

**FALL 2006**

### **YEA TEACHES KIDS ECONOMICS, PERSONAL FINANCE AND LEADERSHIP!**

A record number 30 MPS 9<sup>th</sup> and 10<sup>th</sup> grade students participated this year in the Youth Enterprise Academy (YEA), a summer "day camp" where students gain personal skills in money management, learn to understand and appreciate the characteristics of a market economy, and receive tips on how to prepare for college.

Students first take a quick course in personal finance including saving, investing and credit use, research businesses, and compete for preparing the best stock analysis report. Included are presentations from successful business people. Next, students focus on how our free market economy works. Concepts such as scarcity, opportunity cost, and the laws of supply and demand are taught through simulations and activities. A highlight of the economics portion is a trip to Chicago's Federal Reserve Bank and Board of Trade. Finally, the YEA focuses on the relationship between college education and income and how to get the most out of high school while preparing for college.

Students completing all aspects of the program receive a \$500 U.S. Savings Bond. Selected graduates of the YEA are invited to join a Youth Enterprise Investment Club. Each club manages a \$10,000 fund with advice from the Director of the UW-M Center for Economic Education (Mark Schug) and a community volunteer. Funds are used for their college education.

**2007 will mark the 10-year anniversary of this highly successful program.**



A proud day for YEA graduates as Lorrie Keating Heinemann, Secretary of the Wisconsin DFI and Mark Schug, YEA program leader, award diplomas.



U.S. Treasurer, Anna Escobedo Cabral, pays a special visit to YEA students and shares with them her own personal journey.



YEA students enjoy a day-trip to Chicago to visit the Federal Reserve Bank and the Board of Trade.

**EconomicsWisconsin and the UW-Milwaukee Center  
for Economic Education are extremely grateful  
to the following 2006 YEA sponsors ---**

*The Lynde & Harry Bradley Foundation  
Wisconsin Department of Public Instruction  
Argosy Foundation  
Jane Pettit Foundation  
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Mr. & Mrs. John F. Syburg  
Joy Global Foundation  
Nicholas Family Foundation (College Scholarship Funds)*

## ECONOMICS.....COMICS (THERE MUST BE A REASON THEY RHYME.)

A crowd of nearly 100 would-be comics had a chance to take a funny look at economics on Wednesday evening, September 13<sup>th</sup>, as EconomicsWisconsin held its 2<sup>nd</sup> annual fundraising event at ComedySportz in Milwaukee.

The hoopla began at 5:30 p.m. with cocktails and hors d'oeuvres catered by Saz's, followed by a 7:00 show. Loads of laughs were shared as members of the audience "volunteered" to take the stage.

Our thanks to AT&T, Northwestern Mutual, and Quarles & Brady for purchasing corporate tables, and to Versant for contributing their clever invitation design.

Proceeds from this event will be used to support EconomicsWisconsin's economic and financial education programs.



**Everyone's a comedian!**

### LONGTIME SUPPORTERS RECEIVE GOVERNOR'S COMMENDATIONS

Thanks to all who have supported EconomicsWisconsin's mission for many years. Receiving Commendations signed by Governor Doyle were:

#### **40 Years**

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#### **25 Years**

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#### **15 Years**

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### EDGEWOOD COLLEGE CENTER HOSTS NATIONWIDE FINANCIAL & ECONOMIC LITERACY PROGRAM

150 teachers of personal finance, economics, social studies, math, and consumer sciences, attended the National Institute of Financial & Economic Literacy held this summer at the Edgewood College Center for Economic Education in Madison. 123 of those attendees were from Wisconsin!

Three graduate-credit courses were offered, including:

- Paychecks, Financial Contracts & Entrepreneurship
- Investor Education, Economic Basics and Insurance
- Credit and Money

The Investor Education course was led by UW-M Center Director Mark Schug, and the Credit and Money course was led by Edgewood College Center Director Bill Duddleston.

*"Completing the three courses, I feel a sense of empowerment. This has given me the confidence to not only teach but to really inspire students to take charge of their personal financial management."*

(Appleton Area School District Teacher)

This program was presented by the Wisconsin Jump\$tart Coalition, with support from CBM Credit Education Fdn., Bank of America, Edgewood College, Department of Financial Institutions, Northwestern Mutual, Community Bankers of Wisconsin, Federal Reserve Bank of Chicago, Wisconsin Credit Union League, Insurance Education Fdn., Wisconsin Bankers Association, Dept. of Public Instruction, Wisconsin Chamber of Commerce Fdn., and EconomicsWisconsin.

