

SPRING 2006



1ST IN STATE STOUGHTON HIGH SCHOOL SMS TEAM PACKING BAGS FOR NEW YORK CITY

Congratulations to student team members, L-R: **Scott Moe, Brock Barber, Mike Cross, and Derek Nedveck** (not pictured), Stoughton High School Seniors, for taking 1st Place in the Fall 2005 Stock Market Simulation (SMS). They competed with 2,422 other teams, from more than 200 Wisconsin schools. The students, along with their teacher Patrick Schneider, will fly to the Big Apple in March for an expense-paid, two-day trip, courtesy of Robert W. Baird and Co. and Midwest Airlines.

The SMS is a 10-week competition, available to all Wisconsin K-12 students, in which student teams manage an imaginary \$100,000 portfolio. Throughout the 10 weeks, students learn how business firms are organized, how to choose and buy stocks, how to use the daily newspaper (compliments of Milwaukee Journal Sentinel) and the internet as a source of financial information and as a supplement to the program, how daily events affect our economy, how investment contributes to economic growth, and how supply and demand operate in real markets.

For more information, and to register for the SMS program, please contact Melissa Drasen (414) 221-9785.

SMS 1ST PLACE AWARD WINNERS / FALL SEMESTER

by Region / Division:

Southeast Region (north)
Jr./ Brookfield Academy
Sr./Milwaukee Urban League Academy

Southeast Region (south)
Jr./Hales Corners Lutheran School
Sr./Eric Swanson Union Grove HS

South Central
Jr./Monroe Middle School
Sr./Stoughton High School

Southwest
Jr./Pioneer School
Sr./Shullsburg High School

East Central
Jr./Tullar Elementary School
Sr./St. Mary's Springs High School

Northeast
Jr./West DePere Middle School
Sr./Marinette High School

North Central
Jr./Prairie River Middle School
Sr./Tomahawk High School

Northwest Junior
Jr./Spooon Middle School
Sr./River Falls High School

SMS ESSAY CONTEST WINNERS

Each semester, students are asked individually to write a comprehensive essay describing: "What I Learned From My Stock Market Simulation Experience." Following are the 1st Place statewide winners:

Junior Division
-Megan Koelsch/Prairie River Middle

Senior Division
-Stephen Bant/Prentice High School

FIRST TIME EVER -- GOVERNOR'S FINANCIAL LITERACY AWARDS

Jim Guenther, President of Economics *Wisconsin*, and Mark Schug, Economics *Wisconsin* Board Member and Director of the UW-Milwaukee Center for Economic Education, have been selected as winners of the Governor's Financial Literacy Award. Eleven individuals and five organizations will receive the 2006 awards, which were created to recognize excellence in increasing financial literacy among Wisconsin citizens. The honorees were selected by the Governor's Council on Financial Literacy, based on nominations received from the Council's Awards Committee. The evaluation of nominees was based on four criteria: innovative implementation, demonstrated measurable results, collaboration with partners, and scope – either statewide or having the potential to be statewide or focused to need-based groups.

Governor Jim Doyle stated, "Their hard work to promote financial education has made Wisconsin the recognized national leader when it comes to financial literacy. They richly deserve this honor for their sustained, enthusiastic commitment and I thank the Council for recognizing them. I also encourage them to continue their efforts to improve financial literacy in Wisconsin".

CREATING A LEGACY BY PLANNING FOR THE FUTURE

The estate planning decisions you make today reflect what is most important to you and how you want your legacy remembered. In addition to the altruistic and goodwill benefits any charitable contribution brings, it can also have significant tax advantages.

Planned giving encompasses a variety of strategies that help you make a gift to Economics *Wisconsin* while also advancing your own financial and personal objectives. To meet your specific needs, we offer a variety of gift options and accept many types of assets. While each planned gift is different, these gifts can offer significant financial or tax benefits in addition to helping Wisconsin's students develop financial literacy and economics skills to last a lifetime.

