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A PROPOSED PROGRAM OF VOCATIONAL BUSINESS
EDUCATION FOR THE STUDENT-PATIENTS AT THE
TRAVERSE CITY STATE HOSPITAL

A Study for the Degree of M. A.

MICHIGAN STATE UNIVERSITY

Joseph W. Novak

1965

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**A PROPOSED PROGRAM OF
VOCATIONAL BUSINESS EDUCATION
FOR THE STUDENT-PATIENTS AT THE
TRAVERSE CITY STATE HOSPITAL**

**A Study
Presented to the Department
of Business and Distributive Teacher Education
Michigan State University**

**In Partial Fulfillment
of the Requirements for the
Degree of Master of Arts in Business Education**

**by
Joseph W. Novak
July, 1965**

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ABSTRACT

Many high schools in the United States offer their students some type of vocational training; however, not under the same conditions this present program is being established. The purpose of this paper is to present guidelines for establishing a new vocational education program in business education at the Traverse City State Hospital. Since very few articles on this subject were available, the author, for the most part, devised the program himself. In preparing this program consideration was given to the conditions under which the program would be set up; such as type of student, course offerings, facilities, and teaching conditions. The author then devised offerings which he thought would most nearly fit the needs of these students.

CHAPTER I

INTRODUCTION

The author of this paper has accepted a position as business education instructor at the Traverse City State Hospital. This state hospital is attempting something new in the field of education, giving vocational training to the high-school-age patients of the hospital. It will be the responsibility of the author to propose a vocational curriculum for business education and to teach the courses.

In addition to business courses, this school of vocational education will include training in the areas of home economics and trade and industry. The vocational program will be developed in conjunction with a special education program already in existence at the hospital. The combined programs will serve about 90 student-patients of the hospital. Although a vocational program for mentally-ill students at this hospital will be new, it is known that youths with physical or mental handicaps can profit from vocational education programs and courses appropriate to their needs and limitations.¹

¹Report of the Panel of Consultants on Vocational Education, Education For A Changing World Of Work, (Washington D.C.: U. S. Government Printing Office, 1964), p. 132.



This program is financed through a federal grant for the first five years of operation, after which it will be financed by the state government. This will be a pilot program subject to review by government officials. Progress and follow-up studies will be made at various times. It is the intention of the administrators of the hospital and the author to have articles published concerning this program after it is in operation and more data are known.

The proposed program in this paper is designed to serve as a guideline in meeting the needs of the students at the Traverse City State Hospital. Indeed, if the procedures, course outlines, and objectives are too rigid, the program is flexible enough to meet the needs of students of varying I.Q. levels. Implementation of some procedures, elimination of others, may be necessary in fulfilling the objectives of the program. At the present time the author cannot precisely determine what should and should not be done. As he gains experience, however, sufficient insight can be gained into the needs of the students and the proposed program to determine what changes, if any, need be made.

SERVICE AREA

Traverse City and the Traverse City State Hospital are located in the northwest section of the lower peninsula of Michigan. The hospital serves the northern and central part of lower Michigan (see map). The hospital is approved by the American Psychiatric Association for the complete three year residency program in which graduate medical doctors may obtain the additional necessary education and training to become fully-certified psychiatrists. The hospital is primarily concerned with the care and treatment of the mentally ill.

The state hospital is situated on 1,040 acres of land and has 95 buildings on the premises. There were 2,950 beds set up in the hospital as of January, 1964. However, the designed capacity is 2,250. The percentage of overcrowding is twenty-five per cent. The patients range in age from 9 to 93. The hospital has 821 employees.

DEFINITION OF TERMS

Student A student is a patient of the Traverse City State Hospital. Most of the students are of high school age (13-18); however, there will be a few exceptions in the higher age group.

