



NHBEA Newsletter

Volume 2, Issue 1

Spring 2010

Message from Jim Dowding, NHBEA President

It is my extreme pleasure to serve as president in the 85th year of the New Hampshire Business Educators Association. The immediate goal of the NHBEA for the 2009-2010 year is to cater more activities and events to our members. In order to convenience and better serve our members, we hope to hold regional workshops in areas including northern New Hampshire, the upper valley, the seacoast and the lakes region. The workshops' itinerary will include a speaker and an opportunity for New Hampshire educators to share ideas. Other events the members of NHBEA are working on include; a celebration of education event where teachers will receive complementary or discount tickets to a Manchester Monarch Hockey game and/or a New Hampshire Fisher Cats game. In other news, the NHBEA is working on filming "New Hampshire Notables," discussing how teachers made a difference in their students' lives.

Most importantly, we are working with New Hampshire legislature in order to pass a law which will state that a business course will be a graduation requirement for all high school students.

Like you, I am an educator and have worked with many of you over the years. I did my student teaching in Detroit Public schools and then taught in Muskegon MI, before the layoffs cut educators with up to 10 years of experience.

I moved to New Hampshire and taught marketing and business at Merrimack High School.

I moved to the college level teaching at Hesser College, McIntosh College, Notre Dame College, Manchester Community Technical College, New Hampshire Technical Institute, New Hampshire College and most recently, Rivier College, Great Bay Community College and Baker College as well as University of Phoenix.

I have over twenty eight years of experience as an educator and administration and as business leader. I have served as a department chair, program chair, division chair, chief academic officer and campus president. Part of my task was to manage a \$15 million budget with \$3.5 million of direct payroll.

I am honored to be your NHBEA president.

Regards,

Jim Dowding

The Most Important Lesson:

“Although it is not in the curriculum, nor part of the state standards, we do not give a test, but if our students do not get this lesson, we as educators have failed. We teach our students self-confidence and self-reliance.”

-Jim Dowding

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Evolution of Business, Con't.

We always had jobs with the co-op program. I remember the excitement at Merrimack High School as we started teaching the Cortez Peters program of speed typing and we had changed short hand to "speed writing," to make it sound more impressive. And then that day, way back in 1982 when we were unpacking the New Digital "DEC Mates" mini computer terminals and we still had the Wang-writer and the 8" floppy diskettes. We had the advantage as we had the best "ditto machines," (yes, how many of you remember those blue papers that would give you a little buzz as you passed out the tests).

But wait—we also had the private mimeograph "mimeo," machine, that was guaranteed to get black ink over your clothes, hands and tie. (Yes, I had to pass the mimeo-test in one of my undergraduate courses). In our marketing classes and the school store, we had just received the NEW computerized cash register that had PLU codes.

Ahh...the good old days. Does anybody else remember those days or have stories to share?

One T

Bob Schrader
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I confess! I stole the idea for the title from Scott Turow's "One L," a reflection on the first year of law school. What follows is a brief and honest reflection on my first semester as a high school teacher coming from the business world. It is an interesting and rewarding transition from business to teaching high school.

So what was my business experience? For 24 years I worked as an attorney specializing in international trade and transactions, customs, import/export and federal regulatory law. In 1998, we moved to New Hampshire to purchase a 16 room inn with a 100+ seat restaurant and bar that we operated for 10 years. I also served as General Counsel and Vice President of Regulatory and Legal Affairs for Scotia Prince Cruises for 5 years until it eventually wound down in 2007. I am fortunate to offer the students a multifarious business background with relevant "real-life," stories.

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The Evolution of Business Education

Jim Dowding

In reflection of my early years of teaching, I remember taking courses on how to teach typewriting, no, not keyboarding and certainly not computers. Yes, I mean that device, when you got to end of the line you would hear a bell ding and then you had to move the carriage back using your hand and it would move the roll up one line. We had to help students learn the home keys in a sing-song method; and for those students that would "cheat," we would have to put a sheet of paper covering the keys so the students would not look at them.

The advantage we had in the Business Department was two-fold; we would always get those students that were heading to college (because they needed to type) and we would get the career minded student (vocational student – yes that is what they were called {God! I really am old!})

One T

I should also disclose that I taught law school and graduate school courses in Administrative Law, International Business Transaction, International Regulation of Trade and Finance and Transnational Business Practices for 14 years. Although I consider myself a seasoned instructor, teaching at the high school level reminded me about the difference in teaching teenagers! I was not blind to their attitudes, abilities, and angst; having two teenagers at home and years of experience with teens as employees. I was, it turned out, myopic.