**TUITION SCHOLARSHIPS FOR TEACHERS!!**  
**REGISTER NOW –**  
**FOR FALL AND SPRING**  
**GRADUATE-CREDIT ONLINE EDUCATION**



**FOR  
TEACHERS**

James A. Taylor Family Foundation Scholarships for teachers are available for a series of graduate credit online classes exploring contemporary and historical issues in economics. Each course includes teaching and learning resources appropriate for elementary, middle and high school students. Internet resources are featured for course material and activities related to Wisconsin Academic Standards in economics for grades 4, 8 and 12. **For further information, please contact Dr. Brian Schultz, State Program Director, (715) 425-3269 or email [brian.l.schultz@uwrf.edu](mailto:brian.l.schultz@uwrf.edu), or contact a Center near you.** (See page 6.)

FALL 2006

- ▶ **The Global Economy** (1 graduate credit): Students examine the contemporary international economy and discuss international economic relations including exports, imports, foreign investment, currency markets, immigration, government policies, international organizations, and anti-trade protest movements. The course emphasizes who wins and loses as the world economy becomes more integrated. It includes teaching and learning resources appropriate for middle and high school students, available via the Internet. Course material and activities are related to WI Academic Standards in economics for grades 8 & 12. (Tracy Hofer)

SPRING 2007

- ▶ **The Roaring 20s through the Great Depression** (1 graduate credit): An examination of the transformation of the American economy in the post-World War I era. Discussion of the investment boom in the 1920s followed by the collapse of the American economy in the 1930s. Exploration of the role of the Federal Reserve, the collapse of world trade, and Roosevelt's New Deal.
- ▶ **Personal Finance Economics** (1 graduate credit): Participants in this course will study the most important things to know on 20 personal finance topics ranging from the basics of banking and saving, investing, controlling debt, hiring financial help, and dealing with insurance issues. They will have the opportunity to examine teaching materials on personal decision-making developed by the NCEE. (Jim Grunloh)
- ▶ **Transitions to Market Economies** (1 graduate credit): An examination of the path that former Communist nations are following as they make the transition to market economies. Case studies of Russia, Ukraine, Poland and others as they struggle with issues such as inflation, unemployment, declining standard of living, currency depreciation, private ownership, price deregulation, bank failures, and the appropriate role of government.
- ▶ **Money and Banking** (1 graduate credit)

SUMMER 2007

- ▶ **Basic Economics Concepts and Issues** (3 graduate credits)
- ▶ **Environmental Economics** (1 graduate credit)
- ▶ **Social Security Issues** (1 graduate credit)
- ▶ **Mathematics and Economics** (1 graduate credit)

*UW-Madison CIBER and Procter and Gamble Paper Products Company help provide Taylor Scholarships.*

## COMMODITIES MARKET SIMULATION

Sign up Now! The Wisconsin **Commodities Market Simulation (CMS)** is a new and exciting tool for teachers and students. The CMS is simply the most comprehensive online trading simulation available featuring commodities, options, and futures. Students experience the excitement of actually placing orders, valuating their portfolios and developing the skills needed to navigate through volatile markets, as they compete against other students across the state.

### The CMS is appropriate for:

4-H Clubs, Ag Econ Classes, Ag Business Classes, FFA Chapters and the Wisconsin Farm Bureau Federation's Young Farmer Program

### Who may participate?

Wisconsin public or private school students in grades 9-12, high school 4-H clubs, FFA Chapters, and WFBF's Young Farmer Program

### Awards and prizes:

1<sup>st</sup> Place - \$500, 2<sup>nd</sup> Place - \$250, 3<sup>rd</sup> Place - \$100

### When?

The CMS, a 10-week statewide program, will be held every fall and spring. The fall program begins in October, and the spring program begins in February.

Fall 2006: **October 9 – December 15**

### Cost:

\$10 per team (special introductory rate for teams registering for the fall semester)

### How to Register:

Please call  
Economics *Wisconsin*  
(414) 221-9400.



## FINANCIAL FITNESS FOR LIFE!

Get your students pumped up on financial fitness by participating in a half-day workshop on personal finance education for teachers (all grade levels).



**“Help Your Students Get Financially Fit”  
Tuesday, October 3<sup>rd</sup>  
7:30 a.m.  
Lakeland College’s  
Laun Center for Business  
David & Valerie Black Room  
Cost: \$15.00**

Dr. Scott Niederjohn, Lakeland College Center Director, will conduct this program, along with high school teacher, Jim Flora.

