

### GENERAL COURSE INFORMATION

**Course Number:** AEB 3300  
**Course Title:** Agricultural Food Marketing  
**Meeting Times:** Online Course (Lecture Videos Posted on Canvas Every Week)

### INSTRUCTOR INFORMATION AND CONTACT

**Name:** Bachir Kassas  
**Email Address:** b.kassas@ufl.edu  
**Office Hours:** Tuesday and Thursday 9-10:30  
**Office Location:** 1099 McCarty Hall, B-Wing

**NOTE:** You are welcome to meet me in my office or over Zoom during my office hours. The office hours Zoom link is <https://ufl.zoom.us/j/3522947621>. If you have a time conflict with the office hours, you are welcome to schedule an appointment by email.

### TA INFORMATION AND CONTACT

**Name:** Jianhui Liu  
**Email Address:** jianhuiliu@ufl.edu  
**Office Hours:** Friday 8-9  
**Office Location:** Zoom office hours (<https://ufl.zoom.us/j/6539458428>)

### COURSE DESCRIPTION

This course provides an in-depth analysis of the fundamental elements of agricultural and food marketing. It will focus on the agricultural industry structure and will cover some of the basic agricultural economics principles related to consumers and agricultural food producers. It will also cover an overview of marketing strategies and will serve to familiarize students with the asset market derivatives commonly used by agricultural producers.

## LEARNING OBJECTIVES

Upon successful completion of this class, students will be able to:

1. Master the terminology used in agricultural and food marketing
2. Understand the agricultural industry structure and the main objectives and activities of agricultural producers
3. Learn the basic agricultural economics principles behind the consumer decision-making process
4. Describe the basic agricultural economics principles behind the hedging and speculation strategies used by agricultural producers
5. Develop a knowledge of recent technological advancements used in agricultural food marketing

## TEXTBOOKS

### **Main Textbook**

Norwood, F. B. and Lusk, J. L. *Agricultural Marketing and Price Analysis*, 1<sup>st</sup> Edition, Prentice Hall, 2008.

*NOTE: This is the main textbook that we will rely on in this class. This textbook is NOT required for success in this class but is highly recommended to supplement your knowledge of some of the main concepts covered during the semester. As we go through the different modules in the course, I will make reference to the chapters in this textbook that cover the relevant material. It is essential to pay attention to the lecture videos and work regularly on the homework assignments and exercises in order to succeed in this course.*

### **Supplementary Textbook**

Peter, J. P. and Donnelly, J. H., Jr. *A Preface to Marketing Management*, 14<sup>th</sup> Edition, McGraw-Hill Irwin, 2014.

*NOTE: This textbook covers the concepts related to traditional marketing and the four P's of marketing (Product, Price, Place, Promotion). We will briefly review some of these concepts as we go through the first 2 modules of the course. Again, the textbook is NOT required but is very useful for providing more information about the material in modules 1 and 2.*

## COURSE STRUCTURE AND CORRESPONDENCE

UF Canvas is the official class website. **This is where you will receive all class announcements and material, so you should check here regularly.** I will also be sending some announcements through email so you should check your email regularly. Missing an announcement posted on Canvas or sent by email is NOT a valid excuse for not following through with course related activities. All the course material including announcements, lecture videos, supplementary readings, assignments, exams, and project will be uploaded on UF Canvas.

**Lecture videos** are posted under the modules tab. Each lecture video is posted under the relevant module. The lecture notes are also posted to help you follow along with the lecture videos. Additional readings will be included in each module for the interested students (*these are optional*).

**Office hours** will be held in-person and online via Zoom during normal office hour times. The office hours Zoom link is <https://ufl.zoom.us/j/3522947621>. In order to give students privacy during office hours, I have set up a waiting room on Zoom that you will automatically be directed to if you log in while another student is meeting with the instructor. You will be allowed into the meeting as soon as your turn is up. Students will be admitted to the office hour meeting in the order in which they login to Zoom. This way, online office hours will be very similar to how they usually work when students meet in the instructor's office. If you have a time conflict with the office hours, you are welcome to meet by appointment. You are welcome to send me relatively short questions by email if you prefer. I usually reply to emails within an hour or so, but in case I am busy and could not reply this quickly, I will certainly reply back in less than 24 hours (on weekdays!).