SERVICE AREA OF THE
TRAVERSE CITY STATE HOSPITAL

Size The maximum class size will be ten

1 Year The school year will be twelve months

Length The school year will be twelve months

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each day

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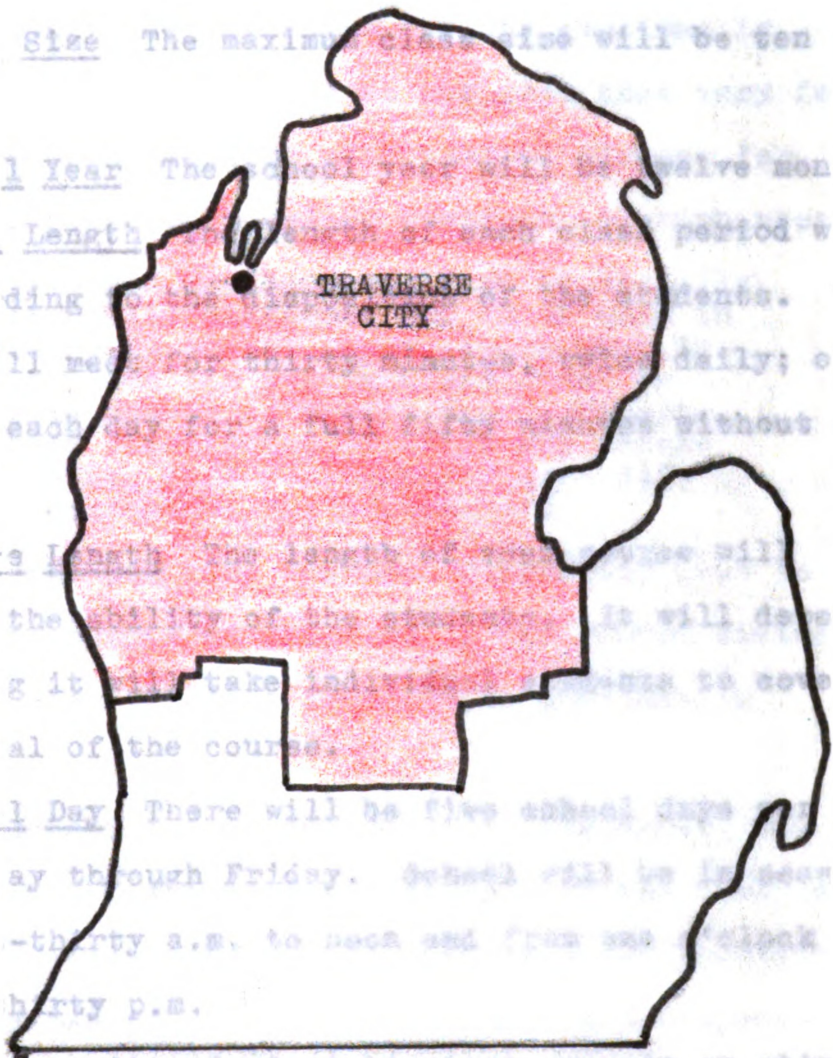
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1 Day There will be five school days per week Monday through Friday. School will be in session from eight-thirty a.m. to noon and from one o'clock to four-thirty p.m.

Room Attendant



 SERVICE AREA



School Permission Some of the students will be allowed to travel to and from school without supervision. Other students will be accompanied by a hospital attendant.

Class Size The maximum class size will be ten students.

School Year The school year will be twelve months.

Class Length The length of each class period will vary according to the disposition of the students. Some classes will meet for thirty minutes, twice daily; others will meet each day for a full fifty minutes without a break.

Course Length The length of each course will depend on the ability of the students. It will depend on how long it will take individual students to cover the material of the course.

School Day There will be five school days per week, Monday through Friday. School will be in session from eight-thirty a.m. to noon and from one o'clock to three-thirty p.m.

Classroom Attendant A hospital orderly or attendant will be in or near the classroom during school hours.

CHAPTER II

REVIEW OF LITERATURE

Very little has been written about a program of courses in business education for the emotionally disturbed. This may be due to the fact that very few schools are experimenting with special classes for children with minor social or emotional disturbances.²

"A child may be classified as socially or emotionally disturbed who is so much in conflict with social mores, or so much in conflict with his own impulses, that he either is unable to profit from ordinary classroom experiences or makes the teaching of other children markedly more difficult because of his presence."³

The figure two per cent has been frequently used to estimate the number of children in the United States who can be classified as socially or emotionally disturbed.

In conducting the research for this paper, the author found a few articles dealing with the slow learner in business education. Since many of these students will be retarded because of their emotional disturbances, and are potential slow learners, the author found these

²Walter F. Johnson, Buford Stefflre, & Roy A. Edelfelt, Pupil Personnel and Guidance Services, (New York: McGraw-Hill Book Co., Inc., 1961), p. 49.

³Ibid., p. 45.

articles interesting and useful.

Even in classes that are arranged on some basis of homogeneous grouping according to ability, there are wide variations in learning ability. The I.Q. range for these students will be from one extreme to the other. On the one hand, there will be the barely trainable student; on the other hand, there will be the potentially near genius. The main difficulty for both types of students will be their emotional disturbances, in addition to the fact that some of them will be retarded. For the most part, this program will have to be geared to the slow learners. Special attention will be given to the more intelligent student when his higher level ability becomes evident.