### Workshop Highlights:

- Take home a financial Fitness for Life CD with curriculum for all grade levels.
- Breakfast & Lunch (Workshop concludes at noon with lunch.)
- Demonstrations of FFL lessons
- Tips from a long-time personal finance teacher
- An update on the status of Wisconsin's new Academic Standards on Personal Finance
- Community roundtable on personal financial issues
- Tour the Lakeland College Center for Economic Education Library

For more information, and to register, please contact:

Dr. Scott Niederjohn  
(920) 565-1239

[niederjohnms@lakeland.edu](mailto:niederjohnms@lakeland.edu)

*M&I Bank in Sheboygan provided funding for this program.*

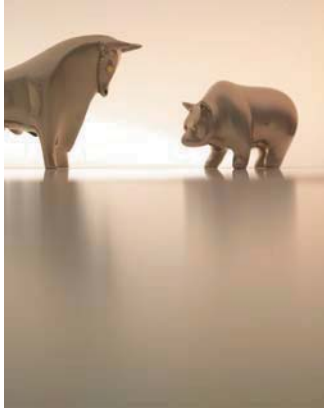
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## TEACHERS CAN BE MILLIONAIRES, TOO!

**Can teachers really be millionaires?** Though being a millionaire isn't what it used to be, teachers still often regard themselves as unlikely candidates for this kind of financial success. But people of modest means can build wealth over time if they adhere to certain, simple strategies. Come and learn what other teachers have been hearing. Your students can benefit as well.

This workshop will be held on October 24<sup>th</sup>, 6:00 – 8:00 p.m., at UW-Parkside in Kenosha, Union 104. It will be led by Dr. Norm Cloutier, Director of the UW-Parkside Center for Economic Education. Cost is \$15.00.

For more information, please contact Dr. Cloutier at (262) 595-2572 or [cloutier@uwp.edu](mailto:cloutier@uwp.edu).



## STOCK MARKET SIMULATION

Many of you already have students participating in the Wisconsin Stock Market Simulation (SMS), or have participated sometime in the past. Others have thought about it, but for any number of reasons have not become involved.

If you haven't lately, please take a moment to visit the SMS website at [www.wisconsinsms.com](http://www.wisconsinsms.com), to find out what's new as we continue to make improvements to the teacher-training, to the program itself, and to the prize structure.

For more information about the SMS, contact Melissa at EconomicsWisconsin (414) 221-9785.

*Support for the SMS is provided by the Milwaukee Journal Sentinel, Midwest Airlines, Robert W. Baird & Co., Inc., Wisconsin Department of Financial Institutions, Security Traders Association, and Stock-Trak, Inc. Funded in part by a grant from the Investor Protection Trust, [www.investorprotection.org](http://www.investorprotection.org).*



## READ ANY GOOD BOOKS LATELY?

Enter your book review for a chance to win **cash!** Your review should relate to a book that would be of interest to other teachers of economics and/or personal finance (350 words or less). Please email your entry to: [econed@economicswisconsin.org](mailto:econed@economicswisconsin.org). If your entry is chosen for the next issue of Update, you will be awarded **\$100!!**

*The following book review was written by Jim Flora, teacher in the New Holstein School District:*

**Freakonomics**, by Steven D. Levitt & Stephen J. Dubner

For those who haven't yet had a chance to pick up a copy, "Freakonomics" is a reader friendly look at basic economic principles that goes very far to promote economic literacy.

Many of us have been terrorized by undergraduate courses in the "dismal science." In our post-economic-stress response we fail to see the wisdom & utility of having some understanding of this very useful behavioral science. Mr. Levitt has managed to transform the frightening world of economics into a practical view of how the principles of economics operate in everyday life. Based on statistical analysis and well-founded research, he makes some interesting and iconoclastic investigations. Many of his conclusions deal heavily with the power of incentives. For example: Lots of drug lords still live with their mothers; the reason for the drop in crime in the 1990s may have had more to do with Roe vs. Wade than new and innovative police tactics; in many ways, teachers are similar to Sumo wrestlers.

It is much less an economics book, as it is a book about economics.

## ECONOMICS AND THE ENVIRONMENT: A PARTNERSHIP THAT WORKS!

- ❖ Why Do We Have So Few Whales and So Many Chickens?
- ❖ If We Grow More Food, Won't We Degrade the Environment?
- ❖ Forest Fires: Natural Catastrophes or Monsters We Have Created?

Racine/Kenosha area teachers will investigate the answers to these questions, and many more, through participation in **Economics and the Environment: A Partnership That Works!**, a one-day workshop being offered in early 2007 through our UW-Parkside Center, under the direction of Dr. Norm Cloutier.