**NOTE: You should add the title AEB3300 to all email correspondence with me. EMAILS NOT TITLED AEB3300 MIGHT NOT BE ANSWERED PROMPTLY!**

## GRADING POLICIES

### **Final Score:**

Your final grade will be calculated based on the following weights:

Assignments	35%
Exams	36%
Discussion Posts	9%
Project	20%
Mastery of Syllabus	1% (Bonus Credit)
Interaction with Instructor	1% (Bonus Credit)
Interaction with Peers	1% (Bonus Credit)
PlayPosit Questions	1% (Bonus Credit)
Bonus Reading Survey	1% (Bonus Credit)

The letter grade will be determined using the following grading scale

Points	Letter Grade
92%-100%	A
89%-91.9%	A <sup>-</sup>
86%-88.9%	B <sup>+</sup>
82%-85.9%	B
79%-81.9%	B <sup>-</sup>
76%-78.9%	C <sup>+</sup>
72%-75.9%	C
69%-71.9%	C <sup>-</sup>
66%-68.9%	D <sup>+</sup>
62%-65.9%	D
59%-61.9%	D <sup>-</sup>
Below 59%	E

**NOTE: All grades calculated based on the above criteria are final and non-negotiable.**

**Grades and Grade Points:** For information on current UF policies for assigning grade points, see <https://catalog.ufl.edu/UGRD/academic-regulations/grades-grading-policies/>

### **Assignments:**

There will be a total of 8 homework assignments, which will collectively count towards 35% of the final course grade. **I will drop the lowest assignment grade**, meaning that **only 7 assignments will count** towards the student's final course grade (5% weight on each assignment). Since we will be covering 8 main modules in this course, each module will have

an assignment associated with it. The assignments will be announced on Canvas and you will be given around 1 week to work on each assignment. The assignment due dates are also included in the course schedule on pages 15 and 16. The purpose of the assignments is to help you evaluate your understanding of the course material and to prepare you for the exams.

*The penalty for late submissions is an automatic 20% deduction from the assignment grade and an additional 10% deduction for each day (24 hours) the assignment is late.*

### **Discussion Posts:**

In order to foster higher engagement with the course material, students will be required to participate in discussion posts. There will be a total of 9 discussion posts, which will collectively account for 9% of the final course grade (1% weight on each discussion post). In each discussion, the students will have to post their own opinion about a specific topic. The topics and instructions will be explained in detail in each discussion. You are highly encouraged to respond to each other's posts, however, you will only be graded based on your own initial post. The discussion posts are treated as the participation component in this course and I will grade them very leniently (as long as the student completes it properly). This is a great way for you to be more engaged with the material, while at the same time collecting participation credit towards your final course grade!

The first discussion post will be a course introduction, where each student will post something about themselves (background, major, career goals, interests, hobbies, etc.). For the other 8 posts, each will cover a topic related to one of the modules from the course, and will include a statement that you must read and comment on. This way, you will have one discussion post for each of the 8 modules plus a course intro post. More instructions will be given on how to complete each discussion. The discussions will be announced on Canvas and you will be given around 1 week to complete each discussion. The due dates are also included in the course schedule on pages 15 and 16.

*The penalty for late submissions is an automatic 20% deduction and an additional 10% deduction for each day (24 hours) the submission is late.*

### **Exams:**

There will be a total of 4 exams, which will collectively account for 36% of the final course grade. **I will drop the lowest exam grade**, meaning that **only 3 exams will count** towards the student's final course grade (12% weight on each exam). The first three exams will each cover roughly one third of the course material. The fourth exam will be cumulative

and will be over all the material covered in the course. More information about the modules covered under each individual exam is included in the course schedule on pages 15 and 16.

The exams will be administered online through Honorlock and each will be a 50-minute test. Instructions will be provided on how to take exams through Honorlock. The students will be given 24 hours on the day of each exam to login to Canvas and complete the test through Honorlock. Once an exam is started, the student must complete the entire exam in one sitting and will NOT be able to pause their progress and continue later. Hence, it is the student's responsibility to make sure they have at least 50 minutes of uninterrupted time, a working computer, and a stable internet connection (wired connections are advisable since they are more reliable than wireless connections) to complete each exam. Any problems related to the computer and/or internet connection used to complete the exam are the student's responsibility and will not be accommodated as valid excuses for a make-up.