It will be up to the individual teacher to recognize the variations in the students and to teach accordingly. Many of the individual differences will be pointed out to the instructor by the hospital personnel. Suggestions for teaching slow learners are as follows:⁴

1. Find out why he does not learn.
2. Show a personal interest in the student.
3. Simplify the instructions, so he can understand them.
4. Give him a feeling of success.
5. Never make disparaging remarks about him.
6. Explain each assignment very carefully.
7. Provide remedial reading assistance.

⁴Herbert A. Tonne, Estelle L Popham, & M. Herbert Freman, Methods of Teaching Business Subjects, (New York: Gregg Publishing Division, McGraw-Hill Book Co., Inc., 1960), pp. 36-37.

8. Give short, but frequent tests.
9. Give him plenty of time and help.
10. Modify the standards, so he can hope to meet them.

Eleanor B. Brown of San Jose State College has set up a special program in business education for all students. Her program is divided into two sections. The Specific Occupational Preparation is for students with I.Q. ranges of 96 or above, who seek business occupational preparation, and whose tests and performance records indicate that they have achieved sufficient competency to profit from such training. A diagram⁵ of both programs is illustrated below.

Business Education
Program
Grades 10, 11, & 12

<u>Specific Core</u>	<u>General Core</u>
Required:	Required:
Business and Economic Principles	General Typewriting
Vocational Typewriting	Elective:
Elective:	Business Arithmetic
Bookkeeping	Record-Keeping
Shorthand	Communications
Office Practice	Distributive Education
Business English	
Business Law	
Salesmanship	

⁵Eleanor B. Brown, "They Can't Learn? Don't Believe It!", Business Education World, Vol. 40, No. 3, (November, 1959) p. 17.

The General Occupational Preparation program is limited to those students whose I.Q. range is 95 or below, who seek business occupational preparation, and whose test and performance records suggest that they may profit from such training. The objective should be to provide a realistic business occupational preparation for initial employment in the non-skill, lower-level positions in offices and stores for students of limited academic ability in grades 10, 11, and 12 who seek such training, are ready for it, and are capable of profiting from it.⁶ A description of the course content for the General Occupational program is illustrated on the following page. In this program it is not necessary that all four semesters be completed by all students in the program. Students' individual needs determine the order in which the subjects are studied and the number of semesters for which they are enrolled.

Often the major difficulty of the slow learner is his lack of reading skill.⁷ To assist a student in preparing a lesson, the teacher might try giving partial outlines of the lesson to be discussed. This will help the student to understand the material to be read.

⁶Ibid., p. 18.

⁷G. Dale Meyer, "Basic Business and the Student Who Is Not Academically Talented," Business Education Forum, Vol. 19, No. 6, (March, 1965) p. 7.

Description of Course Content⁸

GENERAL OCCUPATIONAL PREPARATION AREA

General Typewriting (four semesters)

Content and Procedure: Lessons, demonstrations, and practice in keyboard skill development; instruction and drill in speed and accuracy development; application of skill to elementary production problems involving centering and tabulation, letter-writing and the typing of simple records and forms. Skill development to point of individual student's maximum ability.

Business 1 Business Arithmetic (one semester)

Content and Procedure: Review of basic arithmetic; diagnostic and remedial lessons in basic arithmetic processes; application of arithmetic processes to ordinary personal, household, club and business transactions.

Business 2 Recordkeeping (one semester)

Content and Procedure: Instruction in the preparation of simple records and forms ordinarily used in personal, household, club and business transactions; application of instruction to a practice set illustrating the use of records and forms in actual transactions; presentation and discussion of elementary bookkeeping terms.