Kennett High School provides an excellent new teacher orientation and mentor program. This helped somewhat ease the transition from the “business world,” to teaching.

On the first day of class, I conducted ice-breaker exercises with students. I would estimate close to 50 percent of the students had no specific plans after graduation, which for some was less than a year away! Of those that did have “plans” the majority consisted of “hanging with friends,” “four-wheeling,” “chillin’,” etc. Of course, there were some students with clear plans for college or careers, but they were the minority. Most had no concept of the responsibility that faced them in the near future. Perhaps my memory is selective, or maybe it is the societal changes since I was in high school 30 years ago, but my recollection is that everyone I knew had specific plans after graduation for work, joining the military or attending college or a trade school. This was my first surprise in the transition.

When I taught at the college/post-grad level, students were motivated, especially because of the tuition they were paying. In high school, there is a noticeable lack of motivation and work ethic. My initial perception is that students are not pushed hard enough to prepare them for the workplace or college. I try to impart a sense of what is expected in business. For example, deadlines. Many students inquired about homework during the first day of class - apparently the deciding factor about whether to withdraw. My response is that in business projects have due dates. If you are not finished at the end of the work day, you stay or work over the weekend to complete it. Similarly, my assignments have a due date. If the due date is start of class and students are not finished by the end of class the preceding day, then they have homework.

This helps students develop time management skills for balancing work, extracurricular activities, sports and personal lives.

I spent most of my legal career dealing with regulatory law and government agencies. One also deals with a certain level of administrative issues in any corporate environment, but education has certainly reached the apex. In my humble opinion, there is a substantial amount of wasted time and resources on activities that do not directly relate to educating the students. It is aggravated by an unwillingness to take responsibility and make a decision. The CYA mentality seems too pervasive. This is not a direct personal attack on anyone. I believe administrators have the best interest of the students at heart as do teachers. It is just the present status of the institution.

Another aspect I failed to anticipate was the level of local yellow journalism on school operations and activities. I dare not venture into this quagmire, as I have already been mentioned in the local press a couple of times.

Now, for some positive notes! Overall, it has been an extremely positive experience. I enjoy interacting and teaching the students and working with other great teachers. Nothing can beat the feeling of positively influencing a young person’s life.

I enjoy incorporating technology into the classroom. I created a web page for all my business classes, www.bitly.com/KHSBiz, that includes class information and policies, pages for each class, FBLA and Debate Club with RSS feeds for notices. Each class’ respective webpage links to all presentations, notes, assignments and rubrics. Students can keep up with the class presentations and assignments even if they miss class.

Our class used Twitter for ‘silent discussion’ exercises. Using Twitter, we were able to conduct a silent discussion contemporaneously while viewing videos. As the show progressed, I would post a question to students without having to stop the video. Students replied to my prompt, then continued the silent discussion with classmates.

One T, page 4

One T

The responses and comments made by students using Twitter while watching the program were more in depth and relevant than their previous hand written responses at the end of the program.

Looking forward, I plan to incorporate Google Wave once it is out of beta testing. If any of you are on Wave, please let me know as I would love to collaborate with some other business teachers. I also have a few invites remaining, so let me know if you want to join Google Wave. I may ask about how you will use it, if there are more requests than invites.

In the future, I envision using Wave to conduct larger collaborative projects with other classes at our school and other schools. I plan on creating a unit on developing a business with marketing, graphics and computer classes. Students from each class would act as ‘consultants’ responsible for providing their respective expertise. The business students would recommend the business structure, prepare the business plan and manage the project including ‘retaining’ other classes as consultants. The marketing students would prepare the marketing plan and promotional materials. Computer students would develop the online presence for the business. Graphics students would create the images needed for marketing and websites. Accounting students would create the budget and accounts for the business. The end result would be a ‘virtual’ business created by the collaboration of students in different classes and even schools. The instructors would use Wave to coordinate assignments to meet competencies for their respective courses, determine which students participate and track their progress. The students would collaborate concurrently or independently on Wave as their schedules allowed. To go a step further the group could then work with other classes to bring an idea to market. For example, the group could work with culinary class to “open” a restaurant. It is exciting to be teaching when emerging technology makes this type of major cross-curricular activity a possibility!

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One T, Con’t.

Teaching high school remains a great experience as I continue to learn more about myself as a teacher and my students as unique individuals. My primary goal is to serve as a positive role model and inspire them to achieve their dreams while imparting the basics about business. I have begun the journey, and look forward to its progress.