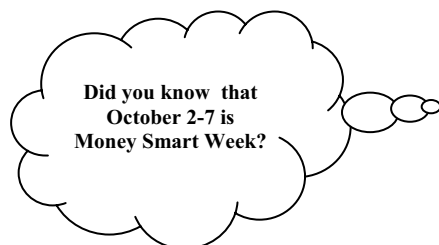
Teachers will receive "Economics and the Environment: Eco Detectives" curriculum, which includes 15 EcoMysteries – environmental problems/conditions that seem puzzling. For each EcoMystery, the investigation that follows is informed by one or more of six principles of EcoDetection. These principles are derived, in turn, from basic economics concepts. In each lesson, the link to economics concepts is signaled by a list of content standards drawn from the Voluntary National Content Standards in Economics published by the NCEE. Approaching EcoMysteries via these Standards, and the principles of EcoDetection, challenges students to proceed on the basis of disciplinary understanding, not sentiment or commonplace assumptions.

For more information and to register, please contact Norm Cloutier, UW-Parkside Center (262) 595-2572.

*Support for this program is provided by We Energies, through the Wisconsin Energy Corporation Foundation.*

## CALENDAR OF EVENTS

<b>CENTERS FOR ECONOMIC EDUCATION</b>		
	October 3, 2006	<b>Help Your Students Get Financially Fit</b> Lakeland College Center / Sheboygan
	October 9 – December 15, 2006	<b>Stock Market Simulation (SMS)</b> Statewide
<i>Madison Area/Edgewood College Bill Duddleston / (608) 663-3395 dudd@edgewood.edu</i>	October 9 – December 15, 2006	<b>Commodities Market Simulation (CMS)</b> Statewide
<i>Milwaukee Area/UW-Milwaukee Mark Schug / Tim O'Driscoll (414) 229-4842 mschug@uwm.edu</i>	October 9 – April 13, 2007	<b>Million Dollar Challenge</b> Statewide
	October 19, 2006	<b>Archdiocese of Milwaukee Education Conference – Midwest Airlines Center/Milwaukee</b> Economics <i>Wisconsin</i> exhibit
<i>Oshkosh-Fox Valley/UW-Oshkosh Jim Grunloh / (920) 424-2441 grunloh@uwosh.edu</i>	October 23 – December 1, 2006	<b>The Global Economy (Online)</b> Statewide
<i>Racine-Kenosha/UW-Parkside Norman Cloutier / (262) 595-2572 cloutier@uwp.edu</i>	October 26 - 27	<b>WEAC Convention – Alliant Energy Center/Madison</b> Economics <i>Wisconsin</i> exhibit
<i>Sheboygan-NE/Lakeland College Scott Niederjohn / (920) 565-1239 niederjohnms@lakeland.edu</i>	October 24, 2006	<b>Teachers Can Be Millionaires, Too!</b> UW-Parkside Center (Union 104) / Kenosha
<i>Northcentral/UW-Stevens Point Tracy Hofer / (715) 346-3874 thofer@uwsp.edu</i>	Early 2007	<b>Economics &amp; the Environment</b> UW-Parkside Center / Kenosha
	Spring 2007	<b>Transitions to Market Economies</b> Online - Statewide
<i>Southcentral/UW-Whitewater Dave Bashaw / (262) 472-5585 bashawd@uww.edu</i>		<b>Roaring 20s through Great Depression</b> Online - Statewide
<i>Northwest Area/UW-River Falls State Program Director Brian Schultz / (715) 425-3269 brian.l.schultz@uwrfl.edu</i>		<b>Personal Finance Economics</b> Online – Statewide
		<b>Mathematics &amp; Economics</b> Online - Statewide



Please visit: [www.moneysmartwi.org](http://www.moneysmartwi.org).

*For information and to register for teacher-training workshops, please contact a Center near you.*

*For information about Simulations, Economics Challenge, or Excellence in Teaching, you may contact:*

*Melissa Drasen @ EconomicsWisconsin  
(414) 221-9400 [melissa@economicswisconsin.org](mailto:melissa@economicswisconsin.org)*

*Or visit our website: [www.EconomicsWisconsin.org](http://www.EconomicsWisconsin.org)*

## CONTRIBUTORS

*The programs of Economics Wisconsin would not be possible without support from the following individuals, corporations and foundations.*

### \$20,000 & UP

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### Over \$10,000

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# EconomicsWisconsin

*"providing resources to teach students  
financial literacy and economic understanding"*

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