When deciding your estate-planning strategies, please consider a charitable contribution to Economics *Wisconsin*. Your financial planner can help you plan your wealth to maintain a steady stream of income while taking advantage of potential tax benefits.

To receive our Planned Giving brochure, please call Economics *Wisconsin*, (414) 221-9400.

"CAPITATE YOUR KIDS" AUTHOR CAPTIVATES BOARD OF DIRECTORS

Dr. John E. Whitcomb addressed the Economics *Wisconsin* Board of Directors at its January 25th meeting, held at the Wisconsin Club in Milwaukee. Dr. Whitcomb shared his own experiences, as a father of teenagers, in teaching teens how to budget and manage money.

His common sense approach shows parents that giving children responsibility for "their" money is invaluable in teaching them financial independence.

"Once your kids learn to handle money competently, they can get on with the rest of their lives. Living competently with money means learning how to live within one's means. Frugality and delayed gratification can be justified in the context of trading off immediate gratification for better gratification down the road. To accomplish such abstract and remote goals requires confidence in an inner sense of planning and restraint on impulses. It requires resisting the temptation to live by the yardsticks of status and consumerism, which our advertising culture demands, and living instead by internal yardsticks of contentment with our current state so we can focus on what will come along later."

To find out more about Dr. Whitcomb's ideas and methods for teaching children financial responsibility, you may visit his website at: www.capitateyourkids.com.



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



**FOR
TEACHERS**

Taylor Scholarships 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 featured. Course material and activities relate 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 brian.l.schultz@uwrf.edu, or contact a Center near you.

- **Basic Economic Concepts and Issues** (3 graduate credits): For teachers interested in initiating or expanding coverage of economic concepts/ issues in class. Provides a good starting point for those wanting to expand their certification to include economics. Emphasis on instructional resources available on the Internet. Curriculum coordinated with WI Academic Standards in economics for grades 4, 8 and 12. (Jim Grunloh)
- **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)
- **Energy and the Economy** (1 graduate credit): This course focuses on availability of traditional and alternative energy sources. It examines the impact of energy policy decisions on U.S. and global economies. Teaching and learning resources are appropriate for middle and high school students and some are available via the Internet. Course material and activities are correlated with the WI Academic Standards in economics for grades 8 and 12. (Bill Duddleston)
- **Health Care Economics** (1 graduate credit): This course will examine the supply and demand for health care, including the impacts of health insurance. Efficiency in the health care market will be analyzed, including physician behavior, hospital performance and new modes of health care delivery. Teaching and learning resources are appropriate for middle school and high school students and some are available via the Internet. Course material and activities are correlated with the WI Academic Standards in economics for grades 8 and 12. (Dave Bashaw)
- **Economics of Sports** (1 graduate credit): Sports examples are an excellent way to illustrate economic principles to students. Topics covered in this course include the economics of player salaries, ticket prices and ticket scalping; pricing in the memorabilia market and public financing of stadiums. The course covers a number of practical ways to apply basic economic principles you already know to major league sports. (Norm Cloutier and/or Scott Niederjohn)
- **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 National Council on Economic Education (NCEE). (Jim Grunloh)

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

**WISCONSIN ECONOMICS CHALLENGE:
FUN-FILLED COMPETITION
FOR HIGH SCHOOL STUDENTS**

The Economics Challenge gives high school students the opportunity to compete directly with other students in answering questions on micro, macro, & international trade economics as well as current events & economic policy applications. In addition to answering written questions individually and in groups, teams will participate in a face-to-face competition.

Who May Enter: Schools may enter up to four teams with four students per team from their economics classes taught in fall of 2005 or in the spring of 2006. Schools may only enter two teams per division, not to exceed the limit of 4 teams per school.

