

January 1, 2026

To whom it may concern:

I have no relevant or material financial interests that relate to the research described in this paper.

Sincerely,

A handwritten signature in black ink, appearing to read "Jamie McCasland". The signature is fluid and cursive, with the first name "Jamie" written in a larger, more prominent script than the last name "McCasland".

Jamie McCasland  
Assistant Professor of Economics  
University of British Columbia