Teach Your Children Well

“Money Doesn’t Grow On Trees”

James Toye

“Dad, all my friends are in the ski club and I want to join.” I was ten years old and we were eating dinner. “We can’t afford it,” dad said, without much thought given to my request, adding, “Money doesn’t grow on trees.” If I had a nickel for every time I heard that line from my parents.

My freshman year of college, I opened my first checking account and learned I could cash a check today and had two days before I needed to cover it at the bank, which required writing another check for cash and depositing the money to cover the first check. At the same time I learned that writing checks for insufficient funds was illegal. I borrowed money from my grandmother to cover the bad checks and learned another new concept—repaying debt.

My father was in academia and had no desire, or knowledge, to teach me and my sister about financial matters except to say, “We can’t afford it” and “Money is the root of all evil.” We plodded through life dreaming of being rich, but never understanding what to do to get there. All my sister and I were told was go to college and get a good job. When I was 22 I thought I would be a millionaire by 25, at 25 I figured 30, at 30 I hoped for 35. In my late thirties I was able to learn the lessons that would be the difference between just making money and becoming financially independent. I spent twenty years making simple money mistakes that would slow my own financial independence.

Today, when I talk to clients and friends with young children, I find not much has changed.

Money, page 5

Money

They received the same basic financial education I did and will provide little guidance to their children. There are books and seminars on wealth creation, but for the most part only the authors and seminar leaders are getting rich. There are infomercials about buying real estate for \$6,000 as well as how to buy stock in any type of market and get rich with the caveat, “these results are not typical.” The internet has every possible “get rich quick” scheme. Add this to the fact your child will be pre-approved for a credit card practically the minute he or she graduates from High School, bankruptcies and foreclosures are up, and consumer debt is at an all time high. The public education system has, for the most part, failed to provide students with the basics about wealth creation and financial independence. What scares me is that our children will be as cavalier and uninformed about financial independence as I was at their age.

So how can we stop the cycle from previous generations that places such a stigma on teaching our children about money matters? Are you fortunate enough to have some family wealth (created or inherited) that you would like to sustain through future generations? Here are some tips that will be invaluable to you:

- 1) **Teach your children basic accounting** – Assets, liabilities, income expenses. How do they relate to each other and how are they affected by our financial decisions? If this is not your strong point, take a course with your child (so they do not see it as punishment, rather education). There are lots of classes available, just check local schools. Accounting concepts are the basic building blocks for your child’s financial success.
- 2) **Talk openly to your child about your family’s financial situation** - Maybe they are not earning money for the family but they *are* affected by your financial decisions. You do not have to tell them, “Together, your mom and I make \$78,263.00 and spend \$78,260.00 every year,” but you can discuss basic concepts including earnings, taxes and social security, saving, paying bills, debt obligations (especially credit cards), how all of these factors affect your credit scores and financial decisions.

Talk to them about making plans, such as a vacation or buying a car. and how to save for it. Talk to them about the best way to afford something and solicit ideas from them. My father just said, “No.” He never asked me to figure out a way to pay for something. Maybe the more our children know about the family’s financial situation, they will think of ways to accomplish some of our financial goals. If nothing else, they will understand that getting what you want in life is more than just luck.

- 3) **Get your children their own checking and savings accounts** - Open accounts (joint with you of course) so that they can learn at an early age the concepts of managing money. Teach them to pay bills and save for things that they want. With the internet, they can do a lot of their banking on-line, but always with your supervision. When your child reaches age eighteen, be sure to transfer those accounts out of your name. Make them do the transactions and sit with them to balance their accounts every month. Hopefully you are balancing your own checking account every month so you can show them how.
- 4) **Open a brokerage account for your child and have them do research to buy investments** - Give them birthday/holiday gifts of cash (they can earn their money to spend at the mall) and work with them to investigate investments. Once they have convinced you they have done their homework, make the buys for them. Consider talking to a licensed professional advisor with your child to gain some insight into the market.
- 5) **Lastly, treat your child’s primary education like a job** – Getting a good education is important. Bill Gates dropped out of Harvard, but we all can’t be that lucky. The cost of higher education today is tens of thousands of dollars. None of our children are going to be able to afford that by working part time at McDonalds or The Gap. Pay your child to study at home and pay a bonus for good grades.

Tips, page 6

Tips

5) Work out a plan ahead of time and give your child the same motivation that gets us out of bed every day to go to work. Your child can earn money for kid stuff (sneakers, clothes and pizza) as well as saving for a car, etc. The biggest benefit of good grades is the chance your child will get scholarships that will pay for college or other types of secondary education. Also, your child will develop great study habits early that will benefit him/her all of their lives.