There is no entry fee. Online registration is available at www.economicswisconsin.org. Divisions are as follows:

- David Ricardo Division (DR) for students in one semester general economics courses
- Adam Smith General Division (ASG) for students in general economics courses lasting longer than one semester
- Adam Smith Honors Division (ASH) for students in AP, IB, and Honors economics courses

Students must be enrolled for credit in a qualifying high school course at some time during the 2005-06 academic year. Teams are comprised of four members. The three highest scores for the written exam will count toward the team total. Therefore, competing with only three members is possible and permissible.

Awards and Prizes:

All students receive a commemorative T-shirt. Winning teams in each division receive a trophy for their school. Each winning team member receives a medal & \$50 savings bond. The team with the top score in the state for the David Ricardo and Adam Smith divisions will be invited to the Midwestern regional competition. Those winners compete at the national level. Most costs of regional & national competitions are paid by our sponsors. Sponsors include A.O. Smith Corporation, RBC Dain Rauscher, UW-Madison CIBER, Xcel Energy, Goldman Sachs Foundation & the NCEE.

See Calendar of Events page for dates and locations & visit our website for further details.

**NOW ACCEPTING NOMINATIONS --
EXCELLENCE IN TEACHING AWARDS
FOR K-12 TEACHERS**

Purpose: The purpose of the program is to recognize excellent teachers whose innovative teaching concepts improve and stimulate economic and financial literacy.

While the award recognizes excellence in teaching economics concepts and financial literacy, the type of class may vary from economics to math, history, or other subjects.

Who is eligible: The 2006 Excellence in Teaching Economics & Financial Literacy Awards Program is open to Wisconsin elementary and secondary classroom teachers. The Senior Division includes teachers of grades 9-12. The Junior Division includes teachers of grades K-8. Prizes will be awarded in each category.

Only programs carried out between June 1, 2005 and June 1, 2006 are eligible for judging. Winners of the Awards Program in 2005 are not eligible to enter in 2006.

Prizes: Through the sponsorship of Robert W. Baird & Co., cash awards will be given to winners in both divisions. Winning teachers will also receive an engraved crystal apple and the following cash awards:
1st: \$2,000
2nd: \$1,000
3rd: \$500

Entries & Nominations. Only classroom teachers may enter or be nominated for the 2006 competition. You **do not need to be nominated** to enter --- just mail in your entry.

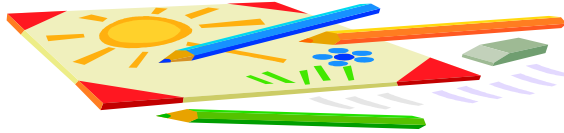
However, teachers may be nominated by other teachers, department chairs, principals, superintendents, center directors, or members of the board of directors and staff of EconomicsWisconsin. Those nominated will be invited by EconomicsWisconsin to submit their entries.

To receive an entry form, or to nominate a teacher, please call EconomicsWisconsin at (414) 221-9400.

Entry Deadline:
June 30, 2006



A PICTURE IS WORTH A THOUSAND WORDS



2005-06 Economic Concepts Calendar Contest for 1st – 8th Grade Students

Teachers:

- Stimulate interest in the fundamentals of our economic system
- Help your students learn about the economy and have fun doing it
- Provide your students an opportunity to creatively demonstrate their understanding of the economy

Students:

Illustrate in poster form **one** of the following economics concepts:

- scarcity
- productive resources
- opportunity costs
- specialization
- producers and consumers
- goods and services

Winners:

- * Receive a \$50 U.S. Savings Bond
- * Posters are entered in the Economics *Wisconsin* Calendar

Please call our office (414/221-9400) for a brochure, or visit our website at www.EconomicsWisconsin.org.



READ ANY GOOD BOOKS LATELY?

Let us know if you've recently read a book that may be of interest to other teachers of economics and/or personal finance. We may use your very own book review (under 350 words, please) to enter in the next issue of Update. Email to: econed@economicswisconsin.org.