### **Project:**

Students will be required to complete an experiential learning project, which will count towards 20% of the final course grade. The project will require each student to research about one of the players in the food value-added chain (i.e., farmer, input supplier, producer, manufacturer, processor, assembler, wholesaler, or retailer). Students will be free to choose the player they want to research about (some examples will be provided in the project instructions sheet). Students are required to learn about the operation and activities of their respective players. They will write a report about the things they learned as they relate to the material covered in class. More detailed instructions will be provided later.

### **Mastery of Syllabus:**

The course syllabus contains all the information you need to keep up with course requirements and activities during the semester. It is very important that you read the course syllabus carefully so you understand the course expectations and the breakdown of your final course grade. To encourage everyone to pay close attention to the course syllabus, I will be posting a **short quiz about some of the important information in the syllabus**, where you can **earn up to 1% bonus credit if you correctly answer the questions in this quiz**.

### **Interaction with Instructor:**

In order to help overcome the distance barrier and ensure you are well-prepared for the exams, I will be holding a live **exam review session** during the office hour period preceding each exam. You are welcome to attend the exam review session using the Zoom link (<https://ufl.zoom.us/j/3522947621>). To encourage higher participation in those live sessions, and more interaction between the students and instructor, I will give out a **1% bonus credit**

**to any student who attends at least one of the exam review sessions.** There are no specific requirements on the duration or extent of your participation that would qualify you for the bonus credit. So you can do as little as login for a few minutes to say hi and you'd still earn the full 1% bonus credit. This is a great opportunity for you to review important material related to the exam, get help on any questions you have, and earn course credit in the process! The dates during which the exam review sessions will be held are included in the course schedule on pages 15 and 16. I will also be announcing those sessions on Canvas to remind everyone to attend.

### **Interaction with Peers:**

Interacting with you peers is very important, especially in an online course setting. It will foster productive exchange of ideas and discussions that can help enrich your understanding of the concepts covered in the course. To encourage interaction between students, **I will award a 1% bonus to any student who responds to at least 1 post from their peers in each of discussion posts 1-8.** So, to earn this bonus, you will have to make at least 8 responses to posts by other students (1 for each of discussion posts 1-8). Please keep your interactions professional and respectful.

### **PlayPosit Questions:**

Lecture videos are posted on Canvas and assigned on a weekly basis to keep up with the course schedule. It is extremely important that you watch these lecture videos, and review the accompanying lecture notes, for success in this course. To encourage everyone to pay careful attention to the lecture videos, each video will include PlayPosit questions that relate to the material covered in the video. These questions will make sure that you are paying attention to the course material as you go through the videos. You will have one attempt to answer each PlayPosit question, and **you can earn up to 1% bonus credit at the end of the semester depending on how many PlayPosit questions you answer correctly.**

### **Bonus Reading Survey:**

Keeping up with recent technological advancements in Ag and food marketing, there will be a bonus reading material covering the use of psychophysiological data (i.e., eye-tracking, facial expressions of emotions, brain activity, etc.) in food marketing. You can **earn a 1% bonus credit if you read this additional material and answer a short survey about it.** Watch out, trick questions will be included in the survey to test whether students have really read this additional material.

## COURSE OUTLINE

1. Introduction to Agricultural and Food Marketing
  - a. Traditional Marketing
  - b. Importance of Marketing
  - c. Consumer vs. Customer/Target Market/Marketing Myopia
  - d. Agricultural Versus Traditional Marketing
  - g. Marketing Eras
  - h. Marketing Environments
2. Marketing Strategies
  - a. SWOT Analysis and Porter's 5 Forces
  - b. The Marketing Mix
  - c. Market Segmentation and Product Differentiation
  - d. Product Strategy
  - e. Price Strategy
  - f. Promotion Strategy
  - g. Distribution Strategy
3. Review of Economics Principles in Ag and Food Marketing
  - a. Consumer Demand
  - b. Firm Supply
  - c. Partial Equilibrium
  - d. Elasticities
4. Consumer Behavior
  - a. Maslow's Hierarchy of Needs
  - b. The consumer Decision-Making Process
  - c. Direct Influences on Consumer Decisions
  - d. Indirect Influences on Consumer Decisions
  - e. Consumer Preferences and Willingness-to-Pay
5. Firms
  - a. The Food Value-Added Chain
  - b. Direct Selling
  - c. Community Supported Agriculture
  - d. The Players in the Food Value-Added Chain
  - e. Food Away from Home
6. Introduction to Agricultural Producers
  - a. Agricultural Inputs

