This would involve outcomes that develop joint-research and independent research projects that can
be formally written up for submission to undergraduate symposia, as well as regional, national, and international organizations, societies, and associations.

The fourth goal is to develop graduates who are actively seeking to understand the process and tenets of God’s calling for their life-work and purpose, and what their roles as Christians in these endeavors might be. It is expected that once the first two primary goals are firmly established in the minds and practice of students during the near-term (2006-2009), that adding the second two goals will be a seamless transition of expanding the purpose of the department at the college, with two very complementary facets to the overall vision of economics and business, and its institutional fit at Westmont.

Our next assessment efforts will build off the foundation of previous program assessments. The department is encouraged that our major, and the liberal arts approach, does indeed yield broadly-educated graduates capable of navigating the dynamic and turbulent climate of the contemporary workplace. Our students appreciate, and can often articulate, their improved skill in engaging others, solving problems, and sensitive communication. Student work also confirms such traits, while underscoring the department’s need to continue to try to nurture shortcomings in the areas of transitioning into careers, writing, research and collaborative exercises.

5B. Departmental Calendar
As the department learns more and continues to operationalize its new purpose statement, there are other initiatives that are under consideration at this time. These are items on the departmental calendar.

5B.1 Fall 2006
We are currently considering the best method for convening an informal body of professionals and alum that can serve in an advisory capacity to the department. The first meeting with the Westmont Board of Advisors will be held in August 2006. We seek to determine what charter such an advisory board could serve. This is also another way in which the department can be seen as connecting with the business community and using those connections to enhance the student experience in ways that have been found lacking. In addition, it is clear that the workload required to fulfill the vision of the department now requires an additional full-time faculty member. Course- and advisory-loads have reached levels above that which can be adequately sustained by a four-person department. As such, one of the possible functions of the advisory board will be to help the faculty design, and begin working to establish, an endowed chair for the department.

In addition, for November 2006, we have two other action items. We will develop the posters for sharing our student learning outcomes. We will also initiate the Student Essay Contest (funded by an anonymous outside donor) in which students from all majors are eligible to participate in writing an essay on the positive societal benefits of economic liberty. A total of $1,000 annually will be
given out for the first, second and third place entries. The department will establish criteria for judging the essays.

5B.2 Spring 2007

In addition to sharing what has been learned from program assessment in the February 2007 poster sessions, we plan to implement changes in the Senior Seminar course in Spring 2007. This course has been treated as a capstone course for our majors, to draw correlations between and among the varied aspects of their entire experience at Westmont. It is clear, however, that the course needs to be improved to better assimilate these varied experiences. Furthermore, it seems clear that students want (and need) a course that assimilates their Westmont experience with the workplace they are about to enter. If the course content and pedagogy are reformulated, this course could address a key concern that the major is not sufficiently working to connect alumni and potential employers with current and graduating students. Guest speakers and life-skills training (of the type that the WBIC has conducted) are also expected to go far in addressing this concern.