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

Naked Economics

by Charles Wheelen

We need help. We hear daily the horror stories of rising bankruptcies (2 million in the last year), over extended credit card debt, and the ridiculous responses to rising fuel costs. We need to be better-informed citizens responsible for our personal finances. The younger generations are going to have an even more difficult time as retirement programs expire and more responsibility is placed on them to manage their money.

The problem is that the very mention of economics frightens lots of people and sends them into the halls of denial. They have

been warned about the “dismal science.” Avoid it if you can. There may be a solution. How about a book that takes this scary subject and looks at it in terms of everyday behavior? A book that offers some insights about what is taking place and how to explain it to the plain old average person: kind of “a weapon of mass instruction.”

There is such a book and it is called **Naked Economics** by Charles Wheelen.

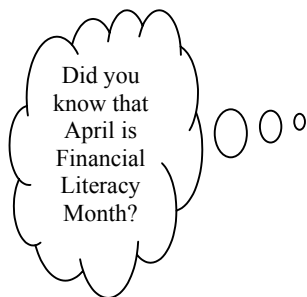
The “naked” part is that if you strip away all of the intimidating and pedantic terms of economics you get to the “naked” truth about human behavior from an economic perspective. Wheelen uses his

training as the Midwest correspondent for **The Economist** to clearly illustrate the mysteries of the market system in a chapter on how you would feed Paris or any town or city for that matter. Not by government edict but by plain old “naked” self-interest (the Invisible Hand of Adam Smith). He suggests you might be able to explain how come Bill Gates has more money than you do by considering the improvement of human capital.

Having read it you will go away with a much more comfortable understanding of what is going on in the world and you will be a better consumer and a more economically literate citizen.

CALENDAR OF EVENTS

CENTERS FOR ECONOMIC EDUCATION		
	February 6 – April 14, 2006	Stock Market Simulation (SMS) Statewide
<i>Madison Area/Edgewood College</i> Bill Duddleston / (608) 663-3395 dudd@edgewood.edu	February - April 2006	Mini-Society Workshops UW-Oshkosh
<i>Milwaukee Area/UW-Milwaukee</i> Mark Schug / (414) 229-4842 mschug@uwm.edu	March 20 – 21, 2006	WCSS Conf./EconomicsWisconsin Workshops - Madison-Mariott West
<i>Oshkosh-Fox Valley/UW-Oshkosh</i> Jim Grunloh / (920) 424-2441 grunloh@uwosh.edu	March 30, 2006	Economics Challenge / H.S. Students Eau Claire
<i>Racine-Kenosha/UW-Parkside</i> Norman Cloutier / (262) 595-2572 cloutier@uwp.edu	April 2006	Thinking Globally Workshop UW-Parkside Center, Kenosha
<i>Sheboygan-NE/Lakeland College</i> Scott Niederjohn / (920) 565-1239 niederjohnms@lakeland.edu	April 1, 2006 (Deadline)	SMS Essay Contest Statewide
<i>Northcentral/UW-Stevens Point</i> Tracy Hofer / (715) 346-3874 thofer@uwsp.edu	April 3, 2006	Economics Challenge UW-Oshkosh
<i>Southcentral/UW-Whitewater</i> Dave Bashaw / (262) 472-5585 bashawd@uww.edu	April 4, 2006	Economics Challenge Milwaukee Area
<i>Northwest Area/UW-River Falls</i> State Program Director Brian Schultz / (715) 425-3269 brian.l.schultz@uwrfr.edu	April 30, 2006 (Deadline)	Calendar Contest / Grades 1-8 Statewide
	Spring/Summer 2006	Online Economic Education Courses Statewide
	June 19 – June 30, 2006	Youth Enterprise Academy UW-Milwaukee Center
	June 30, 2006 (Deadline)	Excellence In Teaching Awards Statewide



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

For information about the SMS, Economics Challenge, Calendar Contest, or Excellence in Teaching, you may contact:

*Melissa Drasen @ EconomicsWisconsin
(414) 221-9400 melissa@economicswisconsin.org*

Or visit our website: www.EconomicsWisconsin.org

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

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