- b. Agricultural Input Decisions
  - c. Review of Market Structures in Agriculture
  - d. Agricultural Pricing
7. Trade in Agriculture
- a. Agricultural Production Capacity
  - b. Comparative and Absolute Advantage in Agricultural Production
  - c. Gains from Trade in Agricultural Markets
8. Producer Decision and Risk
- a. The Agricultural Producer's Decision Process
  - b. Types of Risks Facing Agricultural Producers
  - c. Futures and Forwards Markets
  - d. Using Futures Contracts for Speculation
  - e. Using Futures Contracts for Hedging
9. (**Bonus Reading:**) Neuro-Marketing
- a. Using Eye-Tracking in Food Marketing
  - b. Using Facial Expressions in Food Marketing
  - c. Using Brain Activity in Food Marketing

### MAKE-UP POLICY

There is no make-up for the questionnaire development project and the data analysis project. However, students will be allowed to make up missed assignments and/or exams only if they present a valid excused absence as defined by UF policy. Students should submit their excused absences through U Matter We Care, which will process the documents and send me an email verifying the request. Students are encouraged to communicate with me during the process in order to make sure that everything is being done in a timely manner.

Requirements for class attendance and make-up exams, assignments and other work are consistent with university policies that can be found at: <https://catalog.ufl.edu/UGRD/academic-regulations/attendance-policies/>. In general, you are expected to be in class each day and submit all work on time on e-Learning.

### ACADEMIC HONESTY

As a student at the University of Florida, you have committed yourself to uphold the Honor Code, which includes the following pledge: *"We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honesty and*

*integrity.*" You are expected to exhibit behavior consistent with this commitment to the UF academic community, and on all work submitted for credit at the University of Florida, the following pledge is either required or implied: *"On my honor, I have neither given nor received unauthorized aid in doing this assignment."* It is assumed that you will complete all work independently in each course unless the instructor provides explicit permission for you to collaborate on course tasks (e.g. assignments, papers, quizzes, exams). Furthermore, as part of your obligation to uphold the Honor Code, you should report any condition that facilitates academic misconduct to appropriate personnel. It is your individual responsibility to know and comply with all university policies and procedures regarding academic integrity and the Student Honor Code. Violations of the Honor Code at the University of Florida will not be tolerated. Violations will be reported to the Dean of Students Office for consideration of disciplinary action. For more information regarding the Student Honor Code, please see: <https://sccr.dso.ufl.edu/process/student-conduct-code/>

**Plagiarism:** The Student Honor Code and Student Conduct Code states that:

"A Student must not represent as the Student's own work all or any portion of the work of another. Plagiarism includes but is not limited to:

- Stealing, misquoting, insufficiently paraphrasing, or patch-writing.
- Self-plagiarism, which is the reuse of the Student's own submitted work, or the simultaneous submission of the Student's own work, without the full and clear acknowledgment and permission of the Faculty to whom it is submitted.
- Submitting materials from any source without proper attribution.
- Submitting a document, assignment, or material that, in whole or in part, is identical or substantially identical to a document or assignment the Student did not author."

## UNIVERSITY HONESTY POLICY

UF students are bound by The Honor Pledge: "We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honor and integrity by abiding by the Honor Code. On all work submitted for credit by students at the University of Florida, the following pledge is either required or implied: "On my honor, I have neither given nor received unauthorized aid in doing this assignment." The Conduct Code specifies a number of behaviors that are in violation of this code and the possible sanctions. **Click here to read the Conduct Code.** If you have any questions or concerns, please consult with the instructor or TAs in this class.

## COVID-19 UNIVERSITY POLICY

As Gators, we are characterized by our resilience as well as our commitment to caring for one another. In that vein, the university welcomes – but does not require – people to wear masks on campus. Further, in alignment with guidance from the Centers for Disease Control and Prevention as well as UF Health, we continue to encourage everyone to vaccinate to minimize their risk of COVID-19. To learn more about COVID-19 vaccines, testing and related topics, visit [coronavirus.ufhealth.org](https://coronavirus.ufhealth.org).