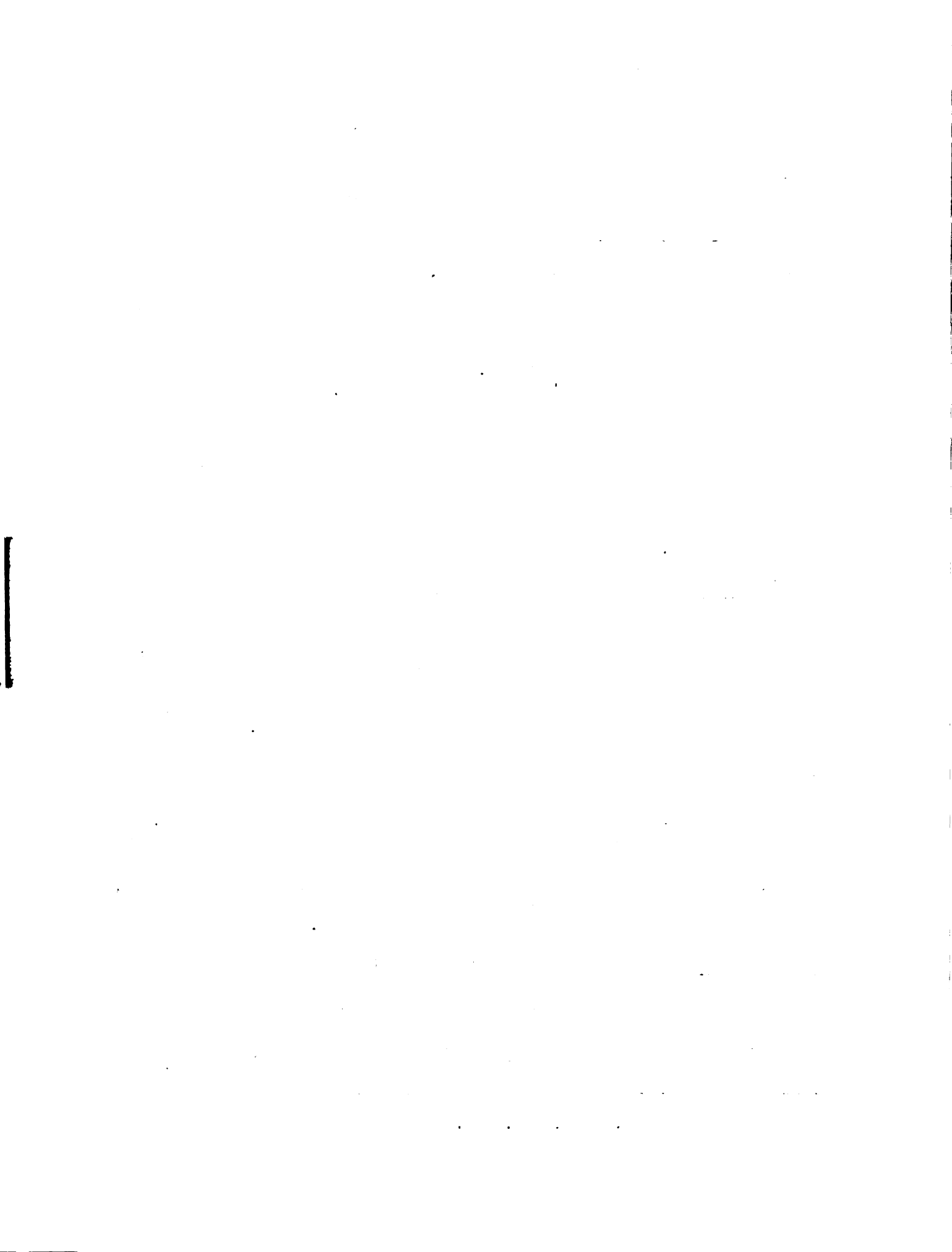
Business 3 Communications (one semester)

Content and Procedure: Instruction in the preparation of form letters; illustrations of bulk mailing procedures; demonstrations and practice in the operation of duplicating machine; lesson and practice in general filing procedures; drill in spelling; discussion of general office practices, procedures and employee-employer relationships; and discussion of ordinary business contracts.

Business 4 Distributive Education (one semester)

Content and Procedure: Lessons and illustrations pertaining to the origin, distribution, and transportation of consumer goods; illustrations of general retailing practices and procedures and development of the "sales personality".

⁸Brown, loc. cit., p. 18.



Eventually, these outlines might be done independently by the student. For slow learners there is also a need for detailed work.⁹ For this Meyer suggests letting the student create bulletin boards, draw an organization chart, make out salesmen's forms, draw a graph of stock prices, fill out other meaningful forms, and collect labels. He stresses an emphasis on completion.

⁹Meyer, loc. cit., p. 8.

CHAPTER III

PROCEDURE

This proposed program in business education will be experimental. It will be constantly reviewed to see how the students are accepting it and whether they show visual signs of developing any vocational skills.

Teaching techniques will play an important part in the success of this program. As in all teaching situations, it will be the responsibility of the teacher to reach the student. If the student does not participate or show any interest, the program may have to be altered to fit the individual. Small classes will help to facilitate individual attention. The pupil-teacher ratio will be ten-to-one or less. If a student does not like to work with machines, every effort will be made to introduce him to job areas and courses of study that will not involve machines. In this situation the student could be guided to selling as opposed to business machines.

Since this entire program of vocational education for mental patients is experimental, care will be taken to minimize expectations of student reaction and achievement. If this program can help ten percent of the student-patient population, it will be deemed a success.¹⁰

¹⁰Taken from an interview with Dr. D. Sommersness, Director of the Traverse City State Hospital.