All of these recommendations involve *your* hard work. How many times have you thought that you want what's best for your children. Here is your chance to really mean it and give them a financial opportunity for life. Who knows? You may learn something for yourself along the way.

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American Careers Business Meets the R's: Rigor and Relevance

Judy King

After conducting extensive research nationwide to find a business education curriculum reflecting cutting edge trends and concepts for the Business Management and Administration (BMA) Career Cluster, American Careers Business (ACB) clearly stood out. ACB is an innovative, versatile and engaging program that integrates rigorous academic standards with real world career exploration activities. It helps students discover career interests and link knowledge to real world applications in order to facilitate transition to postsecondary education or career pursuits.

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Four schools in New Hampshire have successfully implemented this curriculum resource, i.e. Laconia, White Mountain, Somersworth and Farmington. High schools that are planning to adopt it in 2010-11 include: Hudson, Belmont, Rochester, North Conway and Nashua High School North and South.

Program Overview

- Developed by the educational publishing firm, Career Communications, Inc. It is endorsed by the States' Career Clusters Initiative. Supports career cluster knowledge and skills, academic standards and career development goals.
- It meets New Hampshire's business competencies that are based on National Business Education Standards.
- Introduces students to the six pathways in the business management career cluster: management, financial management, human resources, business analysis, marketing and administrative and information support.
- A Projects Book and a Teaching Guide features 33 authentic, contextual, standards-based lessons developed around business case studies; career-related articles; an interest inventory; salary and education data. The *Student Publication* features articles, reflection exercises, glossary of business terms and websites for each pathway. This material supports and complements the case study based project work and emphasizes the career component of each pathway.
- Cost \$255 per set of 25 including teacher materials. Online National Occupational Competency Testing Institute (NOCTI) performance assessment comes with the materials.
- Flexibility with current curriculum-ability to infuse in many core classes.

Rigor and Relevance, page 7

Rigor and Relevance

ACB is flexible and can be infused in a variety of ways

American Careers Business strengthens business courses. It can be part of a one or two year program. For example, Laconia High School has three business courses: Business Management, Financial Management and Business Technology and has incorporated ACB in two of the three courses. An articulation agreement for ten dual enrollment credits has been completed with Lakes Region Community College. Laconia High School is a best practice school in New Hampshire and will serve as a model for other business programs that plan to strengthen their curriculum.

In November 2009, Carlene Rose, Business teacher and Judy King, Consultant presented at the Association for Career and Technical Education Conference (ACTE) in Nashville, TN and the NH Business Education Association Conference held at Rivier College, Nashua, NH. Their workshop:

Successfully Integrating Project-Based Business Lessons (American Careers Business Curriculum) with Competencies-- Learn how this exciting new project-based curriculum can create an exciting learning environment for your students while aligning with national and state business education standards.

American Careers Business meets the “R’s”. Carlene Rose, Business teacher describes one of the lessons:

“One lesson that students particularly enjoyed was called ***Kayaking Caleb***, and focused on the concept of cash flow. This concept is often difficult for students to grasp, and many times it is confused with profit.”

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The lesson began with a PowerPoint introducing students to the concept of cash flow. Students then reviewed the project, ***Kayaking Caleb – Going with the Flow***, from the *Student Projects Book*. This project involved a young man, Caleb, who wanted to travel across country and begin an adventure photography business in the process. Caleb was faced with having to predict what his costs would be for the trip, what income opportunities he had, and whether he would have enough cash to sustain himself throughout his journey.

Students were placed in groups and were required to prepare an income and expenses worksheet before Caleb began his trip to see if, on paper, Caleb would have enough money for his trip. They were then required to track Caleb’s actual income and expenses throughout his four-week trip. In the end, they discovered that even though Caleb was earning money and realizing a profit, the timing of when he earned his money was critical in having enough cash when he needed it.

Once students discovered that Caleb would be short on cash, they were required to adjust Caleb’s expenses until there was a positive cash flow throughout the trip. Students were required to tap into their problem-solving skills in that they had to go back and review Caleb’s income and expenses, and determine what adjustments needed to be made in order to keep a positive cash flow.

Students were assessed in several different areas, including successful completion of the income and expenses worksheet, successful completion of the cash flow projection for four weeks, and successful completion of an adjusted cash flow projection, as well as their group participation and individual participation.