## STUDENTS REQUIRING ACCOMMODATIONS

Students with disabilities who experience learning barriers and would like to request academic accommodations should connect with the Disability Resource Center. It is important for students to share their accommodation letter with their instructor and discuss their access needs, as early as possible in the semester.

## IN-CLASS RECORDING

Students are allowed to record video or audio of class lectures. However, the purposes for which these recordings may be used are strictly controlled.

The only allowable purposes are: (1) for personal educational use, (2) in connection with a complaint to the university, or (3) as evidence in, or in preparation for, a criminal or civil proceeding. All other purposes are prohibited. Specifically, students may not publish recorded lectures without the written consent of the instructor.

A “class lecture” is an educational presentation intended to inform or teach enrolled students about a particular subject, including any instructor-led discussions that form part of the presentation, and delivered by any instructor hired or appointed by the University, or by a guest instructor, as part of a University of Florida course. A class lecture does not include lab sessions, student presentations, clinical presentations such as patient history, academic exercises involving solely student participation, assessments (quizzes, tests, exams), field trips, private conversations between students in the class or between a student and the faculty or lecturer during a class session.

Publication without permission of the instructor is prohibited. To “publish” means to share, transmit, circulate, distribute, or provide access to a recording, regardless of format or medium, to another person (or persons), including but not limited to another student within the same class section. Additionally, a recording, or transcript of a recording, is considered

published if it is posted on or uploaded to, in whole or in part, any media platform, including but not limited to social media, book, magazine, newspaper, leaflet, or third party note/tutoring services. A student who publishes a recording without written consent may be subject to a civil cause of action instituted by a person injured by the publication and/or discipline under UF Regulation 4.040 Student Honor Code and Student Conduct Code.

### SOFTWARE USE

All faculty, staff, and students of the University are required and expected to obey the laws and legal agreements governing software use. Failure to do so can lead to monetary damages and/or criminal penalties for the individual violator. Because such violations are also against university policies and rules, disciplinary action will be taken as appropriate. We, the members of the University of Florida community, pledge to uphold ourselves and our peers to the highest standards of honesty and integrity.

### STUDENT PRIVACY

There are federal laws protecting your privacy with regards to grades earned in courses and on individual assignments. For more information, please **click here** to see the Notification to Students of FERPA Rights.

### PRIVACY AND ACCESSIBILITY POLICIES

It is extremely important that students protect their data and privacy when using tools in an online learning environment. Please follow this link for information on best practices for protecting your information <https://security.ufl.edu/resources/for-students/>. The privacy statements for the main online tools used in this course are provided below:

- Instructure (Canvas): <https://www.instructure.com/policies/privacy>
- Zoom: <https://zoom.us/privacy>
- Honorlock: <https://honorlock.com/student-privacy-statement/>

## CAMPUS RESOURCES

### **Health and Wellness**

*U Matter, We Care:* If you or someone you know is in distress, please contact [umat-ter@ufl.edu](mailto:umat-ter@ufl.edu), 352-392-1575, or visit the **U Matter, We Care website** to refer or report a concern and a team member will reach out to the student in distress.

*Counseling and Wellness Center:* Visit the **Counseling and Wellness Center website** or call 352-392-1575 for information on crisis services as well as non-crisis services.

*Student Health Care Center:* Call 352-392-1161 for 24/7 information to help you find the care you need, or visit the **Student Health Care Center website**.

*University Police Department:* Visit the **UF Police Department website** or call 352-392-1111 (or 9-1-1 for emergencies).

*UF Health Shands Emergency Room/Trauma Center:* For immediate medical care call 352-733-0111 or go to the emergency room at 1515 SW Archer Road, Gainesville, FL 32608; Visit the **UF Health Emergency Room and Trauma Center website**.

## ACADEMIC RESOURCES

*E-learning technical support:* Contact the **UF Computing Help Desk** at 352-392-4357 or via e-mail at [helpdesk@ufl.edu](mailto:helpdesk@ufl.edu).

*Career Connections Center:* Reitz Union Suite 1300, 352-392-1601. Career assistance and counseling services.

*Library Support:* Various ways to receive assistance with respect to using the libraries or finding resources.

*Teaching Center:* Broward Hall, 352-392-2010 or to make an appointment 352- 392-6420. General study skills and tutoring.

*Writing Studio:* 2215 Turlington Hall, 352-846-1138. Help brainstorming, formatting, and writing papers.