TEACHING SITUATION

The teaching situation will be different from that in a regular high school. At the present time one cannot predict the length of a class meeting. It will depend mainly on the students and their attention and interest span. The ideal class length will be 50 to 60 minutes. There is the possibility that certain classes may have to be divided into two sections. For example, a class might meet for thirty minutes, take a fifteen-minute break and then continue the class. Perhaps the break might be in terms of another class or some form of recreation; this has yet to be determined. Each class and teaching situation will be different and the length will depend on the students. The class lengths will be determined when the business education program has been set up and combined with the other programs.

Another different situation is that there will be a hospital attendant (orderly) in or near the classroom during school hours. This is a precautionary measure in case a teacher needs assistance with one of the students.

TEACHING AIDS

Teaching aids will play an important role in this program. If there is a variety in the techniques and approaches to the subject matter, the students' interest

span will be greater. This statement is made with special reference to "book" subjects. By "book" subjects it is meant that students are required to do a great deal of reading. The author does not advocate the elimination of reading; however, it should be kept at a minimum. It is anticipated that many of the students will have a reading problem.

The instructor should develop and utilize teaching techniques that will involve the student. Workbooks should be used wherever possible. Some other materials that the teacher might use in presenting a lesson are as follows:¹¹

DOING MATERIALS

1. Specimens and models. Many real business forms and materials can be collected for class use.
2. Exhibits. Displays of advertisements, sample products, bookkeeping records, and other business materials make interesting class exhibits.
3. Demonstrations. How checks are cleared by banks or how to sell ties can be easily demonstrated in class.

SEEING MATERIALS

1. Pictures, sketches, cartoons, posters, and diagrams
2. Chalk boards
3. Bulletin boards
4. Charts
5. Graphs
6. Maps
7. Globes
8. Filmstrips
9. Opaque and overhead projectors

¹¹Tonne, Pophan, & Freeman, op. cit. pp. 37-38.

HEARING MATERIALS

1. Tape recordings
2. Disc recordings
3. Radio

SEEING AND HEARING MATERIALS

1. Sound motion pictures
2. Combination of filmstrip and tape recordings
3. Television

EQUIPMENT

The hospital has purchased ten typewriters for the program. In addition, the following equipment will be necessary for this program.

- 1 Ditto Machine
- 1 Mimeograph Machine
- 1 Mimeoscope and Equipment
- 2 10-Key Adding Machines
- 1 Full Key Adding Machine
- 1 Fully Automatic Calculator
- 2 Dictaphone Units

PROBLEMS OF THE PROGRAM

There may be a problem in obtaining equipment for this program. Since this program is financed by federal monies, the equipment ordered may have to be approved before it is purchased. This may take time. There is also the possibility that the exact model or make of machine ordered may be substituted for some other type. This also could present a minor problem.

Although the author does not think of this as a problem, there may, however, have to be some adjustment on his part, as the teacher. The author is lacking in experience in dealing with mentally-ill students. Likewise, there could be some problem with the students' adjusting to the teacher and to the program.

Another foreseeable problem is that the aims and objectives may be too high. The achievement level may be out of reach for some of the students. This can only be determined after the program is in operation. If the objectives are found to be too high, adjustments will be made so that they come close to the achievement level of the students.

LIMITATIONS

A possible limitation of the program is work experience for the students. It is the opinion of the author that the ultimate goal for a vocational education program is to have some type of work experience program. If such a program were to be developed, it could be in two stages. The first stage would be work experience on the hospital grounds; the second, work experience in the community. The author does not foresee any difficulty in the hospital grounds program; however, there might be objections to the community work experience program from

the hospital administrators and the community itself. These programs are described below.

Job Experience On Hospital Grounds. The student would be placed in a job of his interest and training for the purpose of realistic job experience. The student would still be within the hospital environment; however, he or she would be working with other people, learning how to get along with others, and working under actual job conditions.

Job Experience In The Community This program would be for the student who is getting ready to leave the institution. The purpose of this program would be to give the student work experience in the total environment he is expected to live and work in once he leaves the institution. This experience with the public could also serve as a method of determining how the student will react to the environment outside the hospital. A favorable reaction to this experience may be indicative of his mental health progress and consequently his discharge from the hospital.