For more information about the NH ACB upcoming training:

A free Train the Trainer workshop for new schools that will be implementing American Careers Business will be held on **Tuesday, May 25 from 11:00am-2:45pm at Huot Technical Center, Laconia**. Professional development hours will be awarded. Judy King, Carlene Rose and veteran ACB teachers will design the training.

Introducing Students to Careers in Business

Joseph Walker

HDHS (Hillsboro-Deering High School) is a small school in the south central part of New Hampshire with just over 500 students enrolled. Although small in size, the school has a lot of exciting programs and courses being offered in the Business/Marketing Department that are preparing its students for the future. The three teachers providing these opportunities are; John Bramley, currently in his 13th year, Marc Payeur, currently in his 11th year and Joe Walker currently in his 10th year. In addition to the courses being offered, students have the opportunity to compete in the co-curricular clubs DECA (Distributive Education Clubs of America) and FBLA (Future Business Leaders of America) as well as be members of NH Scholars.

These three teachers offer several courses that introduce students to concepts and careers in the marketing, business and engineering fields. Many introductory courses are taken by sophomores and juniors such as: Apparel Marketing, Computer Applications, Desktop Advertising and Financial Literacy. Students can continue learning as upperclassmen by taking Project Running Start courses while at HDHS and earn college credit through NHTI in courses such as: Accounting, College Computer Applications, Digital Electronics, E-Commerce, Introduction to Engineering, Marketing, Principles of Engineering and Sports Marketing. These courses are a great opportunity for high school students to earn college credits at a significant discount.

John Bramley and Joe Walker teach the Work Study/Internship program at the school. This course is offered for juniors and seniors and gives students the opportunity to get real world experience in a career they may be interested in after high school. It also teaches them how to write effective resumes, cover letters, prepare for interviews and how to research about the field they are interested in. Through partnerships with many local businesses the students spend several hours a week at a worksite exploring a career with people currently in the industry.

Marc Payeur and Joe Walker also co-advise two very successful FBLA and DECA chapters. Over the 10 years of them co-advising Hillsboro FBLA the chapter has had many winners at the annual State Leadership Conference who have had the opportunity to advance and compete at NLC (National Leadership Conferences), as well as many others who have attended the NLC for leadership seminars.

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In 2005 Hillsboro had a team finish 4th in the country in the Virtual Business Challenge and get recognized on stage in front of more than 12,000 high school students from around the country. Over the 10 years the DECA chapter has been one of the largest, most successful and recognized chapters in the state, with multiple winners every year at the state level and one of the largest chapters from NH attending the ICDC (International Career Development Conferences) every year. This year's chapter has 60 members, more than 10% of the whole population of the school. Marc Payeur said, "We are very proud of our students and the achievements they have had over the years through both FBLA and DECA and hope for continued success". This past year the HD-DECA chapter was voted "Citizen of the Year" by the Hillsboro Chamber of Commerce for all of its community work and fundraising and the Hillcat School Store has achieved Gold Level for the 3rd consecutive year, the highest level a school store can achieve nationally through DECA. Also, since 2005, HD-DECA has had several teams recognized on stage as top 10 international award winners.

This past year HDHS enrolled in NH Scholars, a state wide program that recognizes high school students who push themselves by taking a more rigorous course schedule while in high school than required by the state. NH Scholars is part of the No Child Left Behind legislation and currently 23 other states offer similar programs. HDHS had 73 students sign up in its inaugural year, 23 of which are seniors. Co-advisors John Bramley and Joe Walker also developed a second tier to push students even beyond the state NH Scholars level for an additional local scholarship. Seven of this year's 23 seniors are currently on track to graduate at the second tier. Funding for the local scholarship has been done through several fundraisers, organized by the co-advisors, that are ongoing or coming soon, such as the creation of a Hillsboropoly, a Hillsboro based board game, the first annual "Taste of Hillsboro" on March 13th and the first annual "Hillsboro NH Scholars Golf Tournament" on August 14th. John Bramley said, "It's been exciting to see our students buy into this program and push themselves a little harder for national and local recognition." Joe Walker added, "It's been great to see local businesses willing to support our students through helping with NH Scholars fundraisers and by allowing our students the opportunity to intern in their businesses."



Keynote speaker John Jacobs from “Life is Good” at the 85th Annual Fall Conference at Rivier College.



From Left to Right (Back Row) Anita Johnson, Jacqueline Champagne

From Left to Right (Front Row) Ken Sandell, Ryan Ladd, Professor Michael Magoon, Manchester Community College

These students are all students in the Department of Business Studies at Manchester Community College.