*Student Complaints On-Campus:* Visit the **Student Honor Code and Student Conduct Code webpage** for more information.

*On-Line Students Complaints:* View the **Distance Learning Student Complaint Process**.

## COURSE EVALUATIONS

Students are expected to provide professional and respectful feedback on the quality of instruction in this course by completing course evaluations online via GatorEvals. Guidance on how to give feedback in a professional and respectful manner is available at <https://gatorevals.aa.ufl.edu/students/>. Students will be notified when the evaluation period opens, and can complete evaluations through the email they receive from GatorEvals, in their Canvas course menu under GatorEvals, or via <https://ufl.bluera.com/ufl/>. Summaries of course evaluation results are available to students at <https://gatorevals.aa.ufl.edu/public-results/>.

## TENTATIVE CLASS SCHEDULE

Week	Date	Class	Due Dates	Suggested Reading
1	Jan 13 - Jan 17	Syllabus/Course Overview Intro to Ag and Food Marketing	Discussion Post 0 (Jan 17, 11:59PM) Syllabus Quiz (Bonus) (Jan 17, 11:59PM)	Ch 1 Peter & Donnelly
2	Jan 20 - Jan 24	Intro to Ag and Food Marketing Marketing Strategies	Discussion Post 1 (Jan 22, 11:59PM) HW 1 (Jan 24, 11:59PM)	Ch 1 Peter & Donnelly Ch 6,9,10,11 Peter & Donnelly
3	Jan 27 - Jan 31	Marketing Strategies	Discussion Post 2 (Jan 31, 11:59PM)	Ch 6,9,10,11 Peter & Donnelly
4	Feb 3 - Feb 7	Marketing Strategies Review of Econ in Ag Marketing	HW 2 (Feb 7, 11:59PM) Discussion Post 3 (Feb 7, 11:59PM)	Ch 6,9,10,11 Peter & Donnelly Ch 2,3 Norwood & Lusk
5	Feb 10 - Feb 14	Review of Econ in Ag Marketing <b>Exam Review Session</b> (Feb 13, 10:30AM-12:30PM)	HW 3 (Feb 12, 11:59PM)	Ch 2,3 Norwood & Lusk
<b>Exam 1</b>	Feb 17	Module 1	Module 2	Module 3
6	Feb 17 - Feb 21	Consumer Behavior		Ch 2,3 Norwood & Lusk
7	Feb 24 - Feb 28	Consumer Behavior Firms	Discussion Post 4 (Feb 26, 11:59PM) HW 4 (Feb 28, 11:59PM)	Ch 12 Norwood & Lusk Ch 6 Norwood & Lusk
8	March 3 - March 7	Firms	Discussion Post 5 (March 5, 11:59PM) HW 5 (March 7, 11:59PM)	Ch 6 Norwood & Lusk
9	March 10 - March 14	Intro to Ag Producer	Discussion Post 6 (March 14, 11:59PM)	Ch 4,5 Norwood & Lusk
10	March 17 - March 21	Enjoy Spring Break!		
11	March 24 - March 28	Intro to Ag Producer <b>Exam Review Session</b> (March 27, 10:30AM-12:30PM)	HW 6 (March 26, 11:59PM)	Ch 4,5 Norwood & Lusk
<b>Exam 2</b>	March 28	Module 4	Module 5	Module 6
12	March 31 - Apr 4	Trade in Agriculture	Discussion Post 7 (Apr 4, 11:59PM)	Ch 8 Norwood & Lusk

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Week	Date	Class	Due Dates	Suggested Reading
13	Apr 7 - Apr 11	Trade in Agriculture Producer Decision and Risk	HW 7 (Apr 7, 11:59PM) Discussion Post 8 (Apr 11, 11:59PM)	Ch 8 Norwood & Lusk
14	Apr 14 - Apr 18	Producer Decision and Risk	Project (Apr 16, 11:59PM) HW 8 (Apr 18, 11:59PM)	Ch 9 Norwood & Lusk
15	Apr 21 - Apr 23	Producer Decision and Risk <b>Exam Review Session</b> (Apr 22, 10:30AM-12:30PM)		Ch 9 Norwood & Lusk
<b>Exam 3</b>	Apr 23	Module 7	Module 8	
<b>Exam 4</b>	April 30	Cumulative		