CHAPTER IV

FIRST-YEAR CURRICULUM

FIRST YEAR OFFERINGS

TYPING
-
OFFICE
PRACTICE

GENERAL
BUSINESS
-
CONSUMER
EDUCATION

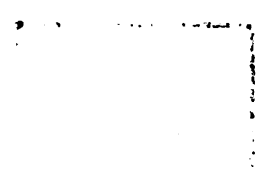
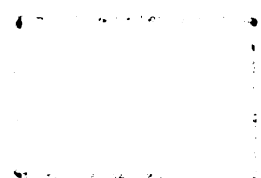
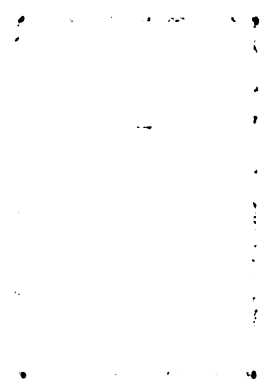
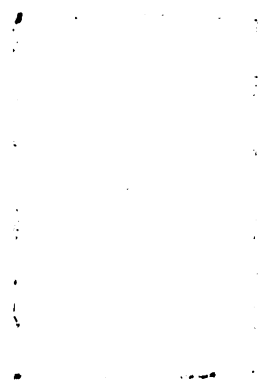
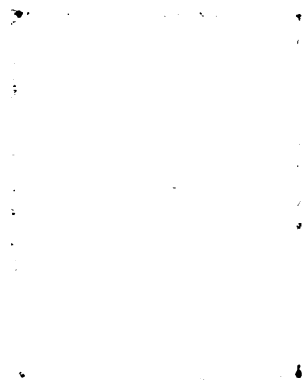
DISTRIBUTIVE
EDUCATION
-
(Sales
and
Retailing)

POSSIBLE COURSE ADDITIONS THE SECOND YEAR

BUSINESS
ARITHMETIC

RECORD
KEEPING

OFFICE
MACHINES



The first-year curriculum would be a combination of courses. Basically there will be three major topic areas: typing-office practice, general business-consumer education, and distributive education (sales and retailing). Other areas of study to be introduced are business machines, business arithmetic, and possibly record-keeping. The primary occupational goal areas will be office and distributive jobs. The courses and areas of instruction for this program are described below.

TYPING-OFFICE PRACTICE

Typing: The purpose of this course would be to develop a touch system of typing with mastery of the keyboard. Students would be taught to type business and personal letters accurately and in good form. Also included would be the ability to solve basic problems on the typewriter, the ability to tabulate, and to follow directions. Emphasis would be placed on accuracy rather than speed.

Office Practice: This course would either follow typing or would be used along with the typing course. If this course were combined with typing, most of the material would be used when the student mastered the skill of typing so as to apply this knowledge to office practice. If this subject were offered as an individual

course, typing would be a prerequisite.

This course would cover the information, procedures, and machines with which all office workers need to have a familiarity before accepting an office position. It would tie together, on a vocational level, the knowledges and skills gained in other business courses. Other areas of instruction to be included in this course would be as follows:

1. Duplicating machines
2. Dictating and transcribing machines
3. Indexing and filing procedures
4. Personality development--character traits, personality traits, grooming, etiquette, work habits, attitudes, and business behavior would be emphasized.

GENERAL BUSINESS-CONSUMER ECONOMICS

This would be a combination course. It would have two basic purposes: (1) to provide an understanding of the principles and procedures of business for everyone and (2) to provide an understanding of the principles and procedures of business for the student who contemplates a career in business. It would be both an exploratory and a guidance subject, as well as a learning course.

This course will deal with the fundamentals of bank transactions, handling of money, keeping records, buying, selling, borrowing, and other business activities performed by everyone.

In the area of consumer economics, those aspects dealing with choice of goods and services, budgeting, money management, insurance, legal problems, buying procedures, as well as certain elementary principles of economics that relate to consumer problems will be considered.

DISTRIBUTIVE EDUCATION

Distributive education would emphasize the store, sales, display, marking, stock-keeping, and other simple functions involved in a retail store. The purpose of this course will be to train retail sales clerks. The techniques of selling would be included in this course. Broad topic areas would include: What is selling, Preparing for selling, Sales presentation, and Common sales problems.

A section of the school or a room would be designed especially for this course in distributive education. It would be set up to resemble a section of a store. It would include a display window, counters, shelves, a display case and possibly a cash register. Merchandise would be obtained and used in the model display unit.

The merchandise would either be purchased or borrowed from local merchants.

A suggested plan¹² for purchasing of distributive education equipment and supplies is listed below. While all this equipment might not be needed for this particular program, this list will give the reader some indication as to what types of equipment are used in a distributive education classroom.

As a precautionary measure some of these materials, if used, would be kept under lock and key. Examples of these materials would be the paper cutter, stapler, hammer, scissors and any other sharp instruments. While these materials are in use, the students will be strictly supervised by the teacher and the hospital attendant. All such instruments would be accounted for before each class left the room.

Furniture, built-in:

Bulletin board, chalk board, display case, storage lockers, clock, bookcases, shelves, full-length mirror, wash basin, and dark blinds for windows.

Furniture, portable:

Teacher's desk and chair, bookcases, telephone, individual tables with chairs to match (or desk chairs with arm), two waste baskets, filing cabinet --card size, filing cabinet--letter size, counter displays, shelves, and magazine rack; also spot lights for window display, extension cords, and peg board and equipment.

¹² Ralph E. Mason, Methods In Distributive Education, (Danville, Illinois: Interstate Printers and Publishers, 1962), pp. 148-149.

Machines and Tools:

Sign maker, paper cutter, stapler, paper punch and cash register. A typewriter, adding machine, and a ditto or mimeograph duplicator would also be used but kept in another room.

Audio-visual aids equipment:

Opaque projector, 16-mm projector (sound), screen, slide projector, record player, tape recorder, flannel board, and easel for flannel board.

Reference materials:

Textbooks; reference books on topics not covered sufficiently in basic textbooks, sales manuals, manufacturers' manuals, samples, and displays; trade magazines, fashion magazines, dictionary, mail order catalogues; and telephone directory.

Business forms:

Application-for-employment forms; credit-application blanks; supply-requisition forms; and sales books.

Miscellaneous equipment and supplies:

Paint and brushes, poster board, ink pens and felt pens, crayons, scissors, rulers, yardsticks, construction and crepe paper, mannequins, and display materials.

CHAPTER V

OTHER COURSE OFFERINGS

Other courses or areas of instruction will be offered the second year of operation. These could be separate courses or combined with other courses. For example, office machines could be included in the office practice course and business arithmetic and record-keeping could be offered as one course. The areas to be added the second year are described below.

Business Arithmetic: This course would apply the fundamental principles of arithmetic to business and personal problems. This course would review and expand the arithmetic knowledge and skills already learned and apply these in a manner that will help the business student meet the requirements on his beginning job.

This course would include improving the students' skill in addition, subtraction, multiplication and division. It would also include fractions, percentages, social security, income and other taxes, thrift and savings, and other arithmetic common to all businesses.

Office Machines: The machines covered in this course would be the adding and calculating machines.

It is suggested that before the students be given training on these machines they complete the business arithmetic course or demonstrate a working knowledge of arithmetic.

Record-Keeping: This course would serve as an introduction to the business and record-keeping activities of consumers and businessmen. It would be concerned with the keeping of buying and selling records, the handling of cash, the preparing of payrolls, the filing of tax returns, and the maintaining of budgets. Students would also learn to prepare simple profit and loss statements and a balance sheet.

CHAPTER VI

OUTLINE OF PARTIAL MATERIAL COVERED

IN THE GENERAL BUSINESS-CONSUMER EDUCATION AREA

The following outline was taken from a general business textbook which could be used to teach this subject.¹³ This outline will give the reader an idea of the topic areas to be covered as well as the vocabulary. The outline represents thirteen chapters of the textbook. A workbook would be used in conjunction with the text.

CHAPTER 1 YOUR BUSINESS COMMUNITY

Topic areas: You use business services every day. You are a consumer. You consume goods and services. Everyone should be a producer. Everyone performs business transactions. Business transactions are contracts. What is business? What you can gain from this course.

Vocabulary: Business transaction, consumer, contract, goods, producer, and services.

CHAPTER 2 HOW BUSINESS SERVES YOU

Topic areas: Why do people go into business? Business helps solve our supply problems. Businessmen perform many kinds of business activities (They buy goods and services. They sell goods and services. They store goods. They handle money. They may have charge customers. They keep records. They hire workers. They use government services. They take risks.). Modern business requires the cooperation of many people.

Vocabulary: Basic industry, distribution, employee, employer, loss, manufacturing, and profit.

¹³Ernest H. Crabbe, Herman G. Enterline & S. Joseph DeBrum, General Business, (Cincinnati, Ohio: South-Western Publishing Co. 1961), pp. 2-130.

CHAPTER 3 MANY WORKERS ARE NEEDED

Topic areas: Workers perform many different tasks. What workers in the United States do. Why work? (For personal satisfaction. For a higher level of living. For recognition. To be of service to others. For security.). Begin thinking now about your occupation.

Vocabulary: Occupation, self-supporting and worker.

CHAPTER 4 MONEY—AN AID IN BUSINESS TRANSACTIONS

Topic areas: Exchanging goods for goods is difficult. What is money? What do we use for money? Who makes the money we use? Why is money valuable? How does money aid in business transactions? (Money is a medium of exchange. Money measures value. Money is a storehouse of value.). Money is sometimes imitated. Handle money carefully to avoid mistakes.

Vocabulary: Barter, change, counterfeit money, face value, inflation, money, and money substitutes.

CHAPTER 5 BANKS AID IN BUSINESS TRANSACTIONS

Topic areas: What is a bank? What services do banks offer? (Banks accept deposits. Banks provide checking account services. Banks provide savings account service. Banks lend money to customers. Banks give advice on money problems. Banks provide vaults for valuables. Some banks offer special services.) Banks expect to earn profits. Our government regulates banking. Deposits in most banks are insured.

Vocabulary: Check, checking account, deposit, Federal Deposit Insurance Corporation, Federal Reserve System, interest, safe-deposit box, and savings account.

CHAPTER 6 HOW TO OPEN A CHECKING ACCOUNT

Topic areas: Reasons for having a checking account. Banks have the right to select their customers. The

depositor prepares a signature card. Amounts deposited are listed on a deposit ticket. Banks are known by numbers. Banks issue receipts for deposits. Deposits may be made by mail and after banking hours. Banks supply checkbooks. Deposits are entered on the check stub.

Vocabulary: Checkbook, check stub, deposit ticket, passbook (bankbook).

CHAPTER 7 HOW TO WRITE CHECKS

Topic areas: How a check stub is filled out. How is a check written? (The check number. The date. The name of the payee. The amount. The signature.) Some depositors use check-writing machines. Use care in writing checks. (Use ink in filling out your stubs and checks. Destroy all check forms on which you make errors. Avoid writing checks for less than one dollar. Use the same signature. Fill in all checks completely. Don't overdraw your checking account balance. Record every check on a check stub. Don't post-date your checks. Don't be careless.)

Vocabulary: Balance on hand, bearer, check protector, drawer, forged check, payee, post-dated check and raised check.

CHAPTER 8 USING A CHECKING ACCOUNT

Topic areas: Banks charge for regular checking account services. Banks issue statements to checking account depositors. The bank statement and the check stubs are reconciled. Cancelled checks are valuable receipts. Several persons may use a joint account. Some banks provide special checking account services. Payments of a check may be stopped.

Vocabulary: Bank reconciliation, bank statement, cancelled check, joint account, minimum balance, outstanding check, service charge, service credit, and stopping payment on a check.

CHAPTER 9 WHAT TO DO WITH CHECKS YOU RECEIVE

Topic areas: You must endorse the checks you receive. How should endorsements be written? Different endorsements serve different purposes. (Endorsement in blank. Endorsement in full. Restrictive endorsement.) What you promise as an endorser. How checks are cleared and paid. Use care in accepting and cashing checks.

Vocabulary: Clearing and collection system, Clearinghouse association, and endorsement.

CHAPTER 10 OTHER MONEY AND BANKING SERVICES

Topic areas: A depositor may have his checks certified. Banks sell several forms for use in sending payments. (Cashier's or treasurer's checks. Bank drafts. Money orders issued by banks.) Post offices sell money orders. Express companies sell money orders. Other methods of making payments may be used. Banks offer investment services. Banks offer trust department service. Banks help communities grow.

Vocabulary: Bank draft, bank money order, cashier's check, certified check, express money order, postal money order, telegraphic money order, and trust company.

CHAPTER 11 HOW GOODS REACH THE CONSUMER

Topic areas: Business distributes goods to consumers. We depend upon business to keep us supplied. How we obtain the goods we use. (Few of us produce goods that we use. We obtain some goods directly from producers. We obtain most goods indirectly through distributors.) Distribution is often complex. Distributors perform many services. How distributors serve consumers. Distributors benefit the community.

Vocabulary: Dependent, independent, interdependent, middleman, retailer, and wholesaler.

CHAPTER 12 AIDS FOR THE CONSUMER

Topic areas: Plan your buying. Compare values. Select what best suits your purpose. Your merchant can



help. Consult specialists. Study advertisements. Private agencies aid the consumer. Government aids and protects the consumer. You must decide.

Vocabulary: Advertisement, ethical, inspection, price, salesman, specialist, and value.

CHAPTER 13 HOW TO BUY WISELY

Topic areas: Some rules for buying. (Examine what you buy. Learn to know brand names. Study labels. Know what grade of merchandise you are buying. Compare price and services. Select the best time for buying.) What are your rights as a buyer? (Goods must be merchantable. Goods are expected to be as described. Guaranteed merchandise may be replaced. You are entitled to full measure. Buying for a particular purpose. You are entitled to clear title to the goods you buy.) What is fraud?

Vocabulary: Adjustment, brand, caveat emptor, clearance sale, deed, fraud, goodwill, guarantee, label, and merchantable.

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